

The Gender Manual Series

and the
Caribbean



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Gender Issues in

Latin America

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Caribbean

by Karen White,
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Margaret Lycette and
Mayra Buvinić

**INTEGRATING WOMEN INTO DEVELOPMENT
PROGRAMS: A GUIDE FOR IMPLEMENTATION
FOR LATIN AMERICA AND THE CARIBBEAN**

by

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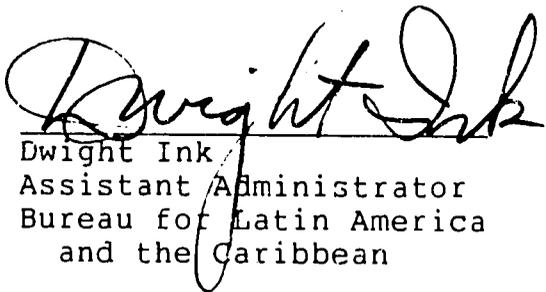
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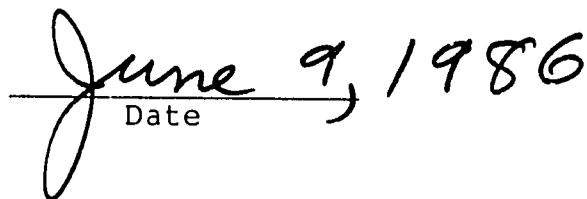
FOREWORD

In 1973, the Percy Amendment to the Foreign Assistance Act gave a mandate to USAID to integrate women into the national economies of developing countries, both to improve women's status and to assist the total development effort. The 1982 Women in Development A.I.D. Policy Paper built on this mandate by stressing women's economic contributions to the development process. WID concerns now are addressed mainly as an economic issue that can increase the success of many AID projects.

The LAC Bureau has consistently been at the forefront of the effort to implement the WID mandate. The Bureau's recent establishment of a Task Force to address women in developing concerns throughout the Bureau and missions marks a milestone in this effort. One of the Task Force's early recommendations was the development of specific guidelines to assist AID LAC missions in designing and implementing projects that raise women's productivity and incomes. In 1985, the International Center for Research on Women undertook the development of these guidelines.

I am pleased to present this guidebook and believe that it will contribute to the Bureau's goal of integrating women into development programs and projects.


Dwight Ink
Assistant Administrator
Bureau for Latin America
and the Caribbean


Date

INTRODUCTION

The purpose of this guidebook is to help mission staff--especially Project Development Support Offices and Technical Offices--integrate concerns regarding women's economic participation into project design, implementation and evaluation. It responds to the need for practical, applicable guidance that can help the LAC Bureau to address the agency's stated policy on women in development. AID's 1982 Women in Development Policy Paper emphasizes that because women are important contributors to the development of their countries, "for AID to undertake an effective strategy that promotes balanced economic development, a focus on the economic participation of women in development is essential."

This guidebook was commissioned by LAC/DP. The International Center for Research on Women (ICRW) developed an initial draft which was then reviewed with staff in three LAC missions and LAC/W. ICRW interviewed a total of thirty-five mission staff in Ecuador, Guatemala and the Dominican Republic. The interview material was also used to develop the second section of the guidebook, which identifies the constraints to improved performance in the area of integrating women, suggests roles and responsibilities of each mission office and outlines measures to provide accountability in this area.

The remaining sections of the guidebook present facts regarding women's participation in the region that are relevant for program and project design, general guidelines to assist in project design, implementation and evaluation activities, and a sectoral presentation of concrete suggestions on how to integrate women into micro-enterprise, agriculture, housing, and vocational and participant training projects. These sectors were selected because of the importance of women to the successful development of these sectors, both as consumers and producers.

The major goal of the guidebook is to present information in a succinct, straightforward manner that can be easily incorporated into established AID project preparation and review procedures. The guidebook is regional in scope and therefore lacks country specificity; guidebook users will need to assess the applicability of the content to a particular country's economic context. Users who require statistics or information on women's socioeconomic activities for specific countries may wish to consult the country-by-country list of sources at the end of the guidebook.

SECTION 1

FACTS TO CONSIDER IN THE INTEGRATION OF WOMEN INTO LAC BUREAU DEVELOPMENT PROJECTS

Objectives of this section:

1. To provide background contextual information on women's economic activity.
2. To place facts related to women in the context of broader development issues, especially employment creation and income growth among the poor.

Who can use this section:

1. Project officers as they formulate project development documents, in particular the Project Concept Paper and the Project Identification Document (PID).
2. Project teams composed of AID personnel and contractors in the preparation of Project Papers (PPs). This material should be useful particularly in the elaboration of Economic and Social Soundness Analyses.

Content:

1. Summary of five factors to take into account regarding women's economic activity in the LAC region.
2. Information, in table form, on women's labor force participation, income levels by sex, and woman-headed households for selected countries.

FACTS TO CONSIDER IN THE INTEGRATION OF WOMEN INTO LAC DEVELOPMENT PROJECTS

Rationale for Policy Changes

AID carries out its development policy in the Latin America and Caribbean region through projects. One can safely say that two goals underlie nearly all LAC projects: raising household income and creating employment. Because women contribute significantly to household income and are increasingly present in the labor force, their effective integration into development can increase the chances of reaching these goals.

Development policy in the Latin America and Caribbean region needs to consider women's economic participation and include measures that will improve women's productivity and income for the following reasons:

- Women's integration into the economic life of the region is a stable rather than an ephemeral trend;
- Women's economic participation in the region is largely a result of increasing poverty and the need of women to work to contribute to household income. Improvement in women's productivity and wages will therefore result in improvements in family welfare and economic progress for families in the region;
- Increasing the productivity and income of women in the labor force should not backfire in terms of reduced child welfare but will help break the vicious circle of household poverty and child malnutrition that results from women's low productivity and income;
- These measures will substantially improve the utilization of human resources in the region for economic development; and
- In the short term, these measures may ameliorate the regressive effects of recession/austerity policies on the poor, and help economies emerge from the debt crisis with fewer significant social and human costs.

As project officers begin the project design stage, it is suggested that they consider the following factors that relate to women's economic activity. Depending on the project area, each project officer can determine the relevance of each of these factors and identify which information regarding women should be obtained at the earliest stages of project design.

I. Increased Labor Force Participation

In Latin America and the Caribbean, the participation of women in the labor force has increased more rapidly over the last 35 years than in the rest of the world. For example, while women's share of the total labor force increased by 10 percent between 1950 and 1980 for the world, it increased by 23 percent for the Latin American region.

A. Increased Supply of Female Labor. Aside from female educational attainments, three less-known factors are related to the increased supply of female labor:

1. Substantial streams of women have migrated to the large cities since the early 1960s.

2. Declining economic standards and significant reductions in real wages in recent years seem to have pushed women into the work force. High inflation rates, accompanying austerity measures, and unacceptably high external debts have resulted in cutbacks in public expenditures and have eroded the purchasing power of poor households. These factors seem to have prompted women to seek employment or engage in income-generating activities in order to supplement household income.

In response to the household impoverishment and real wage reductions of the head of household brought about by recent recessions, low-income women have joined the urban labor force in greater numbers in Brazil, Chile, Costa Rica and Uruguay.

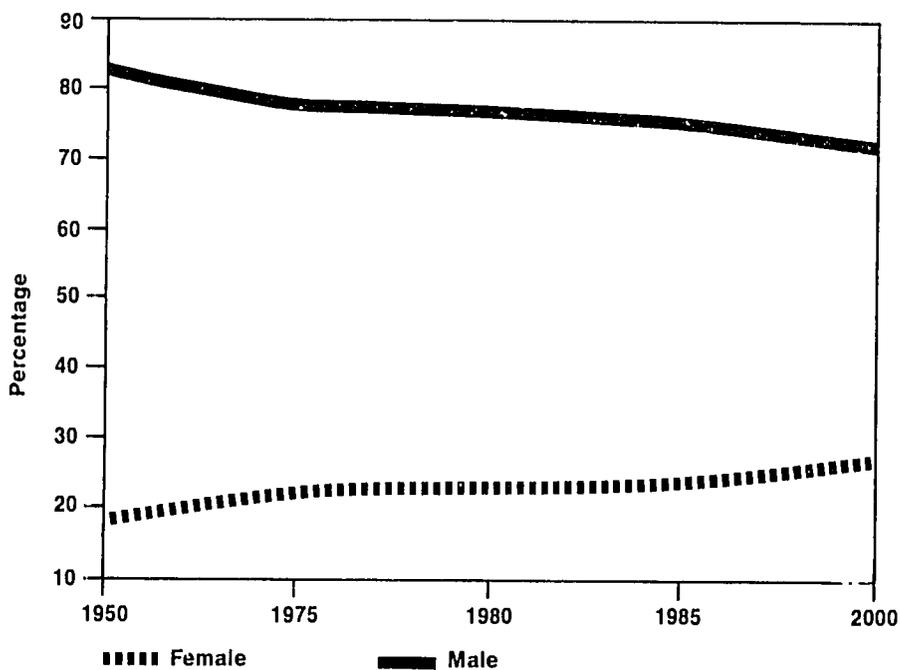
- In Costa Rica, which reached the height of the economic crisis in 1982, the refined female labor force participation rate rose from 21 percent in 1980 to 26 percent in 1982, and only slightly decreased to 25 percent in 1983.

3. High rates of rural to urban migration, marital abandonment, and high male mortality due to civil war in certain countries contributes to the formation of woman-headed households and to women's need to work for wages.

Women's entrance into the urban labor market is a main factor behind the high growth in the urban labor force in the region, which increased between 1950 and 1980 at a rate of 4.1 percent annually. The supply of women workers continues to increase in the region as a result of the above factors. Many of these new women workers have joined the informal and service sectors. Tables 1 and 2 give some general statistics in this area.

TABLE 1
LABOR FORCE PARTICIPATION RATES BY SEX,
LATIN AMERICA, 1950-2000

Between 1980 and 1985 the Latin American female labor force was projected to grow by 3.8 percent and between 1985 and 2000, it is projected to grow at a rate above 3.5 percent annually. If these projections are correct, the number of women working or seeking jobs will double every 20 years in the region, to over 55 million women in the labor force by the year 2000.



SOURCE: Projections to year 2000 by ICRW based on International Labour Office, Labour Force Estimates and Projections, 1950-2000, 2nd ed., vol. V, World Summary (Geneva: ILO, 1977) and information compiled by the ILC Bureau of Statistics, 1984.

B. Increased Demand for Women Workers. The demand for women workers in the region has increased with:

- the expansion of the service and informal sectors in the urban labor force;
- the need for low-wage workers in labor-intensive export industries in Central America and the Caribbean;
- the seasonal demand for workers in export-oriented agriculture. It is important to note that seasonal demand for low-wage workers breaks down the supposedly rigid sexual division of labor in agriculture. For example, the need for bricklayer assistance in Brazil and for coffee pickers in Colombia at low wages has led to the hiring of women and the breakdown of the culturally sanctioned sexual division of labor.

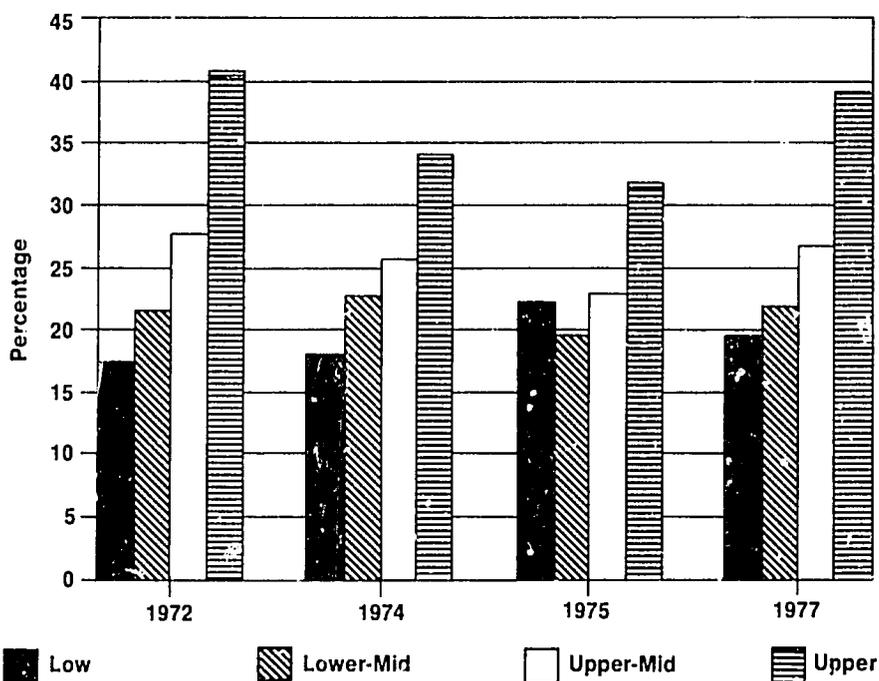
Suggested Questions for Project Officers:

- What are the labor force participation rates for women (rural, urban, or regional, depending on the project)?
- In what sectors and occupational groups are women concentrated, including seasonal occupations?
- Is there any information on women's participation in the informal sector?

TABLE 2

RATES OF FEMALE LABOR FORCE PARTICIPATION IN CHILE
BY FAMILY INCOME LEVEL FOR SELECTED YEARS

It is probable that the economic recession and austerity measures will increase the labor force participation rates of women in the LAC region, particularly in informal sector jobs. In Chile, the austerity measures of the mid-1970s increased male unemployment as well as the participation of low-income women in the work force. These measures had the reverse effect on mid- and high-income women, who tended to withdraw from the labor force.



SOURCE: Osvaldo Rosales Villavicencio, "La Mujer Chilena en la Fuerza de Trabajo: Participación, Empleo y Desempleo (1957-1977)," Santiago, Universidad de Chile, 1979.

II. Undercounting the Female Labor Force

In most LAC countries, the availability of socioeconomic information necessary for project design is limited. Reliable data on the labor force participation of women is particularly lacking. The statistics underestimate women's economic participation.

A. Underestimation of Female Workers in the Urban Informal Sector. Nearly 20 percent of the urban economically active population in Latin America and the Caribbean operates in the informal sector, which is characterized by lack of employment stability and regulation, and overall low earning for women workers in the sector.

- Surveys report that in the 1970s, the informal sector in large cities, such as Belo Horizonte and Lima, engulfed from 63 to 69 percent of the urban working population. Female workers and those who did not complete primary education were disproportionately represented in the sector. Conservative estimates for the region indicate that in the 1981-83 period, the informal sector expanded by 18 percent and average earnings in the sector declined by about 21 percent.

B. Statistics substantially underestimate women's participation in agricultural production. Agricultural labor force participation statistics undercount women for at least three reasons:

- They use the concept of principal activity (and women define themselves as housewives);
- They miss counting seasonal workers (a large proportion of seasonal workers in agriculture are women). During the coffee harvest in Costa Rica, for instance, women work as wage laborers for three consecutive months of the year six days a week, and up to ten hours a day, beginning in November each year;
- They do not record activities in the informal sector that constitute a significant source of women's employment and household income in the rural economy.

Suggested Questions for Project Officers

Project officers should decide in the early design stage of a project which kind of data the project will rely on, depending on availability. They should also be aware of the limitations of these data in terms of women's labor force participation rates. The various alternatives are:

- Census or national-level data from government agencies or national women's bureaus;
- Sample household surveys and studies that may be done by international agencies. One can access these through PPC/WID or PPC/CDIE;

- Data gathered by local research/action organizations that concentrate on women's or poverty issues, such as Peru-Mujer and Asociación para el Desarrollo e Integración de la Mujer, Peru; Centro de Investigación para la Acción Femenina, Mujeres en Desarrollo Economico and ADEMI, Dominican Republic; WAND, Barbados; Centro para la Mujer and Oficina Jurídica para la Mujer, Bolivia; Centro de Desarrollo Industrial and ASEPADE, Honduras; Grupo de Tecnología Apropriada, Panama; and Centro Feminista de Información y Acción in Costa Rica;
- Social science research institutes or university research centers such as the Institute of Social and Economic Research, University of the West Indies, Barbados; Asociación Colombiana para el Estudio de la Población, Colombia; Centro de Estudios sobre Desarrollo Economico, Universidad de los Andes, Colombia; Instituto de Investigaciones Sociales, Ecuador; and the Institute of Nutrition for Central America and Panama, Guatemala.

National Statistics Undercount Women

An experimental population census carried out in the district of San Juan, Costa Rica in 1983 assessed the extent to which the 1973 population census and the national household surveys had underestimated women's economic participation. All women 12 years and over who had been categorized as inactive in the experimental

population census were reinterviewed. The resulting data showed that 41 percent of the so-called "inactive" rural women had worked for the entire year. With these new figures, rural women's labor force participation rate would be adjusted upward from 23 percent to 45 percent.

III. Occupational and Wage Differentials

Women tend to be paid less than men for comparable jobs and are often in occupations that are not as productive and/or lucrative as those of men.

- It is mostly women from low-income groups who are economically active and undertake low productivity, low paid jobs in largely sex-segregated labor and product markets.
- Women provide cheap labor in the urban economy. They are concentrated in low-level occupations in the services and the informal labor market, earning significantly less than men who participate in the urban labor force.

- Women have been relegated to low-income occupations because, among other things, they must combine household and productive responsibilities, have lower levels of education and training, and tend to undertake economic activities that are an extension of household work, such as candymaking or sewing.

In addition, evidence suggests that occupational and wage discrimination has not lessened with women's high educational attainments, and may actually have worsened rather than improved over time. (See Table 3.)

Suggested Questions for Project Officers

The issue of wage and occupational differentials may be particularly relevant to projects in the areas of vocational and participant training that seek to expand women's economic activities and in agribusiness production and export processing plants, which tend to rely on low-level female labor. It is suggested that project officers consider the following questions:

- Do occupational and wage differentials exist in the sector that the project addresses?
- Do they exist in vocational and mid-level management training?
- In which areas are women trained in vocational training programs, as compared to men?

Wage Differentials by Sex

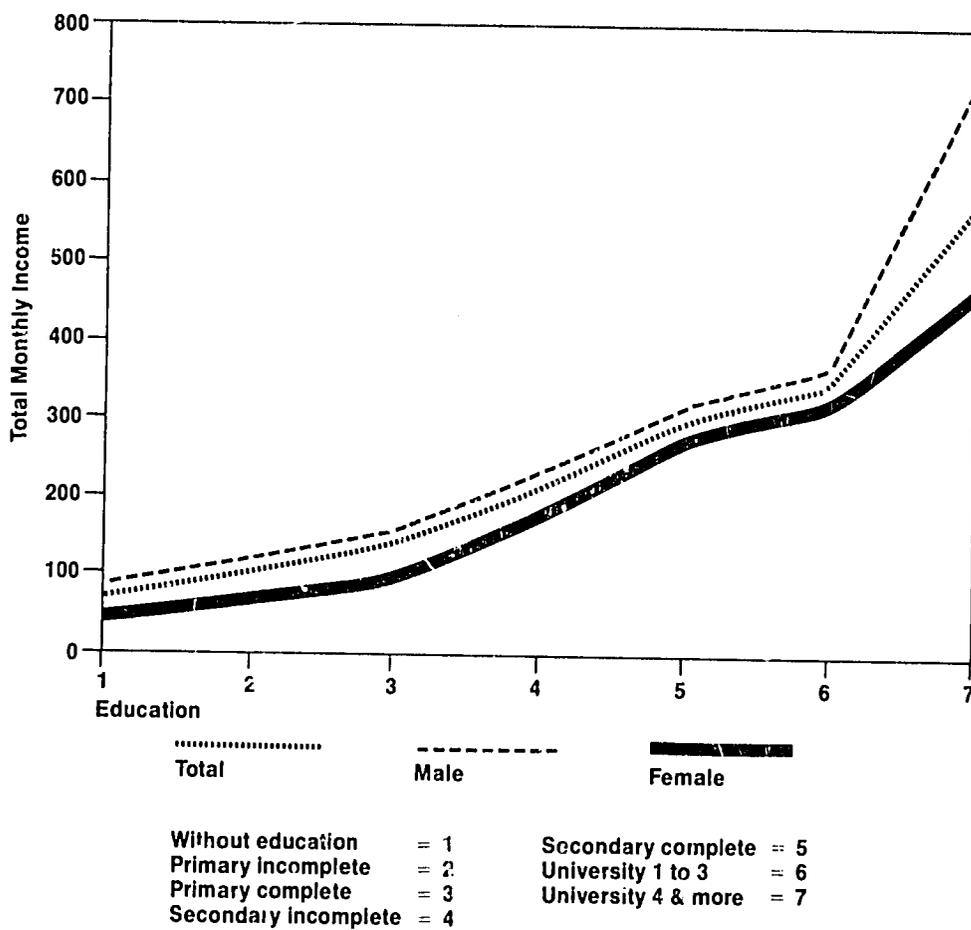
Data from household surveys in the 1970s for six Latin American countries (Brazil, Colombia, Costa Rica, Chile, Uruguay, Panama and Venezuela) show that, with the exception of Colombia, women predominate among the lowest-income wage earners while men predominate in the highest-income wage-earning categories.

Wage differentials by sex also seem to have increased between 1970 and 1980 in Brazil and Costa Rica. In Brazil, the income of the active male population was 54 percent higher than that of the active female population in 1970 and was 60 percent higher in 1980. This income gap persisted despite the fact that in 1980, active women had a level of training 33 percent higher than that of men.

In the case of Santiago, Chile, the greater the educational level the greater the income that men receive in comparison to women. In 1979, the median income of men with no education or basic education was 71 percent higher than that of similar women. This proportion increased to 84 percent with a high school education. In the category with university education, the median income of men was 191 percent higher than that of women.

TABLE 3
MEDIAN MONTHLY INCOME IN PANAMA
BY SEX AND EDUCATIONAL LEVEL

The 1980 Panama census shows that while median monthly income of both men and women increases significantly with the educational level, the disparity between the monthly incomes of men and women increases rather than diminishes with the level of education. This data is relevant to projects in vocational education and training.



SOURCE: Oficina Internacional del Trabajo, Panama: Situación y Perspectivas del Empleo Femenino (Santiago, Chile: OIT, 1984, Table 7).

IV. Growth in the Formation of Woman-Headed Households

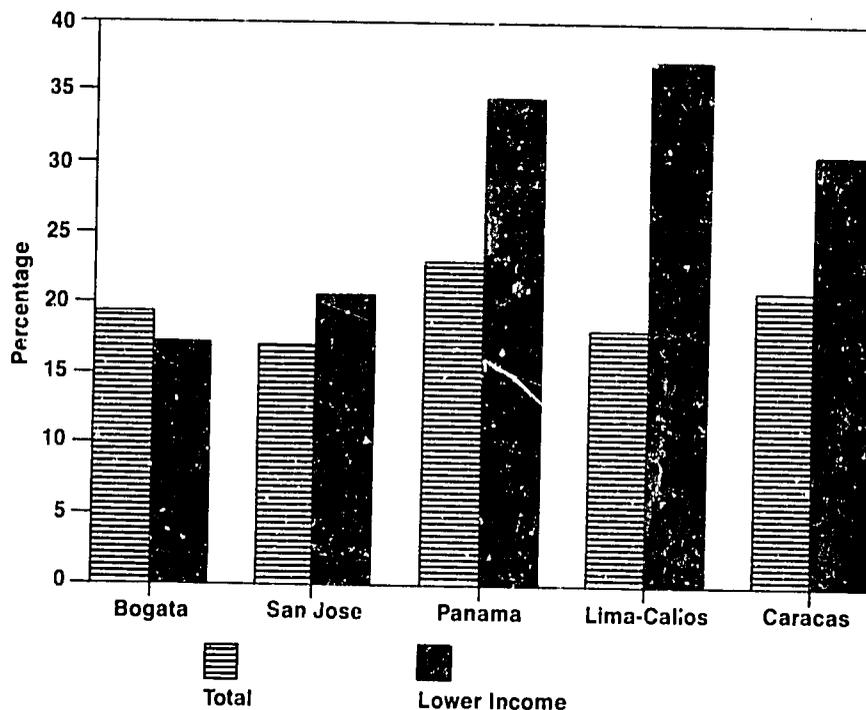
High rates of female rural-to-urban migration, marital abandonment, and high male mortality, especially in areas experiencing civil strife, have led to the disintegration of the traditional nuclear family and to an increase in the number of households headed by women. Compared to households headed by men, woman-headed households have a higher dependency ratio, less access to basic urban services, and fall more often below the poverty line.

- Recent data show that woman-headed households are overrepresented among the poor in four out of five Latin American capitals.

TABLE 4

PERCENTAGE OF WOMAN-HEADED HOUSEHOLDS AMONG ALL HOUSEHOLDS IN SELECTED CITIES, BY CLASS

Recent data for five Latin American cities shows that, with the exception of Bogota, woman-headed households are much more prevalent among lower than higher income groups. In the lower income groups, the percentage of households headed by women ranges from a low of 22 percent for San Jose, Costa Rica to a high of 38 percent from Lima and Callao, Peru. This phenomenon is common to all of the LAC region.



SOURCE: United Nations, La Mujer en el Sector Urbano: America Latina y el Caribe (Santiago, Chile: UN, 1985), Table 10.

For example, in the Caribbean, it is estimated that one-third of all households are headed by women. A 1981 household survey in a low-income area of West Kingston, Jamaica found that 40 percent were headed by women. These women had more dependents and were less often employed than were male heads of household.

Suggested Questions for Project Officers

In analyzing the characteristics of the target population of nearly all projects, it is crucial to know the number and proportion of households headed by women and how these households differ from those headed by men. Some important variables to consider are:

- household size and dependency ratio (ratio of dependents to adults of working age in the household);
- household income (including income of all family members and remittances or transfers from absent family members);
- employment status and income of head of household; and
- family arrangements and social support networks.

Why Are Woman-Headed Households Poor?

Almost 17 percent of a representative sample of 2,287 households in Belo Horizonte, Brazil in 1972 were headed by women. They showed a relatively higher incidence of poverty, with 45 percent of them falling below the poverty line as compared to only 27 percent of the households headed by men. Although one in every six households in Belo Horizonte had a female head, females counted for one in every four of the poverty households. Why is it that these households were poorer than male-headed households? Comparative analyses of the earnings of male and female household heads in the study showed that, although human capital variables such as age and education are important determinants of the general level of earnings, labor

market structure and principally the jobs opened to women explained most of the differential earnings between male and female heads. Male and female heads in the study did not differ markedly in either age or educational characteristics. They only differed in the type of employment: 53 percent of the female heads had jobs in the informal sector, as compared to 13 percent of the males, and the differential in the informal sector earnings for female heads of households was large. While education in general affects opportunities, in this case simply being a female increased the likelihood of being in the informal sector and having low earnings, regardless of educational attainments.

V. Women's Dual Responsibilities: Productive and Reproductive

Economic necessity forces a significant number of married women and single mothers to work outside the home. Many of these women work in the informal sector, which may allow work responsibilities to be combined with child care and other household responsibilities but often has the disadvantage of low and irregular income and no benefits (such as paid maternity leave). Married women and single mothers who work for wages develop strategies for combining their dual responsibilities based on formal and informal support services, such as day care centers or use of relatives as substitute caretakers.

Most studies have found that, contrary to accepted wisdom, it is mother's leisure time rather than child care time that is sacrificed when mothers work away from home. Women who take up work outside the home do so to increase household income. A recent review of empirical studies does not support the widely held belief that women's work outside the home has a detrimental effect on child nutritional status. On the contrary, the studies show that the effect of women's wage employment on their children's nutritional status is positive to the degree that women's wages are high.

Women's Work and Child Welfare

A 1981 study in Cite Simone, Haiti, showed that children of women who earned the lowest wages or had no income had the poorest growth performance overall. Income appeared to be the major factor responsible for better nutritional status after the sixth month. During the first six months, however, the amount of time women spent with their infants was of relatively greater importance in establishing satisfactory growth.

Suggested Questions for Project Officers:

- What percentage of women in the target population both work and have small children at home? How will this affect their ability to participate in the project?
- Would more women be able to participate in project activities if child care services were made available?
- What minor changes in the timing of project activities could be implemented to make them more accessible to those who combine productive activities with child care responsibilities?

SECTION 2

SUGGESTED ROLES AND RESPONSIBILITIES OF MISSION STAFF IN INTEGRATING WOMEN INTO AID PROJECTS

- Objectives of this chapter:**
1. To analyze the institutional structure of USAID missions in order to make recommendations about the integration of women into development projects that are congruent with mission procedures and ways of operating.
 2. To suggest the roles and responsibilities of mission management, program and technical offices regarding integration of women into the project portfolio.
 3. To suggest accountability measures and indicators of progress that can help each mission to assess its performance regarding the integration of women into its portfolio.
- Who can use this chapter:**
1. Mission management and staff to define each office's responsibility in the area of women and development.
 2. Mission and LAC Bureau management in evaluating missions' performance in this area.
- Content:**
1. Summary of principal constraints that mission staff believe hinder the integration of women into development programs.
 2. Suggested roles, responsibilities, and performance indicators for the integration of women, by position within each USAID mission.
 3. Discussion of the WID Officer position and suggested responsibilities.

I. Introduction

As varied as AID projects and the institutions involved in them are, the commonality among AID projects is that the ideas originate at the mission level, and that all projects undergo an established process of conceptualization, design, review, approval, and implementation. USAID missions initiate the project process and then play the key role at each step of the project's development--generating the idea, developing the PID, writing the PP, and implementing the project. Therefore, suggestions regarding the improved integration of women into the project development process have to be made in a way that:

- recognize the constraints to integrating women that are present within AID, and identifies those that can be addressed;
- reflect an understanding of how, and by whom project decisions are made within an LAC USAID mission during the design and implementation stages; and
- are easily incorporated into the established operating procedures for project development that are in place at every LAC mission.

This section of the guidebook addresses USAID institutional and management questions because institutional structure, decision-making processes, reward and accountability mechanisms present in a mission are key variables that affect the impact and applicability of any suggestions that are made in this guidebook.

II. Constraints to Integrating Women into Mission Portfolios

This part records, according to categories, the constraints to integrating women that were most often voiced by mission staff and that exist within the AID system. It does not include contextual constraints, such as limited interest on the part of host governments and institutions, cultural biases regarding women, and others, which exist at the country level.

AID Policy Level Constraints:

1. While there is an AID "Women in Development Policy Paper," there is no clear, practical guidance or directive from top management within the LAC Bureau, or within the mission, that enables mission staff to address the issue in a substantive and systematic way. In light of the many mandates that missions must comply with, the lack of attention management gives to the integration of women signals to mission staff that AID's interest in and commitment to this issue are low.
2. Most missions lack a defined strategy for integrating women in a way that fits within the mission's goals and objectives and overall action plan.

3. There are no incentives to motivate staff to address the issue. Instead, there are disincentives based on the assumption that the integration of women should be left in the hands of the WID Officer or the female mission staff.
4. There are no accountability or reporting mechanisms established by the LAC Bureau that enable each mission to monitor its performance in the area of integrating women.

Aid Institutional Constraints:

Structural

1. Mission staff that understand the importance of this issue and wish to address it in project development often lack institutional support to garner the technical, analytical, and "how to" tools needed to integrate women into projects.
2. The role of the WID Officer at the mission level is vaguely defined. Often this person is outside the project cycle process, has little clout, and lacks access to decision making. In other cases, the WID Officer has many other responsibilities and can only give the issue cursory attention. In both cases, the role of the WID Officer is perceived as reactive--responding to AID/W requests--rather than as active.

Procedural

1. Handbook 3, the main guide to project design and implementation for all missions, provides no concrete, practical guidance on how or where the issue of women should be addressed.
2. The tight obligation schedule that missions must follow makes it very difficult to go back and address an issue after a Project Paper has been written.
3. Contractors and consultants who participate in PID and PP preparation (the use of outside contractors varies widely from mission to mission) are seldom guided, instructed or directed to consider women in development issues.
4. In the internal review of PIDs and PPs, at the mission and LAC Bureau level, the issue of women is seldom, if ever, brought up for discussion.

AID Technical/Information Constraints

1. Office directors in general lack policy background in the area of women, especially regarding their productive activities.
2. Among some mission staff, there is resistance to integrating women into development projects because they do not realize that, in many projects, there is a relationship between integrating women and the long-term success of the project.
3. There is the perception that the WID mandate implies that women must be integrated into every project, whether it is relevant or not. There is resistance to straitjacketing all projects to a mandate, and a need to search for more analytical ways to determine if inclusion of women in a given project makes sense.
4. Women are seen as a "social issue" rather than as an economic one that requires technical knowledge and financial resources. Mission staff generally do not recognize the economic importance of women, especially in agricultural production, and in poor urban households.
5. Lack of available base-line and census data disaggregated by sex is a problem for nearly all projects, but is more severe in the case of gender specific data.
6. There is a lack of information about available resources from AID/W: technical expertise, documents and funds.

The next section suggests the roles, responsibilities, and performance indicators for the integration of women for the following positions: the LAC Bureau, the Director and Agency Director, the Program Office, the Project Development Support Office, the Technical Offices, and the WID Officer or Committee.

III. Selected Roles and Responsibilities by Office

1. AID/Washington (LAC Bureau)

Selected Responsibilities Regarding the Integration of Women:

- Ensures that all policy statements of AID are adhered to within the Bureau and LAC missions, including WID Policy Paper.
- Provides guidance to missions in the preparation of planning and project documents.
- Provides backstop to missions on technical issues, including the integration of women.

Suggested Initiatives

Bureau management demonstrates interest in improving the Bureau's performance in this area by:

- sending missions guidance cables that suggest concrete ways in which the mission can address the issue of women more effectively;
- establishing accountability measures for the Bureau;
- including discussion of women's integration in mission directors' meeting, agricultural officers' meeting, private sector meeting, program officers' meeting and other forums where mission staff gather to meet and plan with AID/W;
- recognizing staff's efforts in integrating women by considering performance in this area for a foreign service performance award; by acknowledging in guidance cables, when mission planning and project documents address women effectively;
- including the participation of women in the agenda for discussion during a senior staff meeting;
- communicating to the administrator specific ways in which the LAC Bureau is attempting to improve its performance in this area;
- including the integration of women in a detailed way in LAC Bureau planning documents, accountability systems, and other management systems used to determine missions' priorities and modus operandi.

2. Mission Director and Deputy Director

Selected Responsibilities of Mission Director

Degrees of delegation vary from mission to mission. In some missions, these responsibilities are shared by the director and deputy director.

- Makes determination on the USAID country program and project levels for submission to AID/W.
- Makes management decisions at the mission level.
- Directs USAID staff in monitoring approved country programs and projects.
- Works with the highest senior level officials in the government and private sector.
- Advises AID/W of programs or problems which require their attention, and provides AID/W with all required program and reporting documentation and special reports as needed.

Selected Responsibilities of Deputy Director

- Reviews all PIDs and PPs and ensures that all directives are properly addressed.
- Chairs review meetings.
- Maintains an overall view of mission portfolio and ensures that there is congruence between mission projects and overall strategy.

Suggested Initiatives for Integrating Women into Mission Projects

In the context of overall responsibilities the Mission Director and Deputy Director can facilitate the integration of women into mission projects by:

- Assessing the effectiveness of the WID Officer in affecting project design and implementation and considering options to the existing structure (e.g., placing WID officer in the Project Development Support Office; instituting a WID committee with a clear mandate; defining in detail the role and responsibility of a WID office or WID committee (see below for suggestions in this area).

- Creating a WID task force to develop a strategy for action for the mission that would improve mission performance in integrating women. Task force can identify most appropriate projects that should focus on women; suggest institutional changes; identify information gaps; suggest mechanisms to secure expertise in this area; detail costs; develop a simple MBO approach to the issue; establish mission on targets.
- Providing all mission staff with a clear mandate in this area including roles and responsibilities of each office and accountability measures.
- Identifying with staff, success stories for dissemination, preferably in video form, to LAC/W and other missions.
- Sensitizing mission staff and improving capacity in this area by bringing up issues in project and planning document meetings.

Indicators of Progress

- Mission staff receives clear guidelines in this area, which can include specific sections of Handbook 3 in which women should be addressed.
- The WID officer is integrated into the project design review procedures. The WID officer's mandate is clear to everyone in the mission and he/she receives management support in raising issues and helping find solutions to the integration of women.
- Project Officers and others are rewarded for improved performance in this area (rewards can come in the form of verbal recognition, acknowledgment, memoranda, communication to AID/W, mention in PER, etc).
- Mission "institutionalizes" internal mechanism to address issue of women in an ongoing, systematic and mission-specific manner.
- Planning documents reflect an overall mission strategy in the area of women.
- Mission staff perceives that management considers the issue important and responds accordingly in design and implementation of projects.

3. Program Office

Characteristics: Vary in number; may include an economist or other specialist. Involvement in design of projects varies from mission to mission but often focuses on developing project ideas.

Responsibilities:

- Has major responsibility for developing mission planning and strategy documents--Action Plan, CDSS, ABS, others. These documents are used to plan overall mission activity in the short and long term and to communicate with LAC Bureau/W.
- Participates in project design by reviewing PIDs and PPs, discussing original ideas, consulting with the Project Development Support Office and technical offices.

Suggested Initiatives for Integrating Women into Mission Projects

- Assures that the issue of women is addressed properly in planning documents. Avoids boilerplate "add-ons" to Action Plan and CDSS. Instead:
 - In the Action Plan, identifies portfolio projects for which issue of women is most relevant and discuss each project separately, specifying project targets, activities or revisions.
 - In the CDSS, identifies sectors within the mission portfolio which will give special attention to the integration of women's economic activities and outlines strategy for accomplishing these tasks, e.g., selection of 2-3 agricultural projects, or private sector initiatives where the issue of integrating and considering women is relevant.
- Raises the issue of women in project review meetings as a point of information and analysis from the beginning of the design and review process.
- Encourages technical offices to seek outside contractors to assist in this area.
- Ensures that project evaluation reports include impact of projects on women.

Indicators of Progress

- Project Plans begin to include concrete descriptions of how women will participate in new and ongoing projects.

- Mission details a strategy for action in area of WID which may include institutional changes (establishing a WID committee with the mission for example) cross-sectoral gender activities (data collection, improved knowledge in related areas), portfolio review, and target setting.
- AID/W acknowledges improved performance in this area through guidance cables.
- Mission begins to develop its own resources and data base in the area of women which can be tapped in future project design.
- More discussion of the issue as it relates to quality project design and implementation takes place during project review meetings.

4. Project Development Support Office

Characteristics: Varies in number; internal structure and division of labor determined at each mission; may include a variety of disciplines (economics, anthropology, social science), involved in most project development activities.

Responsibilities:

- Assumes primary responsibility for coordination, preparation and compilation of PIDs and PPs.
- Works closely with technical offices in the stages of project planning design. Tasks may include:
 - Scheduling preparation of project document.
 - Making annotated PID and PP outline.
 - Making assignments for project preparation.
 - Assuming that PPs address and respond to all required questions as outlined in Handbook 3.
 - Writing part of all of the analysis sections (Economic, Social Soundness, Financial Viability).
 - Preparing agenda for project review meetings.
 - Assisting in preparation of scope of work for outside contractors.
 - Writing issue papers on drafts of PIDs and PPs.
 - Developing the log frame.

Suggested Initiatives for Integrating Women into Projects

- Include consideration of women's concerns in the PID and PP outlines in order to make an educated determination of whether women should be integrated into the project.
- Specify analysis by sex when making assignments. In general, women should be included in the economic analysis and social soundness analysis.
- Include women's concerns in review meetings from the start to identify gaps (data, expertise, technical inputs) and address them as the design phase unfolds.
- Build the integration of women into the scope of work of outside contractors and require some expertise in this area.
- Access resources available from the LAC Bureau or PPC/WID to obtain technical expertise.
- Include women-related objectives, indicators, etc. in the log frame.

Indicators of Progress

- Has established control structure to make sure women are integrated into projects (e.g., where in PP women should be discussed, what points should be addressed).
- Project Development Support Office secures, through an IQC or other arrangement (a retainer basis) the services of local social scientists, including economists, who can assist in the integration of women at the project design and implementation stages.
- Improvement in the technical quality of discussions during the project review regarding women and their potential contribution to and benefit from the project.
- Degree to which outside contractors, as a result of building gender into their SOWs, provide useful and viable design suggestions for integrating women.
- Ability of mission staff to choose between integrating women into a project and designing a women's component within a project.
- PDS Office has information regarding the resources available from AID/W and how to access them.

5. Technical Offices

Characteristics: Vary in number and sector; staff comes from a variety of disciplines and technical expertise; project design responsibilities differ from mission to mission; major implementation responsibility.

Responsibilities in Project Design

- Develops original concept paper for review and approval prior to preparation of any document
- Prepares technical analysis and design
- Conducts technical feasibility studies
- Seeks assistance from other technical offices
- Prepares other sections of PIDs and PPs in coordination with Project Development Support Office
- Determines TDY assistance
- Prepares scope of work for outside contractors
- Participates in log frame preparation
- Present at all project review meetings

Responsibilities in Project Implementation:

- Develops a project implementation schedule
- Plans implementation functions, e.g., monitoring, reporting and tracking systems
- Reviews SOW for contracted support services
- Assesses adequacy of technical inputs and, where relevant, of technology
- Informs USAID management of problems, etc.
- Takes the lead in revising the project's scope of redefining targets, benchmarks, etc.
- Develops SOW for project evaluation

Suggested Initiatives For Integrating Women into Mission Projects

- Especially in those sectors where women's economic activity is essential, such as agriculture or microenterprise, consider the issue of women from the outset. This does not necessarily mean that one knows at this point what women's role and participation will be. It may mean identifying gaps in data and information regarding women (how they spend their time, use of technology, what decisions they make, percent of labor force) which must be addressed before determining how to integrate women.
- Include women-related issues in every PID, specifying which factors in particular will be looked at (refer to the sectoral charts in this guidebook for some ideas).
- Include gender issues as one area that outside contractors will study. Include the integration of women as an item in the SOW of a contractor.
- Consult with other technical offices or mission staff with knowledge in the area of women.
- Call on PPC/WID with requests for names with expertise in this area, questions about available funds, resources and documents.
- Conduct an evaluation or assessment of how an ongoing project or group of projects is integrating or affecting women (this effort can be low-cost, short-term, conducted in part with PPC/WID resources and designed to yield concrete suggestions on how the projects can be modified or revised to address this issue). Central to this assessment should be a concern with increasing the project's effectiveness and success.
- Assure that from the start project monitoring and tracking systems disaggregate the information by sex. Disaggregation of information by sex is crucial for understanding how the integration or exclusion of women affects a project's outcome.

Indicators of Progress

- Technical offices raise questions regarding the integration of women at the beginning of the project design process and identify ways of getting answers to their questions.
- Technical offices take the initiative in considering women's issues because they see them as important to effective project implementation.
- Technical analyses, when relevant, discuss women. This is particularly important when a project involves the introduction of a new technology.

- Project documents reflect a better understanding of the constraints that women face that may keep them from participating in a project.
- PIDs, logframe and other documents contain gender-specific objectives and targets.
- Increased use of this guidebook and other tools.
- Willingness to consider revisions in an ongoing project in order to improve the participation of women.

Suggested Job Description for USAID Mission Women in Development Officer

After a mission has appointed a WID Officer, and decided in which mission office to place this person, it can consider the following as possible areas of responsibility. A mission may also choose to form a WID Committee to assume these functions and to work with the WID Officer. It should be noted that the primary function of the WID Officer is to act as a backstop or resource to project officers and the WID Officer should not be considered as the sole person responsible for integrating women into the mission portfolio.

1. Coordinates the development of a mission strategy for integrating women into projects.
2. Serves as a resource to offices involved in project design, implementation and evaluation.
3. Reviews PIDs and PPs and contributes to the drafting of issue papers in the area of women.
4. Assists project officers to develop SOWs for contractors that include examination of the gender issue.
5. Backstops project implementation in selected projects to ascertain that women are integrated.
6. Gathers all available material related to women in one place that serves as the mission's resource center on women, for use in project preparation.
7. Responds to all cables and requests from AID/W on women in development.

SECTION 3

GENERAL GUIDELINES FOR INTEGRATING WOMEN INTO PROJECT DESIGN, IMPLEMENTATION AND EVALUATION

Objectives of this section:

1. To provide guidance for the effective integration of women into PIDs and PPs.
2. To provide project officers and mission staff with a summary of gender-related tools that facilitate the integration of women into the project cycle.

Who can use this section:

1. Staff in USAID Project Development Support Offices and Technical Offices as they develop PIDs and PPs, and carry out project implementation and evaluation functions.
2. USAID contractors as they participate in the design and evaluation of USAID projects.
3. LAC Bureau for the review of PIDs and PPs, and for preparation of issue papers.

Content:

1. Key factors to consider at the beginning of the design process which will facilitate the effective integration of women into a project.
2. Factors related to women that should be considered during the implementation and evaluation stages of a project.
3. A listing of AID resources on women in development and how missions can access them.

GENERAL GUIDELINES FOR INTEGRATING WOMEN INTO PROJECT DESIGN, IMPLEMENTATION, AND EVALUATION

The following section provides general guidelines for effectively including women in project design, implementation, and evaluation. These guidelines can be applied to all projects whether they are women-specific, involve women's components within a larger project, or are fully integrated. However, the guidelines are focused particularly on integrated projects because the experience of the past decade has shown that integrated projects offer the greatest potential for maximizing women's participation in development.

I. General Guidelines for PID and PP Preparation

This section discusses some of the broader factors in the project environment that should be considered in the project design stage. Each project officer should decide whether each factor is relevant at the PID or PP stage.

A. WID projects, WID components and Integrated Projects

Over the past 10 years, AID has implemented three types of women in development projects:

1. Women-specific projects, which are designed exclusively for women. These projects are often designed to test new approaches to reaching women, to help women "catch up" to men, or to strengthen women's research/action organizations. They have been implemented particularly in situations where cultural constraints act as a barrier to integrating women into mainstream projects.

2. WID components of larger projects, with their own budgets and personnel. An example of a WID component occurs in a housing project in which women receive access to credit from a special fund designed for women applicants only.

3. Mainstream projects that include women without a separate component. Microenterprise credit projects, which are able to reach women because of the project's unique collateral requirements, availability of small loans, and target group, exemplify an integrated approach. Of the three, this alternative seems to have the most potential for raising women's productivity and incomes.

The decision regarding the type of WID project to be implemented must be made very early in the design stage. The following chart shows the advantages and disadvantages of each type of project.

ADVANTAGES AND DISADVANTAGES OF THREE TYPES OF WOMEN'S PROJECTS

Type of Project

Advantages

Disadvantages

WID-Specific

Women receive all of the project's resources and benefits. Beneficiaries may acquire leadership skills and greater self-confidence in a sex-segregated environment. Skills training in nontraditional areas may be much easier without male competition.

These projects tend to be small-scale and underfunded. Implementing agencies often lack technical expertise in raising productivity or income. WID-specific income-generation projects rarely take marketability of goods or services into account and thus fail to generate income. Women beneficiaries may be required to contribute their time and labor with no compensation. Women may become further marginalized or isolated from mainstream development.

Women's Component in a larger project

The project as a whole enjoys more resources and higher priority than WID-specific projects, which can benefit the WID component. Women are ensured of receiving at least a part of the project's resources. Women can "catch up" to men through WID components.

The WID component usually receives far less funding and priority than do the other components. These components have tended to respond to women's social roles rather than their economic roles; for this reason, domestic activities may be emphasized to the exclusion of any others. Awareness of the importance of gender in the project's other components may be missing.

Integrated Project

Women can take full advantage of the resources and high priority that integrated projects receive. If women form a large proportion of the pool of eligibles, their participation will probably be high, even without detailed attention given to WID issues.

Unless information on women's activities and time use is introduced at the design stage, these projects may inadvertently exclude women through choices of promotion mechanism, location and timing of project resources, etc. If women form only a small proportion of the pool of eligibles, they may not be included in the project. Women may be competing with men for scarce project resources and lose out because of their lack of experience in integrated group settings and their relatively low status in the family and community.

B. Sex Disaggregation of Data

In general, all project designs should be based upon knowledge and consideration of women's roles relevant to the project. Erroneous assumptions regarding "male" and "female" roles and activities are one of the key factors not only in the failure to reach women but in overall project failure.

Ideally, project design should be based upon **sex-disaggregated data**. In many cases, this can be collected by simply adding a question on gender to the standard baseline data questionnaire. Project officers in the microenterprise area who include gender as a variable in their baseline data collection, for instance, will be able to answer the following questions:

- Do women predominate in certain informal sector occupations? Are their incomes and savings lower or higher than those of men? Are their businesses smaller or larger? Do women have lower or higher fixed assets and sales? Do women have differential access to credit and technical assistance?

In other cases, the project planner may wish to add more detailed questions on gender. For instance, project officers in the agricultural sector might want to add questions on the following points to their baseline data collection:

- sexual division of labor
- daily and seasonal time use by sex
- income sources and expenditures by sex
- access to productive resources such as credit, land, etc.

Sometimes, however, such detailed data collection will not be practical and less precise or complete information will have to be relied upon. In this case, it may be possible to locate microstudies by local research institutes on the participation of women in various sectors.

Use of Sex-Disaggregated Data

Sixteen percent of the borrowers of a loan fund for microenterprises in Lima, Peru in 1984 were women. Analysis of a random sample of loans to 148 women and male borrowers in the program revealed that 62 percent of the loans in the bottom quintile of the loan distribution were awarded to women, while 62 percent of the largest loans were granted to men borrowers. Additional analysis revealed that it was the nature of women borrowers' occupations, rather than the fact that they were

women, that explained the variance in the loan sizes granted. Women borrowers received smaller loans because they predominated in low-earning occupations, such as commerce or sewing that are related to small loans, not because the loan institution discriminated against women borrowers on the basis of sex. Men, on the other hand, predominated in the higher earning occupations of bakeries, leather and shoe repair services, and nontraditional manufacture.

The Importance of Technical Competence:
The Bolivia Ulla Ulla Rural Development Program

The purpose of the Ulla Ulla Rural Development Program, undertaken by the World Bank in the late 1970s, was to raise the productivity and incomes of Bolivian peasants by modernizing all phases of alpaca and wool production. Through baseline research, project planners discovered that peasant women are heavily engaged in herding and shearing; the project design therefore included a specific productive women's component. During the implementation stage, however, the implementing agency hired a female coordinator with no technical qualifications to run the women's component. Under her direction, the component consisted of "traditionally feminine" activities, such as cookie-making and papier-mache, with no productive potential. This project demonstrates the importance of using technically qualified staff to implement women's components in integrated projects.

C. Institutional Selection

Choice of implementing agency is one of the most important elements in project design. One may assume that women's organizations are the best suited to implement projects that include women. However, **experience with projects designed to reach women indicates that the failure of productive programs can often be traced to lack of technical expertise on the part of the implementing agency.** That is, agencies with the capacity to reach women are not necessarily capable of implementing successful productive projects for women due to lack of technical expertise.

On the other hand, **technically proficient implementing institutions may be incapable of reaching women and may not even consider the participation of women to be important.** These institutions may not have the expertise to recognize which aspects of their programs potentially pose problems for women's access. Even with the best intentions, such institutions may still exclude women from opportunities to significantly improve their economic situation.

Project designers can enhance the chances of reaching women by choosing implementing agencies with appropriate technical expertise, as well as a commitment to developing or recruiting expertise on women's issues relevant to the project. Naturally, the choice of an institution will not be made on the basis of its expertise in reaching women in their productive roles. In cases where the best technical institution lacks experience in reaching women, project design should make provision for technical assistance from outside consultants or organizations in regard to improving women's participation.

D. Target Population

Project designers should consider the following issues:

1. **Possible constraints to women's participation in project activities should be considered in the design of all projects.** Projects designed in such a way as to minimize the restrictions that the poor face in gaining access to resources will increase the chances of reaching poor women as productive agents. Additional project features to be considered in order to enhance women's participation include the location of activities and services and the timing and duration of activities. If, for instance, agricultural training programs involve long-term, residential training, there is little chance that women will be able to participate, given their household responsibilities and societal norms that typically restrict rural women's travel away from home.

2. **When there is a low proportion of women in the pool of eligibles, women's participation tends to be low, in spite of active efforts to include them.** If this is the case, three steps can be taken:

- Expand the eligibility criteria;
- Consider developing a special women's component designed to respond to the constraints that render women ineligible;
- Institute an active recruitment program for women (particularly effective when implicit exclusion, on the basis of cultural perceptions, has reduced the number of eligible women, rather than explicit exclusion).

3. **The distinction between increasing women's activities or work and improving the returns to women's activities or work** must be considered when planning project components and expected outcomes.

- In agricultural projects, for example, the involvement of women in soil preparation and weeding of certain crops increases the demands upon women's time and labor, yet women may not share in the proceeds of crops sold through male-based cooperatives.

Women may refuse to participate in components that increase their work without increasing their returns; this factor enormously increases the potential for project failure if such components depend on women's labor for their viability (see box below).

4. **Targetting resources to women has advantages and disadvantages which should be weighed in the design phase.** In some sectors, such as agriculture and energy, **targetting does seem to ensure that project benefits reach women** and introduces an element of accountability in the project. In other areas, notably microenterprise development and credit programs, resources are usually delivered to women without targetting and **targetting may, in fact, create tension within the project, result in lower quality of services to women, and further segregate women from the mainstream.** Overall, the broader approach of relying on knowledge of gender roles to determine whether women are likely to participate in each project component is a more useful strategy.

Women's Labor/Women's Returns

The Guatemala ALCOSA Agribusiness Project provides insight into the importance of the distinction between increasing women's labor and increasing women's returns. In one of the project sites--Chimachoy--the town's (male) farmers heeded the ALCOSA processing company's calls for larger amounts of vegetables by cutting back on traditional food crops to increase the production of cauliflower. Women, who previously had helped in the fields only during planting, were pulled into 2-3 days of horticultural labor each week on top of their normally overburdened schedules. As a result they had to cut back on their marketing trips to town, the source of their only independent income. (ALCOSA payments came in the form of a check made out solely to their husbands.) Women's financial independence was therefore diminished as their workloads increased.

In another project site, San Jose Pinula, the ALCOSA processing plant provided women the opportunity to work for wages paid directly to them. Shifts were long during peak periods--up to 16 hours--but female employees made 100 to 300 percent as much as they could have made in market selling and domestic work, their two main alternatives. Women retained ultimate control over their incomes and gained in self-reliance and financial independence from their husbands.

5. Cultural mores, determined by tradition and religion, may affect such behaviors as the gender-based division of labor, and can have a critical impact on project success. There are wide variations in behavior across countries and even from community to community. Some cultural constraints can be addressed through program or project interventions. Resistance to involving women in new productive programs seems to decrease when the program increases household income.

- In a village in rural Guatemala, women were accustomed to helping in the fields only during the planting season. However, the introduction of contract farming on horticultural crops, with its promise of increased income, influenced women to contribute 2-3 days/week of labor on the vegetable crops.

6. In most LAC countries, women--particularly those who are the sole economic support of their households--are over-represented among the poorest low-income groups. Project interventions that identify the poorest of the poor as the target group will therefore automatically include a great many women.

II. General Guidelines for Project Implementation

Project designs that successfully incorporate women do not in themselves guarantee successful implementation. A number of features can be built into project implementation that will help ensure that women will receive project benefits and resources as planned.

1. **When sex-disaggregated information is provided by the monitoring system and the project allows for revisions in the design, it is more likely that project benefits will successfully reach women.** Ongoing evaluation teams should have scopes of work that explicitly include the gathering of sex-disaggregated data. Project planners cannot always foresee and make provisions for obstacles to women's participation that may arise during implementation. Therefore, the greater the flexibility of the design and the adaptability of the implementation process, the greater the chances that implementors can adapt the project to unforeseen circumstances.

2. **Consideration of the degree to which women retain project benefits should be undertaken during the implementation phase** since effective evaluation of the impact of the project may require such information.

- One of the goals of the Solanda housing project in Quito, Ecuador, for example, was to provide equal housing opportunities for households headed by women. Project designers decided to lower the down payment requirement, which meant that many more women would qualify as applicants to the project. However, the selection process, if left unchecked, can still favor men over women within any income category since there are likely to be more men than women applicants in all categories. This situation exemplifies the need for monitoring during selection of project applicants.

III. General Guidelines for Evaluation

Indicators of progress are important in keeping the implementation of any development strategy on track. In the case of a women in development strategy, the best indicators of progress can be gleaned from sex-disaggregated data on the nature of women's participation in programs and projects.

Levels of Analysis

Indicators at three levels can be used to evaluate whether projects have included women. Project officers must decide on a case-by-case basis which level of evaluation is warranted, given the funds available and the importance of including women in the project.

1. At the first level are overall indicators. A technical office may want to look at its project portfolio to determine whether it is likely reaching women or not. Use of overall indicators is the simplest and cheapest way of evaluating a project portfolio, as it relies on data that is already available. It should be noted, however, that these indicators can demonstrate

only the potential of the project portfolio to reach women. Determination of whether the projects actually include women can be reached only through sex-disaggregated project data.

An overall picture of the likely opportunities a strategy is providing for women can be obtained by assessing whether the strategy focuses on areas likely to benefit women.

Three main indicators can be used in these comparisons:

First, **what are the percentages of projects focused on areas likely to benefit women?**

Second, **what are the budgetary allocations to areas likely to benefit women?**

Third, **what are the relative numbers of consultants' and contractors' scopes of work that explicitly require the consideration of gender roles in the areas of concern?**

2. The second level of indicators are sector-specific indicators. These require little or no sex-specific data yet can increase our understanding of whether the necessary conditions exist for reaching women and provide more depth than the overall indicators.

In the microenterprise sector, for instance, analysis of certain features of the project, such as the target group, average loan size, collateral requirements, and financing mechanism can give a fair indication of the extent to which women are being reached. Analysis of these project features is relatively inexpensive and easy.

3. At the third level of analysis, sex-disaggregated indicators can be used to pinpoint problems in implementing a development strategy for women or to highlight areas in which successful approaches have been found. These indicators are the most difficult to collect and the most costly; however, it is only at this level of analysis that the participation of women in a particular project can come to light. Sector-specific and sex-disaggregated indicators are suggested at the end of each of the four sector sections.

In preparing project design documents, project officers frequently need information that is unavailable in the mission. The following section provides information on resources on women that can be obtained through AID/Washington.

IV. Existing Resources on Women that can be Obtained through AID/W

All missions should have copies of the following documents, which can be ordered from the Office of Women in Development:

1. Elsa Chaney, Women of the World: Latin America and the Caribbean. Washington, D.C.: U.S. Bureau of the Census/USAID, 1984.
2. Catherine Overholt, Mary B. Anderson, Kathleen Cloud and James E. Austin, eds., Gender Roles in Development Projects: A Case Book (West Hartford, Connecticut: Kumarian Press, 1985).
3. PPC/CDIE, Women in Development: The AID Experience, 1973-85 (tentative title). Washington, D.C.: USAID, forthcoming.

In addition, resources on women necessary for project design, implementation and evaluation can be made available from a variety of sources. The following chart specifies types of resources USAID missions can tap, and how to obtain them.

1. Informational

Project Material:
Reports, evaluations,
research documents,
PPs prepared on a given
topic or country.

Contact LAC Bureau WID Officer, currently Jack Francis, LAC/DP; PPC/WID; WID officers in other missions; PPC/CDIE.

Statistical Information (regional or country-specific)

Women of the World: Latin America and the Caribbean (see above).

Gender disaggregated data on various socio-economic factors pertaining to women

Can be obtained through PPC/WID, PPC/CDIE, or the Resource Center of the International Center for Research on Women (ICRW) through PPC/WID.

Regional meetings, conferences

Request information from PPC/WID.

2. Technical Assistance

Preparation of PIDs and PPs; review of mission portfolio; revision of existing projects; project evaluation.

PPC/WID has signed a cooperative agreement with ICRW to provide missions with T/A on women. USAID missions can request such assistance through a cable request to PPC/WID.

3. Funding Resources

Grant money for projects, studies, etc.

PPC/WID receives unsolicited proposals. Prefers to co-fund with mission.

SECTION 4

SECTOR-SPECIFIC GUIDELINES FOR INTEGRATING WOMEN INTO PROJECT DESIGN, IMPLEMENTATION AND EVALUATION

Objectives of this section:

1. To provide project officers and other project designers with concrete suggestions on how to integrate women into projects, by sector.
2. To highlight the most important factors pertinent to women in each sector presented.

Who can use this section:

1. USAID project designers (including contractors) in the preparation of Project Papers.
2. USAID project officers in the monitoring and evaluation of each project.

Content:

1. Material to facilitate the integration of women in four sectors: microenterprise development, agriculture, vocational and participant training, and housing.
2. Summary of constraints women face in each sector, as well as examples of solutions to these constraints and successful projects.
3. Suggested alternatives to standard project features which can assist in the effective integration of women, by sector, in chart form.

1. Microenterprise Development

Women Microentrepreneurs

In most Latin American and Caribbean countries, women constitute a sizable percentage of those working in the informal sector. In Haiti, a UNICEF study revealed that women do 91 percent of all trading. In Bogota, 43.7 percent of informal sector workers are women, while women are only 36.2 percent of the formal work force.

Informal sector activities are attractive to women because they require little education, few skills, only a small capital investment, and are often compatible with household responsibilities, especially if operated out of the home.

Women's participation in informal sector activities differs from that of men in a variety of ways:

(1) it is often concentrated in areas representing extensions of women's work in the home, such as dressmaking or food vending;

(2) it is often based in the home, which facilitates the handling of household responsibilities; and

(3) it is concentrated in areas that have less growth potential and produce less income (see Table 5). For more detailed information, see the list of sources at the end of the guidebook.

Policies

The following policies can have an important impact on the degree to which women can participate in microenterprise programs and should

be considered in project design:

- Financial Reform. Women are typically small borrowers strongly affected by transactions costs, collateral requirements, and loan application procedures. Deregulation of interest rates reduces the lender's need to rely on these features and increases the small borrower's chance of receiving loans.

- Intermediary institutions and programs. Financial reform may be necessary to improve women's access to credit but is unlikely to be sufficient. An important contribution can be made by intermediary credit institutions designed to "graduate" women and other inexperienced borrowers into formal sector borrowing.

- Legal reforms. In many Latin American countries women still cannot borrow in their own names, but need the permission or co-signature of husband or father. This requirement represents a major obstacle for the growing number of women who are widowed, divorced, or single heads of households. In other countries, there is no such prohibition but women are, de facto, barred from borrowing.

Constraints

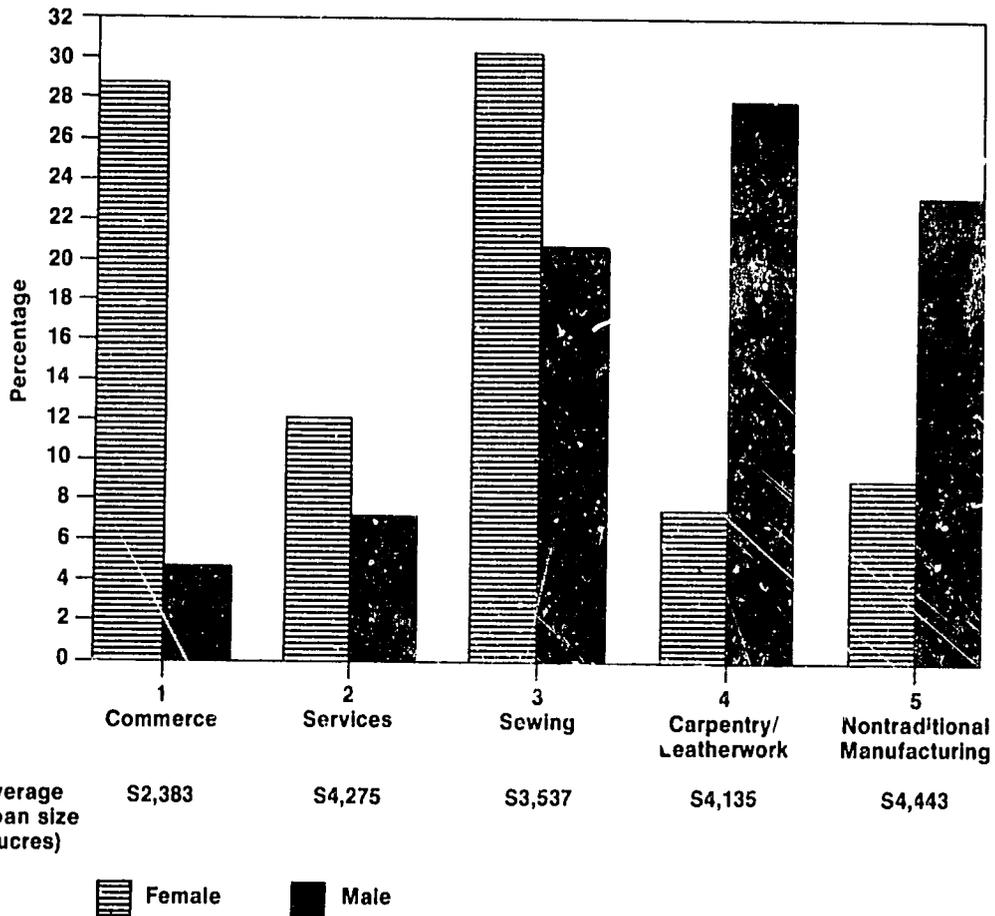
Women entrepreneurs face a number of constraints in gaining access to formal sources of credit.

1. Women may not have access to information about credit programs. Promotion may rely on written mechanisms and community

TABLE 5

DISTRIBUTION OF URBAN SMALL ENTERPRISE DEVELOPMENT FUND BORROWERS BY ACTIVITY AND SEX, LIMA, 1982

A survey of borrowers in the Urban Small Enterprise Fund of the Industrial Bank of Peru showed that women predominate in the low-income areas of services, commerce, and garment-making, while men predominate in the higher-income area of manufacturing. This trend applies across the LAC region. Therefore, projects focused on microenterprises will tend to reach more women than those focused on small or medium enterprises.



SOURCE: Mayra Buvinić, Marguerite Berger and Stephen Gross, "Una Mano para la Mujer que Trabaja: The Participation of Women Microentrepreneurs in the Urban Small Enterprise Fund of the Industrial Bank of Peru," report prepared for USAID/Peru (Washington, D.C.: ICRW, 1984), p. 15.

organizations to which women do not belong.

2. The transactions costs involved in applying for a loan, such as lengthy application procedures and the necessity of traveling to the lending institution several times, may constitute yet another drawback for women. If, for instance, the credit facility is located at a distance from the woman's home and is only open in the mornings, business and household responsibilities may interfere with the ability to apply for a loan.

3. Because they tend to be less educated and literate than men, women are less likely to be able to fill out application forms for loans. In addition, rural women in the Andean countries and Haiti may know only indigenous languages and rarely know how to write.

• Data from a project in Honduras showed that 39 percent of the market women involved had never attended school and were probably illiterate.

4. The types of work in which women are engaged are often not recognized as credit-worthy. While men tend to engage in lucrative services such as welding or carpentry, women predominate in areas requiring few skills, such as food or clothing vending.

• In Haitian small manufacturing enterprises, women constitute only 1-3 percent of the employees in metal working and the repair of shoes, cars, and machines.

5. Women often need their father's or husband's consent in order to be eligible for loans, and

Project Design Inadvertently Includes Women

The microenterprise credit program run by the Association for the Development of Microenterprises (ADEMI) in Santo Domingo has two components: a solidarity group credit mechanism for extremely small businesses, and an individual microenterprise component, which reaches slightly larger businesses. Women were not specifically targeted as beneficiaries, but many aspects of the project design proved to be conducive to women's participation. These were: eligibility requirements that include informal sector work, elimination of collateral requirements, loan sizes and interest rates appropriate for marginal businesses, and opportunities to develop skills.

ADEMI's weaknesses in regard to reaching women entrepreneurs include limited management supervision and business assistance, overly short repayment periods, and a shortage of female field staff for the solidarity group component. Nevertheless, by Spring 1984, women accounted for one-third of the participants in the ADEMI program--14 percent of the individual microenterprise component, and 43 percent of the solidarity group members.

During the fall of 1984, ADEMI chose to suspend the solidarity group component, thus eliminating 77 percent of the women participants. In the light of the deteriorating economic situation in the D.R., the staff felt that future loans would be risky, even though defaults were no higher among the solidarity groups than among the individual microentrepreneurs. Fortunately, a 1985 policy review led ADEMI to reinstitute the component.

may lack awareness or experience with formal credit institutions.

6. In addition, collateral requirements based on land or property ownership may exclude women, who seldom hold such titles. In programs that accept business ownership as collateral, women may experience constraints because their businesses are either too small or are not formally registered.

Solutions

Because of these constraints to access to formal credit channels, women have often borrowed from family members or moneylenders, who charge interest rates up to 500 percent a year. However, when women have participated in credit programs designed to reach microentrepreneurs, their repayment rates are generally as good as or better than those of men (see Table 6).

Recently, a number of programs that combine credit and technical assistance for microentrepreneurs have succeeded in reaching large proportions of women as beneficiaries. These programs generally incorporate the following features:

1. **Promotion through organizations to which women belong or through word-of-mouth in the marketplaces where women work.** Information on microenterprise projects can be disseminated through women's religious organizations and family planning and maternal/child health clinics, for example.

2. **Little or no collateral.** One mechanism frequently used to reach extremely small businesses is the solidarity group. Each group member is responsible for paying back the loan, which takes the place

of a material guarantee.

3. **Minimal transactions costs.** Transactions costs can be minimized by locating the credit facility near the entrepreneurs' place of business or home, making applications short, and requiring few trips to the facility for loan negotiation and paperwork.

4. **Technical assistance in record-keeping, management, and marketing.** Many women lack knowledge of any record-keeping system. In Jamaica, the dressmaking and crafts industries (both dominated by women) have less than a 2 percent rate of record-keeping.

5. **Flexible repayment requirements.** Options that give the borrower the choice of repaying the loan in frequent small payments or fewer larger payments reduce the rate of default on loans.

6. **Availability of small loans.** The smaller the loans, the greater the chance of reaching women entrepreneurs.

Evaluation

This section lists factors that should be part of the project evaluation framework. If the evaluation plan is developed at the time of the PP (through the log frame, for example), these factors should also be included in the scope of work or in the material the team gathers during the design process.

Whenever possible, the evaluation should disaggregate project data by gender. However, a variety of indicators that do not require sex-disaggregated data can be used to monitor the likely degree to which a microenterprise development strategy includes women:

TABLE 6

PERFORMANCE OF MICROENTREPRENEUR ADEMI PARTICIPANTS
IN SIX BUSINESS PARAMETERS, SANTO DOMINGO, 1986

Evidence from various LAC microenterprise projects shows that women entrepreneurs appear to be as good credit risks as are men. Women microentrepreneurs working in the areas of clothing, pottery and food who received loans from the ADEMI program in Santo Domingo were able to increase their sales, profits, savings, salaries and employees at a similar or higher rate than did men.

<u>Parameter</u>	<u>Clothing</u>		<u>Pottery</u>		<u>Food</u>	
Fixed Assets	M 15%	F 17	M 57%	F 43	M -3%	F -19
Sales	M 13	F 26	M 36	F 36	M 33	F 7
Profits	M 40	F 78	M -26	F 71	M 80	F 28
Savings	M 990	F 363	M 10729	F 12045	M 1904	F 3308
Salaries	M 3	F 32	M 51	F 32	M 56	F -1
Employees	M 8	F 31	M 12	F 24	M 18	F 21

SOURCE: ADEMI data, April 1986.

- Target group. What is the average loan size? Are low-income women likely to have incomes this size?

- Average Loan Size. What is the average loan size? Is it one that women are likely to demand?

- Collateral. What is the collateral requirement of the loan program? Do low-income women typically have access to this type of collateral?

- Financing Mechanism. Is a creative financing mechanism being used to reduce monthly payments and/or guarantee requirements of borrowing?

Further analysis can be undertaken with the use of sex-disaggregated indicators. The following list includes indicators that each project officer can adapt to the specific project.

- What percentage of loan beneficiaries are women?

- What percentage of technical assistance beneficiaries are women?

- What is the average size of loans to women versus loans to men?

- For which uses are women given loans? For which uses are men given loans? Does this perpetuate women's preponderance in small-scale, less lucrative businesses?

- What are women's repayment rates? What are men's?

- Are repayment schedules flexible? Do they suit women's business areas (especially if these areas require small but frequent amounts of working capital)?

A Project Success Story

PROGRESO is a microenterprise credit project run by Accion Comunitaria del Peru in Lima. Like ADEMI, PROGRESO has a component for individual microentrepreneurs and another for group credit. The program has been highly successful in reaching women microentrepreneurs and vendors as a result of innovative design features. A 1984 study revealed that 80 percent of the beneficiaries of the group credit component were women; 27 percent of these were the sole adults earning an income in their households. Women also constituted 14 percent of the beneficiaries in the microentrepreneur component. Since receiving loans from PROGRESO, women entrepreneurs had experienced a 25 percent average increase in income and had created an average of one job per business.

What project features contributed to this success? First, PROGRESO requires very few office visits; 87 percent of the women clients visit the office once a month or less. During the initial meetings, loan applications are filled out and accounting and managerial advice is offered. Secondly, no collateral is required. Third, promotion for the program relies on informal networks and word of mouth. In addition, the program offers social support for women's participation.

A 1984 evaluation observed that PROGRESO could reach even more women if it offered courses in literacy and accounting, dropped its two-year requirement for business eligibility, and dropped its literacy requirement.

The following table shows which kinds of design and implementation features credit projects can adopt in order to reach more microentrepreneurs.

PROJECT DESIGN AND IMPLEMENTATION ALTERNATIVES: MICROENTERPRISE

<u>Project Feature</u>	<u>Design/Implementation Alternatives</u>	<u>Rationale</u>
Collection of baseline data on clients of micro-enterprise projects	Gather sex-disaggregated baseline data (see p. 32)	Enables AID to reach a greater number of women in accordance with LAC objectives and to track the differential performance of women clients in credit programs.
Choice of implementing agency	Provide technical assistance to the implementing agency in the area of increasing women's participation	Many technically competent implementing agencies have little or no experience in increasing women's level of participation.
Promotion through written advertisement or community organizations to which only men belong	Promotion activities can take place through women's religious organizations and maternal/child health clinics, and by word of mouth through informal channels.	Women often do not belong to community organizations through which information regarding sources of credit and application procedures are obtained.
Collateral requirements that demand ownership of land, a house, or other property	Use the business's track record and potential for increased production; use a low minimum savings requirement; establish an internal guarantee fund, funded by borrowers' commissions and the lending institution; use a solidarity group credit component; use the incentive of future access to credit as a guarantee; use the borrower's reputation in the community.	Women often lack title to houses, land, businesses or other property.

<u>Project Feature</u>	<u>Design and Implementation Alternative</u>	<u>Rationale</u>
Training in marketing, record keeping, and managerial skills	Require borrowers to attend technical assistance sessions before applying for loans; schedule the sessions at times and locations convenient to women; establish referral services to vocational education programs in the community.	Women are more often deficient in accounting and managerial skills, particularly if illiterate.
Technical assistance	Offer technical assistance in the loan application process; assist borrowers to form their own associations to increase their leverage to institutions and resources, such as raw materials bought in bulk.	Women more often require assistance in filling out applications, due to high illiteracy rates and predominate in low-paying activities.
High transactions costs (lengthy application procedures, credit facility centrally located)	Make application forms short (4-5 pp.); administer loan program in a decentralized setting, near women's businesses or homes, possibly through mobile vans or neighborhood offices.	Transaction time is too cumbersome for women borrowers, who must take time away from their businesses and household activities to carry out transactions.
Lengthy loan approval and disbursement process	Allow program staff to approve loans rather than just make recommendations; make the local bank responsible for loan disbursement, releasing staff time.	The nature of women's businesses demands working capital on a frequent basis with a short disbursement period.
Loan placement criteria that include loans for fixed capital	Make loans available for working capital as well as fixed capital; through incentives in loan terms, encourage women to move into new, more productive activities.	Women predominate in commerce and services, rather than manufacturing, and therefore need working capital.

<u>Project Feature</u>	<u>Design and Implementation Alternatives</u>	<u>Rationale</u>
Interest rates	Set at or above market rates to avoid decapitalizing loan fund	Women are used to paying interest rates of up to 500% a year to moneylenders.
Repayment terms	Keep loan terms short and flexible	Default rates are often lower if small borrowers are given the option of repaying the loan in frequent small payments or in fewer large payments.
Use of formal banking procedures	Clients can be introduced to banking procedures by program staff; borrowers can be required to open savings accounts and save a specific amount periodically.	Women, more than men, may not be comfortable in formal office settings and may be incapable of completing forms that require more than rudimentary reading and writing skills.

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2. Agriculture

Reasons for Supporting Women's Agricultural Activities

Agriculture is an important source of employment for women in the Latin America/Caribbean region and though women's participation in the agricultural labor force varies widely across class, ethnic, and community lines, micro-level studies repeatedly confirm the wide range of agricultural activities in which women engage in the region.

1. Women play a critical role in all aspects of agricultural production. Women are particularly active in certain activities, such as weeding and post-harvest processing, cultivation of subsistence crops, small-scale marketing, and the care of livestock.

2. Women play a major part in household farm decision-making; generally, the smaller the farm, the greater the role that women play in decisions about which crops to plant and which inputs to use (see Table 7).

• A study in rural Peru showed that women on smallholder and near-landless farms were the principal decision-makers in regard to location and timing of planting.

3. Women contribute substantial proportions of total income in farm and landless households.

• A study in Cajamarca, Peru found that on average, women generate one-third of all household net income.

4. Women form an important part of the agricultural wage labor force. Twenty-two percent of women in the agricultural labor force are wage laborers. In Costa Rica, women are contracted more often than are men on a seasonal basis for the coffee and sugar harvests.

5. In poor rural households, men and women often have different sources of income and are responsible for different kinds of expenditures. Wives may spend their income on the family's basic needs, while men are responsible for buying items related to the household's long-term needs, such as agricultural machinery or more land. It is therefore important that women do not lose their source of income (see Table 8).

Typology of Women in Agriculture

Women active in the agricultural labor force in the LAC region can be divided into five groups:

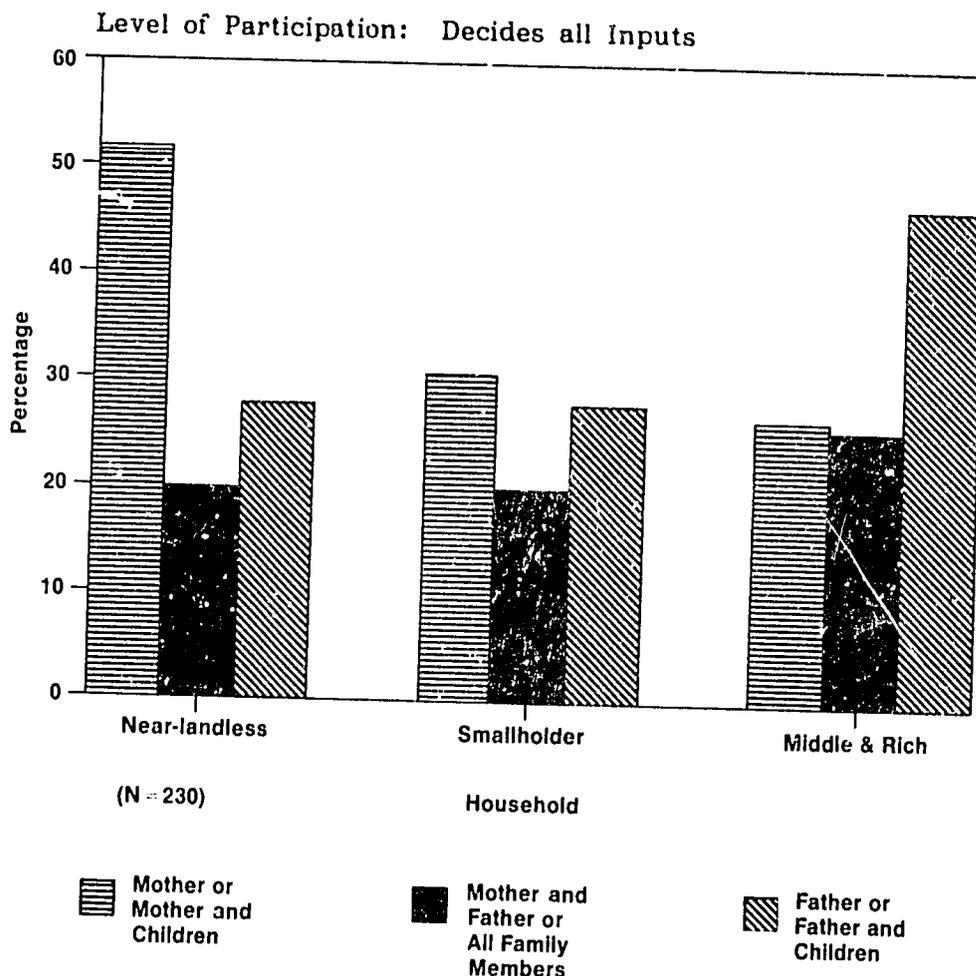
1. Farm "housewives," from relatively wealthy families, who generally perform activities related to postharvest processing, seed selection and storage, food gardens and livestock, but do very little fieldwork.

2. Women in smallholder households, who generally make decisions jointly with their husbands, who often work off-farm for part of the year. Women participate as unpaid family workers

TABLE 7

WOMEN'S ROLE IN FARM HOUSEHOLD DECISION-MAKING
BY SIZE OF LAND HOLDINGS, CAJAMARCA, PERU, 1976

Generally, women on smallholder or near-landless farms in the LAC region play an important role in regard to location and timing of planting and agricultural inputs and should therefore be targeted for technical information in these areas. A study in rural Peru showed that women on smallholder and near-landless farms were the principal decision-makers in regard to planting and seed and fertilizer inputs. On the wealthier farms, however, only 27 percent of the women made such decisions.



SOURCE: Carmen Diana Deere and Magdalena Leon de Leal, Women in Andean Agriculture: Peasant Production and Rural Wage Employment in Colombia and Peru (Geneva: International Labour office, 1982), p. 155.

in field work, as well as performing their usual domestic duties.

3. **Women in the near-landless class.** who may be engaged in subsistence agriculture or agricultural labor, while their husbands are employed off-farm.

4. **Women wage laborers,** usually young women, single mothers, or widows. Due to the commercialization of agriculture and the current economic crisis, landlessness has increased. In many cases, landless women have no choice

but to become seasonal agricultural laborers. In Honduras, for example, women make up 40 percent of wage laborers in tobacco and almost 90 percent in coffee.

5. **Farm owners and managers,** particularly in the low-income groups. These women are the principal decision-makers in agricultural production, devote a major part of their labor to farming, and are responsible for most agricultural tasks. In Peru, 21 percent of the peasant women in

TABLE 8
RESPONSIBILITY FOR CATEGORIES OF EXPENDITURE BY SEX, ST. LUCIA

In the LAC region, men and women in rural households are often responsible for different kinds of expenditures. A survey of farm households on an Eastern Caribbean island found that women were solely responsible for paying for family food in 37 percent of the households, support for children in 31 percent, transport in 30 percent, medical needs in 29 percent and farm supplies in 22 percent.

	<u>Food</u>	<u>Farm Supplies</u>	<u>Transport</u>	<u>Child Expenses</u>	<u>Medical</u>
Women	36.5	22.3	29.6	30.8	28.6
Men	29.6	46.5	32.9	23.9	31.8
Joint Responsibility	27.7	24.8	30.3	39.3	30.5
Family	4.4	5.7	3.3	4.3	3.9
Nonrelatives	1.9	0.8	2.0	0.0	1.3

SOURCE: Barbara Knudson and Barbara A. Yates, The Economic Role of Women in Small Scale Agriculture in the Eastern Caribbean--St. Lucia (Barbados: Women and Development Unit, 1981), p. 52.

one study were farmers on their own account, their husbands deriving income from other sources. In Guyana, 44 per cent of the women in a rural sample were heads of household and farmers, and in a St. Lucia study, 25 percent of the farm operators were women.

Policies

The following policies can have an important impact on the degree to which women's productivity can be raised and should be considered in project design:

- Agricultural Pricing - Pricing policies can have a major impact on small farmer output. To the extent that price supports and tax incentives are oriented to the production of crops in which women are not very heavily involved or for which women do not receive direct remuneration, women's economic base in rural areas may be undermined.

- Agribusiness Promotion - Small farmers, including women, may benefit most from satellite or contract farming agribusiness enterprises. Policy choices regarding the crops and production processes will have an important effect on employment and income of women in their roles as participating farmers and wage laborers.

- Agricultural Education and Extension - Current policies restrict women's access to training in agriculture; training is often limited to home economics, and does not focus on areas of production in which women are involved nor on marketing and processing techniques which are efficient and can be used to compete effectively in the context of growing modernization of

agricultural production and processing. This is critical not only for women who are recipients of agricultural extension but also for women training as agricultural extension agents.

- Land distribution Legislation regarding land distribution must take into account women's roles in agriculture, especially the extent to which women may be part-time or seasonal laborers who can be easily disenfranchised by some land reform schemes.

Constraints

1. In some countries, such as Brazil, Bolivia, and Peru, laws limit the legal capacity of married women to administer property and hold title to land. Women's lack of title to land negatively affects their access to resources such as agricultural credit, services, and inputs. When women do have legal right to land, their holdings may be smaller or of lower quality than those of men.

Land titling projects often designate the household head (usually a man) as the land owner, which provides access to credit, subsidized farm inputs, and extension services. In the case of divorce, separation, consensual union, or widowhood, the wife may have no claim to the land. Similarly, if the wife becomes the farm manager as a result of male out-migration, she is not eligible for credit programs, since the land is not in her name.

2. Studies on agrarian reform and land tenure reveal that recent national-level programs have had a neutral or negative effect on women's socioeconomic position.

- In Honduras, the 1962 agrarian reform law gave widows and single woman household heads the right to own land (though not single women without dependents). In practice, however, input into decision-making and access to resources such as agricultural credit depended on membership in the male-dominated collective organizations to which women rarely belonged.

Further, most agrarian reform programs fail to provide improved agricultural practices for household subsistence plots or technical assistance for income-generating activities of secondary family workers. This is similar to resettlement programs. Women's lack of access to resources puts in jeopardy the objective of making the most effective use of state-subsidized resources and land.

3. Rural women tend to be less literate and less educated than rural men, a handicap that can prevent them from receiving or effectively using agricultural information. The limited number of schools in rural areas contributes to girls' lack of education. Moreover, many rural women in Andean countries speak and understand only indigenous languages, while men often learn Spanish through service in the army or greater contact with the city.

- In rural Paraguay, 42 percent of women heads of household had no formal education, compared to 19 percent of male heads of household.

4. Limited access to transport restricts women's ability to market surplus crops or other products. Crop collection facilities are

widely dispersed, necessitating long trips on the part of women farmers. Market outlets are often located in towns at a considerable distance from the farm. In addition, women's household responsibilities may limit the time women have to make trips to the nearest market town.

5. Women tend to experience constraints in gaining access to agricultural credit, extension services, and training courses.

First, in the case of agricultural credit, women are often ineligible because of lack of collateral and title to land.

- In Brazil, 88 percent of the funds distributed in agricultural credit programs went to large agricultural operators. Women farmers in a 1980 St. Lucia study received only 1 percent of the total loans disbursed by the Agricultural and Industrial Bank.

Secondly, women farmers and family workers rarely have direct contact with agricultural extension agents. A major reason for the neglect of women farmers by extension agents is the lack of vehicles to transport such agents to the fields where women are usually working. Also, rural women may interact less well with educated agricultural agents and may not be able to interpret instructional materials.

The assumption that information or inputs that are delivered to the man will be passed on to his wife is a fallacious one. Men and women do not always share information.

- A study in St. Lucia found that although one-half of the farm

population surveyed had received some sort of agricultural extension service, only 17 percent of women farmers had received information from extension personnel. In the northern district of St. Lucia, only 1.5 percent of the farm visits involved women farmers.

• A study of six rural Peruvian communities revealed that 88 percent of the women had never been offered any agricultural extension services or advice, while 67 percent expressed strong interest in agricultural and livestock training.

Third, national programs tend to exclude women from training courses.

• A 1981 FAO inquiry showed that women made up only 8.5 percent of the participants in national dairy training courses in South America, though they are very active in caring for livestock.

6. Because of limited resources and cash, rural women may be unable to take advantage of appropriate technologies that could increase their productivity and incomes.

• In Paraguay, a study showed that 59 percent of the women cultivated less than 3 hectares of land as compared to 33 percent of the men. Women who must provide for the family's food requirements may be reluctant to risk undertaking new agricultural techniques or crops on their small and perhaps less fertile holdings.

7. Cultural mores, which differ across regions, countries, and even communities, may determine

the gender-based division of labor and limit the activities in which women can engage.

• Data from two villages in Colombia shows that in one village, 32 percent of women participate in transplanting activities, while in the other, only 7 percent do so.

Solutions

These constraints may seem formidable, but a few basic changes in project design can greatly increase the chances that women active in agriculture will be reached.

1. **Target group.** Since women farmers in the LAC region are concentrated among smallholders, targeting small farmers for agricultural credit, inputs, extension, and training will automatically reach more women farmers.

2. **Promotion mechanism.** Standard mechanisms, such as promotion through cooperatives, small farmers' groups, land distribution committees, and the like tend to bypass rural women. Reliance on promotion through women's already existing productive groups or at places where they meet, greatly increases the chances of reaching women.

3. **Training.** Training programs that take place near women's homes on a non-residential basis will reach many more women farmers.

4. **Agricultural extension systems.** A system that offers incentives for reaching smallholders, trains agents in a farming systems approach, and targets crops with which women are involved will succeed in reaching more women.

5. **Agricultural credit.** When innovative collateral options are allowed, such as crop liens or group guarantees, women farmers, who seldom have titles to land or property, more often will be eligible for credit.

6. **Identification of cultural constraints** that can be addressed through program or project interventions. Resistance to involving women in new productive programs, for instance, seems to decrease if the result is increased household income.

Link Found between Women's Inclusion and Project Success

In 1985, the AID Center for Development Information and Evaluation (CDIE) conducted a desk review of a sample of 101 field projects out of 416 AID projects that had referred to women in their documentation.

One of the goals of the review was to examine the relationship between overall project success and the level of women's participation. A preliminary study of agricultural projects found that when women's participation was high, project success was high, and when women's participation was low, project success tended to be moderate or low. The report makes no claims about the causality of this. However, it also points out that the failure to reach women was generally symptomatic of the failure to consider the project's target group and the dynamics of the local farming system.

Project success stories

Very few models of agricultural projects that have successfully reached women farmers currently exist. This is due to a lack of such projects, rather than a lack of adequate project documentation. Though successful women-specific interventions can be found, large bilateral aid programs have not apparently considered rural women in other than their "home economics" role.

Evaluation

This section lists factors that should be part of the project evaluation framework. If the evaluation plan is developed at the time of the PP (through the log frame, for instance), these factors should also be included in the scope of work or in the material the team gathers during the design process.

Whenever possible, the evaluation should disaggregate project data by gender. However, a variety of indicators that do not require sex-disaggregated data can be used to monitor the likely degree to which an agricultural development strategy includes women:

- Crops. What types of crops are being assisted? Are these crops typically worked by women?
- Extension. What type of extension system is being used? Will women be bypassed because they tend to be small farmers or temporary/part-time laborers?
- Education. If agricultural education curricula are being formulated, are women's roles in

agriculture being adequately and accurately covered? Is access to agricultural education institutions being provided to both sexes?

- Training. Is training conducted in the field or in central training facilities? Are the courses long or short? Does the recruitment mechanism reach women?

- Marketing. Is an effort made to build up small, local markets where women market their surplus agricultural products, as well as centralized markets?

- Credit. Does the delivery mechanism for credit reach rural women? Does the project extend credit for crops farmed by women?

- Agribusiness. Is the type of agribusiness system chosen likely to include small farmers and women? Is the chosen crop or crops labor-intensive? Are agricultural processing plants located in areas where women will constitute the majority of the work force?

Further analysis can be undertaken with the use of sex-disaggregated indicators. The following list includes indicators that each project officer can adapt to the specific project.

- What percentage of farmers receiving extension are women?

- What percentage of farmers receiving loans are women?

- How do these percentages compare to the overall percentage of farmers who are women?

- Do the length and intensity of agricultural extension services vary according to whether the recipient farmer is male or female?

- What is the average size of loan given to female farmers? male farmers? Is this related to size of land holdings, type of crops produced, or sex of farmer?

- What percentage of recipients of agricultural training are women? What percentage of scholarships or stipends go to women? Are women enrolled in courses with technical agricultural information, or home economics courses?

- What percentage of women farmers do agricultural extension agents reach? What percentage of all contacts made by extension agents are women farmers?

Project Eliminates Women's Source of Income

Data from a rural Guatemalan community, where a U.S. agribusiness firm operates with the help of AID loans, show how women's direct access to project benefits affects their standing in the household and the community. Women in the community--a small mountain village--had traditionally participated in planting activities and marketed surplus crops in a nearby town. However, when their husbands became contract farmers for the agribusiness firm, women were forced to contribute 2-3 days of agricultural labor a week for the labor-intensive vegetable crops. Moreover, they had to forego their marketing trips, which eliminated their only independently-controlled source of income. Payments from the agribusiness firm went only to the husbands, eroding women's role in household decision making and diminishing their independence.

In the following case, the project managed to reach women farmers but, because of a poorly conceived evaluation, failed to document this success.

Evaluation Obscures Project's Success in Reaching Women

The Caribbean Agricultural Extension Project Phase I and II (CAEP) was a large regional project that focused on improving the economic and social wellbeing of small farm households through an increase in agricultural production and generation of agricultural employment. The project papers stated that government targets for increased food production would not be met unless women received more technical assistance in crop production, and specified project components that would reach women farmers. An evaluation that focused on WID concerns found that the project had exceeded the minimal gender-specific requirements established in the project papers, primarily because the project staff recognized and operationalized key gender concerns. The staff emphasized the creation of linkages with agencies dealing with women and the training of women extension agents. Two subregional training workshops on women and agriculture were held, and a special WID component was added to the Extension Diploma course of the University of the West Indies.

The original AID project evaluation, however, failed to present systematic data on women's participation as extension agents in in-service training or as farmers in extension contacts. It focused almost entirely on women within the farm household and women's traditional, home economics activities. Since the project had successfully incorporated gender concerns into the design and implementation stages, the lack of mechanisms to document its progress was even more regrettable. Future evaluations should include gender-disaggregated data on participation in training and extension and on farmer contacts.

AGRIBUSINESS PROMOTION

Agribusiness is and will continue to be a major programming area for the LAC region in the years to come. Agribusiness projects have the potential of substantially increasing women's employment and incomes.

In San Mario, Chile, a 1984 study found that 45 percent of the adult women were seasonally employed in fruit production for export. Most of these women were landless; they contributed one- to two-thirds of total household income.

Though project officers will naturally consider a wide range of factors in the project design stage, agribusiness promotion projects should consider additional issues in regard to increasing women's employment and incomes:

- **Collection of baseline data.** Very little about the impact of agribusiness projects on farm households is currently known, which may make baseline data a valuable commodity. Data should be collected on the gender of the household head, the gender-based division of labor, income streams of various household members, and access to productive resources.

In the project design stage, such data will allow project officers to avoid eliminating women's independent sources of income and ensure that project components are directed toward the appropriate household member. In the evaluation stage, it will allow project officers to determine if the goal of raising farm household income has been achieved.

- **Type of agribusiness system chosen.** Since women's participation in agricultural production is greatest among smallholders, an agribusiness system that reaches small farmers, such as contract or satellite farming, may be most advantageous in terms of benefiting women. However, projects that depend on women contributing their labor to agricultural production with no direct remuneration while eliminating women's independent source of income may not be successful.

- **Choice of crop.** Decisions on the type of crop to be grown are primarily based on marketing considerations. However, project officers should be aware that modern technology can either benefit or hurt women, depending on the specific labor requirements of each crop. Other things being equal, labor intensive crops such as fruits and vegetables may be the most beneficial to women, since they provide high incomes per hectare.

- **Location of agribusiness processing plants** may also affect women's employment and incomes. Existence of infrastructure and the perishability of the crop are the primary considerations in the choice of location. However, plants located in areas with high rates of male out-migration or in areas where women lack off-farm employment can provide women with a steady source of income.

The following chart provides some design and implementation features that agricultural projects can adopt in order to reach more women agriculturalists.

PROJECT DESIGN AND IMPLEMENTATION ALTERNATIVES: AGRICULTURE

<u>Project Feature</u>	<u>Design and Implementation Alternatives</u>	<u>Rationale</u>
Collection of base-line data	Collect baseline data on the sexual division of labor and address activities with which women are involved (see p. 32).	Women's activities, including the care of livestock and vegetable gardens, are often ignored in agricultural programs.
Targeting a specific group of farmers	Use the farm household as a target group rather than farmers or heads of household.	Women play an important role in decisions about planting and agricultural inputs. Targeting the entire farm household helps ensure that they receive technical information that will inform their decisions.
Choice of implementing agency	Identify project consultants who can provide technical assistance in increasing women's participation; identify staff of the local implementing agency who can attend training.	Many technically competent implementing agencies have little or no experience in increasing women's participation.
Promotion mechanism through production cooperatives, small farmers' associations, land distribution committees, etc.	Promote programs through women's productive groups, such as cooperatives, or at places where rural women meet; use indigenous languages in regions where women know only these languages	Women rarely belong to mainstream community organizations and therefore do not hear of new programs; husbands rarely disseminate technical information to their wives.
Credit programs through mechanisms other than the formal banking system	Use crop liens as collateral; use a group guarantee of repayment; target a certain amount of loan seed funding for small farmers; offer small loans.	Because women predominate among small farmers, they often lack collateral and tend to need small loans.

<u>Project Feature</u>	<u>Design and Implementation Alternative</u>	<u>Rationale</u>
Land titling with household head only as beneficiary	Where the law allows, introduce joint ownership of land for husband and wife; reserve usufructory rights for the wife in case of divorce or widowhood.	Without title to land, women who are left in rural areas to manage the farm do not have access to credit and other resources. Divorced, separated or widowed women may lose their right to the land and be forced to migrate elsewhere.
Resettlement schemes with components for head of household or cash crops only	Add components involving subsistence crops and activities of secondary family workers where pricing policy permits.	Resettlement programs often deprive women of their income-earning capacity by failing to provide land for subsistence crops.
Introduction of agro-processing plants	After considering the availability of infrastructure and financial viability, consider locating the plant in a community where women lack off-farm employment or income-generating opportunities.	Women predominate among the landless and near-landless; employment in plants provides a steady source of income for them and their families.
Choice of agribusiness crops	Though marketability of products is the first priority, consider the employment benefits of a crop that is labor-intensive rather than capital-intensive.	Labor-intensive crops generate more employment for the landless than do capital-intensive.
Choice of agribusiness operations	Consider a satellite or contract farmer operation.	Satellite farming tends to involve large numbers of small farmers (which includes most women farmers)

<u>Project Feature</u>	<u>Design and Implementation Alternative</u>	<u>Rationale</u>
Agricultural training	Actively recruit women into secondary or university agricultural programs; offer scholarships or stipends for rural women; include girls in training courses for youth; expand training facilities to local areas; offer farmer training to husbands and wives as couples; give practical field demonstrations rather than using classrooms.	Women may be unaware of their eligibility for such programs. They often cannot afford to forego the earnings lost while attending training courses. Women's household responsibilities may make attendance at residential courses impossible. Due to limited access to transport and lack of time, field demos may reach more women than classroom courses.
Agricultural extension agents	Hire more women who are <u>trained in technical subjects</u> ; hire agents who can communicate in indigenous languages; create incentives for agents to contact small or women farmers; train agents in a farming systems approach; ensure that agents reach the most remote parts of their assigned areas.	The use of female extension agents alone does not help reach more women farmers. A farming systems approach is more likely to reveal the activities in which women are involved. Lack of transport has proven to be a greater hindrance to reaching women than the lack of female extension agents; farms owned by women tend to be in the more remote areas.
Choice of technology for planting, harvesting, and processing crops	Through data on the sexual division of labor, make sure that new technologies will not increase the workload of one household member or eliminate one member's source of income.	Some technologies can actually increase women's workload by increasing production; others can eliminate women's income sources.

<u>Project Feature</u>	<u>Design and Implementation Alternative</u>	<u>Rationale</u>
Marketing assistance	Provide information on crops and products that women sell in the market; make sure that information is broadcast at a time of day when women can listen; upgrade regional or local markets, where food crops are usually sold; provide credit for group investments in buses, bicycles, and animal-driven carts so that women can reach the markets.	Women are very active in marketing surplus agricultural products and artisanal products, but travel to the nearest market town may be prohibitive in terms of time and money. Lack of transport may constrain their ability to earn extra income.
Small livestock component	Target women to receive technical information and veterinary training.	In the LAC region, it is almost always women who care for small livestock.

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3. Vocational and Participant Training

Occupational structure

The labor force participation rate of women in Latin America is quite high, yet the occupational structure of the female labor force is heavily skewed toward lower status job categories, mainly in the service sector. For example, in 1970, 67 percent of the female labor force was employed in the service sector, versus 29 percent of the male labor force. By 1980, 69 percent of women workers were employed in services.

The industrial sector in Latin America and the Caribbean has been expanding fairly consistently since the 1950s. Only 17 percent of the female labor force in LAC is employed in this sector, however, and women's industrial occupations are concentrated in factory work in textiles, food processing, and other traditionally female jobs associated with low wages and few prospects for promotion. In Haiti, women hold 51 percent of the jobs in manufacturing but constitute less than 5 percent of those working in metallurgy and mineral products--the highest paying sectors.

Education and Training. Higher levels of education for women do improve their employment prospects in Latin America (although even at the highest levels of educational attainment, wages are significantly higher for men than for women).

Most low-income girls and boys, however, cannot pursue formal education beyond the primary level and this limits their economic opportunities. It is estimated that average educational attainment in

Latin America is only five years; urban educational attainment by both men and women is considerably higher than that in rural areas.

Vocational training provides a potential solution to inadequate formal education by developing and upgrading skills and helping trainees to become viable candidates for higher paying jobs. Structural and cultural factors have, however, limited girls' and women's participation in training programs that lead to employment in the modern sector. Throughout the region, vocational training for women has concentrated on traditional, low-productivity skills.

Policies

The following policies can have an important impact on the degree to which women can participate in training programs and should be considered in project design:

- Allocation of education funds. Policies that favor the development of formal education at the expense of vocational and informal training programs will exclude the vast majority of low-income women in the LAC region who are semi-literate and in need of practical job skills. Budgetary allocations to primary versus secondary education will automatically have a more beneficial impact on rural and low-income women (and men), given their tendency to drop out of the education system after 6 or 7 years of schooling.

- Relevance of training. Women will benefit from policies that improve the overall quality and

relevance of technical training. Particularly important are policies that increase women's access to productive and higher-paying, non-traditional jobs.

- Enforcing equal opportunity legislation. Legislation mandating equal access to educational and training institutions is a necessary condition for improving women's likelihood of receiving training. However, such legislation must be enforced to ensure that women do actually benefit from technical training programs.

Constraints

1. Women have difficulty obtaining information regarding the availability of training programs and how to apply for the programs for several reasons:

- Women's literacy rates are low so that most women will not be reached by written announcements of programs.

- Due to women's high dropout rates, young women most in need of training will not likely be attending secondary schools where vocational training programs are often announced and explained.

- Women are not typically members of community organizations where information might be available.

2. Low-income and rural women, in particular, have difficulty meeting the prerequisites of many training programs because their formal educational attainment is low.

The Difficulties of Providing Nontraditional Skills

The CENAM project in the Dominican Republic was designed to provide intensive vocational training and employment advisory services to women in poor areas of the city of Santo Domingo. One of the innovative features of the program was to be an emphasis on nontraditional skills training that would enable women to break out of areas of the job market that are heavily saturated and thus low-paid, such as cosmetics and beauty arts, sewing, embroidery, and handicrafts. Provision of nontraditional courses, however, requires a high level of commitment by project staff to overcome the many obstacles to women's participation in such courses; it is typically far easier to fall back on training in fields that have traditionally been open to women.

Unfortunately, this is what ultimately occurred in the CINAM project. Midway through the project, an evaluation found that only 25 percent of the female participants had been trained in nontraditional areas--14 percent in graphic arts and 11 percent in repair of small electrical appliances. As a result, 89 percent of project beneficiaries were unemployed one month after completion of training. The evaluation team concluded that two factors were responsible for the limited effectiveness of the project: lack of an aggressive guidance counselling program to help women overcome hesitations regarding nontraditional training, and inadequate training of project staff regarding the importance of technical skills for women.

3. The location and timing of a training program can affect women's participation in training.

- Lack of cheap and efficient transportation is a problem for women trainees who have childcare responsibilities or are also working to earn an income while they train.

- Parents of young women may be unwilling to send them to a training program unless assured of safe transportation.

- Women's "double day" (income earning and household responsibilities) may prevent women from attending training sessions during the day.

4. Many vocational training programs in Latin America exclude women purely on grounds of sex. A 1983 study in the Dominican Republic, for instance, found that several state-financed technical schools with good job placement records excluded women altogether.

Other schools, which are theoretically open to both sexes, offer all the available places to male applicants only.

5. There may be reluctance among members of the business community to hire women who have completed training courses in nontraditional areas due to cultural biases and unfamiliarity with the training course.

6. Finally, when women do gain access to training programs, they are often constrained from fully utilizing the opportunity because they are typically offered sex-biased curricula.

- Women predominate in traditionally female areas, such as cosmetology, hairdressing, and typing, while men predominate in the higher paying areas, such as machine tooling and motor vehicle mechanics.

- Vocational training in traditionally female areas, such as typing and child care, is seldom linked to employment in the modern sector. An investigation of vocational training in Chile revealed that it was the (male-dominated) industrial schools that prepared students for steady, well-paid employment.

- Women tend to choose courses of short duration, which generally do not lead to high-paying jobs. A survey in Argentina, for example, found that 95 percent of the students in the short training programs were women, while 92 percent of those in long-term training were men.

Solutions

Vocational training offers an important tool for improving women's employment opportunities. The availability and quality of training programs, however, as well as their relevance to employment opportunities must be developed to take account of women's dual economic and household duties.

Promotion mechanism. Information about training programs must be made available to girls and women and they must be encouraged to overcome cultural proscriptions against their participation.

Prerequisites. Unnecessarily stringent prerequisites must be

redesigned to ensure that women's relative lack of formal education does not entirely exclude them from competing with men for training slots.

Timing and location. Relatively simple, yet critical, changes in timing, location, and facilities can enormously improve women's participation.

Nontraditional skills. Programs should support women's training in nontraditional skills areas that are more highly paid; training of program staff can be an important element in this strategy.

Meetings with the business community. Resistance among members of the business community to hiring young women in nontraditional areas

can be reduced by group or one-on-one meetings with potential employers; the high quality of the skills training and the dedication of the women trainees can be demonstrated in these meetings.

Evaluation

This section lists factors that should be part of the project evaluation framework. If the evaluation plan is developed at the time of the PP (through the log frame, for instance), these factors should also be included in the scope of work or in the material the team gathers during the design process.

Whenever possible, the evaluation should disaggregate project data by gender. However, a variety

TABLE 9
COURSES AND GRADUATES BY SEX AND ECONOMIC SECTOR

Vocational training programs should ensure that women are integrated into nontraditional areas. In Costa Rica, women constituted only 26.5 percent of the trainees graduating from INA in 1984; the vast majority had received training in low productivity commercial and service sector occupations.

Economic Sector	No. Courses	Graduates		
		Total	Men	Women
Agriculture	451	6588	5975	613 (9.3%)
Industry	396	4493	2644	1849 (41%)
Commerce & Services	890	20970	14938	6032 (28.7%)
Total	1737	32051	23557	8494 (26.5%)

SOURCE: Instituto Nacional de Aprendizaje, San Jose, Costa Rica.

of indicators that do not require sex-disaggregated data can be used to monitor the likely degree to which vocational training programs will include women:

- Prerequisites. Are the educational prerequisites of the program realistic for low-income women?

- Information. Is it likely that the method of information distribution/advertisement of the project reaches women? Are verbal rather than written methods used?

- Accessibility. Is the training location accessible by public transport? Are cooperative transport arrangements being made or facilitated by the project?

Further analysis can be undertaken with the use of sex-disaggregated indicators. The following list includes indicators that each project officer can adapt to the specific project.

- What percentage of trainees are women?

- What types of skills training are women most frequently given? What types of skills training are men most frequently given? Are the returns to both skills areas comparable?

- What are women's dropout rates? What are men's dropout rates?

- Are women's dropout rates related to the number of children they have? Their marital status?

- Are childcare facilities provided at the training location?

Jamaica Women's Woodworking and Welding Project

The United Women's Woodworking and Welding Project in Jamaica exemplifies a WID-specific project that can provide lessons for mainstream, integrated development projects. Implemented by the Jamaica Women's Bureau, the project aimed to teach nontraditional skills to low-income women in Kingston.

Why did the project work? First, the Women's Bureau developed the training program in collaboration with the Vocational Training Division of the Ministry of Youth, which had prior experience in providing training in welding and carpentry. Second, the women trainees received management and accounting training which enabled them to form their own production and marketing cooperative. Third, the prerequisites included the attainment of a certain degree of literacy, rather than formal education.

Additional project features that might have strengthened the project include the provision of child care facilities, a better market feasibility study (the original decision to sell daycare furniture proved unmarketable), and more extensive training in bookkeeping and cooperative management.

The following chart lists several options for improving women's access to and benefit from vocational training projects.

PROJECT DESIGN AND IMPLEMENTATION ALTERNATIVES: VOCATIONAL TRAINING

<u>Project Feature</u>	<u>Design/Implementation Alternative</u>	<u>Rationale</u>
Collection of baseline data	Collect sex-disaggregated data on the pool of eligibles (see p. 32).	Enables AID to reach a greater number of women in accordance with LAC objectives.
Choice of implementing agency	Provide technical assistance to the implementing agency in the area of increasing women's participation.	Many technically competent implementing agencies have little or no experience in increasing women's level of participation.
Information on program distributed through secondary schools, public notices, newspapers	Use of radio, verbal presentations in the marketplace, more extensive outreach via community workers; special presentations on non-traditional training for women.	Women's functional literacy rates are low, school dropout rates are high.
Formal educational prerequisites not critical for training offered	Prerequisites specific to training being offered, e.g., manual dexterity tests for construction training program, literacy tests for data processing training.	Women's formal educational attainment in LAC is low.
Curriculum for women focused on traditional female occupations; unmarketable skills are taught	Focus curriculum on marketable skills; institute guidance program to overcome misgivings/peer pressure against non-traditional training.	Traditionally female occupations are associated with low wages; guidance counselling has been shown to overcome women's hesitations about nontraditional and more lucrative skills areas.

<u>Project Feature</u>	<u>Design/Implementation Alternative</u>	<u>Rationale</u>
Distant training location	Institute formal or informal transportation arrangements.	Parents of young women want to be assured of their daughters' safe transportation; lack of cheap and efficient transport presents problems for women trainees who have child care and work responsibilities.
Training during business hours	Provide flexibility in scheduling.	Women must work during business hours; short sessions during the day may be feasible for informal sector workers.
Facilities not equipped for women; no child care facilities available	Provide separate toilet facilities for women; provide childcare or assist with cooperative childcare arrangements.	Lack of separate facilities for women may discourage hesitant women trainees; women may be unable to arrange for childcare in order to attend training sessions.
Training and upgrading of instructors	Sensitize staff to importance of involving women in non-traditional skills areas.	Instructors play a key role in reinforcing or overcoming biases against non-traditional skills for women.
Follow-up activities	Offer job placement services and training in interviewing skills.	Women are often unfamiliar with procedures for obtaining formal sector employment.

PARTICIPANT TRAINING

Participant training represents a priority area of activity for USAID missions in Central America and the Caribbean. Through the Central America Peace Scholarship Program (CAPS) and other programs geared to the Caribbean, the missions identify local persons for short- and long-term training in the U.S.

LAC/W has established that 40 percent of the trainees identified by each mission must be women. The following suggestions may help missions meet this 40 percent target:

1. Recruitment of Participants:

- request candidates from local organizations that either have large female staffs or that work with women's groups in urban and rural areas;
- indicate in written material and information about AID participant training that women are encouraged to apply.

2. Course Characteristics:

- offer short-term courses (one to three months) which are easier for women to attend due to their household and childcare responsibilities;
- include content areas in which women predominate, such as courses for health promoters, nutritionists, community and social workers, and community leaders;
- include courses in content areas that are critical for women's economic activities, such as microenterprise development, management, accounting, and others;
- contract U.S.-based organizations to design courses and curricula for specific topics and with emphasis on the country's context and culture.

3. Related Activities:

- plan follow-up activities to strengthen the training and to form networks among women, which can become a source for additional candidates;
- disaggregate all monitoring and evaluation information on participant training by sex.
- program sufficient time for women trainees to meet with U.S. women and women's groups, preferably on a one-to-one basis.

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4. Housing

Women in Urban Areas

In Latin America and the Caribbean, access to affordable housing is a priority for low-income women in urban areas where housing costs can sometimes exceed 50 percent of a household's income. This is particularly true for the women who head 33 to 45 percent of all urban households in the region and who are typically amongst the poorest income groups.

Low income housing projects have the potential to provide a solution to their shelter needs. In the past, however, such projects have been designed around the myth that all households are headed by men. Since an increasing number of households are headed by women, the design and implementation of housing projects must take into account the particular constraints that women may face in access to housing.

Policies

The following policies can have an important impact on the degree to which women can participate in housing projects and should be considered in project design:

- Mortgage Markets. Women have difficulty in borrowing when markets are regulated and not vigorous. Financial reform and policies that improve lenders' incentives to lend to low-income groups, including women, are an important factor in women's access to housing.

- Government Policies. Policies regarding slum upgrading

versus slum removal, as well as building codes and zoning, are all important for women. Slum removal policies usually imply replacement housing in peri-urban areas, far from the marketplaces where women must carry out their commercial activities. New housing development also may prohibit any commercial use of residences, thereby removing another option for women's economic activities.

- Legal Policies. Women's rights to purchase housing and hold title to land in their own names are critical, particularly for the growing numbers of women who are heads of household in LAC. Moreover, the degree to which such policies are enforced must be taken into account.

Problems with Access: Solanda

A study of applicants to the Solanda low-income housing project in Quito, Ecuador showed that a full 47 percent of the women heads of household applying to Solanda in 1982 were single, while another 30 percent were separated or divorced; 12 percent were widows. These single, woman-headed households had monthly incomes that were significantly lower than the incomes of households headed by women in other marital statuses and predominated in low-level service jobs. Both single- and woman-headed households in other marital categories faced major financial constraints in gaining access to the housing project.

Constraints

The constraints that women face fall into three general categories:

- Lack of information prior to the project;
- difficulty qualifying to participate in the project;
- problems encountered once they have obtained access to the project.

1. Information regarding housing projects may not reach women who are low-income, possibly illiterate, and who do not typically belong to mainstream organizations where information could be obtained.

2. Women may not qualify as candidates for housing for a variety of reasons:

- Given their position in the income and assets distribution in LAC, many women will not have enough savings to make the required down-payments.

- Women may not meet requirements that only a certain proportion of income (e.g., 25 percent) be allocated to housing. Studies show that women heads of households receive 25-66 percent of their income in the form of transfers which are not included in the definition of income; these transfers provide a broader income base and allow women to spend more than average on housing.

- Qualification may depend on the economic status of a woman's husband, even if the husband is no longer a member of her household or does not contribute to family

income. Since many women in Latin America are abandoned and de facto heads of households, this is a major constraint.

Urban Women and Poverty

Access to housing for women who head households in Latin America is severely limited by their inability to meet income requirements:

- In Chile, for example, 29 percent of women who are heads of households fall into the lowest income brackets compared to only 10 percent of men who head households.

- In Brazil, 41 percent of women heads of households are at poverty levels versus 26 percent of male heads.

- In the Caribbean, 54 percent of male heads earn over \$1000 per month while only 13 percent of female heads do so.

3. Even when women obtain low-income housing they may face difficulties with payments, location, or participation in self-help efforts.

- Studies show that many low-income women have difficulty making infrequent but large loan payments; their repayment rates are high when allowed to make smaller and more frequent payments.

- Peri-urban locations in which low-income housing projects are often developed restrict women's access to their informal sector markets; transportation is time

consuming and adds to their "double day."

- Women have difficulty providing the time and skills necessary to complete core units or participate in self-help and mutual-help schemes because of their income earning and household duties.

Solutions

Development agencies have recently begun to focus on the potential differential impact of housing projects on men versus women. Some of the design and implementation alternatives being used to ensure women's access to housing include:

1. **More active outreach mechanisms**, and verbal promotional presentations to supplement official written announcements.

2. **A variety of innovative financing techniques**, including group guarantee mechanisms and adjustable interest rate loans; and allowing higher proportions of income to be allocated to housing.

3. **More flexible regulations on self-help or mutual-help schemes, and commercial use of housing.**

4. **Greater attention to the importance of transportation and community services.**

Evaluation

This section lists factors that should be part of the project evaluation framework. If the evaluation plan is developed at the time of the PP (through the log frame, for instance), these factors should also be included in the scope

of work or in the material the team gathers during the design process.

Whenever possible, the evaluation should disaggregate project data by gender. However, a variety of indicators that do not require sex-disaggregated data can be used to monitor the likely degree to which housing programs will include women:

- **Title.** Are women legally allowed to hold title to land and/or housing in the country in which the project is being undertaken? Are efforts being made to place titles in the hands of women who are de facto heads of households whether or not they have spouses?

- **Affordability.** What percentage of income are beneficiaries allowed to allocate to housing in order to meet affordability standards? Is this amount realistic for women who often have large transfer incomes rather than wage incomes?

- **Self/Mutual Help.** Can recipients hire labor to fulfill self-help or mutual-help requirements of the project?

Further analysis can be undertaken with the use of sex-disaggregated indicators. The following list includes indicators that each project officer can adapt to the specific project.

- What percentage of applicants for housing are women?

- What percentage of applicants are women who head households?

- What percentage of female applicants receive housing?

- What percentage of women heads of household receive housing?

- What types of housing do women most frequently receive?

- Do women typically complete core units themselves, or do they hire labor to complete the units (if allowed)?

- What are women's default rates on housing loans? Are they related to wage income, or could hidden transfer incomes be more important?

A Project Success Story: Ecuador

Women heads of households, either single, widowed, or divorced mothers of young children, constituted approximately one-fourth of applicants to the Solanda low-income housing project in Quito, Ecuador. Among these women only 26 percent had incomes high enough to qualify them for project financed housing. Even worse, only a small number (15.4 percent) of women with qualifying incomes had enough savings to make the originally required 10 percent housing downpayment. An inexpensive sex-disaggregated survey administered by ICRW in 1983 revealed these problems. The project was subsequently redesigned to require only 5 percent downpayment with low initial monthly payments based on an adjustable rate of interest. These changes in the financing mechanism meant that over 30 percent of income-eligible women heads of households who had applied to the project could actually meet the project's selection criteria.

Some examples of design and implementation alternatives for increasing women's access to and benefit from housing projects are given in the following chart.

PROJECT DESIGN AND IMPLEMENTATION ALTERNATIVES: HOUSING

<u>Project Feature</u>	<u>Design/Implementation Alternative</u>	<u>Rationale</u>
Collection of baseline data on the pool of applicants for low-income housing	Collect sex-disaggregated data (see p. 32)	Enables AID to reach a greater number of women in accordance with LAC objectives.
Choice of implementing agency	Provide technical assistance to the implementing agency in the area of increasing women's participation.	Many technically competent implementing agencies have little or no experience in increasing women's level of participation.
Promotion through newspapers, cooperative housing societies, business councils, neighborhood walk-throughs	Use verbal information dissemination (radio, t.v.); use community workers to make information available; housing "extensionists" can make house visits during non-working hours.	Many low-income women are illiterate; working women must be reached during non-work hours via house visits, etc.
Requirement that only 25% of income go to housing payments; taking account of normal wage income only.	Allow more than 25% of household income to be allocated to housing expenses; include some estimate of transfers in income calculation; use innovative collateral and guarantee mechanisms such as group lending to take the place of stringent income stability measures.	Low-income households headed by women may receive substantial transfer income (in-kind contributions from relatives; remittances from relatives who have migrated); poor households typically spend more than 25% on housing.
Downpayment requirements of more than 5%	Lower downpayments; utilize creative financing techniques such as a.r.m.s. to make monthly payments affordable despite low downpayment.	Women do not have enough savings to make high downpayments; lower downpayments need not translate into higher monthly payments if creative financing mechanisms are used.

<u>Project Feature</u>	<u>Design/Implementation Alternative</u>	<u>Rationale</u>
Qualification based on economic status of spouse	Base qualifications on economic status of actual head of household and contributing household members.	Many women in Latin America are heads of household, single mothers, or have been abandoned by their spouses.
Detailed loan application, lengthy loan processing period, involving many visits to lender.	Conduct interviews/loan applications at a variety of times; simplify applications and rely more on the security provided by group guarantees or recommendations of community leaders.	Women's dual household and economic responsibilities make it difficult to spend time on loan processing; simplifying applications will reduce time costs and improve the access of barely literate women.
Fixed repayment schedule	Offer several repayment schedule options to accommodate the needs of different kinds of borrowers.	Many low-income women maintain high repayment rates when they make frequent small payments on loans, rather than infrequent large payments.
Requirements regarding mutual or self-help activities	Provide loans to hire skilled and unskilled labor for self- and mutual-help schemes.	Women may not have the time and skills necessary to complete core units, join mutual help schemes, etc.
Restrictions on commercial use of housing	Allow at least some portion of the housing development to include use of the home for commercial purposes; allow homeowners to rent rooms to boarders.	Women rely on informal economic activities such as selling prepared foods from the home; taking in boarders is an important economic survival strategy among women heads of households.

<u>Project Feature</u>	<u>Design/Implementation Alternative</u>	<u>Rationale</u>
Peri-urban location of housing project	Avoid suburban locations if possible, make sure locations are serviced with cheap, efficient transport (e.g., form transport cooperatives).	Ease of access to markets is crucial for women's trading and small scale retailing.
Limited availability of community services	Provide space for community child care centers, laundry facilities, perhaps market facilities.	Community services can significantly reduce the time women spend obtaining water, shopping, and locating childcare; these time savings allow more time for income-earning activities and higher loan repayments rates result.

Creative Financing

Two main methods of creative financing to be considered for use in low-income housing projects are:

- **Adjustable rate mortgages (a.r.m.):** These mortgages allow the lender to increase (or decrease) the interest rate being charged to reflect changes in a standard index of fluctuations in interest rates, usually on an annual basis for an agreed upon period of time and up to an agreed upon limit. The rates associated with these mortgages are initially lower than those available for fixed rate mortgages; even when interest rates rise, borrowers have typically saved enough money through the initially lower rate to justify use of this type of mortgage.

- **Negative amortization:** Under this option a market rate of interest is applied to loan balances in order to calculate the amount of principal and finance charges owed to the lender. The borrower's actual monthly payment, however, is based on a concessionary rate of interest which is gradually adjusted upward every year until it matches the market rate. Meanwhile, the difference between actual payments (based on the concessionary rate) and money owed (based on the market rate) is added to the loan balance. The term of loan payments extends until repayment is achieved or, more typically, refinancing is obtained. The advantage of this option is that it allows low-income buyers to enter the housing market; it works best, however, for those whose incomes are likely to rise fairly significantly over a three to five year time frame.

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