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A WALK ON THE "WID" SIDE: SUMMARY OF FIELD RESEARCH ON "WOMEN IN DEVELOPMENT"
IN THE DOMINICAN REPUBLIC AND GUATEMALA

Rae Lesser Blumberg
University of California, San Diego

Women in Development
Agency for International Development
Room 3243, New State
Washington, D.C. 20523
(202) 632-3992

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I. INTRODUCTION

Let me break the rules. Rather than writing this summary report of my field research on "women in development" in the Dominican Republic and Guatemala in either "academese" or "bureaucratese," I am using a more informal, narrative style. As justification, I could cite extreme time pressure: I have only days to prepare this manuscript; moreover, virtually all my materials on the Dominican Republic research remain en route, hopefully in the mysterious maw of the diplomatic pouch mail system.* But the main reason for the style is the immediacy and intensity of the experience. With more time, more soberly impersonal words will flow. But perhaps they will less accurately reflect what I found when I investigated two "mainstream" development assistance projects of the United States Agency for International Development. My goal was to analyze the extent to which they were incorporating women as well as men - and with what effect on both sexes and the project in question. I used the methods of Rapid Rural Appraisal (RRA, described below) to explore the "women in development" (hereinafter, WID) implications of two projects that involved substantial sums of money and had not been designed specifically to "take women into account" - hence their designation as "mainstream."

The first project is an extremely successful, innovative, well-run and soon-to-be-profitable credit project that gives small loans to poor - and very poor - urban entrepreneurs in the Dominican Republic. The second is an older, larger, and less uniformly successful effort from both the project and WID standpoints. But this agribusiness venture (involving the contract growing, processing and export of vegetables such as cauliflower and broccoli) constitutes a virtual "natural experiment" as to how variations in women's work, return-to-labor and relative control of resources affect the women, their menfolk and families, and the project.

*Most just arrived (6/17/75), 4 days before final deadline; Part II being revised.

The research was to serve a double purpose. On the one hand, it was funded by AID's Bureau for Latin America and the Caribbean (LAC). To LAC, it represented the field follow-up of an earlier research effort I had undertaken in 1983.¹ In that project, I analyzed the "paper trail" of available documentation for a sample of 45 LAC projects. The guiding research question was: to what extent had females been taken into account in these development aid efforts? But this question could be answered to only a limited extent from project documents - most of the answers lay in the field. Among the projects I most strongly recommended for field research was the Guatemalan agribusiness effort discussed below.

On the other hand, the second purpose of the research was as part of the ambitious effort undertaken by AID's Bureau for Policy and Program Coordination (PPC). Entitled "The Women in Development Evaluation Synthesis: Experience of a Decade," this research project had begun with a "paper trail" phase also. A random sample was drawn of 98 projects from a worldwide universe of over 700 projects in which gender had emerged as an issue. Then researchers analyzed available project documentation by means of a series of questionnaires (covering design, implementation and results phases of the projects)² and a qualitative summary. The sample encompassed five development sectors: agriculture/rural development, education, energy, income generation/employment, and water. Once again, however, the "paper trail" proved insufficient to answer the main research questions. Field research involving 10 projects was undertaken in the spring of 1985, in Africa and Asia as well as the LAC region. A total of four of the field research projects involve LAC countries: the two described below, a large, "mainstream" Caribbean agricultural extension project, and an innovative, small WID project involving income producing "appropriate technology" in Bolivia and Ecuador.³ Results from the preliminary research reports will be synthesized for presentation at the July, 1985 Nairobi conference which ends the UN's Decade for Women (1976-1985).⁴

In a narrower sense, the research to be presented at the Nairobi conference represents a progress report on the extent to which the Agency for International Development has fulfilled the 1973 Percy Amendment (Section 113) to the Foreign Assistance Act. That amendment stipulated that development assistance activities:

shall be administered so as to give particular attention to those programs, projects and activities which tend to integrate women into the national economies of foreign countries, thus improving their status and assisting the total development effort.

In a broader sense, however, the research represents an attempt to codify what the field of "women in development" has learned about issues of planned change; gender stratification; the internal dynamics and economy of the household; and how organizational structure, staffing and procedures can act as facilitating or constraining factors in channeling benefits of development to the poor and powerless - including, obviously, the female.

Both the issues of the extent of female incorporation in development projects and the codification of a body of knowledge about "women in development" are dealt with in the present summary report. But neither topic is treated systematically. Rather, in this "first report of what I found in the field," the emphasis is on what happened. What problems was I trying to explore in each research site? What did I actually find? To what extent is the project a success, independent of its attention to women? To what extent is it a success from the WID perspective? These matters will be presented in the narrative flow of the report. But periodic attention also will be given to (1) the "how to" issues of the circumstances under which females are or are not included in the activities and benefits of mainstream development projects; and (2) the broader implications of what happens - to the women, their menfolk, families and communities, and to the project itself - when planned development deliberately or incidentally affects the sex division of labor and/or resources. On to the story.

II. THE DOMINICAN REPUBLIC ADEMI PROJECT: A SUCCESSFUL START AND A PUZZLING POLICY CHANGE THAT (INCIDENTALLY) ELIMINATED MOST FEMALE BENEFICIARIES

A. The Successful Start

The fundamental fact about ADEMI, The Association for the Development of Micro-Enterprises, Inc., is its remarkable success. ADEMI has grown spectacularly in its two years of existence. This innovative private-sector organization has found a way to dispense with most of the red tape and constraints that almost everywhere limit lending to the small micro-entrepreneurs of the informal sector. At ADEMI, procedures are simple and fast: short-term loans for working capital take only a few days. Even more impressive than the streamlined organizational procedures, I found, are the staff. From the Executive Director to the messenger/photocopyist, they are typically dedicated, hard-working, competent, efficient, honest and empathetic young people. More adjectives would strain credulity (or bring to mind the Boy Scout virtues), but from top to bottom, I found ADEMI people working with enthusiasm and elan.

Perusal of the project documents and a day in Boston interviewing the originators of the innovative ADEMI methodology, Jeffrey Asch and Stephen Gross of Accion International/AITEC (which continues to provide technical assistance and evaluation), had prepared me to expect a project with an exceptional track record. If anything, the latest figures are even better: after only two years, ADEMI is on the verge of going into the black - creating a self-sustaining and growing mechanism for generating both income and jobs for the urban poor. As summarized by Mirtha Olivares, ADEMI's Executive Director, in an April 1985 paper presented at a Toronto credit conference, ADEMI:

- Creates one job for each US \$818 lent (paying US \$67, RD \$209, per employee)
- Creates a US \$267 increase in profit/month per micro-entrepreneur
- Rotates its portfolio 3.5 times a year.
- Therefore, with a US \$100,000 loan portfolio ADEMI CAN LEND US \$ 350,000
- With US \$350,000 lent, ADEMI CAN GENERATE ADDITIONAL INCOME PER YEAR OF:
 - US \$343,000 for new workers
 - US \$841,000 in additional micro-entrepreneurs' income
 - = US \$1,184,000 in additional income generated (sum of 2 preceding lines)
 - divided by US \$100,000 loan portfolio
 - = 11.8

THEN:

EACH DOLLAR INVESTED IN ADEMI'S LOAN PORTFOLIO GENERATES ALMOST 12 DOLLARS OF NEW INCOME A YEAR.⁵

ADEMI's program also has been successful in creating new jobs. The average micro-entrepreneur has added nearly one-and-a-half new workers. The Dominican Republic is suffering a serious crisis of unemployment and underemployment, which is especially worrisome in the urban sector. Thus, the fact that loans to micro-entrepreneurs have created sizeable numbers of new jobs at low cost while stabilizing even larger numbers of existing jobs will prove to be quite significant to the discussion below. After sketching in additional details of ADEMI's background, operations and enviable track record, I shall turn to the puzzling policy change that has drastically reduced the proportion of female beneficiaries.

As background, ADEMI is an indigenous private voluntary organization created in February 1983 by a group of influential Dominican business leaders. Before ADEMI, informal sector micro-entrepreneurs could get credit only at usurious rates and by pledging capital assets. In contrast, ADEMI provides its short-term working capital loans at market rates of interest. USAID has been instrumental in ADEMI's formative period, providing DR \$150,000 from ESF local currencies into the credit account, and DR \$500,000 over two years for overhead expenses until ADEMI reaches organizational self-sufficiency.

One additional background detail is needed: ADEMI was created with two program components. The first involved loans to individual micro-entrepreneurs, who had from roughly one to six employees. The second was even more innovative and provided loans to the very lowest level of the micro-entrepreneurial hierarchy: street sellers, recyclers, home-based mini-workshop ventures, etc. The vehicle was the Solidarity Group (Grupo Solidario), whereby some 4-8 people who knew each other and trusted each other would band together to guarantee each other's loans. They would be loaned a sum to be divided among the group members. Common to both components was the idea of the gradually increasing loan size. With each successful, on-

time payment, borrowers were to be eligible to receive a larger sum, up to the then-existing ceilings on loans to individual micro-entrepreneurs and Solidarity Groups, respectively.

At this point in time, the Solidarity Group component has been suspended. The reasons why will be discussed below, as the "puzzling policy change." Nonetheless, ADEMI statistics continue to list Solidarity Group data. (During 1983, ADEMI's first year of operation, 214 of the 215 Solidarity Groups were formed; the last was formed in February, 1984, although the program was not formally suspended until September-October, 1984. But by spring, 1984, loans to Solidarity Groups began to be delayed, frozen or even cut - even to groups that had never been late with a single payment.) In her Toronto paper, Mirtha Olivares presented the following statistics (as of March 31, 1985, covering 23 months of operations):

TABLE 1

	INDIVIDUAL MI- CROENTERPRISES	SOLIDARITY GROUPS	TOTALS
A. <u>PEOPLE BENEFITED:</u>			
No. of businesses financed	847	1150 in 215 groups	1,997
No. of persons benefited			
Directly	5,521	1,150	6,671
Indirectly *	27,605	5,750	33,355
New Jobs Created	1,151	-	1,151
B. <u>LOANS:</u>			
No. of loans granted	4,408	1,805	6,213
Total amount lent (US\$)	1,544,882	392,375	1,937,257
Average amount/loan (US\$)	350.47	237.38	311.81
Loan portfolio (current)	RD\$ 606,563**	-	
	US\$ 189,551		

* Assuming (conservatively) 5 people per household of each direct beneficiary.

** In this table, US \$1.00= RD \$3.20. Elsewhere, US \$1.00= RD \$3.125

B. The Puzzling Policy Change that (Incidentally) Eliminated Most Female Clients

With respect to the preceding table, two statistics must be highlighted - and one of them isn't in the table. First, note that no new jobs are attributed to the Solidarity Groups, vs. 1,151 for the micro-entrepreneurs. Second, Rebecca Reichmann, in her study, "Women's Participation in ADEMI," found that as of February 1984, only about 14% of the micro-entrepreneurs were female, whereas fully 43% of the 1,150 members of the Solidarity Groups were women - almost 500 individuals. The latest figures now show (May 1985) that 17% of the micro-enterprises are run by women: 150 out of a current total of 874 ventures. In short, by the policy decision of suspending the Solidarity Group component, ADEMI had (incidentally) eliminated about 77% - more than three-fourths - of all women beneficiaries.

Why this dramatic policy shift? Project documents, Rebecca Reichmann's study for Accion International/AITEC, and my interviews in Boston provided no more than tantalizing clues. In none of the brief discussions in ADEMI documents of the suspension of the Solidarity Group component was the disproportionate impact on women mentioned. What were mentioned were vague reasons: the economy was deteriorating and those on the bottom would be most hurt, making future loans risky; some of them may have encouraged the migration of "country cousins" to join their Solidarity Groups and share the ADEMI bonanza; others might abandon the city to return to the country if the economic situation grew more precarious; delinquencies seemed to be increasing - and after all, they didn't create jobs...

(1)

Since during 1983, delinquencies were only 1% among Solidarity Group members; (2) rose among both micro-entrepreneurs and Solidarity Groups in early 1984 (in April 1984, the worsening economic crisis led to full-scale food riots and uprisings in which scores were killed); and (3) the only study found no tendency for the smallest loans to be more often delinquent than larger ones, it was clear that

to date

field follow-up of the Solidarity Group puzzle was needed.

C. Methodology: Rapid Rural Appraisal Techniques in an Urban/Slum Setting

Even without the added dilemma of the Solidarity Groups' demise, my research agenda was too full and time too limited for many standard social science techniques. So I adapted many of the methods of Rapid Rural Appraisal (RRA, developed by development researchers affiliated with the University of Sussex) to the situation in Santo Domingo.

First, I attempted to do a small follow-up study of Rebecca Reichmann's early 1984 investigation of women's participation in ADEMI. She had interviewed a random sample of 44 women and 15 men, representing (in unstated proportions) both the Solidarity Group and micro-entrepreneurs components. I was able to interview 16 micro-entrepreneurs (10 women and 6 men) and 20 members of Solidarity Groups (10 women and 10 men). For the micro-entrepreneurs, interviews were done individually, in their place of business or home. The Solidarity Group members (the 20 individuals represented 11 separate groups) were interviewed in groups - of 3, 3 and 2 women, and a marathon group session that went on for hours and included 10 men and 2 women. I developed a questionnaire that (a) incorporated much of Reichmann's 1984 instrument (she had stressed the factors, such as transaction time and costs, collateral requirements, etc. that frequently restrict women's access to credit - factors that ADEMI has almost wholly overcome as part of its normal operating procedures, which apply to both male and female), and (b) included the topics of the overarching WID research (such as the internal and economies of clients' households;/changes in workload, relative decision-making power in the family, self-confidence and economic plans). After completing the questionnaire items, I asked open-ended questions about institutional issues (ADEMI's policies, delivery systems, practices and how these have changed). With

the Solidarity Group members, I also asked about their group's payment record and history, and explored their perception of ADEMI's policy change and the impact on their lives.

Second, I got the ADEMI records of the various people/Solidarity Groups interviewed, for both further information and as a check. (Loan amounts jibed exactly, but people were often fuzzy if they were on their eighth or eleventh ADEMI loan, and mentioned more part-time/family workers than their ADEMI records on "employees" showed.)

Third, I interviewed key informants in ADEMI: from the dynamic, strong-willed President, Lic. Camilo Lluberes, to the/Peace Corps Volunteers who provided ADEMI with accounting and computer expertise (two men) and design advice (four of the seven men and the lone woman) for clients (one woman). I interviewed five of the eight Asesores/- university graduates in Business or Economics - who act as counselors, promoters, and credit investigators and form the foundation of ADEMI's successful strategy. (My 16 micro-entrepreneur interviews fell into the zones of four of them, and we tramped miles through the slums to locate the clients; ADEMI will be getting small motorcycles in its upcoming three-year expansion program.) Mirtha Olivares, the first-rate new Executive Director, provided me with hours of valuable interviews, and her staff gave me much information and help, including complex computer runs.

Fourth, I took advantage of the new computer system to request a number of sex-disaggregated statistics. In the course of generating them, programs were written that will permit the routine disaggregation by gender of this information in the future. (However, it also emerged that where gender had not been coded - as for sex of employees - the new computerized procedures made it virtually impossible to backtrack.) These data, comparing male and female micro-entrepreneurs, will be presented below.

Fifth, to explore the rationale for suspending the Solidarity Groups, I undertook the coding, tabulating and analysis of the available data on the 46

Solidarity Groups that had never been even one day late on any payment (21.4% of the 215) - even in the months when ADEMI was winding down the Solidarity Group component and loans were frequently delayed or cut. These data also will be presented below.

Ramon Bonilla,

Sixth, I succeeded in locating/the former head of the Solidarity Group program, who facilitated all my interviews with Solidarity Group members and with the woman who had been the principal Asesor for the program. He proved a major resource.

Additionally, I received superb help from Douglas Crowe, the AID person (in the Private Enterprise program) backstopping the ADEMI project. Other techniques that I used included a final briefing at both ADEMI and the USAID Mission, in which I presented tentative conclusions and asked for discussion and suggestions.

In all of the above, I attempted to use "triangulation" techniques, in which the multiple approaches provide a broader and deeper picture of what is being investigated, despite the rapidity of the process.

Since the micro-entrepreneur component is continuing and thriving, and since the female micro-entrepreneurs, although relatively few, are shown by every one of the above methods to be doing at least as well as the men, let us begin the analysis with a sex-disaggregated examination of the ADEMI program for individual micro-entrepreneurs.

D. Male and Female Micro-Entrepreneurs: Present Performance and Future Prospects

The data from the computer runs show a picture of remarkable success, and my interviews with sixteen of the clients introduced me to people who, for the most part, proved remarkable in person, while appearing mediocre on paper. What would a bank have said about even the two most highly educated:

- A 38-year-old man with a university degree in Social Communication and artistic inclinations. Unable to find work in his field, he heeded a friend's advice to turn out tourist handicrafts. For 8 years he has operated a modest workshop producing amber handicrafts/jewelry.
- The 32-year-old wife of a top executive (he administers 200 employees), trained - but not nappy - as a Certified Public Accountant. Some five years ago, she began to move into the dressmaking business on a small and often fluctuating scale.

What indeed, would a bank have said about some of the less well-educated (and thus more typical) micro-entrepreneurs? To give two more examples:

- A 55-year-old woman household head with six still-dependent children and a fourth grade education who, although trained as a dressmaker, finds she earns more running a hardware store. Six years ago, she opened a small-scale backyard factory to make cement blocks - a highly non-traditional business for a female.
- A 52-year-old bachelor who has fathered 14 children (3 still dependent and he would like 2 more), has a sixth grade education, and who worked in shoe repair in New York for many years. He brought back some antiquated shoe repair equipment, which he has installed in a shop on the main street of one of the poorest and most remote shaktowns of Santo Domingo.

These four of my 16 cases are not the most successful: one couple I interviewed went from 5 to 50 employees in an amber and handicrafts business - fueled by 12 ADEMI loans (rising from DR \$200 to DR \$7,000) over an 18-month period; another man, a bakery owner, expanded from 8-9 employees to 20, spurred by 8 ADEMI loans (rising from DR \$300 to DR \$6,000) over a 23-month period.

Nevertheless, the stories of these four cases are impressive:

- The man with the Social Communication degree saw his amber handicrafts and jewelry business grow from 2-4 employees to 8, and from DR \$1,380 to DR \$4,800 in sales - using 9 ADEMI loans (rising from DR \$200 to DR \$1,000) over 19 months. Now he plans to expand and upgrade "as far as I can."
- The woman ex-accountant is already on her fourth ADEMI loan in seven months (she is one of several new clients interviewed; not all were follow-up cases from Rebecca Reichmann's study). Her loans have increased from DR \$400 to DR \$1,300. She has added one employee and stabilized and increased the hours worked of her other four. She feels her business is now organized; soon she hopes to make it grow by diversifying: adding men's shirts and retail sales to her women's wear line. She feels more self-confident and secure, and thinks that because she now feels better organized, "I have more control" in economic decisions in her home - i.e., more of a voice.
- The woman with the backyard cement block factory, in 18 months with ADEMI, has had 7 loans rising from DR \$200 to DR \$2,000. She has added two employees (most of her children also help - a common pattern among micro-entrepreneurs, especially the women - her youngest, age 11, crushes damaged blocks). Her volume has increased from one to three truckloads of sand delivered per week. "Sometimes I never even close; sometimes I'm up wetting the blocks at 6AM but it doesn't bother me." She is proud and pleased with her business growth and now wants to buy more land to expand it. Any small savings go for the children "so that they can study" and the house. And her modest house shows it: it contains a set of encyclopedias, a new refrigerator - and the children's stereo.

- Finally, the man with the shoe repair business has almost more business than he can handle. Sales have increased from DR \$1,400 to DR \$19,000/mo. during his 23 months with ADEMI. He has had 9 loans, rising from DR \$300 to DR \$5,000. He has gone from 2-3 to 9 employees and in busy hours, has customers waiting in line. He even uses his machines to do additional work for other shoe repairers who don't have such equipment. He says his income has gone up 500% but he reinvests it, anticipating a business with 20 employees. He also is more active in community charity work: "for sick children - one has to help the others." He is more confident, tranquil and secure, he tells me. But during the whole interview, during the afternoon rush hour, the jammed shop is closer to (cheerful) pandemonium than tranquility. The ex-New Yorker never seems to notice.

From this small glimpse of the people involved, let us move to some selected aggregate statistics. First of all, even though ADEMI's micro-entrepreneurs are engaged in a wide array of businesses, over 80% of the 150 female clients are found in only three economic sectors: food, clothing and ceramics. The single largest economic category is clothing: there are 150 clients engaged in the mostly small-scale tailoring, dressmaking and related production/sales activities, and almost half - 73 - are women (vs. 77 men, i.e., 48.7%). Thus, 48.7% of the 150 female micro-entrepreneurs are involved in the "rag trade," Santo Domingo-style.

Accordingly, I shall present statistics for (a) the clothing sector, and (b) the total sample. The data are presented separately for males and females, and involve the six major parameters that ADEMI has computerized: (1) fixed assets; (2) sales; (3) profits; (4) savings; (5) salaries, and (6) employees. I have also calculated the average salary paid and the amount of employment creation.

In the clothing sector, we shall see that women's businesses grew faster than men's in five of the six parameters. In the sixth, fixed assets, women's businesses initially had more than the men's, which are now catching up.

Even more significant, given the increasing concern in ADEMI policy for job creation, the women micro-entrepreneurs have created more jobs than the men. This is especially dramatic in the clothing sector, where men's businesses have increased by .64 employee, while women's businesses have added an average of 1.4 jobs each. For the total 874 businesses, women's added 1.5 jobs each, vs. 1.3 for the men's.

TABLE 2

A. <u>CLOTHING SECTOR:</u> MEN (N=77)						WOMEN (N=73)				
	<u>INITIAL</u>	<u>MEAN</u>	<u>CURRENT</u>	<u>MEAN</u>	<u>IN- CR.</u>	<u>INITIAL</u>	<u>MEAN</u>	<u>CURRENT</u>	<u>MEAN</u>	<u>IN- CRS.</u>
Fixed Assets	335,780	4,361	487,530	6,332	45%	552,779	7,572	625,399	8,567	13%
Sales	269,535	3,500	352,538	4,578	31	178,690	2,448	281,217	3,852	57
Profits	50,231	652	89,323	1,160	78	38,951	534	92,153	1,262	137
Savings	6,976	91	19,489	253	179	4,938	68	16,262	223	229
Salaries	57,440	746	72,796	945	27	44,772	613	69,550	953	55
Employees	299	3.9	348	4.5	16	289	4.0	391	5.4	35
Mean salary		192		209			155		178	
Jobs added	49/77= <u>+0.64</u> jobs each					102/73= <u>+1.4</u> jobs each				
B. <u>TOTAL:</u> 874 MICRO-ENTREPRENEURS						WOMEN (N=150)				
	<u>INITIAL</u>	<u>MEAN</u>	<u>CURRENT</u>	<u>MEAN</u>	<u>IN- CR.</u>	<u>INITIAL</u>	<u>MEAN</u>	<u>CURRENT</u>	<u>MEAN</u>	<u>IN- CRS.</u>
Fixed Assets	3247168	4,485	4317524	5,963	33%	1055095	7,034	1130869	7,539	7%
Sales	2617590	3,615	4026125	5,561	54	402,415	2,683	590,822	3,939	47
Profits	479,983	663	1060299	1,464	121	85,073	567	180,167	1,201	112
Savings	36,118	50	223,687	309	519	6,706	45	22,739	152	239
Salaries	549,238	759	871,028	1,203	59	85,289	509	126,924	846	49
Employees	3,102	4.3	4,074	5.6	31	583	3.9	804	5.4	38
Mean salary		177		214			146		158	
Jobs added	972/724= <u>+1.3</u> jobs each					221/150= <u>+1.5</u> jobs each				

In short, despite the fact that the economy has suffered greatly since early 1984 - with food riots, inflation, an eroding exchange rate against the US dollar, and IMF-provoked austerity measures - both men and women micro-entrepreneurs have used their ADEMI loans to make their businesses grow. That's a success story.

The fact that women micro-entrepreneurs perform so well in their businesses is new: the preceding table is taken from the first computer run in which ADEMI's six main parameters were broken down by sex. Nevertheless, those working for ADEMI already had a subjective impression that: (1) women's payback record is somewhat better than men's, and (2) women tend to be more responsible. This attitude came out in each of the interviews with the Asesores and their supervisor, who had daily contact with male vs. female clients, and was echoed in the comments of ADEMI's top management. Data to test these impressions are available, at least in part. Male/female performance would have to be compared within economic sector (eg, clothing, food, ceramics, etc.) since different sectors have different levels of risk and delinquency. Moreover, male/female performance would have to be compared in smaller vs. larger businesses, and with smaller vs. larger loans.

In an analysis funded by the Inter-American Development Bank, an Accion International/AITEC staffer found that those with small businesses/small loans were no more likely to be delinquent than their larger-scale counterparts. His findings had not yet been presented to ADEMI in final form, however, and some - from the President to several of the Asesores - mentioned their feelings that, given the ^{now} much-worsened economic situation, smaller micro-entrepreneurs/represented a potentially greater risk, due to the greater precariousness of their businesses.

Moreover, some ADEMI people seem to have acted (consciously or not) on their impressions. In comparison with the heady days of 1983, there seems to be a tendency for the loans to "trickle up" a bit - toward somewhat larger and more established micro-entrepreneurs.

At any rate, comparing the micro-entrepreneurs to whom ADEMI gave loans in the last quarter of 1984 with those surveyed in a large-scale 1980 study of the micro-entrepreneurial/informal sector, AITEC's Jeffrey Asch has found an upward skew. The average micro-entrepreneur in the 1980 study had 1.6 employees; ADEMI's recent loan recipients averaged 3.8. Moreover, a more detailed comparison shows:

TABLE 3

1980 Study: Micro-entrepreneurs
with Fixed Location, Santo Domingo

vs.

Clients of ADEMI as of July, 1984,
per Initial Loan Application Forms

0 employees	33.8%
1-2 "	47.9
3-4 "	12.0
5-6 "	2.1
7+ "	4.2

0 employees	2.2%
1-2 "	26.6
3-4 "	35.0
5 "	11.3
6-10 "	19.0
10+ "	5.9

Source: Study for the Dominican
Development Foundation by Stephen
H. Gross; personal communication
from Jeffrey Asch

Source: Personal communication from
Jeffrey Asch; based on analysis he
requested from ADEMI

In other words, ADEMI has given 36.2% of its loans to micro-entrepreneurs with 5 or more employees (6.3% of the 1980 study's universe), and 71.2% to those with 3 or more employees (18.3% of the 1980 study's universe). Only 28.8% of ADEMI loans went to those with 2 employees or less (81.7% of the 1980 universe)...

Why is this important? Quite simple: everyone agrees that the higher up one goes in the micro-entrepreneurial hierarchy, the fewer females are found. If ADEMI has not managed to give loans to more than 17% women micro-entrepreneurs to date, the proportion of female beneficiaries would almost surely drop sizeably if the loans were to "trickle up" to the larger, better-established businesses of the micro-entrepreneurial sector. And moreover, (a) due to excess loan demand ADEMI needs to do little promotion (which might have attracted new female clients if women-linked communications channels were used), and (b) with the imminent plans to buy small motorcycles for the Asesores, there has been serious talk of not hiring any more female Asesores (although many young women commute to work on motos). In sum, it appears that future prospects could see fewer rather than more women micro-entrepreneurs as clients of ADEMI, despite their solid performance and general reputation as more reliable borrowers. Let us now examine what happened with the Solidarity Groups.

E. Male and Female Solidarity Group Members: the People Behind the Puzzle

It was not until the last few days of my stay in Santo Domingo that I was able to make contact with the former head of the Solidarity Group component and begin meeting with the Solidarity Group (SG) members. Until then, I had been exploring the mystery - of whether their past performance justified the decision of ADEMI's President to halt the program - as though it were an intellectual puzzle. Meeting the people and hearing their stories brought home the human impact of that policy decision. And it provided additional support for my tentative conclusion that the Solidarity Group program had been a success in economic, social and gender terms in its heyday - before the policy began to change. In other words, ADEMI had two winning components.

What is clear is that, faced with a resource crunch (delayed receipt of Inter-American Development Bank funds) and an eroding economy, ADEMI top management in early 1984 (even before the April riots) began opting for the job-creating, less poverty-stricken micro-entrepreneurs over the survival-sustaining Solidarity Groups. What is not clear is that any empirical evidence exists to buttress management's admittedly subjective impression that the SGs' performance were questionable and their prospects very risky. To the contrary, I found indications of positive, rather than negative, performance. Only a full-scale study - which I strongly recommend - can fully resolve the question of whether SG "misconduct" contributed to their demise. Meanwhile, my partial study proved quite illuminating.

First, I coded and analyzed available data on the 46 SG's (containing 260 members) which had never been even one day late with a single payment:

			TABLE 4			Group Size	% Members w/ < 2 Yrs. in City
	215 SGs	46 SGs:	No. of loans				
			Median	Mean	Mode		
All-female groups	4%	3%	9	9.0	-	5.0	0%
All-male groups	33	33	9	7.7	9	5.6	9.5
Mixed groups:	64	63	8	7.4	10	5.7	3.0
♂ 50% female	25	24					
♀ Coordinator	28	26					

Three things are clear from Table 4: (1) There are no gender differences in the composition of the "super performer" 46 SG's vs. the full 215: all-female groups, all-male groups and mixed groups are represented in the same proportion, among the "46" as in the "215." (2) The "super performer" groups had an average of 9 loanseach - i.e., their performance held up over time. (3) There is no evidence to support the "country cousin" allegation contained in ADEMI's 1984 3d quarter report that SG members might be bringing their country relatives to join in their groups and ADEMI's largesse (I found no case of any of the "super group" members with less than one year in the city, and there were only a few of those).

In addition, my analysis of the members of the "46" showed that there was no apparent return to education: i.e., no relationship emerged between years of education and income. Worse yet, there was a clear trend for younger SG members to have more education - with no consistent effect on their fortunes. It appears that un- and under-employment and the state of the economy are now such that many young people with well over primary school (sixth grade) educations are unable to be incorporated into the mainstream economy - and in the informal sector, as evidenced by the top 46 groups, they don't seem to be doing any better than their less educated counterparts. That may be socially explosive.

All this was brought home to me my first day interviewing SG members.

My last interview of the day was with 3 women from 2 of the all-female groups (neither in the "top 46": one group had 4 delinquencies, 3 of 1 day and 1 of 2 days; the other had 2 delinquencies of 3 days each). The house was a humble wooden shack but it had a refrigerator and TV. Two middle-aged women (48 and 45, with 3 years and no education, respectively) represented a group composed of five female heads of household street-peddlers. The third woman was the 26-year-old daughter (with 2 children, aged 6 and 6 months, and an 8th grade education) of the 48-year-old in whose house the interview took place. Her group of 7 young women with children (only 1 of whom lived with a husband. 2 lived in their own quarters and 4 with their mothers) included 4 dressmakers and 3 street sellers of cosmetics and cloth. The 45-year-old said that before ADEMI she had been "enslaved by the money-lender." Her group had had 12 ADEMI loans, but as 1984 wore on, they had some delays and cuts in loan amounts. This depleted their working capital so that they sometimes had to go to the money

lenders when an ADEMI payment was due...After concluding with a discussion of their hard-won economic independence ("some women who earn money accept the man's authority, but we don't"); I was asked by the 26-year-old if I could drop her off near her night school if she arranged for me to hire transportation out of the barrio. She had changed to stylish (though cheap), clothes and her make-up was stunning. I didn't recognize her. She was studying "to improve her life." I didn't mention my data analysis on education and income among SG members.

Earlier that afternoon, I had been involved in a marathon meeting that lasted several hours. It took place in a barrio fronting the Ozama River that rainy season fought a yearly/battle with flooding and impassable dirt roads. The 10 men and 2 women included representatives of two of the "super 46" SG's. We aired the problems with ADEMI's lengthening delays in 1984 loans and the hardships. We discussed the economic crisis and their frequent response: changing business or economic activity in order to survive. One man sold plastic on the street. When that became unviable, he sold vegetables on the other side of the river. Now he is working as a driver. He had been the Coordinator of one of the two "46" groups represented, "but you have to be flexible."

Coordinator of the

I also learned the story of the/other "46" group represented at the meeting. In order to maintain his group's perfect on-time record in what turned out to be their last loan, he pawned his TV. The group never got another loan, and he lost his TV.

Nevertheless, most of the SG members interviewed said they would be willing to work with ADEMI again if the Solidarity Group program was resurrected. Even though they agreed that the SG loans never reached a sufficient level to "get them over the threshold" and create a growing and sustainable business, most had experienced some economic improvement. And even though the SG members I met are much poorer than the micro-entrepreneurs (as shown by their patched and shabby articulate clothes and poor/missing teeth), they spoke with the same/entrepreneurial spirit.

They explained to me in detail just how much of a working capital loan a person in each of their varied economic activities would need to get a viable business off the ground. The amount varied from DR \$200 to DR \$500 (for an upholsterer), probably double what was needed in 1983. ADEMI's SG loans had never gotten up to the needed breakthrough level. Perhaps in the future...

In none of the meetings with SG members, did I hear of evidence to corroborate another of the subjective impressions advanced by management (in ADEMI documents) as rationale for suspending the SG component: that SG members might well flee the city - and their loans - if the economic situation continued in crisis. To the contrary, most of these people were long-time residents of the city. Most were old enough that they had growing children for whom the city meant schools and a possible better life.. ("How could we abandon our children's future, to go back to the country?")

In fact, the only ADEMI contention that was supported by the SG members was that the SGs should be smaller rather than larger. Groups of 6 to 8 were seen and risky by some as too large, and smaller groups of 3 to 5 were mentioned when we talked about their attitudes toward participating in a resuscitated Solidarity Group program.

At this point in time, the President of ADEMI is willing to restart an experimental SG effort, if it is accompanied by a baseline study and on-going monitoring and evaluation. But he feels that because women SG members, in his opinion, proved more responsible in paying back than some of the men, such a program should be limited (initially?) exclusively to women. In fact, he would prefer that they be female heads of household ("abandoned women"), who have the urgent necessity for economic activity and responsible behavior.

In that direction, however, lies the possibility of a small "charity" program rather than a large and growing and self-sustaining economic program. What is so and growth potential. unique about the ADEMI Solidarity Group program is precisely its economic viability. Lending costs are low (presumably lower than in the individual micro-entrepreneur component, although comparative data are not available), ^{and} there are large numbers of people of both sexes who would be eager to join who already are experienced in entrepreneurial activities. If, indeed, women's performance is at least as good

as the men's, then, given their high representation in the lower levels of micro-entrepreneurs - the Solidarity Group target population - it behooves management to include them. But not exclusively. The "lessons learned" of a decade of WID indicates that "all women means small." And ADEMI's ultimate promise is for something very big.

F. Conclusion: Is ADEMI the Model for a "McDonalds of Development" Breakthrough?

In our Boston interview, Jeffrey Asch summed up the promise of the original ADEMI conception, a twin Solidarity Group-plus-Micro-entrepreneur focus, in a striking phrase: as the model on which to build the "McDonalds of Third World credit projects to help the poor." Fast, profitable, efficient, low-cost, capable of reaching large numbers of people - it could as well be an achievable prognosis for an ADEMI-type program as it proved for the U.S. fast food industry that grew out of McDonalds' breakthrough idea. If the ADEMI model were refined and "franchised" world-wide, its potential to provide substantial economic benefits to, conceivably, scores of millions of Third World women and men informal sector entrepreneurs - while paying its own way - is mind-boggling. Furthermore, as the preceding data underscore, economic benefits can bring considerable social benefits in their wake, ranging from the virtually universal increase in self-confidence among ADEMI beneficiaries to increased spending on their children's education and welfare. Additionally, if the ADEMI model - including the Solidarity Group component - is proven to be a successful private sector venture, then this new type of "McDonalds" would presumably generate its own "Burger King, et al." competitors...

The notion of private sector organizations competing to give credit to awesome numbers of poor male and female informal sector entrepreneurs may be too far-fetched a scenario for plausibility. But, even on a greatly reduced scale, if honest and efficient ADEMI-type organizations prove replicable and capable of achieving self-sufficient growth within several years, enormous progress could be achieved toward two now-elusive development goals: incorporating women into main-

stream development efforts, and promoting "growth with equity" for a substantial stratum of the Third World poor.

All in all, as I watched my last glowing sunset from my storybook hotel (built in 1503 as the domain of the then-Governor, Nicolas de Ovando), I too felt a glow. The sex-disaggregated computer runs confirmed subjective impressions of women micro-entrepreneurs as good loan clients. Their businesses grew impressively on all major indicators and outperformed those of their male counterparts in the clothing sector, the largest single category (see Table 2, p. 13). And although the Solidarity Group component remained suspended, the President of ADEMI proclaimed his willingness to revive it, on an experimental, research-backed basis. Finally, there was the alluring promise that the ADEMI model might be a replicable way for extending mainstream development benefits to women along with men in the urban informal sector of much of the Third World.

What would Guatemala offer in comparison?

III. THE GUATEMALAN ALCOSA/AGRIBUSINESS PROJECT: A "NATURAL EXPERIMENT" ON "WID"

A. Prologue - The Natural Setting and the Natural Experiment

My first dawn in Guatemala, I discovered that the check-in clerk's promise was true. The rainy season clouds had cleared and my tenth floor room did, indeed, look out on the splendid panorama of volcanoes to the west. The perfect cone of the volcano called Agua - Water - was completely visible, offering what I soon learned was one of its brief dawn or dusk cloud-free appearances. To the west lay the Indian highlands of this ethnically-divided country, and three of the four research sites of the "natural experiment" on women in development I had come to study.

In 1980, Ken Kusterer, a sociologist from American University, had spent four months conducting a study published as "The Social Impact of Agribusiness: A Case Study of ALCOSA in Guatemala" (U.S. Agency for International Development, 1981). * The work represents development research at its best: an insightful combination of qualitative and quantitative techniques that sharply illuminates the human impact of large-scale development. Moreover, the report is fascinatingly detailed and extremely well-written. But what I found most intriguing about the study since I first encountered it in my 1983 WID research (Blumberg, 1983), is the fact that its findings can be rearranged to reveal a four-site "natural experiment" on how the sexual division of labor and the sexual division of resources can affect not only the men and women involved, but also the development process itself. Although the field of women in development has accumulated a rich body of knowledge and increasing policy prominence in the 15 years since Ester Boserup's landmark book (Woman's Role in Economic Development), funding for in-depth field research is not abundant. So here, at cut-rate cost, one could do a "five years after" follow-up of/a striking sequence - from low to high - of women's involvement in the process and rewards of development.

*Kusterer (although sole AID contractor) shared authorship with his two Guatemalan researchers, Lic. María Regina Estrada de Batres and Josefina Xuvá Cuxil (see below) so the report is actually "Kusterer et al" - as is the credit.

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What is striking about Patzicia in women in development terms is that: (a) neither Cakchiquel nor Ladina women worked in the fields in pre-ALCOSA days, (b) the ALCOSA vegetables are extremely labor-intensive, (c) by 1980 the contract farmers found themselves with such critical labor shortages that large farmers had generally abandoned contract growing entirely and some of the poorer farmers were forced to spend scarce resources on expensive "labor-saving" farming methods, yet (d) as of 1980, women still did not work in the fields, to their husbands' disadvantage:

Only Patzicia has such sharp problems of labor supply because only Patzicia overlooks what has emerged in the other two villages as the obvious solution: farm labor for women (Kusterer, 1981:52).

What had happened in the intervening five years? Would I find that tradition had continued to triumph over economics? Would there still be farmers engaged in contract growing for ALCOSA? And if they were doing field work in 1985, would I still find the women of Patzicia to be as male-dominated, submissive and timid as they were in 1980 - when Kusterer found that, whereas, in Chimachoy and Santiago, where women had been pulled into field work on the new vegetables:

we rarely came across a woman who stated that she felt incompetent to discuss farm or household affairs; in Patricia this was the most frequent response (1981:55).

Chimachoy. 1980 was a bad year for/ ^{this} Cakchiquel village of about 100 families, located on/a barely passable dirt track. Chimachoy was the most negatively affected of the three villages by ALCOSA's 1980 "crisis of overproduction." After several years of good returns, the town's farmers, already highly skilled vegetable growers, heeded ALCOSA's continual calls for more production. They cut back on traditional food crops to expand their cauliflower production. So when ALCOSA was hit with an unexpected torrent of cauliflower from its 17 grower villages in July 1980, and abruptly suspended its purchase, some 2/3 of Chimachoy farmers were left with no viable outlet for their crop (1/3 were not then harvesting). There was hunger, there was anger and there were drastic losses* .

* ALCOSA claimed it had to suspend purchases or go bankrupt, contracts aside; it stabilized procedures after 1980-81, avoiding further wholesale suspensions.

There was even an attempt to burn down ALCOSA's buying shed. Many of the villagers were left with outstanding debts. The better off had been building concrete block houses to replace their cane and straw huts, many with special loans, and many of the poorer ones were paying installments on small purchases.

With respect to WID, what is significant is that (a) the women, who previously had helped in the fields only during planting, now were pulled into 2-3 days of horticultural labor on top of their normally over-burdened schedules. As a result, they (b) had to cut back on their marketing trips to town, which produced their only independently-controlled income. In consequence, (c) Kusterer found them increasingly dependent on their husbands and with possibly decreased voice in household affairs. The question of the possible negative consequences of the women's added labor and diminished financial independence was not fully explored, however. Even so, it was clear that the women were working 2-3 days per week on the ALCOSA vegetables, and the ALCOSA payment came in the form of a check (that had to be cashed in the nearest big town) - made out solely to the husband. In short, in Chimachoy, Kusterer found the situation that has become a classic in the WID literature: a development project that increases women's labor burden while (1) failing to give them a direct share of the new benefits and (2) eroding their existing resource base. In the WID literature, such a scenario often has been tied to lowered productivity and efficiency and even the failure of the project itself. So what had happened to Chimachoy, the project and the women since 1980?

Santiago Sacatepequez. In 1980, this was the most successful of the three villages with respect to the project. A Swiss-formed cooperative (Cuatro Pinos) dealt directly with ALCOSA on behalf of its 400+ members - and in order to sell to ALCOSA a farmer had to be a co-op member. Results have been exceptional:

The average farmer in Santiago has lower costs than his counterparts in the other two towns, yields that are more than twice as high, proportions of first-quality product that are 15% higher than Patzicia and 20% higher than Chimachoy, and net income per unit of land that are many times higher than elsewhere (1981:61).

As possible explanation,

/Kusterer cites the labor-intensive farming methods used on the small plots (Santiago is only 20 km. from Guatemala City and on the fringe of suburban development, so holdings are very tiny), better initial knowledge, and better advice from the co-op's agronomists than that dispensed by ALCOSA's. Might there also be a connection with the project's 1980 "WID status"?

Specifically, in 1980, Kusterer found that the women worked more as partners than as helpers to the men. Although the ALCOSA vegetables were new, these women already had an agricultural tradition. Moreover, in 1980, women seemed to be sharing in direct benefits. Women were as likely as men to deliver product to the co-op, and were frequently lined up with the men at the window where cash payments were made. There had been a price: in addition to an added "double day" burden, the women had to cut back on their formerly frequent marketing trips (their main source of independently-controlled income) to Guatemala City's main terminal market. The extent to which women actually shared in direct benefits, and the consequences, had not been directly addressed by Kusterer. Nevertheless, it was clear that Santiago women were getting more direct benefits than women in the other two villages. Questions for 1985 would include how Santiago women were faring relative to their menfolk. Other questions would include the relative success of the project for (a) the co-op, and (b) the people affected, both collectively and disaggregated by sex, class, co-op membership, etc.

San José Pinula's processing plant workers. In 1980, some 85% of the permanent workers and 100% of the seasonal ones were female. ALCOSA paid the minimum wage and legally mandated benefits - a far from universal practice among Guatemalan employers. Moreover, during most of the year, ALCOSA works very long

shifts: 12 hours, and sometimes up to 16 hours during peak periods. As a result, the ALCOSA female employees made from 150-300% as much as they could have made in market selling and domestic service, the two main alternatives, and as much as:

men can earn in the most common blue-collar occupations such as construction labor, and much more than men can earn in the typical occupation of the out-lying villages, farming. This ALCOSA wage is at least the equal of the normal family income of small-town blue-collar workers or village farmers(1981:9).

In consequence, fully 95% of the ALCOSA women said that they were highly satisfied with their pay, jobs and lives as working women, and wanted to continue working indefinitely, regardless of any husband or children subsequently acquired.

Moreover, Kusterer found, (a) they retain ultimate control over their income (not a single woman reported giving all of it to her husband), and, therefore, (b) they have become empowered in their domestic relationships and decision-making. Moreover, (c) they increased in independence, self-reliance, self-respect and self-esteem (a change in self-image that "may be the most important and most positive of all" (1981:81)). Finally, (d) there were indications of a negative effect on fertility.

In a nutshell, the Kusterer study had found the whole array of effects that have been hypothesized in the WID literature (by myself included) as flowing from an increase in women's independently controlled economic resources. Would the same relatively high wage level prevail in 1985? Would the labor force still be overwhelmingly female, by management policy? And if so, would these well-paid women still manifest the same consequences? In other words, would there be further support for the WID hypotheses on the positive impact of significant increases in women's relative economic resources?

To reiterate, the 1980 research had serendipitously covered four sites that could be arranged in the following "WID progression": (1) women don't/participate ^{work or} in project; project suffers (Patzicia). (2) women work in project, but receive no direct benefits - while project erodes their existing resource base; women nega-

tively affected, project may be (Chimachoy). (3) women work in project, and receive (at least some) direct benefits; despite some erosion of prior female resource base, it appears that women, men, family and project all benefit (Santiago Sacatepequez). (4) women work in project, and receive substantial direct benefits; their relative economic position rises vis-à-vis menfolk and family; and many consequences/with respect to their family/gender power and decision-making role, personal autonomy/independence, perceived self-confidence and fertility behavior - while their increased resources enhance the "basic human needs" of family members and get spread around the community (San José Pinula ALCOSA processing plant). Although many other research issues were investigated, following up on this basic "WID progression" or "natural experiment" will be more than enough for this summary paper.

Before going on to the methodology section, I must add a note on events that occurred in Guatemala between 1980 and 1985. The most traumatic and significant, without a doubt, is the 1981-1982 guerrilla/military war that was fought, with great civilian loss of life, in several of the main Indian areas. The Cakchiquel region was much affected, as were parts of the Quiche-speaking region (Mayan Indians speak large numbers of quite distinct dialects and languages). Following hard line tactics/policy, the military succeeded in gaining the upper hand and putting down overt rebellion. Many thousands disappeared or died. In addition, Guatemala's economy suffered various setbacks and crises during the period. The Quetzal, which until recently was pegged to the dollar (1:1), has fallen to nearly 3:1 to the dollar on the "parallel market." Nonetheless, relatively speaking, conditions are now much more stable than in 1981-1982.

B. Methodology: Finding the Kusterer Research Team and Getting the Data

Lic. Maria Regina Estrada de Batres, A Guatemalan anthropologist, had been in charge of the San José Pinula research, and Josefina Xuyá Cuxil, a bilingual

Cakchiquel-Spanish development/social promotor, had been in charge of Cakchiquel translations and interviews with women in the three villages. Her brother, Jorge Xuyá Cuxil, interviewed many of the male farmers in the villages. In interviews in Washington, D.C., Kusterer gave me clues to finding the two women.

First,
/ my prior letter produced a responding phone call and a meeting with Lic. Estrada de Batres on my first day in Guatemala. We began a fruitful collaboration to interview 30 plant employees (in 1980, she had interviewed 42) - half from the 1980 group of employees, and half newcomers with two years or less with ALCOSA.

Second,
/ the search for Josefina Xuyá Cuxil was another matter (I thought of it as a Central American version of the 1985 movie hit, "Desperately Seeking Susan," with "Josefina" substituted for "Susan"). Given the security situation in the area of the villages, my trips to the countryside had to be individually cleared and entailed an AID driver and, usually, an armored vehicle. The first foray for Josefina located her family in the village Kusterer had named. But Josefina proved to be doing development relief work in a remote village that had been hard-hit by the 1981-82 violence - and/in the process of joining the Sisters of Charity as a nun. A second, day-long expedition to the village in question did, indeed, locate her, but not her superior. Ultimately, our request that she be given permission to work on the research was granted by the Guatemala City headquarters of the order, after I made several visits to plead the case.

Third and
/ meanwhile, however, interviews were proceeding in ALCOSA workers' homes. We originally had been given permission by ALCOSA's manager to interview in the plant itself but it was abruptly withdrawn half-way through our first day. While this limited our access to overall company statistics, our interviews were not affected. And while it added to the legwork, home interviews provide a much stronger sense of level of well-being. We ended up with in-plant interviews with the manager, his second-in-command, and the general supervisor (a woman), plus the desired 30 employee interviews. Maria Regina de Batres ably did most of them.

The questionnaire used in the ALCOSA plant employee interviews replicated a good deal of the 1980 instrument, while adding a variety of WID topics related to the present research. Questions were a combination of open- and closed-end items. Management interviews were open-ended discussions.

Open-ended discussions also were used in a fourth approach, interviews with LAAD and AID officials who were familiar with the ALCOSA project history.

Fifth, for the village interviews, a general questionnaire was written for farm women and another for farm men. These, too, replicated the majority of the items in the 1980 instrument, and added WID-related topics. Because each village had certain unique angles, however, these were discussed with appropriate open-ended questions tailored to the specific situation. Once again, as in 1980, Jorge Xuyá Cuxil helped interview male farmers. While most of the men spoke good enough Spanish to be interviewed in that language (by either Jorge or myself), a few were conducted by him in Cakchiquel. In the case of the women, Josefina and I would canvass an area, decide if a given woman could be interviewed in Spanish by me - in which case she would find a nearby case to interview in Cakchiquel - or necessitated a Cakchiquel interview. In that instance, I would prospect for a male farmer or Spanish-speaking woman I could interview nearby. Then we would rejoin forces and repeat the process. All told, much walking was involved.

By such relatively non-traditional means, we accumulated quite a lot of data. Research "triangulation" methods were used to the greatest extent possible. As checks, couples would sometimes be interviewed in each other's presence; whereas in other instances, Jorge or I would interview the man separately, while Josefina or I would interview the woman independently. Women's responses in the presence of their menfolk (or even Jorge) tended to be more guarded and conventionally submissive/traditional. In three particular topics - fertility plans, intra-household control of income, and work/earning patterns - many instances where the man and woman were interviewed separately produced discrepant responses.

In total, the four of us (although Maria Regina never went to the three high-lands villages and Josefina and Jorge never went to San Jose Pinula) interviewed a total of 101 ALCOSA female plant employees and present/former ALCOSA growers of both sexes. The breakdown is as follows:

TABLE 5

INTERVIEWS:	<u>MEN</u>	<u>WOMEN</u>	<u>TOTAL</u>
A. Patzicia	13	10	23
B. Chimachoy	8	10	18
C. Santiago Sacatepequez	13	17*	30
D. San Jose Pinula	-	30	30
	<u>34</u>	<u>67</u>	<u>101</u>

*Here, 11 were interviewed at a group meeting

Finally, in between the field work with other members of the team, I also spent much of two days interviewing key informants in the Santiago cooperative, Cuatro Pinos. I had lengthy discussions with the top professional/technical staff person (who had organized the co-op), the head of the Swiss-funded "social program," and its two women home economists/promoters (one of whom conducted an additional group meeting on my behalf, using my prepared list of topics/questions with women from an outlying Santiago village). I also had briefer discussions with other co-op staff and met its president. One visit was timed to permit participant observation at the weekly payday for co-op members who had delivered product during the preceding week.

The findings that follow were discussed with members of the research team, and in two briefings with AID officials (one for ROCAP and one for the Guatemala Mission). Their suggestions and discussion were solicited and gratefully accepted. Time and space considerations, however, permit only a skeleton presentation of results:

C. Patzicia: a Case of Economics Eroding Cultural Traditions re Women's Work?

In their 1980 interviews, Ken Kusterer and Josefina and Jorge Xuyá had found no female participation in agriculture. In our 1985 interviews, we found a considerable degree of female involvement in the single most labor-intensive, time-sensitive operation: harvesting. Harvesting of both cauliflower and broccoli extends over a two-month period (at different times of the year) and typically is done three times a week. Of the 23 people interviewed, we tried to get about half 1980 ALCOSA grower families and half newer people. The newer families were located near the main Pan American Highway, and most of the older ones (which is located not far away on an older road) were found in the town itself. Although newer families seemed a bit more likely to claim the wife's participation in agriculture, there were 13 of 23 cases where the woman was described as working (in one case, just "a little"). Of the 10 women, five said they worked in cultivation/harvesting and five said they didn't. Of the 13 men, 8 said the wife worked in the fields (including the case of "a little"). One man was a bachelor and three men said no. So did a fourth man - in town by far the most prosperous man interviewed (the extended family lived in a two-story, two-vehicle modern middle-class home) - but his wife, in a separate interview, told me a different story. ⁹ Her first response to the question was to deny that she did field work. But under further probes (what about during the broccoli harvest: do you ever help out with the cutting (el corte)?), she said that she did. Three days a week, in fact - and for both the broccoli and cauliflower harvests. Her children also helped when they weren't in school. And no, field work was something she had never done before they began growing the ALCOSA vegetables. Yes, it was a good deal of extra work, but the family benefitted economically... She did not sell in the market, she said, and had no outside source of income whatsoever. Meanwhile, her husband had told Jorge that his wife dedicated herself exclusively to her home and children.

The best clue to the situation comes from the five people (three men and two

women) who explicitly told us that the woman's involvement in field work has occurred just since they began growing ALCOSA vegetables. As mentioned, these are more labor-intensive than traditional crops and ALCOSA's standards are very exacting and their days for accepting product predetermined at each location where they operate. It appears that over time, the earlier participants are placing economic criteria over cultural convention - or perhaps are no longer contracting with ALCOSA. Newer participants may be willing to be more flexible about women's work (or be drawn from a different segment of the municipality). All this requires more rigorous follow-up than proved possible with our limited time.

But the bottom line is a changed picture from 1980. In 13/23 cases (or 13/22 if the bachelor is eliminated) - over half the interviews - women were described as working in ALCOSA field work.

From the standpoint of the broader WID research, Patzicia also provided support to another hypothesis. In 12 cases with data (9 women - the 10th woman is a single farmer who has an ALCOSA contract in her own name - and 3 men), a relationship emerged between the woman having independent income and the man consulting with her on household decisions. The income was derived from marketing and in most instances merely contributed to "el gasto" - the household subsistence expenses deemed to be women's domain. But if a woman made a material contribution to this subsistence budget, in those cases where we had data, it got her some degree of consultation in decision-making. Nevertheless, only a few individuals claimed that decisions were "mutual." In cases of "consultation," the husband takes the wife's input before making his decision.

Overall, we had no cases of women too timid to voice an opinion. In cases of joint interview, however, the man dominated the conversation. And while we found the women of Patzicia to be the most dependent and male-dominated/^{of the three villages} the impression and less submissiveness of 1985 was of more openness/than Jorge and Josefina described of 1980.

Also relevant from both the standpoint of WID hypotheses and the human angle is the case of a Ladina woman whose family had arrived only nine months before. It indicates that: (a) it is independently controlled income rather than mere work in production that is more important in determining household power and decision-making leverage, and (b) how quickly a woman's position relative to her husband can erode in the face of abrupt economic change.

We sit on chairs by her hearth. Her pots and pans are nice and contrast with her new adobe, mud-floored home. Her husband had lost his job (working in surveying) in Guatemala City, inherited a small plot of land from his father, and moved the family to try their luck growing vegetables for ALCOSA on a farm near the Pan American Highway. She had always worked in the city (usually as a domestic) and felt that her income gave her more independence and household power (voz y voto - "voice and vote") there. Previously he had given her the money for "el gasto" and decisions were mutual. Here, although the initial decision to plant for ALCOSA was mutual, she works three days a week in the fields, has no outside income, and now he makes the decisions: how much to spend on food, clothes, school expenses, etc. She would like to have some sort of business (market commerce) here, but she has no one to take care of the younger of her 6 children. Fertility? No more children - her husband has decided that it is now too expensive. Meanwhile, she and her children work harder and longer than ever before.

D. Chimachoy: A Few Discreet Words

Initially, Josefina, Jorge and I arrived in Chimachoy on an exceptionally clear morning. The volcanoes of Acatenango and Agua loomed in the foreground and background, respectively. The view was one of the few things that hadn't changed. Briefly, Chimachoy was a victim of the 1981-1982 violence. Except for a very small number of cane and straw houses that are still inhabited, the previous location of the village is mainly deserted. The walls of some cement block houses remain at the old site. But the tin from their roofs now, we were told, tops some of the roofs of the new cane and pressboard houses where up to 60 remaining families now live, in a new colony located just before the point where the road to old Chimachoy frequently became impassable. There are around 40 widows, and the people of Chimachoy are very hard-pressed economically. ALCOSA hasn't operated in the village since 1981, although a small num-

ber of farmers manage to haul their product to the municipality seat, San Andres Itzapa, where ALCOSA has a buying shed. It's a difficult trip, however, and few have ALCOSA contracts.

Subsequently, we were accompanied by AID officials. All told, we interviewed 10 women and 8 men. Most interviews were done in Cakchiquel, although one articulate widow spoke eloquent Spanish. Most say that since ALCOSA left, the women work less in the fields. Several of the men would like to see ALCOSA come back to the village. The widows cultivate a bit, do day farm labor, or weave.

The overriding problem is subsistence. The houses contain almost nothing in the way of furniture (e.g., no beds) and store-bought items; they have dirt floors. People went through a lot since the 1980 study. It's better to move on to the next case.

E. Santiago Sacatepequez: the Cooperative Flourishes but Policy Changes Hinder Women

Santiago is a different world from Chimachoy. Its story is complex, but from the WID standpoint, the outline is simple: the cooperative has expanded and gained in expertise and economic leverage. It now exports directly to the U.S. via brokers and ALCOSA was only one factor in the \$1,000,000 (then still worth a million U.S. dollars) it sold last year. As the cooperative has grown and bureaucratized, its dedicated professional staff have changed some of the earlier policies. One change is that there are now three days a week when product may be delivered to the co-op's impressive physical plant. But there is only one day a week when the members are paid for deliveries. And since an incident in 1983 (more below), the co-op has strongly requested that the person who comes for the payoff be the co-op member. The number of women co-op members was not clear: somewhere between 2 and 8 of the 580 members (about 500 of them active). And since 1984, the payoff is usually given in the form of a check - made out exclusively to the member. Click.

In short, the 1980 situation whereby women were seen sharing in the direct benefits is gone. Under the new system, many women don't know how much their

member husbands received, thereby further weakening their claim to a share. Co-op professional staff - the founder/chief technical advisor, the head of the Swiss-funded "social program" and his two female home economists, among others - agree that the position of the women has deteriorated and they are now more dependent on their husbands. As we shall see, the women of Santiago Sacatepequez have a long history as skilled horticulturalists, and most co-op wives are reported to be heavily involved in all phases of ALCOSA vegetable production. But there is less time and space on their small parcels - threatened by encroaching suburbanization - to grow the traditional horticultural crops which women have traditionally sold (at least partly for their own gain) in the Guatemala City market. And with the ALCOSA-type vegetables earmarked for sale to the co-op, where women's direct access to gains is now choked off, they are now doubly disadvantaged - while working at least as hard as ever. Based on their typical 3-4 days a week of field work, could women be made co-op members in their own right, along with their husbands? Unthinkable, according to the head of the "social program." In his opinion, the men would never allow it. In Guatemalan co-ops, there has been only one member from a household - the head, who bears official financial responsibility. Unfortunately, this particular interview occurred at the end of my stay in Guatemala, too late to go back to Santiago and do another round of interviews with both men and women to elicit their reaction to the possibility that wives be admitted to membership, and hence the host of benefits provided by the co-op.

In terms of WID "lessons learned," what we have here indicates: (a) the importance of delivery channels as gatekeeper mechanisms affecting women's access to benefits, (b) how fast the balance can tip against women -when someone is not continuously "riding herd" on institutional policies and procedures as they differentially affect each gender; and (c) the finding, frequent in the development literature, that benefits - especially valuable ones - have a tendency to be distributed on the basis of relative power and privilege, i.e., "trickle up" over time.

This has been noted in a number of instances where the initial target group were those on the bottom of the class pyramid. And a parallel finding has emerged in the WID literature: even where they initially obtain benefits, it is difficult for women to retain them if they are valuable.

The incident that triggered the policy change, I finally learned, involved a woman's claim to have been shorted Q200. The co-op paid, alleging that she was mistaken (her husband had been away attending a co-op-sponsored conference, and he threatened to call in all authorities, including military, it seems). I also learned that the following year there was a reorganization and resignations among accounting personnel. Female illiteracy was then used as the general rationale for requiring husbands to pick up the money (although, as skilled market sellers, women's numeracy is not in question). Men, women and staff all mentioned the problem of female illiteracy when asked about the policy change. I never learned if the woman in question was literate or not.

But the erosion of women's position predates the Q200 incident: as their labor burden increased with the more profitable, guaranteed-sold co-op vegetable crops, women had both less time and less reason to sell traditional crops in the market. Although my interview data from the men and women of Santiago indicate that the women still have some voice in agricultural decisions, the two home economists think it is less:

Before the women in the villages (whose access to the market has been more curtailed than the women of the town of Santiago itself) were more independent and sold surplus crops in the market. They had a voice in what to plant because they knew what sold best. Now that the co-op buys, the men make the economic decisions.

The head of the "social program concurs and adds:

The participation of the woman has fallen with the cooperative...Now her knowledge has been affected. She has lost a certain independence and the taking of household decisions.

Tulio Garcia, the founder of the co-op, shares in the assessment of women's deteriorated position and notes that there is less improvement in home and "basic

human needs" consumption - including diet/nutrition - than in economic consumption. Men save for scarce and ever-more expensive land. There are many big-ticket items such as pickup trucks among the better off members. But there is still malnutrition; in fact, a new INCAP study will look into the problem among the people of Santiago.

There are two ironies involved here. First, a stratification seems to be emerging between co-op members and non-members in the town of Santiago and its seven villages - and the co-op members are increasingly being seen as the rising stratum. Second, the programs being aimed at both "the women" and "the problem with health and nutrition" are of the most traditional home economics sort.

(In keeping with the "trickle up" hypothesis, though, the three people chosen by the village leaders to be trained by the co-op as health/nutrition promoters are not the requested two women and one man; rather, three rather well-off young men were named - on the grounds that they can more easily get away for the four weeks of training.)

The Swiss-funded "social program" promotes women's groups of the sort I witnessed at a group meeting in Pachalí, one of Santiago's outlying villages. Eleven females, mostly well-dressed adolescent girls, attended a cake-baking demonstration by the home economists. The cake was baked in the community center in a modern stove donated by a U.N. agency. None of the families have anything like it.

An elderly widow who is a co-op member (one of 2 she knows about) said that a previous women's group started with 22 members but soon only 6 were left. They had many domestic arts demonstrations but the women wanted something with more economic potential.

This women's group composition (mostly young girls) corroborates the frequent experience of other home economics-oriented "women's projects." Older women with more obligations and less time need income. They don't come - or long remain - with such groups. Also echoing the experience of other such programs are the attitudes of both the home economists and the head of the social program - they

really would like to find a more income-oriented program that would increase female involvement and well-being. But such economic activities are not easily found. (And meanwhile, attendance at their meetings is low: the women in the villages, whose marketing and relative position have dropped off more sharply, must now ask permission of reluctant husbands even to attend meetings; the women of the town of Santiago itself, who still carry a crushing burden of heavy farm work and frequent marketing trips to Guatemala City market, have no time for such meetings.)

Aside from a tiny bakery project the women of one village have launched, the only other economic activity idea that surfaced is a bee-keeping project. Originally, the co-op was investigating bee-keeping for the men, but decided they were too busy. Since their understanding is that bee-keeping takes only one morning a week (an underestimate when hives are in full production, I've been told), they felt that this could be added to the women's schedules. Then, the co-op would market the honey. This would give the women both direct access to income and, perhaps, the boon of co-op membership in their own right: as bee-keepers on a part-time basis, not as farmers on a year-round basis.

My interviews with the men showed their support for an activity that provided income to their wives. And the interviews also revealed that although hours worked in agriculture has gone up for women since the co-op, most claimed they had always cultivated. Nevertheless, co-op technical assistance was directed to the male members, thereby confirming another of the most frequent "WID lessons learned": even where women are traditional farmers, it's the men who overwhelmingly get the training and extension help (Kathy Staudt has written extensively on this, for example).

Having given an overview picture of the major women in development problems that have emerged with the Santiago co-op since the 1980 study, let me conclude by showing just how successful the cooperative has been as an enterprise.

As mentioned, in 1984, the co-op sold a million dollars worth of product. Their plans for 1985 are to ship 3,500,000 pounds of product, revolving around four principal crops:

TABLE 6

1985 PLANS:	<u>PROFIT LEVEL</u>	<u>ANTIC. PRODUCTION (LBS.)</u>	<u>DESTINATION</u>
<u>Snow peas</u>	highest*	1,500,000#	75%=Miami broker; other export=25% (Los Angeles, New York, London)
<u>Broccoli</u>	2d best	750,000	50%=ALCOSA; 50%=other Guatemalan firm (e.g., CIUSA)-none for export
<u>Cauliflower</u>	3d best	1,000,000	50%=ALCOSA, 50%=direct export with new U.S. broker
<u>Brussels sprouts</u>	dropped	-	growing season too long
<u>Sugar snaps</u>	new	200,000	100%=Miami broker.

*In 1984, average selling price was US \$1.00-\$1.20/lb., but fluctuation is great.

A new venture is parsley, which fetches Q8.75/kilo, dried, for the co-op. It is sold to Maggi (Nestle) and Paviera (Green Giant) in Guatemala for soups, and similar products.

The co-op has become a large employer. It has 30 permanent employees, and from July to February, employs about 100-125 people as packers. Of these, 2/3 are women and 1/3 are men. (A brief experiment, tried last year by the co-op directors, ended in failure. Disturbed by the "constant talking" and "romances" of the women employees, they fired them, and put in all men employees. Production nose-dived so sharply that they fired the men after only one week and hired back the women - who continued to be high producers and talkative at the same time. The directors now view packing as "women's work" because of the women's allegedly greater manual dexterity - and tolerance of the boring routine.)

Moreover, its members have become employers as well. The average member employs one essentially full-time, year-round (or, for a minimum of 9 months)

agricultural laborer. The variance is from 0 to 4 such full-time employees. And while income figures for members are a little vague, average yearly income seems to be up to Q3,000, with the most successful members making perhaps Q10,000 per year. In fact, the co-op has become enough of a factor in Santiago to affect market prices in the traditional horticultural crops (such as carrots, cabbage, beets, potatoes): since co-op members are growing less - to the detriment of their wives' economic independence - there is less of a supply, and the fluctuation in price is down while the lowest price (peak season) has risen. Finally, spurred by the success of the co-op, other highlands farmers are planting what Tulio Garcia estimates to be 4,000-5,000 manzanas (1 manzana=0.7 hectare) of the new, non-traditional horticultural crops that the co-op specializes in. These are grown for export via ALCOSA and several newer (and still shaky) firms.

How quickly and how much the co-op has grown and the position of the women has deteriorated. Further analysis - and, probably, further field study, - is needed to draw all the lessons learned from the Santiago Sacatepequez experience.

F. The Women ALCOSA Plant Workers of San Jose Pinula: WID Paradise Perceived?

To summarize large volumes of data, the situation of the women processing factory employees is at least as good as in 1980, when it was terrific.

Income remains high - as the result of the long shifts - and not a single woman claimed she was less than satisfied with the work. Much of the satisfaction continues to emphasize the economic side, which continues to have strong repercussions on the women's power and decision-making leverage in their households. The proportion of women who are married has gone up since 1980, but there is still not a single woman who turns over all her pay to her husband.

The big news is the strong confirmation of the first fertility trends noted in 1980: fertility seems strongly curbed by ALCOSA employment. Almost half (14/30) the sample say they won't have more children: and they have only 2.6 at a median age of 33.5. In fact, the 30 women (all age 18-39) average only 1.9 children.

Let us first look at the women who are "1980 veterans." Their median age is 32.5 years. They have an average of 2.2 children each. Ten of the 15 gave birth/since 1980 - 3 women had 2 children each and 7 had one additional child each. Now, 7 of the 15 say they will not have any more children. These 7 have a median age of 37 and have produced an average of 2.3 children. By the standards of Guatemalan fertility, these figures reflect a remarkably low level of childbearing. Compare them, for example, with the data for Patzicia, the only one of the three villages with a substantial Ladina population. There, data were collected on the fertility of 20 women (including one single woman of 36 who was a childless full-time farmer with her own ALCOSA contract). Their median age was 33.5 (vs. 32.5 for the 15 women ALCOSA "veterans"). But whereas the 15 workers averaged 2.2 children each, the 20 Patzicia women averaged 5.2 (5.5 excluding the woman ALCOSA contractor).

TABLE 7

FERTILITY COMPARISONS:	ALCOSA EMPLOYEES 1980 (N=15)	NEWER EMPLOYEES (N=15)	(N=30) TOTAL GROUP	20 PATZICIA O +
Median Age	32.5	26.0	29.0	33.5
Mean No. of Children	<u>2.2</u>	<u>1.5</u>	<u>1.8</u>	<u>5.2</u>
Won't Have More:	47%	47%	47%	No Info
Median Age	37.0	31.0	33.5	-
Mean No. of Children	2.3	3.0	2.6	-

Furthermore, a total of 9 of the 30 women are single and childless: 1 of the 15 1980 veterans (age 30) and 8 of the 15 newer employees. The median age of these 9/women (30% of the 30) is 24 years: another extraordinary statistic by Guatemalan standards.

Let us now compare the 1985 data with the 1980 data for marital status, for another perspective on fertility patterns of the female ALCOSA plant workers.

TABLE 8

MARITAL/FERTILITY STATUS OF ALCOSA O WORKERS: +	1985 DATA		TOTAL (N=30)	1980 DATA
	1980 VE- TERANS (N=15)	NEWER GROUP (N=15)		TOTAL (N=42)
Married, w/ children	47%	20%	33%	21%
Single, no children	7	53	30	38
Single, widowed, divorced with children:	<u>46</u> 100%	<u>27</u> 100%	<u>37</u> 100%	<u>40</u> 100%
Single, w/ children	27%)	7%)	17%)	
Div. " ")))	
	13)46%	7)27%	10)37%	
)))	
Widow. " "	7)	13)	10)	

In Table 8 we see that the 1985 data indicate that women who remained with ALCOSA (the "1980 veterans," the key group) have indeed been "at risk." A much higher proportion are married: 47% vs. 21% of the Kusterer 1980 sample and 20% of the newer 1985 employees. Only 7% of the "1980 veterans" remain childless. The big news is that although these women are reproducing, they are doing so in moderation. Although 10 of these 15 women had 13 babies since 1980, not one woman has more than two children under 5; and, of course, 5/15 had none. These "1980 veterans" are young enough to have had considerably more children: they range from 25-39. The median age for the 10 who had babies since 1980 is 30, vs. 34 for the 5 who didn't. (Since the 1985 sample is not random and is quite small, these data may not be generalizable to the full universe in question.)

Two related points should be mentioned. First, the quite low fertility of these women factory workers is related to the high costs they experience for children - both financial and personal. For example, 10 of the 21 women in the total 1985 sample who have children mention that they pay for childcare (6 to rela-

tives and 4 to employees). In fact, all the women who gave reasons for not intending to have more children mentioned economic costs as a factor.

A single mother of 3 summed it up. After talking about her childcare hassles, the current economic crisis, her long shifts and her struggles, her response to the question of having more babies was almost a wail: "Aaaay, how much these children have cost me!"

Second,

/single or married, these women have considerably more leverage to realize their fertility preferences than most of the farming women in the three villages. There, a frequent complaint from women with many children - who were economically dependent on their husbands - was that she didn't want more but he did, so she would have to continue having babies.

The only case among the ALCOSA factory women that seems initially similar reveals some significant differences.

The 32-year-old mother of 7 had more children than anyone else of the 30 interviewed (only one other had more than 4 children, in fact). Her youngest were 3 and 2. More children? "I don't want to but because my husband wants them I have to continue." Do you use any birth control method? "No, I am afraid of them." This was also the woman whose husband was most strongly opposed to her working. Yet she has steadfastly refused to quit. (She began in 1980). She gives her husband nothing from her pay. Her money has given her independence: "before I worked I wasn't allowed to go anywhere and he used to humiliate me." Now he just gives her children.

The second point can be stated more explicitly. These women make an income high enough to support their family on their own, if they so choose. They keep independent control of that income (only two newlyweds even pool their income with their husbands). And their income gives them power in their personal relationships with spouses, parents and children. It also gives them more leverage in household decision-making: not only in economic matters, but also in domestic affairs and in fertility behavior. In short, their income from production gives them decision-making power over their reproduction. The decision to have further children was hers in 65% of the cases with data (13/20), primarily hers in another 5%, mutual in a further 10%, never discussed in 5%, and principally the male's in only 15%.

The economic basis of these women's household power came out repeatedly in the interviews. For example:

One 37-year-old woman's common-law husband is an agricultural day laborer - who therefore earns very little. She has been with ALCOSA since its beginning in 1975 and 3 of her 4 children are "ALCOSA babies" (ages 7, 4 and 2). A servant does the housework and childcare. She makes well over 75% (the top category) of total family income and pays not only for the household expenses ("el gasto") and the servant but also for some of her husband's agricultural expense. However, she gives nothing of her salary to him, controlling it all herself. She feels more independent and self-confident, and receives more respect from her husband since she works for ALCOSA. She also has more power in the household as a result: "One has one's resources and says 'I can buy and do.'" Most tellingly, she now feels that the woman is superior to the man - and at any rate: "I am superior: I bring in the money and he takes me into account. If he wants to do something, he consults me first."

While the final quote is more blatant in asserting her money-based power than in other interviews, the patterns described in the above quote are found in much of the sample. Let us examine some of the aggregate statistics.

Work:

- 93% of both the "1980 veterans" and the newer employees are "very satisfied/satisfied."
- 93% of the sample (87% of the veterans and 100% of the newer workers) want to continue indefinitely with ALCOSA (83% even if they have more children).
- Only 3% (1 person) does all her housework; the others have delegated it to paid or unpaid other women - or their children. This contributes to the next:
- Given the standard 72-hour work week (that often goes over 80 hours) for the greater part of the year, note that only 20% consider total workload "excessive;" in contrast, 47% find it "supportable" and 33% find it "comfortable." (Total workload includes both ALCOSA and household labor.)
- Specifically, hours worked at ALCOSA are greater than their last job in 66% of the cases, equal in 14% and less in 19% - all domestic servants

Economic contribution/control of income:

- None of the women's income is less than 25% of total household income;
23% " " " " " " from 25% - 50% " " " "
40% " " " " " " " 50% - 75% " " " "
37% " " " " " " over 75% (usually 100%) of total income.
- In 83% of the cases, the woman herself decides how she wants to spend her income.

- Parents vs. husbands - although only 30% of the women fail to give something of their income to their parents (in 66% of the cases to the mother), in only two cases of newlyweds did the women pool any of their income with their husbands. (Of 9 cases of "pooling" income, only 1 put it all in.)

: How ALCOSA income has changed their economic situation:

- Previous to ALCOSA, 37% reported that their economic situation was desperate;
" " " 26% " " " " " difficult
" " " 37% " " " " " comfortable.
- Now, however, 70% have been able to make purchases beyond subsistence-level needs (e.g., furniture, appliances, etc.).
- All told, 87% report that their lives have changed. Economic/income was the overwhelming response to this item, with greater liberty second most frequently mentioned.
- Confirming this, 87% report their economic situation to have improved, and 13% state that it stayed the same; not one person reported a decline.

How ALCOSA/income has changed their self-perception and perception by others:

- 82% report greater self-confidence than before. Many offered economic reasons, e.g., "I have the money to back me up."
- 80% report greater independence (53% give explicitly economic reasons for this).
- 67% report greater respect on the part of family members - again, economic reasons are sometimes offered spontaneously.

(Note: the statistics given in this aggregate view are compiled from preliminary tabulations by Maria Regina de Batres; they will be cleaned and checked for the final paper on the research.)

A final word on the impact of ALCOSA employment. Since the plant employs close to 300 women during most of the year (75-85% of the labor force; I was given two figures for total employment by the ALCOSA second-in-command in two separate interviews), there has been a spread effect of their wages. Not only do the women pay for childcare, a somewhat smaller proportion pay for housework and/or laundry. Local women sell foods to the ALCOSA workers who come out to the factory gate during their lunch or breaks. And there is now a definite rental market for rooms - something that was in the most rudimentary stage in the 1980 research. Several buildings that I saw during the course of one day's interviews in the town

center of San José Pinula seemed to have been recently constructed for that purpose. They are one-story affairs that have a string of rooms with separate outside entrances along an entrance passageway. Other rentable quarters are now found in private homes or their back "courtyards."

By the standards of ALCOSA's parent company, Hanover Brands, its labor practices and wages relative to the/legal minimum probably would not be anything unusually favorable. But for women in Guatemala - and especially for women in a town caught between farming and urban/industrial growth, ALCOSA and its jobs represent a rare opportunity. Supervisors can afford to be very strict about "the right attitudes" (although this emerged as an implicit rather than an explicit demand in the interviews) since there are lots of local women who would be all too pleased to work for ALCOSA. Parents (mostly mothers) who sat in on the interviews of their daughters mentioned their hopes that other daughters could eventually find employment. In 1980, the jobs were viewed more ambivalently by some parents because of the "fast" reputation of the well-dressed and quite independent young women. At that time, about one-fourth of the 1980 sample had changed their household arrangements more to their own liking, and only a fifth of the sample was married. In 1985, 27% of the 30 women interviewed are female heads of household, but the proportion married is higher in this group.

Is ALCOSA's impact stabilizing or disrupting women's domestic arrangements? Since all the statistics presented above are based on a non-random sample of only about 11% of the current ALCOSA labor force, no inference is possible. (And a reminder is given that the 1985 statistics/cannot be inferred to the total ALCOSA female labor force.) This is a topic worth more rigorous field follow-up, since in a traditional double-standard country like Guatemala, the notion that economic improvement for women leads to the disintegration of their families could be a strong disincentive for encouraging female employment in ALCOSA-type/level of return jobs. Nevertheless, the present 1985 data do not support a family disintegration/ scenario.

In sum, by the standards of women's work in Guatemala, the women of ALCOSA have found a very positive situation. By the standards of the four research sites, this is now the only one that provides direct benefits to women, and the consequences seem, if anything, to be more positive than in 1980. It may not be a "WID paradise," but the situation of the ALCOSA women interviewed does provide a treasure trove of (preliminary) support for many key WID hypotheses. But in order to nail these down, subsequent research on the impact of ALCOSA not only would have to involve a more rigorous sample of females, ^{also} it should/include a sample of males: the "significant others" of the ALCOSA women, to directly assess what the women say about these men and their attitudes.

G. A Fast Report Card on the "Natural Experiment" and "WID Lessons Learned."

The situation in 1985 proved very different than that which prevailed in the four research sites in 1980. No longer is there a clear-cut progression that can be labelled: "WID effects - from low to high." But much has been learned. ^{we note}

First, in Patzicia, the substantial incorporation of women in cultivation (even if it was somehow a sampling fluke, which it doesn't appear to be: women now working in the harvest include Ladina and Cakchiquel, older and younger, poorer and "comfortable," residents of the town of Patricia itself and those who live on its farthest outskirts near the Pan American Highway). That what was seen in 1980 as such a stubborn - and indeed inexplicable - "cultural tradition" was so substantially and rapidly breached must be viewed as significant. Its significance is both positive and negative. On the positive side, it indicates ^{long} that "the dead hand of tradition" will not/sustain a gender-related practice that has become economically counter-productive. (If it is merely less productive, and the people have enough of a cushion of surplus to tolerate some inefficiency in the name of preserving the comfortable status quo, the gender-related practice probably will survive.) On the negative side, it indicates that positive

(from the WID perspective) gender-related practices may also be quickly undermined. Such undermining can come from unplanned or very macro-level economic transformations and trends. Or it can occur as the unintended consequence of institutional policy shifts and/or choice of delivery channels (e.g., what happened in Santiago Sacatepéquez, as will be reviewed below). But either way, the lesson learned is that the relative position of women vis-à-vis men, work, and resources is much more volatile than is often thought to be the case.

A second point about the emergence of female participation in cultivation in Patzicia is that work, per se, can be cashed in for few "WID prizes." Slaves, workers and peasants have long labored in the major productive activities of their milieu - without inheriting the earth or much of anything else. So the women of Patzicia are not likely to find that their work in harvesting brings them much more leverage in major household economic decisions or much more status (vis-à-vis males) in the local community. But work in production does seem to be a first step on an often long and problematic journey whereby women gain a share in productive resources (or at least that universal solvent, income).

And the data from all the various research sites indicate support for the proposition that women's relative degree of independent control of economic resources/income is (a) more important than "mere work" in (b) affecting their degree of control over their own lives, and (c) using this control to enhance their family's as well as their own well-being.

Meanwhile, the women of Patzicia are working harder than ever before but are justifying it (vs. bemoaning their "double day" load) on the grounds that it's OK because it enhances family welfare. So they see themselves as contributing more, and thus far they seem to feel good - and a bit more important - as a result.

In Chimachoy, the problem has shifted drastically: from concern about an apparently uncompensated "double day" (the Patzicia women's emergent situation) to concern about survival. At the moment, all other research questions are off.

Among the lessons learned of Santiago Sacatepequez is that keeping benefits channelled to an underdog population (ethnic, gender, class, or whatever) requires a good deal of "help from their friends." If the underdog population does not have an advocate who can assess the impact of even ostensibly "mere procedural" changes, their chances of keeping such benefits over time probably are not good. Why? In addition to apparently innocuous policy and procedural changes that turn out to be anything but (e.g., the suspension of the Solidarity Group component in the Dominican Republic ADEMI project described in Part II, as well as the shift in payment policy and procedures in the Santiago cooperative), there will probably also be some outright attempts to coopt or coerce those resources out of the hands of the underdog population. The ideal situation is one where it is in the interests of the non-underdog population to keep certain benefits among the more vulnerable group. One obvious scenario is to head off social explosion. But since women are rarely perceived as constituting an immediate and violent threat to the government palace or its private sector counterparts, that will rarely be a WID scenario. A more probable one is that which emerged in both Santiago Sacatepequez and San José Pinula's ALCOFA plant: women were hired (or re-hired in the case of the Santiago Cuatro Pinos co-op) as the preferred labor force because they are seen as more productive - as well as more tractable - in certain and tasks. A WID lesson is how more such "win-win" scenarios can be developed/adopted.

Since the evidence of a direct connection between women's independent control and of resources and enhancement of their self-confidence, independence, decision-making power, is so prevalent in the four research sites, only more rigorous specification would seem to be at issue. This will be attempted in the final reports. preliminary summary

Accordingly, as time and space for this/has et run out, let me close by underlining the link between women's economically-derived leverage and their ability to realize their particular utilities in fertility outcomes. In this study, as in

many (but not all) others, women's fertility preferences seemed to be lower than that of many of their husbands. The fact that the interviewed ALCOSA women have regulated their fertility at such modest levels for women of such modest education and other fertility "determinants" is important. (Incidentally, 10% of the 1985 ALCOSA sample is illiterate, 45% have 1-3 years of education, 33% have 4-6 years, and only 10% have 7 or more years of schooling.) Once again, it shows that changes often viewed as culturally embedded and glacially slow can come rapidly if there is enough of a change in the underlying economic costs/benefits. And fertility is clearly more costly to these women now. It is also more costly to many developing countries, and women continue to have 100% of the world's babies...Maybe here is another case for a "win-win" scenario where the interests of "mainstream" and women in development goals coincide.

Further codification of the lessons of the Dominican Republic and Guatemala will be attempted in the final papers on each research project.