

WOMEN, ENTERPRISE, AND DEVELOPMENT

The Pathfinder Fund's
Women in Development:
Projects, Evaluation, and Documentation
(WID/PED) Program

by
Dr. Libbet Crandon, Senior Research Analyst
with the collaboration of
Bonnie Shepard, Coordinator



The Pathfinder Fund

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TABLE OF CONTENTS

Acknowledgments	iii
Executive Summary	v
Chapter One: Program Overview	1
I. Structure and Methodology	1
II. The Action Component: The Five Projects	4
III. The Research Component	15
Chapter Two: Impact of the Projects on the Lives of the Participants	25
Chapter Three: Factors in the Success of the Projects	45
Chapter Four: Recommendations and Findings for Policymakers	63
Chapter Five: Recommendations for Program Managers	71
Appendix: Research Plan	77
Glossary of Organizations	87

HISTORIES OF THE PROJECTS

1. The Zahydee Machado Neto Metalworking Cooperative Salvador, Bahia, Brazil	91
2. The Helados PIN Ice Cream Factory Limon, Costa Rica	109
3. The Las Tres Hermanas Poultry Cooperative Sorata, Honduras	126
4. The Luces de Orientacion Bakery Charguita, Honduras	143
5. The Sewing and Crafts Cooperative Haversham, Jamaica	157

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EXECUTIVE SUMMARY

BACKGROUND INFORMATION

On September 30, 1980, the Human Resources section of the Program and Policy Coordination branch of the Agency for International Development (AID/PPC/PDPR/HR)¹ awarded a grant of \$747,290 to The Pathfinder Fund to carry out a three-year women's action-research program in Latin America and the Caribbean. The program was called the Women in Development: Projects, Evaluation, and Documentation (WID/PED) Program. The purpose of the Program was to fund five women's action projects through five local implementing agencies, for two to three years, and document them intensively in order to generate qualitative data on questions of interest to policymakers in development and population planning in developing countries. The projects were also to serve as models to generate information of use to program managers.

Two principal characteristics distinguish these five projects from most other women's projects: They are group-owned productive enterprises, and they operate in the formal economic sector.² These characteristics had major implications for training and for sustaining the enterprises, and they had major impacts upon women's status, gender relations, and social relations within the community.

Women's income-generating projects have often been characterized by their failure to achieve self-sufficiency and their continued dependence on implementing agencies. Consequently, a third characteristic of these projects was the Program's design to identify factors contributing to the achievement of self-sufficiency. One feature of this design was the provision of grants, as opposed to loans, for capital equipment (and in some cases, buildings), training, and initial production costs. All five projects incorporated steps designed to lead to financial and managerial self-sufficiency of the resulting enterprises.

For the research component, the Program contracted with indigenous social scientists, or documentors, who collected data on a continuous basis for three years with a focus on two major areas: the impact of these projects on the women participants, their families, and their communities; and the factors that contributed to the successes and difficulties of these enterprises. Attention to the issue of self-sufficiency was another principal focus of documentation.

¹The Human Resources section of AID is now the Institutional Policy Division. The names and abbreviations of organizations affiliated with the WID/PED Program are listed in the Glossary of this report.

²See page 28 for the definition of formal economic sector.

Policymakers have identified a need for qualitative data on the dynamics of change in women's projects. Macro-level indicators of the relationship between income and women's status, or between women's work outside the home and fertility-related changes, have been contradictory. The intensive and continuous collection of qualitative data throughout the life of the projects ensured that insights were gained into the dynamics of change in the behavior and attitudes of the women participants and their families, and the dynamics of progress towards project objectives. To promote comparability of data collection on the five projects documentors were briefed as a group and employed a standard research plan. (See the Appendix, page 77-86.)

These five enterprises presently benefit approximately one hundred women who were illiterate or semi-literate when the projects began. Few, if any, had ever worked in the formal economic sector, and none were regularly active in the informal sector; they tended to rely on occasional and seasonal means of earning cash, such as street vending, agricultural labor, sewing, and domestic labor.

All five projects produce goods in quantity to be sold in the formal market. They have had varying degrees of success. Training and equipment were provided by a grant from The Pathfinder Fund; the women's working capital and salaries are generated from their savings of income from the use of the equipment and from a grant of an initial stock of production supplies. Production in all five projects takes place outside the home. In two cases the women own the site; the others either rent or enjoy donated space. In all cases production is done cooperatively, and in four cases, all of the tasks including marketing and management are rotated by election. All the projects have been or are in the process of being legally incorporated and having their by-laws ratified. In most of the projects, their present operation is based on one to two years of comprehensive training that sought to achieve more than the transfer of productive, managerial, and marketing skills; the training also sought to enable the women to understand and analyze the various contexts in which they would use these skills so that they would be able to deal with future unanticipated problems and situations. Chapter Three describes this type of training in detail.

The five projects funded were

- * a metalworking enterprise in Salvador, Bahia, Brazil;
- * an ice cream factory in Limon, Costa Rica;
- * a poultry (egg production) cooperative in rural Honduras;
- * a bakery, also in rural Honduras;
- * a crafts and sewing enterprise in rural Jamaica.

The five implementing agencies were

- * Centro de Estudos Supletivos de Narandiba (CESUN), a government-funded vocational education agency in Brazil;
- * Centro de Orientacion Familiar (COF), a development private voluntary organization (PVO) in San Jose, Costa Rica;

- * Instituto de Investigacion y Formacion Cooperativista (IFC), a PVC that focuses on the reform sector of Honduras (working with the poultry cooperative);
- * Pueblo to People, a small development PVO, and Federacion Hondurena de Mujeres Campesinas (FEHMUC), a national women's peasant organization (working with the bakery);
- * a local parish of the Jamaican Baptist Church.

FINDINGS

Current Status of the Projects

In December 1984, two to three years after the inception of the projects, all of them are still operating. Three of the five are generating enough income to meet current expenses, and four have sufficient working capital for cost-efficient production. One is producing a net profit after allowing for depreciation expense. The principal obstacle to long-term profitability in all of the projects is marketing. In four projects, income could be increased if the women would sell in the informal sector by street vending; most of the women refuse to do so because of the low status of this marketing method.

Historically, many women's income-generating projects have suffered from lack of access to credit. Four of these enterprises have achieved a legal status that makes them eligible for credit; it is too soon to tell whether this eligibility on paper will translate in the future into access in reality. The fifth enterprise (the bakery) has ties with a national peasant union that provides small loans to its members.

Impact of the Program on the Participants, Their Families, and Their Communities

The results of the documentation over a two-and-a-half year period demonstrate that the five income-generating projects had an enormous impact on the lives of the women and their families. These projects also had various degrees of impact upon their communities or regional areas. The most significant impact directly resulted from the intensive and comprehensive training in both productive and management skills and from the status that accrued to the women from self-management and ownership of the enterprises in the formal economic sector.

On the individual level, women in all five projects experienced a dramatic increase in self-confidence, in assertiveness, and in their ability to make decisions and work harmoniously in a group. They learned bookkeeping and managerial skills, as well as technical productive skills, that will affect their future employability. Most projects saw a definite increase in math skills and interest in formal schooling. Four of the projects brought about changes directly or indirectly related to fertility, such as increased literacy, increased use of birth control, and delay of marriage. Family welfare was improved as women used their income for children's education or for basic needs such as food and medicine. Four of the projects showed evidence of changes in the

household division of labor and of increased participation by the women in decision-making within the home, suggesting fundamental alterations in gender relations between the women and their companions, husbands, and fathers as a result of participation in these projects.

In many instances, women became more involved in activities benefiting the whole community, such as planning day care centers. Some of these activities were initiated by the project women themselves as an action directed at community security or development.

Finally, national and regional institutions were influenced or strengthened by learning from the experience of these projects.

Factors in the Success of Income-Generating Projects

Analysis of the data indicates that the comprehensive positive impact of the program, and the continued operation of the enterprises after funding ended, are related to the following factors in project design and implementation.

Group Ownership and Self-Management: Group ownership promoted the commitment of all members to the well-being of the enterprises, which helped the projects weather financial and technical difficulties. On several projects, group commitment was so strong that the women continued working when there was no income. Paying salaries during the training period was not advised because it encourages an "employee" mentality; this meant, however, that the training schedule had to be flexible to accommodate the women's need to engage in other cash-producing activities.

Self-management necessitated intensive training but made financial sense because the transfer of management from highly-paid professionals to project members reduced the fixed costs of the enterprises, thus increasing the potential for long-term financial self-sufficiency.

The combination of self-management and ownership was mainly responsible for the dramatic and positive impact on the women's attitudes and behavior. The women's involvement in decision-making from the beginning, as practice for self-management, should be the rule; however, rigid adherence to this rule before the women have sufficient experience and information may put the project in jeopardy. The transition to self-management is difficult, and concrete written plans for the transfer of responsibilities from the implementing agency to the women should be drawn up and discussed at an early stage.

Financial and Legal Issues: Those projects in which comprehensive marketing and feasibility studies were done before funds were committed to productive activities had a better chance of success. Local availability of technical assistance was found to be crucial in the projects using more sophisticated technology, so that equipment could be installed and repaired, and the participants could receive high-quality training

in technical skills. The groups were allowed to reduce their membership to a financially viable number so that all members received more income.

Most of the implementing agencies helped the groups formulate by-laws during the training period. Furthermore, securing the appropriate legal status for the enterprise made them eligible for credit and the benefits of sectoral government programs, thus increasing the chances of sustainability. The groups' legal status also allowed the transfer of ownership of equipment and project resources from the implementing agency to the women's groups.

Technology Transfer: Intensive on-the-job training was given by technicians in all aspects of group production, management, and marketing. A key element of this participatory and analytic training was practice in evaluation, decision-making, group formation, and taking initiative. Having this analytic training, or "consciousness-raising," before production began was not found to be helpful; it was found to be most effective when closely related to productive activities. Remedial help in basic math, literacy skills, and accounting was necessary in many cases for the transfer of technical and management skills, which took from two to three years.

Functional and adequate equipment was an important factor in success, as well as training women in its repair. Finding a local source for future technical assistance was often problematic, yet found to be necessary.

These issues are discussed in greater detail in Chapter Two, "Impact of the Projects on the Lives of the Participants"; Chapter Three, "Factors in the Success of the Projects"; and in Chapter Five, "Recommendations for Program Managers."

RECOMMENDATIONS

Recommendation for Policymakers in Evaluation

* Process documentation should be used to gain in-depth information on the implementation of programs and their impact. When possible, it should be used as a feedback mechanism to the implementing and donor agencies.

Recommendations for Policymakers in Women-in-Development

* Financial planning of women's enterprises should be given greater weight than it has been in the past. This will avoid chronic problems in achieving financial self-sufficiency.

* Separate training for women, whether or not the enterprises are to be mixed or women-only, is advisable when the women are expected to participate in management and when the skills being taught are not traditionally "women's work."

* Women can be incorporated into non-traditional occupations with relatively little resistance from family members so long as they are earning, or have the potential to earn, a significant income. They often require extra psychological support systems during this kind of training to bolster their confidence, and attention must be focused on the attitudes of the trainers themselves.

* Feasibility and marketing studies for women's projects should investigate women's willingness to do "traditional" marketing methods, such as street vending, which are often seen as low status.

Recommendations for Policymakers in Population

* Enterprises owned and run by women should be considered an effective complement to the efforts of family planning agencies because they often have a profound effect on factors indirectly related to women's fertility, such as work outside the home, gender relations, interest in formal schooling, employability, decision-making power within the home, self-image, and expansion of attitudes about appropriate roles for women.

* In adolescent projects, it is beneficial to combine participation in production and management with the provision of sex education (including information on contraceptives) because together these cause a dramatic impact on reproductive attitudes and behavior and on interest in continuing formal schooling.

* This program was too short to gather definitive information on the dynamics of change in factors directly related to fertility in women's development projects. Longitudinal studies of the participants would be necessary to determine the long-term effect of such projects on women's fertility.

Recommendations for Policymakers in Private Enterprise

* Eventual ownership and self-management of a small enterprise by a group of low-income beneficiaries is a recommended part of project design because it increases commitment and thus reduces risk.

* Adequate funds should be provided for comprehensive participatory and analytic training in financial management and other administrative skills, timed to coincide with production.

* Adequate funds for equipment should be allocated in budgets; short-term savings at the expense of equipment quality puts the project at risk of failure in the long term.

* Programs to create small group enterprises should cluster projects geographically in order to reduce the administrative and training costs per project.

* Because marketing is the main problem faced by small group enterprises, adequate funds should be provided for prior marketing and feasibility studies and for technical assistance in marketing during production.

* Allowance should be made in financial projections for the process of learning self-management on the job.

* Group-owned enterprises are effective training sites for low-income women to learn managerial and entrepreneurial skills.

CHAPTER ONE PROGRAM OVERVIEW

I. STRUCTURE AND METHODOLOGY

On September 30, 1980, AID approved a grant of \$747,290 to The Pathfinder Fund to support five group enterprises for low-income women in Latin America and the Caribbean. Its purpose was to document the five projects for two-and-a-half years and to examine a number of questions for policymakers in development and population planning.

The structure of the Program is shown on page 3, charting the flow of resources, information, reporting responsibilities, and power of concurrence.

The WID/PED Program was conceived as an action-research program by the Women's Programs Division of The Pathfinder Fund. They set up a six-member Advisory Panel to guide the Program, particularly its research component. The Panel was composed of personnel at the Fund and professional social scientists. Both the action and research components were coordinated at Pathfinder by the Program Coordinator.

In the action component, The Pathfinder Fund gave grants to five local organizations to develop small, group-owned and self-managed women's enterprises.¹ The local implementing agencies' principal task was to train the women in the projects in the productive and managerial skills necessary to run an income-generating enterprise on their own after two years. The agencies were in charge of coordinating the flow of resources to the women's organizations, including overseeing construction and purchase of equipment, and they had a close working relationship with the women's groups. Project directors submitted quarterly progress reports to The Pathfinder Fund that provided some financial information. As this proved to be insufficient, a financial expert was sent to visit the projects in the summer of 1984 to collect additional financial information.

In the research component, four indigenous social scientists, or documentors, were hired to collect on-going qualitative data on the development of the projects and their impact upon the participants, their families and their communities according to a research plan devised by the Advisory Panel. (One documentor was responsible for two of the projects.)

Although the hiring of a Senior Research Analyst was not originally planned, it became apparent in 1982 that it would be necessary to hire a skilled social scientist to oversee the data collection and analyze the information that was being generated in the project directors'

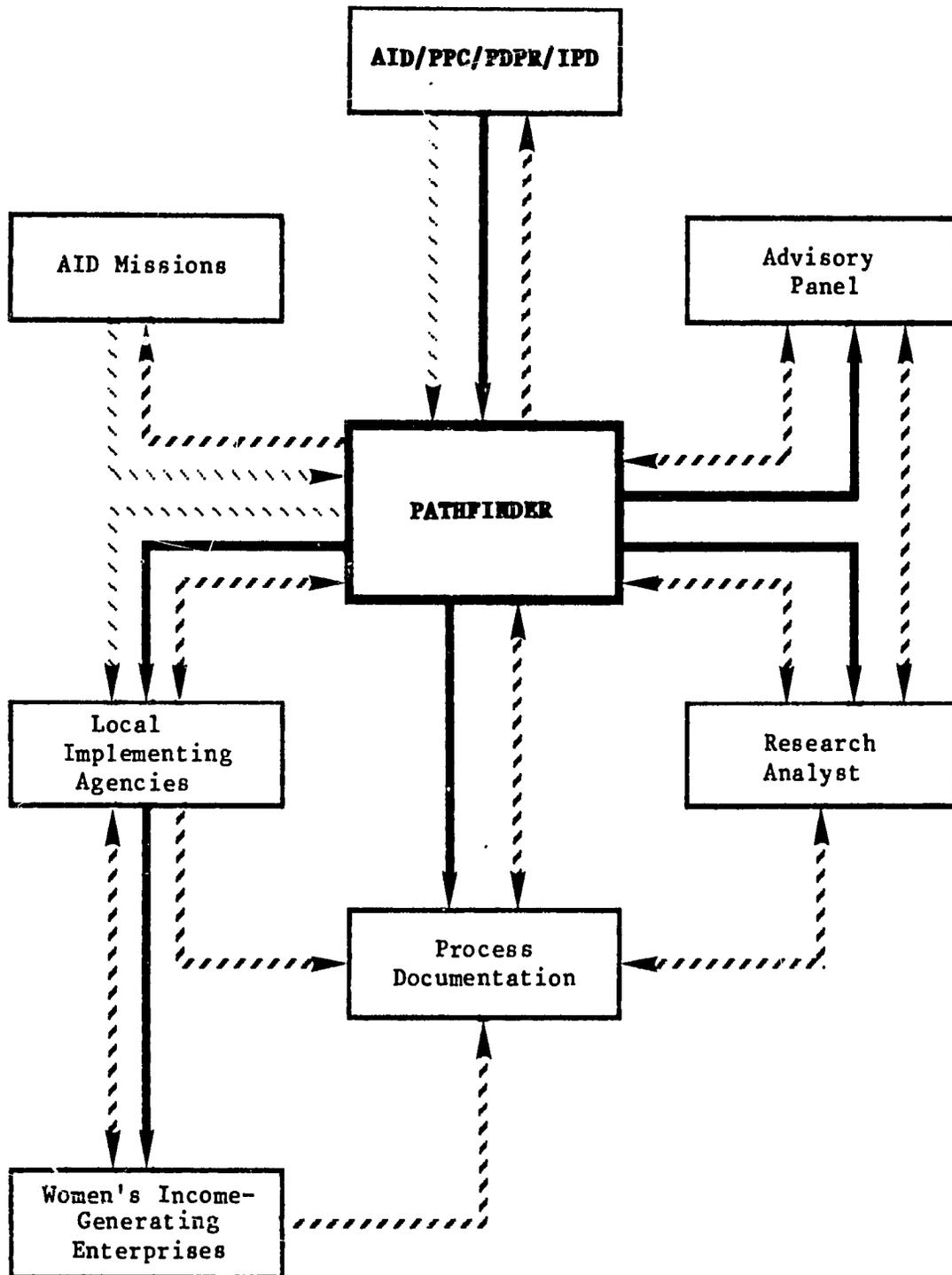
¹The projects and the implementing agencies are listed on page 4.

reports, in Pathfinder trip reports, and through process documentation. The analyst was hired as a long-term consultant in April 1983.²

The Program was funded by the Human Resources section of the Program and Policy Coordination branch of AID (AID/PPC/PDPR/IPD). Pathfinder submitted quarterly reports to both AID/PPC and the relevant AID Missions on the progress of the Program and the projects. There was an AID Mission in each country in which the Program took place, with an officer within each Mission who was responsible for overseeing the grant. Both AID/Washington and the local AID Missions had power of concurrence on each of the five projects.

The original timetable for the grant was three years: six months for identifying and developing projects and securing approval of them from AID Missions and AID/PPC; two years for project implementation; and six months to conclude the Program objectives. It soon became apparent that this timetable was unrealistic. The development stage alone took more than a year. Some projects needed more than two years of technical assistance to become self-sufficient. The Program was therefore extended for one year, and then another three months. The Program began in October 1980 and was completed in December 1984.

²The Senior Research Analyst was Dr. Libbet Crandon, Assistant Professor of Anthropology at Columbia University, who was responsible for most of the writing and analysis in this report.



KEY

-  Flow of funds and resources
-  Official flow of information reporting
-  Power of concurrence

II. THE ACTION COMPONENT: THE FIVE PROJECTS

The five projects were

* a metal-working group enterprise in Salvador, Bahia, Brazil. The implementing agency was CESUN, a government-funded vocational education agency;

* an ice cream factory in Limon, Costa Rica. The implementing agency was COF, a local development PVO;

* a poultry (egg production) cooperative in rural Honduras. The implementing agency was IFC, a local PVO that specialized in cooperative training programs;

* a bakery, also in rural Honduras. The implementing agencies were Pueblo to People, a small development PVO, and FEHMUC, a national women's peasant organization.

* a crafts and sewing enterprise in rural Jamaica. The implementing agency was a local parish of the Jamaican Baptist Church.

All five projects shared the following characteristics, making the Program a unique and rich source of information: (1) intensive and continuous data collection throughout, called process documentation; (2) collective production of goods outside the home within the formal economic sector; (3) donation to the women's groups of start-up capital, equipment, and training; (4) transfer of management skills and ownership of capital equipment to low-income women's groups and attention to the process by which this was achieved; (5) plans to achieve financial and managerial self-sufficiency within two years.

Following is a brief description and financial summary of each project.³

Zahydee Machado Neto Metalworking Enterprise Salvador, Bahia, Brazil

Fifteen women operate a metalworking project in the city of Salvador that produces mainly utilitarian items. Twenty-eight women were originally trained; six now work full-time, and nine are on temporary leave while a second workshop site is located. Due to the recession in Brazil, current production is concentrated on fences, supermarket shelves, and shower boxes. The project was implemented in August 1982, by the Centro de Estudos Supletivos de Narandiba (CESUN), a vocational and adult education training arm of the

³The financial summaries of all but the Salvador project are based on a report prepared by Tonia Papke of Rural Development Services in August 1984. Copies of her report are available upon request from The Pathfinder Fund.

state government. CESUN was dissolved half-way through the project, but the directors were able to continue their support. One year's formal training, followed by technical assistance and additional classes as needed, included remedial math, sexual education, creative design, and internships in a commercial metalworking shop. The youth and inexperience of the participants (who are in their teens and twenties), coupled with the lack of a production site, led to a delay in initial production and a need for technical assistance in marketing in the second year. In 1984, the State of Bahia provided a rent-free production site to encourage and promote the project. Some of the highlights of this project were

- * the successful training design that led to the hiring of four participants by outside firms before training was completed;
- * the enormous impact of the sexual education course that increased the women's sense of personal autonomy as well as their use of birth control;
- * a radical change in gender relations.

Zahydee Machado Neto Metalworking Enterprise
Financial Summary

1. Level of Funding	-- Year One (8/82-8/83) - US \$19,800
	-- Year Two (8/83-8/84) - US \$1,500
2. Membership	-- Year One - 28
	-- Year Two - 15

As of December 1984, a complete financial analysis of this project was not available. After numerous delays, the women signed a contract with a supermarket chain in November 1984. The financial results of this first large contract are not yet available. The project has a small amount of working capital, which is sufficient because the client pays the project for raw materials and supplies at the beginning of each contract.

Helados PIN Ice Cream Factory
Limon, Costa Rica

Approximately twelve women (out of fourteen who began with the project) produce ice cream. In the summer of 1984, they began to produce popsicles as well, and there is the potential for further diversification. These women are primarily young and married with children. The project was implemented in January 1982 by the Centro de Orientacion Familiar (COF), a development organization in San Jose and its branch in Limon. This enterprise is linked to the Limon Women's Organization, a consortium of income-generating projects to which the national government has recently given a large grant

for site construction, which would house the ice cream factory along with the other women's activities.

The participatory training involved the women in activity selection and a feasibility study from the outset. Three chronic problems and their resolution were monitored carefully by the documentor: equipment failure, ethnic tension, and communication between Limon and San Jose. Presently self-sufficient and self-managed, the women are able to cover their current expenses and pay themselves a small minimum wage. Failure to cover depreciation expenses was due in part to their less than optimum performance in marketing, which is presently limited to approximately twenty-five percent of its potential. The principal need for continued technical assistance is in the area of marketing. A few of the highlights that were documented in this project included

- * the degree of commitment generated by the promise of self-management and group ownership that kept women working during periods of inadequate or no income;
- * evidence of the effectiveness of participatory and analytic training methodology;
- * increased participation of women in decision making in the household and increased participation of men in domestic responsibilities and chores.

Helados PIN Ice Cream Factory Financial Summary

1. Level of Funding	-- Year One (1982)	-- US \$36,479
	-- Year Two (1983)	-- US \$33,030
	-- Year Three (1984)	-- US \$7,500
2. Membership	-- Year One	-- 16
	-- Year Two	-- 10
	-- Year Three	-- 12
3. Average Monthly Sales Volume, 1983		-- 17,000 units
	Average Monthly Sales Volume, 1984	-- 24,000 units (41% increase)
4. Break-even point Sales Volume, 8/84	-- 30,343 units @ C 3.5/month	
	-- 26,000 units	
5. Average Monthly Pay	-- C 1,500 (US \$36)	

6. Working Capital on Hand	-- Equipment	-- C 262,269
	-- Cash on Hand	-- 3,700

Cash on hand is not sufficient to purchase sugar at 10% wholesale discount. Some surplus equipment should be sold to provide more working capital.

7. Income Statement

NET INCOME FROM THE SALE OF POPSICLES
February 1983 - May 1984

	2/83-8/83	11/83-5/84
INCOME	C 359,229	C 499,722
DIRECT EXPENSES		
Direct Labor	179,023	109,422
Direct Materials	152,372	210,045
ADMINISTRATIVE EXPENSES	62,281	166,646
NET CASH INCOME	(34,447)	13,609
DEPRECIATION	18,366	44,132
PROFIT OR (LOSS)	C (52,813)	C (30,523)

Discussion: The financial situation improved considerably from the first to the second period. Losses dropped from 14.7% of sales to 6.1% of sales. This improvement was due to a 39% increase in income from sales and a drop in labor costs from 50% of sales to 21.9%.

Current Problems and Recommendations: The group's most critical problem is marketing. They must increase marketing efforts to increase sales, which is the only way they will be able to cover their depreciation expenses. A secondary need is to increase liquid working capital so that they can purchase more raw materials wholesale.

* Exchange rate: 42 Colones (C) to US \$1.00

Las Tres Hermanas Poultry Cooperative
Sorata, Honduras

Thirty women formed the first legally-recognized women's cooperative within Honduras' reform sector. From two barns provided with locally-available, modern poultry-raising equipment for 1,800 chickens each, the women sell eggs to a wholesaler who drives weekly to the site from Tegucigalpa. These women are the wives and daughters of the members of a men's cooperative

that was formed and gained land through the agrarian reform process. The implementing agency, the Instituto de Investigacion y Formacion Cooperativista (IFC), is a training institute that supports cooperatives in the reform sector. The cooperative members receive ten percent of the eggs for consumption or sale, which doubles the amount of cash income available to their families. The cooperative also provides credit to its members on a revolving loan basis. In 1983 and again in 1984, it loaned a thousand to fifteen hundred dollars to the men's cooperative at eleven and thirteen percent interest respectively.

This project started in November 1981 and is now self-managed and financially self-sufficient. Because the site is rural, the cooperative also faces a potential marketing problem should its present arrangement fall through. Recently, it has faced a severe drop in the price of eggs due to imports from Guatemala and El Salvador. However, the women, who now make frequent trips to the capital, found and joined a national poultry-producers' organization with the intent of lobbying the government to stop imports and increase the price of eggs. Some of the results of this project included

- * the identification of conditions under which an implementing organization should intervene in management decisions;
- * the impact of cooperative membership on literacy;
- * evidence of the extent to which rural, previously-isolated women can mobilize economic and political resources to protect their business interest.

Las Tres Hermanas Poultry Cooperative Financial Summary

1. Level of Funding	-- Year One (11/81-12/82)	-- US \$47,099
	-- Year Two (1/83-12/83)	-- US \$43,229
2. Membership	-- Year One	-- 30-35
	-- Year Two	-- 30-35
	-- Year Three	-- 30-35
3. Average Monthly Sales Volume Per Coop	--	29,250 eggs (about L 3,656*)

There are two coops; this figure does not include the six months needed to bring chickens to the laying stage.

4. Break-even Point	--	280 eggs/year/hen x 1,600 hens
Production Volume, 8/84	--	270 eggs/year/hen
5. Average Monthly Pay per Worker (for one week's work)	--	L 16.75/month

6. Working Capital on Hand	-- Buildings & Equipment	-- L 70,793
	-- Accounts Receivable	-- 2,306
	-- Cash on Hand	-- 13,671

The cash on hand is sufficient to fill the next empty coop with day-old chicks and bring them to maturity.

7. Income Statement

NET INCOME FROM SECOND CHICKEN COOP September 1983 - March 1984

INCOME		Total
Sale of Eggs	L 23,364	
Sale of Feed Bags	28	L 23,662
CASH EXPENSES		
Purchase of Chicks (1)	1,755	
Concentrate (1)	13,392	
Medicines (1)	790	
Concentrate/Medicines	16,366	
Other (1)	219	32,522
NET CASH INCOME (July 31, 1984)		(8,860)
PROJECTED INCOME TO MARCH 1985		
Sale of Eggs (2)	20,000	
Sale of Hens (3)	3,000	23,000
PROJECTED CASH EXPENSES TO MARCH 1985		
Concentrate (4)	15,718	
Medicine	300	16,018
ADMINISTRATIVE EXPENSES		1,461
PROJECTED NET CASH INCOME		(3,339)
DEPRECIATION (17 months)		3,313
PROFIT OR (LOSS)		(L 6,652)

(1) paid by IFC

(2) 1300 hens with half of laying capacity remaining
(.50)(270 eggs/year)(1300 hens)

(3) Sale of 1200 hens at L 2.50/each

(4) 1300 hens consuming .25 pound of concentrate
for 183 days at L 26.50/quintal

Discussion: This loss resulted in a large amount of cash on hand because many expenses were paid for out of the grant during the second year of funding. The loss from this second year is a 30% improvement over the first year, when production in the first coop suffered from the women's inexperience.

Current Problems and Recommendations: The critical financial situation of the group is mainly caused by a drop in the price of eggs; when the project was designed, the price was much higher. The cooperative can cut its losses by further reducing mortality, by changing the composition of the feed, and by shortening the productive cycle so that the hens are sold immediately after their peak laying period. This last solution cannot be implemented until the current shortage of day-old chicks in Honduras is resolved.

* Exchange rate: 2.3 Lempiras (L) to US \$1.00

Luces de Orientacion Bakery
Charguita, Honduras

This project began as a solar-dried fruit project that failed. Presently, fifteen women, mostly young with children, run a bakery and sell to retailers in nearby cities as well as to the local population from their own homes.

The project was begun in January 1982 by Pueblo to People, a small development organization, who withdrew in December 1983. Pueblo to People chose this group of women because they were affiliated with Federacion Hondurena de Mujeres Campesinas (FEHMUC), a national women's peasant federation, which provides some on-going assistance and revolving loans. This project was characterized by the lack of formal training, a marked grass-roots, hands-off approach, and a minimum of financial support, based on Pueblo to People's philosophy that less intervention and investment would lead to greater commitment to the enterprise. Production skills were developed through an internship with another bakery in Tegucigalpa. The need for training in accounting and marketing led to on-site training by a Peace Corps Volunteer throughout the second half of the project, and other technical assistance.

This enterprise, more than any other, has suffered financially from the women's reluctance to sell in the streets and from internal disputes over leadership and the consequential lack of local support. Local stores have so far refused to buy the product. Other marketing problems stem from inadequate marketing strategies. The women are financially self-sufficient, though their incomes are small, and are committed to their bakery the way it is. Some of the highlights of the project included

- * the recognition of the need for technical assistance and training in management and marketing;
- * the determination that high turnover of members was not related to incompatibility between work and domestic responsibilities, but

rather to disputes over leadership;

* the degree of commitment of the women to the enterprise in spite of low income, when its leadership is supported by all the members.

Luces de Orientacion Bakery
Financial Summary

1. Level of Funding -- Year One (1/82-1/83) -- US \$24,344

The project was extended at no extra cost for fifteen months after January 1983.

2. Membership -- Year One (1982) -- 27
-- Year Two (1983) -- 7-11
-- Year Three (1984) -- 15

3. Average Monthly Sales Volume, 1983 -- L 822*
Average Monthly Sales Volume, 1984 -- L 658

4. Break-even Point -- 1,015 bags of bread
(@ L 1.00/bag)

The break-even point would be higher (2,396 bags) if women were paid the rural minimum wage.

5. Average Monthly Pay -- L 2.43/day
(at 6-10 working days/month)

6. Working Capital -- Buildings and Equipment -- L 14,432
-- Cash on Hand -- 1,250
-- Accounts Receivable -- 314

Cash on hand is sufficient to buy flour and sugar wholesale. The project needs to purchase a cart and horse or burro, and cash on hand could also cover part of this cost.

7. Income Statement

NET INCOME FROM THE SALE OF BAKED GOODS
November 1983 - July 1984

	11/83-3/84	4-7/84
INCOME	L 3,721	L 3,049
DIRECT EXPENSE		
Direct Labor	1,198	923
Direct Materials	2,429	2,203
ADMINISTRATIVE EXPENSES	58	8
NET CASH INCOME	36	(85)
DEPRECIATION	423	254
PROFIT OR (LOSS)	L (387)	L (339)

Discussion: Reduced sales are due to increased problems with marketing after the departure of the Peace Corps Volunteer.

Current Problems and Recommendations: The bakery must drastically increase sales through new marketing methods if it is going to provide significant income to its members and cover depreciation expenses. Specifically, it has been recommended that they buy a horse and cart so that marketing can be carried out on a regular basis.

* Exchange rate: 2.3 Lempiras (L) to US \$1.00

The Sewing and Crafts Enterprise
Haversham, Jamaica

Thirty women (out of sixty who began) belong to this enterprise, which produces crafts for the local tourist market and clothing for local institutions such as schools. The enterprise is affiliated with the local Baptist parish, which instituted the project in December 1981, and is divided into three production sites in three communities within the church's circuit. These women are primarily older women with grown families and unemployed or underemployed husbands, and most are members of the parish. Unlike the other projects, training for the majority of the women was limited to production skills, while management and marketing responsibilities were delegated by the implementing organization to a few already-trained members. The women are paid a piece rate, with a percentage of the income from each item reserved for a small stipend to support the administrative staff. Now that the project is self-sufficient, much of the administration and marketing is labor donated by the committed members. Marketing problems have resulted from nature of the products, which are over-produced in Jamaica.

Because the enterprise is affiliated with the church, it is perhaps the most stable of all the five enterprises. Some of the issues with this project included

- * the nature of self-sufficiency and self-management of an enterprise affiliated with a religious community;
- * the relationship between entrepreneurial activity and the distance of the three sites from church authority;
- * the degree to which the social benefits of participation in the enterprise outweigh the financial benefits in the minds of the participants.

The Sewing and Crafts Cooperative
Financial Summary

1. Level of Funding	-- Year One (11/81-10/82)	-- US \$36,467
	-- Year Two (11/82-10/83)	-- US \$25,139
2. Membership	-- Year One	-- 60-45
	-- Year Two	-- 30
	-- Year Three	-- 20-30

3. Monthly Sales Volume, 1984	-- JA \$3,414
Monthly Sales Volume, 1983	-- JA \$2,881
4. Monthly Break-even Point	-- JA \$3,949

This figure includes the cost of administrative salaries, which are not presently being paid.

5. Average Monthly Pay (part-time and piece rate)	-- JA \$23.57
6. Working Capital on Hand	-- Equipment -- JA \$12,400
	-- Inventory -- 2,500
	-- Cash on Hand -- 11,000

The cost of additional machines totalling JA \$1,700 and new supplies will be covered by by cash on hand.

6. Income Statement

NET INCOME FROM SALES OF HANDICRAFTS AND CLOTHING January 1982 - July 1984

	1982	1983	1-7/84
INCOME	JA \$26,860	JA \$30,553	JA \$23,901
DIRECT EXPENSES			
Direct Labor	8,901	8,740	3,329
Direct Materials	13,534	13,320	10,595
ADMINISTRATIVE EXPENSES	282	164	4,517
NET CASH INCOME	4,143	8,329	5,460
DEPRECIATION	833	1,193	696
PROFIT OR (LOSS)	JA \$3,310	JA \$7,136	JA \$4,764
RETURN ON SALES	14.48%	23.35%	19.93%

Discussion: The project shows a healthy return on sales, even after covering administrative expenses this year that had been paid by external funding for the former year.

Current Problems and Recommendations: In order to cover depreciation and proposed administrative expenses, the project must increase production and to do so must find new distribution outlets. Continuing the current practice of paying women by the piece will ensure the preservation of working capital.

III. THE RESEARCH COMPONENT

FOCUS OF THE RESEARCH PLAN

The research plan concentrated on the impact of the project on the participants themselves, on their families, and on their communities. It also posed questions about factors responsible for each project's success. (See the Appendix, pages 77-86.)

THE IMPACT OF THE PROJECTS

Impact on the Individual

One of the purposes of the research was to determine the impact on the women's perception of themselves, their role in the family and in the community, their mastery of educational skills, and their control over financial resources. Changes were documented in self-confidence, ability to take initiative and assume responsibility, capacity to work within a group, and aspirations not only for themselves but also for their daughters. Their attitudes about their roles within their own households were documented, as well as changes in their decision-making power. Time-management strategies were also analyzed. Educational and skill levels and financial needs were documented over time. Obstacles to their control over the enterprise were analyzed within the socio-economic context of the project.

A frequent obstacle to women's involvement in activities outside the home is community or family intolerance of variation in female roles. While some of the projects were traditional female activities such as food processing, they were all non-traditional in that production was outside the home, and the enterprises were group-owned. This report provides detailed information on the ways women expanded their opportunities, the degree of resistance they encountered at home and in their communities, and the training that helped them cope with that resistance.

Impact on the Family

Absence from home, extra income, and increased independence of the women caused definite changes in family dynamics and support systems. The benefits to the family, the division of labor among members, family opposition or support, and other attitudes of family members were examined.

Impact on the Community

Increased participation by the women in the political and economic life of the community was examined, including initiatives in child care facilities. In some cases, changes in women's expectations of themselves and their roles in society changed their actual roles within the community and the region. The report also describes how the projects influenced other institutions in the region and the community. (See the project histories and Chapters Two and Four for details.)

FACTORS IN THE SUCCESS OF THE FIVE PROJECTS

Through qualitative data collection, the Program aimed to gather detailed information about how certain components of the projects promoted or hindered their eventual success. The definition of success here is not narrowly confined to the financial or business realm but also includes social, political, and educational benefits derived by the participants from their involvement with the project. Three areas were examined: (1) progress toward ownership and self-management; (2) financial and logistical issues; (3) technology transfer through training.

Group Management and Ownership

Strategies for transferring responsibility from local agencies to the women's groups were built into the project design and analyzed in the research. Management and ownership by the women was examined to determine its role in generating commitment, increasing status, and motivating the women to learn skills. (See the project histories and Chapters Three and Five.)

Financial and Logistical Issues

The research analyzed how women in the enterprises learned to work with the local governments to obtain legal status, credit, and technical assistance. The effectiveness of market and feasibility studies done in the planning stage of the Program was examined. Problems with transportation, utilities, and unforeseen scarcities are discussed, along with other obstacles to success, such as lack of child care facilities and the women's lack of income during the training period. The report examines the extent to which the women were willing to incur opportunity costs in return for social, psychic, and political benefits. (See the project histories for details.)

Technology Transfer Through Training

Training had to address not only the teaching of new productive and managerial skills but also had to make up for lacks in basic educational skills, experience, and self-confidence. The research examined the methodology used to achieve this goal. Called participatory and analytic training in this report, this methodology is a learning process that helps participants identify and analyze problems, and arrive at solutions, in job-related situations. The documentation shows when literacy and math training were added to achieve the goals of managerial self-sufficiency. (See the project histories and Chapters Three and Five.)

RESEARCH METHODOLOGY

The research methodology used in this program is known as process documentation.⁴ This strategy involves on-going collection of data by local social scientists about the projects' implementation and impact. It differs from the more common uses of social science in action projects, which provide input into planning before implementation begins or assist in evaluation after most of the work is finished. Its distinguishing characteristic is its continuous, on-going nature, which allows observation of changes over time. Its use recognizes that no one can foresee how local realities will alter and affect project plans.

When originally developed, process documentation was a tool for feeding back information about activities in pilot sites both to the participants and to the implementing agency. In the Program's adaptation of process documentation, the main focus of the documentor's work was the research plan, not feedback to the agency. Early in the Program, the Advisory Panel formulated a standard research plan for all five projects based on gaps in the literature on women's development projects. (See the appendix for the full text of the plan.) Because research had a high priority in this action-research program, the documentors were hired by Pathfinder and reported directly to the Program Coordinator. At first, Pathfinder did not feed back the data to local implementing agencies. Over time, input from the project directors and the process documentors themselves led to a moderation of this strategy--a combination of research and feedback.

IMPLEMENTATION AND COST OF PROCESS DOCUMENTATION

Implementation

Pathfinder's primary goal was to gather complete, comparative data that could be used to influence development policymakers and planners. The analysis of the data, which gave a blow-by-blow account of progress and turning points in the projects, served two purposes: (1) to explain why and how a project did or did not achieve its main objective--a cooperative, self-sustaining enterprise; and (2) to document the impact of the project on women participants, their families, and their communities.

⁴This section was written by Judith F. Helzner.

The term process documentation was coined by Frances Korten of the Ford Foundation during her work in the Philippines with the National Irrigation Administration. Though on-going data collection about development projects is not a new idea, the innovation in Korten's work was the continuous feedback into the project implementation process. This documentation was seen as an essential tool for the "learning process approach" to development planning.

As potential projects were being identified during the start-up period of the Program, Pathfinder interviewed candidates for process documentor positions. Pathfinder explained that process documentors were not evaluators and that continued funding would not be affected by their reports. Project directors were asked to approve the selection. Four women were eventually hired, one of whom covered both Honduras projects. The process documentors were local social scientists with Master's degrees who were hired as consultants. By hiring local social scientists for a long-term assignment, the Program helped to increase the research capacity within each country in analysis of gender-related issues, particularly as these affect women's participation in economic activities.

The process documentors were asked to spend eleven days per quarter (a total of forty-four days per year) working for Pathfinder. At least seventy percent of the time was to be spent in the field, with the remainder used for writing results. The process documentors concentrated on the collection of qualitative data throughout the life of the project. Their methodology included observation while working and sharing activities with the women; observation alone; extensive group and individual interviews (both structured and open) at the project sites and at women's homes; questionnaires (usually administered orally); and the review of project records kept by both the women's groups and by the project staff.

To answer the question of the impact of the project on the women's long-term mastery of educational skills and their control over productive resources, documentors collected observational and interview data on the women's level of competence at various tasks, the degree of responsibility that they assumed or were allowed to assume in management, and the self-sufficiency of the enterprise. To answer the question of the project's impact on the women's perceptions of themselves and their role in the family and the community, documentors concentrated on collecting the perceptions of the women themselves, and their families.

Documentors were encouraged to focus on the issues in the research plan and to indicate in their reports when they were presenting their own observations or opinions as opposed to those of the participants.

Each process documentor sent quarterly reports directly to the Coordinator of the Program in its Boston headquarters. Local project directors did not have control over or access to contents of the documentors' reports. The implications of this structure are examined in more detail below under Research vs. Feedback. (See page 21.)

This was a regional program with the goal of producing comparative findings. To ensure comparability of the data in the five projects, two meetings were held for the process documentors and Pathfinder staff to discuss the research plan and appropriate methodology for collecting data on each question. The first meeting was attended by all of the project directors and process documentors. The second, a year later, was for documentors alone. These critical sessions ensured that everyone understood the broad goals of the Program beyond the implementation of the particular cooperatives. Documentors were able to discuss their methodologies for

collecting data, to ask questions about the rationale behind the research plan, and to share their experiences in observing progress without becoming involved in implementation. Authorship guidelines were also agreed upon. The give-and-take of the discussions among all the documentors and some Advisory Panel members was indispensable for a common understanding of the research plan. It also helped bridge the distance between the documentors and the United States agency to which they reported.

Cost

Each process documentor was paid between seventy-five and one hundred dollars per day for her services. At forty-four days per year, the fees totalled \$3300 to \$4400 annually per project. Travel expenses to the project sites and costs such as typing and photocopying were also covered. To these costs should be added the time of the Advisory Panel during the Program, Pathfinder staff time in supervising documentation, and the expense of final data analysis and write-up of results. The total costs of process documentation were well within the range usually budgeted for the evaluation of action projects. Results were more comprehensive than those provided by other methods and were available on an ongoing basis.

ADVANTAGES OF PROCESS DOCUMENTATION

* Process documentation provides an in-depth, on-going view of social and economic processes that makes it possible to see change as it occurs and to understand its causes. It is thus an effective tool for gathering qualitative data; it also produces data that cannot be obtained by retrospective interviews.

* Process documentation makes the views of participants available and clarifies the impact of the project on participants, their families, and their communities. This is possible because the long-term association of the documentor with the participants allows her to gain their trust and confidence.

* Process documentation raises issues not originally expected to be important and brings to light information that may not surface in other reports.

Examples of these advantages can be found in each of the five project histories. The process documentor for the bakery project was the first to raise the issue of political tensions between the local women's group and the national parent organization. This recognition led to an understanding of the reasons for the high drop-out rate, which might otherwise have been incorrectly attributed to a conflict with domestic duties or to some other cause. The Jamaica documentor was the first to point out the links between religion and patterns of authority on the project. In this case, an understanding of culturally appropriate behavior led to the recognition that the project is not a welfare activity as it might appear to an outsider but is in fact having profound effects on its participants. Process documentors clarified the escalation of ethnic tensions in the Costa Rica project when

participatory and analytic training ended and identified the pressures that caused the women in the Honduran poultry farm to consider premature distribution of earnings. Process documentation, then, can provide a more complete picture by finding the logic behind seemingly irrational behavior. The value of the results was, in Pathfinder's view, certainly worth its relatively moderate cost. (See Cost of Process Documentation, p. 17.)

Determination of Key Issues

One social scientist has described two means of determining concepts to guide the research of process documentors: (1) a priori selection of issues based on both social science literature and the projects' goals and (2) concerns that emerge in the course of the research.⁵ The Program used both of these means, as process documentors provided input after the research plan was originally devised by the Advisory Panel.

In 1980 and 1981, the Advisory Panel brainstormed possible priorities for investigation, considering both the state of social science knowledge and the evidence likely to arise from the projects. The resulting plan focused on women's involvement in productive enterprises and addressed key unanswered questions that the data from implementation of the five projects helped to answer. The plan was also discussed with grant monitors at AID.

The documentors, individually and as a group at annual meetings, lobbied for the addition of certain research issues and a change in the definitions of some questions. For example, they jointly proposed a redefinition of "success" and "failure" because of the positive personal transformations that they saw in some of the project participants, even in those projects that were not yet financially off the ground. Indeed, the documentors were the source of the data that led to the Advisory Panel's understanding of the importance of participatory and analytic training, which was not detailed in the program design or in project directors' reports. (See Chapter Three.)

Individual documentors included information that Pathfinder might never have known. Using a traditional evaluation methodology, some of the information would not have been available until much later and would have been handled superficially. For example, the documentor in Honduras detailed the pervasive influence of the hacienda adjacent to the Sorata poultry farm and its political and economic relationship to the community. This relationship affected the poultry project's work schedule, leadership patterns, and decision-making mechanisms, factors that threatened the project's stability. All of the documentors were able to describe how the internal

⁵Romana P. de los Reyes, "Process Documentation: Social Science Research in a Learning Process Approach to Program Development," paper prepared for the Social Development Management Network Meeting, New York, 1983, p. 5. She was involved with Korten's work in the Phillipines. (See note 4, page 16.)

dynamics of the women's groups led to the development of self-management capabilities and, ultimately, to increased status and decision-making power.

In summary, the interchange between Advisory Panel and process documentors led to the inclusion both of a priori issues and of concerns raised by local outside observers in establishing a comprehensive data base.

Research vs. Feedback: The Role of the Documentor

Striking a balance between objectivity for research purposes and feedback of data for monitoring purposes is a key issue in process documentation. At first, this Program gave sole emphasis to the research aspect of documentation, and the documentors were specifically asked not to share their written reports with project directors or with any other member of the implementing agency's staff. This is a significant difference from other process documentation situations where participants and the local implementing agency are the primary users of the information collected.

As time passed, however, the process documentors found it difficult to stay within their role as outside observers, or researchers. Long-term, intimate association with participants eventually led all of the documentors to become involved to some degree in implementing the project. In some cases, the documentor became a kind of go-between, linking the women and the project staff, serving as a mouthpiece for the women. In other cases, advocacy took the form of complaints to Pathfinder and pressure on its staff to intervene at critical points. Some documentors made specific suggestions to the project staff, actively participating in group meetings, suggesting solutions to problems, and even lending money to the women for additional start-up capital.

The most extreme example of process documentor intervention was in the Costa Rica project. After the departure of the project director, who had been responsible for the participatory and analytic training that had so helped to ease tensions between two ethnic groups, all the women of one ethnic group quit the project. The process documentor, realizing that the project might fail if she didn't intervene, called a group meeting and led the women in an evaluation of their problems and in developing solutions. (See the project history, pages 121-122.)

All four documentors were able to recognize the ambivalence and the difficulty of their position, which they discussed in regional meetings held by the Program.

Because the objectivity needed for accurate research was a higher priority than feedback to the implementors, the process documentors reported directly to Pathfinder, which allowed the process documentors to present frank, uncensored information. This arrangement had both advantages and disadvantages. The motivating assumption--which was borne out by experience--was that the viewpoint of the documentor and of the participants may differ significantly from that of the project staff, allowing information to surface that would have remained hidden otherwise. Logically, the implementing agencies want to present their projects in the best possible light to a

funding agency. They have an emotional stake in the well-being of the project and are understandably inclined to look on the bright side. To a degree, their reputations are at stake, both with this particular funding agency and with the development community in general. Not only are project staff sometimes too busy to write detailed reports, but they may not be trained as social scientists. Even if they were interested in doing on-going documentation themselves, the results would not be the same as when specially selected outsiders are used.

The sometimes contradictory pictures of the same subject from process documentors and project directors are the major reward of this approach. In each project different perspectives on major issue(s) can be juxtaposed to demonstrate how incomplete the picture would have been if just the project directors' reports had been available. For example:

Project Director (about a Peace Corps Volunteer): "She is really good . . . and works at their [the women's] pace, and is not patronizing. The volunteer is training the women really well . . . She has helped set up their bookkeeping system."

Process Documentor: " . . . the volunteer does not play a direct role in transfer of skills, mostly because of communication difficulties . . . Her Spanish is still very elementary . . . she managed all of the project funds and began to centralize all decision-making, which provoked tensions and bad feelings on many occasions, especially among the leaders of the women's group."

These observations also illustrate the advantages of on-going over retrospective evaluation. If the documentor had not been able to observe the volunteer at work first-hand, the information on her effectiveness as a trainer may never have come to light.

While there are advantages in keeping the documentors' reports confidential, there are also disadvantages that tend to obstruct the documentor's access. Making the documentor independent of the local implementing agency has the obvious drawback of increasing the already existing potential for tension between project staff and documentor. Even where the process documentor reports directly to the implementing agency, there may be tensions between field staff and the documentor. (See note 5.) Despite repeated insistence to the contrary, in this Program project staff tended to see the documentor as an evaluator, or as a "spy" for Pathfinder.

To protect the documentor and to ensure cooperation, Pathfinder acted only on information from the documentor that had been mentioned in the project director's reports. In other cases, the Program Coordinator found it necessary to write letters to project staff asking leading questions and only sometimes receiving responses that verified the documentor's report.

During the Program, Pathfinder modified the process documentation strategy in two ways: by adding feedback to the original research goals and by adding strategies that reduced tensions between the documentor and the project director. Regular informal discussions between documentor

and project director, at first left to the discretion of those involved, was later encouraged by Pathfinder, to ease tensions caused by lack of communication. Although sharing of written reports was originally discouraged, this policy was later modified in response to requests from process documentors and project directors. Documentors were told that they could show their reports to project staff if they wished. They could then write a separate letter to Pathfinder with any additional, controversial observations. Two of the documentors did this at various times.

Evolution toward a greater use of process documentors' data as feedback for project management was triggered primarily by the projects' need for additional resources. For example, Pathfinder offered the Limon ice cream factory extra money to help solve the problem of faulty equipment after the documentor's report emphasized the gravity of the problem. After the Charguita bakery's need for training in accounting was made clear by the documentor, Pathfinder stressed its importance to the implementing agency. It is important to note, however, that process documentors' recommendations should be carefully assessed before taking action, as documentors generally are not technically expert in the project's specialty. Like everyone, they have their own strongly-held views. More direct feedback from the process documentors would not necessarily have been better, and documentors were not automatically be assumed to be correct. Relationships among documentors, project directors, and project participants were complex, changing over time. For example, as the Sorata poultry project unfolded, the documentor became far more sympathetic to what she had originally perceived as an inappropriately authoritarian stance on the part of the implementing agency.

Process documentation helps donor organizations assess whether or not a particular funding strategy is achieving its objectives. Implementing agencies (whether private or governmental) can take project participants' views into account in decision-making, and can understand the work of field staff. There are advantages and disadvantages to the reporting relationships and information flow channels described above. Donors or planners must determine what best fits their particular goals. The decision about the role of the process documentor--to what extent she or he is a researcher, or a provider of feedback--must be based on the relative merits of each role in a given situation. Because process documentors may not remain completely within the parameters of the research role, decisions on the quantity and quality of guidance for documentors are made more than once.

In summary, the major selling point of the process documentation methodology is the complete picture it provides of action and impact at the field level. While allowing collection of data on quantitative methods, process documentation lends itself to obtaining rich qualitative data. Furthermore, by establishing an on-going relationship with the participants, the documentor is able to represent their perceptions much more thoroughly than other evaluation strategies could. Finally, contrasting views of process documentor and project director on key issues can be extremely useful.

The process documentation methodology used by the Program is an extremely valuable and versatile research and monitoring strategy.⁶ It can make information available on the views of the project participants themselves; the complexities of the process of social and economic change; and the impact of a project on participants, their families, and their communities.

⁶The InterAmerican Foundation (IAF) learned of The Pathfinder Fund's use of process documentation in 1982. IAF tried an adaptation of the methodology on an experimental basis, in one country, for one year. The experiment was evaluated as being quite successful in its goal of helping the Country Representatives to monitor the progress of grants. Many of the same issues raised in this chapter were identified by IAF: the lack of clarity (and sometimes suspicion) on the part of project staff about the process documentor's role, the need for the documentors to find an appropriate balance between technical assistance and observation, the need for fairly extensive briefing by the donor agency of the documentors, etc. The use of process documentors has been extended by IAF for another year and enlarged to include twelve documentors covering twenty projects.

CHAPTER TWO

IMPACT OF THE PROJECTS ON THE LIVES OF THE PARTICIPANTS

INTRODUCTION

Documentation over a two-and-a-half-year period shows that the five projects had an enormous impact on the women's lives, and therefore on their families and their communities. Social relations, familial welfare, concepts of women's and men's roles, and economic activity were fundamentally altered. These changes were carefully monitored through the step-by-step history that the documentation provided. Links between project participation and these multiple effects of the change in women's status were clearly observed.¹

The Program selected indicators for each community that were both measurable and appropriate to that community; not all were equally relevant to all the women. Taken together, the indicators of increased status are

- * a reported sense of increased self-worth and competence;
- * increased literacy;
- * further education in the local school system;
- * increased math skills;
- * changes in decision-making patterns in the household;
- * changes in the division of labor in the household;
- * increased participation by the women in community activities;
- * increased use of contraception;
- * increased familial well-being through expenditure of income on children's education or other basic needs;

¹The term status as used in sociology and in this report refers to prestige, control over resources, power in relationships with men, and decision making in marital relationships, the family, and the community (Karen Oppenheim Mason, "The Status of Women, Fertility, and Mortality: A Review of Inter-relationships," Research Report No. 84-58, 1984, Population Studies Center, University of Michigan). This differs from demographers' use of the word to refer to an aggregate of statistics, e.g. degree of literacy, age of marriage, participation in the labor force, etc.

- * reduction of the "double day" phenomenon² through reallocation of resources;
- * the presence of a self-initiated child care center attached to the production site;
- * the provision of jobs or income for others in the community including men;
- * regional or national attention gained by the cooperative.

The following chart shows the projects on which these indicators have been found. The increase in status consisted of changes in gender relations and social relations favorable to the women in question.

²The term double day refers to the two full-time responsibilities working women often face: employment and domestic responsibilities. It has usually been assumed that men will not share domestic tasks, leaving women with the full double burden.

TABLE 1
INDICATORS OF INCREASED STATUS AND PARTICIPATION IN DECISION MAKING
DOCUMENTED IN THE FIRST TWO YEARS

	Jamaica	Brazil	Costa Rica	Honduras Poultry	Honduras Bakery
Increased literacy		Yes	N/A	Yes	
Further education in the school system		Yes	Yes		
Increased math skills		Yes	Yes	Yes	Yes
Change in decision-making in household	N/A	Yes	Yes	Yes	Yes
Change in division of labor in household	N/A	Yes	Yes	Yes	Yes
Increased participation in community activities	Yes	Yes	Yes	Yes	Yes
Reported sense of increased self-worth and competence	Yes	Yes	Yes	Yes	Yes
Increased use of birth control	N/A	Yes	N/A	Yes	Yes
Increased familial well-being through expenditure of income on children's education and/or familial basic needs	Yes	Yes	Yes	Yes	Yes
Reduction of the "double day"	N/A	N/A	Yes	Yes	
Child care center attached to production site				(Yes)	(Yes)
Child care center being planned			Yes	Yes	Yes
Cooperative provides jobs or income to others in the community			Yes	Yes	
Project has attracted state or national attention	Yes	Yes	Yes	Yes	Yes

N/A indicates that issue isn't applicable because the condition was already present; see the project histories.

(Yes) indicates that in Sorata efforts to get a child care center resulted in the establishment of a lactario or milk distribution center that also serves lunch; in Charguita the child care center has been temporarily closed down until a fence around the play yard can be completed. CARE and CARITAS provide or have provided lunch for both programs. So impressed with Sorata is CARE that they have proposed an expansion of the lactario into a day care center.

TABLE 2
CHANGES IN STATUS DOCUMENTED IN FIRST TWO YEARS

	Jamaica	Brazil	Costa Rica	Honduras Poultry	Honduras Bakery
Changes in gender relations	N/A	Yes	Yes	Yes	Yes
Changes in social relations	Yes	Yes	Yes	Yes	Yes

Research results gave evidence of the following step-by-step progression in which the first ten factors constitute non-traditional aspects of the project's economic activity. The training process makes ownership of resources, self-management, and self-sufficiency possible. These led to increased responsibility, mastery of skills, decision-making abilities, an increased sense of self worth, and the ability to be committed to the enterprise. It is these fundamental characteristics that generated the more measurable impacts on the women's lives.

TABLE 3
THE ELEMENTS OF PROGRESSION

- * participatory and analytic training
- * professional skills training
- * access to technical assistance
- * use of modern equipment
- * participation in the formal economic sector³
- * location of production site outside home
- * generation of income
- * group ownership by the participants
- * self-management
- * financial self-sufficiency as a project goal

generated increased:

- * responsibility
- * competence
- * commitment
- * decision-making skills
- * sense of self-worth

which in turn led to:

- * more authority in the home and a change in gender relations and in the division of labor
- * increased family welfare
- * increased activity by the women outside the home, e.g., literacy and other further education in the school system, civic activity
- * generation of resources by women to provide child care
- * a reduction of the "double day"

Increased responsibility and competence fed back into the project itself by facilitating self-sufficiency. The group enterprises themselves then affected the community by providing otherwise unavailable resources, including credit, jobs, increased income to retail sellers, and state and national attention. In this way, investment in the women proved to be an investment in community development.

³The term formal economic sector here means economic activity that is recognized as a business by the government, with all appropriate licenses for operation, that provides participants with social security and other benefits customary to the locale, and that pays taxes where appropriate. The informal sector is peripheral to the formal sector and outside the domain of governmental protection and legislated benefits such as minimum wage, social security, and insurance. Throughout most of Latin America and the Caribbean, it is understood that one who works in the informal sector is a second-class citizen. The projects in Jamaica, Brazil, Costa Rica, and Sorata, Honduras, are in the formal sector. The bakery in Charguita, Honduras, has applied for but has not yet received an operating license, is not taxed, and is not yet legally regulated in any way.

IMPACT OF THE PROJECT ON THE INDIVIDUAL

The Women's Perceptions of Project Impact

The multiple benefits to the individual, according to the women themselves, included noticeable and in many cases highly significant gains in self-confidence, assertiveness, basic literacy and math skills, willingness to accept responsibility, ability to work in a group, problem-solving and decision-making skills, and a sense of expanded possibilities in their lives as women. This complex of benefits was often reported as a remarkable improvement in their own self-image. As one woman in the Costa Rica ice cream factory stated: "Before I was nobody; now I am somebody."

The Brazilian women reported that it was "significant" to them to "learn to be useful and independent;" "to do things differently and to be a pioneer in metallurgy;" "to understand the rights of women;" "to be a [complete] woman;" "to plan activities;" "to be informed in sexuality;" to know that "a woman doesn't have to be marginalized or suppressed or admit certain differences between them and men;" "to assume responsibilities and to not be afraid of dealing with strangers;" "to work in a group cooperatively;" and "to know how to deal with people and talk instead of getting irritated [out of frustration when one can't express oneself]." When asked how they felt about the project experience, they replied:

I learned many things, so it changed me . . . it made me feel more of a woman . . . and I feel more secure of myself now.

[The cooperative and training] made me feel like another woman! I changed my way of being and gained knowledge . . . I learned a skill which can make my life better as a woman.

I would strongly advise this to other women because we learn to live better; we learn more about what life is, how to do away with machismo, and how to have the same capabilities as men.

In the Jamaican crafts and sewing enterprise, the four women in administrative positions developed from excessively shy and withdrawn personalities into real leaders. One woman in the sewing enterprise is a case in point. She was thirty, single, unemployed for many years, and "unable to buy anything for herself." The project director who approached her to participate in the sewing and crafts project as a supervisor, reported:

I pushed her. I went up there and I said, "If anything goes wrong here I'm going to blame you because you are supposed to see to that, and to that, and to that." You know? And then we reminded the women there that she was in charge, and asked them to discuss their problems with her before they discussed them with us. Because she was the leader,

she had to play an example for the others. So after awhile she bought herself new clothes, began to speak formal English, and changed her comportment over time to a more upright and self-confident manner. Because she was a leader, she tried to be perfect in what she was doing. And because people learn by seeing and not just by hearing, we had to watch her. She had been very shy in approaching people, so we had to push her in that. She had to approach this person or that person she wanted to sell to or buy from . . . and she really grew in that.

This woman initiated, implemented, and organized the diversification of project activities on her site. She and the women under her built their own oven, opened their own bank account, and did their own marketing apart from the other project activities.

Women at the ice cream factory in Costa Rica described similar experiences:

Before I participated in this project I did all the household chores, but this is not so now because now there is more communication between me and my husband.

Participation in the project was an experience I really hadn't anticipated. For the first time I experimented with something that was mine. Participation in the project helped me manage my family problems better. Besides, to leave the house and to have the opportunity to converse with other women companions makes me feel better, alleviates some of my problems [that I have when I am] alone. The project helped me express myself better; little by little I lost the fear of speaking up. Before I was useless, stupid and ignorant, and now I know how to conduct myself.

I began participating with an interest in earning some money, but after a while I began to appreciate the benefits of working in group. Now I feel differently about my relationships with to other people. Before I believed that the woman should be governed by the man, without the right to an opinion. Today I don't feel so marginalized; I know how to respond to my husband now, and he doesn't leave me quiet. Everything I know I learned on this project. Besides, I now have the opportunity to buy other things for my kids besides just food, which is the only thing my husband is able to give them.

I believe that participation in the project helped me to improve my relationship with my husband and permitted me to become somebody. I am very happy because the project permits me to leave the house. I have learned a lot in the project. It permitted me to work for the first time in my life; there are so many things I didn't know before! My work is more valuable too because it helps the family.

Educational Impact

Two of these projects generated increased literacy. In the Brazilian metalworking program, the need for literacy was identified by the project staff and intensive remedial reading was provided. Furthermore, many women decided independently to continue their education, at least through primary school. Throughout the entire training experience, a majority of the women attended school in the early evenings. In Sorata, where only literate women are permitted by Honduran law to hold office in a cooperative, the older women who form the majority of the membership quickly understood that their degree of authority would depend on literacy. In this rural community, where adult education is unavailable, the implementing agency provided two of the older literate women with literacy training manuals with which they taught the other women.

On all the projects, women used educational opportunities to improve their skills. For example, the woman elected to do bookkeeping and accounting at the ice cream factory voluntarily augmented the training that she was receiving from the implementing agency by participating in a similar course that her daughter was attending in the community. The Charguita bakery women have also been quick to seek educational resources outside the project. Recently they applied for a loan⁴ for a vegetable-pickling course provided by the government Vocational Training Institute. They contracted for this without aid from any other organization. The Sorata cooperative is negotiating training courses in child development with CARE and the Christian Children's Fund to upgrade the kindergarten and a day care center they are organizing. First aid training is also under discussion. Because self-management was one of the objectives, it was necessary to teach elementary math, bookkeeping, and accounting to some or all of the members in the five projects. Learning it in a job context helped many women realize the usefulness of math skills for the first time. In the metalworking cooperative, measurement skills were needed, so remedial work in math was offered to all trainees. The importance of this skill for successful self-management cannot be emphasized enough. Acquiring it also increased future employment potential for all the trainees.

Behavioral Changes Related to Fertility

The young, unmarried members of the Sorata poultry cooperative see the cooperative as an alternative to early marriage and a means of maintaining their freedom longer than their older sisters and mothers were able to do. They have contributed some of their income to their natal households where they still reside but have also spent their money on travel to nearby towns for entertainment and on jewelry and clothing. These women say that they don't want to get married because they are having too much fun; this delay is a decision that affects

⁴They applied to FEHMUC, the national women's peasant organization of which they are a member. This is the second such loan.

their fertility, in the present and possibly in the future. Their behavior indicates increased status, as the term is used in this report. They represent the first generation of young women in Sorata with some independent financial resources.

There was also a noticeable effect on the older women in Sorata. The contact with the middle-class, urban (and female) project co-director, and the prestige that accrued to leadership positions in the cooperative, led them to become interested in contraception and in sterilization. They also requested a course on family planning that the co-director then organized for them. A significant number received sterilizations; others waited to see if their co-workers would suffer negative physical or emotional consequences.

While the Brazilian metalworking enterprise has not yet benefited the participants' families financially, the use of contraception it promoted improved prospects of familial well-being. The report of an interview with the mother of one of the participants exposed the difficulty many of them have in sharing sex information with their daughters:

Mothers were not the best source of information regarding the facts of life, probably because they themselves are not knowledgeable about the links between menstruation, fertility, and pregnancy. The great majority of these mothers come from rural areas, have little formal education, and have had little access to information regarding birth control. One girl's mother confided in me that she is thirty-seven years old now and even with a past history of pregnancies, miscarriages, and one abortion, she still does not understand quite well the mechanisms of a woman's body. Nor has she passed on whatever little she knows to her three daughters. She said she is very close to her daughters, but she just does not feel right talking to them about these things. She was very cautious while talking to me, afraid that her daughters might hear her. She was very glad, nevertheless, that her oldest daughter who is in the project was having sex education classes in the project. She wanted her to know all these things, but did not feel she herself could or knew enough to tell her.

IMPACT ON THE FAMILY

In four of the projects, two years of participation created increased status and authority in the home. This change is a direct result of the women's increased competence and responsibility in the work place and their change in comportment. Increased status changed gender relations and the division of labor in the household--with the exception of Jamaica where women and men were already sharing decision-making responsibilities

and domestic chores.⁵ These changes occurred in spite of initial opposition to the women's participation in non-traditional activity outside the home from husbands, companions, and fathers, who subscribed to the common conception of the woman's role and who worried about child care and domestic responsibilities. In many cases, the alteration in both men's and women's concepts of women's roles included greater participation in decision-making by the women. The most obvious illustration of this were the changes in household division of labor.

The Role of Income

One indicator of the impact on gender relations was the opinions of the husbands, companions, and fathers regarding the women's participation in the projects. At the end of two-and-a-half years, acquiescence, if not support, was universal among the men in the women's lives.⁶

The income that the women earned from the enterprises was no small contributor to this change. Thirty-three percent of the Jamaican women's families rely on the income from the enterprise as their primary household income when their husbands are laid off work or disabled. In Sorata the women's income in 1983 from the poultry project, approximately L 15.00 (US \$7.50) per woman per month, was double that of the men's cooperative that year. (The women brought home broken eggs for household consumption as well.) In that year, the women made a loan to the men's cooperative of US \$1,000.00 to cover planting because the men were unable to obtain credit at the bank. That loan was fully repaid at eleven percent interest in less than twelve months, and in 1984, the women provided a second loan of US \$1,500.00 at thirteen percent interest.

Seventy-one percent of the women's families in the Costa Rica project rely on the women's income because their husbands are under- or unemployed. The documentor in Costa Rica noted that fifty-seven percent of the project women stated that they would definitely work on such an enterprise in order to rely on their own economic resources even if their husbands made a large income; the remaining forty-three percent said that their husbands would most likely oppose their work if the husbands themselves were financially solvent. They explained that under such circumstances, there would be no justification for women's participation. The documentor concluded that for the women

⁵This was true for older men and women, though it may differ for younger people; the Jamaican project was composed almost entirely of women over thirty, most in their forties and fifties.

⁶Some women in the Brazilian and Costa Rican projects and in the Charguita, Honduras, bakery project received enough opposition from their husbands to drop out of the cooperatives. Others faced severe opposition but simply insisted on remaining. These women, and women who faced more moderate opposition, both saw changes in their husbands' attitudes.

at the ice cream factory, the husbands' initial acceptance was based not on the recognition of need for personal development, but only on economic need. On four of the projects visible support appeared or increased when women began to bring home an income.

Changes in Gender Relations

Support and Opposition from Male Family Members

Visible support from men for the women's participation in these enterprises arose at different points in the lives of the five projects. In both Jamaica and Sorata, the men supported the women's projects from the beginning. Husbands and members of the men's cooperative in Sorata were paid a small salary to help the women construct the poultry barns and build the water tank. They also volunteered their time when the women needed help on other activities. For example, they slept in the barns for several weeks with the newborn chicks to insure appropriate temperature, a task for which the women later paid them.

In Charguita, the women working in the bakery did receive opposition from husbands and companions. But while the project experienced a very high turnover in the first two years, only six of the twenty-nine women who left did so because they found the work incompatible with child care responsibilities, their husband's wishes, or both. Ten left for economic reasons--they found more lucrative opportunities, or left town hoping to find them--and ten left for essentially political reasons: They were either expelled from the group for mismanaging funds, or they disagreed with the cooperative leadership.

The documentor in Costa Rica determined that understanding the problems at the ice cream factory, particularly those that kept income low for protracted periods of time, positively affected the opinions and attitudes of the women's families and that the women's commitment to the project eventually produced a similar response in their relatives.

What the documentor found most significant were the innumerable suggestions that the husbands and fathers had at the end of two years for project improvement, showing an unexpected degree of enthusiasm. For example, one husband had detailed ideas about how the factory could carry out an advertising campaign; another offered various suggestions for garaging and taking care of the vehicle. They volunteered their view of the positive aspects of the project--the uniqueness of a factory run by women, the possibility of getting a loan from the local bank, the lack of other employment opportunities for women, the use of natural fruit flavors, and the improvement of relations within the home now that the women share valuable knowledge with family members and "know what it means to be responsible."

Evidence from other projects has repeatedly shown that insuring women's control over the productive resources after an enterprise becomes successful is difficult. The enthusiasm of husbands, companions, and

fathers does not reduce the women's need to be vigilant over resources; such enthusiasm does not always reflect a fundamental change in perceptions. Visions of managerial opportunities for men keep cropping up:

Yes, the project will turn out well, but a man should be contracted for managing [the factory] because men are sharper; they are not shy when it comes to selling the product. Also, with a male driver, the ladies would be supported.

Changes in Household Dynamics

As a result of women's increased status, skills, and self-confidence, two major changes were observed in the household dynamics on most participants in the projects: (1) women's increased decision-making power in the household; (2) changes in the household division of labor. In March 1984, twenty-seven months after the inception of the project, the documentor for the Costa Rican ice cream factory reported the following:

The education and awareness that was imparted to the group [through participatory and analytic training] not only modified the women's attitudes [of appropriate roles for women] but that of their family members too. This must be so because there is no other way to understand how the men--the husbands and fathers--who were brought up in a culture as macho as ours have responded so positively to the project and to the women themselves. An indication of this is that all the men in one way or another finally consented to the women's participation and allowed the women to determine their working hours. Secondly, the men are doing domestic tasks that they have never done before and, furthermore, now permit child care and attention to the home to be passed to the hands of third parties (relatives, domestic help, babysitters).

The women themselves had similar observations:

My husband decided everything before [I began participating in this project]; he was rude and of strong character. Now he shares decisions with me.

With what I have been taught, I have learned how to make decisions. Before I did what my husband decided.

Before [I began participating in this project], he didn't want me to work at the factory and wanted me to leave it, but I made the decision to stay. Now I have less time to dedicate to the house, and this has forced my husband to participate more in domestic tasks.

In February 1984, the documentor for the Brazilian metalworkers' project reported an experience after almost two years of training and working:

[One woman] began to change her behavior at home. She stopped waiting on her brothers and more importantly, as she brought her boyfriend to live in her home, she established from the beginning a division of labor with him that took her work on the cooperative into consideration. One day he cooks, the other day she does, and both do the dishes . . . She said that she has earned these rights because she is also working and bringing home an income, and so it is only fair that they divide the task at home as well.

Changes in the division of labor in households in Sorata have not involved men in domestic tasks but have reached daughters and female extended family members instead.

The women's decision making in both household and community issues, however, has increased concomitantly with improvements in marital relations. The bakery project benefited three women in Charguita by providing the financial and social support, as well as the courage, to allow them to leave abusive husbands and unsatisfactory relationships.

The Sorata project co-director and the staff of the implementing agency reported several cases in which previously tumultuous husband-wife relations had been transformed into more or less stable relationships. The co-director attributed this change to the respect accorded participants in the cooperative.⁷ On occasion the changes in the conception of women's roles are more dependent on the prestige of the cooperative as a whole, rather than on changes in a wife's or daughter's own comportment. The documentor reported a case in Sorata in which the husband was more progressive than his wife. He was anxious because she had not assumed some of the assertive qualities that the other women had and, therefore, was not as respected:

[T]he husband of one of the women whose project participation is really quite marginal is discontented because his wife's opinions aren't emphasized. She is very insecure first because she doesn't know how to behave herself with the other women and second because her husband asks her to speak out and state her opinions at the meetings. He is angry with the group of women because they don't take her seriously, and he complains that they make fun of her because she is shy.

⁷The co-director of this project observed that the men, who have been organized for more than a decade in their own agricultural cooperative, had grown enormously from that experience in many of the ways that the women were now experiencing. Both the men and women felt the men's experience "left the women behind." Consequently the women's cooperative permitted both sexes to share the cooperative experience and the women to "catch up."

These changes in gender relations were commented on by both men and women and observed by project staff. Two crucial factors in these changes seemed to be the women's increase in status due to their ownership and management of enterprises that were sizable and modern by the standards of most of the communities involved, and the women's increase in responsibility due to their training in management and production.

Familial Well-Being

Well-being improved for all the families whose incomes had increased because of the enterprises.⁸ In all cases but the metalworking and the poultry enterprises, the documentors' research indicated that income was consistently spent on household necessities or on education for children. Expenditures on children's education by the older women in Sorata led to increased attendance at the local one-room school, an increase from sixty-five students in 1982 to ninety in 1984.⁹ Extra income is spent on sending children to the nearest town for the local equivalent of high school. The president of the cooperative, for example, could afford to send only one child to the town before she began working at the poultry project two years ago. Now she sends all three of her children. While nutritional improvements were not measured by the Program, they are indicated in Sorata by the weekly distribution of eggs that the poultry cooperative permitted. Project families in Jamaica (thirty-three percent) and Costa Rica (seventy-one percent) relied on the women's earnings as their primary income; their income became critical in difficult economies marked by increasing unemployment.

IMPACT ON THE COMMUNITY

Women's Increased Activity in the Community

The women involved themselves primarily in two types of community activities: (1) planning and development of child care centers, milk distribution centers, lunch programs, and kindergartens; and (2) participation in regional or national groups connected with project activity.

⁸Because the Brazilian metalworking enterprise has not yet produced a significant income, there has been no material improvement in these family lives although it can be said that the education the women themselves have pursued and the change in attitudes about women's roles themselves constitute an improvement in well-being as it increases the women's chances on the job market.

⁹While it cannot be said that this increase is entirely due to the project, the documentor and project director have remarked on a change in the women's expectations for their daughters' education; other related comments support this relationship.

Some of the women have also become involved in interest groups. In Brazil, for example, the members of the metalworking cooperative supported a campaign to make birth control more accessible. On their own initiative, two women from Charguita attended a national poultry farmers' convention. They saw themselves, for the first time, as sharing interests with a nationwide network. The significance of these changes can only be appreciated by those who met these same women two-and-a-half years ago when they were shy, tongue-tied, unwilling to look strangers in the eye, and had never traveled more than a few miles from their community. The president of the ice cream factory in Costa Rica was recently elected to the executive board of a women's projects' consortium in Limon.¹⁰

Generating Solutions to Child Care Problems

Program data demonstrate that most of the women, once they have control over resources, are able to mobilize them to cover their own day care needs. Members in three Program enterprises--the bakery, the poultry cooperative, and the ice cream factory--have child care needs. Strategies to meet these needs during the two-year training period stretched already extended family resources. After two years, all three groups drew up plans for day care, and two are in the process of establishing them. The ice cream factory is waiting to see how their affiliation with the OML consortium of women's projects will affect available resources.

The women at the Charguita bakery instituted a day care center at the bakery when production first began in 1983. The few resources that they had were funded through the bakery and Sunday raffles. Changes in membership, internal disputes, and lack of resources led to a temporary closing of the center. An important factor leading to this decision was the discontinuation of lunch funds provided by CARITAS.

The women determined to improve their facilities before reopening. They built a fence with some of the financial resources from the Pathfinder grant. Recently they approached a government agency that agreed to pro-

¹⁰The ice cream factory had been affiliated with OML when the project began, but OML had never been significant to their operations. It virtually disappeared for a while, and when it revived in the middle of 1984, the ice cream factory women were quick to determine the extent to which they could benefit from the association as well as contribute to it. A recent grant will finance the new OML center, which will likely house the ice cream factory. The project will thereby become part of an area-wide network of women's productive enterprises.

The ice cream factory is the only non-traditional, self-managed and financially self-sufficient enterprise in the network of OML projects and is one of the very few that operate in the formal economic sector as defined in this report.

vide wood and a cement company that agreed to donate the necessary cement. The Christian Children's Fund may provide the funds to pay costs. The women are doing all the construction themselves. The women are also considering exchanging bread with a Mother's Club that produces eggs.

The leading women of the Sorata poultry cooperative organized a lactario (a milk distribution center) in the village and negotiated with CARE to receive milk, oil, and grains to be cooked into lunches and distributed to children under six and to lactating mothers. The women are now interested in expanding the lactario into both a kindergarten for the entire community and a day care center for the cooperative women. Their present strategy is to receive training in child care and development from an appropriate organization that they have identified, to upgrade the quality of the kindergarten, and to request a donation from next year's harvest from the men's cooperative in the village. The women themselves plan to invest a portion of their own earnings.

Strategies employed by the women to face the increased demands on their time are a testament both to their ingenuity and their strong desire to stay with the enterprises. For them, the personal benefits outweigh the problems of increased demands on their time.

Impact on Community Development

Although none of the enterprises has been in operation for more than three years, they have already attracted state and national attention, which has put them in contact with other agencies, governmental departments, and organizations. When the poultry project was publicized as the first women's cooperative to achieve official legal status, it caught the attention of organizations interested in contributing to their day care plans--in part because the women went after these organizations themselves and in part because their reputation encouraged the organizations to listen. Because of its success, the cooperative is very attractive to agencies interested in investing in community projects. The Charguita bakery has also been successful in obtaining assistance from other organizations. The Jamaican, Costa Rican, and Brazilian projects likewise were widely publicized.

This recognition is based in part on contributions these projects have made to their communities. The Sorata poultry cooperative is the most impressive example. It had made two loans to the men's cooperative by the middle of the poultry cooperative's third year, providing the community with credit when the men's cooperative was unable to obtain a bank loan.¹¹ Without this credit, the men's cooperative would not

¹¹The first loan was paid back in full; the second, made recently, is still outstanding. It was not because of poor credit ratings that the men's cooperative was unable to secure a bank loan but was a result of the failure of an intermediary financial agency that secured credit for a consortium of cooperatives. (See the case history, pages 140-141.)

have been able to plant during the last two seasons. The poultry cooperative also provides jobs. It supplied temporary employment to a number of men for the construction of barns and the water tank. It presently pays men to stay overnight in the barns watching the newborn chicks, which arrive twice every eighteen months, to insure the appropriate temperature during the critical first three weeks. It provides the community and neighboring villages with previously scarce eggs. The women have organized the lactario and are in the process of organizing the day care center to be available to the entire community. They also installed a corn mill.

The ice cream factory provides jobs to two men who rent ice cream carts from the women, buy their ice cream wholesale, and sell it in the streets. Ironically, these men make an income considerably higher than the income the women pay themselves. The women's advertising campaign pointed out to retailers, both men and women, that the profit they could realize by selling ice cream could cover their utility bills, no small achievement in tropical Limon in 1984 when utility costs have skyrocketed.

The Jamaican sewing and crafts enterprise provides clothing at a lower cost than the community could obtain otherwise; the Charguita bakery provides bread in the community, also at low cost. It is still too early to judge the effect of the metalworking enterprise in Brazil because it has yet to reach self-sufficiency.¹²

Increase in Community Prestige

A great deal of prestige has become attached to these projects, particularly when the women own modern technological equipment. Conversations overheard by the documentor on public transportation near the poultry project show that even peasants from neighboring communities take pride in the cooperative. The women in the Costa Rica ice cream factory have gone to considerable lengths to announce to the Limon community, through advertising campaigns, the reasons that they may take pride in Helados PIN--the first all-women's factory of any kind, and the only indigenous, naturally fruit-flavored ice cream in Costa Rica.

The Brazilian metalworking enterprise has been selected by the state government as an activity worthy of Salvador's new cultural center and therefore represents the pride of Bahia. A representative tale of one of the participants exemplifies community pride: At the inception of the project, a girl's brother, a metalworker in the community, taunted his sister and the other metalworkers for "pretending to be metalworkers." He tried to humiliate his sister for "playing" with his metalworking equipment when he wasn't home. Two years later she reported that he

¹²The enterprise was still in operation in December 1984 and was looking for new markets in a rapidly changing economy.

pays her for fulfilling contracts that he is unable to complete himself. He now derives prestige in his work from employing or being related to one of the remarkable women metalworkers whose names and pictures have been in the newspapers. The sister also reported that he now does some of the domestic chores.

Strengthening of Local and National Institutions

In all of the cases except Brazil (CESUN no longer exists), the implementing agency benefitted from the project through the opportunity of administering a large grant, thus increasing its chances to receive future funding. All gained a wealth of experience in assisting women's small enterprises. IFC applied the lessons learned to the design of a much larger women's program in another region of Honduras. In Jamaica, the local Baptist church's role as a provider for the community was reinforced. FEHMUC's link to the bakery will allow them to use it as a training site for bakeries that they plan to establish at other sites.

In two cases, local groups were strengthened because of their link to the project. The men's cooperative in Sorata received credit from the women's cooperative at a time when other credit was unavailable to them. The men have also benefitted from reflected glory because other donor agencies have been drawn to the community by the favorable publicity surrounding the women's cooperative. The Limon Women's Organization (OML), seriously weakened after becoming independent from COF, was revived through the efforts of the project documentor and some of the women from the project. Their affiliation with the ice cream factory will definitely make them more attractive to donors in the future.

Replication Through National Attention

Because these projects are unique models, involving women in the ownership and management of small-scale industry, there has been a constant stream of visitors from both national and international institutions. At least three of the projects have also received considerable media attention: The Jamaica project has been written up in the nationwide Baptist newsletter, encouraging other churches to set up similar projects for their congregations; the Honduras poultry farm was highlighted in national newspapers as the first legally constituted women's cooperative in Honduran history; the Brazilian metalworkers have been written up in full-page stories at least twice in the city's papers.

Besides making it more likely that their efforts will be repeated in the projects of other agencies, both the media attention and the visitors are a source of considerable pride for the women and their families and thus contribute to the increased status and sense of self-worth that participation in the projects has brought to them.

CONCLUSION

This chapter has provided examples of the myriad ways in which small group enterprise projects can have a positive impact on the lives of women, their families, and their communities. At the very least, the women have gained a solid, practical grounding in basic literacy and math skills, technical production skills, and in most cases, management training and experience. Most of them gained self-confidence, decision-making skills, and a new outlook on their lives as women. For many of them, their marital relationship improved because of the income that they are bringing home, their increased sense of self-worth, and their increased status. Households benefitted through increased food (eggs and bread) and income. Communities benefitted through increased employment in some cases, access to the goods produced, and the women's initiatives in child care and community organization.

These short-term effects must be added to the potential long-term gains when evaluating the results of these projects. No one can predict the future of these enterprises at this point. Those that achieve financial stability will bring significant benefits to individuals, families, and communities. A future evaluation of the enterprises will yield valuable information on the long-term impact of establishing women's group enterprises.

CHAPTER THREE

FACTORS IN THE SUCCESS OF THE PROJECTS

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

--Mayra Buvinic, 1984¹

Once we have the place, the equipment, and some materials to start off, the rest is all up to us. It will all depend on the amount of work and solidarity we put into the cooperative.

--member of the Brazilian
metalworking enterprise, February 1984

This chapter discusses those factors responsible for the success of the projects. Success, as it is used here, does not refer to financial viability alone; it includes the many social and political benefits to the women, their families, and their communities. Some of the discussions in the following section, therefore, show how certain factors were instrumental in achieving personal and social gains, as well as financial viability.

Those factors in project design that contributed to the success of the income-generating enterprises were used in varying degrees on the five projects. The data strongly suggests that no single factor was sufficient. However, where they all operated synergistically, they produced increased responsibility, competence, and commitment to an income-generating enterprise. These factors were

1. Ownership and Self-Management
 - a. group ownership
 - b. self-management
2. Financial and Legal Issues
 - a. participation in the formal economic sector²
 - b. emphasis on financial self-sufficiency
 - c. local availability of technical assistance and skills training

¹Mayra Buvinic, Projects for Women in the Third World: Explaining Their Misbehavior, International Center for Research on Women, Washington, D.C., 1984, p. 20.

²See the definition of the formal economic sector on page 29.

- d. use of modern, adequate equipment
- e. comprehensive marketing and feasibility studies
- 3. Technology Transfer through Comprehensive Training
 - a. participatory and analytic training
 - b. programmatic emphasis on managerial self-sufficiency
 - c. remedial help in math, literacy, and accounting

These factors had the greatest impact on the women when they were combined to provide intensive training that responded to needs expressed by the women and provided an opportunity for them to participate in decision-making at some level from the very inception.

The success of these projects hinged on the avoidance of rigid adherence to blueprint plans and on the ability of the agencies to implement changes in the training program when needed and confront difficulties as part of the learning process.

GROUP OWNERSHIP AND SELF-MANAGEMENT

Group ownership and self-management were crucial to the success of the projects. They promoted strong commitment to and identification with the enterprises. Because members were willing to make sacrifices to keep production going, this commitment provided continuity and carried them through difficult financial times. This commitment is clearly evident in the Limon ice cream factory project, where a core of women continued working through months of low income and equipment failures. (See the project history, pages 120-123.) A core group of women in the Brazilian metalworking project, facing the loss of their production site, continued working for months without any income due to problems in launching the business, getting orders, and establishing an effective marketing system.

Self-management and ownership also provided strong motivation, as well as a laboratory for learning management skills that have often been assumed to be beyond the women's capabilities. These skills are essential to the achievement of self-sufficiency. The women on these projects who have learned how to manage will be more likely to make informed financial decisions and keep their enterprises alive once external subsidy has ended. Historically, failure to do a thorough job of training women in management is a major factor in the degeneration of women's income-generating projects into subsidized social welfare activities. One of the lessons learned from the five WID/PED projects was that the two years of training was not sufficient in most cases; the projects suffered from a lack of marketing assistance in their third year.

Many issues arose in the course of achieving the goals of ownership and self-management for the women's groups. In many cases the transfer of skills and responsibilities entailed a radical change in the economic and social behavior of the women involved. The participatory training

method that helped women through this transition is described below in the discussion of Technology Transfer. (See page 52.)

One problem in the transference of ownership is helping the women to think and behave like owners. The women were not paid salaries in any of the projects until production had actually started and income was received.³ The previous experience of one of the implementing agencies had led them to believe that payment of salaries would encourage the women to look at the agency as the employers and at themselves as employees. It was felt that this mentality discourages the women from assuming the responsibilities and decision-making power that they must exercise to become self-sufficient. The disadvantage of this policy is that some women who need cash desperately and who have other opportunities to obtain it drop out if the training period lasts a long time. However, those who make the financial and personal sacrifices necessary to stay through the training period have a high level of commitment to the enterprise.

Non-payment of salaries during training necessitated a flexible training schedule to accommodate women who needed to earn some income in the meantime. The women's ability to adjust the training schedule to fit their needs made the project seem more like their own and gave them valuable practice in decision-making.

Another issue that arose during implementation was the level of decision-making power assumed by the women. Most of the implementing agencies attempted to involve the women in decision-making from the beginning. All of the implementing agencies, however, intervened and made top-down decisions at some point in the project, often during the period when they were supposedly phasing out their involvement. The Costa Rica and Brazil projects stand out as examples of participatory decision-making during the project implementation period. (See project histories.) The implementors of the Honduran bakery project had the most non-interventionist policy of all (their contact with the group usually amounted to a monthly visit) until the latter stages of the project when a Peace Corps volunteer began an intensive on-the-job training in bookkeeping, accounting, and other business practices. To some extent, this extreme non-intervention forced the women to work out their own solutions, but the conflicts that they experienced over leadership might have been handled better if a facilitator had been there to help with group dynamics and impose some order. As it was, there was such a high turnover in the group that almost none of the original members remain.

The women at the Sorata poultry project were under tremendous pressure to distribute accumulated profits among its members, even though the whole sum was needed to refill the first barn and bring

³In one urban project, it was necessary to give the women a small reimbursement for transportation costs.

the chicks to maturity. IFC, the implementing agency, anticipated this and intervened with a very heavy hand to stop profits from being distributed. Then they restructured the administration of the cooperative so that the women who favored their position had all the power. While this intervention did not give the cooperative autonomous experience in making a difficult decision, the cooperative is alive today because of it. Future evaluations will tell whether or not the women are capable of standing up to these social and financial pressures on their own. This experience recommends flexibility in the principle of participatory decision-making; there are times when the implementing agency has to intervene to counteract pressures on the women that threaten the survival of the project.

FINANCIAL AND LEGAL ISSUES

Participation in the Formal Economic Sector

Legal incorporation, either as a cooperative or as a small business, was a specified activity in the two-year work plans of many of the projects. In the case of the Limon ice cream factory, the umbrella women's organization (the OML) was incorporated, ensuring that through it the factory would be eligible for credit and government benefits. The Honduras poultry farm was incorporated as the first legally-constituted women's cooperative in Honduran history. As such it is subject to all of the laws governing cooperatives and eligible for all programs aimed at the sizeable Honduran reform sector. This participation in the formal economic sector may be crucial to the long-term financial viability of these enterprises. It makes them eligible for credit--whether from government programs or from banks--as well as for any government technical assistance programs aimed at the cooperative or small business sector. Their legal status also allows the transfer of ownership of the equipment and other resources to the women's group.

From the women's perspective, the difference between participation in the formal and informal economic sectors is both symbolic and pragmatic. The work available to women in the informal sector in these particular project communities is considered demeaning and humiliating.⁴ Ownership and self-management in the formal sector brings autonomy and prestige. Women's participation in the informal sector does not necessarily entail a change in social or gender relations; work in the formal sector does. Work in the informal sector leads families to draw upon children's economic productivity and hence contributes to an increase in fertility.

The incorporation of the projects into the formal sector was thus highly motivating to the women in the projects. Their feelings about the humiliation of street vending were so strong that they resisted

⁴This is certainly not universal but may be generalized to much of Latin America and the Caribbean.

selling their ice cream, crafts, bread, and wrought-iron goods in the streets, where they could have made much-needed increases in sales.

Emphasis on Self-Sufficiency

Self-sufficiency was a basic principle of the WID/PED Program. Because the history of women's income-generating projects is littered with examples of small enterprises that degenerated into welfare projects,⁵ a conscious effort was made in the Program's design to generate successful models for self-sufficiency. As of the last month of their third year (December 1984), the Program's five enterprises are operating independently of outside funding.

Many of the agencies interested in implementing women's development projects are not skilled in financial planning. In practice, this meant that the marketing and feasibility studies in the project design were often inadequate and ineffective. This deficiency was partly overcome in the Program through a special workshop for project directors, in which the financial position of each of the five enterprises was analyzed. Technical assistance from consultants was built into project design as well to provide a clear picture of the financial status of the enterprises to both the agencies and the women. Emphasis on training the women in management skills; use of paid technicians for skills training; and the use of technical assistance in finances, marketing, and accounting were all factors that increased the projects' chances of financial self-sufficiency. In late 1984, the identification and use of local technical assistance was a problem for most of the projects after the withdrawal of the implementing agency. Local sources of follow-up technical assistance should be identified and contacted during the project design stage.

Another important factor in achieving self-sufficiency is flexibility on the part of the funding agency. Pathfinder made small amounts of follow-up funding available to two projects that had not achieved financial or managerial self-sufficiency at the end of their two years.

As part of the programmatic emphasis on achieving financial self-sufficiency, there was a Program-wide policy that all projects would receive start-up capital in the form of equipment, buildings, and initial supplies as a grant. As a result, none of the projects owed any significant

⁵Usually the term welfare project refers to those that dispense food and clothing such as CARITAS. Mayra Buvinic, however, is referring to income-generating projects that are unable to become self-sufficient, remaining dependent upon the implementing agency for financial and managerial assistance and subsidies. (Projects for Women in the Third World: Explaining Their Misbehavior, International Center for Research on Women, Washington, D.C., 1984) These projects are threatened when outside help is withdrawn.

debts at the end of the funding period. Because access to credit will be crucial for the future survival of the enterprises, most of the projects incorporated either as a cooperative or as a small enterprise during the funding period. It is too soon to tell whether the lack of indebtedness and the legal eligibility for credit will translate in the future into actual access.

Technical Assistance and Skills Training

Because the goal of the Program was to create self-sustaining enterprises rather than to improve temporarily existing conditions through subsidies, the Program was willing to invest what was required for training and technical assistance⁶ to insure productivity and the women's control over the productive process. Consequently, the implementing agencies faced a much more complex task than that which is involved in traditional women's projects. Complex technical questions had to be answered, such as how to prevent diseases in chickens, how to solder aluminum instead of iron because it was more marketable, how to install adequate equipment that would produce ice cream efficiently. The specific time at which that technical assistance was needed had to be identified. Poultry hygiene and preventive medicine had to be taught when the chicks were in their first three weeks and when problems arose in the barns; changes in metal-working training had to be made when changes occurred in the market; and so forth. Appropriate technical assistance had to be located and negotiated at a reasonable cost. For example, engineers had to be contracted in San Jose because adequate technical assistance was unavailable in Limon. Without these efforts, the projects were placed at risk.

The most basic argument for the use of skilled, paid technicians in skills training (as opposed to unpaid, and often unskilled and unreliable, volunteers) is the greater probability that the women will learn to produce high-quality goods that are ideally more marketable and therefore more profitable. Money should be allocated during project design for salaries for skilled technicians, even if the project staff states that community volunteers are available.

Adequate training by skilled technicians increased the women's status in relation to that of men because women found their skills to be marketable elsewhere. Three metal-workers were invited to work in a community metal-working shop even before their training was complete. Unfortunately for the bakery, a number of women took the baking skills that they learned on the project and began baking independently. The same thing occurred in Jamaica. In some cases during the skills

⁶Skills training is defined as basic training in production and management skills by salaried (or Peace Corps) staff. Technical assistance is short-term intervention on the part of a trained professional to carry out a specific task or solve a particular problem that the project staff is not qualified to handle.

training, the project staff had to spot and eliminate ineffectual trainers. In one case in Brazil, the non-traditional nature of the skill caused one instructor to do all the "heavy" work because he felt that it wasn't "suitable for women"; this attitude prevented the women from learning basic skills in metalworking until he was replaced.

Ideally, technical assistance (that is, a one-time consulting job) would also include training; in practice, this rarely happens. Project design in this Program allotted extra time and money for technical assistance so that training could be incorporated into the assistance. Proper planning for technical assistance and training can cut future expenses for repairs and consultants to a minimum, thus increasing the enterprise's chances of achieving self-sufficiency.

The Use of Adequate Modern Equipment

In four of the projects, pride in the women's enterprises was expressed by the women's husbands and others in the community because of the technology that the enterprises used, especially as they began contributing to community development.⁷

Cutting corners to reduce costs lowers the short-term expenses of projects but makes it harder for projects to be self-sustaining in the long-term and greatly reduces their long-term benefits. The co-director of the poultry cooperative in Sorata, Honduras, had worked with a much lower cost men's poultry project in Bajo San Juan where the barns were poorly made and no water tank was built. As a result, the chickens were sick, the laying rates remained low, and the barns began falling apart after three years. This sort of corner-cutting has an even greater negative impact when used on women's projects, where bias exists against women's capabilities and failure can be interpreted as due to gender inadequacy. In women's projects, the elevated status of the women that resulted from the use of modern equipment and from the success of the enterprise as a whole is a critical component of long-term social change and a general rise in status of women.

Comprehensive Marketing and Feasibility Studies

Because many women's projects have not been taken seriously as businesses in the planning stage, the most elementary facts needed to determine whether a given product can be profitably produced are often not considered by either the local agency or the funding institution.

⁷The one exception is the Charguita bakery, where modern equipment is not used in the production process. The cooperative here still faces some opposition from the community, which all the other projects have long since overcome. This suggests that the prestige generated by the use of modern equipment on the other projects helped the women to overcome resistance to their work.

However, marketing and feasibility studies were built into the design of most of these five women's projects, although experience proved that only one implementing agency knew how to carry them out. A marketing study should examine market needs in order to identify potential products. Ideally, a feasibility study for the selection of the products is done by someone trained in business and finance who knows how to draw up a business plan and how to determine whether production is feasible and likely to be profitable. The study should determine the cost and availability of distribution channels, current prices, and unmet demand for the proposed products. The study should also analyze what infrastructure (buildings, roads, and utilities) is needed and check its cost and availability, as well as the cost and availability of raw materials, equipment, parts, and local technical assistance.

The feasibility study done by the implementing agency in Costa Rica exemplified the variety of factors that should be examined and incorporated the women in the decision-making at this stage. Their study examined twenty-three alternatives and recommended four possibilities, which were evaluated by the participants. Once ice cream production was chosen, a budget for equipment, training, and start-up capital was drawn up. In general, this was an exemplary procedure, marred only by the researcher's lack of experience in ice cream production, the result of which was that several key areas were not examined.⁸

Pathfinder's experience with the other implementing agencies suggests that a funding organization would be wise to discuss in detail the elements of a marketing and feasibility study with the grantee and, if necessary, to help them find appropriate technical assistance while the project is still in the design stage. The implementing agency must also make sure that technical and marketing assistance will be available locally after the agency's withdrawal upon completion of the project.

TECHNOLOGY TRANSFER THROUGH TRAINING

Participatory and Analytic Training

Participatory and analytic training is an on-the-job training methodology used to help participants gain managerial self-sufficiency. All other skills training took place under this umbrella. This kind of training is an on-going procedure that helps participants identify, understand, and analyze problems and arrive at solutions. Its format

⁸Many of the retail outlets, for example, have no freezers because of frequent electricity outages in Limon. Some equipment could not be repaired locally because stainless steel welding is only done in San Jose.

is open dialogue between trainees and facilitators⁹ and among the trainees themselves. In these projects, its specific function was to teach the women how to confront the difficulties of management by dealing with problems as they arose and how to manage this process without the need for outside help. Its purposes were to help the women:

- * analyze problems confronting the group;
- * understand the problems faced by individuals in the group;
- * identify and analyze possible actions;
- * select and agree upon a course of action;
- * reach an understanding that helps them live with a problem that cannot be solved.

Extended time was needed for this procedure to work because of the absence of experience, the lack of education beyond a few years of primary school, and the lack of personal independence of the women, whose entire experiences had been limited to the roles of client to patron, employee to boss, and subordinate wife or daughter to head of household. They knew how to take orders well, but as owners and managers of these enterprises they had to change that entire mode of behavior. This is a significant factor that differentiates women's training needs from those of men, who are at least accustomed to some authority as heads of households.

The participatory and analytic training approach assumes that learning is maximized by participation and by analysis of the participation itself. It further assumes that problem-solving ability is a prerequisite to both managerial and financial self-sufficiency. Regardless of how competent or accomplished women may become in productive skills, self-sufficiency also requires that they be able to critically analyze unforeseen situations, such as when equipment breaks down, when markets change, when competition appears, when internal problems disrupt social relations between members, when diversification becomes desirable, or when any impediments to production and sales arise. Self-sufficiency also requires that the women be able to locate and contract for technical assistance. Because none of the women had experience in management, accounting, or marketing, they had to learn the parameters of these domains as well as the necessary skills. Most of the women had lived in traditional spheres in which decision-making itself had been monopolized by others, so the elementary process of self-assertion--of articulating a problem and conceptualizing a solution--had to be addressed. Finally, the women had to learn how to make decisions as a group.

⁹The term facilitators refers to the non-authoritative role that these trainers or project directors played to educate and motivate the women to make decisions and take initiatives. The facilitator encouraged, but did not dictate, dialogue, reflection, or action by and among the participants.

Where participatory and analytic training was fully employed, skills transfer was linked with three training characteristics. First, all elements of skills training were participatory, not theoretical.¹⁰ These projects involved varying degrees of trial and error in order for the women to learn as much as possible from their own mistakes rather than from authority. Second, participatory skills training took place during production so that education was not limited to artificial conditions. The women were therefore exposed to the vagaries that can plague enterprises, but which decisions must be made around. Third, a facilitator was employed to channel the women into continual confrontation and group discussion as problems arose within the project. The duty of the facilitator was to remind the women of their long-term goals and their own resources as they implemented the production, administration, and management skills that they were learning. This facilitation was long-term and strove to exclude direct decision-making by the facilitator herself.

Participatory and analytic training was fully employed in the Brazilian metalworking enterprise, the Costa Rican ice cream factory, and the Sorata poultry cooperative and was partially employed at the Charguita bakery. At the metalworking enterprise, facilitation took the form of evaluations at the end of every day. Initially, these young women, many of whom still lived in their natal households, were asked what they had done during the day and how they felt about it. In this process interpersonal tensions were brought out; the women learned how to deal with them, and group cohesion was enhanced. Then they were required to plan for the following days or week, which forced them to evaluate their resources and to structure their time. As technical problems arose, the facilitator related the problems to community resources and to the women's abilities to tap them. This constant self-reflection and reevaluation stimulated the development of critical abilities that are necessary for managerial and financial self-sufficiency. This process provided prestige, demanded responsibility and commitment, and acted as a major motivation during difficult times. One early product of this process in Brazil was a commitment by the majority of the young women to remain in school to complete at least their primary education in order to be prepared to work in the metalworking enterprise that would become theirs in a year.

The potency of this training for solving problems and overcoming obstacles was evident during the training period in Brazil. The women learned coping behaviors for handling sex discrimination in the workplace and at home. Though the women received impressive support from their

¹⁰This approach to education of Third World semi-literate and illiterate adults has its counterpart in health care. The Carroll Behrhorst health promotor program in Chimaltenango, Guatemala, has a long history of training the illiterate in an array of primary health care skills that in this country are permitted only by nurse practitioners. The program was able to do so by relying on clinical, hands-on training.

mothers to participate in a non-traditional activity--in this case metalworking--they faced considerable opposition and humiliation from the men in the home and from young men in the community. Some women dropped out in the early phase of the training course because of comments ranging from "women are incapable of doing heavy work" to "women are dangerous to have on a shop floor because they distract the workers."

The women were reluctant to believe in their own capabilities when asked by the project to be pioneers--the first women metalworkers in Brazil--and this hesitancy had to be confronted because it impeded the effective transfer of skills. The training staff found that the participatory and analytic training sessions were a highly effective means of addressing their reluctance, so that at the end of two years, the women had clearly developed the ability to recognize sex discrimination when it occurred, understand the impediments it creates, and, not least, to do something about it.

At the beginning of the project, the women shared a shop with some young men who were also receiving a course in metalworking. Whenever possible, the men would create noise to distract the "girls." Some of these advances were amorous; others were aimed at humiliation. The facilitator used this situation to help the women recognize sex discrimination and devise strategies to deal with it.

The first shop teacher determined that women shouldn't "have to do" such difficult work. He called the women "young ladies":

He did not know why women should take the course and want to become metalworkers--it was not the type of work for women. "Forging and metalworking is heavy work. It is for men, not for women."

As a result, this teacher did little training. He himself did much of what he considered to be the heavy work, especially the forging. (He was later replaced.) The trainees got the message: If he, the expert, had no confidence in their ability, why should they?

Several women felt particularly stung by comments from men that "the girls are pretending to be metalworkers." As they discussed their feelings of discouragement and humiliation in participatory and analytic training sessions, the facilitator pointed out to the women their capabilities in the shop and helped them analyze the difficult situations they encountered and decide what they themselves could do about it. The emphasis was always placed on self-reliance.

A full year later, when the enterprise was being implemented in a cultural center, the women contracted for technical assistance with the help of the CESUN staff. The technician was "delighted" to be working for a women's metalworking enterprise and spent much time making amorous advances and little time teaching. The women complained that they knew more metalworking than he did, were learning nothing, and therefore wasting project funds! "He was much more interested in talking

beautifully than in upgrading our skills," they said. The women replaced him.

Participatory and analytic training facilitated access to resources in other ways besides enabling the women to overcome discrimination. Evaluation and recognition of their capabilities took place in the participatory and analytic training sessions. The analytical abilities that they developed enabled them to think through and act appropriately and effectively in a variety of situations. For example, at the end of the first year, the women were divided into three groups and sent to three different locations for a month's internship. One of these was the vocational school at the federal university where equipment was adequate and resources plentiful. The other two were metalworking shops within the community where conditions were difficult, resources scarce, equipment old and in high demand by the workers--in other words, shops that approximated the conditions of an average metalworking shop. Through sharing in the participatory and analytic "evaluation" sessions at the end of each week, all three groups benefited from individual experiences. When the three interns at the vocational school so impressed the teacher that he recommended them for hire to a community shop, the women who had interned at community shops were able to prepare them for the very different experience from the school that they were to encounter.

For approximately nine months after the end of the training period, the implementation of the enterprise and the start of production were postponed by a change in government. During that time, the growing economic crisis, the lack of project income, and the uncertainty of the delay threatened the enterprise. The project director increased the frequency of training sessions to alleviate anxieties. The difficulties facing the enterprise, the economic situation in Brazil, and other problems that they were encountering were all analyzed. Finally, they developed plans for coping. They took temporary jobs, some full-time, and they set up a networking system by which information could flow and solidarity could be maintained. The group could mobilize itself and return to the enterprise when production was ready to begin. Without the ability to analyze their situation and without the responsibility and commitment that this training method helped cultivate, this flexibility would have been impossible. The project would have disintegrated.

A recent example from the Sorata poultry cooperative demonstrates the enormous difference that participatory and analytic training had on these semi-literate women who had no previous experience outside the village. One feature of the training was to link the women to regional organizations. Honduran law requires that the books of legalized cooperatives be certified; an expert must be contracted to perform this service on a regular monthly basis. The project's implementing agency offered to perform this service for a fee after the project had been entirely handed over to the women. Besides the fee, however, the women would also have to make the trip to Tegucigalpa monthly or pay transportation and per diem wages to someone else to do so. Instead, the women contracted with an expert in the nearby town who agreed to

a smaller fee. The women identified this expert by inquiring in the town and consulting with two national organizations with which they had established a relationship as part of the training process.

The history of training in the Costa Rican factory illustrates the negative consequences of withdrawing the facilitator before the women are ready. For eighteen months, the project faced a series of obstacles that the facilitator made the focus of weekly discussions.¹¹ These problems included inadequate equipment, delays in equipment repair, and faulty repairs. Consequently, production remained far below the break-even point. These factors in turn were complicated by tensions between two ethnic groups. Through participatory and analytic training the women accomplished three things. First, they were consistently able to contain these difficulties and transform them into educational experiences. Second, they came to understand that they could increase production, in spite of faulty equipment, by reorganizing their work schedule. This insight alone had a major impact on the women's realization that they themselves could change the project without being entirely dependent on the implementing agency.

Third, with participatory and analytic training the women confronted ethnic tensions. The facilitator, or in this case the on-site project director, brought attention to pertinent comments or gestures. Soft-spoken and non-accusatory, she continually demonstrated that the characteristics of one individual cannot be generalized to a whole ethnic group and that all actions are understandable (though not necessarily condonable). This training was critical in maintaining the enterprise's bi-ethnic membership. The tensions at the ice cream factory reflected the ethnic tensions in the larger community, and resolution of these tensions was a difficult struggle.

When technical problems arose, the women at first observed and later participated in evaluating the problem, formulating solutions, negotiating and contracting for technical assistance. When the women were able to rely on the facilitator for guidance, they drew up an emergency plan that they presented to the implementing agency, thereby taking the initiative for management of technical difficulties. The members' response to an equipment breakdown at the ice cream factory midway through the second year (when they did use participatory and analytic training) contrasted sharply with the difficulties that these same women faced six months later when they did not. At that time, the on-site director or participatory and analytic trainer had to leave the ice cream factory before the women were sufficiently skilled in self-management, and no one could be found to replace her. Coincidentally, production and the generation of income also became a problem at that time.

¹¹Though formal sessions were weekly, the facilitator was constantly near the production site and frequently intervened whenever a problem arose.

The equipment had been repaired inadequately for the third time, and the women feared the prospect of inadequate income. Tensions produced by these difficulties took on an ethnic dimension because one group was more vulnerable to a number of pressures than the other. The situation of the women of this group was financially more precarious and they received less support and more active opposition from their husbands. The factory was charged with anxiety and lacked a facilitator, and the women mistook these greater difficulties for ethnic characteristics, and inter-ethnic conflict reached a new high. As a result, all the members of one ethnic group quit.¹² They could not resolve an issue that they had already resolved many times before with a facilitator present. The documentor estimates that facilitated participatory and analytic training sessions for two-and-a-half to three full years would have been sufficient to enable the women to overcome this ethnic problem themselves. As it is, however, the remaining women have been able to manage and operate the factory adequately in other respects.

Three other projects, all rural or semi-rural, have had no access to a facilitator since the end of the Program. The last intervention by the implementing agency in Sorata placed responsibility for major decisions in the hands of an elected executive committee who received extra training in managerial and administrative skills and were expected to pass on those skills to other women over time. Their ability to do so has been tested and demonstrated. (See the project history, page 133.) A recent change in this structure to rotate key responsibilities was voted on by the cooperative members, demonstrating their ability to solve the cooperative's internal difficulties.

The Jamaican project never employed participatory and analytic training. Management and administration are in the hands of a few specially-trained individuals, and the majority of women are not expected to take over decision-making positions. The enterprise will always remain under the umbrella of the Church.

The Charguita bakery has had a chronic need for participatory and analytic training throughout the life of the project but only received it in the second year. It has otherwise resolved its difficulties by permitting a high turnover of members and maintaining the bakery under the umbrella of a national women's peasant union. The link between both the Charguita and Jamaican enterprises and their umbrella organizations was established to serve many of those functions that participatory and analytic training taught the women to do themselves in the other three projects, especially those functions pertaining to the projects' relations in the national sphere. Both umbrella organizations can be called upon to solve internal disputes. This link is working very

¹²At a later date most of these women attempted to return, but none stayed. However, two new members of this ethnic group later joined. The group is again somewhat integrated, but the ethnic problem remains.

well in Jamaica; the Honduran case is a problem currently because of a dispute over a loan from the umbrella organization.

It is recommended that participatory and analytic training last throughout the life of the training project and that outside facilitators be available to the self-sufficient enterprise until disuse indicates that they are no longer needed. This requires a commitment from the implementing organization. Extensive training of this kind is not necessary when decision-making is limited to a few members of the group with the capability, facilities, and internal rules to pass on their decision-making skills to other women or when an umbrella organization is always available as an integral part of the project to intervene when difficulties are beyond the women's skills. So accustomed are all these women, however, to thinking of themselves as clients or as employees and so new are ownership and self-management to them that occasionally, and quite understandably, the women forget that they are their own bosses. To counterbalance this tendency, participatory and analytic training is highly beneficial for as long as it is possible to maintain it.

Intervention and Managerial Self-Sufficiency

The women did not resolve all their problems nor make all decisions without intervention from the implementing agency on any of the projects. What participatory and analytic training permits, however, is negotiation between the women and the implementing agency about the degree to which the latter will intervene. This became a major issue with three of the five training projects at the point of transference to self-sufficiency, when the women thought of the enterprises as theirs but did not yet have enough experience to make the best of all possible decisions. The nature of that negotiation was less of a dispute over who got to make the ultimate decisions as it was a part of the weaning process: reluctance of the women to let go of the implementing agency in spite of their desire to take control; reluctance of the organization to let them go; and the knowledge of both that they must.

This weaning process was rendered more difficult because the women didn't always make decisions that the implementing organization judged to be the best. Furthermore, at that juncture where management of the cooperative was being transferred to the women, anxieties of both parties were at their peak. At the stage of transference where participatory and analytic training was available (Salvador, Charguita), the implementing organization intervened less in decisions than where it was not (Limon, Sorata). Participatory and analytic training facilitated the transfer of management. However, at this point all the implementing organizations intervened to some extent in major decisions, and they did so with a heavier hand than they used at any other time during the training project, as this was most likely the last time that they would be able to do so at all.

Additional Training: Math, Accounting, and Literacy

Production skills training was provided by teachers or technicians. On-the-job training was a mechanism by which the need for additional training or support was identified. Training in accounting and basic math was needed for long periods on all projects except in Jamaica, where the accounting and administration were done by an experienced bookkeeper. In the Charguita bakery, the need for technical assistance and intensive training in accounting and bookkeeping was highlighted by the theft of project income by the group's president. This led the implementing agency to turn to a Peace Corps volunteer, who lived in the community for nine months and worked side-by-side with the bakery women doing participatory and analytic training in all aspects of work, with a focus on math skills and bookkeeping. In Salvador, math courses were given several times with skills supervised by the training facilitator. At both the ice cream factory and the poultry cooperative, training in accounting and administration was augmented by intensive training of two selected or elected members in the last year. This intensive training in math, bookkeeping, accounting, and administration was a critical element in all the projects. It required focused support, including access to supervision until the women felt confident in this skill.

The next most common need identified was literacy or improved literacy skills. In Salvador, the facilitator organized classes in remedial reading. In the Sorata poultry project, however, the women themselves approached the facilitator and told her of their desire to spread literacy skills from a few members to the entire membership. In this rural community where resources like literacy classes were inaccessible, the implementing agency provided literacy-training manuals to several literate women who in turn gave classes to other women. As literacy is a legal requirement for assumption of an executive office within an Honduran cooperative, older women who were illiterate but more experienced and wiser in management and administration than the younger, literate members were motivated to learn.

CONCLUSION

Participatory and analytic training and literacy and math training were employed to insure productivity. Consciousness-raising isolated from production was not part of any training project design except the metalworking project in Brazil, the results of which led the staff to conclude that consciousness-raising alone was not a valuable tool. The on-site director of the Costa Rican ice cream factory training project, who had employed consciousness-raising in previous projects, determined that participatory training piggy-backed onto production skills training and that adequate technical assistance could achieve what the previous projects she had worked on could not: dramatic increases in self-confidence, assertiveness, and decision-making skills among the participants, as well as effective access to the financial potential of their enterprise through exercise of management skills.

The Brazilian experience in dealing with sex discrimination points out the importance of a characteristic of all five projects--that the training took place in women-only environments. Their discussions of sex discrimination and the analysis of their reactions to it could not have taken place, or would have been much less effective, if men were present. Their experiences with male trainees sharing the same room exemplifies one of the pitfalls of coed environments when women are being trained in a non-traditional skill. The women needed a safe environment in which to practice the skills that others were telling them that they couldn't learn.

The need for women-only training environments is not limited to cases in which women are learning non-traditional production skills. Experience in other projects provides ample evidence that in mixed male/female situations, men assume the leadership and the highly-paid, more highly-skilled positions. In order to practice management and decision-making, it was imperative in all five projects that the women be in environments in which cultural mores would not force them into familiar passive roles. The profound change in self-image, self-confidence, and assertiveness that the training process brought about will enable the women to function effectively in male/female environments. The experience of some of the trainees in the Brazil project bears witness to this possibility.

It is this Program's recommendation that women who are learning management and non-traditional skills be trained in women-only production projects. This experience will give them the strength and self-confidence that they need to use these skills elsewhere.

CHAPTER FOUR

RECOMMENDATIONS AND FINDINGS FOR POLICYMAKERS

WOMEN IN DEVELOPMENT

As the AID policy paper points out, " . . . in most countries and within most ethnic groups, it is much more difficult for women to own land; obtain credit; receive training and information; and obtain new technologies. If these constraints are not overcome . . . attempts to raise overall output and to achieve national self-sufficiency will be thwarted." The research plan, therefore, examined both facilitating and obstructing factors in women's access to and control over resources.

Self-sufficiency

Recommendation: Financial planning of women's income-generating projects should be given greater weight than it has in the past. This will avoid chronic problems in achieving financial self-sufficiency.

Discussion: "Projects aimed at directly increasing women's income have typically been small in scale with little attention paid to effective marketing or long-term viability. Such small-scale income generation programs, which effectively stand outside the mainstream of development planning, do little to address the long-term economic needs of low-income women."¹

Comprehensive marketing and feasibility studies in the first stage of development projects make it more likely that women's enterprises will not require continual subsidies.

Community Involvement

Finding: Women's involvement in group enterprises is an effective vehicle for promoting participation in community and regional development.

Discussion: Participation in the projects gave women self-confidence, resources, and skills that allowed them to become economically and politically involved in their communities.

¹AID Women in Development Policy Paper, p. 5.

Vocational and Formal Education

Technical and Managerial Training

Recommendation: Group enterprises, owned and managed by employees, should be used as training sites for teaching technical and managerial skills to low-income women with low levels of education.

Discussion: The WID policy paper states that AID can support and fund occupational training programs for women at two levels: (1) technical and industrial skills programs preparing women for entry into profitable employment sectors and (2) management skills programs for entry into white collar occupations requiring knowledge of basic accounting and administration. Qualitative data showed that the prospect of ownership highly motivated the women to learn both technical and management skills.

Part of the management training was in teamwork skills. The women's previous employment experience had been domestic, agricultural day labor, and street vending, which require little or no cooperation with others. This program provided training in the division of labor, the settling of group conflicts, the separating of personal problems from work-related ones, and other marketable and transferable social skills.

Formal Schooling

Recommendation: Small worker-owned enterprises should be considered an effective programmatic vehicle for motivating both adolescent and adult women to continue formal schooling.

Discussion: In many cases, improvement in basic reading, writing, and math skills became so important to the women that they lobbied the implementing agency to provide these classes as part of project training. Many women chose to return to formal schooling. Their improved skills will make them more employable, even if they leave the project.

Formal Sector Status

Recommendation: Program design should incorporate steps to secure legal status for newly-formed enterprises, which will make them eligible for credit and the benefits of sectoral government programs.

Discussion: The motivating power of participation in the formal economic sector was evident on all five projects. In four of the projects, women refused to sell their products by informal sector methods (that is, on the street) even though this would have increased their sales considerably.

Separate Training for Women

Recommendation: Training for women in management and in non-traditional productive skills should be provided in "women-only" environments, at least until the women gain the confidence to exercise these skills around men.

Discussion: The present AID Women in Development policy clearly advocates integrating women as participants and beneficiaries into AID's overall programming. It also recognizes, however, that in certain circumstances separate programs are appropriate (p. 1).

When men and women train together, cultural mores usually dictate that men take the lead; therefore, women have difficulty in gaining access to the full range of managerial roles and skilled positions. Through training in women-only environments, women assume roles as skilled laborers and managers. The Program's training included intensive discussions which addressed family resistance and deep-seated feelings of inferiority. These discussions could not have taken place in mixed groups.

Non-traditional Occupations for Women

"Where systematic bias exists against females in the labor force, or in certain segments of the labor force, AID will support efforts to alleviate the bias, through policy reforms and/or experimental programs which demonstrate ways in which women can enter non-traditional work." (AID Policy Paper, p. 1.)

Finding: The high status of these occupations helps mitigate resistance to the women's involvement.

Recommendation: Adequate support and follow-up should be provided to women in non-traditional occupations to enable them to deal with lack of self-confidence in new areas and with family or community resistance to their participation.

Discussion: Program experience demonstrates that, with extra support, women can attain increasingly lucrative and challenging positions in non-traditional occupations. The Program now provides data on the obstacles women confront and examples of successful problem-solving on the programmatic level. For instance, in the metal-working cooperative, the facilitator held daily or weekly discussions to help women deal with sexist attitudes on the part of a metal-working instructor who was eventually fired. The high status of these occupations and the social and political benefits this status brought the women's families in the community, mitigated or dissolved resistance to women's involvement in non-traditional work.

Demonstration Effect of the Projects

Finding: Women-owned cooperatives, when well-designed, have a demonstration effect that encourages the incorporation of women into development throughout the region.

Discussion: There were those among the considerable stream of visitors who were inspired to form similar cooperatives and seek funding for other projects. Follow-up projects were also designed by some of the implementing agencies that incorporated the lessons learned during the program.

POPULATION POLICY

"Demographers agree that four direct biological factors determine fertility patterns: breastfeeding and lactation patterns, age at which sexual activity is initiated, contraceptive utilization, and induced abortion. . . . A wide range of social, economic and cultural factors in turn influence fertility through one of these four 'direct' determinants. Perhaps the most significant of these socio-economic or 'indirect' determinants are health, female education, employment/income and urbanization." (AID Population Policy Paper, p. 3)

"Of the factors bearing on women's reproductive behavior, their education and their access to and control over resources and income are particularly significant." (AID Women in Development Policy Paper, p. 7)

There is renewed interest in the effect that emphasis on economic development can have on lowering fertility. The WID/PED data clearly show that in the three projects in which contraceptive use was low at the beginning and in which most of the participants were of fertile age, women's participation in these cooperatively-owned enterprises increased both their interest in sex education and their motivation to use contraception. It is important to point out, however, that the logical progression from increased interest in contraception to increased use of contraception cannot take place if there are no services available or easily accessible.

The effect of women's participation on factors directly related to fertility was most marked in the Brazil project, where the participants were mostly adolescents and where a sex education course was offered. The participants spontaneously requested more information about contraception, initiated discussions within their families about delaying marriage, made decisions independently of the wishes of fathers or lovers, and increased their use of contraception. Data on adolescents from Brazil and from the Honduras poultry farm show that this kind of project strongly points adolescents in a positive direction at a crucial time in their lives and creates an alternative to early marriage.

The Program collected data pertinent to two of the indirect determinants of fertility: female education and employment/income. These two factors are closely interrelated in the projects; that is, the rise in educational level was mainly achieved through on-the-job training and practice of job-related skills.

Female Education

Alternatives to Formal Education

Finding: Participation in self-managed and -owned cooperatives has an impact on low-income women's attitudes and employability that is at least comparable to completing the primary grades in school.

Discussion: The AID policy paper emphasizes that, with some exceptions, the crucial turning point for women in the correlation between female education and fertility is the completion of primary school.

The study shows that job-related, informal education is an accessible alternative to formal classrooms. Entrance into the wage economy with some control over earnings, combined with changes in family and community roles, led the women to a predisposition to accept new ideas. This is roughly equivalent to the cited benefits of formal schooling, with the advantage that many women are more attracted to income-generating projects than to formal schooling.

Increased Interest in Formal Schooling

Finding: Participation in this type of project stimulates increased interest and attendance in formal schooling, especially among adolescents.

Discussion: Adolescents were motivated to attend night school to finish their primary education. Other women asked for literacy courses to supplement their training. Most of them saw further schooling as a tool to achieve competence on the job and as a prerequisite to assuming positions of management.

Employment and Income

Changes in Attitudes and Gender Relations

Finding: Decision making, management skills, and ownership of the enterprises improved women's self-confidence, status, gender relations, and decision-making power in the home.

Discussion: Such radical changes in self-image, assertiveness, and power within the family have not generally been found among women in more traditional occupations. The promise of ownership of the cooperatives was seen as an investment in the future, an incentive that promoted

job commitment. In the literature, this promise of ownership is related to lower fertility.

Role of Income

Finding: Income, or the probability of eventually receiving income, is absolutely necessary for women's participation.

Discussion: Without income or the probability of receiving it eventually, many women would have had to accept other employment or quit because of opposition from their families. Many of the fertility-related changes in attitudes and behavior, however, took place before any significant income was received as a result of the training.

PRIVATE ENTERPRISE

The WID/PED Program represents a different model from other known small enterprise programs² in several ways: (1) it created small-to-medium-scale enterprises³ from scratch, as opposed to improving the profitability of existing small or micro-enterprises; (2) it transferred ownership of these small enterprises to a group of women who were trained to work cooperatively and who were mostly unemployed in either the formal or informal sector, as opposed to working with individual women or families who already run or own micro-enterprises in the informal sector; (3) it provided grants, and not credit, for capital equipment, training, and start-up production costs, whereas many small enterprise programs work mainly through the provision of credit, subsidizing only the training costs; (4) it placed the enterprises clearly in the formal sector of the economy by locating production outside the home in a fixed site and by securing the appropriate licenses and legal status.

It was outside the scope of the Program, and of this report, to analyze the comparative advantages and disadvantages of this model of small enterprise development. A future evaluation could tell whether the elements of group ownership, lack of indebtedness, and eligibility for credit create more expansion and sustainability in the long run than other existing models.

²For example, the PISCES Program run by Accion International, Cambridge, Massachusetts.

³In this report, the projects are characterized as "small-scale" enterprises or industries as opposed to "micro-enterprises." They employ an average of twenty people, and start-up capital costs ranged from \$10,000 to \$40,000.

Replication

Recommendation: Programs setting up group-owned enterprises for low-income women should cluster projects geographically in order to reduce administrative and training costs.

Discussion: In this program the size of the venture limited the number of people who could profitably be employed. Participatory management training demanded daily or weekly involvement of a facilitator. The least costly way to replicate the Program would be to cluster several similar projects geographically and to use the same implementing agency, facilitator, and management training staff for all of them. Thus, the only staff specific to individual projects would be the technicians giving assistance and training in production skills.

Worker-Owned Enterprises

Recommendation: Eventual ownership of the enterprise by beneficiaries should be an essential part of project design.

Discussion: In the Program, promise of eventual ownership motivated participants to make financial sacrifices during periods when income was low. Many businesses fail because workers do not bring to them the same loyalty that they would to a family business. The motivation that participants will have a future in the business, in the same way that they would if it were a family business, increases the commitment to the business and lessens the risk that it will fail.

Cost

Recommendation: Adequate funds for training and equipment should be allocated in program design; short-term savings at the expense of quality may only lead to failure in the long term.

Discussion: The training of women on a low educational level in management skills takes at least two to three years, including follow-up technical assistance. In this Program, part of the cost was borne by the grantee and, in two cases, part was subsidized by the Peace Corps. The budget should also include funds for adequate equipment. One project is still suffering the consequences of purchasing faulty, second-hand equipment and has such high equipment and maintenance expenses that its survival is threatened.

Development of Managerial and Entrepreneurial Skills

Finding: Involvement in group-owned enterprises can provide managerial and entrepreneurial skills to low-income women.

Discussion: The AID policy paper on private enterprise development cites lack of managerial and entrepreneurial skills as one obstacle

to growth (p. 4). Most programs addressing this need are aimed at those with a relatively high educational level. In this program, even women with only a third-grade education developed transferable management skills. This means that they will be employable in similar enterprises in the future.

Low-Income Beneficiaries

Recommendation: Policymakers should provide start-up capital and training to groups of low-income women who are forming small, self-sufficient enterprises.

Discussion: Many private enterprise grants benefit low-income women only by the creation of low-wage, low-status jobs. This program model provides another alternative that creates new jobs in which women become entrepreneurs, managers, and skilled laborers.

Grants vs. Loans

Recommendation: Policymakers should consider providing start-up capital and training costs through grants instead of loans when inexperienced low-income beneficiaries in enterprise are being encouraged to start small-to-medium-scale industries.

Discussion: AID policy on private enterprise development recommends that "all investments should, where possible, avoid the use of subsidies except where economically justified . . ." (p. 9). In most developing countries, the failure rate of new small businesses operating through loans is in the range of eighty to ninety percent. Under certain circumstances, grants would increase the chances for new enterprises to become self-sustaining.

For one-woman enterprises, very small loans are manageable, but start-up costs for most of the cooperatives in this program ranged from \$10,000 to \$40,000. Repayment of loans of this size would be almost impossible for low-income families or communities in economic distress because they have no financial cushion when income from the business falls or when they make mistakes due to lack of experience.

* * * * *

Women's lack of access to resources remains one of the most problematic areas for development planners and policymakers. The data from the WID/PED Program have provided valuable lessons for those wishing to incorporate women into development programs. The lessons pertain to the capabilities of low-income women as owners and managers, the tremendous positive impact for women of acting in those roles, and the self-sufficiency of the new group enterprises.

CHAPTER FIVE

RECOMMENDATIONS FOR PROGRAM MANAGERS

TECHNOLOGY TRANSFER

Training

Recommendation: Small enterprise project design should provide for comprehensive training of all participants in management, administration, and marketing skills.

Discussion: The positive impact of such training on the women, their families, and sometimes the community is remarkable. This training also contributes to the goal of self-sufficiency because the enterprise cannot be self-sustaining unless a majority of the participants have mastered the necessary skills.

Recommendation: This training can be best provided through a methodology called "participatory and analytic training," which facilitates intensive on-the-job practice in decision-making and taking initiative in production and management.

Discussion: This hands-on training is effective because it permits trial and error and is closely supervised by facilitators and professional instructors. It is highly motivating because it is linked to production. Classes on these subjects that were not linked to actual work situations were not helpful. A major goal of this training is to enable the women to deal with unanticipated situations.

Recommendation: It is often necessary for a paid technician to be hired to teach necessary technical skills, and money for this must be included in the budget.

Discussion: Because community volunteers are often unskilled or unreliable, each candidate must be evaluated individually.¹

Recommendation: Identification of appropriate technical assistance in marketing should take place early in the project design stage.

Discussion: In many countries in this region, marketing consultants who are oriented to small grass-roots enterprises are hard to find. Often there are no courses in marketing at the local universities, and those trained in marketing at foreign universities work in the corporate sector and charge accordingly for their services.

¹Peace Corps "volunteers" are not actually volunteers; they served as facilitators or trainers on two projects.

Choosing an Implementing Organization

Recommendation: One of the many criteria in selecting an agency to implement a project should be the desirability of a relationship between the agency and the enterprise after the project ends.

Discussion: Some agencies have a demonstrated ability to maintain some consulting relationship with projects when the financial basis for it no longer exists. This continuing relationship is more often feasible for urban projects. Where this relationship is not feasible, women should be trained to contract for the necessary technical assistance.

Recommendation: When management skills are being taught, adequate training time--one to three years--is necessary. The time needed depends on the complexity of the enterprise and the level of education or experience of the participants. Time spent on production skills varies according to the skill taught and the level of technology.

Discussion: Women should be prepared to pay for necessary technical assistance when they encounter situations that they cannot handle alone.

Recommendation: The incorporation of sex education into the management training program is beneficial, especially for adolescent women.

Discussion: Sex education provides women with additional control over their reproduction so that their participation will not be interrupted by pregnancy if they do not wish it. In this project, sex education had the most marked positive effect when provided to adolescent women.

Recommendation: Project staff should be prepared to deal with sexism and paternalism on the part of instructors, especially those who teach non-traditional skills. Staff must be willing to replace instructors who are impeding the women's access to skills.

Equipment

Recommendation: Equipment budgets should be sufficient to avoid high repair and maintenance expenses.

Discussion: Short-term savings on equipment often hurts the enterprise in the long because of higher maintenance expenses. Having faulty equipment also perpetuates the myth that women are unable to succeed in non-traditional activities.

Recommendation: Resources to train the women in repair and maintenance of equipment should be incorporated into the project. If this is not practical, women should be trained to identify and contract for the necessary maintenance and repair assistance.

LEGAL AND FINANCIAL ISSUES

Recommendation: Whenever possible, appropriate legal status should be obtained for the enterprise or cooperative during the life of the project.

Discussion: Legal status will ensure that the enterprise has access to credit in the future and to government programs targeted at cooperatives or small businesses. Legal status also enables the implementing agency to transfer ownership of capital equipment to the women's group once funding has ended.

Recommendation: The women's group should establish internal by-laws during the training period.

Discussion: The process of forming these by-laws and revising them as necessary made a significant contribution to the women's ability to work as a group and make joint decisions. The one project that didn't form by-laws--the bakery--learned by trial and error at the cost of a high drop-out rate.

Recommendation: Marketing and feasibility studies on a variety of production alternatives should be the first stage of such projects. The participants then can choose among the most promising alternatives.

Discussion: Marketing and feasibility studies examine the market needs to identify potential products, and then investigate selling prices, channels of distribution, and level of demand. They look at availability and cost of raw materials and of the equipment and infrastructure (utilities, buildings, transportation, etc.). Other relevant criteria, such as the educational level required and the availability of technical assistance, are also examined. From this information, income and expenses can be projected.

Recommendation: Marketing and feasibility studies for women's projects must take into account women's willingness to participate in specific marketing methods.

Discussion: Women's concepts of status and their preception of appropriate roles may cause them to reject marketing methods such as street vending or driving carts.

Recommendation: A project should be permitted to reduce its membership to a financially viable number by not replacing drop-outs.

Discussion: While this seems to contradict the goal of benefiting the largest possible number, the level of income from a small enterprise can provide sufficient gains for only a limited number of members or employees. The full range of technical and managerial skills can be given only to a certain number at a time. Thirty-five was found to be the maximum in the Sorata poultry project, while ten seemed the most manageable number on the metalworking project. The small numbers are offset by the women's ability to teach some of their skills to

new members. As the enterprise becomes more established, expansion may take place, but this should not be expected at the early stages.

OWNERSHIP AND SELF-MANAGEMENT

Recommendation: All women's income-generating projects should have as their primary goal the transfer of ownership of the enterprise to the women's group. The transfer of management responsibilities to the women is necessary to make this possible, and the enterprise must be capable of complete financial self-sufficiency.

Discussion: For the transfer of ownership and management to occur, funding organizations must take all women's projects seriously as business ventures, not as subsidized activities. In the Program, the attitude of taking the project seriously increased the women's status within their families and the community, and improved their self-image and self-confidence. Ownership by group members also helps assure the continued existence of the enterprise because it generates the commitment needed to carry the enterprise through financial slumps.

Recommendation: Salaries should not be paid during the training period, but schedules should be flexible enough to accommodate the women's need to earn cash during this time.

Discussion: The payment of salaries, while the implementing agency is still involved, encourages an "employee" mentality that hinders the goal of transferring ownership and management to the women's group. The sacrifices and hardships of those women who stayed in the group during the training period increased their commitment and identification with the enterprise. Reimbursement for expenses incurred (for example, transportation) is appropriate.

Recommendation: Although the group's participation in decision-making is the general rule to encourage self-management, the implementing agency should be flexible enough to recognize when it is necessary to impose decisions on the group.

Discussion: The experience from at least one project shows that when the women are subjected to strong financial and social pressures during the training period, they may make decisions that would jeopardize the future of the whole project (for example, choosing to distribute profits rather than making necessary reinvestments).

Recommendation: Allowance should be made in financial projections for mistakes and delays due to on-the-job learning of management skills.

Discussion: Participants in self-managed enterprises must learn while building their enterprise. Continuing ties with the implementing agency on a consulting basis and preparations for access to technical assistance can prevent disasters and accelerate learning during this initial period.

Recommendation: Implementors should help women make decisions about the re-allocation of household resources as well as about child-care alternatives.

Discussion: This measure will help to avoid overburdening the women with a "double day" of work. Experience on these projects showed that once the women were strongly committed to the project and had increased their status and income, they were capable of marshalling many resources in order to continue their involvement.

Recommendation: Implementors need to plan for the period during which they will withdraw assistance from the project.

Discussion: This period is often fraught with tension and anxiety on both sides. A clear and orderly process to transfer project responsibilities should be agreed upon, written down, and discussed often early in the training period. For the women, tensions often take the form of fear and lack of self-confidence combined with a strong desire for independence and control. For the implementing agency, anxiety usually stems from doubt about the group's ability to manage the enterprise.

APPENDIX

THE PATHFINDER FUND Women in Development Projects, Evaluation, and Documentation (WID/PED) Program

Research Plan
July 1982

I. INTRODUCTION

This Research Plan is designed to present a comprehensive picture of the main questions being examined in the WID/PED Program and the methods by which data are to be collected and analyzed on these questions.

II. OVERVIEW

The Women in Development Projects, Evaluation, and Documentation (WID/PED) Program of The Pathfinder Fund is supporting a number of action projects in order to generate data on selected issues and problems related to women and income generation. Specifically, five two-year income-generating projects for women, located in four countries of Latin America and the Caribbean, have been selected as the data base for study. Projects were selected on the basis of their capacity to provide comparable data on central unresolved questions about the impact of income-generating projects on women. Results of this documentation effort should provide project staff and policy-makers with some elements to assess the success or failure, as well as the potential impact, of such projects.

Research focuses on: (1) the factors that contribute to the success and failure of an income-generating activity; (2) the impact of projects on participants' lives; (3) how women gain and maintain access to and control over income-generating activities; (4) the institutional development that contributes to the projects; and (5) the projects' relation or contribution to overall aims of government development efforts. In addition, information on (6) the context in which the projects are operating will be collected and examined--for example, characteristics of the project participants and their communities.

Research data will be collected by Project Directors as well as by process documenters. Process documenters are local social scientists, hired specifically for each project, who collect and report data and observations to The Pathfinder Fund on a quarterly basis. Project Directors also report to Pathfinder quarterly, providing systematic data on the operation and performance of the project on specifically designed forms. The next section of this Research Plan describes the priority questions being considered and the methods by which data are being collected.

III. RESEARCH QUESTIONS AND DATA COLLECTION

A. Summary of priority research questions

Five priority questions are to be addressed in the course of project documentation. Specifically, data will be collected in order to examine the following issues:

1. Is the project successful as an income-generating activity?
2. What has been the impact of the project on the participants' lives?
3. How does the group of local women participating in the project gain access to and control over productive resources?
4. What is the relationship between the organizational status of the local group and the sustainability and replicability of project activities?
5. What is the relationship between these projects and national or local development policies and programs?

A sixth area for documentation is the context in which the projects are operating; that is, how the groups and individuals participating in the project compare to other groups and individuals in the community.

B. Summary of data collection methods

Complementary data will be collected by the projects' staff members and the process documenters in such a way that a complete account of the issues at several levels of analysis will result when available information is drawn together and analyzed. Specifically, program data will be collected using the following personnel and methods:

1. Data collection and quarterly reports by Project Directors

a. Performance evaluation forms designed by Pathfinder are completed each quarter by the Project Director and/or her staff. These forms report primarily on quantitative aspects of the project such as the number of women trained, the amount of product sold and income generated, and so forth. Special assistance is being provided to Project Directors in the area of record-keeping on the economic aspects of these projects. These forms have been specifically adapted to cover questions of interest to the project; for example, the amount of marketing and management training received.

b. Narrative reports are also submitted by the Project Director to Pathfinder each quarter. In addition to standard questions for each Project Director to address each quarter (such as problems encountered or solved during the quarter), specific requests for information are sometimes made by Pathfinder during the quarter and then are answered in this report. Such requests may be project-specific or may be made

of two or more of the five projects. Information from project records may be requested if particular questions for which it would be useful arise in the course of data analysis.

c. Financial report forms are completed by the Project Director each quarter. As with the other reports, they are carefully examined, and any resulting comments or questions are relayed in writing to the Project Director for response or amplification.

2. Data collection and quarterly reports by process documenters

Process documenters are hired as consultants to The Pathfinder Fund for a period of forty days per year (ten days per quarter). Each process documenter will visit the project to which she is assigned for a total of six to eight days per quarter, evenly spaced throughout the three-month period. She will keep complete field notes of her observations, interviews, reflections and insights. Quarterly reports to Pathfinder will be prepared; however, these reports are not to be considered the end of the process documenter's responsibility. The process documenter may be asked to provide additional information if further questions arise in the course of the data analysis. No process documenter will be asked for copies of the field notes themselves. Rather, conversations or correspondence between Pathfinder and the process documenter (supplementing the quarterly or final reports) may be required.

The process documenter is not an evaluator of the project but an observer. Her main objective is to collect data on the research questions of the WID/PED Program, using a work plan based on a common set of guidelines prepared by the WID/PED Advisory Panel. Her data collection will make use of the established techniques and methods of qualitative research in the social sciences: (1) recurrent observation of project participants and project activities and (2) unstructured and semi-structured interviews of all project participants, key project staff, and selected community members.

Project participants will be interviewed individually as well as in groups. A data collection guide for background information on participants has been designed by Pathfinder. Each process documenter will be responsible for designing her own semi-structured interview instruments, of which Pathfinder will receive copies. At least one meeting of all process documenters and project directors will be held; the first meeting is to clarify roles, share techniques and/or results, and resolve any unforeseen difficulties that may have arisen in the early stages of the projects and their documentation.

3. Other means of data collection

Trip reports and field notes prepared by Pathfinder staff members who visit the projects are an important additional source of data and information.

Other means and personnel for collecting data may be needed during the course of the WID/PED Program. The human resources described above may not be sufficient (in terms of skills, available time, or both) to accomplish the ambitious data collection objectives described in the next section. If it appears necessary to add data collection resources, a number of options may be considered: adding to the time spent in the field by current process documenters, finding field assistance for documenters (either on a regular basis within the country or on a short-term basis by a consultant who visits one or more projects for certain purposes), having background research done in the United States, and so forth.

C. Data collection for detailed research questions

The six questions summarized in Section A (above) identify key areas for research. This section is designed to provide further detail on what each of the questions covers and how they can be interpreted and to illustrate methods by which Project Directors and/or process documenters are to gather data.

It is important to make repeated observations on the same topics over time--that is, over the course of the project's operation.

QUESTION 1: Factors in the success or failure of women's income-generating activities

One purpose of all of the projects is to provide economic benefits to participants. A judgment of success or failure must thus include an objective assessment of how much real income is earned and the reasons for that amount of income being as high or as low as it is. The WID/PED Program has taken a broad definition of success or failure, recognizing that project benefits may not be limited to income generation. Thus this section also includes an investigation of attitudes about the projects and the reasons for those attitudes. Specific areas for investigation and documentation include the following detailed questions.

1.a. Amount of income earned and reasons

- i. How much real income (that is, take-home pay) is generated for project participants? What level of income is projected after the project becomes self-sustaining?
- ii. Which factors involved in making money are adequate and which are limiting the amount of income generated? Examples: Markets (or marketing strategies), product quality, training of the participants, time available to participants, and so forth, may be adequate or insufficient (either at the present level of production or in the case that expansion is desirable).
- iii. What can be determined about the opportunity costs of the project participants' time? That is, did any of them give

up other income-earning opportunities to join the project? If so, were they earning more or less than in this project? This question is meant to cover both formal employment and, to the extent it is possible to determine, informal ways of earning or saving money (growing vegetables for sale, consumption, or barter; caring for other families' children; and so forth).

1.b. Attitudes toward the project

Success or failure of the project may be influenced by attitudes about the project held by the project participants themselves, their families, the rest of the local community, government officials, project staff, and so forth.

Specific questions to be examined in this area include:

- i. How do the participating women view the project? Are they involved primarily because of the economic benefits they expect to receive or do they feel that other needs (companionship, self-confidence, and so forth) are equally important?
- ii. How do the families of the participants and other members of the community (men and women) feel about the project? Is there support, enthusiasms, jealousy, indifference? Do these attitudes seem to change over time as the project unfolds?

Collecting quantitative data on Question 1.a.i (real income earned) will be the responsibility of the Project Director. Question 1.a.ii (factors involved in making money) should be covered both in the Project Director's narrative reports and in the process documenter's reports. Question 1.a.iii is the responsibility of the process documenter.

Questions 1.b.i and 1.b.ii (concerning attitudes about the project) are the responsibility of the process documenter. Direct responses about attitudes should be recorded, as well as process documenters' own observations of behavior and systematically collected data on attitudes.

QUESTION 2: What has been the impact of the project on the participants' lives?

This is a broad category, with a large number of direct and indirect changes--both concrete and intangible--possible as a focus for investigation. It is difficult to identify one particular intervention, such as participation in the Pachfinder-funded project, as the sole cause of changes in attitudes or level of living. Also, the fact that projects have both economic and social benefits complicates the issues. Given the limited research resources available, we are mainly interested in a very important finding, which is the women's own assessment and

evaluation of the impact of their participation. Listed below are some of the detailed questions of interest to the WID/PED Program's eventual audience; the feasibility and methods of collecting data on these questions will be discussed at the August 1982 meeting in Costa Rica.

2.a. Income Use

Where income is generated, how is the money used--for community, family, or personal needs; for investment in expansion of the income-producing activity; and so forth? (Project Directors: refer to the reporting requirements on your quarterly report forms.)

2.b. Time Use

The question of time use is an important but difficult one. Given the limits of time budget methodologies and the limited research resources of the WID/PED program, it cannot be investigated as fully as might be desired. Observing and recording participants' perceptions of the following time use questions is one possible strategy to be discussed at the Costa Rica meeting.

How do participants budget and manage their time differently from before their participation in the project? How much time is involved and what adjustments need to be made in household work or other responsibilities? Has child care been a problem and how has it been resolved? Have older daughters had to take on additional household tasks, and if so, what effect has this had on their lives?

2.c. Attitudes about Women's Life Options and Roles

What changes in attitude about roles or life options for themselves, and for women in general, have taken place among project participants? How do the participants compare their generation to the next and previous generations? (Process documenters: refer to the life cycle comparison question number 2 in the "Guidelines for Process Documenters.")

QUESTION 3: How does the group of local women participating in the project gain access to and control over productive sources?

This question looks at whether, when, and how the women participating in the project obtain control of their project; Question 4 below asks whether they can keep control of it over time. These questions are extremely important because one of the explicit and unique aims of the WID/PED Program is to fully incorporate women into all aspects of the enterprise and to give them the training required for managing the project on a continuing basis. Our research plan is designed to discover possible methods by which women can both gain and maintain

control over resources, because women's loss of control over resources has been a continuing problem for such projects in the past.

The specific points of interest under Question 3 (to be investigated by both Project Directors and process documenters) focus primarily on the obstacles to women's successful direction and to their control of the project's operations.

3.a. Transfer of skills and responsibilities to project participants

- i. Have participants received appropriate and adequate training in all aspects of the undertaking? What difficulties have been encountered in the training?
- ii. What characteristics of the group or of individuals involved in the project have influenced the training efforts and transfer of skills? For example, have such factors as leadership or the lack thereof, the educational level of participants, the women's traditional or non-traditional attitudes towards their role as women, the women's feelings of inferiority or of self-confidence, the level of experience in teamwork, and so forth, affected the transfer of skills and responsibilities?

3.b. Obstacles to participants gaining control

- i. Is there a lack of needed services that prevents women from assuming or expanding participation in the enterprise? For example, are services available such as child care, health and family planning, labor saving devices to free up time, and so forth? If so, are they used? If not, would they be likely to make it easier for women to participate fully?
- ii. Is there a lack of needed resources that prevents women from gaining full control of the project? For example, is their level of control constrained by lack of access to transportation to markets, lack of technical assistance of some kind, education/literacy, and so forth?
- iii. What strategies have been used to overcome whatever obstacles exist, and how successful have they been?

QUESTION 4: What is the relationship between the organizational status of the local group and the sustainability and replicability of project activities?

This question looks at two related topics: whether the project reaches self-sufficiency with full control by women maintained and what effect the status of the local group has on project results.

4.a. Sustained project results

- i. Is the project reaching the level of financial self-sufficiency? Can it continue without outside economic assistance? What factors have contributed most to the achievement of financial self-sufficiency or to the failure to achieve it?
- ii. Is the project reaching the level of managerial self-sufficiency? Can the women in the group maintain control without outside technical assistance? What factors have contributed most to the achievement of managerial self-sufficiency or to the failure to achieve it?

4.b. Effect of organizational status of the local group

- i. What effect have the history, composition, and leadership of the local group had, if any, on the project? Is the local group part of a larger organization (national women's organization, church group, etc.)? What type of links exist to the larger network, and what effect, if any, have those links had on the project?
- ii. How does the group of women respond to changing needs and redefine its goals over time? What capacity does the group have to evaluate its situation and to reorient itself through feedback mechanisms?

QUESTION 5: What is the relationship between these projects and national or local development policies and programs?

The success of an income-generating project for women may be affected by the existence of common development priorities shared by the project and by local or national policy makers. This study also examines the ways in which these projects can influence the plans and programs of host country policy makers. To this end, as part of the proposal development, grantees were required to establish and maintain contact with an appropriate government agency, where the lessons from the data would be most relevant.

5.a. Links between the project and government agencies

- i. Is there an overlap of priorities?
- ii. Has there been a link established with the staff of one or more government agencies? What interest have they shown?

5.b. Impact of the project on development agencies

- i. How can the project, or the documentation of it, best have an impact on national or international development agencies?

- ii. Are there specific plans for effectively communicating the lessons learned from the project to policy makers? Do these plans change depending on the stage of the project (start-up, full operation)? How did these plans work in practice?

QUESTION 6. How do the groups and individuals participating in the project compare to other groups and individuals in the community or the country?

To answer this question, data must be gathered on both the characteristics of project participants and those of the rest of the community. This question must be discussed, and methods that are realistic and appropriate for gathering data must be identified.

GLOSSARY OF ORGANIZATIONS

- AID (USAID), United States Agency for International Development**
- AID/PPC/PDPR/HR, Human Resources section, Policy Development and Program Review, Program and Policy Coordination, Agency for International Development (now called the Institutional Policy Division)**
- CARITAS, a Catholic relief organization**
- CESUN, Centro de Estudos Supletivos de Narandiba, Brazil**
- COF, Centro de Orientacion Familiar, Costa Rica**
- FEHMUC, Federacion Hondurena de Mujeres Campesinas, Honduras**
- IAF, The InterAmerican Foundation, Washington, D.C.**
- ICRW, International Center for Research on Women, Washington, D.C.**
- IFC, Instituto de Investigacion y Formacion Cooperativista, Honduras**
- IISE, Instituto de Investigaciones Socioeconomicas, Honduras**
- INA, Instituto Nacional Agrario, Honduras**
- IPAC, Instituto de Patrimonio Artistico e Cultural, Salvador, Brazil**
- OML, Organizacion de Mujeres Limonenses, Costa Rica**
- Pueblo to People, Honduras**
- PVO, private voluntary organization**

HISTORIES OF THE PROJECTS

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**ZAHYDRE MACHADO NETO METALWORKING COOPERATIVE
SALVADOR, BAHIA, BRAZIL**

The young women's metalworking cooperative¹ in Salvador, Bahia, Brazil, is comprised of twelve women who produce mainly domestic utilitarian items such as shower stalls, grates, and metal shelves. The implementing agency was the Centro de Estudos Supletivos de Narandiba (CESUN), a now-defunct branch of the state government which ran vocational training and adult education programs. Preparation and formal training for the project began on September 27, 1982, and continued for one year. A change in government and consequent loss of resources added seven extra months to pre-production time. That time was used by project staff to reinforce the year's training and to locate and prepare a site for the cooperative.

In March 1984, the government of the State of Bahia granted a production site in an old fort that was being transformed into a cultural center in a historical Portuguese neighborhood in the city. The women planned to begin production in June.

The goal of this project was to establish self-sufficient, participant-owned, small metalworking cooperatives among poor women of Salvador's urban squatter settlements. It was organized to train thirty women in metalworking, maintenance and repair of their own machines, and in small business organization and management, with the goal of implementing three self-supporting cooperatives in the women's communities. Within two years, the project transformed the lives of twelve adolescent, nearly illiterate women from Brazilian squatter settlements--areas with high incidence of family violence, ignorance, poverty, and malnutrition, high fertility, early marriage, and other impediments to upward mobility. At the end of the training period, the women were ambitious, energetic, skilled, and optimistic owners and managers of a new metalworking cooperative.

The following sections describe the project's difficulties: the opposition to the women as trainees in a non-traditional activity, the poverty of their background, and the lack of resources in their communities. These obstacles were overcome through constant evaluation and modification of project design and participatory and analytic training in technical and managerial skills.

¹The word cooperative should be interpreted loosely in this project history. The metalworking project is officially registered as a "small enterprise."

This report is based on data collected by Cecilia Sardenberg. Additional data was collected by Maria Clara de O. Florence. This analysis, however, is the sole responsibility of the author and may not reflect the views of the documentors.

CESUN--The Implementing Agency

The project was originally planned as a one-year training program in productive and managerial skills which would lead to several women's metalworking cooperatives. The course was designed, implemented and supervised by two faculty members at the Centro de Estudios Supletivos de Narandiba (CESUN), a center for adult vocational education in the neighborhood of Narandiba. This team had already established a history of highly successful projects that included the training of women in child care² and an innovative and lucrative African hairstyling project for Black teenagers.

A state-funded foundation, CESUN was a direct link to the government that bypassed a burdensome bureaucracy and permitted resources to flow efficiently through the organization. Unfortunately, halfway through the project, this direct tie was broken and CESUN dissolved. This caused many delays in the implementation before a new agency home could be found.

Salvador, Bahia

The city of Salvador is similar to other Latin American and Caribbean cities in its massive poverty, deepening economic depression, and growing gap between the wealthy and poor. The first colonial capital of Brazil, today the capital of the northeastern state of Bahia, Salvador was for nearly four centuries one of Brazil's main seaports, a major commercial center, and the center of the country's African slave trade. In the late nineteenth century, the agricultural export boom collapsed, slavery was abolished, and the city began a sharp decline because of the loss of its central position in the national economy and the economic shift to the coffee-producing Southeast. Salvador, and the northeastern region as a whole, entered a depression from which it has never recovered. Today tourism is one of the city's main sources of income. Majestic colonial mansions, numerous gold-filled churches, and African-blended cults and popular feasts have contributed to Salvador's status as a leading tourist spot, primarily for Europeans. Luxurious hotels rise up on the city's extensive and picturesque seashore, surrounded by miserable squatter settlements. Pride in Brazil's complex cultural heritage--Portuguese, Amerindian, and African--is most pronounced in the city of Salvador. The metalworking cooperative, by establishing itself in one of the cultural centers in the tourist sector of the city, is able to tap both the tourist and domestic markets by producing decorative and utilitarian goods.

All the women on the project live in squatter settlements that lack essential resources. Water, electricity, sewage services, and

²Mariagusta Rosa Rocha, M.A., America Lima, Marilyn Edmund, M.S.P.H., Freya Olafson, M.P.H., and Jose de Codes, M.D., Dr.P.H.; Community Child Care in Urban Brazil, The Pathfinder Fund, March 1983, Pathpaper.

garbage collection are scarce or absent. Malnutrition is chronic, with child mortality rates reaching over one hundred per one thousand live births. Health services are absent, information on fertility and sexuality inaccessible. As a result, self-induced abortions among young women of the squatter settlements are common, and frequently fatal.

An ever-increasing flow of rural migrants pouring into the city daily--almost entirely into the squatter settlements--have increased the population by seven-and-a-half percent in the last decade. Unemployment runs rampant and is rising; underemployment is chronic. In 1976, among the economically active population outside the primary sectors, eighty-five percent were employed either in civil construction or in the informal labor market--defined by low productivity rates, low salaries, and high occupational instability. Over half of the economically active females are domestic servants. In 1970, forty percent of the economically active population of Salvador received wages significantly below the minimum wage. That percentage has increased in the 1980s. But because of the city's status as a major tourist center, the cost of living is uncommonly high compared to the industrialized Southeast. Inflation has been running over one hundred percent per year since 1970, and over two hundred percent in 1983.

Project Participants

Although the participants come from Salvador's poor working class, they are not among the most miserable of the city's inhabitants. Even though their economic situation appeared desperate, all but one lived with either one or both parents or a spouse, with most households containing at least one employed member. Their families are large, however: fifteen, or fifty-six percent of the participant households contained seven or more members, and many contained fifteen. Participation in the project was constantly threatened by the increasingly depressed economy that led to early employment for many young women, all in the informal sector.

Of the initial twenty-eight women, twenty-six were between fifteen and twenty years old and were from second-generation city families in which the parents had migrated from the Brazilian countryside. One was thirty-three and one thirty-seven. Twenty-three of the women were single, and five were not. The only four pregnancies experienced during the project occurred within the group who were either married, in consensual unions, or divorced.

Twenty of the participants still lived within their natal households. Although all had some education, none had completed primary school. The majority of young women who began the course were also attending primary school at night, and almost half had been employed earlier: nine as domestic servants, three as cleaning women, seven as waitresses, factory workers, store clerks, nursery school attendants, and instructors' aides. Most of these jobs fall in the informal sector

because they require no skill, pay below the minimum wage, and are typical of poor Salvadorian women with little or no education.

Because most of the women live at home, particularly those in male-headed households (twenty, or seventy-four percent), they were heiresses to a two-sided world view. One side supports female initiative, as evidenced by the project participants' night-school attendance and by the almost universal, hearty support given by their mothers for joining a "non-traditional" project. The other side views female unemployment and confinement to the home as preferable to demeaning jobs, at least until marriage. At all costs fathers want their daughters to avoid the degradation of domestic work. Unfortunately, domestic work is one of the very few economic activities available to young, unskilled and uneducated women. Consequently, when household economic circumstances permitted, the girls left their employment through pressures from their fathers. At home they found the chores and lack of independence oppressive, interrupted only by soap operas on the radio. Teenage boredom, the burden of household chores, the desire to participate in middle-class consumerism, and urgent financial need all combined to attract the women to the project.

These twenty-eight young women therefore saw the CESUN metalworking project as a high-risk, high-gain opportunity, though their perceptions of the risk and the gain changed during the training year. At first, it was a way to leave the house while obeying their father's wishes, since metalworking was considered exciting rather than humiliating work for women. Only after a year's training did the significance of cooperative ownership and the implications of self-employment dawn upon the participants.

PROJECT DEVELOPMENT

Preliminary work

In 1981, when The Pathfinder Fund approved a grant for the metalworking project, CESUN had already established a Women in Development division within its own structure that implemented women's projects according to a specific set of goals:

1. to create within the community facilities for women's work, such as day care centers;
2. to systematize previous experience by studying all its own projects;
3. to begin projects for women in non-traditional activities;
4. to emphasize in all projects, including those for men, social relationships, family planning, sex education, self knowledge, women's rights, labor legislation, social development, the development of cooperatives, and community development.

As part of its goal of community development, the CESUN team held community meetings within several of Salvador's squatter settlements. They presented the results of their own surveys that identified possible economic activities. In these meetings, Women in Development needs were specifically addressed, and the community itself voiced the opinion that a metalworking course and cooperatives for their young women would be the most desirable activity. Several metalworking shops were then approached whose managers responded positively to the prospect of hiring of young women trained in metalworking. A network of technical assistants and professionals from the federal and vocational universities were then organized to collaborate in the training program.

CESUN drew up plans for a training program, which is described in Table 1. CESUN planned to document the entire project in order to evaluate it, analyze it, alter it in response to needs or variables they had not perceived initially, and to replicate it in other parts of the city. Upon completion of project training and implementation, an evaluative seminar was to be held for the appropriate government agencies.

The women were to be trained to work with aluminum and iron, to make ornamental and utilitarian items like fences, shower stalls, window frames and grills. The variety of the items was meant to maximize flexibility in response to market demand.

TABLE 1
THE SPECIFIC TRAINING CURRICULUM

I. THEORETICAL WORKSHOP TRAINING: six months, beginning with one month devoted exclusively to concientizacion and to creativity classes, and terminating with an evaluation at the end of three months.

Specific instruction by technicians in metalwork	Hours
technical drawing	20
technology of materials	10
electrical welding	15
casting	15
workshop practice	60
maintenance and repair of work tools and machines	20
creative use of materials	20
	TOTAL: 160 hours

Students will be able to perform: adjusting, soldering, work with screws, riveting, sawing, sanding, polishing, filing, paint, and so forth, to make chandeliers, ashtrays, paper baskets, shelf supports, plant hangers, and child's playpens. Will be able to divide areas into compartments and to produce any ornamental item depending on individual creativity. Will further be able to work with aluminum to make fences, compartments, shower boxes, and window grills.

Generalized instruction by lawyers, educators, social workers, sociologists, one physician

labor legislation and women's legislation	20
family planning and sex education	10
work safety	30
marketing	40
cooperative management	30
management of small business	30
	TOTAL: 160 hours

II. FIELDWORK OR INTERNSHIPS: two months with evaluation at the end of two months

III. IMPLEMENTATION OF MICRO-ASSOCIATIONS: four months

A. To be organized in the form of cooperatives with the aim of producing and selling iron and aluminum frames assembled with electrical soldering, compartments, iron doors, pantographic doors, shower boxes, fences, water filter supports, plant hangers, ornamental artifacts, vase supports.

B. To maintain a long term relationship with CESUN who will continue to help in the implementation of the microunits, using the services of a specialist in cooperatives, to advise in the acquisition of materials, to provide technical assistance, to help find service orders, to assist in production quality control, administration and management, as long as needed and until the cooperative becomes totally self sufficient.

C. To reciprocate to CESUN by paying a maintenance fee if they use equipment at CESUN's central unit and by paying a fee for all technical assistance and for finding service orders.

IV. SEMINAR: Near the end of the project, CESUN will organize a short seminar for local government agencies engaged in similar activities as a first step towards making the project more widely known and disseminating the results.

PROJECT IMPLEMENTATION

The First Year

The first month of one training project, which began in September 1982, was devoted to two classes intended to provide a foundation for the program as a whole: the sensitivity or consciousness-raising course, and a creativity class, both taught by teachers from the Federal University. These courses focused on exercises, discussions, and activities geared toward group dynamics, self-awareness, self-confidence, decision-making, and an awareness of womanhood. They attempted to introduce the women to the profession of metalworking, and to furnish the basis for cooperative work. Part of the course dealt with control over reproduction through family planning.

The training first taught the women to speak within and before a group. Then, through exercises in group dynamics, individualized work, corporeal expression, workshop practicum, and constant attention to problems related to the program or to the work, the women explored new ideas and began to express critical ideas and to work together.

Within a month, these courses were contracted into daily evaluations and prime time was given to training in productive skills and classes in sex education taught by specialists from local universities. A workshop in metalworking began in late November (behind schedule, when the long overdue equipment arrived). At the end of three months, the staff evaluated the progress of the project, and revised the training accordingly. They developed classes in remedial Portuguese and math as a complement to the curriculum. Although the women had affirmed that they knew how to read and write and that they were able to fill out questionnaires, tests revealed very low indices compared with students in regular schools. These extra courses led to an increase in educational level. Many of the women were motivated to continue night school.

The lack of sexual and reproductive information in the squatter settlements led to a sex education course as part of the training project design. The women showed an intense interest that led them to take this new information, with a full understanding of its implications, back into the community. Indeed, the sex education course proved to be an essential component of the project, not only because it enabled the women to practice birth control, but also because it helped change gender and social relations, mobilize personal resources, and build a sense of self-confidence and independence.

The positive results of the first three-month evaluation and the community response to the project led to a second course. A large number of community women came to CESUN asking to fill any vacancies in the metalworking course and demanding to be put on a waiting list for any future activity. Consequently, the CESUN team designed an electrical appliance repair course with a curriculum nearly identical to that of the metalworkers, modified according to the three-month evaluation and their experience with the participants. After the parti-

Participants received the title of "repairer," they learned metalworking, not from experts from the Federal University, but from the metalworking women themselves. The CESUN staff concluded that these women learned the heavy work much more rapidly than the original metalworkers had, primarily because of two changes in the training program: (1) CESUN insured that the shop teacher did not discriminate against the women and impede the teaching of skills as had occurred on the first project; (2) the sensitivity or consciousness-raising course was eliminated with more emphasis on participatory on-the-job training. When the metalworking cooperative was established in the summer of 1983, a third of its members were graduates of the electrical repair course.

At the end of April 1983, the women began two months of internships, half at the Escola Technica Federal (Federal Technical School, where they were the first female students ever to receive training) and half at two metalworking shops in the communities where the women live. During these two months, the daily participatory and analytical evaluations were reduced to one per week in which students at the Federal Technical School shared their experiences with those in the community shops, where the internship closely approximated the working conditions they could expect in the future. Three of the women so impressed their teacher at the Federal Technical School that they were hired by a shop in the community immediately after termination of their internship. By January 1984, however, these women returned to the cooperative because their situations had become exploitative.

The two months of internship were augmented by courses in labor law, security measures and crime prevention, social relations in work, administration, commercial activity, calculation of income and pricing, direct costs, cash control, and budgeting. The methodology focused on case studies, group work and role-playing, rather than on academic theory. Graduation was held on June 20th, 1984, amidst considerable ceremony, including press coverage in the city's newspaper, drawing attention to Brazil's first women's metalworking training project. From then on, implementation of a women's cooperatively owned metalworking enterprise became the focus of the project.

The Second Year

The ultimate objective of establishing a self-sufficient cooperative required more than further training in management, administration, and accounting. CESUN staff made extensive contacts with people in private enterprise and in academia to acquire land and construction materials for the cooperative compound, to create a market for its products, and to introduce the cooperative to the wider community. In the business community, they established a referral network, and created technical assistance support upon which the women could rely.

Early in 1983, however, a new Governor was elected who dissolved CESUN. The cooperative lost many of the gains it had made through CESUN's networking efforts. The project staff affiliated the cooperative with another branch of the government, and identified new politicians

and government employees who would support the project, all of which was enormously time-consuming.

The dissolution of CESUN and the transfer of the project to another government organization directly affected the formation of the cooperative. The status of the project was undetermined for months, as arrangements could not be made within the new bureaucracy for the cashing and depositing of checks. The purchase of equipment was immediately suspended; teachers went without salaries; and participants were deprived of sorely needed transportation money and daily snacks. All this severely affected social relations and contributed to the large number of dropouts. Funds were finally released on December 6, 1983, almost a year after the elections.

Because graduation from the training and the subsequent formation of the cooperative occurred in the midst of the change in government, the women's increasing fears and tension prompted the staff to increase its participatory and analytic sessions. These were essential to maintain a sense of solidarity in the group and to continue the social formation of the cooperative in the absence of productive activity.

The women were able to continue metalworking at the old CESUN compound. Post-graduation classes reviewed the theoretical aspects of the course, and two metalworkers from the community were brought in as technical assistants. These resources were responses to the women's requests for help in production, management, and marketing. They restored the confidence that had eroded during the postponement of the cooperative. The women also received instruction in organizing a production plan and a refresher course in math.

The women organized task forces that divided responsibilities. A coordination team identified and distributed tasks and kept track of attendance. A maintenance team cleaned materials and controlled their flow. A quality control and marketing team was responsible for product analysis and calculation of costs and sales. A social relations team monitored relations inside the group and began to maintain the project's own participatory and analytical process independent of the staff. It also established relations between the group and the public to get orders and deliver products. Finally, a financial team was responsible for buying materials and for financial control, including the cooperative's account with the Economic Bank.

Meanwhile, specific tasks in the shop were delegated according to a fluxogram drawn up by the women themselves. It stipulated when each group was to perform the functions of drawing, cutting, bending, assembling, polishing, and painting. Through contacts established in the community, the women were able to sell a few items, but were unable to obtain significant contracts.

At the end of each week, the women evaluated their accomplishments and planned the activities for the following week under the slowly receding guidance of the staff. The women and staff viewed these months

as a regression and a major disappointment. No cooperative land or compound had appeared. Until they did, the real transition to self-sufficiency could not take place. Nevertheless, some essential gains were made: the women increased their ability to delegate tasks, to evaluate and plan, to participate in a profit sharing activity, and to work as a group under the most severe circumstances. The crisis demanded that they learn how to deal with difficult community relations as members of a cooperative rather than as students in a training course. It demanded that they learn how to solve problems in new and unanticipated situations.

The project's problems caused by the dissolution of CESUN were exacerbated by Brazil's economic crisis at the end of 1983. The burden of these problems fell heaviest on the young married women in new households. They all dropped out. One side effect of this economic disaster was the elimination of any attractive employment alternatives for the project women, who became increasingly anxious about the future of their cooperative. The women's families, finding themselves desperate for cash, swallowed whatever prejudices against domestic work they still had. Since they were not earning at the project, they were forced to find other employment, even if only temporarily. In December, the group voted to take whatever jobs they could find, preferably in the morning in order to be free for project activity in the afternoon. Many found full-time domestic jobs, agreeing to return as soon as the cooperative was operating.

Contact was made with the Instituto de Patrimonio Artistico e Cultural (IPAC) in January 1984. With World Bank Funds, IPAC had embarked on a project to renovate an old fort built in 1625 in the historic part of the city of Salvador. IPAC wished to use the site, Forto Santo Antonio, as a cultural center housing artists, poets, and other practitioners of Bahian, Brazilian culture. Because the project women had training in producing decorative as well as utilitarian items, they managed to negotiate a cooperative site within the fort. As a cultural center, the fort would be attractive to both Brazilians and tourists, producing and displaying crafts, literature, films, and dances, reflecting Brazil's African, Indian, and Portuguese heritage. The center is considered part of the patrimony of Brazil, an attempt to revive Brazilian culture. The government has agreed, therefore, to provide all projects within the site with free rent, electricity, water, and security. The cooperative requested a small additional grant from the Pathfinder Fund to move into the metalworking shop, and to provide technical assistance, transportation money for the women, and nutritional support in the form of a daily snack until the project could reach self-sufficiency.

The last technical assistant hired by Pathfinder forced the remaining staff and The Pathfinder Fund to face the fact that the current Brazilian economic situation might impede the rate of the project's production growth. When he pointed out that the domestic market was buying only essentials, the women geared themselves to produce more utilitarian than decorative items. Because of the economic crisis in Brazil, he gave the project only a ten percent chance of success. As a metalworking

and marketing expert, however, he was so impressed with the preparation of the women that he agreed to devote his time at vastly reduced pay to helping them achieve success. His evaluation stated that no more training was needed, and that attention should be devoted to marketing and production. The participatory and analytical training had been so effective, he said, that the cooperative's concern should no longer be the acquisition of skills but the establishment of a secure place in Salvador's market.

After naming the Zahydee Machado Neto Cooperative after a deceased Salvadoran feminist and pioneering sociologist in women's studies, the women established a committee of three to petition and maintain constant contact with IPAC until all arrangements were complete. They held weekly meetings and relayed messages to those women who couldn't attend until the cooperative finally moved to the new site when equipment was installed in March 1984. The twelve remaining members of the cooperative elected a director, coordinator, assistant coordinator, and two treasurers, with elections to be held every six months to reallocate responsibility. In return for free rent and utilities, the cooperative agreed to train three new women from the Salvadoran community at a time in metalworking, incorporating the women into the cooperative. Because the original project plan had bought equipment for two cooperatives, resources are available to establish a second cooperative in the community. In the future it is hoped that enough capital will be earned to expand into a third cooperative, making the Zahydee Machado Neto Cooperative a constantly expanding operation to benefit an increasing number of Salvadoran women.

Participatory and Analytic Training

Unlike the consciousness raising often used in other projects, this training was a comprehensive and ongoing process of evaluation and discussion continuing into the production period. The method assumed that knowledge of a skill can be translated into self-sufficient economic activity only when linked to social, political, and legal contexts understood by the participants. The pedagogical method had to recognize and confront several needs: (1) the trainees were only eighteen years old, with minimal education; (2) they had to successfully compete with experienced men in an environment where discrimination against women is institutionalized and culturally correct; (3) the women had to aggressively locate markets in a city where extralegal measures are commonly used to eliminate competition, especially among the less politically powerful; (4) the trainees must allocate among themselves complex responsibilities requiring both trust and leadership. This must be done when the only non-kin social relationships that the larger society encourages for women are seductive and competitive. Their training focused on learning through participation; evaluation of social, political, and legal issues; and problems related to the productive process and the group enterprise. It emphasized learning to think critically in order to analyze a situation, to act innovatively and independently, and yet to work as members of a unified group. The students needed an understanding of the subtle forces in society that constantly work

to hamper resourcefulness, hinder initiative, and erode group solidarity and hence cooperative activity.

This analytic training was implemented in the development project in three ways. First, the training program began with a two month sensitivity or awareness course. This component of CESUN's participatory and analytical method most approximates consciousness raising and was judged by the CESUN staff at the end of the project to be neither efficient nor productive as the first step in the development of an income generating project. They recommended that it be eliminated from project design. Second, every day would conclude with an evaluation in which the participants would be asked to reflect critically upon the day's activities and perform a series of exercises giving them practice in analysis and decision making. Third, the individual who supervised these evaluations would also apply these methods when working with the participants both in and outside of the workplace, translating them into every possible context. These second and third components were judged to be the key elements in the successful transfer of all skills.

Modifications during the Life of the Training Project

The training program responded to specific unanticipated training problems as they arose by initiating six modifications. Severe health and nutrition problems among project participants required attention if the women were to continue. Because the women had no access to health or medical resources, project funds were allocated to cover eyeglasses,³ nutritional supplements, and initial treatment for syphilis and tuberculosis. With one exception, these resources were provided as a loan, to be repaid after the cooperative began production. (The one exception was a daily snack.)

Because of the low quality of education in the poor neighborhoods, remedial education, particularly in math, was required for metalworking, business management, and accounting.

So severe were economic circumstances that participants were unable to undertake the program without a stipend to cover transportation costs.⁴ Because the Brazilian economic situation grew worse during the project, activities had to be flexible enough to permit some rescheduling to allow for part-time jobs.

³The task of welding proved to be impossible for a person with uncorrected poor eyesight to do.

⁴This was not a welfare subsidy. In March 1984, after the formal training period stopped but before production began, these stipends were converted into loans.

Information scarcity, poor education, heavy emphasis on machismo as a positive male attribute, and the youth of the project participants⁵ meant that the women lacked a sense of "self as actor"--their ability to mobilize personal resources. Hence the participatory and analytic training methodology proved to be a means by which such problems could be addressed and understood, and hidden resources mobilized and developed within a productive context. The greatest surprise was the extent to which, in only eighteen months, the women began to flourish. As affirmed by a second and similar course by the CESUN team, the two-month consciousness-raising course preceding practical skills training was not necessary, and had far less impact than on-the-job evaluation sessions. CESUN concluded from their experience that emphasis should be placed on shorter skills training, immediate implementation of income generating activity, and a constant participatory and analytic component to be concluded only after the project becomes completely self-sufficient, with occasional availability thereafter.

Inadequate teachers had to be replaced, one whose sexism inhibited training, the other whose hopes for more intimacy with the women caused him to withhold information that they needed for independent work. Insensitive instructors who ignored the participatory and analytic components of the course impeded progress and undermined the women's confidence in their ability to do non-traditional work.

It was determined that thirty was an unwieldy number of participants. As some people dropped out,⁶ the number was reduced to twenty program graduates, with twelve cooperative members running the business. These in turn will train new metalworkers throughout the life of the cooperative.

Sex Discrimination, Non-traditional Work, and the Impact of the Project

During the early months of the project, the women were confronted with the issue of sex discrimination and conflict over appropriate gender roles. Resistance from male members of their families and the community as well as discrimination on the project itself required the women to examine gender relations, perhaps for the first time in their lives, and the implications that a change in those relations would have on their lives. In the process, they learned that the idea

⁵Some other variables are probably involved as well because these alone do not lead to the same results in other environments. Both the Honduras projects and the Costa Rican project are examples.

⁶Two women dropped out for health reasons; two lacked day care for children; three turned to other employment as siblings or parent(s) became unemployed; one family moved; one got a "better job." Four others were hired by metalworking shops after their internship because of the superiority of their skills, but returned to the cooperative in March 1984, when it was fully organized. (See pages 100-101.)

of women doing traditionally male activities is not really new in the Brazilian squatter settlements and that discrimination is not universal in the community. Evidence suggests, in fact, that female subordination stems from economic circumstances, and is consequently alterable in the squatter settlements of Brazil.

Every one of the women claimed that at least one male member of her household vigorously opposed the idea that the women become metal-workers. Some fathers, brothers, husbands, or male friends saw the work as unsuitable, too heavy, and too dangerous for women. At first, these men attempted to humiliate the women for "pretending to be metal-workers." The women were told that their presence in a real workshop would interfere with the work because "women talk too much," because "they would be too slow and would slow production down," and because "they take our attention away from the job." During daily evaluations the project participants shared their discouragement that the men in their lives wanted them only to cook, wash, clean, and take care of the children.

The vast majority of the women received solid support from their mothers for participating in the project. Mothers provided encouragement, practical help with transportation, and defense from the males. They interceded with fathers who strictly disapproved. In fact, young women and their mothers maintained very positive, intimate, and supportive relationships. Mothers often hid things from fathers.

The mothers not only supported the project but helped destroy the myth that women are responsible for the misery of the squatter settlements because of their ignorance and humility through a "culture of poverty." These mothers did not equate domesticity and subordination to males with security and prestige for women. On the contrary, they strongly approved of their daughters' pursuit of independence through paid work. They acknowledged that their own independence from male authority would require economic independence, and that poverty, domestic confinement, large families, and subordination to a husband repeat themselves, not because of lack of ability, intelligence, or appropriate tradition but because of the total absence of economic opportunities and social resources. Though unable to find anything but cleaning jobs, and often confined to the home by child care, these women organized and mobilized campaigns for resources for the community--better housing, electricity, health care, water, specific legislation, human rights. They frequently demonstrated their ability to operate skillfully in the public domain. Consequently, the young women of the project, though pioneering a new type of economic activity, have the support of at least one generation of older women.

This active participation has been documented in Brazil and throughout Latin America.⁷ One participant's mother was responsible for bringing both water and electricity to her neighborhood. Having observed a water pipe on the top of the hill in her neighborhood, she took a petition to the city government, and organized her community to pressure the government into delivering water service.

In tapping the resources of women by providing economic opportunity, the project confronted attitudes of male dominance, while at the same time encouraging women to build on their mothers' aspirations for them. It taught them how to act and how to change their own gender relations. At first, the women were timid and doubtful of their abilities. They were afraid of the machines and afraid of self-assertion. But through the support of the project, the young women were able to change their self-evaluation to a greater sense of competency.

This change occurred in the face of, or perhaps spurred by, sex discrimination encountered on the project itself. During the first three months of shop training, the women shared the shop and its machinery with a group of teenage men, also being trained by CESUN, some of whom the girls knew. The men made noise and attempted to disrupt the women's classes.

The first metalworking shop teacher was firm in his belief that the work was too difficult for women. He felt that the women were "carrying too much weight" and that he should be "gentlemanly" and do all the heavy work himself, especially forging, the most difficult of metalworking skills and the one that requires the most practice. This seemingly benign paternalism had severe consequences. For one, it dramatically reduced the amount of his actual teaching. The message behind the gesture was clear, and the consequential lack of skills transfer reinforced the discriminatory accusations of teenage males and conservative fathers and husbands. The participatory and analytical sessions, however, encouraged the women to continue in spite of his behavior.

Struggling through the course in spite of this instructor, the women held a bazaar around Christmas time to sell the items and to participate for the first time in the economic results of their training. This event was the first opportunity these women had to demonstrate to the skeptical members of the community and the anxious members of

⁷For example: Vilmar Faria, 1980, *Divisao inter-regional do trabalho e pobreza urbana: o caso de Salvador*; in G. Souza and V. Faria, eds., Bahia de Todos os Pobres, Petropolis, Rio: Vozes. Elizabeth Jelin, 1980, *A baina na forca de trabalho: actividade domestica, producao simples e trabalho assalariado em Salvador*; also in G. Souza and V. Faria, eds., op. cit. See also Janice Perlman, 1976, The Myth of Marginality: Urban Poverty and Politics in Rio de Janeiro, University of California Press.

their family that they had learned new skills. The loss of critical income invested in the project, the costs of transportation and other expenses, and the loss of what they might have earned elsewhere was a worthwhile investment to be shortly repaid. They expected to sell what they had made with rod iron: bakesheets, trays, a miniature carousel, Christmas trees, plant stands, wall hooks, plant hooks, metal pictures, and garbage bag stands. All the items made throughout the first few months had been carefully stored in a locker at CESUN to which only the instructor had the key. On the day of the bazaar, because he failed to appear, the locker had to be forced open. After this incident, this teacher was replaced.

Through many weeks of long discussions of their role during the year following the sex education course, the women expressed the following sentiments:

Whenever possible, women should work outside the home because they can help with the family's expenses.

Whenever possible, women should work outside the home because it is only when women earn money of their own that they can have some independence and say in the family's affairs.

Metalworking is just like any other job; all women need is willpower to do it.

The work is not heavy nor difficult; men don't want us to work as metalworkers because they are jealous and egotistical . . . and afraid we will take their jobs.

The sex education course, in particular, provided the women with a sense of control over their own lives in a different way than the metalworking project could. Significantly, they could translate this information into support for independence, initiative, and change in their relations with the opposite sex. It became a grammar for ambition. To control one's own anatomy is to take one's destiny into one's own hands. The reduction of the need to turn to men for economic support was not lost upon the women. Months later, in March 1984, when a married woman quit the project, a number of women disapproved of her decision, assuming it had been motivated by her husband. (No one knew the actual reason.) "No one should marry a man like that," they said, implying that her husband had refused to let her work:

This is precisely why I don't want to get married so young.

It is better to be alone and single than have somebody trying to command your life.

I have had a number of boyfriends, but when they try to boss me around I tell them where to go.

Everyone agreed that they didn't want a husband to tell them what to do.

It is important to note that although the cooperative presently employs only twelve women, all of the graduates shared the training experience and underwent a fundamental change in attitudes. As of this writing, the cooperative has not reached the financial break-even point. Even if the cooperative does not achieve financial viability, these women and their families have received benefits that will extend through their lifetimes: they have increased literacy and math skills; they are skilled metalworkers; they have taken control over their reproductive capacity; and, most importantly, they have a new vision of their role in their society's development.

**THE HELADOS PIN ICE CREAM FACTORY
LIMON, COSTA RICA**

The Helados PIN ice cream factory project was initiated in Limon in 1982 by the Centro de Orientacion Familiar (COF), a private development agency in San Jose.¹ Though the project was ultimately directed from San Jose, the primary and daily responsibilities were in the hands of the project director in Limon. After twenty-seven months in operation, the project was close to managerial self-sufficiency.² By April 1984, the factory was capable of covering all its cash outlays, including salaries, was rapidly approaching a profitable level of production, and was awaiting legal incorporation as a "self-managed" enterprise.³ The enterprise is owned and operated by twelve women, four of whom began in early 1982. Helados PIN is now prepared to incorporate four new members and will continue to do so until a minimum of fifteen members is reached.

For these women and their families, the project and the factory have had a profound impact, socially and psychologically as well as economically. The project also benefitted the Limon community. The men who do the street vending and the stores that sell the product realize a substantial income. So this women-owned, productive enterprise has increased economic opportunities for men as well as women.

The Helados PIN women fought hard for this achievement in the face of four obstacles that constantly threatened the project and the factory. First, equipment broke down frequently, delaying production and income. Even though the women had joined the project in search of economic benefits, they paid for child care and transportation when under pressure to quit. After two years, their income is only beginning to reach their perceived minimal needs. The equipment is still unreliable. Second, because of the country's current economic crisis, their financial needs sharply increased during the project, as did the cost of transpor-

¹This report is based on data collected by Mabelle Figueroa, the process documenter, who visited the project throughout the training period. The analysis in this report, however, is the sole responsibility of the author, and may not necessarily reflect the views of the documenter.

²A local accountant visits the project monthly to supervise the bookkeeping and accounting system. COF, the implementing agency, receives monthly reports from the factory's participants, and is available for consultation. The women also need further assistance in marketing before they are managerially self-sufficient.

³The project income did not yet provide for depreciation or a reserve fund, and salaries were below the minimum wage. The implementing organization required the cooperative to meet the legal requirements for an autonomous agency. (See pages 122-123.)

tation and child care. Because little or no income was generated during that time, opportunity costs were high. Third, Limon's ethnic conflicts also threatened to undermine the unity and the leadership of the project. Finally, communication problems and cultural differences among the factory women, the project staff in Limon, and the implementing organization in far-away San Jose eroded leadership, initiative and self management. The following historical analysis indicates that the success of the project stems from two factors. The first was participatory and analytic training.⁴ This method immediately involved the women in decision-making, therefore identifying them with the project from the beginning. Because the training focused on problems as they arose, practice was more important than theory. Problems became a learning exercise and were transformed into a positive experience. Along with status and income, the women increased their decision-making role in their households. This in turn transformed the hostility of their husbands, companions, and fathers into support.

The second factor was the project's structure as an enterprise owned and managed by women. This stimulated the majority of the women to continue in the face of multiple obstacles and disappointments, enabling them to overcome the loss of participatory and analytic training after the twentieth month.

This project history focuses on three critical periods when the project was threatened to show how the crises were resolved. It describes how participatory and analytic training and the nature of the project structure enabled the women to overcome significant obstacles.

The history also discusses briefly the impact of the project on families, on gender relations, on decision-making in the household, and hence upon conditions affecting fertility. This impact is seen by comparing Helados PIN with other projects within the Limon area. This comparison underlines the significance of the two key factors in the design of the women's ice cream factory project.

HISTORICAL OVERVIEW OF THE PROJECT

Initiating the Project

The history of the ice cream factory is summarized in the following outline.

- * January-February 1982: The activity of producing ice cream was chosen through a marketing and feasibility study; twelve participants were selected.

⁴The Brazilian project history includes a longer description of this training and its similar results. (See pages 101-103.)

- * June 1982: Training began.
- * August-October 1982: Courses were given in management, accounting, administration, and basic economics.
- * October 1982: Equipment was finally installed but later proved to be inadequate.
- * November-December 1982: Trial production begins.
- * January 1983: Final Production begins.
- * September 1983: Production was halted because of continued equipment problems and the need to concentrate on marketing. Repairs were carried out.
- * December 1983: Production resumed.
- * March 1984: Managerial self-sufficiency in daily tasks is achieved, with technical assistance once a month.
- * June 1984: Income is sufficient to cover all but depreciation costs.

The specific goals for the ice cream factory were group ownership, and managerial and financial self-sufficiency. Once the factory was on sound financial footing, it was expected that the women would have the ability to locate and pay for needed technical assistance.

The decision to invest time and energy in this project arose out of the relationship between COF and the Organizacion de Mujeres Limonenses (OML), a women's confederation engaged in income-generating projects in Limon.⁵ The ice cream factory project was staffed by an on-site director (who had directed the OML projects), an assistant, and a secretary for Limon. Consequently, a complex chain of communications linked the Pathfinder Fund to COF/San Jose, then to the on-site director in Limon, and finally to the participants.

The first two months were spent on the selection of participants and on a feasibility study, which identified twenty-three activities

⁵COF originally funded the OML and served as its parent organization. During the project, OML was to achieve independence and be incorporated. The projects organized by OML had been activities such as sewing and baking that were traditional, did not demand a rigorous work schedule, and were more compatible with women's child care and domestic duties. OML eventually became the parent organization for the ice cream factory, taking over where COF left off after two years of implementing the project. OML is building new headquarters, in which the factory will be housed.

according to a set of qualifying criteria established by COF and the Pathfinder Fund.⁶ These were subjected to a second analysis, a market and opinion study, that reduced the possibilities to four. These were finally evaluated by the participants. They then decided to produce ice cream made out of local natural fruits. Presently there are only two other ice cream producers in Costa Rica; both are in San Jose, and both use artificial ingredients.

Selecting the Participants

A general announcement of the project resulted in 162 women applicants. In five consecutive sessions, these women were divided into small groups and asked to role-play, to express their opinions, to stretch their imaginations, and to plan and organize fictitious businesses including the ice cream factory itself. In this way the women learned to understand the nature of the project. Some dropped out, but all contributed to its final form. Independent data suggests that twenty percent of the 162 may have dropped out because they were not interested in a non-traditional activity.⁷ The final number of participants was not fixed as part of the project design; the sixteen women selected were those who responded positively to the concepts inherent in the project: non-traditional work, self-sufficiency, and group ownership.⁸ They were highly motivated, open to alternative roles for women, and willing to commit themselves. Their educational levels varied significantly.⁹ Nine of the women were black; seven were Hispanic.

⁶The activity must not require massive expenditure nor a participant education level beyond secondary school, must take place in Limon, must be eventually able to support thirty women with an initial minimum of fifteen, must produce a commodity that substitutes for something previously imported, must use local materials, must be marketable and diversifiable, and must be a non-traditional activity for women.

⁷This data was derived from a community study done by a local consultant for COF.

⁸This is not to say that they understood these concepts well in the beginning; the participatory and analytic training focused throughout its eighteen-month history on the implications of these three concepts.

⁹Data on ten of these sixteen women indicated that one had not completed primary school; two just completed primary school; five had attended secondary school and two had completed secondary school.

THE FIRST YEAR

Training and Setting Up

Training began in June 1982 as the women waited for the site to be prepared and the equipment installed. Two-and-a-half hour training sessions once a week generated discussions on women's roles and needs in Limon, on the nature of the project, and how it differed from other employment options. They dealt with what a self-sufficient, self-managed, ice cream factory would require from each woman and from the group as a whole.¹⁰ The women were never subjected to lectures. Rather, these sessions were organized around techniques that stimulated discussion, involving the women in active participation and an evolving pattern of internal leadership. When production began and the women learned how to make ice cream and manage the factory, this participatory and analytic principle of learning would be integrated into the daily work schedule. Discussion sessions at the end of each week analyzed the events of the week, dealt with all problems as they arose, and made production plans for the following week.

By July, the equipment had not yet been installed as expected. It was inadequately installed in October and was only minimally operable until January 1983, delaying the start of production by six months. Trial runs were limited in November and December to the extent that the equipment was working. The project director used this time by increasing the number of training sessions per month, and teaching administration and financial skills. Women simulated these responsibilities as if the factory were already in operation. As always, self-management was emphasized.

In July 1982, the women drew up their first draft of the factory organization, assigning the work to four divisions: production, storage and inventory, purchasing, and sales. They decided that they did not wish to delegate all administrative functions to one person but preferred instead to set up an administrative council with a representative from

¹⁰Five sessions were devoted to: (1) group formation, cooperation, and solidarity; (2) the project, its relationship to other women's organizations, and its philosophy of self-sufficiency, self-management, and self-direction; (3) the situation of Limon women and its causes, their image, and the novel notion of remunerative work for women as a part of self-realization; and (4) the economic realities, expectations, and needs in Limon, and cooperative work as a solution to group and social needs in the town.

each division.¹¹ They began training in purchasing by searching for suppliers and locating the best sources of raw materials. They calculated costs, prices, depreciation, and capitalization. They designed marketing strategies, advertising campaigns, radio slogans and posters. Two women began learning how to drive. They discovered that they couldn't buy wrapping for the ice cream without a patent, and that a patent required political influence, so they contacted governmental and private organizations. Through these activities the women were required to deal with one another under the supervision of the on-site director, who constantly employed a participatory and analytic approach by attending to problems as they arose, insisting the women confront and solve them together. In this way, the women learned that problems affecting group cohesion also influenced efficiency and, as they would learn later, production and the well-being of the factory. With the help of the on-site director, the women solved problems dealing with punctuality, fulfillment of responsibilities, and ethnic tension.

In August a management consultant was hired to provide training until the end of the year. An economist gave a course in basic issues immediately relevant to the women's endeavors. A local business administrator taught basic principles of management. The lecture format employed by two consultants in accounting and finance contrasted markedly with the participatory and analytic training; the accounting course was not translated into active and skilled practice. In fact, the women did not become self-sufficient in accounting until March 1984, and only after much further training. Of the economics course, the documentor writes:

The economist's method of teaching was based on traditional ways of exposition using a blackboard. This was combined with participatory teaching which permitted the women to intervene when they were unclear on a topic, ask questions, expand certain topics, elaborate examples, etc. The technique of giving talks appeared to be tedious since it in fact gave few opportunities for participation. It converted the women into receptacles of information rather than active subjects in the process of learning. The use of technical vocabulary was unsatisfactory and affected the women's comprehension and the message.

By October, activity included occasional production, accounting, and administration. These skills were then practiced in November and

11

The documentor wrote that the women "clearly conceptualized the positions that would be created in the factory: a driver, a sales person, people to make the ice cream, packers, administrator, etc. Nevertheless, their impression of a collective enterprise, of common property, made the women suppose that they would all come to know and hold all positions on a cyclical basis."

December when an expert in ice cream production supervised the women as they learned how to obtain raw materials most economically, experimented with recipes, and made several trial runs as the equipment permitted. The women first shared the ice cream with women from OML and got their advice on quality control. These trial runs produced 5,797 popsicles by the end of December which were sold to a public that welcomed this addition to the local market. Their sales also mollified disgruntled husbands. Twenty-six regular clients (about fourteen percent of the Limon market) contracted to sell the product in their neighborhood stores.

The First Crisis

The implementing agency was unable to get the equipment installed and working on schedule. Production was delayed six months, and equipment need constant repairs over the two-year period. In accordance with their development philosophy, COF had contracted with an engineer in Limon (as opposed to San Jose) to design and construct equipment that would make, store, and distribute ice cream. But the engineer proved to be incompetent for the task. The required technology was not available in Limon, and alternatives in San Jose were extremely expensive. After the engineer tinkered with the equipment for over a year, consistently delaying production and reducing capacity, COF cancelled payment and finally sought technical assistance in San Jose in 1983. In August 1984, the equipment was still not working regularly.

The equipment problem exacerbated communication difficulties and exposed cultural differences between San Jose and Limon. Neither the women nor the project staff in Limon, including the on-site director, had enough information to explain the continual technical problems and constant delays, caused by COF-San Jose's actions. On the one hand, the women were learning how to take on more and more responsibility and so desired greater decision-making and participation in the functions of the factory. They concluded that their participation in decisions would improve the equipment problem, but that COF didn't have enough confidence in them to allow this. On the other hand, the delays in production also delayed the very experience the women needed to complete their training in self-sufficiency and self-management. Their extended dependency on COF, coupled with discouragement and lack of income, impeded initiative and self-sufficiency. To the women, it appeared that the problem with the project was entirely technical. They did not consider the possibility that they might increase production through reorganizing their own production system.

The production delays led to constantly increasing frustration and disappointment, and the women had to muster the resources to withstand complaints from home and to cover transportation and child care costs that a real income would have paid for. A small income from trial-run sales in December, and promises of production in January, were significant but not sufficient.

Fifty percent of the women faced strong family resistance to their continuing. By September 1982, when the weekly meeting developed into regular four-hour work days, all of the women had begun to work a "double day," that is, a greatly increased amount of time allotted to work.¹² The resulting frustration and disappointment exacerbated tension between black and Hispanic women.

Dropping Out

Under these pressures, six women dropped out by November 1982. The project documentation provides the following explanations for these dropouts and illustrates some of the effects of the project upon their lives.

Anne, a young single black woman whose mother had abandoned the household fifteen years earlier, was "strongly dominated by her father." He "wanted something more than factory work for her and didn't understand nor believe in the process of self-sufficiency."¹³ When the delays in production continued, he insisted that she demand the position of administrator as a condition for her permanent membership. The group had already developed an egalitarian structure in which everyone would take turns with the positions in the factory. They found Anne's proposal unacceptable, and she left.

Betty, another young single black woman, had already applied for a teaching position, but had been turned down. A course at the National Institute caused her to miss a number of training sessions. When the project seemed to be making little financial progress and the other women disapproved of her absences, she left to take her chances at the National Institute.

Katherine, a young black mother in a common-law marriage with a man who could find only occasional work, urgently needed an income. "She said that in the time she spent with the project--until November 25--she learned how to communicate better with her 'husband,' with whom she had had frequent disputes, and that because of her experience on the project, their relationship had improved."

Esmeralda, a young married Hispanic mother of two, left when her child became severely ill. "She felt very guilty about her child's illness, finally acceding to her husband's criticism that had she not been working, the child would have been receiving better attention and never fallen ill. Ultimately he obliged her to quit, though she tried to maintain contact and follow the development of the project.

¹²This "double day" averaged over three hours of extra work in the early morning or late evening, reducing free time and demanding some help from other family members, including husbands, companions, and fathers.

¹³The quotations are from the documentor's reports.

She said that someday she wants to organize a group of women in her neighborhood and teach them what she has learned at the ice cream factory."

Hispanic, married, and the mother of four children, Frederica needed wages immediately because she had been earning before the project began by selling empanadas from her home. An unwanted and difficult pregnancy strained her ability to continue. Finally she determined that she could no longer afford to remain with the project and returned to her empanada baking. "She says she learned how to calculate costs at the ice cream factory and otherwise increase her own business at home, and is now much more efficient and making more money than before, as a result of having participated in the project." Katherine, Esmeralda, and Frederica all said they would like to return to the factory when it is operating at full production.

Genoviva, single, Hispanic, and twenty, came to a few sessions and never returned.

The documentor interviewed three of these six women:

They were unanimously enthusiastic about having learned to communicate with their husband or companion, about how to make a daughter or girl more independent, about how to organize a group and how to organize more women's groups in the community. They unanimously suggested the rapid development of the processes, activities and tasks, stating that this would make the project stronger. One of the women recommended giving greater freedom of action to staff workers and in some cases to the group itself. Another suggested this type of training in other projects since it gives good results. They unanimously responded affirmatively to the possibility of some day returning to the project. One woman said that her husband's complaints would be unjustifiable once the plant started production.

Staying On

To overcome the pressures generated by the economic crisis and equipment failures, participatory and analytic training was intensified in October, November, and December. It confronted all of these issues, permitted the women to discuss them openly, and employed the results of their reflections and decisions in their group and at home. In this way, the training was able to contain the effects of constant delays, frustrations and conflicts. By the end of December 1982, when it seemed that production would finally begin in January, the very pressures that threatened the group in November were now holding it together.

Working together during the crisis had created a strong sense of solidarity, manifest in a number of ways. First, the group decided they needed to elect a leader/coordinator from among themselves. In spite of the inter-ethnic tension, the women unanimously elected one of their members. The efficiency of their work then increased, and

tardiness disappeared. These changes translated into changes in behavior away from the project, especially at home. "In general, the role of housewife seems to be giving way to one of manager, a profound attitude change to take place on so few months."¹⁴ That is, participatory and analytic education had enabled the women to exercise managerial and financial skills and cooperation, which became advantageous, even prestigious, both on the project and at home.

On the other hand, the difficulties should not be minimized:

The fundamental problem and the most difficult to manage for the women which derives from the low, unstable income from the project is justifying to her husband or father, continued relations with the project given the economic dependent relations of all these households. . . . These women suffer a good deal of guilt about being outside of the home for long periods of time; the tension that this provokes with their husbands who complain about dirty clothes, cold meals, and unattended children are obstacles that weigh heavily on the women and impede their control of the project. Yet these women try individually and collectively to overcome this . . . To this type of pressure the women answer decidedly that they will continue to participate in spite of everything.

Consequently, the women took considerable risks and proved enormously resourceful in devising means by which they could continue.

One woman related that she lied to her husband about the salary so that he wouldn't bother her about her participation in the project.

Another woman commented about her difficulties in subsisting and keeping her daughters in day care since her father had been upset all this time because he didn't see any financial reward for her work. As a result she borrowed money from friends so that she could pay for her daughters' day care rather than give her father the opportunity to reproach the project.

The women relied on one of two adaptations. First, they expanded their work time by arising early enough to finish all the household chores (instead of delegating chores to other family members or help) so that husbands would have less to complain about (this is often referred to as the "double day"). Second, they relied on family members wherever possible, or borrowed money for child care.

When the documentor asked the women about benefits they had received from the project, the primary reason for their joining a year before, economics, was second to personal growth. All of the women who stayed

¹⁴Susan Enea, Second Semi-annual Report to USAID, January 1983.

saw the enterprise as a vehicle for personal and familial improvement and an opportunity to gain education, increased awareness of themselves, companionship, and personal development:

In the beginning I had no understanding of self-sufficiency programs, but over time I analyzed the evolution of this factory and I learned how to understand its significance. I learned that one has to fight hard for this kind of project. The country could get out of its economic crisis if there were more projects of this type that benefit the workers and not only the bosses.

In the beginning I didn't understand exactly the significance of the cooperative, but I learned over the year that it is something 'very big.' Initially I saw everything through rose colored glasses. I thought it would be very easy, but all the difficulties have shown me that it is difficult to make a project like this work. The group is united now and there is more understanding among us than when we started.

Every one of the women claimed that participation in the cooperative had improved her relations with her husband, companion, or father. The following are representative comments:

Participation in the project was an experience I really hadn't anticipated. It helped me manage my family problems better. To leave the house and have the opportunity to converse with other women companions also makes me feel better, alleviates some of my own problems. The project helped me express myself better; little by little I lost the fear of speaking up. Before I was useless, stupid and ignorant. Now I know how to conduct myself.

I think there ought to be many more groups that help women like this has helped me, to give them the opportunity to leave the house and leave to do alone what the husband asks them to do. Before my husband told me how things were without explanation; but now I know the reality and I express my opinion and how I feel. For this my husband thinks I have changed a lot.

I think it is important from a moral, spiritual and economic point of view that other women participate in this type of project, because I know that a woman isn't only made to be in the house caring for kids and doing what her husband tells her. Before I thought it was like this because if a man maintained the house financially, then he had this right; but today I think entirely the contrary.

The Second Crisis

The second year's crisis, in August 1983, demonstrated the growth of the women and their ability to move toward managerial self-sufficiency. The women were unexperienced in managing funds, and the earlier delays in production meant that the women did not realize how rapidly their expenditures were exceeding their income until March, when funds had virtually disappeared. They were then faced with the choice of buying more raw materials to continue production, going without salary, or closing the factory. At this time, as at all other times, the women decided to continue. In order to pay themselves badly needed salaries, they took out a loan from OML, half of which they repaid in the following month with their increased sales. Then, when production decreased again, the women decided to go without salaries rather than commit themselves to another loan.¹⁵

Production fluctuated dramatically in January 1983 because of reduced sales. School was in recess and rains were heavy. By March, however, daily production reached five thousand, twice what was needed to cover expenditures. Just as the women began to feel secure, however, the quality of the ice creams began to vary. Because of small leaks in the molds, the salt solution that freezes the product was seeping into the ice cream. This also meant that the freezing process was taking two hours instead of half an hour.¹⁶

When new molds improved production dramatically, the women faced the dilemma of not enough sales. It became obvious that they needed to reorganize their work system to balance their production and sales, while devoting more attention to expansion. Marketing was difficult. They justified the limited number of buyers by the fact that electricity in Limon is unavailable at night in the small stores, making overnight refrigeration impossible. The project staff then pointed out that they had contacted only twenty-eight percent of the potential buyers in Limon. COF explained why they had not directed the women to pay more attention to marketing:

The women make decisions only when they are persuaded to and this takes time. That is, it is necessary for them to see the entire process behind the reasons for a decision.

¹⁵Because the principal focus was always self-sufficiency, COF did not provide any direction where it felt that the women could, and should, learn on their own. This ultimately successful strategy should be compared with Pueblo to People's similar philosophy with the bakery in Charguita, where much was learned by trial and error.

¹⁶At this time, COF cancelled its contract with the local engineer, conducted a complete study of their own on each of the machines at the factory, and hired technical assistance in San Jose that travelled to Limon on a monthly basis.

In a business directed by authority, the process is simplified as an order is issued vertically, and it is not necessary that the employees understand.

When the women themselves realized that the faulty production wasn't at least partly a marketing failure, COF gave several one-day intensive seminars on evaluating the options. In July the women rescheduled their production for three days per week, after consulting a specialist in sales and marketing. They used two new carts provided by COF (the original cart was stolen) and tried to diminish their financial difficulties.

In August, however, equipment was still breaking down, and the on-site director of the project left. That departure created three problems. Without a skilled director tensions could no longer be contained by a group that simply wasn't skilled enough to manage their differences. In the one area the women were unable to control--accounting and bookkeeping--the local staff member, who had been project secretary in Limon, assumed responsibility. Not knowing these skills herself, she had to learn them from a technical assistant from San Jose and then transfer those skills to the women. This interfered with the transmission of information between the women and COF--San Jose. In her anxiety to do a good job as interim director and intermediary between the women and COF--San Jose, she became irascible. She monopolized decisions just when the women should have been making them themselves. Finally, because of the distance between San Jose and Limon, the women were left with the impression that COF--San Jose was abandoning them without enough information and yet monopolizing decisions about the equipment. They took this as a lack of confidence in their capabilities. As production and income decreased while pressures from home grew, the women resolved to take the initiative. In the departing director's last session, she helped the women write an emergency plan, which requested that the factory be closed down for a month for repairs. They decided to diversify by producing bolis¹⁷ as equipment was installed. They suggested that they should plan a marketing campaign that would create a "new image" for the factory,¹⁸ and they insisted that COF subsidize their salaries for that month. COF agreed, and the factory was shut down on September fifteenth.

The significance of this emergency plan cannot be overestimated. The group overcame their fear of soliciting information and decided on their own best interests. It indicated the extent of their ability

¹⁷Bolis are cylindrical sweets wrapped in plastic in liquid form, which can be frozen as popsicles.

¹⁸Neither the documentor nor the project director has provided any statistics since June 1983, before two major advertising campaigns were launched. At that time, without the aid of such campaigns, the women were selling to fourteen percent of the available markets and stores in Limon.

to become self-sufficient. Rather than abandon the project, all ten women determined to improve it.

The Last Crisis and Its Resolution

Unfortunately, repairs took two months, and the factory did not reopen until mid-November. When it did, the women felt strained but unified, and they expressed hope and enthusiasm. Production was still severely limited because they lacked the necessary molds and the freezer was still inefficient. The women had to reduce their work schedule, accepting once again an inadequate income. One of the women quit, no longer able to make ends meet or withstand the pressures from home. Her resignation precipitated expression of tensions that the whole group felt. It was as if her desertion shattered the group's solidarity at a time when there was no longer any facilitator to contain anxieties and transform difficulties into learning experiences.

The organization became severely inefficient as the group no longer directed itself. Absences became frequent as discipline disappeared. People were reluctant to take responsibility for quality and stock control. Relations became disrespectful and hostile, and conflict was expressed in ethnic terms. The distributor refused to drive because she said the others had accused her of poor driving. The women blamed COF-San Jose for their difficulties. The local staff secretary, now in charge of accounting and training the women to take over that responsibility, became authoritarian in her desperation to keep the factory functioning. This contradicted much of what they had learned, but unified the women as a block against her. In January all the Hispanic women quit amid cries of racism. Only six women remained.

Three events contributed to a resolution of the crisis. First, the project documentor, who had watched the project develop for a full two years and understood its principles, intervened. Calling a meeting herself, she led the group in an evaluation of the difficulties and the options. The social dynamics that had grown so disruptive were fundamentally altered, and a sense of purpose began to reassert itself. She emphasized how close they had become after two years of running their own business and being their own boss. She visited the Hispanic women who had left the project (she was Hispanic herself) to negotiate their return.

Second, COF supported these moves. They requested the secretary's resignation and established a system to transfer directly to the group those skills still lacking--accounting and administration. An' third, the equipment required for diversification was finally installed.

At the same time, COF issued a decree that legally defined the rights and responsibilities of the factory women:

None of the equipment belongs to any single woman nor is it the private property of any of the factory members; rather

it is collective property that must be managed by a self-sufficient group.

The benefits of the project cannot be sold or rented out.

The group has the responsibility of increasing their number to at least fifteen women without discrimination because of religion, politics, or ethnic affiliation, with the single exception of the ability of the factory to generate employment and production.

If the factory disintegrates or is reduced in the number of members below five, it must reorganize itself.

The selection of new members is the responsibility of the women themselves.

The group is responsible for continually writing up monthly financial reports and other reports required by Costa Rican law.

The contract for this project was exclusively made between the Pathfinder Fund and COF and therefore COF has the right to determine what type of information is sent on to the factory.

In January, two of the three Hispanic women who had left returned, although they insisted on working separately on the bolis production, a problem still unresolved. As of mid-January the factory was completely self-managed, with a technical assistant from COF visiting every month, to insure the transfer of administrative and accounting skills to two designated women. The women established a work plan, delegated responsibilities, and elected one member as director and coordinator. By March, even before production was diversified, the factory was able to cover all expenses except for depreciation, as well as provide a salary to the women just below minimum wage. At that time, the factory's income was 230,000 colones per month (\$5,111.11 at 45C per US \$1.00).

CULTURAL AND SOCIOECONOMIC CONTEXT

An understanding of the project's cultural and socioeconomic context helps to explain why ethnic tension plagued Helados PIN. It also reveals how the structure of the project benefited the women, protecting them from economic crisis. These two issues, in turn, show that certain lessons can be drawn from the project's equipment and communication problems.

Ethnicity

Though Limon is a Costa Rican town, its cultural heritage is North American and Jamaican. In 1871, Minor Keith of the United States came to Costa Rica to build the International Railways of Central America

between San Jose and the Atlantic Coast and to establish the United Fruit Company. Since Costa Ricans viewed the steamy lowlands as uninhabitable, he imported black labor from both Jamaica and Louisiana for all non-managerial positions. Until the company pulled out of Limon in 1942, the population was almost exclusively black, English-speaking, and oriented towards North America through United Fruit.

Before 1942 Costa Rica had no control over the area; blacks had no voice in the Costa Rican government; and the black and Hispanic populations were culturally segregated. When United Fruit moved its operations in 1942 to the Pacific coast, the Costa Rican government prohibited blacks from relocating with the company to prevent competition with highland Hispanic labor. Confined to the lowlands and abandoned by the fruit company, blacks were not granted citizenship until after World War II. Many blacks then became landowners and produced cash crops for the international market (often selling to Standard Fruit). They either employed the unskilled Hispanic laborers who moved into the area, or they became skilled laborers on the docks. As a result, the black population in Limon tends to be economically better off than the local Hispanic population, although the entire Limon area is far poorer than the general Costa Rican population in the highlands.

The women at Helados PIN are a microcosm of their community and their different cultural backgrounds are apparent in the factory. Two specific characteristics differentiated the two groups. The blacks enjoyed greater financial stability than did the Hispanics, and they received more support and less opposition from their husbands. Their husbands or close male relatives appreciated the longer-term economic effect of the enterprise, which some of them explicitly related to their Limon dockworker's union. This contrasted sharply with the Hispanic husbands, whose cultural heritage encourages female subordination and maternal domesticity, but whose economic situations were critical. The Hispanic women faced greater pressure from home and relatively greater financial needs, which in turn led to tensions at the factory. They finally left when they could no longer withstand the frustrations in the face of their husbands' anxiety.

The Significance of Ownership

The present economic crisis has had two conflicting effects upon the Helados PIN project. It has made it imperative for the women to earn an immediate income and has decreased their ability to invest time and money in an unprofitable income-generating activity. None of the women could easily afford the opportunity costs the project demanded because of the many equipment problems and production delays.

Costa Rica suffered from the third highest inflation rate in Latin America in 1981, as well as a negative growth rate. The collapse of the Central American common market and the near elimination of foreign investment in the country were combined with the devaluation of the coffee market and an increase in the costs of imports, especially oil.

From 1978 to 1981, Costa Rican workers lost one-third of their buying power.

When Costa Rica was unable to make payments on international loans, the government agreed to the International Monetary Fund's austerity measures. These included a freeze on wages, the end of price supports for basic items, and a utilities rate increase of seventy percent for electricity and telephone, ninety percent for water, and forty-four percent for fuel. These measures hit Limon harder than the rest of the country because it had never benefited from the prosperity programs of the 1960s and 1970s as had the central valley. Unemployment for both men and women in Limon is the highest in the country. Basic items must be brought down from San Jose and are more expensive, and development has lagged far behind the rest of the country. Small industries and the technology for them are virtually non-existent.

One result of government austerity measures is a decreasing cost of labor. The Latin American Regional Report recently stated:¹⁹

Costa Rican labor costs are now among the lowest in Latin America. . . . Government statistics show Costa Ricans working in the clothing industry for around 50% of their counterparts in Taiwan.

To attract dollars and to ease unemployment, the Monge government opened two free trade zones in 1982 which it hoped would transform Costa Rica into the "Taiwan of Central America."²⁰ One of these is in Limon. Many of the people who will benefit from increased employment in the zone are women, who will work in the garment trade doing piece-work in the home.

The Helados PIN project serves as a real and symbolic alternative to the model of employment provided by the Free Zone in many ways: it uses local raw materials, and no imported goods; it keeps profits within the country; it generates employment not just within the factory, but outside it; it is owned and managed by local, low-income people; and the owners and managers are women, who usually take the lowest level positions in the free zone factories.

CONCLUSION

A comparison of Helados PIN with other women's projects in the Limon area demonstrates that the ice cream enterprise increased decision-making power, altered gender relations, and effected change in the division of labor in the women's households. These changes have significant

¹⁹September 18, 1981.

²⁰Central American Report, January 28, 1983.

implications for community development, for the quality of women's lives, and for decreased fertility.

The director of the Helados PIN project and the project documentor independently analyzed these projects and reached the following conclusions. First, because of limited funding, the other projects were unable to purchase skilled technical assistance. They relied instead on upper-class volunteers who lacked expertise and experience.²¹ Without expertise, these projects could never provide training in self-sufficiency. They remained dependent upon the volunteers whose own perspectives were paternalistic. Hence, neither self-management nor self-sufficiency were built into the project design.

Second, the activities of these projects were chosen by the women themselves. Since poor women without additional resources operate within a limited perceptual framework, they all chose traditional activities. They therefore produced products with which the market was already flooded and which provided half the salary Helados PIN women were receiving at the time they were beginning to break even. With Helados PIN, the women chose among promising alternatives selected by a marketing and feasibility study.

Third, all the other projects began training with a consciousness-raising course, which was then followed by production training. This meant that they could not benefit from the constant interplay between practice and contextual awareness that is basic to participatory and analytic training. Their budgets permitted only a low investment in equipment, and training did not include management, marketing, or accounting. The activities chosen could be either done at home or could be compatible with domestic duties. There were no changes in the division of labor, and no teamwork to improve production. Thus they generated no dynamics that would permit change in decision-making skills and alterations in gender relations. Mastery of skills was the main objective, with no effective efforts to form a self-sufficient business.

In contrast, the Helados PIN project saw mastery of skills training as the means to the goal of self-sufficiency. Investment in professional training and technical equipment demanded significant increase in responsibility, and with it came personal growth and increased status. Since domestic schedules had to be altered to accommodate the factory, increased decision-making skills were transferred to the home. These demands, in turn, generated conflict, which was analyzed and incorporated into the learning process. All of these factors affected gender roles and the division of labor in the household. After two years of observation

²¹This is not the case for the projects which were organized and funded by COF, but as the other elements are common to all groups, this single difference was not significant for either income, gender relations, or household division of labor.

at the factory and in the homes of the Helados PIN women, the project documentor offered this analysis in March 1984:

Perhaps the most positive impact of the project in relation to its constraint on women's time has been that the husbands find themselves obliged to collaborate in doing some tasks that before they had considered only within women's competence. From a sociological perspective these are signs of transforming--albeit slowly--the social relations of the family. Another indication of this is that all the men in one way or another (finally) consented that the women themselves decide when and how long they would participate in the project.

The education and awareness that was imparted to the group not only modified the women's attitude but that of her family members too. This must be so since there is no other way to understand how the men--the husbands and fathers--who were brought up in a culture as macho as ours, have responded so positively to the project and to the women themselves.

**LAS TRES HERMANAS POULTRY COOPERATIVE
SORATA, HONDURAS**

The project in Sorata,¹ a rural Honduran village, is a poultry cooperative that produces eggs.² It has two barns, each holding 1,800 laying hens. This women's cooperative also raises bees, goats, and vegetables. Thirty women belong to the collective. They represent 28% of the female village population over fifteen years of age and 22% of the village families. Approximately half the women are wives or daughters of members of the village men's agricultural cooperative, which created and still defines the destiny of the village.

The project was implemented by the Instituto de Investigacion y Formacion Cooperativista (IFC), a small private organization. IFC provides education, skills, technical assistance, and research within Honduras's land reform sector, which accounts for 18% of the country's population.

The successes of this project run contrary to two assumptions about rural development popular in the 1970s. The first is that managerial self-sufficiency is dependent upon the target population that chooses the project and participates in decision-making during implementation. Indeed, The Pathfinder Fund insisted on the latter condition as a requirement for funding. Yet the relationship that IFC imposed upon the women's egg cooperative toward the end of the training period grew increasingly more dominating, particularly in major decisions. As a consequence, the project, which was not the women's idea to begin with, did not genuinely involve the women in any significant decision-making that involved risks.

The second assumption is that relationships in community-based projects should be egalitarian. Contrary to the original design of this project, the relationships ultimately established among members of the cooperative are hierarchical. This structure is a result of social realities in the village and of cooperative organizational law in Honduras.

Three major effects of the project were apparent by 1984. First, it was operating self-sufficiently as the first legally constituted women's cooperative in Honduras. Second, it has had a very clear effect upon the social, political, and financial status of women in the community, increasing their participation in decision-making and community activities.

¹"Sorata" is a fictitious name.

²This report is based on data collected by Melba Zuniga, the process documentor for this project. This analysis, however, is the sole responsibility of the author and may not reflect the views of the documentor.

Finally, the community, in particular the men's cooperative, benefits from the project materially, politically and socially.

PROJECT HISTORY

IFC was already involved in Sorata in 1981 when the idea of the poultry project was first introduced. IFC was one of four organizations³ that had been attracted to the community by the reputation of the men's cooperative in Sorata. These organizations had set up welfare programs to increase nutrition: beekeeping, the raising of goats as well as vegetables, and a mothers' club that passed out milk (lactario). These projects had unwittingly created factions among the community women, which hindered the projects and created scandals.

On November 18, 1981, IFC called a village meeting to propose that the community women share yet another activity: poultry raising. IFC explained that this project would differ from the rest: it would lead to the establishment of a legally recognized cooperative; it would demand much more labor and training; and it would generate income by producing for the market rather than for domestic consumption. Most significantly, IFC was adamant that the project would be implemented in Sorata only if the three rival women's groups joined together and cooperated in it. A majority of the women and men at the meeting voted to accept IFC's plan, and the women honored this decision by calling their new cooperative "Las Tres Hermanas" (The Three Sisters).

The new cooperative was open to all women who wished to join, although IFC correctly assumed that a natural selection process would take place once the women had a better idea of what kind of commitment would be demanded of them. On November 24, 1981, sixty-one women elected provisional leaders and members of various committees and agreed upon a set of internal rules. In January 1982, the project officially started when the barn and a water supply shed were constructed by some of the village men working under contract to IFC. After an initial orientation, thirty-seven women embarked on a two-year intensive training program that would lead to ownership and self-sufficiency for thirty members.

The cooperative was divided into the general assembly, to which all belonged, and four committees: administration, accounting, education, and production. The heads of these committees received most of the professional training and in turn passed these skills on to the rest of the women in each division throughout the two-year period.

The women also divided themselves into five work groups, which rotated responsibility on a weekly basis. Always maintaining two teams

³The other organizations were the Ministerio de Recursos Naturales (Ministry of Natural Resources), the National Agrarian Institute (INA), and the Junta Nacional de Bienestar Social (Honduran Council for Social Welfare).

in the barns at a time, the women passed from the barns to the goats to the bees.⁴ The workload required that the women working in the barns put in an average of six hours a day, with wide variations as the barns passed through various stages of production.⁵ Taking care of the goats and the bees required an average of two to three hours a day.⁶ Unlike the hens, whose care must follow a rigid schedule, the bees and goats could be attended to on a more flexible schedule. The intensive labor required by the poultry project was offset by a more leisurely schedule for two out of four weeks, with a fifth week off.

IFC helped the women set up the marketing system, one of the least complicated aspects of this project's implementation. Eggs are sold under contract to an intermediary who comes to the village once a week and sells in a neighboring large town and in Tegucigalpa. The contractor also sells the cooperative their feed and other bulk supplies. She adds ten percent to the selling price of feed and gets a ten percent discount on eggs for her services to the cooperative. Given the remoteness of Sorata and the women's lack of transportation, this is the only possible arrangement.

Since the beginning of production, ten percent of the eggs have been set aside for distribution to the cooperative members, with some variation according to the number of hours worked. Any eggs broken during collection and packing are given to the women working that day. Any profits at the end of the year are also distributed. The major portion of the project's income goes to a bank for reinvestment in the next year's production cycle. The income is deposited weekly into the bank, and two signatures are needed to withdraw any funds from the account.

IFC officially ended its involvement in the project in December 1983, and the women have been operating self-sufficiently ever since, although IFC and an agronomist have given them sporadic technical assistance. By May 1983, the cooperative had 20,000 lempiras (US \$8,500) in the bank, the amount needed for the next flock of chickens. During 1983, "egg money" earned each woman a regular monthly income of approximately 16.75 lempiras (US \$7.50), which was greater than the average monthly income of members of the male cooperative that year.

⁴During the first two years of the project, gardening was abandoned but has since been revived.

⁵The egg production cycle lasts for eighteen months. During the first six months, the chicks grow to maturity and need intensive care, feed, and medicine. The laying period lasts for a year, and then the chickens are slaughtered and sold.

⁶When honey has to be collected the work load increases to eight hours a day.

Several factors in the Honduran economy threaten the future of the project. Imported products are becoming more scarce, so refilling the barns has been delayed twice for long periods while the women and the project staff searched for day-old chicks. Sometimes there has been trouble getting medicines; the cost of feed has also risen sharply. In August 1984, the price of eggs dropped so much that income from them was just enough to cover the cost of feed, with no profit or reinvestment money left over. This economic situation has affected poultry farmers throughout Honduras, and the women, on their own initiative, joined the poultry growers association, which is negotiating with the government a solution to the crisis.

Despite these problems, Las Tres Hermanas Cooperative has a reasonable financial reserve to carry it through this difficult period. They are managerially and financially self-sufficient.

TRAINING METHODS AND INTERVENTION

The training program consisted of four components. The first component was basic skills training. IFC, with occasional assistance from the INA, provided twelve courses in the first year. These covered social motivation and cooperative organization and laws. Courses included communicating with central development planning agencies, on leadership and group dynamics, work organization, Honduran cooperative law, the women's legal rights as cooperative members and joint owners of a productive enterprise, administration, and accounting. These courses met in the afternoons and lasted four days each. They were given to all the women, with the exception of some administration and management courses that were given only to those in charge of these duties. Attendance averaged between 80 and 90%.

Because two-thirds of the thirty-seven women were illiterate or semi-literate, special methods had to be used. The courses used visual aids, films, demonstrations, group dynamics, and other techniques designed for training the illiterate. Project experience showed that these techniques are capable of transferring sophisticated skills but only when accompanied by close supervision and technical assistance and only when linked to actual production.

The second component was training in poultry production. For a year and half, an agronomist supervised all technical aspects of the project and intensively trained five women in production skills by providing hands-on experience, practicum training, and a vehicle for feedback. By visiting Sorata at least twice a month, and daily when a new phase of production started, he assisted the women throughout the entire first cycle of buying day-old chicks and caring for them, applying medical treatment, handling and packaging the eggs, culling and selling hens after their productive period, and maintaining the barns.

The agronomist was assisted by an IFC technical assistant who also visited twice monthly.⁷ To make the learning experience as concrete as possible, the technical assistant began his tenure on the project by accompanying fourteen women to a similar project in a neighboring community. He frequently compared the women's own experience with problems that they saw in the neighboring community's project. He pointed out that the other project's difficulties were related to a lack of professionalism: They cut corners to save time and effort and treated the hens like domestic yard chickens instead of hybrids in need of special care.

The third component was constant participatory and analytical supervision. This hands-on training involved constant daily supervision and feedback in all the non-technical aspects of production and cooperative management by a Peace Corps volunteer. She focused attention on particular skills for those women in charge of duties like accounting. Her participatory approach was a key to the successful organization of daily production, administration, and management. Initially, she was so intimately involved with these tasks that the intensity of the women's educational relationship to her was mistaken for dependency by one observer, but she gradually withdrew from all aspects of the cooperative until one year later these semi-literate women were completely self-sufficient in all of the areas that the Peace Corps volunteer had supervised.

In the fourth component, women involved in the project taught each other. At the end of the first year, the Instituto de Investigaciones Socioeconomicas (IISE) did an evaluative study of the cooperative women. They determined that the majority of the women had absorbed project material well and that intensive training for a few committee leaders could efficiently serve as a solid base from which the other women could learn. The study also discovered that the illiterate women wanted to learn to read and write. Aware that Honduran law would not permit them to hold offices in the cooperative unless they were literate, the women were anxious for more education.

Because teachers were unavailable, the women decided to learn from each other. The women on the project who did know how to read requested and received a literacy text from IFC.

At the beginning of the second year, an intensive apicultural course was given to the women beekeepers. Later, when bee production dropped severely, one of these women taught another course herself.

In preparation for cooperative self-sufficiency, one final course was provided to two young literate women in late 1983. These women were sent to a training center at Tegucigalpa for four months to learn accounting and bookkeeping. On their return they worked as expert

⁷The IFC technical assistant had been involved with earlier projects in Sorata; he knew the women well and enjoyed their confidence.

assistants to the president, secretary, and treasurer and began teaching other women.

This transfer of skills within the women's community finally became the most significant component of the training program. Through this training mechanism, skills can be ultimately transferred to all the cooperative members now that self-sufficiency has been reached.

THE FIRST EIGHTEEN MONTHS

The installation of the first barn was completed on January 31, 1982; day-old chicks arrived on May 26th; the hens started laying in October and produced until September 1983. The second barn was constructed in April 1983 and filled in September; this delay was due to a national scarcity of hybrid day-old chicks. The first barn was refilled in June 1984, almost six months behind schedule, again due to a scarcity of chicks in Honduras.

IFC decided that financial self-sufficiency could be achieved within two years. The cooperative needed to complete two cycles and refill the first barn before it had enough working capital to continue refilling and maintaining the barns on its own during the unproductive six-month growing period that is part of each cycle. In 1983, the cost of refilling each barn and maintaining the non-laying chickens for six months was 20,000 lempiras (US \$8,500). Once this capital is accumulated and reinvested, production from both barns can provide thirty women with surplus income in the form of approximately two hundred eggs per month, some broken eggs for home consumption, and a share of the cash profits that are distributed once a year. According to law, fixed percentages of cooperative income must be set aside in a rotating loan fund, an emergency fund, and an educational fund. With thirty members and relatively high production costs, a sizeable cash income cannot be expected for each member.

In a village with an average annual household income of about one hundred eighty lempiras (US \$78), twenty thousand lempiras (US \$8,500) seemed a fantastic sum of money to keep in the bank while the women worked for a monthly income of two hundred eggs. Discontent over this situation reached critical proportions in July 1983.

A promotor from the National Agrarian Institute visited the project and expressed surprise that, with so much money in the bank, the women had not received income beyond the monthly egg distribution. The promotor suggested that IFC was hoarding the funds and acting like a patron or "boss" instead of permitting the women their rightful control. This promotor was unaware that distribution of funds would place the cooperative at risk by forcing the women to refill the first barn on credit. Some women followed the lead of the INA promotor and were expelled from the cooperative for their disruptive behavior.

At this point The Pathfinder Fund insisted on that women have more say in the decision-making process, seeing this as an integral part of training for self-management. IFC, fearful of jeopardizing the future of the project, protested but agreed to put the issue to a vote after another visit of the women to a failed poultry project. IFC attempted to influence the vote by emphasizing that the only tenable option was to continue to delay the distribution of funds. IFC also reorganized the project structure, removing all but eight officers who agreed with their position from the poultry project altogether. These eight women included the officers who now direct the project and make policy decisions. In this reorganization, the thirty-five women were divided into four groups and assigned to one of the four productive activities: beekeeping, raising goats, growing vegetables, and raising the poultry. The profits, including the two hundred eggs per month, were still to be divided equally among all cooperative members, regardless of which group they belonged to.

This arrangement had the potential of giving permanent control over the poultry project to a small, elite group. Fortunately, this rigid division of labor was changed after IFC withdrew from the project when funding ended, and the four groups now rotate activities in eighteen-month cycles, so that the same group of women is in charge of each chicken barn throughout one cycle. One person is then designated to stay on the barn and provide continuity for the new group in charge of the next cycle.

HISTORICAL, SOCIOECONOMIC, AND POLITICAL CONTEXT

The history of the project indicates that the women in the cooperative could and did successfully initiate and organize activities. However, pressures caused by socioeconomic factors in the community made it almost impossible for them to make the wisest decision regarding the distribution of profits. Those pressures are described below.

History of the Men's Cooperative

The members of the men's cooperative were at one time laborers on the Santa Ana hacienda.⁸ In 1972, all their privileges to plant

⁸The Santa Ana hacienda is situated in a municipio near the Nicaraguan border and is part of the 12% of the fincas that constitute over 80% of the municipio's surface area. In contrast, 59% of all fincas in the municipio are smaller than five hectares and constitute 3% of the municipio's surface area. These statistics characterize that area in Eastern Honduras where the majority of land reform actions are concentrated. There are presently thirty-one cooperatives formed by the reform policy in the municipio. They include 668 members and cover 4,478 hectares, 8% of which is unusable. Individuals are given small parcels for their own use (in Sorata between one hundred and two hundred square meters), while the rest is cultivated to cover loan repayments and investment.

on unused land were withdrawn, and a bitter and violent dispute over the land erupted. The women played an active part in this struggle by squatting on the land in defiance of government troops.

In February 1973, the National Agrarian Institute granted the peasants the right to purchase 150 manzanas of land at 22% interest, according to Decree Number Eight of Honduran agrarian reform law. The INA also facilitated the organization of a men's cooperative.

About one-third of the cooperative land is allocated for individual use, divided among approximately fifty men. Two-thirds of the cooperative land is cultivated collectively and intensively with tractors, fertilizers, herbicides, and hybrid seed; production costs are high. Income from this land is applied to repayment of the loan that purchased the land and acquired the resources for intensive farming. After eight years, the men's cooperative was eager to pay back that loan so that they could gain real income.

At present, the hacienda encourages division in the community by granting non-cooperative members foraging privileges that it denies the members. At coffee-picking time, cooperative members who come to earn cash are often turned away.

Projects Preceding the Women's Poultry Cooperative

Because the men's cooperative had a record of consistently prompt payment, three other institutions took an interest in Sorata as a promising place to institute community development projects. They introduced welfare activities that duplicated efforts, competed for scarce resources, and were too small to benefit more than a few people. Their uninformed choice of participants and leaders exacerbated existing divisions and produced conflict among the women.

For example, the agency that introduced beekeeping to one small group of women failed to secure land for the hives, suggesting instead that the woman with the largest yard keep them. This woman was the wife of the president of the men's cooperative. Their land bordered the hacienda and was some distance from the residences of most of the other women in the bee project. The woman felt that because she was assuming the major responsibility for the bees, she deserved increased benefits. The other women on this project felt cheated, and the rest of the community disapproved of the women for arguing about their "privileges." The hacienda administrator later sprayed herbicides too close to the property boundary and killed all the bees, leaving a wake of frustration and discontent in Sorata. In three vegetable projects, only some of the people were provided land and other resources needed by all. The resulting competition for scarce resources disrupted the unified front that the women had previously formed. In 1983, no vegetable gardens were planted in Sorata. Another example of deficient planning was the failure of the mother's club managing the lactario to provide a mechanism by which its members could rotate responsibility for distributing the milk. A cost-cutting measure in which recipients supposedly

consumed the product at home led to abuses in which the milk was sold or consumed by more powerful members of the family. Finally, the lactario was closed down.

The focus of all the antagonism generated by these projects was the mistrust of the leadership's control over resources. Those who gained control were wealthier in land or higher in prestige than those who didn't; all were married to members of the men's cooperative. The projects therefore multiplied social divisions that hindered cooperative action. The ensuing lack of organization meant that the projects generated, for all the trouble, almost no products.

Unfortunately, the Sorata poultry project inherited many of these antagonisms. The first eighteen months were characterized by destructive gossip and discontent because the same women who had controlled the earlier projects also held powerful positions in the poultry cooperative.

Other Pressures

The hacienda has embarked on a policy of harassing the men's cooperative and exacerbating these internal divisions. The reform granted so little land to Sorata that the next generation of sons are not able to join the cooperative without risking the welfare of everyone; even now the amount of land allocated for individual use barely covers subsistence needs. The present administrator of the hacienda, who is also the local representative of the government's land reform administration, has taken steps to encourage the young people to invade some of the hacienda's land, knowing that to do so would risk the entire cooperative. He also has taken action to reclaim over sixty hectares of cooperative land and was only prevented from doing so by the intervention of the IFC at a high level in Tegucigalpa. He did manage to cut into the cooperative's scarce resources by insisting that it put up a fence, at considerable expense, to demarcate the property boundary.

While trying to protect their cooperative from these pressures, the men were also confronted with the ineptitude of their intermediary financial institution, which lost its ability to secure credit. The men therefore lost their own access to credit at a crucial point in the history of the women's poultry project. They were eventually able to join another cooperative group and regain credit access, though recent changes in government policy make credit more difficult to obtain in the land reform sector.

During the last two years, heavy rains destroyed most of the crops of the men's cooperative. Repayment of the loan took all of the income, leaving almost nothing for subsistence. The rains also flooded water pipes that the cooperative had installed. Unable to afford the repairs, the village was subjected to constant flooding, which led to epidemics of malaria and parasitical infections. The Ministry of Health has declared Sorata too small to warrant a health post, so health care has to be obtained from the nearest town. The fare to get there, 3.00 lempiras (US \$1.50) per round trip, is prohibitive for any family subsisting on one hundred lempiras (US \$45) a year, the total take-home pay for

members of the men's cooperative. Furthermore, the care provided is not free. The health situation of many families was therefore very precarious throughout the life of the project.

Finally, another pressure came from the rumors of war and the increased mobilization of troops. The people are aware of their proximity to nearby contra camps and to the Nicaraguan border fifteen miles away. If war were to come, they fear that soldiers would pillage the cooperative.

The difficult economic conditions also pushed the women to work for cash during the coffee harvest. At a time when cash was desperately needed, those who were willing to risk chastisement for not completing their tasks at the barns worked at the hacienda earning 5.00 lempiras (US \$2.50) a day.⁹ IFC was not flexible about this, which exacerbated social conflict and further impeded the women's ability to unite. The hierarchical organizational structure mandated by cooperative law, which prohibits illiterate women from holding offices in cooperatives, was another source of ongoing disunity and tension.

In July 1983, tensions arose over what should be done with the money accumulated in the bank. The desperate financial situation of some families split the group along class lines. Under the circumstances, distribution of at least part of the funds seemed necessary. Considering the extreme conditions of the population, the women found it hard to justify refusal. Their husbands were wondering where next year's seed would come from, and some children were malnourished and sick. Yet the women were aware that to hold out for three years might mean enough resources to protect the community from further difficulties. Gossip, rumors, and fence-straddling were a natural outcome of this no-win situation because whatever position the women took on disbursement would strain their personal relations or the project's security. The women therefore tried to defend all positions at once. IFC intervened and took the responsibility for making this costly decision.

On the other hand, the women initiated, organized, and managed other activities. In 1982, the governmental office that controls water in the town refused the cooperative permission to construct a water tank for the chicken barns. The women organized successfully to fight for this service. In the midst of the conflict about the disbursement of funds from the poultry project, the women organized to establish a CARE milk distribution center. In response to a nation-wide drop in the price of eggs, the women located and joined the national poultry

⁹By participating in the cooperative, the women lost no other employment opportunities beyond seasonal labor at harvest time. Of the women on the project, one occasionally bakes, another sews, and a third takes in boarders during harvest. Cash flow from these activities, however, has been minimal and does not warrant non-participation in the poultry project. The only real opportunities to make money involve migration out of the village; some women have gone to the town and become domestics.

producers organization in Tegucigalpa in order to lobby for a national policy that would protect their interests. (IFC played no role in this endeavor.) These examples show that these same women are capable of unified and complex group action and decision-making when outside factors do not exacerbate divisions within the group.

THE IMPACT OF THE PROJECT

Fertility

This project had a greater effect on interest in and use of contraception than any other Program project. The co-director is a middle-class urban professional whom the project women trusted and liked. Many of the women approached her for information, which she supplied, and three women asked her to make arrangements for sterilization procedures. These three women have been sterilized; three more are waiting to evaluate the effects of the operation on the first three women before taking such a drastic measure. The project women voted to ask IFC to intervene on their behalf with the Ministry of Health to make contraception available as well as to give sex education courses in Sorata. While the Ministry in Tegucigalpa submitted a request order for this to the office in the nearby town, no action has yet been taken.

Literacy and Skills Transfer

Forty percent of the thirty-seven women, most of whom were over thirty years old, were illiterate at the beginning of the poultry project. Most of the younger women had completed at least three to six years of education. Because Honduran law requires that officers in a cooperative must be literate, the older and more experienced women were barred from leadership positions. They are now seriously interested in learning how to read and write. For the first time in most of their lives, there is some use for such skills.

As noted above, literacy was taught by some of the women to others in the community; one of the women experienced in beekeeping taught an apiculture course to her interested neighbors. A pattern has been set in which women in the village can seek training from one another.

Financial Skills

As a consequence of the project, financial skills are now available in Sorata through the cooperative members' experience with egg and chicken sales, the purchase of chicks, the search for credit, and the administration of loans with interest to male cooperative members, which were fully repaid. These skills will be essential for other activities that the women choose to do on their own. Finally, the women take great pride in the fact that their project generates more income than the men's, even though it pays less than some of the women think they should receive.

Health

The cooperative members' two hundred eggs a month (and the broken eggs taken home) have a presently unmeasured impact on family nutrition. At the very least, the eggs translate into one-and-a-half times the cash income earned by the men. This extra income can be invested in basic consumables, cooking utensils, and soap. Two resources that were scarce before the project began, eggs and two-year-old hens, are now sold in the community.

Credit and Increased Education

A percentage of the monthly income from the project is deposited in a separate bank account from which project members may draw loans. As this is the only form of credit that these women and their families are likely to have, its significance in their lives cannot be underestimated. The documentor reports that these funds have already been spent on primary education, permitting children to attend school who would not otherwise have been able to do so. The increased interest in education stimulated by the project leads to the hypothesis that school attendance will continue to increase. The village has indeed requested more teachers, though with unknown success. Follow-up research will indicate whether this is a short-term reaction or a long-term effect of the project.

Supporting the Men's Cooperative

A final impact of the project has been the community's continued media exposure as a model. Not only has the women's cooperative drawn national attention, but the people in neighboring communities speak of it with pride. In the 1970s the men's cooperative drew national attention because of its perfect loan-repayment record. The women's cooperative loan of 2,300 lempiras (US \$1,000) at 11% interest in 1983 (repaid) and a second loan of 3,500 lempiras (US \$1,500) in 1984 at 13% interest enabled the men's cooperative to plant during those two years. But the emphasis on land reform that encouraged such projects no longer exists in the present administration. It is the financial stature of the women's cooperative that will play the definitive role in future acquisition of credit.

Gender Relations

Unlike the other Program projects in Latin America, this one has apparently had no impact on the division of labor between husbands and wives. Husbands and fathers did not oppose the project, as did the men in Charguita, Limon, and Salvador. Cooperative members themselves, the men understood the project and benefited from it directly. The women, however, were still expected to fulfill the domestic tasks and be responsible for child care. After two years, the men still had not begun to assume any domestic chores. One explanation is that because extended families in Sorata are very large (several project families have over sixteen household members), many members usually share household

tasks; therefore the pressure on men to change is not great. The changes in division of labor among extended family members were significant and often a source of tension.

The greatest impact on gender relations resulted from the women's increased control over resources. The men's cooperative gave three parcels of scarce land to the women's project. Not only does the income from eggs nearly double the amount of income available to the family, but it also gives the women more independence. (One woman was proud of having spent her egg money to go into town to the medical clinic for contraceptives after her husband had denied her the funds for such a purpose.) Furthermore, the women have grown in self-confidence, assertiveness, and interest in non-domestic matters as a result of their involvement with the cooperative. They report that they now feel more equal to their husbands socially.

The women of Honduras play an acknowledged and critical role in the economic well-being of the men. Gender relations in Sorata do not subordinate women to the extent that is common throughout much of Latin America. It was not within the scope of this study to explain this phenomenon, but answers may lie in their Indian heritage, the coffee migration, and the land reform laws, as well as in the benefits that the men themselves derived from this project. This is not to say that there is not indeed gender division of labor, which the project has not affected at all, or that husbands don't pressure their wives in their own interests. Nor is it to say that the project hasn't had an effect upon marital relations. One man voiced the opinion that a woman who works outside the home is more interesting and fun to be with than one who spends her life in the kitchen. The co-director from IFC reported a number of cases in which husband-wife relations improved because of the increased status of the wives.

CONCLUSIONS

This project demonstrates that rural, illiterate, and semi-literate women are competent to manage and operate a non-traditional income-generating project that involves mass production and sophisticated technology. Rural women can learn the financial skills appropriate to a private enterprise as well as the marketing skills required in the formal economic sector and can develop the necessary relationships with national institutions.

What appeared to be irresponsible behavior in the form of gossip, conflict, and the inability to make appropriate decisions was in fact a political response to deal with extraordinarily difficult pressures. This does not mean that this response was beneficial to the poultry project, but the women were more aware of what they were doing than IFC assumed they were. The authoritarian stance that IFC took in response to this presumed irresponsibility did relieve the women of the necessity of choosing an alternative that would have been prejudicial to them. IFC's intervention saved the project but at the cost of establishing

non-democratic precedents and denying the cooperative members experience in taking risks with decision-making. This kind of top-down action may be necessary at times in order to save a project, and implementing agencies should not rigidly adhere to bottom-up, participatory implementation strategies.

Pathfinder was afraid that the controlling intervention of IFC would hinder the women's decision-making abilities and impede their self-sufficiency. However, the effects of this intervention are unidentifiable; it may even have long-run benefits. The greatest present threat to the enterprise is the national economic and political situation, which has lowered the price of eggs and which makes necessary supplies unavailable.

The cooperative's achievement of self-sufficiency can be attributed to the following factors. First, the training included close, hands-on supervision in all areas and intensive training by technical assistants for two years of production experience.

Second, one person was constantly present for over a year to help the women interpret their experience in skills training and group dynamics within their socioeconomic context. (This participatory and analytic training was similar to the Brazilian and Costa Rican projects.)

Third, the participant-owned and managed structure of the project generated the motivation for 81% of the original participants to remain for a full two years in spite of internal conflict and periods of no income when the barns weren't producing. It is also clear from the analysis of this project that the establishment of cooperatives such as this one has far-reaching impact both within the community and in the region.

At this point, the poultry project provides eggs and income to a community that had previously suffered from malnutrition and had subsisted on corn and beans. It has supported the men's cooperative by providing short-term credit and by facilitating the men's search for credit elsewhere through the improved status and national attention that the cooperative has brought to the whole community. It has strengthened the implementing institution by providing valuable lessons for future projects and by establishing credibility in the development community in the area of women's programs. Finally, its fame as the first legally constituted women's cooperative has brought a steady stream of development community visitors to the project, inspiring similar efforts by other development institutions.

**LUCES DE ORIENTACION BAKERY
CHARGUITA, HONDURAS**

Luces de Orientacion is a fifteen-member group-owned bakery in a small town in rural Honduras that received a grant from The Pathfinder Fund in January 1982.¹ It was implemented by Pueblo to People, a small, non-profit organization that provides peasant groups with technical assistance and international channels for marketing their products. Pueblo to People cooperated with the Federacion Hondurena de Mujeres Campesinas (FEHMUC), a national peasant women's federation which has organized a national network of women's groups. These are significant characteristics of this project:

1. The women were already organized when they were approached by the implementing organization.
2. They were and will continue to be connected to a national women's organization.
3. The initial project was a high-technology, exotic activity that was introduced by the implementing organization and that failed.
4. The activity finally adopted--the bakery--was initiated by the women themselves.
5. Actual financial investment in the bakery was minimal; about US \$3,000 slated for the project out of an original investment of US \$27,615 still remained unused when the contract with the Pathfinder Fund was completed.
6. Project development did not include participatory and analytic training (as in the Costa Rican and Brazilian WID/PED projects) until late in the project.

The following history explains these characteristics, how they related to the difficulties the project faced, and how these difficulties were overcome.

¹This report is based on data collected by Melba Zuniga, the process documentor for this project. The analysis in this report, however, is the sole responsibility of the author and does not necessarily reflect the views of the documentor.

SOCIOECONOMIC PROFILE OF CHARGUITA AND ITS POPULATION

Charguita,² with a population of 3,000 inhabitants, is the municipal center for sixteen smaller outlying communities. Situated in one of Honduras' large central valleys, it is connected to two small cities by bus service that runs every half hour. The town has piped water, at least to communal spigots, electricity on the main street, a health center that occasionally employs an auxiliary nurse,³ and a school system that goes to the United States equivalent of the ninth grade.

The principal occupation in Charguita is the cultivation of basic grains and some vegetables--primarily corn, onions, and tomatoes. The majority of the male population is landless and limited to shareholding or to wage labor that brings in an average daily income of 5 lempiras (US \$2.16) a day, when there is work--less than half the number of working days a year.

As in most of Latin America, peasants are discriminated against in the ownership of land. Fifty-four percent of the town's fincas (ranches) control only 7.5% of the total land cultivated, while the largest finca comprises over 25% of the cultivated land. A high percentage of families are landless and dependent on cash income. Sixty percent of all finca land is pasture; only 33% is devoted to the cultivation of crops, which negatively affects both the cost of food and the labor market itself.

Because income for landless males is so low, wives in Charguita often have to generate cash. There are more than 100 small stores in the town, all selling the same basic items to a population of 3,000. Because the town is easily accessible to the two nearby cities, the women take advantage of several other activities that would be unavailable if the town were more isolated: vending crops, lunches, and baked goods; and sewing. A number of them also buy goods from El Salvador which they sell in town. Young single women can also work in Tegucigalpa and other cities as maids.

A direct result of this proximity to urban life are two conflicting phenomena that strongly affect the dynamics of leadership within the enterprise. On the one hand, the economic need to take advantage of the nearby cities has rendered the population of Charguita semi-urbanized and innovative in undertaking money-making activities. This makes for a tendency to be unafraid of change, particularly in women's roles. Women are often small entrepreneurs, and sometimes are unafraid of leaving unsatisfactory husbands when they have independent incomes.

²Charguita is a fictitious name.

³As of June 1984, it had been closed for almost a year.

On the other hand, Charguita is a small town. Like many other places in Latin America, it operates on the principle of personalismo. The mayor can prevent women from using adequate water piping; the electric company can withhold service. Access to these utilities is gained only by knowing someone who can apply pressure to obtain results. Peasants in Charguita who own some land, a house on the town square, or a truck, have the ear of the mayor and exercise more leverage than those who do not. There is a tendency among the people to be afraid of change and innovation until it is approved by the town elite.

A further deterrent to change has been the recent construction of the Palmerola military base. The influx of North American soldiers has had a reactionary effect on the local population. "Red baiting" has become an effective abuse of power. This has meant that those who are opposed to the women's bakery, principally other women who have left it, can sway public opinion more effectively than in the past.

THE IMPLEMENTING ORGANIZATION AND THE NATIONAL PEASANT WOMEN'S UNION

Pueblo to People wanted to fund and organize an income-generating activity that could be financially and managerially self-sufficient. They planned the project to be connected to FEHMUC, an indigenous national women's peasant organization that could provide the project women with needed technical assistance and promote their product. Aware of the multiplicity of political problems that interfere with small projects--internal dissent, community jealousies, the advantage that larger organizations often take of naive groups of peasant women--Pueblo to People believed strongly in the advantages of ties with an organization like FEHMUC. FEHMUC could serve to mediate project disputes, to protect the project from political or financial abuse, and to influence government decisions.

Pueblo to People asked FEHMUC to choose an appropriate group of women to approach with a project offer; FEHMUC then chose a chapter in the town of Charguita. Two of the women in the group were FEHMUC promoters with previous organizing experience in CARITAS. These promoters were already mobilizing twenty-six women to sell tamales and raffle tickets every Saturday and Sunday. Some of this money went to support the promoters' occasional trips to the national FEHMUC office where they took courses in subjects like health, organizational skills, and

income-generation. They were to transfer these skills to the other women in Charguita.⁴

Because of this training through FEHMUC, these women already knew how to organize themselves and to work together. The women also had access to necessary resources that women in the other cooperatives in the Program had to locate and acquire for themselves. FEHMUC serves as a buffer between the cooperative in Charguita and its larger political context. This project did not need some aspects of participatory and analytic training, since the relationship of these women to FEHMUC served some of its functions.

HISTORY OF THE PROJECT

Choosing an Income-Generating Activity: The First Idea

In 1981, Pueblo to People decided that producing solar-dried fruit leather would be a feasible and exciting project. (They knew about a similar project in Guatemala.) It was easy to produce, nutritious, used local products, and was internationally marketable. Equipment could be easily installed and production was not dependent on a full eight-hour work day. Pueblo to People planned a one-year activity schedule, aiming for self-sufficiency in the second year, and submitted a request to The Pathfinder Fund.

The first activity, which occupied much of the first year, was the construction of a building for production. The ability of the Charguita chapter of women to organize was dramatized during this period when they installed a water pipe leading to the new building. Spurred on by factions in the town who were opposed to a woman's enterprise, the mayor sent a group of men to rip out the pipe and bury it elsewhere. The women responded by locating the pipe, digging it up again, laying it back down where it belonged, and bringing public pressure on the mayor's office until he permitted them to keep it. This generated an immediate sense of commitment to the project among the women.

The prospect of owning the enterprise stimulated them to contribute their own labor, materials, and imagination to the factory construction. They made benches, dug a septic tank, and painted the building, holding raffles to cover the costs. When the project building was designed, they insisted it include enough space for a day care center. During

⁴In 1981 many of these FEHMUC courses were still in the planning stage and more preparation was required for these promoters to be able to help transfer skills. To date the health courses still have not been organized by FEHMUC in this part of Honduras as none of the promoters are yet skilled in this area. FEHMUC's health courses, however, are prominent in other parts of the country.

construction they made arrangements with CARITAS to provide lunches for the children.

In spite of the women's enthusiasm and dedication to it, however, the solar dried fruit leather project failed. The failure led to the more successful bakery project; but the reasons it failed are significant. They reveal a great deal about the inappropriateness of introducing exotic technology in a rural peasant town.

By November 1981, it was already clear that some items necessary for production of dried fruit leather would be unavailable in Honduras. The following spring it was discovered that the whole solar-drying process would need a backup system to increase the absorption of moisture and the heating efficiency. The Intermediate Technology Industrial Services of Great Britain donated a diesel dryer to serve this purpose, but the equipment was not released by the Customs Department until February 1983. Even the new dryer proved to be inadequate for the prevailing climatic conditions. To compound the difficulties of the project, the local electric company charged an outrageous sum for the installation of electricity to the "gringo-backed" project, which Pueblo to People refused to pay. Pueblo to People later learned that the fruit-drying project in Guatemala, which started several years earlier, had never achieved self-sufficiency because of the fuel costs and inefficiency of the secondary drying system.

At this point, Pueblo to People sat down with the women and asked what they would like to do instead. In this meeting, the idea of the bakery emerged.

Analysis of First-Year Events

It might be argued that with more technical assistance or a more favorable climate, the solar-dried fruit leather project would have succeeded; however, the nature of the social conflict as it unfolded throughout the first two years of the project suggests otherwise. Because fruit leather was an introduced idea, the Charguita's FEHMUC promoters were able to take credit for bringing the idea to town; and they used that credit to control the project's resources. This engendered so severe a conflict over the leadership of the group that membership became too unstable to permit continuity of training.

Many of these women can bring in additional income by sewing or by selling their own tamales or other goods on the street. Hence, the primary reasons for staying with the project were the social advantages of group activity and the promise of a return on this investment, namely increased income at some future date. These attractions were overridden by the social conflict. Most of the women who left explicitly expressed their disagreement and anger over project leadership. The main focus of the conflict was the use of the project facilities by the two leaders as their private property and their treatment of the other women as employees.

Pueblo to People's own analysis of the situation was that fruit leather was a flashy idea that was inherently attractive. Everybody wanted to be associated with it. But that very flashiness detracted from the women's sense of ownership. Although the women were enthusiastic about the technology, they didn't always comply when asked by Pueblo to People to perform certain tasks, and they appeared in fact to be somewhat irresponsible in the absence of strong leaders.

The project director from Pueblo to People concluded that, had the women had more technical assistance,

the project probably would have gotten off the ground, but I do not think that it would have been able to sustain itself like it does now because it was an unrealistic project.

Bangos⁵ are nice but so different. It is a completely new product that the women would have had to adapt themselves to and would have had to market to get the people of their community and beyond to adapt themselves to. People, especially women, just don't have the time and energy or the know-how to do that. We (Pueblo to People) do that, and it is an incredibly complex process to try to take a product and try to push it on people that are not familiar with it. It is better to work with a product that is already consumed in the community but that isn't readily accessible.

High technology requires job commitment, and job commitment requires freedom from divisive social conflict. The second activity chosen demonstrates how a different type of productive activity is more conducive to participation and to the development of job commitment and group solidarity.

The Second Year: A Second Attempt

Pueblo to People called a meeting of the women in Charguita in February 1983. After a week's discussion, the women unanimously voted to set up a bakery, saying, "We know what bakeries are, we know about bread, we know that people like it, people here eat it, and they have to get it from one of the cities."

The women themselves did a survey of all the small stores in the town and found that more than 1,000 lempiras (US \$430) was spent on bread every week, most of it bought from the only bakery (known for its poor quality) in another town. Charguita merchants indicated to the women that they would buy their bread if it was of better quality. The women hired an ox cart, fetched the rocks and sand needed to build the base of a woodburning stove, and unloaded the rocks and sand themselves.

⁵The word bango is a contraction of banana and mango. Bangos are also called fruit leather.

In March, Pueblo to People submitted a request to The Pathfinder Fund to extend the project an additional seven months and to permit them to transform the solar dried fruit leather project into a bakery. Because they felt responsible for the failure of the fruit leather project, Pueblo to People staff offered to work the additional seven months without salary. The following training program was established:

- * Construction of an oven: The base was built first, then a mason contracted to supervise the oven construction. Accessories were installed, including a roof over the oven and doors to provide access to the work room.
- * Training: For two to three months, four or five women were sent three days a week to Tegucigalpa to learn recipes, management, accounting, and marketing by participant observation at another small woman's bakery known as La Panaderia.⁶ Alternately one or two women from La Panaderia were sent to Charguita to supervise production there. A Peace Corps volunteer was brought to Charguita to provide on-the-job training in administration from June 1983 to April 1984.
- * Production and hygiene control: The women were given small production capital with which they bought raw materials to bake. Production begins at 8:00 A.M., the batter is ready for baking in the early afternoon at which time the oven is lit, and the bread is baked, packaged and ready for sale, and the bakery cleaned by about 5:00 P.M.
- * Marketing: Labels, packing materials, and baskets for marketing were purchased, stores were contacted, and older children contracted to sell the bread.
- * Establishment of a consumer cooperative: A storage room was outfitted with shelves and locks. They hoped to collect and sell items from other women's groups in the FEHMUC and Pueblo to People network, but with the exception of one unsuccessful endeavor to sell clothes made by another cooperative, this has not occurred.

At the end March, after Pueblo to People requested the project revision from The Pathfinder Fund, a representative of the latter organization visited the site and wrote,

My assessment of the situation, after talking to Pueblo to People and the documentor and the women's group . . . is that the decision to change plans and start a bakery is really the women's decision--not (Pueblo to People's), not Pathfinder's, not AID's. The FEHMUC group is determined to have a bakery,

⁶La Panaderia is a fictitious name.

and they are already working full speed ahead. I got a feeling from them that I haven't gotten from any other Program group so far--that this project is theirs and that they are in charge.

By June, a Pueblo to People representative said that,

even if we and Pathfinder pulled out now, the project would work on its own. The difference is that before these women were working on someone else's idea, and now they are working on their own. When the decision was made to turn the project into a bakery, things really started rolling. Before, fewer and fewer women showed up at the project, and even less showed up on time. They didn't see it as something that belonged to them. The fact was that they were coming only on faith, and those with good resources at home didn't come at all.

TRAINING

The process of training through participant observation at the Tegucigalpa bakery did not succeed in transferring work skills. Both the trainers and trainees were disgruntled. The Tegucigalpa women criticized their country guests for their timidity and distaste for working with the hot ovens, their reluctance to get dirty, their lack of punctuality, their absence from some of the practice sessions, their inappropriate entries in the register, and their inattention to suggestions. The Charguita women felt unwelcome and mistreated by the urban bakery women. They criticized the Tegucigalpa women for the lack of a structured teaching method and for giving them inappropriate and sometimes incomplete recipes. Of the twenty-two recipes the urban women taught them, they found that only three were marketable in Charguita, where tastes, prices, and the cost of materials were different. After five weeks of training and two subsequent visits, the Tegucigalpa bakery closed. The Charguita women were left in dire need of recipes, administrative and accounting skills, and help with production planning.

Pueblo to People arranged for a Peace Corps volunteer to provide on-site supervision and training. He designed a course in administration and accounting for the women. But his attempts to impose a sense of formality, his social distance, and his insistence on punctuality backfired. Punctuality is not a part of the Charguita women's lives, for a specific reason that the women felt he didn't understand: their need to fulfill domestic obligations. In frustration, he quit. His replacement worked side by side with the women, painstakingly teaching accounting and setting up a production schedule as needed. Her educational approach approximated that of the participatory and analytic training on the projects in Limon, Salvador, and Sorata.

When she arrived in the summer of 1983, the volume of production was critically low; many women were not coming to work. There was no direction and no real leadership in the group, which was still dominated

by one of the first leaders. For a year this woman had used the bakery as her private home, controlling the key, using the facilities, and "borrowing" but never returning money from the project's small income. The remaining members of the group were frustrated with their progress and determined to rebel against their leader. This mutiny required enormous courage on the part of the women and attested to their commitment. The leader refused to repay the funds and insisted on her right to continue in the same manner. She was expelled from the group, taking some of her loyal followers with her. Many other members left the project for fear of reprisal from this woman, who belongs to one of the wealthier families in town and therefore wields considerable political power. The incident caused a scandal, and the women's families protested their involvement. By the end of the summer, only six members remained.

This incident threatened the group's relations with FEHMUC, who were determined to increase the membership to fifteen and wanted income from the bakery to repay an old pickling loan taken out the year before while waiting for the fruit leather equipment. The women reluctantly agreed to increase their membership but had difficulty doing so. They strongly objected to repaying the loan, saying that the group's former leader owed FEHMUC that money.

The few women who remained sought out a second bakery course to increase their production.⁷ A Japanese volunteer⁸ agreed to come to Charguita and teach the women twenty recipes (including doughnuts) and to coordinate his efforts with those of the Peace Corps volunteer. His educational orientation was the same as the Peace Corps volunteer, and he taught the women recipes on the site. He went with them to markets in the small cities to show them how to sell, and demonstrated how to record their sales, how to subtract them from their costs and how to develop a production plan. The women were enthusiastic about the course. The teacher recommended that the women receive further technical assistance in simple accounting and be encouraged to market their goods outside of Charguita. (Because of the scandals associated with the project and the women's reluctance to approach hostile parties, the town stores would not buy the bakery's products.)

After this course, the Peace Corps volunteer did provide training in accounting and production planning through constant participation

⁷It is unclear who made the connection with the course because a number of people, including the Peace Corps volunteer, claimed the credit. The documentor wrote that the women themselves initiated the contact. Perhaps their contact was facilitated by the volunteer and others.

⁸The new volunteer was connected with either the Direccion de Fomento Cooperativista (DECOFOP) or the Instituto Nacional de Formacion Profesional (INFOP); the documentor and project director provide conflicting references.

in the bakery's daily activity.⁹ She set up a workable bookkeeping system that the women mastered. By December of 1983, four members of the group were principally responsible for making entries and recording sales. Since then, an elected treasurer has balanced the books, which are audited daily by the newly-elected president.¹⁰ For the first four months of 1984, the Peace Corps volunteer regularly examined the books. Once a month they were reviewed by a FEHMUC promoter skilled in accounting, who monitored the business's need for the volunteer's supervision. Early in 1984, some former members of the group, who had left over the scandal involving the rejected president, returned.

In January 1984, marketing was still problematic. The women preferred selling bread from their own homes or paying children to sell in the street (the women find street-vending humiliating) to marketing profitably in the two nearby cities. They were hesitant to pursue the local stores, which they said were refusing to buy from them and "red-baiting" them. On the other hand, Pueblo to People, the documentor, and the Peace Corps volunteer all remarked on an improvement in marketing since the course with the Japanese volunteer and through the regular efforts of the Peace Corps volunteer.

While the women's timidity declined, domestic responsibilities and low project income continued to inhibit systematic and efficient marketing strategies. The Peace Corps volunteer felt frustrated by what she interpreted as inefficiency. She became angry that the women wouldn't bake and sell on Saturdays and Sundays. However, she finally agreed that the women's domestic responsibilities demanded flexibility and that nine hours a day, seven days a week was an impossible schedule, regardless of the women's enthusiasm, her own entrepreneurial vigor, and the opportunities at Sunday's market. Also, weekends were oppor-

⁹The Peace Corps volunteer thought the major problem on the project was the women's inability to keep books. "I am teaching them slowly but surely how to do the books. When they have money in their hands, they understand it. They can count it. They know what to do with it. But when you put it on paper they lose it. I have sold in the mercados in La Paz and in Comayagua. I have watched these women in the mercado, and you can't pull anything on these women when it comes to money. You can't shortchange them. They keep the money in their apron pockets. THAT'S their books! . . . When they have that money in their hands, they know how much money they need to buy this and that; how much they have to sell it for. But when they write it down on paper, it doesn't compute."

¹⁰This president had been treasurer under the earlier project president who was expelled for extortion and was principally responsible for uncovering the losses and spearheading the rebellion. The most significant contrast between her and her predecessor is that this new president belongs to one of the lowest social classes in the town. Through this project, she was able to overcome that handicap, take on a social superior in a context that makes such an attempt most difficult, and succeed.

tunities for the women to bring in another kind of income--from selling tamales, lunches, and other items--both to augment the project's small amount of capital and their own incomes when the project income was insufficient.

By June 1984, the bakery sales were still only between 1.50 and 4.00 lempiras per day. The women's other activities brought in 7.00 lempiras; because the women needed to increase their personal incomes, when these opportunities arose they had to take precedence over group activities. However, these activities are irregular and insufficient to produce full-time income. For the women, carrying out their own activities as well as working at the bakery remains the best possible strategy until the bakery can produce a higher income. Unfortunately, this strategy means less participation, lower production, and thus lower income.

Until the accounting system was implemented in January, the preferred market strategy of selling from the women's homes meant further risk to project income because it involved credit. They found it virtually impossible to insist upon cash from friends and relatives, and credit often was not repaid. The women and their families also eat a percentage of their income when they bring bread home. Under the new system, however, the group member herself is responsible for payment, which has reduced the use of credit.

The women also continue to sell on an irregular basis in the small neighboring cities. These efforts have resulted in the development of a loyal clientele, and people sometimes ask them on the street, "Is that the bread from Charguita?"

The lack of income due to the marketing problems exacerbates the problems of production and limited capital. With a capital of about 200 lempiras (US \$86.00) in January 1984, the women were able to buy only small quantities of materials. Because these were purchased in neighboring towns, frequent transportation was required, which kept production costs high. Pueblo to People identified a contact for materials in large quantities closer to their point of origin and set aside \$750.00 of the Pathfinder grant as a rotating fund under the supervision of FEHMUC rather than as an outright grant. This permits the purchase of bulk items, which should increase the profit margin.

A day care center that was part of the original project had been discontinued in July 1983.¹¹ It was reopened in January but had few materials. Pueblo to People then deposited \$450.00 from the Pathfinder

¹¹The need for the center was reduced when three mothers took a leave of absence due to pregnancy, and several women wanted to wait until a fence was built, so that the children could be easily kept in the yard. The project also needed more storage room until construction was completed.

grant with FEHMUC, earmarked for the construction of shelves and the purchase of furniture and toys.

In April 1984, the Peace Corps volunteer determined that she was no longer needed and requested another assignment. Despite her departure, the project has been self-sufficient.

The link between the bakery and FEHMUC remains, but there are problems between the two groups that diminish its usefulness. While it is unclear how these issues will be resolved, it is not in the interest of either group to cut their ties. Indeed, the bakery cannot do so under the original agreement with Pueblo to People. While positive steps have been made, the women must be given time to take the final steps on their own and to adjust to the changes the project has brought in their lives. Pueblo to People concluded their work with the project. Now it is time for various organizations to step out of the picture so that the women at the bakery can do the rest of the work themselves.

In their final report, Pueblo to People said it was their opinion that:

the women at the present time see no immediate need to increase the efficiency of their production. . . . in part this attitude has been due to the secure flow of money which has sustained them. But we also feel that it takes some time for women to make the transition from being a full-time housewife/mother to a responsible participant in a productive endeavor. Not only does this transition require a restructuring of their own activities and priorities, but also of those of their families. We have, for instance, witnessed some complicated domestic conflicts which resulted in the member having to withdraw from the bakery. With the help of their colleagues some of these women were able to resolve these problems and return to work.

CONCLUSION

The six significant characteristics of this project listed at the beginning of this history highlight some important points for policy-makers and program managers.

First of all, a non-interventionist philosophy such as Pueblo to People's costs less in project input but has some drawbacks. Despite their belief in letting the women learn for themselves as much as possible through a process of trial and error, Pueblo to People recognized during the second year that the women needed intensive on-the-job training in accounting and bookkeeping skills and more training in baking skills. In contrast to the other projects in the Program, all of the training was provided by volunteers at no cost to the project. The drawback of this kind of training is that, according to the financial consultant

sent to the project in August 1984, the women are still lacking some essential accounting skills.

The lack of participatory and analytic training to help the women through group tensions and conflicts reduced costs further but contributed to an extremely high rate of turnover throughout the life of the project. The vast majority of women who left the project did so because of conflicts over leadership, not because of pressures from their homes.

Two lessons can be drawn from the costly fruit leather experiment. First, the women's commitment to producing an unfamiliar product with exotic technology will be less than their commitment to an activity that they have chosen themselves. Second, imported technology still in the experimental stage is detrimental to this kind of project.

Another important point to note is the importance of the group's link with FEHMUC in the design of the project and in judging its long-term impact. This link increases the chances of long-term sustainability by giving the bakery access to technical assistance networks and by serving as a source of short-term credit. Through FEHMUC, the women will also be kept aware of national policies and economics that impinge on their project. Furthermore, the link with FEHMUC increases the impact of the project through the possibility of replication. Other FEHMUC groups will be channeled to the Charguita bakery for training in baking and/or bookkeeping, helping similar enterprises to be established throughout Honduras.

**THE SEWING AND CRAFTS ENTERPRISE
HAVERSHAM, JAMAICA**

The Jamaican sewing and crafts project,¹ begun in December of 1981, was sponsored by the Haversham² chapter of the Jamaican Baptist Church. The program-wide guideline of gradual transfer of management took a different form in the Jamaican project. The Church as the implementing agency was inseparable in a sense from the participants; the structure of the Church was reflected in the project. Progress towards self-sufficiency also took a different form: The project was directed and coordinated by the pastor and his wife, and only a small number of women were trained in management skills.

Production for the project occurs at three sites along the Haversham Baptist circuit of communities, a half-hour to an hour's drive from Montego Bay. Thirty women, about half the number of women who joined the project at its inception, produce crafts for the tourist market and clothes for the domestic market. Production of the two types of goods changes according to fluctuations in the market.

Two of the sites were developed by a hierarchy of managers who monopolized the decision-making process. Initiative was not encouraged among the group members. On the third site, an egalitarian, participatory decision structure did develop, contrasting sharply with the other two sites. The egalitarian process on this site resulted in a wider variety of productive activities and a higher per capita income than on the other two.

The hierarchical structure of part of the project is a reflection of the world view of this profoundly religious environment in which assertiveness is discouraged, representation is more appropriate than participation, and opposition to a religious leader is rare. The participants' subordination to church leadership in many aspects of life made the fundamental Program goal of self-management problematic. The project is managed by a handful of women, mostly church leaders, who have been trained in marketing, supervision, and administration. The majority of the participants depend on the initiative of the pastor and church leaders, foregoing the experience of self-management through

¹This report is based on data collected by Sonja Harris-Williams, the process documentor who has visited the Bethtephil project throughout its existence. Additional data has been collected by Jean Jackson; however, the analysis in this report is the sole responsibility of the author and does not necessarily reflect the views of the documenters.

²Haversham is a fictitious name.

supervised participation.³ However, the majority of the women did slowly increase their level of participation as the funding period ended. An analysis of rural Jamaican history reveals that the women's reluctance to participate actively in decision-making was not so much due to lack of self-confidence as to adaptive responses to the area's severe economic situation. The church has served as the only consistent source of economic and emotional support in the history of the community. Because the project was identified with the church and was compatible with the women's religious world view, they formed a genuine commitment to it. Through that commitment, they developed confidence and took on responsibility when they felt comfortable doing so. This led to an increased capacity for self-management, albeit at a much slower pace than on the other Program projects. As the Jamaican women's commitment and capacity for self-management increased, the positive impact of the project became more visible. The project did not fundamentally alter the women's perceptions of their roles, nor did their perceptions separate the project from its religious context. It did not so much create change in these women's lives as facilitate change.

The leaders of the project showed a strong commitment to it that was tested when funding ended. During the project's development, a consultant had initiated a salary schedule for managers and teachers while the women worked at piece-rates. This schedule was based on the fear that the more educated, skilled women chosen to fill management, supervision, training, and marketing positions would not work without a guaranteed income. When funding ended and the project became financially self-sufficient, this fear proved to be unfounded. The women managing the project remained, even though there was little money for salaries. All of the women presently involved in the project are capable of training newcomers in productive skills.

The project had major impact on the women in two ways. It provided the primary source of income for the families of one-third of the project's participants. Second, those few women chosen for administrative, management, and marketing positions felt a powerful social impact on their lives and the lives of their families. The fact that they remained with the project after all but one salary degenerated into commissions and piece rates⁴ is a strong testament to the status that accrues from control over productive resources.

³This contrasts with the Honduran poultry project in which a few women were also singled out for intensive training within a structure that was specifically geared to pass that training on to the others. In that project a hierarchical division was established after the training period to insure economic viability.

⁴At this point, a twelve-percent commission is paid to two women who do the marketing and purchasing; all the other women are paid piece rates.

The documentor noted another sign of the project's impact on the women--their increasing ability to understand how national economics and politics influence their own economic situations. The fluctuating market has brought these realities home to them as they participate to a greater extent in the search for new and more lucrative production activities.

THE FIRST TWENTY-ONE MONTHS

The project grew out of a group of women active in three different parishes who met to sew and to share ideas, with one rented sewing machine. Three industrial sewing machines were added by The Pathfinder Fund within a few months. The group decided to decorate straw items, string shells and beads, and sew clothes for local and tourist markets.

The pastor of the church and his wife, serving respectively as director and project coordinator, organized sixty women on a first-come, first-serve basis. On the advice of the technical assistant, they created a small organization: a secretary/treasurer, three project managers, and three instructors. They chose candidates for these jobs from among the more capable and educated members of the congregation.

This group became the executive committee, the decision-making body of the project. They taught and delegated tasks to the sixty other participants. Plans to include two representatives from the three sites to serve on the executive committee were not realized until the second year. Actual representation by these women was impeded by their reluctance to question the authority of the minister and the project bureaucracy.

The women were trained in various craft and sewing skills, and paid by the piece, earning an average of US \$20.00 a month at first; the administration drew considerably higher salaries. This underlines the different status of the two groups. By May 1983, however, the women were earning an average of US \$50.00 a month. So disciplined was their capitalization that by October 1983 the project had banked \$8,000 after deducting supplies and labor expenses. Forty percent of all earnings were reinvested in the project. At the end of two years of funding the women had earned enough to support the salaried staff on vastly reduced stipends approximating their own piece-rate incomes. They also had enough capital to continue buying materials.

All the women chosen for the project were literate, with a sixth- or ninth-grade education. Most had baked and sewed at home. They also had experience "higglering"⁵ fruits, working on roads, and cleaning houses. Some had worked in factories, small businesses, or hotels. Except for higglering, those with job experience had been out of work

⁵Higglering is a Jamaican term for street vending.

for some time. The women regard higgling as demeaning; they would rather earn a reduced income than sell in the streets. The majority of the women are older, married, and supporting at least one adult child at home. Their economic lives are on the margins of the cash economy, depending on subsistence agriculture and a hidden network of relatives who send money from abroad or from other towns. Their husbands are either unemployed or in poor health. Forty percent of their households are without electricity, and twenty-five percent are without water.

The women embarked on the project with enthusiasm and high hopes. The first week was devoted to seminars with outside speakers who lectured on group and self-help projects. While the seminars recognized the importance of the project, the format of teacher-as-lecturer and student-as-listener set the tone for the whole educational process. Skills training began in the second week. An informal market survey identified clothes for local consumption and crafts for the tourist market as potentially the most profitable activities. A church member who runs a shop in Montego Bay (who may have given the minister the idea) became the first and only guaranteed buyer for the project's crafts.

Marketing during the first year was slow. Other markets and help with distribution were needed. Under Prime Minister Seaga's craft policy, the national crafts organizations are designed to support craft projects, but they have been slow to act. The Social Development Commission and Things Jamaican, the two national crafts organizations, both agreed to support the project by helping to locate raw materials at low prices and helping to market the goods. They appraised the items and evaluated them,⁶ but while Things Jamaican does market some of the project's crafts, aid in raw materials from both organizations is "occasional." Other market outlets were identified, but they were never established. Even though the project was able to register under the government's excise law to avoid duty payments on raw materials, most of the project's materials are imported and expensive. Production costs are high and profits are low.

The first substantial order from Things Jamaican did not appear until August 1983. When it did, however, the effect was electric. The women mobilized themselves, worked overtime to meet the deadline, and developed a committed sense of loyalty and enthusiasm. By 1984, the work pattern fluctuated between months of non-productivity when markets were scarce, and highly productive months when craft-making absorbed a good percentage of the women's time.

They embarked on the project in 1982 during the winter months when the price of raw materials is highest. Profits were far below expectations during the first year; average earnings were not more

⁶Things Jamaican gave them a three-star rating out of a possible five.

than US \$20 a month.⁷ The women were beginning their training, and support from the national organizations was weak. By the second year forty women had dropped out, leaving a small but committed group of about twenty women divided among the three sites. Young women who joined for economic reasons left. The remaining older women gained enormously from the companionship, the chance to learn a skill, and the status. They were willing to continue despite the low profits.

Because of the intensive training needed to produce high-quality items in a flooded market, and because the slow market reduced profits, the project administration did not actively seek replacements for the forty dropouts. They centered their attention instead on the remaining participants. By the second half of the second year, however, all of the project members were so skilled that supervision and training were no longer needed. Eight new members--four of them young--were admitted and trained by the participants themselves. At the end of the first year, it was clear that some of the workers would have to be trained in management skills as staff positions were vacated.

As the groups became smaller, they became more cohesive. Two participants are described in the documentor's report:

[They] value the group process and the solidarity among them, even more than the possibility of expanding the "business." As one said, "We don't want no strife and mischief," and [she] feels that the group should decide carefully about admitting any new members.

Through this cohesion, the women themselves began to exercise creativity on the project site in spite of their reluctance to be active in making decisions.

The second project site was small in numbers, outside the primary focus of the staff (which was located at the first site), and yet not so far from the church's attention as to feel abandoned. The women there decided to build an oven out of wood and zinc sheets and began to bake cookies and buns for the local market. The local teacher's college responded by placing orders, and the people in the community became a ready market. All of the members ultimately became actively involved in decision-making pertaining to their own site. As a result, the production of baked goods is independent of the project as a whole, has a separate bank account, and provides the women with a higher income.

The third site is small and the most distant from the center of the project, and the most independent of the Church hierarchy. These factors suggested that this group might be the most willing to take initiatives and participate actively in decision-making. By September

⁷While their income has increased in Jamaican dollars, its real value has decreased due to several devaluations.

of the second year, however, this group appeared to be the most isolated, "drifting" and "in need of some reinforcement." Because the site is off the main road to Montego Bay, it doesn't always receive materials at appropriate times. This contributes to a sense of alienation and abandonment, and has drained much of the creative, independent energies expressed earlier in the life of the project.

By the spring of the second year, only twenty women remained. Except for the administrators and supervisors, none of them had participated as representatives on the executive committee. Many did not even know the prices of their goods or where they were sold. Market outlets were still limited to the shop in Montego Bay and an occasional order from Things Jamaican. Yet the minister claimed that the principal impediment to project success was entirely economic. In reality, the administration felt unable to harness the women's leadership potential without creating a top-heavy organization.

Pathfinder agreed that if a more comprehensive marketing survey could identify the most salable goods, and if more markets could be found, the future of the enterprise would be enhanced. The minister hired the head of the local college home economics department to do a market survey. He also encouraged several women to learn business skills at a short course in Kingston and to search for markets rather than hiring technical assistants to do so. He acquired three new sewing machines as a grant from the USAID mission in Kingston.

The market survey provided no new information. The women who took the course in Kingston were not participants but members of the project staff. The group members were given no voice in the allocation of the new machines, further decreasing their sense of autonomy. Many continued to voice feelings of timidity about decision-making.

By the summer of 1983, however, the average income per participant rose to approximately US \$50.00 a month, in part because of increased skills and in part because of greater flexibility in meeting market demands. In August 1983 the project anticipated orders for school uniforms, and Things Jamaican placed its first large order. This activity attracted four new members, all teenagers, none members of the church, and one a member of another church. Of all the comparable projects in the area involving young women, this is the only one that links training with economic production.

As economic success attracted non-church-affiliated women, the project became more a community project and less a church one. Meanwhile the church sought to diminish the project's dependency on it. For the remaining women, it provided a sense of mastery. "Once that happened" explained the documenter, "other things came along with it: self-confidence, options one can exercise in one's life. This project has done at least that for these women, not so much because of the crafts themselves but because this sense of mastery has come from learning how to tap one's creativity."

Those who were chosen to be members of the administration benefited greatly. One of the project supervisors is a typical case. She "used to be as shy as all the other women." As a staunchly religious member of the rural Jamaican circuit, she believed in maintaining only a few friends, none intimately. At first she, like other women in the group, would defer to others when asked a question. Now, as supervisor, "she has come out of herself," said the Reverend's wife. A few years before, she had lived with her husband in a ramshackle two-room wooden house among the poorest in rural Jamaica. Her husband worked at the local bauxite mine. She was unemployed, but she knew how to sew and made a little money. She and her husband had purchased a piece of land near Chatham and took out a loan to build their four-room stucco house. Just after they began construction, he lost his job and has not worked since. With a bright daughter who was able to get a scholarship at a North American university, two younger children still in school, a dependent niece, and an unemployed son, their financial situation was desperate.

When she went to the Reverend for help, he made her a supervisor. This in turn helped her to become active in the community. As a supervisor, she has been able to increase her socio-economic status and her family's position along the circuit. Her position permitted her to negotiate her way through a culture that is suspicious of assertiveness.

Economic Context of the Project

In 1981, when the project was funded, Jamaica seemed an ideal place for it. The socialist-oriented Manley government in Jamaica had been replaced by Seaga who was actively promoting free enterprise and foreign investment, and the United States under Reagan gave Jamaica \$92 million in aid. There was economic growth, a decline in inflation, and a revival of tourism. The political and economic environment appeared promising for the development of a small, crafts-oriented business enterprise in an area of rural Jamaica just a few miles outside of Montego Bay, a successful tourist area.

However, for the most part this increased economic growth did not affect Jamaica's rural population. The bauxite industry, a major rural employer, had decreased production, as had sugar and banana producers, and local tourism and most of the country's remaining export agriculture are too seasonal to provide considerable income. By 1983, there was still no expanding rural employment frontier. Local enterprise, with the government's encouragement, has turned to crafts and higglering to increase the economic potential of tourism and raise household incomes. The crafts market is therefore flooded, driving prices down to near the cost of production.

In spite of these problems, the crafts enterprise funded by the Program sought to establish itself in a productive corner of the market through coordination with national marketing organizations. They promised to help obtain raw materials at tax-free rates and to assist with marketing and distribution through national and governmental outlets. In this

way, the enterprise planned to overcome the difficulties of flooded markets by becoming more competitive.

The Communities and the Church

The three small communities that form the Haversham Baptist circuit are presided over by a minister who is the spiritual leader, counselor, occasional employment broker, redistributor of wealth, and guardian for approximately 800 deeply religious church members. The first project site, not quite fifteen miles from Montego Bay, is socially and economically heterogenous. While some inhabitants are somewhat dependent on subsistence agriculture, others are daily commuters to service, professional, and labor jobs in Montego Bay. Many work in the local hotels there. Most are dependent on cash markets in Montego Bay.

Farthest away from Montego Bay, the third site is the smallest of the three communities and almost entirely dependent upon subsistence agriculture. It is socially homogenous. Much of its economic exchange is by barter, and few items are bought in the nearest markets in Montego Bay.

The second site falls between the extremes of these two communities, more closely resembling the third site but on the main road to Montego Bay with access to markets. It is close enough to the principal site for regular contact with the church and the project staff, but far enough away to avoid being the main focus of their attention.

Families along the circuit are highly stable units. Marriage and sharing a residence occurs after the establishment of permanent unions and childbearing. The economic environment encourages young people to depend on the extended family until they are financially able to establish an independent household.

The stability of social relationships, the deep religiosity of the inhabitants along the circuit, and their shared history have created a world view that is both supported by, and supports the centrality of, the Baptist Church and its position as broker between the community and the world. This outlook, conservative and cautious, is supported by the community as the local economy continues to stagnate.

The older generations had experienced the euphoria of national independence, the promise of the Manley government, and the unifying hope of nationalism. For all their efforts, they have a more difficult life than their parents had. Through all their disappointments and increasing difficulties, the church has unwaveringly stood by them as a source of comfort, a social structure in which their membership has had meaning, a local welfare insurance against the worst economic disaster, and a buffer between the community and the harsh realities of the national and international domain.

The church has consistently done two things: (1) it has redistributed wealth by sharing the small surpluses of some families (who contribute

a portion of their income to the church) with the poorer families; (2) it has acted as a major link between the community and the outside world, primarily Montego Bay and its markets and other institutions.

The church provides these services through the minister. When a minister is charismatic, the congregation grows, increasing the church's potential surplus and the possibilities for local welfare. If he is a skilled leader, the minister makes contacts outside the community in the urban sector and with national institutions that he can tap for jobs and small grants. He collects the available surplus in the community and identifies those in need. Church members with educational and financial skills can become his trusted clerical associates. To such a powerful figure, the membership can turn with confidence for aid and advice in social, personal, and financial problems; at birth, at marriage, and at death. The reverend of the Haversham Baptist circuit is such a man.

The Jamaican Baptist Church's cultural history reinforces its appeal as the primary institution of support and unification in rural areas. It was established long before the abolition of slavery, and many of the most famous figures in black Jamaican history who fought for abolition, land reform, and black Jamaican rights over white British colonialism were Baptist deacons. Sam Sharp led the biggest slave revolt in 1831; Paul Bogle led the Morant Bay uprising in 1865 in a fight for land for the landless. Both were hanged and martyred. The legacy of the Baptist Church is a beacon of social justice and the center of community life.

Rural Jamaican Ideology

The rural Jamaican world view is similar to seventeenth-century New England Calvinist ideas. Wealth is seen as evidence of initiative and individual achievement, and members of the community with greater financial resources are also assumed to possess greater learning and authority. Those at the bottom of the economic ladder are not expected to take initiative or assume leadership positions. The hierarchy of the Baptist Church reflects this ideology and is reinforced by it. The people who have maintained positions of authority on the project are those with income, some education, and a marketable skill. The project cemented this existing class structure because these same leaders held the only salaried positions and monopolized decision-making during the training process.

An additional element of rural Jamaican ideology serves to further accentuate class differences among the members of the enterprise. The world is divided into two distinct domains: the public domain, characterized by formal dress, British English, and formal behavior; and the private domain of the home, characterized by informal dress, informal behavior, and the use of Jamaican Creole (which, like black English, has many African grammatical elements). The skills necessary to achieve in the public domain can be acquired through formal schooling; financial resources are necessary to buy the proper clothes. Because

the project took place in the public domain, those church members who had the skills and resources necessary to achieve in that domain assumed the salaried leadership positions.

The women's unwillingness to take on decision-making as a group is linked to a world-view in which everything in the private domain is discussed only with one's immediate family and possibly the minister. The strong emotional alliances among the women that took place in many of the other WID/PED projects could therefore not take place in Haversham within the same time frame. Only now, after almost three years, are these alliances beginning to develop, and the women beginning to think and act more as a unified group. The church's decision-making role, therefore, served as a substitute for united group action.

Sharing in this ideology, the church did not implement courses on group formation, or institute decision-making and evaluation procedures that included any participants other than the "natural" leaders. As the majority of the women in the project gradually learned more formal language and comportment and observed their leaders acquiring better clothes (either self-made, or bought with their increased income), they began to see themselves as peers. These newly acquired skills and resources paved the way for group decision-making, which in fact is taking place more and more as the project ends its third year.

CONCLUSION

The project has had three major impacts on the individuals involved. First, for some of the leaders who were formerly engaged solely in church-related charitable activities, their growth in self-confidence and skills has been dramatic. They have been transformed into true entrepreneurs with good business sense; the confidence and authority that they enjoyed in their homes is now also evident in the public domain. Second, for the majority of the participants engaged in piece-rate work, participation has gradually brought them some of the skills and resources needed to achieve in the public domain. Their self-confidence and status in the community has also increased dramatically. Finally, the income earned through the enterprise is at this point the sole support of the families of one-third of the women. This project also strengthened the church itself as a community institution. Until now, the church had functioned mainly as a redistributor of wealth within the community, thus cushioning the less fortunate members from the worst excesses of the rural economic crisis. The church's ability to bring in substantial resources from the outside and control these resources during the funding period gave them the opportunity to positively affect both their members' and the community's lives in unprecedented ways. The remarkable increase in status, skills, and self-confidence of the female leaders of the church, attained through their positions of authority in the project, will also benefit the church itself in the long run.