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ADVISORY COMMITTEE ON VOLUNTARY FOREIGN AID

MAINSTREAMING WOMEN:

INCLUSIVE ECONOMIC DEVELOPMENT IN THE THIRD WORLD

Report of the Quarterly Meeting  
September 13-14, 1984  
Department of State

**AGENCY FOR INTERNATIONAL DEVELOPMENT  
WASHINGTON, D. C. 20523**

**ADVISORY COMMITTEE ON VOLUNTARY FOREIGN AID**

The members and staff of the Advisory Committee on Voluntary Foreign Aid owe a debt of gratitude to ACVFA Member Michaela Walsh for her excellent leadership in the area of Women in Development, particularly for her invaluable guidance of the Women in Development Subcommittee.

We would also like to recognize the outstanding efforts of Vivian Lowery Derryck in the design and implementation of this conference, as well as the generous support of AID's Women in Development office under the direction of Kay Davies.

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## **INTRODUCTION**

The Advisory Committee on Voluntary Foreign Aid (ACVFA) is an Agency for International Development-supported entity focused on development issues. The ACVFA was created out of the belief that private voluntary organizations (PVOs) and AID need a channel through which both can examine key issues in development, particularly those which concern their collaborative efforts. Begun in 1945, the Advisory Committee has examined the critical development issues of the day and made known its recommendations to the Administrator of AID.

Perhaps no issue is more important at this point in time than the integration of women into the development process, for development policy-makers and practitioners have acknowledged that development efforts--large scale and small--simply cannot succeed without the effective participation of 53 percent of the population of the developing world.

Bearing in mind the imperative of the involvement of women in development assistance initiatives, the Advisory Committee devoted its September 13-14, 1984 meeting to the issue of integrating women into U.S. economic support and development assistance programs. The decision to have such a meeting grew from the ACVFA Subcommittee on Women in Development. The Subcommittee, formed in Jamaica at the March 1983 ACVFA meeting, recommended that one of the 1984 ACVFA meetings address the issues of women in development (WID). Michaela Walsh, chairperson of the Subcommittee, assumed overall responsibility for the September 13-14, 1984 meeting. Because the topic was so wide-ranging, a consultant, Vivian Lowery Derryck, was hired to work with Ms. Walsh and ACVFA Executive Director, Sherry Grossman. In addition, the Office of Women in Development provided substantive and logistical support.

## **ORGANIZATION OF THE MEETING**

Given the breadth of the topic--women are a factor in virtually every development project--it soon became clear that the focus of the meeting would have to be narrowed further. It was decided to focus on two aspects of WID: 1) the economic participation of women via traditional money and banking channels and income generation projects; and 2) the economic implications of women's participation in human and natural resources development activities.

The economic focus was refined into three major segments and three corresponding workshops. The first workshop focused on small enterprise development by examining the process of moving women's micro-enterprises from ad hoc activities to create family income to full participation in the market economy through small enterprises. The second segment and workshop, capital formation and increasing women's access to credit, focused on means of increasing women's familiarity with and facility in identifying sources of capital, and obtaining and using capital to support

their own entrepreneurial activities. The third segment explored the economic implications of women's education and training for income generation.

Human and natural resources development form the basis for most development assistance activities; therefore, any assessment of the role of women in development must examine women's participation in key areas of actual service delivery. Four specific areas were identified for indepth exploration vis a vis the economic implications of women's participation: family planning/population activities; primary health care delivery; agriculture and attendant appropriate technologies; and water and reforestation.

The format for the meeting included both plenary sessions and workshops the first day, while on the second day reports on the outcomes and recommendations of the various workshops were presented and the policy implications for the findings were assessed. Plenary speakers on the first day were asked to introduce key concepts of economic integration in relationship to women and to discuss the economic value of women's participation in human and natural resources development.

The workshops were formatted to include a PVO with field experience in the particular sector under consideration, a resource specialist and an AID official with expertise in the specific sector. Each panelist was asked to speak for no more than eight minutes to maximize opportunities for discussion among participants.

The findings of the workshops were reported on the second morning, followed by discussion led by a respondent. The policy implications of the workshop recommendations were discussed by a panel of AID and PVO representatives.

The September 13-14, 1984 ACVFA meeting represented the first AID/PVO assessment of women in development activities from an agency-wide perspective. The reaction of the PVO community was very positive. The topic attracted the largest attendance of any Advisory Committee meeting in the Committee's 39 year history and evaluations indicate a desire for another meeting in 1985 or 1986 on WID as a followup.

#### **OPENING PLENARY**

The session was called to order by the Vice Chairman of the ACVFA, Dr. Robert Marshall. After welcoming the group and noting the unusually large turnout, he introduced Michaela Walsh, chairperson of the ACVFA Subcommittee on Women in Development.

Ms. Walsh began with a historic overview of the development of interest in WID activities within the Advisory Committee. Recalling the 1979 ACVFA meeting which focused on appropriate technology and the scant attention paid to women's involvement, she chronicled events leading to the establishment of the WID

Subcommittee in Jamaica during the March, 1983 ACVFA meeting. She also noted the cooperation of the WID office and its tireless efforts to promote the integration of WID considerations in all aspects of AID development assistance activities.

In providing an overview of the most important issues before the Committee in the current meeting, Walsh made two points. First, she drew a distinction between income generation and moving beyond earnings to entrepreneurship and small business development. She stressed that identification of potentially viable entrepreneurs was critical. Her second point underscored the importance of capital as a scarce resource and emphasized the need for women to be able to handle capital effectively.

Ms. Walsh concluded by observing that WID activities are not efforts to single women out, but efforts to make sure that they are included in development activities. Thanking AID Administrator M. Peter McPherson and the WID Office for their support, Walsh concluded by asking the participants to develop new ideas to increase women's economic integration in development initiatives.

M. Peter McPherson, the AID Administrator, addressing the group in opening remarks, underscored the agency's commitment to full integration of women in all of the Agency's development projects. He noted that in many nations women are the majority producers of goods and services, major food producers, child rearers and teachers. He stressed his appreciation of PVOs and applauded PVO commitment to implementing WID projects in the field. Citing the Senate Foreign Relations Committee hearings on women in development chaired by Senator Charles Percy in June 1984, the Administrator commented that he felt that great progress had been made in WID efforts and believed that AID had contributed to that progress in a significant way through the Office of Women in Development. In closing, Mr. McPherson said that he was looking forward to hearing the outcomes of the meeting and reviewing recommendations on ways in which AID and PVOs can work together to achieve the full integration of women in national development activities.

**KEYNOTE ADDRESS: Honorable Jeane Kirkpatrick, U.S. Permanent Representative to the United Nations**

The Honorable Jeane Kirkpatrick was introduced by ACVFA member Anna Chennault, who noted that Ambassador Kirkpatrick is a political scientist, a diplomat, a scholar, and most importantly, a role model for other women.

Mrs. Kirkpatrick prefaced her address by stating that her remarks were those of a social scientist looking at women. She began by examining the roles of women in traditional and modern societies. She observed that every society features sex-role distributions that discriminate against women. Generally speaking, developing, modernizing societies are even more restrictive than western, industrialized societies in their views

of women and their roles.

The discrimination that women face in the western world has been mitigated somewhat by the Judao-Christian heritage. The Judao-Christian ethic, because of its emphasis on the intrinsic value of the individual, has been critical in providing Western women a degree of respect due them simply as human beings.

As societies become modern, the gender-based role differentiation will have to undergo profound changes. To comprehend those changes, we must understand the nature of modernity. Kirkpatrick cited three important characteristics of modernity: egalitarianism, skills-based role differentiation and profound social change. Egalitarianism, rooted in the Judao-Christian heritage, demands the inclusion of the individual in the major social processes of a society. As such, egalitarianism becomes a basic prerequisite for modern society.

The second characteristic of modernity is skills-based role differentiation and distribution, as opposed to ascriptive differentiation.

The third characteristic of modernity is rapid change and its possibility of changing roles. Rapid and insistent change is at the core of modernity. The change factor is extremely important because pre-modern societies emphasize stability. Stability often means women in ascriptive roles and thus becoming modern is literally a transformation of peoples.

Mainstreaming women will mean profound changes in the society, changes that will be particularly difficult because sex roles are learned and internalized very early in life, usually by the age of six. These learned roles are tenacious and reinforced by all the institutions of society.

Kirkpatrick emphasized that these changes in the move toward modernity are not limited to the developing world and we should not think of LDC societies as particularly uniquely resistant to change. Citing the U.S. as an example, Ambassador Kirkpatrick noted that women are still rare in the upper echelons of U.S. power structures such as banks, universities and the foreign affairs community.

The nature of modernity and the difficulty of effecting social change have strong implications for U.S. development assistance programs. Turning to specific actions development practitioners can take, Ambassador Kirkpatrick outlined three principles. First, we should develop a realistic picture on a country by country basis. Second, we should develop realistic notions of the instruments of influence available to us. If we overreach, we may fail to achieve the possible and squander our own resources in the process. Realistic levers of influence are available through education grants, food distribution programs and similar instruments. All the levers are pathways to women's inclusion in development.

Third, we should develop realistic plans of action which include development goals and implementation plans for each country. The most important factor is the full integration of women into those development plans.

Nations do not effect equality by establishing or supporting International Women's Year or the UN Decade for Women. Unless women are fully integrated in the specialized agencies of the UN and each agency has a plan for the sustained inclusion of women, there is no serious concern being expressed in that agency or organization about women's roles.

Ambassador Kirkpatrick shared an experience in UNHCR, an organization which she admires and believes to be one of the most cost effective of UN agencies. In Pakistan two years ago, Kirkpatrick was the first high-ranking foreign female official to visit the refugee camps in a highly traditional society in which men were forbidden direct access to or interaction with women. Women in the camp without men to protect them could not register and, without registration, one could not eat. By becoming aware of problems like this, American agencies can enhance the lives of women in various societies, provide a wedge so that women can enter the development process and share in it more fully, and serve our own values in the process.

The follow-up discussion was moderated by Kay Davies, Director of the Office of Women in Development, AID. In her opening remarks, she noted the progress of WID activities within AID during the ten years since the Percy Administration and stated the continuing commitment of her office to integrating women into all aspects of development.

The first comment from the floor, Lourdes Lontok Cruz, president of a bank in the Philippines and the afternoon plenary speaker, noted the growing interest of men in WID as witnessed by the large number of men attending the meeting. She said that ten years ago there would have been few, if any, men in attendance.

David Shear of ORT International observed that two of the pillars of AID policy under Peter McPherson were institution building and technology transfer. As an AID official, he commented that he had been struck by how little U.S. technicians understand the importance of women to both of those activities. He asked what kinds of bridges between the Bureau of Science and Technology and WID were being established. In response, Davies agreed that the WID/S&T relationship was particularly important and said that the WID office was working closely with S&T through traditional channels such as project reviews, as well as through training workshops to train senior AID personnel.

Picking up on the Kirkpatrick theme of the depth of cultural conditioning, one participant noted that the most effective way to alter perceptions was through the education of girls and

women. She asked how one tackles the shibboleth of cultural imperialism if the U.S. offers education aid because we are interfering with existing social structures. In response, Kay Davies agreed that education of girls and women was a critical variable in facilitating the integration of women in development and underscored agency commitment to adult female literacy. Anna Chennault added that cultural change to be really effective should include men. Their inclusion though extending the time in which the change would take place, was necessary for longterm impact.

ACVFA Vice Chair, Robert Marshall, concluded the session with an introduction of the ACVFA members.

## **MORNING WORKSHOPS**

### **I. Small Enterprise Development**

The morning workshops were designed to focus on various aspects of women's economic integration in national economies. The small enterprise development session had three perspectives: an academic framework, PVO on-the-ground experiences and learnings from those experiences, and an AID perspective. Panelists included Dr. Theodore Downing, Bureau of Applied Research in Anthropology, University of Arizona; Elise Smith, executive director of the Overseas Education Fund, International; and Michael Farbman, chief of the Employment and Small Enterprise Division, Office of Rural Development, AID.

The discussion centered on the household as a micro-enterprise unit. Dr. Theodore Downing noted that any model has to consider the micro-enterprise as a unit interacting with other units. Each unit has conflicting demands and may operate on a different cycle, or clock. Development planners must try to synchronize these clocks through interventions that support mutual efforts.

Michael Farbman noted that the majority of micro or household entrepreneurs were women and that, therefore, it was appropriate to target our efforts to meet their special needs. He further observed that household entrepreneurship was a rational decision for many women because it enabled them to combine earnings with household responsibilities and child care. Citing Michigan State University data primarily from Latin America, Farbman said that not only were the majority of household enterprises female-run, but that the women were not knowledgeable about business management. They had no notion as to how to obtain credit and an unrealistic sense of the cost of credit.

Elise Smith discussed OEF enterprise development efforts in Central and Latin America. She introduced the concept of pre-business training. Indicating as Farbman later corroborated, that women needed pre-training in basic business management skills, Smith cited several benefits from this early investment,

including higher profits and greater longevity of the business. She also observed that women have great difficulty getting initial access to credit and/or sufficient capital to move from income generation survivability into a small enterprise. She recommended that women be able to use training money loans as business loans, thereby multiplying the utility of the loan as a hands-on practicum.

The workshop highlighted several aspects of small enterprise development for women. First, we must recognize that the majority of micro-enterprises are run by women throughout the developing world. The majority of these small enterprises are home-based. Any interventions must keep in mind that women have familial and household responsibilities and that the decision to base income generation activities in the home is a rational one.

The movement from home based activities to off-premises can be a benchmark in the movement from survivability to entrepreneurship. However, women need major supports in this movement because they are by and large unfamiliar with the money and banking principles necessary to successful entrepreneurship. We can help by offering pre-business training, increasing access to credit and offering support services (e.g. childcare and flexible hours) when the micro-enterprise moves from the home to offsite premises.

Women are receptive to training, particularly group training. Group training offers two benefits. First, the women offer each other a support system and second, group training lowers the costs per participant and is cost efficient as well. PVOs in any given country are particularly well-suited to provide pre-business training because of grassroots orientation and knowledge of the specific cultural context in which the female entrepreneurs will be working.

## **II. Capital Formation: Strategies for Increasing Women's Access to Credit**

The session was chaired by Michaela Walsh, president of Women's World Banking. Other panelists were Mary Houghton, executive vice president, South Shore Bank, Chicago; Mildred Robbins Leet, co-director, Trickle-Up Program, Inc.; Judy Knudsen, Bureau for Private Enterprise, AID; and Bruce Tippett, president of an international trading company.

Ms. Walsh opened the session by commenting that the problem of capital formation was massive, but there are instances in which women have taken control of capital and preserved and expanded it.

Women have played an equally important role in capital formation and capital management as men, although, in many cases, the female contribution has not been well-documented. Banks, savings clubs, alternative banking institutions, credit unions

and venture capital firms are all instruments of capital formation.

Walsh emphasized that it is important to change women's perception of the use of money. Women need expanded opportunities and increased confidence without destroying their current power base in the informal economy. Development planners have a responsibility to create institutional involvement that enables women to understand current power and their future options in the market economy.

Mary Houghton opened her presentation by stating that access to capital is the key to productive economic activities. She cited three key ingredients for economic development: capital, credit and knowhow. Credit can achieve the objective of getting capital into the hands of as many users as possible.

Houghton described the variables necessary for a successful credit program. As a prerequisite, funders and staff must approach the program activity with the assumption that the program will work. She noted that women are just as motivated as men to succeed. Describing her experience in working with a new bank in Bangladesh, she cited four key factors for success:

1. Commitment of senior managers. The corporate culture must be committed to providing credit to women.

2. Staff must recognize the importance of the undertaking and believe in the program. In the Bangladeshi bank, the staff serves as inside advocates for including non-traditional customers. In terms of personnel, the bank staff itself must represent the diversity of the newly-sought client population. Therefore, women loan officers must be included in senior staff.

3. Senior officials must be businesslike and apply the same high standards in their loans to new female customers that they would apply in a traditional lending program.

4. A forced savings program for any individual or organization gaining credit should be instituted. In the Bangladeshi experience, an enforced savings program of five percent gave members a significant accumulation of savings as a sizeable asset at the bank. The savings gave the organization's members power to borrow and offered a negotiating chit as well.

In follow-up, Walsh pointed out that all the banks described were developed within a local context. Bruce Tippet asked how does one transfer successful indigenous experience. It was agreed that the easiest way to replicate is to be alert to similar opportunities. The key ingredients to successful replication are committed leadership and willing beneficiaries. Judy Knudsen underscored the need to bring indigenous populations into the development phase of any such program, whether a pilot or a replication. Word of mouth about successful programs and charismatic leadership also facilitate successful replication.

Houghton underscored that any program should be self-supporting. The cost of credit is far less important than the availability of credit. In addition, it is critical that the program charge enough to cover costs. Even charging rates that do allow a viable profit margin and cover costs, innovative credit programs are usually far cheaper than commercial money lenders.

Millie Leet based her remarks on her experiences as co-director of the Trickle-Up Program (TUP). First, Leet made the distinction between income generation (which most small enterprises can provide) and capital formation. The creation and use of capital is the critical factor in the success of TUP projects. In TUP projects in Haiti, women have more than doubled their incomes through strategies of capital formation.

Second, Leet questioned the assumption that access to credit is the principal way of generating income. She suggested that women should create their own capital by reinvesting heavily in their own micro-enterprises. In TUP, an integral part of the contract is an agreement, before starting the business, that at least 20 percent of profit will be re-invested. Leet pointed out that when a group has invested time and resources, an accumulated collective savings is a strong factor in building group cohesion and sustaining the organization. She also pointed out that participant reinvestment means less reliance on governmental and non-governmental aid.

Third, Leet advocated simplification of credit application processes. Her fourth point was the essentiality of accurate record-keeping. She noted that one cannot operate a successful business if one does not know costs of production.

Leet's final point was that psychological encouragement, but from a hands-off approach, is very useful as a motivational support to fledgling businesses.

In the follow-up discussion, the importance of support systems for women was underscored. The support system was particularly helpful in situations of shifts in the power base and reluctance of indigenous institutions to share the power base, particularly with women and/or women's groups.

The question of an indigenous entrepreneurship characteristic was raised: does it exist or must it be fostered? There was general agreement that sufficient entrepreneurial experience does exist.

The benefit of small amounts of capital that do not overwhelm small entrepreneurs was underscored by the TUP example. Leet said that TUP projects often quadruple rate of return on investment and often rates of return might reach as high as 100 percent. Participants agreed that in LDCs, the rate of return on capital is extraordinarily high. This high rate of return also

illustrates LDC capacities to manage microloans. On a note of caution, it was agreed that if PVOs and donor agencies plan to move from micro, informal loans into the formal sector, there must be institutional frameworks that allow PVOs and donor agencies to work at the micro level so that small entrepreneurs can be protected.

Judy Knudsen described AID experiences and successes in small business development activities, stressing the importance of transference of successful models.

In his remarks, Bruce Tippet emphasized the importance of identifying strategies that support micro business and small enterprise capital formation capacity.

### **III. Income Generation: The Economic Implications of Education and Training**

Income generation is the building block of economic development. Without the basic ability to earn, one cannot fully participate in one's economic system or achieve the ability to develop small enterprises. Thus, education and training that provide tools on which to build income generation skills have significant economic impact. The income generation workshop, chaired by ACVFA member Dr. Marie Gadsden, examined the economic implications of education and training. Panelists included Paulette Coleman, director of the International Division of the National Council of Negro Women; David Shear, director of the Washington office of ORT International Cooperation; and Maria Otero, economist in the Office of Women in Development, AID.

Dr. Coleman began the discussion by describing the income generation project of the National Council of Negro Women (NCNW) in two villages of northern Togo. She noted that NCNW had incorporated traditional work patterns and institutionalized them in ways that were more cost beneficial to the workers, yet still retaining the distinctive cultural characteristics that were important to the program participants. Through this methodology, NCNW was able to maximize the women's income generation potential, yet retain the individual approach that seemed to work well in that region of Togo. Coleman emphasized the importance of local participation from project inception through completion and evaluation. She noted that the project remained a small scale enterprise, and was therefore able to sustain a strong group support for the undertaking.

In the discussion following, Dr. Gadsden spoke of three variables for success that the project had met. First, it was sited in a locale in which the need for an income generation project of this type was great. Second, it was culturally appropriate for the region and for the women target beneficiaries. Third, the project had local and national political support.

Maria Otero began her remarks with observations on training and essential characteristics of training programs. She noted that small-scale programs paid insufficient attention to marketing techniques and therefore ended with excess production, and the long-term viability of markets.

Otero observed that most training programs relied on traditional pedagogical techniques, techniques for the large part developed without regard to women. She also noted the paradox that women are over-represented in the informal labor market, but underrepresented in training programs. Therefore, it is not surprising that large scale programs have not encouraged women's participation.

Otero identified three categories of groups to whom training would be beneficial: 1) microentrepreneurs, women who are already engaged in income generation activities as street vendors, seamstresses, etc; 2) women's [formal] organizations such as mothers' clubs which want to move from more traditional pursuits into income generation as well; and 3) staff members of indigenous PVOs who lack the skills to transfer skills and knowledge.

Otero stressed the importance of women's organizing, noting that grass-roots women function in large part through formal groups.

There are several benefits to training. First, training enables women to advance to a skills-based society more rapidly. Second, participatory techniques of non-formal education and training programs offer the crucial by-product of empowerment to women.

Any training given to women should have three components: 1) technical training in the skill being learned; 2) organizational-skills training so that women can conceptualize and formulate issues; 3) management-skills training, especially at intermediary levels. Training is a component of a broader strategy of income generation and a point of entry to economic empowerment.

Finally Otero reminded us to remember that illiterate women have a great deal of practical knowledge.

Dr. Gadsden underscored that political structure has a major impact on empowerment. Views of men also have significance; if they view an item as important, it is important. Even if women have support of top leadership, e.g. the president and his office, it is insufficient. The support of men at the grass-roots level is really the critical ingredient for successful development efforts involving women. Third, training and formal education may often have a deleterious effect on development. For example, in Mandelayo ya Wanawake, development has not improved the quality of the product or spread the training in replicable ways.

David Shear, director of the Washington office of ORT

International Cooperation, began his presentation by underscoring the fact that donor agencies still do not know how to integrate women into agricultural planning. For instance, the fact that separate crops are often planted by women is almost totally ignored by agricultural planners. Nor do planners recognize that female management of farms may be temporary or permanent. Moreover, development specialists do not fully understand the importance of household production in agriculturally-based income generation from enterprises such as family gardens, food preservation and storage sales.

Shear said that he saw little interest among technical staff in pursuing ways in which women could be integrated. This lack of enthusiasm to identify methods for integrating women is troublesome because rapid agricultural productivity increases will not occur without increasing participation of women.

Shear's second major point underscored the fact that women's access to education depends on men's perceptions of the cost benefits and rates of return of this investment versus other possibilities. Bringing women into education and training is the most rapid way to bring women into the development process. Education delays birth rates and encourages female labor force participation. Education and training can be sold as instruments of positive influence on agricultural productivity.

Third, Shear observed that modernization can have a very negative impact on women. He used an integrated rural development program in the Senegal River Basin as an example. The impact on women was very negative because the net effect was to increase the amount of work women had to do. In addition to continued agricultural labor and maintaining the rain-fed crops and their family plots, the women had to work the newly irrigated plots as well.

In closing, Shear noted again that males in both the technical agencies and relevant ministries were indifferent or resistant to including women and ensuring that they benefitted from the project. He concluded by stressing the fact that integrating women into education and training programs is the most rapid and surest way to truly achieve rapid growth in agricultural productivity in the developing world.

In commenting after the presentation, Marie Gadsden, told of her experience in introducing draft animals in northern Togo and her observation that if the introduction of modern technologies involved mechanical skills, the technology became a male provenance, to the detriment of women.

Secondly, Gadsden recounted that in a recent conference on agriculture and education in sub-Saharan Africa many male leaders said that by definition agriculture did not include the work that women did, since women were not involved in cash cropping and cash cropping was the essence of agriculture. She pointed out that this viewpoint, widely held by the male participants,

changed dramatically the dynamics of the meeting as several persons tried to make the same point as David Shear had earlier-- women provide 56 to 90 percent of the farm labor in Africa and that to exclude them diminishes strongly any chance for significant agricultural productivity increases.

In the follow-up discussion, one participant felt that more emphasis should be placed on identifying individuals or groups who could implement new strategies in education and training. In responding, Maria Otero said that the growth of PVOs, particularly in Latin America, made the organizations one of the best vehicles to implement training. She acknowledged the difficulty of overcoming the traditional patrona/servant relationship, even if working with indigenous groups, but she maintained that grass-roots groups are the preferred point of entry because they are best able to translate capacities. U.S.-based PVOs, once in country, can transfer resources and increase capacities of indigenous PVOs.

Gadsden described an alternative implementation strategy used by Phelps Stokes in the Caribbean which used indigenous people to define goals and identify local leadership.

A PVO representative said that we should look at LDC elderly, particularly in regard to women and the feminization of poverty. Gadsden commented that we have moved populations from barter into monetized economies and not foreseen the consequences of caring for aged populations.

Two questions were raised as to the relationship between credit and education and training. In discussing women's access to credit Otero noted that unless conscious effort is made, women will be excluded from innovative credit plans. Women have specific technical assistance needs that must be considered when planning programs.

Shear said that traditional credit sources should not be ignored because traditional informal credit associations are a key source for most rural dwellers that far outweigh in importance the credit provided by donor agencies.

A second query noted that traditional credit practices are often exploitative, especially of women who have fewer alternatives for credit in the formal sector. The questioner asked about strategies to halt these exploitative practices. Shear suggested that exploiters be co-opted. Otero recommended that PVOs and grass-roots groups organize by offering credit to small groups rather than individuals. Often, in solidarity groups in Latin America, five or six persons join together to form a credit union and learn from and support each other in the process.

One participant commented that the panel presentations had underscored the value of small projects. AID is moving to

support small women's projects. Shear observed that AID can never effectively run small projects and that is why PVOs are so important.

In response to the question of what are the best qualities for PVO leadership in WID, Gadsden responded first commitment, and then communicative skills from a culturally bias-free perspective. She stressed that peer relationships and ability to learn from LDC women is essential, as is creativity to turn a negative into a possible. Coleman added that one must be flexible and be responsive to the environment that one finds.

David Shear raised the issue of Islam as a detriment to women's increased participation in development. He views the religion as a major impediment for women in the short term, although its longterm is questionable. However, the factor of Islam underscores the increased importance of women trained to train women.

The session closed by noting the need to share how-to for women.

#### Learnings From the Economics-Focused Workshops.

As stated earlier, the focus of the meeting was strategies to mainstream women in economic development. The basic goal to be achieved is to move women from marginality to the mainstream in economic affairs. Each workshop provided concrete program examples of what worked and why.

First and foremost, women are not marginal to their national economies. Each workshop stressed that women are already key players in economic decision-making, although in many instances through informal mechanisms. The task of the meeting workshops was to rationalize the experience, document the elements of successful credit programs, and to help women build confidence.

The commitment of senior managers and officials was essential to the success of any project. It was stressed again and again that male leaders in many instances were not sympathetic and/or indifferent to increasing women's stake in national development. We need to develop strategies that make it worth the while of men to involve women.

Each workshop also stressed the theme that even if men are sympathetic, they may not know how to proceed. The literature and field experiences of PVOs and government bilateral assistance programs in terms of women and economic development is scanty.

Each workshop stressed the fact that women need the support that is often found in small groups. In many ways, the group becomes a supportive second family. The pre-business skills training program seemed most successful and cost efficient when women were taught in small groupings. Similarly, the Trickle-Up programs with greatest return on investment and re-investment

were projects in which group cohesion was strongest.

Lastly, each workshop stressed that development cannot take place efficiently or effectively without educating and training women to use capital and increased access to credit with confidence.

**Plenary Address: Economic Implications of Women's Participation in Human and Natural Resources Development**

Lourdes Lontok Cruz  
President, Paluwaga Ng Bayan Savings and Loan  
Association, Manila, Philippines

Mrs. Lourdes Lontok Cruz, a banker from the Philippines, shared personal observations and experiences in establishing a credit union and full service bank in Manila, Philippines. Mrs. Cruz began by noting that often the technologies introduced by western nations are inappropriate to the local context. There are many ways to measure development and probably one of the best is to measure change in individual lives.

Mrs. Cruz, a lawyer and a banker, noted several years ago that women did not have the confidence to deal with the modern money and banking system of the Philippines. She established a credit union because she thought that the collateral required by existing Manila banks was too high.

Mrs. Cruz shared with the group some of her findings over the years. She believes that raising the status of women depends on instilling a sense of self-worth and self-confidence. That confidence comes when women have acquired both working capital and an occupation. With an occupation and an understanding of capital formation and credit, women can become confident participants in development. Cruz cited the remark of a successful woman pig farmer who had borrowed from Cruz's Manila bank, "My husband cannot shout at me anymore."

Cruz has found that small and medium-size industries can be initiated and organized by women. Often women create handcrafts and other saleable items from scraps and leftovers. Women embody the adage: maximization of minimum resources.

As several other speakers mentioned during the course of the day, many development schemes are too large and too formalistic to address effectively the needs of women. Cruz pointed out that one can go to a bank for 100,000 pesos, but where can one go for 100 pesos. In such small-scale enterprises, particularly household-based micro-enterprises, the best sources of support are PVOs. Government is too big and bureaucratic to deal effectively with such small loans.

Cruz gently chided the U.S. for some of its more inappropriate credit-lending practices and cited their negative effect on indigenous women. Aid policies are particularly

important because they are a tone setter. She said that in the Philippines, AID officials are venerated as gods.

Cruz concluded that women can understand money and banking, capital formation and strategies for increasing their access to credit. Women can be entrepreneurs and bankers. She described the process by which she demystified the banking system, supported risky projects and challenged the traditional banks. Her higher risk loans involving women were repaid promptly and fully and when other banks were experiencing runs with the advent of marshall law, the Paluwaga Ng Bayan Savings and Loan did not have any panic withdrawals.

Julia Chang Bloch, Assistant Administrator for AID, led the follow-up discussion. Bloch cited three key points that she wished to underscore in Cruz's presentation. First, that there are many definitions of women in development and many valid viewpoints of what constitutes a successful intervention. Second, that women in both the developing and industrializing worlds are hobbled by the lack of access to credit. Third, Bloch observed that the integration of women in decision-making positions is not merely a feminist issue. Major systemic changes may occur if women achieve positions of power and influence.

#### **Afternoon Workshops**

#### **IV. Primary Health Care Delivery**

The session was chaired by Dr. William Walsh, president of Project HOPE. Panelists included Dr. Russell Morgan, executive director, National Council on International Health; Patricia Taylor, nutrition health coordinator, Centre for Development and Population Activity; and Dr. Ann Van Dusen, Deputy Director, Office of Health, Bureau for Science and Technology, AID.

Dr. Russell Morgan presented a schematic which categorized women as primary health care providers and recipients, examined the economic implications of each status, discussed the policy implications of these interactions and suggested strategies to increase women's participation.

As providers, women fall into two categories, health professionals and health managers. Women are health professionals at all levels and earn incomes commensurate with their levels of training, but women are limited at the upper levels. This scarcity of women at the upper levels leads to a need for training so that women can assume decision-making roles. Similarly, new opportunities are opening in health management and few women are trained or skilled in this area. Many U.S. organizations are interested in providing counterpart training experience in health management and this may be an opportunity for LDC women.

As women serve as health care providers on an informal

basis at the village level, health care business opportunities that lead to income generation are created. For instance, women can be trained to provide oral rehydration therapy (ORT), or sell basic drugs. They are often involved in marketing and developing small enterprises based on day-care services with a health component or information marketing to promote immunization, ORT or a similar health services.

The chief obstacle to increasing the number of female health care providers is one of access to training programs. Increasing women's access to technical training would not only provide more technicians, but also establish new paraprofessional careers.

Women as recipients are dual consumers of health care services, seeking health services for themselves, as well as for their children and families. There have not been sufficient studies on what happens when women become employed and attendant potential occupational hazards. Finally, women are the primary overseers of family health. This has implications for pre- and post-natal care, early childhood development and the family self-help movement.

Patricia Taylor, director of nutrition programs at the Center for Population Development Activity, discussed community-based health care provision. Taylor said that primary health care programs do not go far enough to meet the needs of women. Often male health care providers are unacceptable because of cultural constraints. In addition, services are focused primarily on children, rather than on sick mothers. Health care providers are not recognizing the economic implications of women's sickness and their consequent inability to work and/or take care of children. For instance, nutritional anemia is a problem for two thirds of women in the developing world and has major implications for women's work force participation, but the problem is getting little attention.

Taylor described CEDPA programs which incorporate family planning with economic training through day care, skills training.

Taylor proposed several specific recommendations. First, that primary health care programs be integrated, whenever possible, with programs directed towards increasing women's access to economic resources. Second, primary health care programs should focus more attention and resources on the non-reproductive health needs of women. Furthermore, third, all primary health care programs should include a family planning information and services component. There is a need for women-specific PHC demonstration projects. She cautioned that we must consider the time constraints that face women when planning programs.

Ann Van Dusen made three points in her presentation. First, she examined women as sources of information. When a woman or a member of her family is feeling sick she still is likely to seek

advice from her sister or friend, rather than a newer source such as a new primary health care clinic closeby. This means that new information on primary health care should be broadly disseminated. Women's organizations could be more broadly used as an information exchange network. The organization can be female-specific such as a mothers club, or women-integrated, such as an agricultural coop.

Van Dusen's second point was the need for integrated health services programming. The variety of health-related services requires integrated delivery of services. The question is the degree of piggy-backing possible. Within the next three years, there must be a serious attempt to integrate programming. The lead agencies in this effort are likely to be non-governmental because of turf questions among governmental bureaucracies. Community and women's organizations are again critical and the women in these organizations will need training.

Her third point addressed future financing of health care systems. How do people pay for modern health care in subsistence economies? Current costs run from 11 cents to 71 cents per day to sustain existing programs.

Van Dusen pointed out that traditional medicine is not monetized. Barter and exchange of services are current methods of paying for health care. Discussion of defraying actual costs and health care financing raises the question of what barriers we put up to increasing access by elaborate financing schemes for health care programs.

Several issues were raised in the subsequent discussion. In setting a framework, we must note that health care delivery occurs within overlapping systems: traditional medicine and the modern, governmental system. Women are the critical factor in delivery and economic implications. Dr. Walsh postulated that health care is the time bomb on which all aid programs are sitting; the economy of every country depends on the health of its people. Mothers cannot utilize new economic/income generation skills if they are burdened by caring for ill children. Working full time and fulltime child care is a double burden that may have negative impacts on the health of women.

In the search for exportable systems, Walsh said that models had little transferability.

An international visitor from Swaziland observed that health undergirds any other development activities. She spoke of the importance of nurses training because the nurses are the only link between traditional villages and modern medical interventions. Dr. Walsh noted that the Swazi public health nursing system is particularly strong and serves as an important development force in terms of health care delivery.

## V. Women in Agriculture; Increasing Access to New Technologies

The session was chaired by ACVFA member Mary Barden Keegan. Participants represented a variety of PVOs and regional specializations. Ping-shen Chin, vice president of the International Institute of Rural Reconstruction, described the Institute's work in the Philippines. Chin, who had been working with women since 1970 in income-generating projects, shared several lessons learned. First, women continue to need access to management training. Second, women still need viable sources of financial support, especially access to credit. Women must find avenues to learn about changing technologies and gain access to these technologies. Chin also stressed that women need the support of men in projects and for increased access to financial resources and new technologies. One way to gain the support of men is through integrating men and women's associations in agriculture. Finally Chin stressed the important role of the family both in an economic sense of increased income and a social sense of commitment to development. Emphasis on the family is another method for ensuring the participation of men.

C. Payne Lucas, executive director of AFRICARE, opened his remarks by noting that 80 to 90 percent of the agricultural labor in sub-Saharan Africa is performed by women, yet women do not have access to agricultural decision-makers. Women also need access to credit. Overall, there is scant incorporation of women into any credit programs. Lucas suggested that women should continue to push for women-specific programs. He made several recommendations that would improve women's status in Africa. First there should be a more realistic recognition of the work women do. Second, time budget studies that document the labor of women are needed. Third, fundamental skills training should be offered. Fourth, women's organizations, a source of support and sustenance for many women, should be strengthened. Finally, PVOs should be realistic about the rate of change.

Laurence Simon, director of policy analysis, Oxfam America, prefaced his remarks with the observation that access issues are really political issues. Often progress in developing nations is at the expense of women and small organizations. Progress in agriculture is particularly difficult because agricultural development programs are controlled by men in much of the world. Even in Nicaragua where women have made great strides, they are still considered as cheap farm labor. Since men control the programs, the new technologies and production innovations invariably incorporate men first. Several circumstances produce a negative impact on women. First, customs and tradition which hold women in second-class status are difficult to overcome. Second, land-reform programs usually exclude women, thereby delaying for the foreseeable future any power and influence for women. Simon concluded that women and men need to be incorporated into the development process on a basis of equality, but that the wealthy must also be involved if we are to experience significant social change in which women gain access

to land and resources.

Nadine Horenstein, an economist in the Office of Women in Development, AID, underscored the fact that innovations and new technologies often have a negative impact on women, often increasing rather than decreasing their workloads. Horenstein discussed the subtleties of women's roles versus men's roles and the invisible, behind-the-scenes supportive role rather than leadership roles that women play. As PVOs and development planners, we need to move beyond generalities and be sure that we target our interventions and new projects in ways that will facilitate the economic and social intergration of women.

## **VI. Water and Reforestation: New Services, New Careers**

The Water and Reforestation workshop was chaired by ACVFA member Mary McDonald. In opening the session, McDonald noted that in most developing nations, women are the persons who understand most fully the intimate relationship between potable water and fuelwoods, for women are the persons who must walk miles to find water and then hunt for wood to build the fire to heat the water.

The presentations began with a film which chronicled the development of a water system in Malawi and women's natural integration as primary beneficiaries of the new hydrological system. Craig Hafner, senior associate, Water and Sanitation for Health Project (WASH), commenting on the film, noted that any water project must consider women, since in most of the developing world responsibility for obtaining potable water rests with them.

Charles Sykes, assistant executive director, CARE, discussed CARE reforestation activities and efforts to include women. Since many of the participants had viewed a CARE reforestation project during the June ACVFA meeting in Haiti, questions centered on means of sharing data among reforestation projects that either included or aimed to include women as target beneficiaries.

Kathleen Parker, senior technical advisor in social ecology, USDA Graduate School, discussed the interface of water and reforestation projects and offered strategies to include women in project planning and implementation.

## **VII. Family Planning/Population Activities**

The workshop was chaired by ACVFA member David Guyer, president of Save the Children Federation. The discussion was first placed in the context of the new policy direction of the Reagan Administration position on abortion. It was noted that family planning funding has increased under all recent administrations. The Reagan Administration is no exception;

family planning funding has risen 20 to 30 percent under current leadership. Further setting the context, it was noted that there has been a rapid decline in the crude birth rate in the U.S. and western nations, while in much of the developing world, population growth is out of control.

Family planning initiatives are usually viewed as women's programs. Indeed, overseas, 99 percent of family planning programs are staffed by women. In Bangladesh, more women are employed in family planning services than in any other industry. However, as in other sectors, women are grossly underrepresented in supervisory, decision-making positions. Women need training in managerial and technical skills.

Population activities cannot be handled in isolation. Family planning programs should be integrated into delivery systems that involve other development sectors. At the same time, family planning programs must be country-specific. Since the topic is a sensitive one, attention to cultural constraints is essential.

Population activities and economic development are integrally related. Family planning knowledge facilitates the integration of women into the economic mainstream.

In discussing the role of PVOs, there was general agreement that PVOs were not being used enough; however, PVOs should be more aggressive, pushing for new family planning initiatives and pressing for the inclusion of family planning into larger development programs. The group recommended that a number of PVOs collaborate and submit an integrated development program with a family planning component to AID. Some representatives raised the subject of the difficulties in approaching AID--determining the right office, meeting different criteria for different bureaus, the extraordinary length of time before decisions are made--all major obstacles to PVOs doing business with AID.

The workshop concluded with a discussion of the potential role of the WID office in family planning. The group agreed that the office could make a positive contribution through two efforts: first, through demonstration-project funding the WID office could reinforce its interest and commitment to family planning; and second, the WID office could work closely with missions overseas in interpreting policy and suggesting ways of integrating family planning concepts with on-going technical assistance programs.

## FRIDAY MORNING PLENARIES

### Workshop Reports

#### Small Enterprise Development

Fern Melle of Women's World Banking reported on the workshop. The workshop had stressed the crucial role of women in small enterprise development and the likelihood of women staying engaged in household economies, since they could meld economic activity with household responsibilities through a household micro-enterprise.

Eight recommendations emerged from the workshop.

1. AID should support program initiatives to move women from marginality and supplementary contributions to mainstream enterprise development, even though the larger enterprise may still be household-based.

2. Both men and women should be involved in efforts to move women from marginality to the mainstream.

3. Women-specific projects are still needed.

4. Evaluations should take into account social benefits as well as economic benefits.

5. More women should be involved in decision-making processes from the project design stage through project implementation and evaluation.

6. Efforts should be made to improve the technological ability of missions to deal with WID economic issues. (The AID/WID office should be given additional funds to provide the technical backup required.)

7. Efforts should be made to improve the communication links between PVOs. All PVOs would benefit from sharing their WID experiences.

8. Women will need special support services such as childcare and other household supports when their household-based micro-enterprises move from home bases into the business marketplace.

#### Capital Formation: Increasing Women's Access to Credit

Millie Leet reported for the group. Leet began by noting that encouragement of savings from income generation for capital formation is an integral part of small enterprise development. The three elements--income generation, enterprise development and capital formation--should be studied as an entity.

The seven key points of the workshop were the following:

1. Savings and reinvestment must be primary considerations and an integral part of any development activity, women-specific or not.

2. Women need credit and the know-how to gain access to credit. Aid should facilitate women getting into small enterprise development.

3. Micro-enterprises should be encouraged, particularly for women.

4. AID should encourage creation of indigenous institutions, locally designed and managed.

5. AID should explore ways to encourage micro-enterprises through arrangements with PVOs.

6. AID should ensure equitable participation of women through personnel guidelines, especially in new industries in LDCs.

7. Women-specific projects should be continued.

Michaela Walsh added that AID should re-examine its own perceptions on viability of small-scale initiatives. Small scale is really an efficient way to build capital.

Income Generation: The Economic Implications of Education and Training

Maria Otero reported for the group. The group focused on the relationship among education, training and income generation. It was noted that PVOs can serve as pivotal intermediaries in training. The need to mainstream women to increase agricultural productivity was highlighted. Other key points raised in the workshop were the following:

1. Training can be seen as a point of entry to begin working with women.

2. Training is an essential component for the staff of local PVOs delivering the technical assistance, especially to women involved in small-scale enterprise development.

3. It is important to retain small-scale programs, particularly for women. PVOs are probably the best mechanism for forging links with indigenous PVOs and the grass roots. By definition, programs must be small.

4. AID and U.S.-based PVOs need to work with and strengthen indigenous PVOs.

5. There is a need for more opportunities for PVOs to share outcomes of successful hands-on experiences in training programs.

6. AID officials and host country officials need to recognize the critical role of women in agriculture.

### Primary Health Care Delivery

Dr. William Walsh, reporting for Primary Health Care Delivery, said that very little data exists on what women are doing in the health care field. He also cited lack of training and availability of middle managers as major problems as well as the lack of national and international commitment to primary health care.

#### Recommendations:

1. AID should collect and disseminate data to substantiate its policies in regard to primary health care.

2. Women should have greater access to training as health care providers, particularly at mid-management level. PVOs and AID should increase funding allocated for training rather than hands-on treatment.

3. The absolute necessity of primary health care provision is generally acknowledged, but health care professionals are the lowest paid of all professionals in most developing nations. AID should investigate and develop an incentive structure to correct this imbalance.

4. Health must be addressed in a holistic method in developing nations; health care delivery cannot stand alone.

5. AID should encourage governments, international agencies and PVOs to hire more health care professionals.

6. Development specialists must expand beyond a concentration on women's reproductive health to focus on the total health needs of women, for health and economic productivity are integrally linked.

7. PVOs should be encouraged to experiment with integrated social service delivery, including health care.

Morgan Williams underscored progress in health care in a dairy cooperative in rural India. The transferability of knowledge from animal health to human health had several positive outcomes. The benefits of clean water, disease and mosquito control to humans became more visible and the economic value and financial incentive of a healthy human population became clear.

### Family Planning and Population Activities

Libby Antarsch of the Association for Voluntary Sterilization made the presentation.

Participants in the workshop stressed that family planning is an integral part of the development process. Participants felt strongly that the ACVFA should establish a task force to investigate the relationship between economic development and population and how that relationship effects women. More cross-fertilization with other development sectors through integrated programs was also encouraged.

Workshop participants arrived at four conclusions, rather than recommendations. The workshop attendees:

1. Reaffirmed the importance of family planning as a fundamental human right.

2. Encouraged exploration of creative financing for family planning in both the public and private sectors.

3. Acknowledged the fundamental changes in the family planning/population policies of the U.S. government, but urged that these policies be clarified.

4. Recommended that ACVFA and others studying family planning/population issues should examine the productive roles of women rather than solely their reproductive roles.

Women and Agriculture: Increasing Access to New Technologies  
and Water and Reforestation: New Services, New Careers

ACVFA member LaVern A. Freeh reported for the two panels, Women in Agriculture and Water and Reforestation, reflecting the common ground of the two subjects. Freeh prefaced specific recommendations by noting that workshop discussions had indicated the complexity of WID integration and hailed the fact that competent men and women were addressing it.

Specific recommendations from the two groups were the following:

1. New technologies, management training, credit and the right to own land are critically important to women. AID should make provision to include women in all projects, conferences and training programs from which they would be excluded because of male-dominated networks in their countries.

2. The continuous strong leadership and direction of women's organizations and the support of men, of government and the rich should be acknowledged and strengthened.

3. While it is agreed that the integration of a "women's dimension" into all AID and PVO programs and activities should be the goal of AID and PVOs, there must also continue to be a strong emphasis on the development of women-specific programs both as a means of achieving that goal and to hasten the movement of women into the mainstream of decision-making and economic and social equality.

4. The best way to hasten integration of a women's dimension into AID programs and policies is by putting more women into key positions within AID. This can be accomplished by: 1) developing a roster of qualified women and involving them in program design teams in a critical mass of U.S. and indigenous women; 2) by developing qualified women for design and implementation teams through recruitment and training programs targeted to women; 3) by requiring contractors to involve women in the project design and implementation process.

5. Agriculture education and training programs for women should focus on agricultural technology rather than traditional home economics and nutrition programs.

6. Program planners need to acquire a greater awareness and consideration of sex roles when designing farm systems research and development projects.

7. AID should offer incentives for collaborative development programs designed by U.S. and indigenous PVOs to advance the ability of women to acquire title to land, access to credit and to participate in the mainstream of decision-making and technological advancement.

8. Whenever possible, AID and PVOs should work through existing institutions to help them to enhance their ability to address the problem of moving women into the mainstream of planning, policy determination and program implementation.

9. A data base of available research in agriculture, reforestation, and women's development programs should be developed so that practitioners do not continually reinvent the wheel.

ACVFA member John Sewell, in responding to the workshop reports and recommendations, found several dominant themes. Each workshop reported a strong emphasis on women-specific projects. The second theme was the desire of participants to see a greater emphasis placed on women's economic productivity roles as opposed to focusing on their reproductive role. The third recurring theme was the need to develop new ways in which to measure the social benefits of programs.

Two large questions must be asked about the WID integration process. The first asks if AID is equipped to handle the small scale projects that women really need. Are there ways of cutting administrative costs so that delivery costs do not exceed the value of the deliverables? The second question asks are PVOs equipped to handle these small, micro projects. How can PVOs help integrate women generally?

In the general discussion following Mr. Sewell's remarks, the need for demanding greater access for women to both capital for economic advancement and access to information for broader

development goals was raised. Also, we need to insure that our research on marketing and micro-enterprises acknowledges that women are the majority of small entrepreneurs.

ACVFA member Phil Johnston noted that education had not been emphasized, while in his view, it was one of the critical variables. He strongly believes that education is a valid and relevant topic in any discussion of WID. He deplored that AID had relegated school feeding programs to its lowest priority of any food use. He pointed out the strong correlation between family planning and education, and agricultural productivity and education and urged that the ACVFA have a recommendation that calls for AID to support primary education for girls. Dr. Walsh underscored that the Kissinger Commission also called for an increase in funds for education. Marie Gadsden responded that education was considered a key variable and discussed as a basic tool of development in the income generation workshop. She also pointed out that while many ACVFA members agreed that education was essential, AID is reducing its allocations to education. There was a general conclusion that there should be a strong recommendation that AID reassess its education policy vis a vis women and girls and place priority attention on basic formal education for girls.

Michael Farbman shared some of the findings of AID in small enterprise development and addressed the question of managing multiple small project initiatives. The PISCES Project raised the question of capacitating institutions such as PVOs so that they could effectively administer large numbers of small loans. The question for AID became how do you minimize the costs of getting those small loans out. PISCES found that PVOs are the best means of transferring technologies, credit management courses, offering pre-business courses. PVO co-financing has been successful. Farbman concluded that AID is aware of the need and is exploring creative new mechanisms to address it.

### **Policy Implications for Donor Agencies and PVOs**

This session assessed AID and PVO responses to the recommendations. Richard Derham, Assistant Administrator for Policy and Program Coordination, in discussing 1985 initiatives said that the challenge is to insure institutionalization of policies that have been developed. Two initiatives currently underway are helping in that institutionalization process: the first is the project review process requirement that PIDs include data disaggregated by sex; and the second is the Harvard Institute for International Development and WID Office joint training in project design.

Michaela Walsh, chairperson of the session, asked how will AID monitor its implementation of WID policies through its review of CDSSs and project papers. Derham responded that WID officers in the field bring these issues to the attention of mission staff. On the question of staffing WID offices, Mr. Derham noted that the problems are field staffing concern; and not related to

## WID.

Peter Davies, president and chief executive officer-elect of INTERACTION, formerly PAID/ACVAFS, shared plans for increasing the role of women development professionals within the umbrella organization and member PVOs. Davies said that a development assistance subcommittee on WID was being established and noted that a new INTERACTION publication would contain a section on women. Davies called for greater collaboration and sharing of experiences with WID field activities on the part of PVOs. He added, however, that while AID and PVOs must learn from each other, it is important that PVOs maintain a healthy independence. A PVO's greatest strength is its ability to address the problem of scale on the micro-level and minimize dislocations in the introduction of new ideas and new technologies.

Davies concluded by noting that women should be viewed as the primary target beneficiaries of almost any development effort since they are the majority of laborers and workers in most areas of the developing world.

Vivian Lowery Derryck, chairperson of the Coalition on Women in Development, was asked for recommendations from her perspective of several years involvement in both U.S. government-sponsored and PVO development activities. Derryck said that during the past ten years, great progress had been made on integrating women into national economies. She cited the Percy Amendment which mandates AID to give special consideration to women in all its development projects, and the UN Decade for Women. She went on to say that WID still lacks a conceptual framework; however, such a framework may not be necessary, since WID is a process, not a specific sector.

Derryck offered six specific recommendations.

1. Women-specific programs should be retained. She likened several of these programs to an affirmative action effort. Calling for a "sunset" on women-specific programs, Derryck suggested that when women have acquired the necessary skills to compete with men on a basis of equality, then the programs should be ended.

2. Women integrated projects should be continued and women's participation in large-scale development projects expanded. In recognition of the dual burden of home/child care and work outside the home, women integrated projects should provide women with special supports such as child care, flexible hours and periodic attendance. Remedial training, if required, before project matriculation would also enhance the chances of successful female participation.

3. Noting that the debate on women-specific versus women-integrated projects had been a recurring theme of the discussion, Derryck said that in the field the distinction is often blurred, for entire families and communities benefit from development

initiatives. She recommended that we begin to discuss "women-targeted" projects, a term which suggests a clearer statement of anticipated outcomes.

4. Education is the linchpin of development and AID should support formal education for girls as a priority. Derryck suggested specific demonstration projects, funded and implemented in conjunction with the WID office, focused on basic formal education.

5. Since the PVO community serves at least 50 percent female beneficiaries, the community needs to examine its own house to determine the number of women in decision-making positions. Secondly, the PVO community should share its experiences of successful women-specific and women-integrated projects. Perhaps the Office of Private and Voluntary Cooperation could arrange workshops on this subject so that PVOs could have such a dialogue.

6. Derryck also said that PVOs must be rigorous in their project designs, evaluations and implementation methodologies so that a strong, valid data base is established on WID.

Thomas McKay, director of the Office of Private Voluntary Cooperation, Bureau for Food for Peace and Voluntary Assistance, AID, opened his remarks by referring to Ambassador Kirkpatrick's admonition to remember the depth of traditional values and in light of that, the importance of fashioning realistic, achievable goals. The conference had been particularly beneficial to him in understanding the parameters, complexity and enormous constraints of WID integration.

He underscored the importance of retaining small projects. McKay said that when one gets to the micro-level, one really touches women. Noting that PVC was uniquely qualified to aid PVOs on the cutting edge of change and risk-taking, he underscored the fact that these pilots can and do specifically benefit women. PVC is involved in women-targeted projects and McKay feels that we will learn lessons applicable to both women and men.

Several points were raised in the general discussion following the panel. The outstanding work being done by the AID Office of Women in Development was cited. It was suggested that the AID/WID training program should be expanded and Dick Derham committed his office to ensure such expansion. Private Agencies Collaborating Together (PACT) and the Harvard Institute for International Development (HIID) are involved in similar WID efforts.

The session concluded with comments from an international visitor from Swaziland, Elizabeth Ntabela. She said that she was moved by the interest and depth of support of both men and women for the integration of women into development activities. She cautioned us to remember that when representatives of the U.S. go

overseas, they take every aspect of U.S. culture with them.

### ACVFA RECOMMENDATIONS

There is no doubt that the concept of women in development has advanced rapidly during the past decade. Through the 1973 Percy Amendment which required U.S. bilateral assistance programs to pay special attention to strategies that integrate women into their national development processes, the impetus of the UN Decade for Women and the general emergence of women in internationally-oriented professions, there is general acknowledgement of the pivotal role women must play if development efforts are to succeed.

Women in development has evolved as a process, not its own sector. As a process, however, WID is applicable in virtually every development sector. The task before us was to develop recommendations which would strengthen the integration process in concrete ways.

For a conference that spanned a wide range of sectoral issues from small enterprise development to health care delivery services, the recommendations were surprisingly similar. Recommendations from the various sectors discussed indepth tended to complement each other as well. Major recommendations are listed below. Sector-specific recommendations which emerged from the workshops are found in the workshop reports.

1. Women-specific projects should be continued. Virtually every workshop and plenary speaker underscored the point that women-specific projects facilitate women's rapid integration into economic development. Women-specific projects serve as training grounds, often providing the remedial skills training that women may need before they can enter larger integrated projects and participate as equals.

2. The integration of women into large and small-scale development projects in every sector should be encouraged as a matter of policy priority within AID. This integration should encompass provisions to include women not only in AID-sponsored projects, but in conferences, participant training and related activities both in the host country and the U.S.

3. Large women-integrated programs should include special supports to ensure the effective participation of women. Two support mechanisms are essential. First, childcare, flexible hours and other aids that help women fulfill their household responsibilities will enable women to attend on a regular basis. Second, provision of remedial skills training will allow women to join programs with the necessary skills, thereby increasing their confidence.

4. The integration of women into development activities will require the support of those persons in LDCs with power and authority--e.g. men, governments and wealthy individuals. WID

development efforts must win their support and cooperation.

5. Women's groups and indigenous PVOs are particularly important agents of development. Such groups can provide training, ameliorate entry into modern settings, offer support in new learning situations and train new leadership. These groups should be supported and strengthened.

6. The technical capabilities of missions should be upgraded so that each can accommodate at least one women-specific project.

7. Mission directors who encourage and expand WID projects within the mission portfolio should have their efforts recognized and commended through their officer evaluation reports(OERs).

8. Since all major data indicate that a significant percentage of PVO project beneficiaries are women, PVC should make available opportunities to share PVO experiences through consultancies, workshops and other appropriate venues.

9. Every Country Development Strategy Statement (CDSS) should contain strategies to integrate women into each sector discussed in the plan. Although planners often hear that there is not data on women available in many nations, data on women should be available through local ministries of planning or through regional and national participation in International Women's Year and the UN Decade for Women.

10. The problem of AID's ability to service small projects, but the need to have these small projects for women was raised. AID needs to investigate new financing mechanisms.

11. The WID office should be given sufficient resources to fund demonstration projects in identified priority areas for the economic integration of women.

12. To implement the above recommendations, the status and influence of the WID office should be enhanced through adequate funding and additional professional staff. An IQC (indefinite quantity contract) would facilitate WID office ability to respond quickly to mission requests for WID technical assistance.

13. Recognizing that WID has come of age as a subspecialization of development, AID should upgrade its ability to deliver WID technical assistance by strengthening mission WID officers and insuring that a substantial number of women (more than one per team) are included in project design, implementation and evaluation teams.

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Agenda for the Quarterly Meeting

September 13 - 14, 1984

MAINSTREAMING WOMEN:

INCLUSIVE ECONOMIC DEVELOPMENT IN THE THIRD WORLD

Thursday, September 13, 1984

- 8:00 a.m. Registration
- 8:30 a.m. Introductions DR. ROBERT MARSHALL  
Vice-Chairman, ACVFA
- Opening Remarks MICHAELA WALSH  
Chair, ACVFA Women in  
Development Subcommittee
- Opening Remarks M. PETER MCPHERSON  
Administrator, AID
- 9:00 a.m. INTEGRATING WOMEN INTO ECONOMIC DEVELOPMENT
- Introductions ANNA CHENNAULT  
Member, ACVFA
- Keynote Address HON. JEANE J. KIRKPATRICK  
U.S. Permanent  
Representative to the  
United Nations
- Moderator KAY DAVIES, Director  
Office of Women in  
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- 10:00 a.m. BREAK
- 10:15 a.m. CONCURRENT WORKSHOPS:
1. SMALL ENTERPRISE DEVELOPMENT: SURVIVABILITY VS.  
ENTREPRENEURSHIP Loy Henderson Room
- Chairperson: Willie Campbell, Member, ACVFA;  
President, Overseas Education Fund, International
- Elise Smith, Executive Director, Overseas Education  
Fund, International
- Dr. Ted Downing, Bureau of Applied Research in  
Anthropology, University of Arizona;
- Michael Farbman, Chief, Employment & Small Enterprise  
Division, Office of Rural Development, Bureau of  
Science and Technology, AID

2. CAPITAL FORMATION: STRATEGIES FOR INCREASING WOMEN'S ACCESS TO CREDIT Room 1205

Chairperson: Michaela Walsh, Chairperson, ACVFA Subcommittee on Women in Development; President, Women's World Banking;

Mary Houghton, Executive Vice President, South Shore Bank

Mildred Robbins Leet, Co-Director, Trickle-Up Program

Bruce Bouchard, Policy Officer, Bureau for Private Enterprise, AID

3. INCOME GENERATION: ECONOMIC IMPLICATIONS OF EDUCATION AND TRAINING Room 1105

Chairperson: Dr. Marie Davis Gadsden, Member, ACVFA

David Shear, Director, ORT International Cooperation

Paulette Coleman, Director, International Division, National Council of Negro Women

Maria Otero, Economist for Latin America/Caribbean, Office of Women in Development, Bureau for Policy and Program Coordination, AID

12:00 noon LUNCH (on your own)

1:30 p.m. ECONOMIC IMPLICATIONS OF WOMEN'S PARTICIPATION IN HUMAN AND NATURAL RESOURCES DEVELOPMENT

Plenary Address

MRS. LOURDES LONTOK CRUZ  
President, Paluwaga Ng Bayan Savings and Loan Association, Manila, Philippines

Moderator

JULIA CHANG BLOCH  
Assistant Administrator  
Bureau for Food for Peace and Voluntary Assistance, AID

2:30 p.m. BREAK

2:45 p.m. CONCURRENT WORKSHOPS

1. PRIMARY HEALTH CARE DELIVERY Room 1105

Chairperson: Dr. William Walsh, Member, ACVFA;  
President, Project HOPE

Dr. Russell Morgan, Executive Director, National  
Council on International Health

Patricia Taylor, Nutrition Health Coordinator, Centre  
for Development and Population Activity

Ann Van Dusen, Deputy Director, Office of Health,  
Bureau for Science and Technology, AID

2. FAMILY PLANNING/POPULATION ACTIVITIES

Loy Henderson Room

Chairperson: David Guyer, Member, ACVFA; President,  
Save the Children Federation

Danielle Benjamin, Assistant Director, International  
Division, National Council of Negro Women

Peggy Curlin, Vice President and Program Director,  
Centre for Population and Development Activity

Patricia Baldi, Assistant Director, Center for  
Population and Family Health, Columbia University

Kathy Piepmeier, Division Chief, Institutional Policy  
Division, Policy Development and Program Review,  
Bureau for Policy and Program Coordination, AID

3. WOMEN AND AGRICULTURE: INCREASING ACCESS TO NEW  
TECHNOLOGIES Room 1205

Chairperson: Mary Barden Keegan, Member, ACVFA;  
Member, Board of Directors and President, Houston  
Chapter, End Hunger Network

P'ing-shen Chin, Vice President, International  
Institute of Rural Reconstruction

C. Payne Lucas, Executive Director, AFRICARE

Laurence R. Simon, Director, Policy Analysis, Oxfam  
America

Nadine Horenstein, Economist for Africa, Office of  
Women in Development, Bureau for Policy and Program  
Coordination, AID

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4. WATER AND REFORESTATION: NEW SERVICES, NEW CAREERS  
Room 1207

Chairperson: Mary McDonald, Member, ACVFA; Member,  
Cook County Board of Commissioners

Charles Sykes, Assistant Executive Director, CARE

Craig Hafner, Senior Associate, Water and Sanitation  
for Health Project

Kathleen Parker, Senior Technical Advisor, Social  
Ecology, USDA Graduate School; temporarily assigned to  
AID's Bureau for Science and Technology

5:00 - RECEPTION FOR ALL CONFERENCE PARTICIPANTS  
7:00 p.m. HOSTED BY MRS. ANNA CHENNAULT  
Administrator's Reception Area, Fifth Floor

Friday, September 14, 1984

8:30 a.m. Introductions

9:00 a.m. REPORTS FROM THE WORKSHOPS: RECOMMENDATIONS AND  
POLICY PERSPECTIVES Room 1105

1. Small Enterprise Development and Capital  
Formation: Increasing Women's Access to  
Economic Resources and Information
2. Income Generation: What's Worked, What  
Hasn't and Why
3. Primary Health Care and Family  
Planning/Population Activities: Increasing  
Women's Access to Services and Participation
4. Women and Natural Resources: Innovations  
Integrating Women in Horticulture,  
Reforestation and Hydrology Projects

Respondent: John W. Sewell, Member,  
ACVFA; President, Overseas  
Development Council

10:45 a.m. BREAK

11:00 a.m. POLICY IMPLICATIONS FOR DONOR AGENCIES AND PVOS  
Room 1105

Moderator: Michaela Walsh, Member, ACVFA;  
President, Women's World Banking

Discussants:

Peter J. Davies, President and Chief Executive Officer-elect, ACVAFS/PAID; outgoing President and Chief Executive Officer, Meals for Millions/Freedom from Hunger Foundation

Richard Derham, Assistant Administrator, Bureau for Policy and Program Coordination, AID

Vivian Lowery Derryck, Chairperson, Coalition on Women in Development

Thomas A. McKay, Director, Office of Private Voluntary Cooperation, Bureau for Food for Peace and Voluntary Assistance, AID

12:30 p.m. LUNCH (on your own)

2:00 p.m. SUBCOMMITTEE UPDATES. Room 1105

PVO Policy: A report on the Partnership Grant

PVO-Corporate Relations: An update on activities

P.L. 480: A report on plans for World Food Day presented by Barbara Ludden, Special Assistant to the Deputy Administrator, AID, and Brenda Eddy, President, End Hunger Network

PVO/University Relations and Development Education: A report on their joint meeting with the Board for International Food and Agricultural Development (BIFAD)

3:00 p.m. BREAK

3:15 p.m. CLOSING PLENARY Room 1105

- \* Recommendations for the Administrator
- \* Report from the Task Force on New Directions
- \* Discussion of the themes for upcoming meetings
- \* Other business

5:00 p.m. ADJOURNMENT

**AGENCY FOR INTERNATIONAL DEVELOPMENT**

WASHINGTON, D. C. 20523

**ADVISORY COMMITTEE ON VOLUNTARY FOREIGN AID**

M. Peter McPherson, Administrator  
Agency for International Development  
Washington, D.C. 20523

Dear Mr. McPherson:

The Advisory Committee on Voluntary Foreign Aid (ACVFA) is currently planning its third quarterly meeting which will be held September 13-14. This meeting represents a first, for it will be the first time that the Agency will assess Women in Development from an agency-wide perspective.

The ACVFA has been actively involved in assessing the status of WID activities and advocating the integration of WID into all aspects of AID programming. The September meeting is further testament to the Committee's commitment and your leadership in this area.

In the ACVFA Subcommittee on Women in Development, several questions have been raised about administrative and substantive ways in which the Agency addresses WID issues. The questions were further refined in the March and June 1984 meetings of the Subcommittee. I have been asked to submit them to you for an Agency response.

The questions fall into two main categories of Agency activities, administrative and substantive. In the administrative category, inquiries focused on personnel policies and procedures which would ensure an Agency reservoir of female, experienced development professionals. The questions were as follows:

1. How many women are serving as mission directors or deputy chiefs of mission? How many women were serving in similar positions two years ago? Four years ago?
2. How many women are serving in Senior Foreign Service positions or Civil Service grade GS-15 and above? How many women were serving in similar FS and GS positions two years ago? Four years ago?
3. What mechanisms does the Agency use to ensure women's participation on promotion panels as panel members and as candidates for promotion?

Other questions emerged concerning the conceptualization and integration of WID issues into overall Agency programming. Questions included the following:

4. What mechanisms currently exist within the Agency to ensure consideration of the WID impact in key policy decisions?
5. What efforts are currently underway to document evolving theories and consequent policy changes about WID issues?
6. The ongoing dialogue between advocates of women-specific versus women-integrated projects continues. What is the current AID position on this issue?
7. By what means is WID integrated into training courses and briefings before mission directors and other senior officials depart for the field?
8. Project evaluations are a critical aspect of ongoing planning as well as essential to lessons learned. What mechanisms are used for data collection and cost/benefit analyses to demonstrate the rates of return of including women in AID development assistance projects?
9. What procedures ensure consideration of WID from project conception through the design, implementation and evaluation stages?
10. ACVFA members have noted with satisfaction the location of the WID office within the Bureau for Policy and Program Coordination. What current initiatives are underway to increase the level of support of that office?

The format of the September meeting includes plenaries and workshops on the first day, Thursday, September 13. The morning of September 14, participants will discuss recommendations and policy implications of the substantive meetings of the previous day. During the policy discussion, it would be helpful and appropriate for the AID policy discussant (Richard Derham, Assistant Administrator, Bureau for Policy and Program Coordination has been invited) to share with the Committee the answers to the above-stated questions

I speak on behalf of the entire ACVFA when I say that the Committee appreciates your commitment to integrating women in professional and senior management positions throughout AID and your efforts to make women an integral and visible aspect of U.S. development assistance. I look forward to seeing you at the September ACVFA meeting.

Sincerely,



E. Morgan Williams  
Chairman

cc: Michaela Walsh, Chairperson  
ACVFA Subcommittee on Women in Development

Richard Derham, AA/PPC

Kay Davies, PPC/WID

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AGENCY FOR INTERNATIONAL DEVELOPMENT  
WASHINGTON, D C 20523

September 17, 1984

THE ADMINISTRATOR

Dear Morgan:

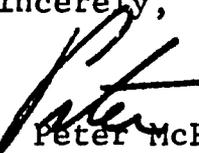
I was extremely pleased to learn that the Advisory Committee on Voluntary Foreign Aid (ACVFA) focused on Women in Development issues at its last meeting.

A.I.D. has worked diligently for more than three years to carry out our policy of bringing women's needs and resources into the mainstream of all our programs. By moving our emphasis from women-specific projects to women-inclusive projects, we have taken a major step toward our ultimate goal of integrating women into the Agency's entire development portfolio.

The Agency is committed to improving the success of our projects by identifying the resources that women bring to development efforts and by ensuring their roles as participants and beneficiaries are reflected in all we do. Through training, early intervention in project design and implementation, and our ongoing evaluation efforts, we have identified a program of action that is beginning to yield tangible results where women in development issues are concerned.

Enclosed are the Agency's responses to the substantive questions posed by ACVFA's Subcommittee on Women in Development. I am told that we have or will be independently discussing with you the specific questions regarding the Agency's utilization of women.

Sincerely,

  
M. Peter McPherson

Enclosure: As Stated

Mr. E. Morgan Williams  
Chairman, ACVFA  
Agency for International Development  
Room 227 SA-8  
Washington, D.C. 20523

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1. What mechanisms currently exist within the Agency to ensure consideration of the WID impact in key policy decisions?

A: Through its presence in the Bureau for Program and Policy Coordination (PPC), the WID Office has direct access to policy decision making at the earliest consideration level. This strategic placement allows the office to participate in and review a wide variety of project activities and evaluations.

The Agency is convinced, as outlined in the Women in Development Policy Paper, that the disaggregation of data by sex must be included in all project documents, including CDSSs, PIDs, PPs, and RFPs. It is, therefore, essential that project design teams include gender distinctions with their socio-economic analyses to ensure appropriate proposal solicitation.

The Agency has established a number of mechanisms to ensure that these critical project documents take women's roles fully into account. Guidance cables from the Administrator to the missions have mandated the inclusion of women's roles in appropriate project designs, CDSSs, and policy documents. The WID Office staff and the WID officers from the central and

regional bureaus also participate, as much as possible, in the review process on the project design documents in order to monitor the inclusion of women's issues.

Further, the WID staff has provided technical assistance to over 20 USAID missions for portfolio review, project design and evaluation. And, using other development practitioners, there have been more than 50 technical interventions to over 30 missions. The WID Office also continues to expand its activities with Title XII university consortia to ensure placement of personnel on design teams so that gender distinctions are included in their socio-economic analyses.

2. What efforts are currently underway to document evolving theories and consequent policy changes about WID issues?

A: One of AID's initial priorities when the Agency began to address the women in development issues was to support data collection and research on women's roles in development. AID considered it vital to add to the body of knowledge on women that would provide empirical data for program design.

To this end, AID has funded over 20 research efforts through universities and other organizations to study specific sectors or topics in relation to women. Documents produced have included the following topics: migration; rural industry; health; women-headed households; education; women's organizations; women's access to credit and technology; and, skills training. These documents have been distributed through the institutions contracted to produce them, through AID, and through national and international conferences.

AID has also emphasized the importance of disaggregating data by sex at the policy and program level. AID has provided funds to the U.S. Bureau of the Census to produce regional handbooks for the developing world which compile the most recent sex disaggregated data by country and sector. These handbooks are designed for use by development practitioners and planners, both in developing countries and in multilateral and bilateral assistance programs.

AID continues to support efforts to improve the existing data base on women. AID's Center for Evaluation and Information is implementing a year-long

effort to study and synthesize AID's experience in the last ten years in reaching women through its programs and projects. A five-member team is currently reviewing the Agency's portfolio, and will produce case studies and a summary analysis of AID's experience and learning in this area. This effort is also important because it will enable the Agency to systematically collect women-related data through its main information system.

3. The ongoing dialogue between advocates of women-specific versus women-integrated projects continues. What is the current AID position on this issue?

A: The basic thrust of the Agency's Women in Development policy is to integrate women and girls into the mainstream of mission and central bureau programming. Exceptions to this general rule exist when particular imbalances need to be redressed regarding access to productive resources (such as credit and technology), training, and education. Small-scale, peripheral, discrete "women's projects," with PVOs or otherwise, may have value as targets of opportunity and these are not discouraged -- as long as they do not reinforce the marginalization of women from mainstream economic life. This approach is consistent with the guidelines

of the Development Assistance Committee of the Organization for Economic Cooperation and Development (OECD/DAC), which serves to coordinate the efforts of donor nations. In addition, the WID Office has instigated a new approach to WID projects by leveraging our funds to encourage direct participation of other bureaus, offices, and the missions in WID activities.

A number of joint WID, bureau and mission projects are currently underway. These collaborative efforts between the WID Office, the mission, the AID regional bureaus, and U.S. and indigenous PVOs enhance the economic participation and benefit of local women in the overall programs, and actively integrate WID concerns throughout the development community.

Generally, the WID Office supports those types of projects with potential for worldwide replication. In particular, the WID Office supports those activities which are designed to bring women and girls into the mainstream of AID's overall development efforts.

Considerable effort is made to ensure that the projects developed are targets of opportunity that not only avoid re-inforcing the marginalization of women from the mainstream of economic development, but also offer integration potential for women.

4. By what means is WID integrated into training courses and briefings before mission directors and other senior officials depart for the field?

A: In the Fall of 1983, two women in development workshops were conducted to develop A.I.D. staff expertise on women in development concerns. The Harvard Institute for International Development/Harvard Business School developed at A.I.D.'s request a series of case studies on A.I.D. field projects. The intensive study of these cases provided 50 AID/W senior staff with analytical skills to deal effectively with women-related issues in a broad spectrum of projects.

Two workshops for AID/W personnel are planned for the Fall of 1984 and two field workshops (Peru and Thailand) are planned for 1985.

Additionally, in each of the regional bureaus, and in each USAID Mission, an individual is designated as the Women in Development Officer. These individuals cooperate with the PPC/WID Office staff in the review of Country Development Strategy Statements (CDSS), Project Identification Documents (PIDs) and the resulting Project Paper (PPs). This ensures that an awareness of women's traditional economic roles within the community is addressed throughout the project design, implementation, and evaluation processes. In addition, the WID Office traditionally briefs each

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International Development Intern class, providing a comprehensive overview of the Agency's policy on women in development, and specific information on on-going field projects.

The WID Director also regularly meets with and briefs individual mission directors and deputies regarding the WID policy during their Washington visits. These briefings provide an opportunity for updating missions on current women in development initiatives, and frequently lead to the development of possible collaborative ventures between the WID Office and a mission.

5. Project evaluations are a critical aspect of ongoing planning as well as essential to lessons learned. What mechanisms are used for data collection and cost/benefit analyses to demonstrate the rates of return of including Women in AID development assistance projects?

A: The technical staff of the Office of Women in Development is attempting to ensure that benchmarks are built into project design so that progress can be evaluated on a timely basis. The collection of gender-disaggregated data at the design stage is crucial and every effort is being made to integrate these concerns. Similarly, economic and social analyses must take women's important role into account.

The Office of Women in Development funded three project evaluations in FY 1984, and five more are planned for FY 1985, looking at on-going or recently completed project within the Office's portfolio.

Technical staff within the Office work to ensure that the scopes of work for the evaluations include data analyses that can demonstrate the impact of the project on women as well as the economic contribution of women. In addition, the Women in Development Office is working with the Center for Development Information and Evaluation within the Bureau for Program and Policy Coordination on an evaluation of the Agency's experience with implementing the women in development mandate.

6. What procedures ensure consideration of WID from project conception through the design, implementation and evaluation stages?

A: The Office of Women in Development is continuing its strategies and programs to assist the Agency in implementing the Women in Development Policy Paper. As outlined in the Policy Paper, the Agency recognizes that gender distinctions constitute a key variable in any economic development program. This Policy Paper requires gender disaggregated data to be included in all project related documents. As an example, a major

component of the Upper Volta Agricultural Development Support (ADS) project has been designed to collect and analyze sex-disaggregated agricultural statistics and farm production information. This information will ensure that agricultural strategies and policies in Upper Volta are formulated with adequate consideration of their impact on women engaged in agriculture and rural development.

To assist in implementing the policy, the Women in Development staff has been expanded to more effectively monitor Agency activities, as well as to provide technical assistance to Missions to ensure that WID concerns are taken into account in project design, implementation and evaluation. As such, PPC/WID's technical staff works closely with the WID officers and other bureau desk and project officers, in reviewing project documents and policy initiatives. PPC/WID participates in reviews of the Country Development Strategy Statements, Project Identification Documents and Project Papers.

There have been over 50 technical assistance interventions using PVOs, Title XII institutions, and other development institutions.

7. ACVFA members have noted with satisfaction the location of the WID office within the Bureau for Program and Policy Coordination. What current initiatives are underway to increase the level of support of that office?

A: A strong commitment to women in development as a policy issue is an administrative mandate within the Agency. The Agency is committed to the inclusion of gender issues in all Agency programs, strategies, and project documents, and it has expanded its training efforts to help bring this about. The following are highlights of some initiatives underway to increase the support of WID throughout the Agency:

- . expanded training programs for senior-level AID/Washington and mission personnel are being conducted in conjunction with the Harvard Institute for International Development.

- . the WID office, through redirection and expansion of personnel, has developed a substantive and active role in the review of all Agency program and project documentation;

an inter-Agency WID Advisory Committee has been established to advise on the implementation of the WID policy paper, as well as expand bureau and office liaison with WID;

efforts are underway to more fully involve missions with WID research, proposals, and current issues and concerns--from the onset. The WID Office obtains full mission concurrence on all projects, as well as offering technical assistance to the missions in their program and project activities.

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