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Report on
The Role of Women
in The Economic Development
of Nicaragua

Prepared by:

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For: USAID, Managua, Nicaragua
Office of Planning and Development

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FOREWORD

This "Assessment" of the role of women in the Nicaraguan economy grew out of the realization by members of the USAID/N Mission that to implement Percy Amendment directives we needed to know much more about where Nicaraguan women are active and productive and how they are constrained from becoming more so. Broad program suggestions from AID/W had to be adapted to the country-specific situation and to the potential of this individual country AID program. Most of all, concrete data were felt needed to orient USAID staff and start them thinking harder about ways to integrate women into our development projects.

The initiative was taken by Mission Program Economist, Charlotte Jones, who, as the female officer in the Mission was also receiving "Percy Action Documents". She designed a work scope oriented toward use by USAID's technical offices (Women in Health, in Education, in Agriculture, in Community Development, in Urban Areas) with additional questions such as those on civil status, fertility, employment, training, average income, and laws. A term-paper approach was used, secondary sources providing most information with personal interviews filling the gaps. No primary surveys were undertaken.

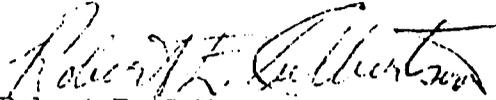
The Mission recruited a resident two-women team: Paula Diebold Cruz, an American with graduate studies in education at Fordham and Columbia Universities and married to a USAID technician, and Mayra de Rappacioli, a Nicaraguan, mother of three, finishing her sociology degree at the University of Central America. Five week contracts with the two, including transportation expenses, totalled \$1,900 of Technical Support money. Typing and office space was provided by USAID, and the team went into overtime scoring a deserved "well-done".

The result is this 105 page document of facts about women in Nicaragua and suggestions for action and further research. The report was intended for internal staff use to stimulate discussion about program possibilities. It has, however, also stirred much interest among Nicaraguans, as well as among the women of the Mission and Embassy. A formal presentation with visual aids was made to all interested AID officers, staff and spouses, to summarize the report and encourage questions and action. An observation that could be made in this connection, though at the expense of having one's premises suspected, is that in significant respects the status and role of women in development in Nicaragua is found to be already

more important than had been realized. For most, this discovery was a gratifying surprise. Much, however, is still to be done.

Our next step, already underway, is to translate the report and make it available to Nicaraguan Government agencies, women's groups and other interested parties. A follow-up with USAID offices will then take place to determine the initiatives to be taken as a result of the study and internal discussions.

I wish to congratulate the women who put this excellent study together, and to share their findings with other Missions also attempting to focus more clearly on how to bring women more fully into the development process.


Robert E. Culbertson, Director
USAID/Nicaragua

ERRATA

Page 7, paragraph 2, lines 8 and 9. "...the department of Managua has 62.5% births outside of marriage compared to 55.6% for the country as a whole."

P.8, Table I.5 footnote references to table I.7 should read I.6. * refers to percentages over 100% in 25-29 and 30-34 age groups in Free Union and Other categories. Percentages were drawn from Census figures.

Page. 24, para. 3, l.12 to read..."Lamination and metal welding"

P. 25, para. 6 to read..."Within the health centers throughout the country, courses are sometimes offered in anatomy..."

P.26, para.3. Eliminate parentheses.

P.33, para.3, l. 4 to read..."inadequate housing and lack minimum sanitary facilities."

P.34, para. 2, l. 3 to read..."In addition to the causes for child mortality..."

P. 36, para. 1 to read..."Vilma Jimenez from the Health Sector Assessment Group..."

P. 44, Table Footnote to read..."Since the sample was taken only from areas surrounding the ADN clinics, the percentage of users whose source of contraceptives is the clinic is probably higher than it would be if areas not near a center were included in the sample."

P. 46, para. 3. Eliminate the comma.

P. 51, para.1, l.3 to read..."woman"

P. 59, line 3 to read..."farms increased by more than 300% in ten years."

P. 60, para. 1, l.2 to read..."participation in subsistence...
l.3 to read..."home crafts..."

P. 66, para. after table to read..."But 15% of the women looking for work have been looking for over a year, while only 10% of the men have looked that long (22, Table 6.12.2)."

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Introduction

The purpose of this report is to provide a survey of existing information on the role of women in the economy of Nicaragua. The survey covers 6 major areas: General Population Statistics and Laws; Human Resources; Health; Food Production, Agriculture and Land Use; Employment and Income; and Community Activities.

The information is provided to facilitate the work of planning and to identify areas where more research is needed. In some sections the authors' interpretations have been offered, but primarily the effort has been centered on the presentation of information. Interpretation and subsequent planning are the follow-up steps to this report.

If the full integration of women into development urged by the Percy Amendment to the United States Foreign Assistance Act is to take place, "development planning must be based on a systematic analysis of the present use of the male and female labor potential, and on the study of ways of making the most efficient use of the labor of both sexes during that transformation of the economy which the plan is designed to accomplish." (5) This report should be considered a first step in the analysis of information.

The data presented are drawn from secondary sources, and in some cases, interviews and informal surveys. Government of Nicaragua resources, the business sector and university studies were consulted.

The information is not to be considered exhaustive. It is a starting point, rather than a stopping place.

In many ways, Nicaragua is well on the way to integrating women into the process of development. Literacy and education are roughly equal for men and women. There is already a fairly high percentage of women working outside the home, and each year there are increased numbers of women employed in occupations not traditionally considered women's work.

There are, however, areas where changes must be made in order to ensure women's full contribution to the development of the country. Many laws originally intended to protect women now interfere with their full participation in the economy.

Educational efforts which offer a curriculum based on role stereotyping prevent women from moving into new fields. Unequal salaries for men and women for equal work make income distribution difficult, and numerous attitudinal obstacles stand in the way of full integration of women into the economy.

An informal survey of the part women play in agriculture indicates that different parts of the country have different patterns of work for women. It may well be that these traditions differ with regard to many other aspects of a woman's role, and care should be taken that information for a specific area not be generalized to apply to the country as a whole.

On some few aspects of woman's role there is abundant information. In many other areas there is little or no information easily available. This lack of information makes coherent planning difficult. One step toward increasing consciousness of women's role in development is to establish a data reporting system which gives specific information for men and women instead of the general population.

We conducted our survey of available information on women in Nicaragua over a five-week period from October 1 through November 5, 1975. During the writing and editing of the report, new information continued to be reported to us. However, time limitations required that only the original scope of work be included in this report.

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I. General Information on the Role of Women in the Economy of Nicaragua.

Before specific data about women's role in the economy can be used effectively in planning, a review of some basic general information is necessary. The fact that women comprise 50.5% (39) of the total Nicaraguan population is alone sufficient to compel consideration of them as an economic force, but there are other relevant considerations. From general population statistics information can be derived about the number of women of voting age, potential labor force, and numbers of children born, in addition to other general information useful in determining the extent of women's role in the economy. The legal status of women also frequently influences their economic participation, and will be considered in this section.

Life Expectancy and Fecundity.

The average Nicaraguan woman can expect to live to age 54.8 or 4.2 years longer than her male counterpart (39); over half, or 55.6% of her children will be born out of wedlock (39, p. 73) and if she is a rural dweller, she will probably have been pregnant 8 times by the time she is 34 (39, 49), although she will have only 3.7 living children by that age (39) as will her urban sister.

Population, Age and Migration.

Women under 25 in 1975 are slightly outnumbered by men, but there is a higher mortality rate for men than women. There are more women than men in every age group after age 25. (Table I.1) According to the 1971 Census, the median age of the female population was 16.6 years (38). In 1975, 47.3% of the female population is under 14 years of age and only 26% of the female population is over 30. (See Table I.2).

Urban/Rural migration patterns for the population as a whole (38, 92) indicate that the most rapid growth is taking place in the Managua area. (Table I.3) The average rate of growth in urban areas with a population of 10,000 or more is roughly 3.2%. However, in Managua, the rate of growth is 6.7%. The percentage of women in municipalities of over 10,000 population is 20% higher than the percentage of men. However, the urban growth rate for males and females as calculated from 1963 and 1971 Census reports shows a growth rate of 3.56% for males and 3.2% for females in 12 cities. In Managua, the rate of growth is 6.79% for males and 6.30% for females. (See Table I.4). If these early indicators

Table
I.1

Population by Age and Sex 1975-1980
(Source: Demográfica (1))

AGE/YEAR	1975		1980	
	MALES	FEMALES	MALES	FEMALES
All ages	1,148,409	1,169,979	1,356,956	1,375,562
0 - 4	228,828	222,339	264,971	257,073
5 - 9	183,533	179,230	219,742	213,974
10 - 14	154,978	151,991	180,500	176,321
15 - 19	129,365	127,707	151,678	149,029
20 - 24	107,574	107,727	125,352	124,410
25 - 29	78,809	79,418	103,306	104,306
30 - 34	61,264	63,354	75,083	76,446
35 - 39	48,124	51,488	58,023	60,757
40 - 44	39,409	43,312	45,153	49,149
45 - 49	32,146	36,401	36,452	41,044
50 - 54	25,818	30,334	29,219	34,103
55 - 59	20,231	24,666	22,954	27,945
60 - 64	15,044	19,111	17,381	22,121
65 - 69	10,555	13,940	12,150	16,298
70 - 74	6,530	9,114	7,792	11,008
75 - 79	3,641	5,413	4,213	6,376
80 +	2,559	4,435	2,988	5,203

Table I.2
Percentage of Population by
Age and Sex

<u>Age</u>	<u>Male</u>	<u>Female</u>
0 - 9	36%	34%
10 - 19	25%	24%
20 - 29	16%	16%
30 - 39	9%	10%
40 - 49	6%	7%
50 - 59	4%	5%
60 - 69	2%	3%
70 - 79	1%	1%

Table I.3

Urban/Rural Population
(Censo, 30 June, 1973)

	<u>Total Population</u>			<u>Urban Population</u>			<u>Rural Population</u>		
	<u>Total</u>	<u>Hombres</u>	<u>Mujeres</u>	<u>Total</u>	<u>Hombres</u>	<u>Mujeres</u>	<u>Total</u>	<u>Hombres</u>	<u>Mujeres</u>
Republic	2,014,658	990,066	1,024,592	921,864	418,199	503,665	1,092,794	571,867	520,927
#		49.2	51.0	45.8	45.4	54.6	54.3	52.3	47.8
%				(% of Total Pop.)	(% of Urban Pop.)	(% of Urban Pop.)	(% of Total Pop.)	(% of Rural Pop.)	(% of Rural Pop.)
Dept. of Managua	394,414	187,081	207,333	276,141	117,946	158,195	118,273	69,135	49,138
#		47.6	52.6	70.4	42.7	57.4	30.0	58.4	41.6
%									

Table I.4

Urban Growth Rates
(Based on Census figures 1963/1971)

	<u>Male</u>	<u>Female</u>
Republic	4.65%	4.49%
12 Cities of Pop. 10,000+	3.56%	3.21%
Managua	6.79%	6.30%
All other urban areas	3.35%	3.34%

prove to be true in later census surveys, the present high percentage of women in urban areas will be reduced slightly. (See Table I.4).

Little information is presently available on reasons for migration or income level of migrants. Further studies should be made of this group, with particular emphasis on women migrants and their job opportunities and family situation. Women seem to be migrating because there are more jobs available in cities than in the rural areas. Most of these are low paying jobs in factories and as domestics. Information from personal interviews indicate that women frequently commute to their rural families on weekends, sometimes maintaining two places of residence, one in the city and one in the rural area in which they maintain their family, evidence which could be interpreted to mean that if work were available in the rural area, families would prefer to remain there.

Single Mothers

Mothers living in cities will have an average of 3.3 children by age 34 whether or not they are single, married, or living in a free union. Single mothers, defined as women who have never been married or lived in a free union, constitute 15.6% of the total mothers in the department of Managua. (Tables 5 and 6). Although figures on single mothers are not available for the rest of the country, the census information on births outside of wedlock shows that the Department of Managua has 62.5% births outside of marriage compared to 55.6% for the country as a whole, so the percentage of single mothers may also be lower in the rest of the country, or record-keeping may be better in Managua. By age 34, 49% of the single women in Managua Department will have borne an average of 4.8 children each.

Women Heads of Family

Information regarding family authority structure and decision making patterns in the family is available from a variety of sources. A major study, Familia y Fecundidad (2), based on data collected from a survey on demographic and sociological aspects of the Nicaraguan family in Managua, October and November, 1974, contains exhaustive information on attitudes toward contraception, child raising practices and decision making in the family. In 45% of the families, the woman decides how to spend the money. In 26% the man decides and in 27% they decide together. In 53% of the cases the husband decides whether the family will change houses or neighborhoods. (2)

Table
1.5

Female Population From 15 to 34 Years of Age in Urban Areas of
Managua According to Civil State and Characteristics of Fecundity.

	Percentage of	Percentage of	Average No. Of	Average No. Of
	Mothers	Mothers	Children Per	Children Per
	1971	1974	Mother	Mother
			1971	1974
Single	19.8	18.1	2.78	2.66
15 - 19	7.0	7.0	1.44	1.44
20 - 24	30.3	30.3	2.30	2.32
25 - 29	41.6	40.8	3.49	3.49
30 - 34	49.5	49.2	4.85	4.86
Married	91.7	90.0	3.47	3.34
15 - 19	70.9	70.9	1.44	1.44
20 - 24	86.9	86.9	2.30	2.32
25 - 29	97.0	95.2	3.49	3.49
30 - 34	95.2	95.2	4.85	4.86
Free Union	98.0	96.1	3.29	3.13
15 - 19	73.5	73.5	1.44	1.44
20 - 24	96.1	96.1	2.30	2.25
25 - 29	101.	99.	3.49	3.49
30 - 34	108.6	108.6	4.86	4.86
Others	83.3	80.0	3.61	3.48
15 - 19	44.0	43.6	1.45	1.44
20 - 24	67.5	67.5	2.30	2.32
25 - 29	91.7	90.0	3.49	3.49
30 - 34	103.0	102.0	4.86	4.86

Prepared by Authors based on 1971 Census Data and 1974 Employment
Inquiry. (See Table I.7)

* The census reports a greater number of mothers than total number of
women in Table I.7.

Table I.6

FEMALE POPULATION FROM 15 to 34 YEAR OF AGE IN THE URBAN AREA OF MANAGUA

ACCORDING TO CIVIL STATE AND CHARACTERISTICS OF FECUNDITY BY

AGE GROUP

CENSUS - STUDY 1974

CIVIL STATE AND AGE GROUP	Department of Managua, Urban Area, Census 1971				City of Managua, June Study 1974			
	TOTAL WOMEN ^{a/}	MOTHERS	CHILDREN	AVERAGE SONS PER MOTHER	TOTAL WOMEN ^{b/}	MOTHERS ^{c/}	CHILDREN ^{c/}	AVERAGE SONS PER MOTHER
TOTAL	65,406	38,407	127,521	3.32	62,307	33,953	107,824	3.18
Single	30,300	5,994	16,661	2.78	31,089	5,639	14,973	2.66
15 - 19	16,762	1,184	1,710	1.44	18,636	1,316	1,895	1.44
20 - 24	8,384	2,533	5,823	2.30	8,212	2,482	5,764	2.32
25 - 29	3,399	1,412	4,930	3.49	2,923	1,192	4,160	3.49
30 - 34	1,755	865	4,198	4.85	1,318	649	3,154	4.86
Married	19,767	18,037	62,502	3.47	17,426	15,664	52,300	3.34
15 - 19	1,524	1,075	1,552	1.44	1,695	1,195	1,721	1.44
20 - 24	5,703	4,939	11,350	2.30	5,586	4,838	11,232	2.32
25 - 29	6,683	6,448	22,514	3.49	5,747	5,445	19,003	3.49
30 - 34	5,857	5,575	27,086	4.85	4,398	4,186	20,344	4.86
Free Union	11,640	11,308	37,276	3.29	10,510	10,028	31,417	3.13
15 - 19	1,492	1,093	1,579	1.44	1,657	1,216	1,751	1.44
20 - 24	3,651	3,489	8,018	2.30	3,577	3,418	7,687	2.55
25 - 29	3,652	3,661	12,782	3.49	3,140	3,092	10,791	3.49
30 - 34	2,845	3,065	14,897	4.86	2,136	2,302	11,188	4.86
Others	3,699	3,068	11,082	3.61	3,282	2,622	9,134	3.48
15 - 19	362	159	230	1.45	404	176	253	1.44
20 - 24	1,085	731	1,680	2.30	1,062	715	1,659	2.32
25 - 29	1,127	1,029	3,593	3.49	971	869	3,033	3.49
30 - 34	1,125	1,149	5,579	4.86	845	862	4,189	4.86

^{a/} Total investigated^{b/} Study of Employment 1974^{c/} Projected from 1971 Census

SOURCE: Oficina Ejecutiva de Encuestas y Censos

Lower class urban families in Nicaragua are matriarchal in that the mother has the greater responsibility for the maintenance of the home (47). In many cases she is also considered the head of the household (see Table I.7). Of the five studies of households, three report 26% of families as having female heads (58, 37, UCA).

One study calculates female heads of family at 48%, including in the number single mothers and women married but abandoned by their husbands. (50)

Whether or not the woman is named as head of household on census questionnaires, tradition places her in an influential position in the family. It is she to whom the other family members come in moments of crisis and she is considered the source of wisdom in the family. Financial matters are almost always handled by the mothers. The matriarchal focus is related to the economic level of the family with matriarchs most predominant in lower income families (47).

In another study based on the data in Familia y Fecundidad, 87.9% of the women in common-law marriage or living with a male companion listed their mothers as the most important person in their lives, 65.2% of the legally married women listed their husbands as most important, and only 12.1% of the women outside of civil marriage listed their husband as important. (47).

In this context, it should be noted that while mother-dominance is sometimes considered to be slightly higher in urban areas, there are 112% more civil unions than free unions in urban areas, compared to 36.7% more civil than free in rural areas (38), and the Solorzano study, based on the larger study of the Nicaraguan Family released by Banco Central (2), seem to indicate that free unions increase centering of the family on the mother (47).

Census data on civil state by sex and age shows that a greater number of women than men report they are either married or living together by common law. (See Table I.8). Women marry younger than men. By age nineteen 21% of the women are married compared to only 3.8% of the men and by age twenty nine 75.7% of women are married and another 4.6% have been widowed or divorced. (See Table I.9). Men and women, when asked what they would do if their spouse were to be unfaithful, responded very differently. 52% of the women would remain with the husband even if he were unfaithful, 85% of the husbands would leave the wife if she were to be unfaithful. (2). The actual number of female heads of household is probably higher than Tefel's figure of 48%, when

abandoned families, single women, widows, and women separated or divorced from their husbands are taken into account. The plight of these women is further influenced by the laws which sometimes hinder, sometimes help them.

Table
I.7

Studies of Heads of Household
in Nicaragua

<u>Study</u>	<u>Year</u>	<u>% of Women Heads of Family</u>
Winch and Goodman	1950	26.0
Tafel (INPHRU)	1972	48.0
Census (Empleo)	1974	24.7
BAVINIC	1975	10.4
CICNIC/INCAE	1975	26.0

Table
I.8

Population of 10 Years and Over
by Civil State According to Sex

	Total	Single	Civil Marriage	Common Law	Widowed	Di- vorced	Un- known
Male	600139	323541 54%	165033 27.5%	84684 15.7%	9963 1.6%	3312 .5%	3606 .6%
Female	641259	291246 49.5%	178019 27.7%	111001 17.3%	41135 6.4%	16380 2.5%	3478 1.5%

Source: 1972 Census

Table
I. 9

Percentage of Population by Civil State
According to Age and Sex *

<u>Age</u>	<u>Single</u>		<u>Civil Marriage</u>		<u>Common Law</u>		<u>Widow</u>		<u>Divorced</u>	
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
15 - 19	96.	77.5	1.3	9.	2.5	11.9	.02	.19	.06	.8
20 - 24	63.	37.0	16.8	30.	18.0	27.9	.09	.8	.3	2.7
25 - 29	31.5	19.0	36.0	43.	30.6	32.3	.3	1.4	.5	3.2
30 - 34	18.7	13.7	48.0	49.7	31.0	29.4	.6	2.8	.7	3.7
35 - 39	13.8	11.9	52.0	50.0	31.0	28.9	1.0	4.0	.9	4.2
40 - 44	11.5	12.6	57.0	50.5	28.0	23.9	1.8	7.7	1.0	4.6

* Prepared by Authors from 1971 Census.

LEGAL RIGHTS OF WOMEN

The role a woman plays in the economy is determined to some extent by the laws that either constrain her or enable her to function actively on a level equal with men. Cultural traditions and taboos, while unwritten, sometimes exercise constraints more powerful than the written law. Both of these types of law and their impact on women are examined in this section. Information is drawn from the Nicaraguan codex, from interviews with local lawyers, from observations and personal experience, and from a report prepared for the Nicaraguan Association of University Women, November, 1975. (9, 21).

Constitutional Protection for Women

The Nicaraguan woman has had the right, since 1904, to manage her own goods, to own and to sell property in her own name. Marriage does not oblige her to hold her property in common with her husband.

Women as well as men have the right to vote at age 21, regardless of literacy. Men and women may vote at age 18 if they can read and write. (60, 88).

Labor Laws

Labor laws in Nicaragua apply equally to men and to women, except in cases where laws specifically make exceptions for women. These general applications and the specific exceptions do discriminate against women in some ways, and assist them in others.

Article 105, Section 3 (9) guarantees equal pay for equal work with identical conditions of efficiency. However, women are often paid less than men under equal working conditions, both in low-level labor and in administrative or supervisory positions. Because women are in the first-fired category (deduced from records of job stability) (22, 37), they are reluctant to complain about low wages.

Article 105, Section 10, which guarantees maternity leave, is superseded by Article 129 of the Labor Code. "Pregnant workers have the right to leave, without prejudice from their employers, for six weeks before the birth and six weeks after, and to medical assistance that may be provided in the future by social institutions for maternity protection." (9) (translated by authors).

Pregnant women are further protected by Article 130, (9) which prohibits employers from firing employees because of pregnancy or nursing children. All firings for a just cause must first obtain approval from the Inspector of Labor.

Many infants, according to some reports, (3,49) are malnourished because the work of mothers prevents them from breast-feeding. Article 128, if it were put **into effect**, could offer a solution to this problem by **providing a place** for breast-feeding breaks for lactating mothers. The code reads: "In those establishments where more than thirty women are employed, the employers must provide a place where mothers may breast-feed their children." (Authors translation).

This far-sighted law, already in existence, should provide support for planning for health services for infants and mothers, if it is enforced. As of November 30, 1975, there have been no changes in Labor laws. However, in a phone conversation with an official of the Ministry of Labor, some changes are projected and will be promulgated in a new edition of the codex to be issued in January, 1976. (94) (Appendix 2).

Article 107 provides for social security coverage for maternity cases and widows, in addition to covering other workers. However, not all workers are covered by social security, particularly domestics, most of whom are women. Domestics are also excepted (by Article 133 Part II of the Labor Code) from the 8 hour day and 48 hour work week.

Other exceptions to the law that relate to women could possibly encourage employers to hire male employees in preference to women. For example, Article 5 of the Labor Code declares that in special cases, not to exceed 3 times per week, workers may be required to work overtime, except women and minors under 16 years of age. This exception makes women less available as workers and prevents them from earning the double pay for overtime that the law requires. This law offers a dilemma of sorts: The woman, who is capable of working overtime and needs the extra pay overtime provides, is often required to work late by her employer, but if the employer does not pay her the double salary required by law, she cannot take him to court, because by law she is not allowed to work overtime at all.

Working minors and women are treated in a special section of the Labor Code. While the groups active in promoting women's rights in Nicaragua object to sections of this chapter of the code because they limit a women's right to work (21, 32) the chief complaint is against grouping women with minors as if they, too, were children to be protected.

Agrarian Reform

The 1963 Agrarian Reform law expressly gives the same right of land tenure to men and women.

Civil Rights

In most of the civil laws of Nicaragua, women are relatively equal to men. In some cases, sex, as the only consideration, influences the application of the law.

Marriage laws are the chief area of discontent for Nicaraguan women. These laws, as well as many others, are based on a view of woman as a child, unable to make mature decisions. In the extreme, the laws treat women as chattel, to be protected as part of the husband's property. The more modern laws mentioned earlier, the life style of many younger Nicaraguan families, and the high degree of female responsibility for family welfare, are all in direct variance with the older laws of marriage. A review of the laws and practices concerning divorce and marriage made it clear why many Nicaraguans prefer common law arrangements to Civil Marriage.

Divorce laws in particular are attacked by the women jurists: A woman must wait 300 days after a divorce before she may remarry. The man may remarry immediately. The reason given in support of this difference in law is that the law avoids problems of confused paternity, because children born before 180 days of the second marriage are presumed conceived in the first marriage. One women's group wryly notes that this method of proving paternity is both time consuming and unsure, outmoded by faster, more scientific methods which should be adopted. (21)

Article 295 of the Civil Code reads "If the person obliged to give alimony demonstrates that he cannot give it in the form of a pension but only at his house and in his company, it will be accorded in this form."

"Paragraphs 4 and 5 of Article 161 of the Civil Code established respectively as grounds for divorce adultery on the part of the wife and concubinage on the part of the husband." From this separate classification arises a series of situations placing the woman on an inferior level in relation to the husband. As an example we may mention the prohibition established in paragraph 5 of Article 110. According to this provision the adulteress cannot marry her accomplice, and yet a like disposition is not made for the male convicted of concubinage and his concubine.

Another unequal treatment is established in number 4 of Article 985 "C" referring to persons who may not receive an inheritance. Among its prohibitions there is one whereby the accomplice in an adultery case is

barred from inheriting from the adulterous spouse if the offense has been proved juridically; on the other hand, this provision can never be applied to the unfaithful husband, because only the **woman can** commit adultery." (21)

The attitude toward conjugal infidelity is clearly biased toward the male. If a woman is unfaithful, it is called adultery, if the infidelity is committed by the man it is called concubinage. If the wife commits adultery, even if it is for the first time and in the most secret way, she is subject to prosecution by law. On the other hand, in order for the husband's act of infidelity to fall within the action of the Penal Code, he has to act in either of two ways: by keeping the concubine within the conjugal home, or keeping her publicly and with scandal.

However, Article 130 of the Penal Code metes out justice with even scales. "When either of the spouses catches the other in the act of adultery and kills the spouse or the accomplice or both, the spouse will be condemned to a prison term of from two to 5 years." (21) Even this apparent equality under the law benefits men more than women, again because the term "adultery" applies only to the wife.

As a general rule, children under 7 years of age are entrusted to the mother in the case of a divorce. Over 7 years, sons go to the father and daughters to the mother, but these norms vary according to the convenience of both parties (60). Women may apply to the Ministry of Labor Court to oblige the husband to provide a pension for care of the children, however, the father is the only person who has the right to represent the children (Patria Potestad) in cases of inheritance, administration of property, etc. until the children are 21 years of age. In terms of control of property, this law sometimes has the effect of depriving a woman of income which could accrue from her children's property, and, if they should die before age 21, she is denied right to their property.

A concubine can inherit from the man, but a woman may not will property to her lover. The problem of inheritance is also hotly contested by women's rights groups. As the law is presently applied, a woman whose legal husband dies without testament is entitled to a quarter of his property, the children receive the rest. However, the common law wife or concubine is entitled to half the inheritance. As one lawyer interviewed put it, "It is better to be the concubine." (60)

Advances in the treatment accorded women under the law would do much to change the prevailing attitudes of men toward women, for if women have effective legal recourse against unequal treatment, such treatment is likely to decrease. Laws alone will not change attitudes, but they will change practices and new behavior frequently produces new attitudes.

11. Human Resources Information Relating to Women

Access to information is essential to economic development. When the access is severely limited, as in the case of the untrained and the illiterate, then social mobility is limited, economic activity is limited, and progress is limited. Access to education is one of the major problems facing Nicaragua today.

In Nicaragua, from 1950 to 1971, illiteracy for the total population decreased from 62.6% to 42.2% (27). Nevertheless, the illiteracy rate is still very high, being higher in the rural areas than in urban areas, thus contributing to the disadvantage of the rural areas. Even when considered separately by rural and urban areas, men and women have nearly equal literacy rates. (Table 11.1). When the six to nine year age group is excluded, the statistics still show 58% literacy for both men and women.

The traditional concept of the different roles that women and men should play in the society is seen also in the education system. Even at primary level, girls prefer studies relating to the role that they are supposed to play. On secondary level, girls' schools continue to give more importance to commercial studies, home economics, or domestic science. (20) Even the teachers, most of whom are female, instead of professional orientation, prefer humanistic and artistic degrees to the study of science and math. (20)

The low percentage of women who do pursue higher studies generally choose careers in service areas, such as architecture, engineering and dentistry; the number of women in these areas is increasing. (20) Family and peer-group prejudices militate against the enrollment of women in scientific or technical careers. This, together with 47% illiteracy of the female population 10 and over, explains in part, the low participation of women in development.

School Access, Enrollment and Retention Rates

It is evident from available statistics, that girls and boys are enrolled in essentially equal numbers in primary and secondary schools in Nicaragua (see Table 11.2). The tremendous drop from those entering primary to those entering secondary schools affects both sexes more or less equally. Even within primary school, the heavy dropouts after first grade occur with boys and girls. Thereafter retention rates are slight higher for girls. (See Table 11.3).

TABLE II.1

1. LITERACY BY AREA, SEX AND AGE

1 9 7 1

	Number Literate Rural	Number Illiterate Rural	Number Literate Urban	Number Illiterate Urban	Number Literate Total	Number Illiterate Total	Total Population
<u>Total</u>							
Men (6 yrs. and up)	120,148	269,274	252,731	73,669	372,879	342,943	715,822
Women 6 " " "	107,500	255,375	294,207	99,562	401,707	354,937	756,644
<u>Men</u>							
6-9 years	6,300	60,219	23,443	30,763	30,242	90,932	121,030
10-up years	113,348	209,055	229,283	42,906	342,631	251,961	594,592
<u>Women</u>							
6-9 years	7,075	57,371	25,120	30,455	32,195	37,326	120,091
10-up years	100,425	198,004	269,087	69,107	369,512	267,111	636,623

* Less unknowns, which account for approximately 7%

2. PERCENT LITERATE BY AREA, SEX AND AGE

	<u>% Literate of Rural Population</u>	<u>% Literate of Urban Population</u>	<u>% Literate of total Population</u>
<u>Total</u>			
Men	31%	77%	52%
Women	30%	75%	53%
<u>Men</u>			
6-9 years	10%	43%	25%
10-up years	35%	84%	59%
<u>Women</u>			
6-9 years	11%	45%	27%
10-up years	34%	80%	53%

Source: Raw data from Oficina de Encuestas y Censo analyzed by USAID.

TABLE II.2

NICARAGUA

SCHOOL ENROLMENT

BY LEVEL AND SEX

1 9 7 4

	<u># Males</u>	<u># Females</u>	<u># Total</u>	<u>% of Total</u>	
				<u>Male</u>	<u>Female</u>
<u>Primary</u>					
Public	139,224	140,471	279,695	49.8%	50.2%
Private	34,381	29,587	63,968	45.2%	54.8%
Total	163,605	170,058	333,663	49%	51%
<u>Secondary</u>					
Public	22,957	20,686	43,643	50.7%	47.3%
Private	12,587	14,814	27,401	45.9%	54.1%
Total	35,544	35,500	71,044	50.0%	50.0%
<u>Normal Schools</u>					
Public	504	643	1,147	48.0%	52.0%
Private	53	35	88	60.2%	39.8%
Total	647	678	1,325	48.8%	51.2%

Source: Ministry of Education Work Group

TABLE II.3

PUBLIC PRIMARY SCHOOL ENROLLMENT BY SEX AND GRADE
1974

	<u>1st</u> <u>Grade</u>	<u>2nd</u> <u>Grade</u>	<u>3rd</u> <u>Grade</u>	<u>4th</u> <u>Grade</u>	<u>5th</u> <u>Grade</u>	<u>6th</u> <u>Grade</u>
<u>Rural</u>						
Males	31,258	10,668	6,475	3,421	1,798	979
Females	29,235	10,996	7,286	3,847	1,911	1,097
<u>Urban</u>						
Males	25,440	14,621	13,587	11,443	8,515	6,897
Females	25,351	16,603	13,657	12,024	9,122	7,593

Types of Preparation Given - Special Curriculum for Women/Men

Education is the same for men and women in Nicaragua at the primary level. There is not a special curriculum for men and women, except that the diversified cycle offers a separate curriculum at the secondary level. Agriculture, construction, accounting and small business administration are subjects taught to men while women study home education, and secretarial or teaching skills. (81)

In the case of public agricultural education, the Ministry is cognizant of the value of including more young women, and has programmed females in 1976 enrollment projections for "Escuelas Granjas" (now to be called Escuelas Agropecuarias Campesinas). This type of school provides a one - year certification of training, and currently trains only men. The "Liceos Agrícolas" are technical secondary schools, with a combined present student body that is 95% male and an equal proportion of male teachers. The public commercial and industrial schools are all headed by men, and enroll a large majority of males except in secretarial courses (80).

Non-Formal Transfer of Knowledge to Women

In the rural areas, boys and girls receive formal schooling of first and second grades. Then they leave school and become functional illiterates hardly able to sign their names. The reasons: irregular attendance on the part of teachers as most of them live far from the school, or irregular attendance of students because the children have to work in the field starting at an early age. Children as young as six years carry food to their parents working out in the field, sometimes accompanied by the older girls (aged 8 - 10). The boys aged 10 to 12 help their parents in their agricultural chores like weeding, plowing, sowing. The oldest girl or the woman remains at home doing the chores, caring for the younger children, or cooking for the meal that will be sent out to the field where the men are at work. She then gathers some firewood and water with the help of the children and returns. Schooling is a luxury poor families can ill afford when he who does not work does not eat. Non-formal education programs to reach these children might best be carried out through programs for pre-school children and their mothers.

In suburban or semi-rural areas the woman often works outside as a maid or in the street selling fruits and vegetables, clothing and refreshments, or washing and ironing other peoples' laundry. The young girls work at stores, as babysitters, or take care of their younger brothers and sisters. These women have little time for traditional education programs.

The system of double shifts at the schools has helped some families as it enables the parents to send their children to school either in the morning or in the afternoon; but nevertheless, their economic condition usually allows them to reach no more than the third grade. This kind of situation in these areas has made it almost impossible for a woman of poverty background to complete a formal education. She is thus compelled to get an informal education through community programs on topics such as home improvement, health, nutrition, community development, catechesis, etc. through courses, seminars or meetings that run from 1 to 15 days.

At times the programs are badly oriented for they are carried out outside of the community or during hours which are not appropriate. If informal education is given on-site by teachers who know the people and discuss with them their problems, it is better received. (86)

The adult non-formal education activities in Nicaragua are also oriented toward traditional training for each sex. Commercial education schools train commercial secretaries, private accountants, small business administrators, salesmen. A high percentage of commercial secretaries are women. In the other areas of commerce few women are enrolled. Industrial education schools offer electricity, plumbing, masonry and technical drawing for men; home arts - cooking, sewing, etc. for women. There are 6 agricultural schools to prepare technical high school graduates, most of them men. Intecnia, in Granada, offers fishing, construction and electronics for men only - a program carried out with assistance of the Spanish government. La Salle, in León, offers education courses for home care for women, typography for men only. Don Bosco, in Granada, teaches laminated metal, welding to men only. INA (Instituto Nacional de Aprendizaje) offers career training for both women and men: making rugs, hammocks, spinning, construction, plumbing, carpentry, etc.

Various programs of informal education have been established in Nicaragua in a more regular form since 1965, and during recent years, they have been intensified. The programs are handled by a number of different agencies.

FUNDE's Centro Familiar de Education Rural program originally taught only boys of campesino families agricultural skills in an innovative program (72-80). During the last year they began experimenting with one mixed center and an all-girls center, emphasizing home gardens and small animal care.

SEDOC's documentation center for rural development supplies groups with educational materials. Given that approximately 70% (1971) of country women are illiterate, this type of non-formal education has limited benefits.

CEPA (Centro de Educacion Promocional Agraria) is a church-run program of human development for rural areas for both men and women which offers religion courses and family improvement education.

PROVEDENIC concentrates almost exclusively on women with its rural health and hygiene programs. However, ALFALIT's adult literacy program attracts far more men to literacy promoter training than women. Non formal, voluntary skills training programs that reach women tend to concentrate on personal services types of employment training.

The Ministry of Agriculture through its Home Improvement Program organizes housewives' clubs in the rural municipalities

At present 75 rural communities are served and in each one 1 or 2 clubs are formally and permanently organized in the community. The Ministry of Health through its maternal-child health program also organizes mothers' clubs and there is almost always one of these at each Health Center.

Within the health centers, throughout the country courses are sometimes offering anatomy, nutrition, child delivery, medical control, care of the new born, and family planning. (82)

These courses are given through clubs for pregnant mothers. The enrollment is usually from 30 to 40 women but only a minority attend meetings (about 10) due to the fact that most of the women work and do not have the time to go. Some of the health centers also offer courses for midwives. (82)

Through the PRODESAR program the Ministry of Health organizes "Clinical Programs" in the area of Carazo, Masaya and Granada to train health leaders, the majority of whom are women.

In the Rigoberto Cabezas - Nueva Guinea project, health leaders have also been trained to serve in the colonies which are not visited by physicians, but only by volunteer nurses of Peace Corps, Menonites and British nurses. In the Puerto Cabezas - Rio Coco area community groups with health leaders are also organized, and these health leaders are very often women. In the majority of the cases courses are given by foreign Catholic, Moravian and other organizations with some participation by PUMAR and the Ministry of Health. The emphasis is more on first aid, curative medicine and midwifery, as well as

religious or literacy training (86).

CARITAS conducts a nutrition program as part of their food distribution program. These programs are conducted in several centers throughout the country. Community leadership training is also offered at these centers. The programs are offered for both men and women but more women than men attend the meetings. One of the CARITAS field workers observed that in small villages, the community leader is frequently the person with the most education or more respected position, i.e., the teacher from the school or the nurse, who are almost always women.

"Escuelas Radiofónicas" is the adult education program broadcast by CARITAS over Radio Católica in Managua and over rural stations in the interior. The main goal of the program is literacy and students are given a certificate on completing the course, which is the equivalent of the first four grades of primary school.

The program is broadcast 2 hours each day, Monday through Friday (January through July). The courses are Spanish, math, agriculture, health, environmental sanitation, community development and religion).

From 1966 to 1973 there were 27,000 students enrolled in the program. Of that number 16,410 did not receive certificates. In 1974, 4,963 new students enrolled in the programs. Statistics on the number of women enrolled in the program were not available but CARITAS personnel estimated participation at 50% men, 50% women. From experience with loans to small business, CARITAS has determined that a major educational need is in the area of bookkeeping. Market women and small vendors need a simple system of keeping financial records, as most of them have no way of keeping track of profits and expenses.

Cooperatives are another channel of non-formal education. FUNDE has a program for market women and other small merchants organizing them into credit unions, to provide lower cost credit and management training. They have five technicians who in addition to cooperative training give courses concerning hygiene, health and care of children. These cooperatives take into consideration the economic and social role of women. They also give them training in using their incomes for a better profit on their small businesses and in bookkeeping and accounting procedures. (14)

The Peace Corps in Nicaragua assists all these programs, collaborating with the agencies that request its participation. There are at present 35 women Peace Corps volunteers who have organized groups of women in the communities where they live in order to give them orientation in the fields of health, nutrition, and home improvement. Some of the volunteers have organized two clubs, one for adults and the other for young people. Each group is composed of between 8 and 15 persons.

In brief, the Nicaraguan woman receives informal orientation on the following subjects:

Clinical programs, courses on health and nutrition, home improvement (Practical), cooking demonstration, radio literacy programs, direct literacy classes, cooperativism, community development, religion and midwifery.

There is also a program sponsored by the Ministry of Education, Artes Industriales y Educación para el Hogar, which is functioning under the regular school system with 136 teachers within 30 localities, including eight to ten municipal districts from the Pacific and Central Zone. The program has a capacity for 35,000 students of both sexes who attend once a week for 2 hours. The students are in fifth or sixth primary grade and they go to the center nearest their schools. Only the center in Bello Horizonte offers both types of education to both sexes; in all the others the curriculum is separate for men and women.

Industrial Arts (for men) offers work in wood, metals and basic electricity. The main purpose of the courses is to place the students in contact with the technical world and to teach the use of tools.

Home Education (for women) offers cooking, nutrition, preparation of food, sewing and home improvement.

It is expected that by 1976, 21 Institutes will be functioning as industrial technical high schools under the Ministry of Education program (81).

A problem of technical education programs, is that the Ministry of Education does not have enough trained personnel for this type of education. They require professors with technical as well as theoretic knowledge. In 1974, the Ministry of Education trained 84 professors (women and men) for this program; they were sent to take a 6 month course and the Ministry is waiting now to see the results. Another problem the Ministry faces is the low salaries offered to

teachers. It is due to this fact that most of them prefer to work with private institutions.

The Junta Nacional de Asistencia y Previsión Social (JNAPS), is seeking funding for an education program called "Educación y Servicios para la Mujer". Its main purposes would be: 1) Labor training and social education for female migrants from the country, ages from 15 to 35 years, and 2) labor training and social education for single mothers and widows. This program is directed toward 30% of the adult women in Nicaragua. The program consists of medical assistance, education for services employment (seamstress, beautician, etc.), social education (family planning, public relations), skills training for industry work (clothing, toys, food,). It also would provide homes for single mothers, girls and young women and offer recreational activities.

The philosophy underlying the JNAPS program is that a woman should be educated in order to organize her life and to exercise her rights. She must be capable of participating in the labor market and political life to contribute to the cultural and economic development of the country. (24)

Planning for non-formal education programs must take into account the schedule of a woman's day. There is little or no free time in the average woman's day. Some necessary communal activities, such as laundering clothes and carrying water, do consume more time than the labor involved requires, but these communal meeting places are the chief channels of communication for rural people. Non-formal education programs are often planned around the time free in a man's day. In order to reach women, these plans must also take into account the natural meeting times in a woman's day.

Women in Various Areas of Education:

Teachers - As in other countries, teaching in Nicaragua, particularly at primary levels, is a profession which traditionally attracts more women than men. (Table II.4; 81% of primary school teachers are women. In secondary school, where teachers are required to have a university degree, male teachers dominate. Salaries also are much higher for secondary teachers, which attracts more men. In normal schools, which prepare primary instructors, women teachers have a slight margin. Among teachers at the public primary level, men and women are both nearly equally prepared: 82% of the men and 79% of the women teachers have at least normal school education. 5% of both sexes have less than normal school but some training in teaching methods, and the remainder have no formal teacher training. About two-thirds of the primary

TABLE II.4

NICARAGUA

NUMBER OF TEACHERS BY SEX AND LEVEL

1974

	<u># Men</u>	<u># Women</u>	<u>Total</u>	<u>% of Total</u>	
				<u>Men</u>	<u>Women</u>
<u>Primary</u>					
Public	1,300	5,612	6,912	19%	81%
Private	281	1,301	1,582	18%	82%
Total	1,581	6,913	8,494	19%	81%
<u>Secondary</u>					
Public	492	325	817	60%	40%
Private	562	460	1,022	55%	45%
Total	1,054	785	1,839	57%	43%
<u>Normal Schools</u>					
Public	54	73	127	43%	57%
Private	6	0	6	100%	-
Total	60	73	133	45%	55%

Source: Ministry of Education Work Group.

school principals (directors) are women, although in the limited number of rural schools, men have a few more positions (Table II.5). Continuing up the organizational pyramid of direction and supervision, we find increasing concentrations of male professionals. The departmental inspectors, who represent the Ministry of Education within the departments, are all men with one exception, and 78% of their assistants, who deal only with primary schools, are men.

Within the Ministry of Education itself, we find that the Minister and all program directors are males, two-thirds of the Chiefs of Sections are also males, and the majority of the various assistant-type positions are held by men. The Vice-Minister, however, is a woman (Table II.6).

Most educational data is completed with details by sex, (Tables II.1,2,3) except for specific retention rates date broken down by sex and year. The Ministry of Education could provide this data, but does not have it available as yet.

TABLE 11.5

NICARAGUA

PRIMARY SCHOOL PRINCIPALS, BY SEX AND DEPARTMENT

(PUBLIC AND SUBSIDIZED PRIVATE)

NICARAGUA	1974								
	Total		Total	% of Total		Urban		Rural	
	Men	Women		Men	Women	Men	Women	Men	Women
	<u>190</u>	<u>363</u>	<u>553</u>	<u>34%</u>	<u>66%</u>	<u>141</u>	<u>327</u>	<u>47</u>	<u>41</u>
Boaco	2	7	9	22%	73%	2	5	0	2
Carazo	29	13	38	66%	31%	14	12	11	1
Chontales	5	13	18	28%	72%	5	11	0	2
Chinandega	14	50	64	22%	78%	13	43	1	7
Granada	7	25	32	22%	78%	5	23	2	2
Jinotega	6	9	15	40%	60%	4	9	2	0
León	14	36	50	28%	72%	11	35	3	1
Madriz	6	11	17	35%	65%	5	8	1	3
Managua	44	96	140	31%	69%	32	84	12	12
Masaya	12	43	61	20%	70%	8	35	10	8
Río San Juan	1	2	3	33%	60%	1	2	0	0
Nueva Segovia	5	7	12	42%	58%	5	7	0	0
Matagalpa	14	11	25	56%	44%	13	10	1	1
Rivas	23	11	34	68%	32%	17	10	6	1
Estelí	3	13	21	14%	30%	3	13	0	0
Zelaya	3	16	19	16%	84%	3	15	0	1

Source: Ministry of Education Work Group.

TABLE II.6

MINISTRY OF EDUCATION PERSONNEL (TRUFERESTONHAI)

1 9 7 5

	Number		Total	Percentage	
	Men	Women		Men	Women
Minister	1	-	1	100%	0
Vice-Minister	-	1	1	-	100%
Program Directors	12	0	12	100%	-
Sub-Directors	2	2	4	50%	50%
Chiefs of Sections	21	11	32	66%	34%
Advisors	8	7	15	53%	47%
Supervisors	7	5	12	58%	42%
Assistants	50	36	86	58%	42%
Departmental Inspectors	15	1	16	94%	6%
Assistant Inspectors	82	23	105	78%	22%

III. Health

One of the most striking health factors to be considered in the analysis of the Nicaraguan population is the problem of nutrition. This problem is of particular interest in the rural areas. It can be said, at present, that Nicaragua faces nutritional problems as a consequence of a diet poor in calories, proteins and vitamins.

The problem is particularly acute in rural areas, where diet is characterized by lack of an adequate food intake. Inadequate nutrition is one of the major factors affecting people's health directly or indirectly causing a high percentage of child mortality. Under-fed women and men do not have enough energy to face the hard tasks of subsistence or development.

Living Conditions

In general, women and men from Nicaragua do not have the necessary condition to enjoy good health. Besides nutritional problems, they lack essential means of sanitation because of poor living conditions (67% of the general population live in crowded inadequate housing, and lack of minimum sanitary facilities). (10)

A total of 868,061 persons or 47% of the total Nicaraguan population, lives in unhealthy conditions (10). The best houses, which use sewage systems or septic tanks make up only 15% of total dwellings in the country. (10) A total of 549,336 people or 29% make use of latrines, within or near their own dwellings. (10)

In many places there are also communal sewage systems, septic tanks, sewers and latrines. A total of 28,643 dwellings make use of these facilities or 9.4% of the total number of dwellings. (10) In terms of persons, 143,154 persons use the facilities in question, or 7.7% of total population (10). The remaining 63% of the population has access to neither private nor public sanitary facilities.

Units with internal water systems connected to a public or private system total 82,239 and represent only 27.5% of the total houses in the country. The number of persons having this type of service totals 517,785 or 28% of all the population (10).

Connected to public water systems but with the water outside the dwellings are 180,667 persons, or 9.71% of the total population. The rest of the people take water out of wells, rivers or other sources. Usually women do this work. By 1971, only 63,374 persons living in rural areas had water facilities or 6% of the rural population.

(10) Source: UNASEC Study - Contribution to Employment (1971)

Child Mortality

The main causes for child mortality in Nicaragua are the following: gastroenteritis, malnutrition, parasites, heart trouble as well as pulmonary and contagious diseases. These diseases, plus accidents such as burning, fractures, etc., constitute the most common causes of death. Parasites cause very serious problems to people in general, affecting 90% of total population (Celade).

According to statistics from Instituto Demográfico Latinoamericano, mortality from 1970 - 1975 is as follows for Nicaragua:

<u>AGE</u>	<u>MALES</u>	<u>FEMALES</u>
0/4	14%	12%
4/5 - 9	5%	5%
5 - 9/10 - 14	2%	2%
10 - 14/15 - 19	2%	2%
15 - 19/20 - 24	3%	3%
20 - 24/25 - 29	3%	3%
25 - 29/30 - 34	4%	3%
30 - 34/35 - 39	4%	4%
35 - 39/40 - 44	5%	4%
40 - 44/45 - 49	6%	4%
45 - 49/50 - 54	8%	5%
50 - 54/55 - 59	10%	6%
55 - 59/60 - 64	14%	8%
60 - 64/65 - 69	19%	11%
65 - 69/70 - 74	26%	15%
70 - 74/75 - 79	35%	21%
75 + /80 +	51%	30%
		47%

From this chart we can observe that from 0 to 9 years the percentage of child mortality is high for girls as well as boys, though in infancy a few more girls than boys survive. In addition the causes for child mortality already mentioned it is interesting to mention Alan Berg's study (3) concerning breast feeding: "new social values, spread through urbanization and faster communications, make breast feeding in many places seems an old-fashioned or even vulgar peasant practice. Indeed, anthropologists in some countries even measure the level of acculturation by the incidence of artificial nursing - the less nursing, the higher the sophistication level".

According to Dr. Berg, one of the most important factors for child malnutrition and mortality is the lack of breast-feeding since it is the traditional ideal form of infant nutrition, usually capable of meeting all of a child's complex nutritional needs for the first four to six months of life. Breast milk meets most of the metabolic needs of the baby during the months essential to normal brain development. Furthermore, the unbalanced or inadequate diets that often replace mother's milk tend to contribute to illness later in life.

Breast fed babies are more resistant to malaria, rickets and iron deficiency anemia. It appears that the milk's colostrum protects the child against infections, particularly those of the intestinal tract and against food allergies which are more common in artificially fed babies.

Among the advantages of breast-feeding we find that the milk is easily digestible and requires no preparation.

It is true, though, that poor women in poor countries seldom get a larger diet during lactation. Generally, the milk is satisfactory for the infant even without extra food for the mother, but the child's need is met at the expense of the mother's. Nevertheless, in poor areas, where babies are not breast-fed, they are fed with cheap brews of barley or cornstarch mixed with water (often contaminated water) and for this reason, bottle fed infants have illnesses, especially diarrhea. According to a San Salvador study, 3/4 of the infants who die from the end of the first through the fifth month had been breast fed less than 30 days, if at all.

Mothers should have better information about the advantages of breast-feeding and be informed also of stark facts about illness and death among non-breast fed babies. Statistics on the numbers of bottle-fed babies and the possible increase in bottle feeding in recent years were not available. This information should be researched, not only because of the significance in infant mortality, but because of the economic significance also pointed out by Berg: "In Kenya the estimated \$1.5 million annual loss in breast milk is equivalent to two thirds of the national health budget, or one fifth of the average annual economic aid... A child who is nursed through the first six months of life receives about 375 liters (396 quarts) of breast milk. To replace this with the nutritional equivalent in cow's milk - about 437 liters - would

take about \$65 out of the family income. For packaged dried milk formulae the cost would be close to \$140. (3) In a country such as Nicaragua, where the average per capita income is only a few hundred dollars, this added family expense could have serious consequence.

Use and Management of Health Services

Information obtained in an interview with Vilma Jimenez from Health Assessment Group, indicates that there are 118 health centers disseminated around the Republic. Although there is not much statistical accuracy on the number of women who use these centers, the great majority are sick women looking for a check up, pregnant women, or women taking their sick children to the center. Few men use the health center services partly because care of children's health is entrusted to women.

Preventive courses take place at these centers. They offer from 8 to 10 lessons concerning anatomy, nutrition, delivery process, medical control, care for the new born, family planning, etc.

When the doctor is absent from the center, nurses or auxiliaries can make immediate decisions. Major decisions are left for the male director (doctor). If the doctor is on vacation, the chief nurse takes his place but with limited charges and limited decisions.

All private or public hospitals have male directors (doctors) with the exception of the Bilwaskarma Hospital, which is directed by a woman. This is not a Nicaraguan hospital but Northamerican sponsored. Many years ago there was a female director at La Mina Rosita Hospital. In the hospitals, male doctors make the decisions and in the case of absence, the chief of residents makes decisions.

Among directors, supervisors, etc., we find several women involved in health related institutions.

Theoretically the President of JNAPS is Doña Hope Somoza. She makes all decisions. In her absence, the Minister of Labor by Law makes decisions for JNAPS. The Chief Doctor in Pharmacy at the national level, in the Ministry of Public Health, is a woman. She is in charge of drug controls; and control of the pharmacies. She makes decisions about the establishment and certifying of drugstores and other drug outlets.

The Director of the School of Nursing is both a nurse and a lawyer. She is in charge of the training of nurses, all of whom are women.

The Chief of Medical Services for the Guardia Nacional, the Chief for the Nursing Section assisting the Medical Division of JNAPS, and the Supervisors for Health Centers for nutrition program, from the Ministry of Public Health at the national level, are all women.

Percentage of Women with Access to Information Concerning Family Planning

Since social, economic and demographic factors are so closely inter-related, a change in one or more invariably involves all of them.

Thus, alterations in the pattern which has prevented women from efficient participation in the development process involves, among other things, changes in certain crucial demographic variables. These are age at marriage, age at birth of first child, spacing of children and total number of children. To enable women to determine - in relation to work and family values - when and how often to bear children is a decisive factor in such changes.

A large number of traditional societies had and actively used, ways and means of spacing the birth of children. In Nicaragua, the Ministry of Public Health began offering family planning services in 1968. According to the Ministry's statistical reports, as of March 1973 it was operating 59 clinics throughout the departments of Nicaragua with 34,1013 active users. In May 1973, the mobile clinic was cancelled, leaving 58 clinics. INSS (Social Security System) where the family program began in 1969, offered family planning services in seven clinics before the December 1972 earthquake. As part of the emergency measures after the earthquake, the program was expanded to ten clinics. The March 1973 report indicated INSS had 6,921 active users enrolled in its program at that time. (28)

There are three types of private sector family planning efforts:

One, a program operated by the Moravian Mission on the east coast of Nicaragua; two, the program of the Asociación Demográfica de Nicaragua - a chapter of the International Planned Parenthood Federation, and three, the private commercial sector - including both private doctors and drugstores.

The Moravians, operating services out of their two hospitals, had a total of 1,406 active users as of March, 1973. Up until mid-1973, the Asociación Demográfica concentrated on educational efforts with regard to both family planning and the population problem. Since then, the ADN also operates six Family Planning clinics in Managua.

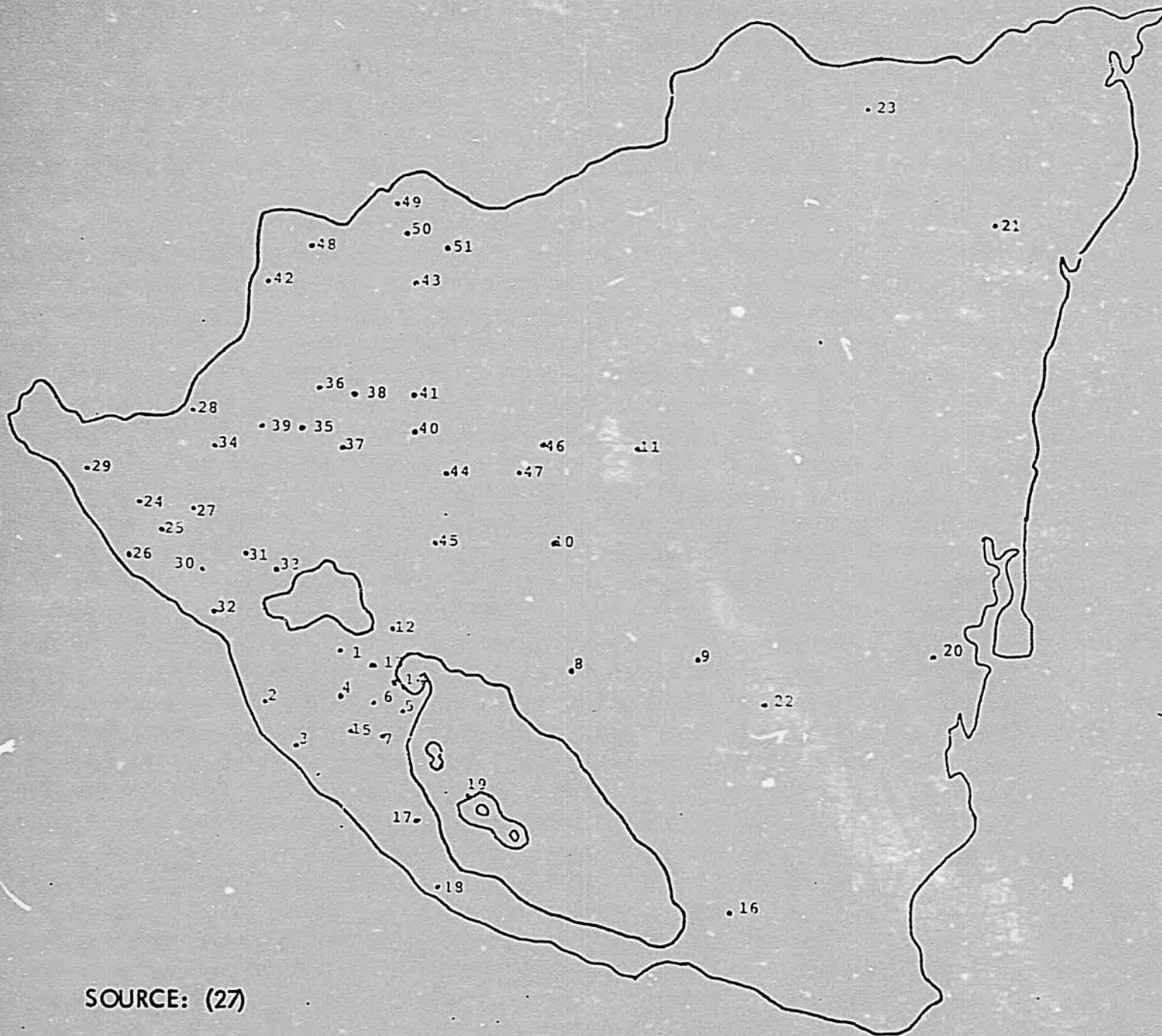
The quantity of private commercial activity in family planning was estimated to include 27,236 women based on reported sales of contraceptive during late 1972. (28)

The Ministry of Health family planning clinic services are offered during special afternoon hours through 58 of the 118 public clinics mentioned. Each is supposed to have a doctor, a nurse, an auxiliary and a janitor, although the doctor often leaves after his six months obligatory service. In addition to the educational activities carried out by clinic staff, there were five social workers, five social promoters and six educators assigned by region and individually responsible to the central office, who were devoted primarily to educational activities aimed at stimulating awareness of and interest in the family planning program. The amount of time each clinic devotes to family planning varies with its location. The 6 Managua clinics and 14 clinics located in larger cities outside Managua offer two family planning medical hours five days a week. The other 37 clinics located in smaller towns, offer either one or two medical hours three times a week (see Map 1). During family planning hours, the clinic provides the following services: contraceptives (including pills), loops, foams and condoms; medical consultation related to the use of contraceptives, cervical cancer detection tests; medical consultation related to various gynecological complaints, stimulation of fertility and education regarding the physiology of reproduction, the use of contraceptives and responsible parenthood.

Population Served

The patient population is exclusively female, nearly all from the lower class, and between the ages of 15 and 44. The contraceptive methods emphasized were those for women, and, if the condom method is preferred, the woman is given the condoms to take home to her husband. (28) Women covered by the Social Security Institute generally prefer their facilities if they are conveniently located and those who can afford a private doctor

MAP 1



1. Yatahua
2. P. Tamba
3. San Roque
4. San Marcos
5. Gramma
6. Piras
7. Mendame
8. Jajalpa
9. Barro Tomás
10. Pucuro
11. Jumbana
12. Yanya
13. Concepción
14. Yaratope
15. San Pedro
16. San Carlos
17. Piras
18. Las Juan del Sur
19. Tzuculpa
20. Bluefields
21. Puerto Cabezas
22. El Rama
23. Maspóm
24. Chinandega
25. Chichigalpa
26. Tzintzo
27. Pesoltona
28. Sacatillo
29. El Viejo
30. León
31. Yajpavillo
32. Macarate
33. La Paz Centro
34. El Suco
35. Estelí
36. Comapa
37. La Trinidad
38. Pueblo Nuevo
39. San Juan de Limay
40. Jitotom
41. San Rafael del Norte
42. Copoto
43. Tolosaneca
44. Yajalpa
45. Ciudad Dario
46. Matanzas
47. Muy Muy
48. Occotal
49. Jalapa
50. El Cicaro
51. Quilali

SOURCE: (27)

- 39 -

usually use one, leaving only the poor to use the free services of the public health clinic. As of June 30, 1975, from a total of 631,200 fertile women, 69,806 were enrolled in the family planning program from the Ministry of Public Health which means an 11.5% (Table III.1 (28))

From a recent study (Dr. Humberto Belli, (2) concerning family planning, we have a general idea of the percentage of women using contraceptive methods and those who use family planning centers in Managua.

Seven zones were chosen for this study (Acahualinca, Monseñor Lezcano, Tenderí, Nicarao, Open No. 1, Americas No. 1 and 2), with a 105,000 population from which 14,000 women were potential users of family planning methods. This survey was not limited to potential users only, but included also female population with some experience of marital life and pregnancy, including women living in free unions.

Out of the population interviewed, 79.09% mentioned knowing one or more specific contraceptive methods. From these, 67.73% mentioned two or more contraceptive methods. 69.61% of the women stated they had heard about maternity clinics, family planning clinics, etc. Of these, 60.37% knew where the center nearest her home is located. Of this last percentage, 45.81% (19.35% of the total sample of 186 interviewed women), have visited these centers. Adding to these users, 92 women more that visit INSS or miscellaneous health centers, we have 278 patients for those services (28.93% of the whole sample). (See Table III. 2 and 3.)

Women that have visited medical centers in the last two years add up to 22.10% of the total sample.

In relation to medical visits, 77.52% of the total interviewed (745) report some medical visits concerning obstetrics and gynecological matters. (2)

The great majority of women using contraceptive methods, obtain these free of charge, from distribution centers (Tables III.2 and III 4.)

PERCENT OF FERTILE AGE WOMEN
ENROLLED IN MFP/FP PROGRAM
AS OF JUNE 30, 1975

CLINIC	FERTILE AGE WOMEN	No. ACTIVE ACCEPTOR	% ENROLLED	CLINIC	FERTILE AGE WOMEN	No. ACTIVE ACCEPTORS	% ENROLL
JINOTEPE	4.000	678	17	JALAPA	3.400	67	2
DIRIAMBÁ	5.000	1,259	22	CAMOAPA	3.400	148	4
CHENANDEGA	10.000	937	9	SANTA TERESA	2.000	--	--
ESTELI	3.000	946	11	SOMOTILLO	2.400	118	5
LUIS H. DEBAYLE	15.600	944	6	POSOLTEGA	1.500	110	7
MASAYA	10.000	905	9	CINCO PINOS	1.000	12	1
MATAGALPA	15,000	970	6	SANTO TOMÁS	1.400	227	16
COOTAL	2.000	494	25%	SN. P. DE LOVAGO	1.100	23	2
RIVAS	5.000	671	13	CONDEGA	2.300	267	9
BOACO	4.500	399	9	PUEBLO NUEVO	2.400	155	6
CHICHIGALPA	4.800	577	12	SN. J. DE LIMAY	2.000	112	5
CORINTO	3.000	513	17	DIRIÁ	500	100	12
EL VIEJO	5.200	457	9	DIRIOMO	2.000	2	.001
JUGALPA	3.800	541	14	SN. R. DEL NORTE	1.500	137	8
PARADÁ	10.000	469	4	TELPANEGA	1.800	62	3
JINOTEGA	4.000	312	8	SN. R. DEL SUR	4.000	328	8
LA PAZ CENTRO	2.300	340	12	LA CONCEPCION	2.400	198	8
SOMOTO	3.200	393	12	NIQUINOHOMO	1.200	107	9
TIFITAPA	4.600	439	9	TISMA	600	44	7
SAN CARLOS	2.200	283	13	NEY NEY	1.200	76	6
BLUEFIELDS	5.400	520	10	SAN ISIDRO	1.400	29	2
SAN MARCOS	2.200	403	19	EL JICARO	2.000	94	4
LA TRINIDAD	2.600	204	10	QUELALI	2.200	103	5
MANDARE	3.200	260	8	SN. J. DEL SUR	1.400	119	9
MALPAISILLO	3.800	160	4	MOYCGALPA	1.400	84	6
NAGAROTE	2.800	316	11	PUESTO CABEZAS	2.000	92	3
EL SAUCE	2.800	131	6	EL RAMA	11.000	211	2
MASATEPE	2.600	248	9	MASPAN	3.000	95	3
CIUDAD DARÍO	5.000	313	6	CORN ISLAND	400	75	19
MATIGUAS	6.300	161	2	ALL MGA CLINICS	30.000	15,410	17

TABLE III.2

INTERVIEWED WHO VISIT INSS, HEALTH CENTERS OR APN

Question: <u>When was your last visit to this place?</u>	<u>Date of Last Visit?</u>		<u>% Accumulated</u>
	<u>N</u>	<u>%</u>	
1. Less than a month	72	43.90	
2. From one to two months	45	27.44	71.34
3. Two to five months	15	9.15	80.49
4. Five months to one year	9	5.49	85.98
5. One to two years	3	1.83	87.81
6. More than two years	7	4.27	92.08
7. No answer	16	9.76	

(2)

SOURCE: Familia y Fecundidad (2)

TABLE III.3

DATE OF LAST VISIT OF INTERVIEWED WOMEN FROM THESE
CATEGORY THAT VISITED INSS, HEALTH CENTERS OR ADN

Question: When was your last visit to this place?

	<u>N</u>	<u>%</u>
1. Less than a month	16	14.41
2. From one to two months	6	5.41
3. From two to five months	12	10.81
4. From five months to one year	11	9.91
5. From one to two years	24	21.62
6. More than two years	16	14.42
7. Does not know - No answer	26	23.42

SOURCE: Familia y Fecundidad (2)

TABLE III.4

PLACE WHERE CONTRACEPTIVES ARE PROCUREDQuestion: Where do you find them?

	<u>N</u>	<u>%</u>
1. Health Centers	72	34.95
2. Pharmacy or Drugstore	48	23.30
3. ADN	46	22.33*
4. INSS	28	13.59
5. Private Doctor	9	4.37
6. Combination of the above	2	0.98
7. No answer	1	0.49

* Since the samples were taken from surrounding of ADN clinic areas, this percentage over represents the real statistics corresponding to Managua devaluating in similar proportion on the real percentages of the other contraceptives sources.

SOURCE: Familia y Fecundidad (2)

TABLE III.5

DISTRIBUTION OF FAMILY PLANNING CLINICS BY
CITY SIZE

Health Clinic Facilities	Size of City			
	20,000 and over	10-20,000	5-10,000	under 5,000
Have a Ministry of Health Clinic that offers Family Planning	18	22	14	1
Have a Ministry of Health Clinic that does not offer Family Planning	0	3	24	28
Have no Ministry of Health Clinic	0	4	0	13
TOTAL	18	29	38	42

SOURCE: INCAE

"Family Planning in Nicaragua", Korten
April, 1975

IV. Food Production, Agriculture, Land Use

Campesinos and campesinas, Nicaragua's rural people, are a social class distinguished by its activities, values, effectiveness, aspirations and instruction level, which give it a certain homogeneity, as does the way their fundamental necessities - food, health, housing, education are satisfied. The patterns of land tenancy confirms that only a few own the majority of land, and the great majority have only a few acres or work the land of others. (34, 57).

The Campesino Woman

Life in the country is very harsh for both women and men. From an early age, they work in order to contribute to the support of their families. Women work in the field picking cotton and coffee beans, and weeding and also work in their homes. Frequently, little girls of 7 and 8 years can be seen playing the role of mothers, babysitting, and feeding their younger brothers and sisters. Usually between 14 and 15 years they find a mate and start their own life as mothers, giving birth and rearing children, taking care of their husbands and the housework, always maintaining a secondary role. Their education is minimal or non-existent, sometimes due to lack of schools and at other times for lack of time or economic means for study, because many of them must also work outside the home. Their vital role is essentially that of continuing the species and maintaining the household.

Sometimes the campesino girls are sent to the city by their families to work as maids at middle class and upper class homes. Once installed, they start adapting themselves to the urban customs. A small number of these young women learn a "trade", (seamstress for instance) or go to primary night schools. Usually in the city they find a "man" and when they get pregnant they go back to their homes to leave their child, with their families and come back to the city to resume their work. This becomes a vicious circle, the cycle repeating itself with other men during their childbearing age or until they find a permanent companion. Generally, the woman is always left to her own resources and ends her days out in the country again with an added family. (29, 57, 30, 32).

The rural woman is sentenced to a life of involuntary servitude by all the social forces which weigh upon her. Unlike her male counterpart who

can and does abandon his family and seek better opportunities for himself, she is tied to the home, often as the sole support. It is bitter irony that employers justify higher wages for men because they are the supporters of families. The total annual income of a campesino family is, according to studies made by INPHRU, FUNDE, Ministry of Agriculture and IAN, between C\$3,200.00 and C\$4,000.00 per family of 7 to 9 persons; so that there is only C\$440.00 per person with which to eat, cloth, buy medicines and transportation during 365 days. That is to say, they live with C\$1.20 daily per person (57). (Exhibit A).

A poor or non-existent education and the impermanence of woman's marital state contribute to the ignorance and fear which prevent her from using what few services may be available to help her plan her family. Folk customs and taboos often interfere with her nutrition during and after childbirth (49,3) so that her children may literally suck their life from her bones.

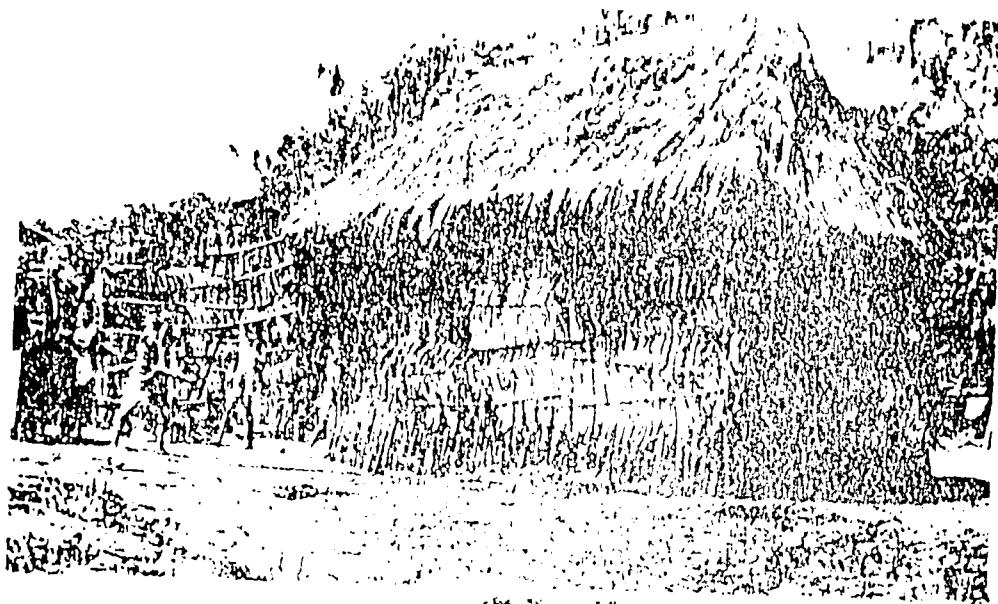
In this oppressive atmosphere the campesino woman is the butt of her companion's ill-humor as he transfers to her the ill-treatment he receives from his employer, the landowner or businessman and she in turn transfers it. The last rung in this ladder is occupied by the campesino children and of these the little girls are the ones who receive the heaviest burden. If the work load imposed on the campesino worker was exhausting, he then transfers his ill-temper and disgust to his woman, and she in turn places it on the children. In this way a mentality of dependency and oppression is built up in the child's mind and is projected afterwards in her behavior when she becomes an adult. We might say that they are trapped in a structure which maintains this de-humanizing vicious circle.

In order to earn part of the low incomes mentioned above, the campesino families have to work at harvest time in the cotton, coffee and sugar cane plantations. This work that lasts as a maximum three months in a year, compels the campesino to leave his woman, especially if some are sick in his family or if there is a relative nearby. Migration frequently destroys the bond between the couple and deteriorates even more the uneasy economic stability of the family, and the woman of course is left with all the burden of the home.

And yet, she endures. She does not abandon her life at 45 or 50 years, instead she starts a small business, joins a sewing cooperative, plants an abandoned field, or sells the cheese she makes so she can support her daughters and granddaughters. And she continues to hope they will have a better life.

Exhibición A

"La Flor" - 24 de octubre, 1924



VIVIENDAS CAMPESINAS

En la "Ciudad de las Flores", Masaya, como en las más importantes ciudades de Nicaragua, nos encontramos todavía con gran número de ranchos de palmo, dentro de los cuales se duerme en "tlijeras" hechas de pequeños horcones y varas rollizas. Estas fotos, la de arriba, es de una zona céntrica, y la otra del barrio Montibó de Masaya. Es la misma vivienda en que viven los campesinos de Nicaragua.

Female Labor in Cultivation, Harvesting, Storage, Processing and Marketing of Food Crops

Female participation in agriculture varies according to different regions in Nicaragua. Accurate statistical information on the numbers of female participants in crop production is not available, but a variety of informal sources were consulted to provide descriptive information on woman's role.

Home activities take most of the campesino woman's time. She rises before dawn, takes the soaked and cooked corn to a nearby small diesel-powered mill for grinding, or she does it herself grinding the corn on the "piedra de moler". She then makes the tortillas for breakfast, feeds and tends the farm yard animals, cleans the house and goes for water to the stream or faucet or pump in the village, which is sometimes many miles away. Some days she washes the clothes in the stream or at the village "pila", an arrangement of concrete sinks with running water. She gets lunch, and, if the man is working at a distance, she will carry it to him. She may stay to help him with work in the field and return home with him. Then there are the animals to care for and supper to get, the corn to soak and cook for grinding the next morning and beans to pick over. Sometimes, she might a few hours in the afternoon for weaving or other handicrafts for the family's use or that she can sell to increase the family income (45, 49).

Six women were interviewed at Puerto Momotombo, in the Pacific cotton-growing region of Nicaragua. They had gathered to build a new washing area on the shore of the lake. They were stacking heavy rocks and logs to form a flat washing area. They were making the laundry place to be used by the whole community. The main occupations of the community were fishing and farming. Women do not participate in the fishing, but they do work in the fields of the hacienda alongside the men, planting, harvesting, and clearing the field with machetes after the harvest. For field clearing, these women said they were paid C\$7.00 per day while men were paid C\$10.00. They work from 6:00 a.m. to 6:00 p.m. All six women had been to school at one time or another, but none had completed sixth grade. The area has a primary school but no secondary. If a student wanted to go beyond sixth grade, he would have to go to La Paz Centro. They all felt it did not matter that there was no secondary school in their community because "campesinos do not need to go to school."

Between Pto. Momotombo and Leon Viejo, there is a place that sells cold beer and soda run by a woman who confirmed that women of that area all worked in the fields except that young women without children often go to the cities to work as domestics. She herself makes her living and supports her family running her small store.

The role of women in agriculture in the northern part of the country is also limited, according to an interview with a FUNDE staff member (72). Domestic animals are cared for by women and are used there for home consumption or for selling in the village; an important source of additional cash for the family, especially in emergencies. It is the man who decides what to plant, since the local tradition is to transmit farming knowledge from father to son. Nevertheless, women know about farming and widows frequently can handle all the work of the farm alone. Once the harvest is sold, both husband and wife decide what to do with the money.

A summary of interviews with peace corps volunteers working in Nicaragua provides the following information on regional farming practices involving women:

In the Atlantic zone, especially in the Rio Coca area, the woman works just the same as the man, sometimes working alone and sometimes accompanying her husband or companion. Sometimes she leaves the children alone until she returns in the afternoon. In this zone the agricultural activity is less than in the rest of the country. Usually the woman sows her own plot of yucca, banana and beans and then she harvests these crops herself and carries them to market by boat or canoe. This woman handles the machete, the oars, and her arms equally well, but she knows little about cooking and housework.

The woman of the northern, southern, and central areas, especially if she has no children, helps her husband or companion with the sowing, weeding, picking, and thrashing of the harvest, as well as in the sorting of the corn and beans, the crops grown most for sale and consumption. This is confirmed by the men who say that their women sometimes decide what is going to be sown and the type of corn to be planted as they are the ones who prepare the tortillas and cook the beans and know what varieties of beans and corn are hard to grind and cook. In the sale of the crop women do not have much to say, except in advising on prices or potential buyers. The

women keep part of the crop for consumption in the home.

In the areas of Chinandega, Leon and Carazo, where they specialize in coffee, cotton, and sugar cane crops, the women work along side the man and takes all her children with her to help in the daily harvest tasks. The money she receives for her work with the harvest she administers as her own. During harvest, families come from the other departments, especially from Masaya. In the migrant work camps, the woman is paid lower wages even though she does work equal to that of a man (86).

For a 1971 Master's thesis, Catherine Strachan studied 43 families (250 persons) in Tonala, a farming community in Nueva Segovia. In general, men did the planting and harvesting of the principal crop and women tended the small vegetable gardens. At harvest time, many women also helped their husbands in the fields.

Two female UNDP staff members who work in the areas of Carazo, Esteli, Masaya, and Matagalpa confirmed that rural women spend much of their time in the home, sometimes farming a small patch of land as a kitchen garden. Nevertheless, women also prepare grain for storage or sale besides taking care of small farm animals (pigs, chickens, etc.) (71).

Sometimes the women save seeds for re-planting next year's crop. If seed is bought from INCEI the man does the buying. Frequently the family has to eat or sell the grain they have saved for planting the next year and later they must buy more, often at a price higher than they received for their own grain. The UN basic grains program provides for a revolving fund for farmers to buy improved seed for planting.

On a visit to Boaco with a Ministry of Agriculture supervisor of farm extension teachers, we visited San Lorenzo (Los Cocos Comarca community): Thirty five women from the community out of approximately 250 people in total, are being trained to make men's shirts in a Ministry of Agriculture program. After the women finish the course they want to begin a workshop and intend to sell to the nearby communities, including Boaco, Juigalpa, and Sto. Tomas. Currently, they do not have sewing machines, but have been holding small fairs every Saturday to collect funds to buy them. At

the moment they only have C\$20.00 collected and the least expensive machine costs C\$750.00. These women said that they do not do field work. In El Rodeo village, 22 women have a parcel of land (one manzana) which they are harvesting themselves. They have done everything themselves: prepared the land, planted the seed, fertilized and harvested. Besides the parcel they have in common, they each have 1/2 manzana of their own which they are also planting by themselves. This land is in addition to the husband's parcel. They are enthusiastic about their project and making plans for the future.

They said that before they received this kind of help from the Ministry of Agriculture they only did home labor without participating in agricultural work and that the decision to sell and to whom was exclusively the husband's. Both participate in deciding how the money is to be used. In sum, we can observe that most of the campesinas of this area concentrate on home activities except where given land and opportunities to do otherwise. With a little incentive, women do work shoulder to shoulder with men, thus contributing to economic development.

On November 5, 1975, female Agriculture Extension teachers from all the Departments of Nicaragua met for a training session during which they filled out a questionnaire on rural women's role in crop production. The questionnaire information was made available to USAID in Managua and may help fill in some of the gaps in information regarding women's role in crop production.

A brief study of the questionnaires confirmed most of the information received from other sources and yielded the additional information that most rural women engage in some kind of small business activity to supplement the family income, either selling food products such as cheese and butter or prepared meals, or washing and ironing for others, or selling flowers and handcrafts at local markets.

Very few women buy seeds or other crop inputs. In relation to the selling of crops, answers on the questionnaires varied. Five answered that women have nothing to do with selling the crop and ten said that the majority of women participate in the selling. Further information of a more accurate nature would be useful for USAID program planning.

The preliminary information gathered from the foregoing reports from Ministry of Agriculture sources, Peace Corps volunteers and personal interviews is sometimes contradictory regarding the role of women in the actual working of the crops and in decision-making regarding choice of crop and sale price. All agreed that women do have some role in these activities and decisions, but the extent is unclear. Accurate data is also not available on what women are actually paid for work in the fields. However, we can conclude that rural women have double tasks: taking care of children, their homes, and helping with the farming

Women's integration in rural development concerns first of all the education and training of women and girls in improved methods of farming. As long as both formal educational programs and extension services in agriculture fail to include women, they will not only remain ignorant and incapable of applying new and more productive techniques of cultivation, but they will become a hindrance to progress. Without the necessary knowledge, women, understandably, will actively and inevitably resist the adoption of ways and means they can neither comprehend or handle. (25)

Women in geographically remote and hard to reach areas are often not able to participate in programs planned to help them. When these programs are accessible, social customs often interfere with attendance. There seems to be a general belief that women must be busy in the home all the time to be good wives and mothers. Going to meetings is equated with idleness, unless while there a woman is cooking for children or learning to do or make something practical. For this reason, women's groups are often started around child feeding centers or sewing or similar hand-work classes, where articles for sale as well as for family use can be made. (80)

In spite of woman's central role in the family, male dominance is still supported by teaching in the home, religious precepts, and community customs. In many rural areas women are not regarded by the men, nor do they regard themselves, as equal to men in any way.

Percentage of Women Employed as Professionals in Agriculture

Few women are either trained or employed as professionals in agriculture. The National Agriculture School student body is 96% male. The Agriculture Extension section has no women as directors or as general supervisors, though there are women who are supervisors of zones. In the last few years there has been an increase in the number of women in the agricultural schools.

Land Ownership by Women

Only two small samples on land ownership by women were available. One was supplied by Instituto Geográfico Nicaraguense and the other from Proyecto de Riego, Tipitapa, Malacatoya (Estudios de Prefactibilidad LAMSA), January 1975.

CATASTRÓ has information on land ownership for those parts of the country where ownership is registered. The director, Ing. Fernando Montiel, referred us to Ing. Porta in Instituto Geográfico for a sample study. Geographico supplied us with samples of two areas, one rural, one urban. In the rural area of the department of Managua, of 952 parcelas, 456 belonged to women, or 47% of this small sample.

From the Tipitapa, Malacatoya areas, we found that of a total of 68,600 manzanas, 5,368.99 manzanas belong to women, or 12.77%. Even if the land appears under a woman's name, it could be that a man is the owner and vice-versa. Men often put land in the wife's name so that they will not lose it in lawsuits for debts. From these small samples it is difficult to determine how much land is actually owned by women. No information was readily available on the numbers of women who rent land or hold land under colonization programs.

Contracted Work-Women in Harvest, Pay Scale for Men and Women

We were not able to obtain statistics on the number of women contracted during harvest time. We did find, from interviews, that the number of women who work during harvest is high. In some areas, women are paid less than men. In general, however, payment is by "quintal cortado" or amount cut, regardless of sex. Pay scales also vary according to whether or not the contractor gives a meal as part of the wage. (72) (Exhibit B)



Exhibit B

Cortadores se Quejan De Malas Medidas

C A R A Z O (A NOVEDADES).—Corresponsal R. Romero). — Mucha inconformidad existe entre todos los cortadores de café en las haciendas de la zona de Carazo ante la pésima medida que están practicando los que se encargan de medir las cajas de café que entregan los cortadores.

Dicen los miles de quejosos que la caja de medir es el 6 medios pero que los que están a cargo de las medidas, derraman la caja, en una cantidad de un medio por lo menos, lo cual pierden los campesinos.

Se tuvo conocimiento que una mujer cortadora con su caballo se cogía 7 medios, los que le son pagados a C\$1.50, por lo que un día de trabajo viene ganando, bien sudada, ella y su hijo, C\$10.50.

Este salario, como se

comprenderá, no permite que los campesinos, puedan vivir una vida que se llame de humanos, ya que además de que el trato de los capataces es soez, y de que los pagos de los medios es miserable, las medidas son abusivas, lo que viene a significar que a los pobres campesinos, les están robando, lisa y llanamente.

Por otro lado, la comida que acostumbran dar en los campamentos es digna de los animales y no de un ser humano.

Que quede bien claro ante la ciudadanía honrada, que los campesinos, campesinas y sus niños, que los ayudan en sus trabajos de hombres, tienen derecho a un mejor destino.

Urge que las autoridades competentes se personen en las haciendas para poner coto a tanto abuso de los hacendados

A great exodus takes place during cotton harvest time from Masaya to Chinandega, and for coffee, from many other areas to the harvest area.

In 1971, in spite of growth experienced by productive sectors, employment in the agricultural sector decreased in absolute terms; secondary activities employed some 10,000 persons more than in 1963, while service activities employed some 58,000 more with the marginal productivity of the sector becoming negative. (34)

As a first approximation of the campesino population involved in coffee, cotton, and sugar cane harvests, "Land Tenancy in Nicaragua" (1962) by Nemesio Porras, estimated the number of migrants in December as 150,000 persons. "Economic Studies of Cotton in Nicaragua" (1966) by the National Bank of Nicaragua, estimated 15,000 permanent workers in the cotton farms and 135,000 additional workers during harvest time.

The coffee harvest overlaps that of cotton during the month of December and part of January. This harvest requires between 50% and 60% of the total labor force that would be needed for the harvesting of cotton, which would mean some 200,000 persons mobilized during December, January and February for all crops.

There is a second migratory cycle during May, June and July in the densely populated regions (Departments of Masaya and Carazo) when people leave for places where they can rent land (Department of Rivas) for the cultivation of basic grains which will be used in home consumption.

No much information is available about this migration, probably because the migration to grow basic grains is not connected to export crops and few public or private entities are interested in obtaining the information.

The total population of Nicaragua is estimated at a little over 2,000,000. The campesino population of Nicaragua, including landless workers, is estimated at 1,100,000 persons. About 550,000 of those campesinos are over 15 years of age. At least 40% of the rural labor force is affected by seasonal migration. As far as can be determined, women form a large part, if not half, of this force.

Sixteen campesino families of the Departments of Masaya, Carazo, and Granada (Pacific Zone of Nicaragua) were interviewed.(57) In the rest of the country it was not possible to get information.

It should be noted that in some cases pairs of young persons, sons and daughters-in-law or grandchildren, were added to the original man/woman couples interviewed. Of the total of 22 couples, only two were married. (see section I). The average length of time couples had lived together in the 22 cases was 8 1/2 years.

In the interviewed group there were 6 abandoned mothers; in two cases their companions did not return after the harvest, one was an adolescent who became pregnant during the harvest, another was abandoned by an alcoholic and of the two remaining no information could be obtained.

All the interviewed persons, with the exception of 2, worked once or several times in the harvests. All of them said that the main inconvenience during harvest work was the deterioration of health, following in importance was the problem of wages. The potential danger of desintegration of the family was scarcely perceived by the abandoned mothers.

17 couples complained about promiscuity at the labor camps of the haciendas (Exhibit C). Among the 22 couples, 3 of them had children from different fathers. The circumstances surrounding these cases could not be ascertained.

The two couples of the group interviewed who do not go out to the harvests are the owners of the largest plots of land:

In 1951, 106 large Nicaragua agricultural concerns owned more than 2,500 manzanas each. They owned a total of 755,966 manzanas, according to a Banco Central Agricultural Survey for 1952. In the year 1963, the number of large farms of more than 2,500 manzanas increased to 170 and their total land increased to 1,101,272 manzanas.

Small farmers in 1951 owned less than 5 manzanas each in some 10,214 farms. This number represents 19% of the farmers in Nicaragua. In 1961 the

OBLIGAN A PROSTITUIRSE A LAS CORTADORAS DE CAFE

MATAGALPA (A NOVEDADES). — Varios campesinos cortadores de café de las haciendas de este sector, se presentaron ante el Jefe Político del Departamento, don Rigoberto Delgado Méndez, quejándose de que las jóvenes que se dedican a la recolección del grano, están siendo prostituidas por algunos sujetos, indicando que exigen que se haga una seria investigación al respecto.

De conformidad con los informes, son varias las jovencitas que han pasado por esa humillación para poder trabajar como cortadoras de café. Las obligan a prostituirse, pues de lo contrario no les dan trabajo en las haciendas.

El Jefe Político prometió a los campesinos denunciantes hacer las debidas investigaciones, remitiendo el caso al Juez de Policía de esta ciudad, don Vicente Portobanco Vega. También se

nos informó que el caso será puesto al conocimiento del Inspector Departamental del Trabajo, don Leandro Delgado Méndez.

PESIMOS SALARIOS

Los cortadores dijeron que actualmente los dueños de haciendas están pagando pésimos salarios a los que se dedican a la recolección del grano. Adujeron que cuando fueron contratados les dijeron que les iban a pagar de conformidad con la nueva tabla del salario mínimo, pero que eso no lo han cumplido.

Exigieron que los inspectores laborales se dirijan a las haciendas para que comprueben la veracidad de las denuncias. El caso, dijeron, será puesto en manos del Ministro del ramo, Lic. Ernesto Navarro Richardson. — (Corresponsal).

number of campesinos with less than 5 manzanas had increased to 36,206 or 35.4% of the total farmers. The number of small farms by more than 300% in ten years.

Medium-sized farms of 20 to 50 manzanas made up 20.7% of the farms in 1951. In 1961 this percentage dropped to 14.3%. The increase in subsistence size farms and the corresponding increase in large farms is a tendency that has continued to the present, as during the 1961-71 decade no laws were promulgated to control consolidation. (57)

V. Employment and Income

Women in Nicaragua participate in the work force, in addition to their traditional participation in subsistence food production, food processing, home crafts, market trade, and domestic work. As economic development progresses, much of the traditional work input of women will decline, and hopefully, there will be an increase in new and more productive employment for women, although this is not automatic.

Areas of High Female Employment

According to an Office of Census survey in June 1974 (Table V.1), female labor is concentrated in the areas of personal services, small businesses, restaurants, hotels, and manufacturing. In addition, the Census survey reports that 22% of the employers in industry and manufacturing are women and 46% are women in hotels, restaurants, and commerce. No women are employers in agriculture, mining, utilities, construction, transportation, or financial establishments, although women are employed in all of those occupations (Table V.1).

In the period from 1963 to 1971 there were small but significant increases and decreases in the range of economic activity of women. Women professionals and technicians showed an increase of 7%, there was a 22% increase in factory workers, and day laborers, and a 5% decrease of female workers in agriculture, cattle raising and fishing (Table V.2).

Table V. 1

Economically Active Female Population as % of Total Economically Active Population 10 Years Old and Over by Category of Occupation According to Activity (Based on 2da. Encuesta, 1974, Table 14, p. 37)

Activity	Total	% of Total Women	% of Total of Both Sexes In Activity	Employer % of Both Sexes	Self-Employed %	Unpaid Family Worker %	Employee %
Total Both Sexes	173,638						
Total Women	67,231	38.7%					
Agriculture, Forestry	305	.4	6.9	0.0	2.0	0.0	13.9
Mining & Quarrying	32	-	17.8	0.0	0.0	28.0	0.0
Industry & Manufacturing	13,989	20.8	36.2	22.0	56.1	44.4	26.8
Electricity, Gas, Water	373	.5	18.0	0.0	81.3	0.0	14.6
Construction	374	.5	2.5	0.0	1.6	0.0	2.7
Commerce, Hotels, Restaurants	19,366	28.8	54.0	46.7	68.0	74.6	37.4
Transportation & Storage	439	.6	5.3	0.0	3.7	0.0	6.0
Financial Establish.	1,113	1.6	29.3	0.0	11.4	0.0	30.3
Community & Personal Services	28,247	42.0	47.8	8.1	29.9	39.8	51.2
OTHERS	2,993	4.4	4.5	72.4	14.2	28.9	49.2

Computation of Percentages: Authors

Table V.2

Increase of Female Lab
from 1963 to 1971 in
Principal Occupations

OCCUPATION	1963		1971		Increase/Decrease Women
	TOTAL	% Women	Total	% Women	
Total Economically Active	100.0%	31	100.0%	28	-3%
Professionals, Technician	0.4	5	2.3	12	+7
Managers, Administrators, Directors	0.5	7	1.4	9	+2
Office Workers	2.1	18	4.1	33	+15
Vendors	0.3	40	2.1	36	-4
Cattle and Farm workers, Fishermen	1.2	12	6.1	7	-5
Transportation Workers	0.7	0	1.7	2	+2
Artisans and Skilled Labor	73.2	29	52.8	32	+3
Other Artisans and Semi-skilled Labor	19.8	47	22.9	29	-18
Unskilled Workers and Day Laborers	0.6	3	4.4	25	+22
Personal Services, Domestic	0.7	18	1.5	23	+5
Other Workers, Miners, etc.	0.5	4	0.7	9	+5

Total increase: 31%

Manipulated by authors from:

SOURCE: PREALC () Cuadro VIII - 2.

Although the percentage of women employed in various categories shifted and there was a 3% decrease in the number of female employees compared to the number of male employees, there was an overall gain of 31% in the female work force (Table V.2).

The two most recent published sources of information on women's participation in economic activities (22,37) are urban surveys, and show that of economically active persons, around 60% are men and 40% are women, a figure which compares favorably with the United States where women are also 40% of the work force. The 1971 national census (36), which includes information on rural areas, shows a much lower proportion of women as economically active, 9.2%. However, women employed seasonally in agriculture, but not working during the week of the survey, who listed themselves first as housewives, were listed as economically inactive, so rural employment for women may be much higher than figures indicate, and unemployment may be higher, as well.

NOTE: In Tables V.3 and 4, national census figures were adjusted to eliminate the 10 - 14 year old age group, for purposes of comparison with the INCAE Study which did not count 10 - 14 year olds and because this age group is elsewhere in census figures counted as school-age population.

Table V.3

Population of 14 Years and More According To
Participation in the Work Force 1971 (36, pp.
7, 8, 9).

	ECONOMICALLY ACTIVE						ECONOMICALLY INACTIVE					
	TOTAL		URBAN		RURAL		TOTAL		URBAN		RURAL	
	#	%	#	%	#	%	#	%	#	%	#	%
Men	369616	78.1	156187	65.3	213429	90.9	81659	17.2	50235	21.3	31424	13.2
Women	105204	22.1	83368	34.8	127836	9.2	391195	83.3	185633	78.7	206282	86.9

Table V.4

Population 14 Years and More According to
Participation in the Urban Work Force 1974
(37, p.7)

	Economically Active			Economically Inactive		
	#	URBAN		#	URBAN	
		%	%		%	%
Men	104,829	61.3		32,556	23.5	
Women	66,170	38.7		105,805	76.9	

TABLE V.5

Population 14 Years and more According to
Participation in the Urban Work Force, 1974
(INCAE 22*)

	<u>ECONOMICALLY ACTIVE</u>		<u>ECONOMICALLY INACTIVE</u>	
	Urban		Urban	
	#	%	#	%
Men	106,189	57.7	35,201	27.2
Women	77,848	42.3	94,245	72.8

*Tables: 7.1, 5.1

Unemployment rates reported in the 1974 Census Study on Employment, adjusted to eliminate the 10 - 14 age group, show 6.4% unemployment for men and 7.2% for women. Again, it should be noted that the elimination of housewives and students who were not gainfully employed the week of the survey, makes this unemployment figure lower than it might otherwise be. Levels of urban unemployment are shown in Table V.6.

TABLE V. 6
Levels of Unemployment
According to 3 Studies

	1971 Census Table 1, p. 8,9	1974 Census Urban Study (Table 7, p. 7) <u>Urban</u>	1974 INCAE Study (Table 6, 5.1) <u>Urban</u>
Male	6.0	6.4	8.1
Female	2.8	7.2	11.8

Unemployed women look for a new job longer than men. According to the INCAE study, not only are 59 out of every 100 persons seeking work women, but 15% of the women looking for work have looked that long. (22 Table 6.12.2).

Information gathered but unpublished in the 1974 INCAE Study indicates that of the workers interviewed in two cities, Masaya and Leon, women constitute an average of 43% of the work force, about 47% of the professionals are women, an unexpectedly high 39% of the employers and administrators are women, and almost 70% of the workers in commerce and sales are women. As expected, the number of women employed in personal services is 75% of the total workers in this area. (Table V.7). The INCAE

Table V.7

Distribution of Categories of Employment
by Sex in 2 Cities of Nicaragua, 1974.

Category of Employment	MASAYA			LEON		
	% of Total	% Men	% Women	% of Total	% Men	% Women
Professionals, Technicians	6.7	52.3	47.6	10.0	51.1	48.8
Employers, Administrators	2.2	57.1	42.8	1.8	62.5	37.5
Office Employees	8.3	65.3	34.6	9.0	48.7	51.2
Commerce, Sales	16.6	21.1	78.8	15.5	32.8	67.1
Agriculture, Cattle, Fishing, Forestry	3.8	100.0	0.0	4.6	65.0	35.0
Transportation	6.0	84.2	15.7	8.1	91.4	8.5
Artesans, Carpenters, Seamstresses	33.3	73.0	26.9	23.4	70.2	29.7
Other Artesans	1.6	100.0	0.0	3.2	57.1	42.8
Day Labor, Shift Workers	2.5	100.0	0.0	3.9	11.7	88.2
Personal Services	18.5	10.3	89.6	20.0	20.9	79.0

Prepared from raw data supplied by INCAE from 1974 Employment Study (22).

employment category definitions are slightly different from the Office of Census definitions, and the INCAE sample was taken from neighborhoods which are a cross-section of the economic and social classes of Nicaragua, each group with about equal representation in the sample. Since the upper income groups in Nicaragua constitute only about 6% of the total population (34) they may have been over-represented in this sample and this, combined with the differences in employment category definition could account for some of the disparity between Office of Census figures and INCAE figures.

Nevertheless, the data does indicate a more significant contribution of women to the work force than is usually attributed to them.

INCOME LEVELS

The income women receive from their employment is generally lower than that received by men in the same jobs. (Table V.8)

Interviews with women employed by the Ministry of Agriculture confirmed the existence of different pay scales for men and women. Female extension supervisors make at least 1/3 less than male supervisors with the same responsibilities. Where a car or other vehicle is necessary for the execution of the work, men are supplied with vehicles for their exclusive use. Women use vehicles from a car pool as they are available.

This pattern of salary discrimination is also evident in the wages women receive for farm work. Cutting cotton fields after the harvest is work women do alongside men, but according to informal conversations, men receive ten cordobas per day, while women receive seven. Incomes are generally low in Nicaragua, but women are concentrated in the lowest paying jobs. In the weekly income range of 1 to 199 cordobas fall 68.7% of working women, compared to 55.9% of men. The average income for a woman is less than C\$100. per week. (22. Table 5.6 2.4.). In the highest income brackets, C\$1,000. weekly and over, 80.2% are men and only 19.8% are women (22). Though the INCAE Study shows a high percentage of women professionals, women tend to be concentrated in the low paying professions traditional for women such as teaching, nursing and social work. Information on the number of women in the major professions is not readily available and should be the subject of further research.

Table V. 8

Percentage Distribution of
Employed Persons in Four
Urban Zones of Nicaragua
According to Weekly Income
and Sex.

Weekly Income (cordobas)	Sex Male	Female	Total
1 - 29	4.5	5.8	10.3
30 - 49	1.0	4.9	5.9
50 - 69	4.3	4.4	8.7
70 - 99	4.1	3.1	7.2
100 - 199	18.3	10.9	29.2
200 - 299	9.8	6.0	15.8
300 - 399	4.6	2.5	7.1
400 - 699	4.7	2.8	7.5
700 - 999	2.1	0.8	2.9
1,000 or more	4.3	1.1	5.4
Total	57.7	42.3	100.0

Source: INCAE (22) 1974, Table No. 5.6.2.2.

Information on the average income of women in each of the categories of work was not available at the time of the study, nor were more exact statistics available for purposes of comparing the salaries of men and women for the same work.

Equal salaries for equal work, as already required by Nicaraguan law, would be one step toward better income distribution, especially in the many families where women are the sole support. Ministry of Labor sources showed some interest in investigating salary scales for women in the future, perhaps as part of the new office for women.

Lines of Credit:

The chief sources of credit for women are personal loans from banks, small business loans either through banks or credit unions and "prestamistas" or individual money-lenders who lend small sums of money for a short-term at high interest rates.

Bank loans are available to a woman provided she has the backing of a co-signor, or guarantor, usually her husband. In interviews with administrators of various banks, we concluded that loans, while available to women, are difficult for a woman to get, often because the underlying attitude is that only men can guarantee a loan. Housing and agricultural development loans, especially, are difficult to obtain. Personal loans are more readily available to women through banks and credit unions. Figures obtained from Banco Nicaraguense indicates that 24.35% of their loans are made to women, and 27.8% of the credit approved is for women. Banco de Credito Popular provided figures on the amount and number of small business loans made to women over the years 1973 through June, 1975. Loans made to women have increased 64% over this period of time, and under the cooperative loan program sponsored by Banco Popular in the period 1974 - 1975, all of the loans made to market vendors were obtained by women.

Private organizations also provide some small business loans to women. CARITAS of Nicaragua made 421 small business loans in the period from September 1973 to December 1974. Women received 88% or 337 of the loans.

FUNDE has established small business credit cooperatives and semi-rural cooperatives in 22 towns, including the east coast. Over 90% of the membership in these cooperatives is female. Of 19 managers of FUNDE credit cooperatives, 13 are women. The cooperatives provide both savings and loan services. Loans are made at 2% interest per month. At the end of the year, interest and dividends are paid to members.

Both FUNDE and Banco de Credito Popular sponsor credit unions in low income housing areas such as Las Americas in Managua. Figures on the percentage of female membership were not available, but from observation of three meetings of the credit unions in Las Americas No. 2, about 80% of the membership is female.

Use of Income

Small business loans made to women are generally used to finance inventory purchases. A survey of the CARITAS loans showed that 17% of the loans are to finance small groceries, miscellaneous shops and refreshment stands, 15% finance seamstress and purchases of material for embroidery and other sewing, 9% are to purchase inventory for clothing shops and another 7% finance small restaurants. The remaining 52% of loans to women finance such items as the purchase of a motor for grinding grain, lottery tickets for ticket vendors, shoes and shoe repair equipment, inventory for cart vendors, supplies for harness making and tortilla makers. The average loan is for C\$1,200. (US\$171).

Individual money lenders or "prestamistas" who lend to market women, pulperia owners and other small entrepreneurs, generally require repayment in 30 to 100 days at annual interest rate of up to 240% (17 - Table V.9).

Market women voiced the fear that they would be unable to obtain loans from banks and therefore preferred to deal with the "prestamista", usually another woman, who made her living making small loans and who was known to the market women (17). At this writing, cooperative credit unions are well organized in the markets in and around Managua, but the "prestamista" still makes many small, quick loans that provide daily working capital for the market women.

TABLE V.9
 Loans Borrowed
 by
 Market Women
 (in cordobas)

<u>Amount</u>	<u>Repayment Schedule</u>	<u>Daily Payment</u>	<u>Total Amount Paid*</u>	<u>Interest</u>	<u>Yearly Interest Rate</u>
7,000	60 days	140	8,400	1,400	120
500	60 "	10	600	100	120
100	30 "	4	120	20	240
1,000	60 "	20	1,200	200	120
500	60 "	10	600	100	120
500	60 "	10	600	100	120
5,000	100 "	60	6,000	1,000	72
200	60 "	4	240	40	120
1,000	100 "	12	1,200	200	72
500	60 "	12	720	120	120
200	40 "	6	240	40	180
500	60 "	10	600	100	120
500	30 "	17	510	10	24
500	40 "	15	600	100	180

* Total amount paid = Amount and Interest.

Source: Hagen, Note on the Public Marketing System of Managua, Nicaragua)

Other forms of credit, such as consumer credit, are also obtained by women without sufficient capital for regular bank loans or charge account credit. Collectors with large stacks of payment cards are a daily sight in the barrios of Managua. Most of the buyers-on-credit are women and purchases are usually for such items as children's clothing and household effects. These loans are made at the same high interest rates as loans to market women. The contrast between interest paid to the prestamista and interest paid to the Savings and Loan Cooperative is clear in Table V.10.

TABLE V.10

	<u>Sources of Small Loans</u>				
	<u>Amount Borrowed</u>	<u>Payment Schedule</u>	<u>Daily Payment</u>	<u>Total Amount Paid</u>	<u>Interest</u>
Prestamista	C\$500	60 days	C\$10	C\$600	C\$100 (120% per annum)
Cooperative	C\$500	60 days	.33	C\$520	C\$20 (24% per annum)

VI. Community Activities

Participation in community activities can range from campaigning for election to public office to washing clothes with other women at the common laundering place. Women in Nicaragua participate in the full range of activities in varying degrees, according to the social customs of their community. These social customs are the unwritten law which frequently exercises constraints on women's activities, and interferes with the objectives of development plans if not taken into consideration. For example: a rural adult education program scheduled evening class for men and women. However, by custom, men went out at night, but women who appeared on the street in the evening were considered of low moral character. Therefore, only men attended the evening classes.

Community Leadership

Women frequently carry out community improvement programs, especially when this improvement is in an area where female participation is already high. For example, the women in the San Lorenzo agricultural commune mentioned earlier plan to use the proceeds from their crops sales to build a health center. Women in the villages of Puerto Momotombo and Leon Viejo reported working together to construct a common washing area on the shores of the lake.

Community leaders, defined as those persons who can influence the actions of member of other people so they act together to achieve common goals, are frequently women.

A group of the agriculture extension educators, in response to an informal questionnaire answered at a meeting in San Marcos on November 5, 1975, described the activities of various community leaders. Most of the educators agreed that the teacher in the local school is frequently a community leader in that she mediate between the community and the various agencies of the government. The teacher is sometimes the only contact people in a rural area have with the political machine through which favors are received.

It should be noted here that teacher training curriculum in Nicaragua does not include reference to or preparation for this role which sometimes has more impact on the community than the role as teacher in the school.

Midwives

The midwife (or comadrona) in the community was described as a leader, inasmuch as she provided emergency health care, attended at births, gave general medical advice and was frequently looked up to as an organizer by others.

For a thesis written by two student nurses at the National University (UNAN), (82) 58 of 290 midwives in Masaya, 14 from the urban areas and 44 rural, were interviewed. Their age ranged from 32 years to 85 years. In the rural area, 79.5% had had no education; 16% had attended from the 1st to the 3rd grade; 4.5% attended 4th thru 6th grade. In the urban areas 35.7% had no education, 42.9% had from 1st thru 3rd grade education and 21.4% had attended 4th thru 6th grade.

None of them had less than 10 years experience as midwives and many had worked for 20 to 30 years and considered midwifery their principal occupation. Communities without doctors regarded the midwife as the primary source of medical information. All of the midwives interviewed had heard of and knew something about family planning from nearby health centers or through friends.

The high level of confidence placed in the midwife suggests that she would be a logical choice as a recipient of training to upgrade her educational level, medical knowledge, and community leadership skills.

Women, according to the interviews with the group, are the primary organizers of community activities or projects.

Women in Government

This pattern of female participation is also reflected in the activities of women in municipal government.

In 83 (62%) of 134 municipalities listed in the 1971 census, women presently hold at least one of the 6 major elected public offices. Of the elected mayors, 18 are women (13%); assistant mayors, 25 (19%); city treasurers, 29 (22%). There are 17 women (6%) who are opposition party supervisors of municipal government.

Women are mayors of 3 of the 12 municipalities with a population over 25,000 (Table VI). In 1980, the year of the next Nicaraguan presidential election, there will be 7% more women than men of voting age (1). According to an interview with one of the six female deputies on the national government level, women gained most of their civil rights in 1893. In 1950, the law granting women the right to vote was promulgated, and in 1956, women first voted (94).

At the national government level, there is one woman senator from the Department of Zelaya, and there are 6 Representatives, 2 from Managua, and one each from Carazo, Chinandega, Nueva Segovia, and Jinotega. 49% of the total population lives in these 6 departments.

Women are apparently more active in the Liberal Party organization than they are in the opposition parties (94, 70). Women have a high level of participation in the activities of the local voting districts (Cantones). In the national elections of 1974, 65% of the women of voting age participated in the elections (94).

In late October, 1975, the Nicaraguan legislature promulgated a law creating an Office of Women as part of the Ministry of Labor (see attached document). The functions of the office will be to a) "promote the development of women through education, cultural activities, incentives, and all kinds of human development programs; "b)" to promote the organization of the Nicaraguan women so as to encourage her cultural improvement as well as promoting her representation at national and international gathering wherein matters relating to her are discussed";

c) To promote good understanding, cooperation and harmony between man and woman with a view to forging a more stable, productive and happy home;

d) To watch over her safety and welfare;

e) To divulge the laws that guarantee her rights and determine her obligations, as well as all other provisions ensuring equality among persons;

Table VI.1

Political Offices Held by Women
in Municipalities in Nicaragua
(Source: Tribunal Supremo Electoral)

REGIONES, DEPARTAMENTOS Y MUNICIPIOS	Población 1971	ALCALDE		TEJERERO		MEDICO	
		PROPIETARIO	SUPLENTE	PROPIETARIO	SUPLENTE	PROPIETARIO	SUPLENTE
LA REPUBLICA	1,077,953						
REG. DEL PACIFICO	1,116,473						
DEPTO. DE CHINANDEGA	155,286						
Municipios:							
Chinandega	45,298	H	H	H	H	H	H
Chichigalpa	22,923	H	MUJER	H	H	H	H
Cinco Pinos	4,448	MUJER	H	H	MUJER	H	H
Cerinto	14,687	H	H	MUJER	H	H	H
Puerto Morazán	3,369	H	H	MUJER	H	H	H
Posoltega	7,140	H	MUJER	MUJER	H	H	H
El Realejo	2,366	MUJER	H	H	H	H	H
San Francisco	4,849	H	MUJER	H	H	H	H
San Pedro	3,449	H	H	H	H	H	H
Santo Tomás	3,142	H	H	H	H	H	H
Somotillo	11,616	H	H	H	H	H	H
El Viejo	24,084	H	H	H	H	H	H
Villanueva	7,915	H	MUJER	H	MUJER	H	H
DEPTO. DE LEON	166,820						
Municipios:							
León	75,584	H	H	H	MUJER	H	H
Achuapa	9,589	H	H	H	H	H	H
El Jicaral	3,090	H	H	H	H	H	H
Larroynaga	17,375	H	H	H	H	H	H
Nagarote	12,699	H	H	H	H	H	H
La Paz Centro	13,308	H	H	H	H	H	H
Quezalguaque	3,506	H	H	H	H	H	H
El Sauce	12,669	H	H	H	H	H	H
San Nicolás	3,413	H	H	H	H	H	H
Sta. Rosa del Peñón	4,530	H	H	MUJER	H	H	H
Telica	10,857	H	H	H	H	H	H
DEPTO. DE MANAGUA	485,850						
Municipios:							
Managua	430,690	H	H	H	H	H	H
El Carmen	6,816	H	H	H	H	H	H
Mateare	3,359	H	H	H	H	H	H
Sn. Fco. del Carnicero	6,176	H	H	H	H	H	H
Sn. Rafael del Sur	18,494	H	MUJER	H	MUJER	H	MUJER
Tipitapa	20,315	H	H	MUJER	H	H	H
DEPTO. DE MASAYA	92,152						
Municipios:							
Masaya	45,174	H	H	H	MUJER	H	H
Catarina	2,972	H	H	H	H	MUJER	H
La Concepción	10,689	H	MUJER	H	MUJER	H	H
Manatepe	12,590	MUJER	H	MUJER	H	H	H
Nandasso	3,249	MUJER	H	H	H	H	H
Dindif	8,242	H	H	H	H	H	H
Diquinohomo	5,294	MUJER	H	H	MUJER	H	H
San Juan de Oriente	1,119	H	H	H	H	H	H
Tisma	2,823	H	H	H	H	H	H
Tiquantepe		H	H	H	H	H	MUJER

CATEGORÍA DE DEPARTAMENTOS Y MUNICIPIOS	1971	1971		1971		1971	
		PROPIETARIO	CONJUNTO	PROPIETARIO	CONJUNTO	PROPIETARIO	CONJUNTO
PTO. DE MATAGALPA	168,139						
Municipios:							
Matagalpa	60,325	MUJER	H	H	MUJER	H	H
Ciudad Real	72,841	H	H	H	MUJER	H	H
Esquipulas	7,138	H	H	H	H	H	H
Matiguás	29,746	MUJER	MUJER	H	H	H	H
Muy Muy	5,613	H	H	MUJER	H	H	H
Sábaco	9,453	H	H	MUJER	H	H	H
San Dionisio	3,207	H	H	H	H	H	H
San Isidro	6,670	H	MUJER	MUJER	MUJER	H	H
San Ramón	14,523	H	H	H	H	H	H
Ferrabona	8,623	H	H	H	H	H	H
R. Blanco		H	H	H	H	H	H
PTO. DE JINOTEGA	90,640						
Municipios:							
Jinotega	69,919	H	H	H	MUJER	H	H
La Concordia	4,014	H	H	H	H	H	H
Sn. Rafael del Norte	7,150	MUJER	H	H	MUJER	H	H
Sn. Sebastián de Yañ	9,557	H	H	H	H	H	H
PTO. DE ESTELI	79,164						
Municipios:							
Estelí	34,828	H	H	H	H	H	H
Codegua	13,131	H	H	H	H	H	H
Pueblo Nuevo	10,552	MUJER	H	H	H	H	H
Sn. Juan de Limay	8,652	MUJER	H	H	H	H	H
La Trinidad	12,001	H	MUJER	H	H	H	H
PTO. DE MADRIZ	53,423						
Municipios:							
Somoto	14,412	MUJER	H	H	H	H	MUJER
Palacaguina	5,774	H	H	H	H	H	H
Las Sabanas	1,717	H	H	MUJER	H	MUJER	H
Sn. José de Cusmapa	4,237	H	H	MUJER	H	H	H
San Lucas	6,723	H	H	H	H	H	H
Sn. Juan de Río Coco	4,847	H	H	MUJER	H	H	H
Telpaqueca	8,075	H	H	H	H	H	H
Totocalpa	4,380	MUJER	MUJER	H	H	MUJER	H
Yalaguina	3,258	H	H	H	MUJER	H	H
PTO. DE NUEVA SEGOVIA	65,784						
Municipios:							
Ocotal	8,742	H	H	H	H	H	H
Ciudad Antigua	1,352	H	H	H	H	H	H
Dipilto	1,745	H	H	H	H	H	H
Jalapa	15,725	H	H	H	H	H	H
Macuelizo	2,541	H	MUJER	H	MUJER	H	H
El Hicaro	9,729	MUJER	H	H	H	H	H
Mozonte	2,395	H	H	H	H	H	H
Murra	8,540	H	H	H	H	H	H
Quilalí	9,670	H	MUJER	H	H	H	H
San Fernando	2,263	H	H	H	H	H	H
Sta. María	3,082	H	H	H	MUJER	H	MUJER
Wiwiki		H	MUJER	H	MUJER	H	H

MUNICIPIOS	C 1971	ALCALDE		ECONOMIA		JUDICIA	
		PROPIETARIO	OTRO	PROPIETARIO	OTRO	PROPIETARIO	OTRO
DEPTO. DE GRANADA	71,102						
Municipios:							
Granada	44,453	H	H	H	H	H	
Durán	3,200	H	MUJER	H	MUJER	H	
Diriomo	8,910	H	MUJER	H	H	H	
Nandaine	14,539	H	MUJER	H	H	H	
DEPTO. DE CARAZO	71,134						
Municipios:							
Jinotepe	18,112	H	MUJER	H	H	H	
La Conquista	2,860	H	H	H	H	H	
Diriamba	25,575	MUJER	H	MUJER	H	H	
Dolores	1,648	H	H	H	H	H	
La Paz de Oriente	1,765	H	H	MUJER	H	H	
El Rosario	1,791	H	H	MUJER	H	H	
San Marcos	10,046	H	H	MUJER	MUJER	H	
Santa Teresa	9,337	H	H	MUJER	H	H	
DEPTO. DE RIVAS	74,129						
Municipios:							
Rivas	20,612	H	H	MUJER	MUJER	H	
Atlagracia	7,351	H	H	MUJER	H	H	
Belén	8,621	H	H	MUJER	H	H	
Buenos Aires	3,286	MUJER	H	MUJER	H	H	
Cárdenas	2,053	H	H	H	H	H	
Moyogalpa	6,152	H	H	H	H	H	
Potosí	4,989	H	H	MUJER	H	H	
San Jorge	4,128	H	H	H	H	H	
San Juan del Sur	6,891	MUJER	H	H	H	H	
Tola	10,046	H	MUJER	MUJER	H	H	
REGION CENTRAL - NORTE	595,139						
DEPTO. DE CHONTALES	68,802						
Municipios:							
Juigalpa	17,909	H	H	H	H	H	
Acoyapa	6,883	H	H	H	H	H	
Comalapa	5,058	H	H	H	MUJER	H	
La Libertad	9,551	H	H	MUJER	H	H	
Sn. Pedro de Lóvago	4,889	H	H	H	H	H	
Sto. Domingo	7,406	H	H	H	H	MUJER	
Sto. Tomás	6,917	H	H	H	H	H	
Villa Somoza	10,189	H	H	MUJER	H	H	
DEPTO. DE BOACO	69,187						
Municipios:							
Boaco	19,498	H	H	H	H	H	
Camonpa	15,559	H	H	H	H	H	
San José	4,746	H	MUJER	H	H	H	
San Lorenzo	11,979	H	MUJER	H	H	H	
Sta. Lucía	5,032	H	H	H	H	H	
Teustepe	12,373	MUJER	H	H	H	H	

CATEGORÍA DE DEPARTAMENTOS Y MUNICIPIOS	C 1971	ALCALDE		MEMBRO		OFICIAL	
		CONCEJAL	SUPLENTE	PROPIETARIO	SUPLENTE	PROPIETARIO	SUPLENTE
REGION DEL ATLANTICO	116,340						
PTO. DE RIO SAN JUAN	20,832						
Municipios: <i>EL CASTILLO</i>		H	H	MUJER	H	H	H
San Carlos	9,717	H	H	H	H	H	H
Morrito	5,435	H	H	H	MUJER	MUJER	H
San Juan del Norte	721	H	MUJER	MUJER	H	H	H
San Miguelito	4,959	H	H	H	MUJER	H	H
Rio San Juan		H	MUJER	MUJER	MUJER	H	H
PTO. DE ZELAYA	145,508						
Municipios:							
Bluefields	25,937	H	H	H	MUJER	H	MUJER
Corn Island	2,083	H	H	H	MUJER	H	H
La Cruz de Rio Grande	12,605	H	H	H	H	H	H
Prinzapolta	21,321	H	MUJER	H	H	H	H
Puerto Cabezas	13,466	MUJER	H	H	MUJER	H	H
Pama	49,895	H	MUJER	H	MUJER	H	H
Cabo Gracias a Dios	3,862	H	H	MUJER	MUJER	H	MUJER
Waspán	13,339	H	MUJER	H	H	H	MUJER
<i>M. de Los Bueyes</i>		H	H	H	MUJER	H	H
<i>Parana de Miguás</i>		H	H	H	H	H	MUJER
Suma		H	H	MUJER	H	H	H

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f) To help her obtain better training and better employment in order that she may attain economic independence; and

g) To provide legal advice to those women who lack economic resources to hire a lawyer.

The most important functions of the new office may well be to promote equal treatment for women under the law and to encourage better training and jobs for them for their greater economic independence.

Community Programs Benefiting Women

There are some programs, either private or governmental, which benefit women specifically. The Ministry of Agriculture has a Home Extension program which offers training for women in nutrition, sewing, handcrafts and home budgeting. This and similar education programs are treated in the sections on Human Resources and Health.

Nurseries

JNAPS (the National Welfare Board) provides nursery schools for the children of working mothers. The nursery schools were founded for the purpose of forming women's clubs to provide training for mothers as well as to provide day care for their children.

There is one nursery school in Managua, The Colombian Center for the Protection of Infants, which has capacity for 75 children. There are two in Leon, one each in Matagalpa, Jinotega, and Granada.

The Managua nursery is totally financed by JNAPS, the others operate with the help of JNAPS and their administrative boards (Community volunteers who carry out fund-raising activities). Before the earthquake, there were "guarderías" located in the marketplaces of Managua which provided services easily accessible to market women, however, these day care centers have yet to be replaced. (93)

The mothers of the children in these nurseries generally are market women, factory workers, market women. While the mothers work, the children are given food, clothing, pre-school education and care. The fee is usually

C\$5.00 per week per child. According to the supervisors interviewed at JNAPS, the program in the Managua nursery is the most complete because the personnel is the best trained.

The orientation program to be carried out in the mothers' clubs includes literacy training, child care, nutrition, home economics, family and human relations and first aid principles. However, in spite of the ambitiousness of the program, few of the mothers attend the courses because they have little time available after working all day and returning home at night to carry out a woman's regular household chores.

Children in the nurseries receive medical attention through the voluntary services of doctors, but medicines are often not available. No stock of medicines is kept at the nurseries, the mothers do not have enough money to buy them and the social security system does not provide them because most of the mothers work in jobs which are not part of the insurance system.

Only 15 children are cared for in the Managua nursery, partly because it is located in an unsuitable place, far from widely spaced barrios and public transportation. Construction of new nurseries is planned for Las Americas and Mercado Periférico.

Article 2 of Chapter II of the Nursery School Regulations of Nicaragua states that these schools should be located in places of easy access. However, it seems this condition was overlooked in the case of the Guardería Colombia, since the lack of attendance is due to difficulty of access and the consequent high price of transportation which is very expensive for mothers of humble means. (19) Article 16, Chapter V, Section D., requires that an adequate quantity of medicines and emergency materials be kept in stock, but this regulation, also, is seldom complied with. (19)

Other agencies which benefit women are the Family Protection Tribunals administered by the Ministry of Labor which allow a woman to obtain child support payment directly from the husband's employer.

Information from interviews indicates, however, that men whose pay is garnished frequently change jobs in order to avoid the payment. Many church groups also offer training courses for women, some of them aimed at developing new job skills.

In the time available for this study, it was impossible to make a complete survey of existing programs for women and their measurable benefits. Such a study would, however, provide valuable data in planning future training programs for women and is recommended for the near future.

From questionnaires answered by 16 female agriculture extension teachers representing most of the departments of Nicaragua, we learned that in more than half of the communities these women visited, there were few or no programs to benefit women, especially in cattle, small livestock raising techniques and in small business administration.

Attitudes Toward Change

The women from all walks of life interviewed in the studies we consulted expressed eagerness for a better life for themselves and their daughters. In the Belli and Solorzano studies, women evidenced traditional attitudes of deference to men. Many of the agricultural extension teachers reported resistance to family planning, and even though they reported women as initiating community activities in response to one question, some reported that few women participated in making decisions. This may not be so much a contradiction as another example of the ambivalent position of women in Nicaraguan society as it moves into a new era.

In an unfinished study of 5 cities done for the Program of Regional Development and Decentralization, women were asked if a neighborhood association or other community group existed in their neighborhood. Only 44 out of 468 persons questioned answered yes to that question, 360 answered no, and 74 did not know. (91, Williams).

The Belli study, Familia y Fecundidad, contains much valuable information on women's attitudes and should be consulted by those planning programs which will affect families in Nicaragua. We were able to compare opinions of women heads of families with other working women and found that their attitudes are very similar with regard to the number of children it is advisable to have (Tables VI.1 and 2).

Table VI. 2

Attitudes of Women Heads of Family
and Other Women Toward
Having a Large Number of Children

	<u>No Answer</u>		<u>A Blessing</u>		<u>A Problem</u>		<u>Useful</u>		<u>Indifferent</u>	
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
Women Heads of Household	7	1.4	114	22.9	269	54.3	88	17.7	19	3.8
Other Women	17	1.1	333	23.5	769	54.3	267	18.8	30	2.1

Table VI. 3

Attitudes of Women Toward
The Ideal Number of Children to Have

<u>No. of Children</u>	<u>No.</u>	<u>Women heads of Household %</u>	<u>No.</u>	<u>Other Women %</u>
No Answer	19	3.8	48	3.3
1 or 2	138	27.7	310	21.6
3 or 4	255	51.2	792	55.2
5 or 6	35	7.0	149	10.4
7 or more	6	1.2	19	1.3
As many as God wishes.	20	4.0	54	3.8
Those you can support.	10	2.0	27	1.8
According to circumstances.	4	0.8	6	0.4
Those you are able to have.	7	1.4	10	0.7
Other responses (the fewest possible).	<u>4</u>	0.8	<u>20</u>	1.3
TOTAL	499		1,435	

Religious Activities of Women

While the influence of the Catholic Church does not seem to be as great in Nicaragua as it is in other Latin countries, there is a great deal of religious activity. The vast majority of private schools are church owned and operated, almost every town, no matter how small, has its church and parish center. Churches traditionally have greater participation from women than men and their religious and human development programs are aimed almost completely at women. A further study of the kinds of programs available through churches, the degree of participation by women, and possible evaluation of the results of such programs would be useful in planning other community programs directed toward women.

Public Opinions toward the Participation of Women in the Economy

Perhaps as a result of the publicity given International Women's Year, the activities of Nicaraguan women have received some recent attention in the local press. The traditional social pages are of course dominated by women's news, but there have been articles on outstanding women professionals, and LA PRENSA has carried daily pictures and captions depicting the life of the low-income Nicaraguan women. This kind of public awareness of women's role is a good omen for the future participation of women in the development of Nicaragua in both decision making and beneficiary roles.

VII. Summary List of Areas Recommended for Further Research

1. Women in Professions: Enrollment of women in various university courses of study, number of women in professions - eg. Medical doctors, dentists, lawyers, business administrators, architects, engineers, economists, sociologists, social workers, teachers, nurses, secretarial services, accountants, etc.

Patterns of increase of women in various professions eg. from 1965 to 1975. The Nicaraguan Professional Registry for professions requiring license and University graduate records could provide base information here.

2. Family stability and attitude changes as observable through indicators of increased stability as a result of more readily available low-cost housing and housing loans.
3. Salary differences for men and women in various professions, industry, and agriculture.
4. Infant care and feeding practices. Especially, determination of whether or not there has been an increase of bottle-feeding over breast-feeding and if there are apparent results- eg. higher infant morbidity, mortality, etc.
5. Migration patterns from rural to urban areas, according to sex, age, and type of occupation in both areas, and type of education or training of migrants.
6. Women in the arts in Nicaragua. A survey of significant contributions of women to cultural life - from village hand-crafters to patrons of the free arts.
7. Church Programs influencing women's development. A study of the number of women in religious orders in Nicaragua, the kinds of education programs conducted, community development programs carried out by churches, etc.

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And
Institutional Resources

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Personal interview
Laws affecting women - civil, property, labor, criminal
61. BANCO DE AMERICA
Silvia Goyez, Public Relations
Interviewed personally, info. not available on loans
to women
62. BANCO CENTRAL
Edgard Garcia, Division Estudios Economicos
Lines of Credit for Women
63. BANCO NICARAGUENSE
Initial Contact: Marta Kruger,
Ramon Jiron, Personal Loans
Percentage of Approved credit applications and % of
money loaned to women
64. BANCO POPULAR
Gustavo A. Vega, Dept. Estadisticas Economicas
Number and Amount of Loans made to Women including Loans
to Market Women
65. BANCO DE LA VIVIENDA DE NICARAGUA (BAVINIC).
Craig Noren
Wally Westwood
Use of raw data from baseline survey of Las Americas
conducted 1974.
66. CARITAS
National Seminary 35 Ave. Oeste
Thomas Mulhearn
Personal Interview and use of small business loan records
67. CATASTRO
Fte. Pliclinica Oriental de S. Sr.
Dr. Fernando Montiel
Land tenure, number of women owning land in Nicaragua
68. COMITE COORDINADOR DE ASOCIACIONES VOLUNTARIAS (CCAV)
Sra. Alejandrina Targa, Sra. Ma. Lourdes Lacayo Montealegre

69. CURIA, ROMAN CATHOLIC
 Monsiignor Roberto Vela Matamoros
 Padre Freuland, ADOQ
 Not interviewed personally. Information available on
 number of religious orders of women in Nicaragua, number of
 Catholic Schools for girls, boys, Education programs con-
 ducted by the Church.
70. ESCORCIA, DRA VILMA NUÑEZ DE
 Ave. Central No. 512
 Esguina de Catedral 4½ al Norte, Leon
 Lawyer
 Interviewed for Laws affecting women
71. FAO
 Debbie Barry, Leika Konrad
 Interviewed for information on role of farm women in
 Ministry of Agriculture
72. FUNDE
 Lic. William Baez, Srta. Ruth Kelly
 Interviewed for information on credit unions, women's
 work in harvest, small industries, etc.
73. INBIERNO
 Jose Mejia, Frank Barrera
 Not interviewed personally. Reports to USAID used.
74. INCAE
 Michael Bernhart, Alejandro Martinez
 Raw data from labor study, management profiles on
 market women family planning studies.
75. INSS
 Sra. Luisa Bermudez
 C. de Abastecimientos Medicos
 Not interviewed personally
76. INSTITUTO GEOGRAFICO DE NICARAGUA
 Ing. Porta
 Km. 6½ C Norte
 Provided information on land tenure in Nicaragua
77. JUNTA NACIONAL DE ASISTENCIA Y PREVISION SOCIAL (JNAPS)
 Contacts: Margarita Castillo, Ma Lourdes Dávila, Ada
 Marina Alfaro
 Number and location of day care centers, types of social
 assistance, education programs, medical services, etc.

78. MINISTRY OF AGRICULTURE
 Extension Program Director
 Ing. Carlos Zepeda
 Escuela Agric. La Calera, Km. 11½ C Norte
 Interviewed for info. on role of women in ag. and in
 Ministry
79. MINISTRY OF AGRICULTURE
 Extension Program Educators
 Supervisors: Muriel Martinez
80. MINISTRY OF EDUCATION
 Fara Ligia Ruiz
 Hirenia Castillo, Theresa Pena Firme
 Women's study of Education Sector Assessment
81. MINISTRY OF EDUCATION
 José Guido Jirón
 Non-formal education, curriculum
82. MINISTRY OF HEALTH
 Vilma Jimenez
 Antonio Villalta (not interviewed personally)
 Centro de Programación de Salud
 Del Cabrera 1 c. Abajo 2½ al Sur
 Information on health centers, family planning, education
 courses
83. MINISTRY OF LABOR
 Julio Cardoze- Personal interview- Minister of Labor
 Hector D. Garcia - USAID
84. MOVIMIENTO LIBERACION DE LA MUJER
 Digna Zamora de Corea, Cony Bobilla de Garay
 Not interviewed personally, but publications of MLM reviewed
85. OFICINA EJECUTIVA DE ENCUESTAS Y CENSOS
 De Martinizing 5½ C. al Sur
 Dr Rene Cajina S., Director
 Personal interview
 Use of Resources of office
86. PEACE CORPS
 Olivia Miranda
 Interview and written report on informal education programs
 and crop production and land use.

87. RAMIREZ, ROGELIO DR.
 UNAN, León
 Departamento de Ley
 Not interviewed personally. Presently conducting a
 study on women and the law in Nicaragua.
88. SOTOMAYOR, AMELIA B. DE., DRA.
 Abogado y Notario
 Laws affecting women
89. TRIBUNAL SUPREMO ELECTORAL
 Nubia Ortega de Robleto
 Number of women holding elected office, interview.
90. UNASEC
 Mario Jimenez Blen, Iván Flores
 Not interviewed personally
 Agriculture Sector Assessment reports used.
91. UNIVERSITARIA CENTROAMERICANA
 Lic. Humberto Belli
 Lic. Salvador Porras
 Dr. Tulio Tablada
 Dr. Harvey Williams
 Raw data from studies carried out by Departments of
 Sociology and Psychology
92. USAID/Nicaragua, Division of Rural Development
 John Becker - information on migration patterns
 Richard Hughes - use of resources of office
93. VEETER, CLAIRE.
 Community volunteer and organizer. Personal interview
 Information on cultural activities and volunteer social
 service activities.
94. PORRAS, MARIA HELENA DE.
 Representative from Managua in the Nicaraguan Legisla-
 ture. Personal interview.



PODER LEGISLATIVO
REPUBLICA DE NICARAGUA

LA CAMARA DE DIPUTADOS Y LA CAMARA DEL SENADO
DE LA
REPUBLICA DE NICARAGUA,

DECRETAN:

- Arto. 1o.- Créase "LA OFICINA DE LA MUJER", adscrita al Ministerio del Trabajo.
- Arto. 2o.- Esta Oficina estará a cargo de un Director General y del personal que el Ministerio del Trabajo considere necesario para el buen funcionamiento de la misma.
- Arto. 3o.- Las funciones de la Oficina de la Mujer, serán las siguientes:
- a) Promover su desarrollo integral, a través de la educación, la difusión de la cultura, el estímulo y toda clase de programas de promoción humana;
 - b) Promover la organización de la mujer nicaragüense, tanto para la superación cultural como para la representación en eventos nacionales o internacionales donde se tratan asuntos relacionados a ella;
 - c) Promover el buen entendimiento, la cooperación y la armonía entre el hombre y la mujer, con miras a un hogar más estable, productivo y feliz;
 - d) Velar por su seguridad y bienestar;

./.



PODER LEGISLATIVO
CAMARA DE DIPUTADOS
SECRETARIA
MANAGUA, D. N.

2)

./.

- e) Divulgar las leyes que garanticen sus derechos y establez can sus obligaciones, asi como toda disposici3n que ase - gure la igualdad entre las personas;
- f) Ayudarlas a una mejor capacitaci3n y a obtener empleos para su mayor independencia econ3mica; y
- g) Prestar asesoría legal a las que por falta de recursos eco n3micos, no puedan pagar los honorarios de un abogado.

Arto. 4o.- Esta Oficina ser3 alimentada a trav3s de asignaciones presu - puestarias anuales, que se incluir3n en los Presupuestos Ge - nerales de Ingresos y Egresos de la Rep3blica, en el Ramo del Trabajo, a partir de 1976.

Arto. 5o.- La presente Ley ser3 reglamentada por el Poder Ejecutivo y entrar3 en vigor a partir de la fecha de su publicaci3n en "La Gaceta", Diario Oficial.

Dado en el Sal3n de Sesiones de la C3mara de Diputados. Ma - nagua, D. N., ocho de octubre de mil novecientos setenta y cinco.

ULISES FONSECA TALAVERA
Secretario

CORNELIO H. HUECK
Presidente

RENE SANDINO ARGUELLO
Secretario



MINISTERIO DEL TRABAJO

Managua, D. N.

Sección: 6. El trabajo de la mujer
Ref. al N°

6. 1. Estado en que se encuentra la ratificación por el país de los convenios 100 y 111 de la Organización Internacional del Trabajo y su implementación nacional.

Los Convenios 100 y 111 "Igualdad de remuneración" y "Discriminación (empleo y ocupación)" fueron ratificados por nuestro Gobierno en el año 1967 y se encuentran en plena vigencia en Nicaragua.

En el Título "Derechos y Garantías" de la Constitución Política de Nicaragua, en el Artículo 37 se establece: "Arto. 37. - Todos los nicaraguenses son iguales ante la ley. En Nicaragua no se reconoce privilegio por razón de nacimiento, condición social o raza, ni por otra causa que no sea la capacidad o la virtud."

En el Título "Trabajo" de la misma constitución, el Arto. 105 dice: "Se garantiza a los trabajadores: 4) Un salario o sueldo igual para igual trabajo prestado con idénticas condiciones de eficiencia."

Nuestra Ley General de Presupuesto de Ingresos y Egresos de la República, al fijar los sueldos, establece los salarios para los cargos públicos, sin hacer distinción de sexo.

En Nicaragua no existe ninguna disposición legal, administrativa o de otra índole que establezca desigualdad de remuneración por razón de sexo.



MINISTERIO DEL TRABAJO

Managua, D. N.

Sección: En los Convenios Colectivos, entre empleadores y trabajadores, nunca
Ref. al N° ha habido un solo caso que lesione esa igualdad de remuneración que nuestras leyes garantizan.

El acceso a los cargos públicos y del sector privado no tienen ninguna limitación con relación al sexo femenino.

Las resoluciones judiciales, arbitrales y administrativas tampoco han establecido precedente alguno que viole el Convenio 100, ni el 111.

Los salarios fijados cada dos años o cuando las circunstancias económicas lo exigen, por la Comisión Nacional de Salarios Mínimos, tampoco han establecido diferencias para uno y otro sexo.

Los Inspectores del Trabajo de la Inspección General del Trabajo y los Inspectores de la mencionada Comisión Nacional de Salarios Mínimos velan constantemente por el fiel cumplimiento de ese principio de Igualdad de Remuneración, y lo hacen en toda la República.

En Nicaragua existe igualdad de oportunidades para la preparación, capacitación, orientación, formación y profesionalización para ambos sexos y en las distintas zonas geográficas del país. Como consecuencia, igual oportunidad de acceso a los empleos sin distinción de ninguna naturaleza.



MINISTERIO DEL TRABAJO

Managua, D. N.

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- 6.2. Estructura, funciones y personal de la Oficina de la Mujer en el Ministerio de Trabajo.

En cuanto a la estructura, funciones y personal de la " Oficina de la Mujer " en el Ministerio del Trabajo, se adjunta un Ejemplar del Proyecto de Ley creador de dicha Oficina que ya fue aprobado por la Cámara de Diputados.

- 6.3. Normas dictadas y acciones emprendidas por el país con motivo del " Año Internacional de la Mujer ".

Nuestra legislación contiene tanto en la Constitución Política de la República como en otras leyes secundarias (Código del Trabajo) disposiciones especiales protectoras de la mujer por su misma condición de tal.

La Constitución Política en su Título V, Capítulo IV " Trabajo ", establece lo siguiente:

" Arto. 105. inciso 4) Un salario o sueldo igual para igual trabajo prestado con idénticas condiciones de eficiencia. inciso 10) El reposo a la mujer embarazada por un lapso no menor de veinte días antes del parto y de cuarenta después. Este reposo será pagado por el patrono a cuyo servicio se encontrare,



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Managua, D. N.

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siempre que le hubiere trabajado seis meses continuos."

El Código del Trabajo ordena lo siguiente:

" Arto. 56, inciso 2o. Para las mujeres y los menores de 16 años no habrá en ningún caso jornada extraordinaria de trabajo. Arto. 73.- El pago deberá hacerse directamente al trabajador o a la persona que él designe; sin embargo, las mujeres podrán recibir hasta el 50% del salario que corresponda a su hijo menor no casado o al marido que descuida sus obligaciones familiares, cuando así lo autorice el Jefe de la Oficina de Protección a la Familia o el correspondiente Inspector del Trabajo. El mismo derecho tendrá la mujer que haga vida marital con el trabajador no casado, cuando procreare hijos que se reputen de él. El funcionario que extendiere la autorización tendrá la facultad de ordenar al patrón la retención y entrega del porcentaje acordado, a la madre, esposa o compañera, en su caso.

TITULO III. CASOS ESPECIALES , Capítulo I "Del Trabajo de los Menores y de las Mujeres " Arto. 122.- Los patrones de trabajadores mayores de doce años y menores de catorce están obligados a permitirles la asistencia a las escuelas primarias. Se prohíbe a los menores de 16 años el trabajo nocturno y en día de descanso obligatorio. Arto. 123.- Se prohíbe trabajar en las



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empresas industriales a las personas de uno u otro sexo, menores de catorce años de edad. Se incluye en la prohibición el trabajo en representaciones públicas, teatros, circos, cafés o cualquier otro lugar de diversión que pueda ser peligroso para la salud o el desarrollo físico, intelectual o moral del niño. Queda prohibido emplear durante la noche, a personas menores de 18 años en empresas industriales, públicas o privadas o en sus dependencias, con excepción de aquéllas en que únicamente estén empleados los miembros de una misma familia. Esta prohibición no se aplica a las personas mayores de 16 años empleados en la industria, en trabajos que por razón de su naturaleza, deben continuarse necesariamente de día y de noche; siempre que los turnos sean llenados en forma rotativa. Arto. 124.- Las disposiciones del artículo anterior no se aplican al trabajo que se realice en las escuelas técnicas y profesionales, o en las organizaciones culturales o de beneficencia, siempre que presente un carácter esencialmente educativo, que no tenga como objeto ningún beneficio comercial, y que esté limitado en su duración y forma de realizarse por la aprobación del Estado. Arto. 125.- Los menores de dieciocho años de edad no podrán ser empleados en trabajos subterráneos de minas, ni en trabajos de pintura industrial que empleen materias o productos venenosos. Arto. 126.- Las mujeres no podrán ser



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ocupadas en trabajos mineros subterráneos ni en faenas calificadas como superiores a sus fuerzas o peligrosas para las condiciones físicas o morales de su sexo. Arto. 127. - Se prohíbe emplear a las mujeres en estado de gravidez en trabajos que requieran esfuerzos físicos considerables, o que puedan producir el aborto o el mal desarrollo del feto. Arto. 128. - En los establecimientos donde trabajen más de treinta mujeres, los patrones deberán acondicionar un local para que las madres puedan amamantar a sus hijos. Arto. 129. - Las trabajadoras en estado de embarazo tendrán derecho al reposo, sin perjuicio de que se les pague su salario, durante las seis semanas anteriores al parto y las seis posteriores al mismo y a la asistencia médica que suministrarán las instituciones sociales que puedan establecerse en el futuro para protección de la maternidad. Cuando el parto sobreviniese después de la fecha presunta señalada por médico o comadrona, el descanso prenatal retribuido será prolongado hasta la fecha verdadera del parto y en este caso, la duración del descanso post-natal obligatorio no será reducida al mínimo de seis semanas. Arto. 130. - Es prohibido a los patrones despedir a las trabajadoras por causa de embarazo o lactancia. Todo despido por causa justificada debe obtener la aprobación previa del Inspector del Trabajo. "