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INTEGRATING FAMILY PLANNING AND WOMEN'S ENHANCEMENT ACTIVITIES:  
THEORY AND PRACTICE

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The Equity Policy Center (EPOC), is a non-profit research, communications, and educational group founded in 1978 to study and promote means toward a more equitable distribution of income and opportunities both at home and abroad. EPOC's primary goal is to identify and promote policy and programs aimed at ameliorating the position of the world's most vulnerable populations--focussing particularly on the women among them. Because of the persistent obstacles barring women from access to development resources, and the growing recognition that effective development must involve both men and women, special efforts must be made to ensure that women benefit equally from development programming.

## INTRODUCTION

Around the world there has been a growing awareness of women's multi-faceted roles at every socioeconomic level. The two major United Nations conferences, in Mexico in 1975 and in Copenhagen in 1980, along with the U.N. Decade of Women helped focus the attention of the development community on the economic activities of women in subsistence societies and on the fact that economic development frequently undermines such work. The 1974 Bucharest Conference on World Population emphasized the interrelationships between development and fertility control. This combination of women, development and population produced a new type of programming which considered women as active participants in development rather than as passive recipients of contraceptive materials.

The International Planned Parenthood Federation took the lead with many new programs initiated by Katherine Peipmeier, then head of their women's division. But many women's organizations and population groups spontaneously expanded current or planned programs to include both elements of family planning and women's enhancement activities such as income-generating projects, literacy training, or community development schemes. More recently programs at the governmental level have adopted the view that it is often easier to reach and motivate women for family planning if other activities for women are also provided.

Funds for such programs came largely from population sources. In a period of increasing stringency for all development funds, the population programmers are asking whether they should continue to fund such integrated programs. Is the combination stronger than either component separately operating? Are certain combinations more effective than others? What indeed have we learned about the process and substance of integrated programs that can make future program design more effective?

In October 1981 EPOC began compiling an inventory of as many projects as could be identified which had components of family planning and women's enhancement activities. Our findings are presented in Sections V and VI of this report. Utilizing this information, two countries were selected for site visits: Egypt and Bangladesh. Both countries have major governmental programs which combine family planning and women's activities, and both have a variety of voluntary groups undertaking similar programming. The purpose of these country visits was to interview donors and planners as well as the people actually running integrated projects and to analyze their collective experience in terms of the effectiveness of the separate components as well as the combinations. The Egypt review is presented in Section III of this report, that on Bangladesh in Section IV. Major policy issues raised by this inventory and the country studies are discussed in Section II. This is followed by a series of recommendations regarding the design and scope of future studies and projects which integrate family planning and women's enhancement activities.

This report was based on letters and interviews much more than on written materials. I wish to thank all those people who contributed their ideas and observations to this report, especially those who participated in the debriefing sessions at the AID missions in both countries and those who attended the Washington seminar where the draft report was discussed. Laura Reynolds served as program assistant on this project and is largely responsible for the inventory section. In Egypt I collaborated with Dr. Sarah Loza, president of SPAAC (Social Planning, Analysis, and Administration Consultants). In Bangladesh my assistant was Mahbuba Kaneez Hasna. I particularly wish to thank our AID project monitor Judith Seltzer for her unflagging support and critical reviews.

## POLICY AND CONCLUSIONS

At the beginning of this project, most of us involved assumed that there was a considerable universe of ongoing projects which deliver family planning and women's enhancement activities to the same group of women. Simply put, this project was to inventory the universe, visit outstanding examples of such programs in two countries, and report what types of combinations worked the best and should therefore be replicated. What became clear as we collected information is that many, perhaps a majority, of projects which consider themselves to integrate family planning and women's projects do not target these projects at the same women nor even consider such reinforcement essential to their objectives. Thus it has become necessary to consider the theory of integration as well as the practice.

### Integration: Theory

There are two general categories of reasons given in support of integration of family planning and women's projects. The first category emphasizes process and argues that a combination of programs is more efficient and effective than each component alone. The second category involves values and perceives integrated programs as superior to family planning alone. Both emphasize that access to contraception is a basic right and that a woman's ability to make fertility choices contributes to her self image as much as leadership training, literacy, or income. Whatever the reasons, supporters of integrated programming see this strategy as an important addition to the range of family planning programs, one that is particularly appropriate in countries that have reached a plateau of contraceptive practice and are searching for fresh initiatives to increase acceptance. Fundamental to the strategy is its emphasis upon the group rather than the individual.

1. Integrated programs are more efficient or effective; they:
  - i. provide a rationale to seek out hard-to-reach women and bring them together for group activity: this approach is sometimes referred to as "pre-family planning;" you need to gain access to the women before you can give them family planning information;
  - ii. improve availability of contraceptives through group distribution;
  - iii. sustain family planning acceptance through group support and participation with activities seen as reward;
  - iv. allow collaboration with social service groups such as churches, the YWCA, rural or community development groups;
  - v. encourage the inclusion of family planning in governmental programs run by other ministries such as agriculture, local government, social welfare, education, communications;
  - vi. improve personal contact with extension workers by reducing the area any one worker must visit as a result of combining field staff of several ministries;

- vii. keep field staff enthusiastic by varying their daily work away from repetitious contraceptive distribution;
  - viii. produce income from productive programs which can be used to support the family planning aspects of the organization.
2. Integrated programs are superior to family planning alone; they:
- ix. lend credibility to family planning services;
  - x. reduce the negative image of controlled fertility by providing positive programs;
  - xi. recognize women's traditional economic roles and seek to provide alternative income so they have a choice of reducing family size;
  - xii. prove that a family can be better-off with fewer children by ensuring greater family income.

It will be seen that only the first three reasons listed above require that one group of women be involved in both programs. They presume the existence of a women's club where members come for training as well as for family planning information and perhaps contraceptives. The next two reasons involve adding family planning to existing or planned service or social activities of other groups. This is often a low-cost method of increasing acceptors by utilizing organizations already in place. It would seem logical that the clientele for the two types of programs would be the same, but in practice it has often meant setting up a clinic or offering family life education to one group of women while providing training to another. Arguments vi and vii relate to improving the performance of staff, and trade-off the single-focused approach reaching a larger number of women for a multi-message approach to fewer women. Experience indicates that family planning messages more often than not sink to the lowest priority of these messages. The final argument in Category 1. is currently very fashionable. Donors have embraced this idea as a way of avoiding continuous demand on their largesse. Voluntary groups have always held bake sales and bazaars to support social services but it seems to me there is a confusion of goals when a handicraft production center is set up both to provide employment for poor women and to produce sufficient profit to sustain the organization running the production center.

None of the arguments under Category 2. require that the clientele from one program benefit from the other. Rather they suggest that organizations striving for such desirable goals as development or the improvement of women's status will be more acceptable to a community than those offering family planning alone. Thus multi-purpose programs are urged to envelop family planning in their own efforts. There is no presumption about overlapping clientele.

If integrated programming is limited to those which in fact target their activities on the same group of women, then few of the programs inventoried or observed may be considered integrated. This says nothing about the value of the programs themselves, it simply suggests that reinforcement and overlap of the two distinct programs does not take place. If, on the other hand,

the broader definitions used in Category 2. are accepted, any ministry or organization offering these two types of programs would be considered integrated.

What does it matter? This finding is important in two respects: financial and programmatic. If women's programs are completely distinct from family planning, there is little reason for funding them from population funds. The parallel income activities might better be funded and supervised by experts in small enterprise development or agricultural extension.

The use of such separate experts would also avoid the problem of conflict between service/welfare approaches and profit-making exigencies. Where women's programs are meant to reach the women currently or potentially at risk, the program design should be adapted to the particular needs of those women.

#### Integration: Practice

Egypt and Bangladesh were chosen as countries with a wide variety of programs which combined family planning and women's activities. Details of these programs are presented in the following sections. There are important lessons to be learned from these reviews.

1. The historical/cultural context cannot be ignored. In each country there was a prevailing mode for programs which included family planning and women's activities which has evolved out of distinct country experience. In Egypt most programs:

- . follow a blueprint of acceptable women's activities based as then-innovative programming now fifty years old which emphasizes day care centers for village women, teaches sewing, carpet-weaving, and poultry raising;
- . have not been challenged or evaluated as to their actual functioning, much less their impact;
- . are essentially social programs, lightly seasoned with family planning education or services;
- . are social welfare not change-oriented programs perhaps drawing legitimacy from traditional Islamic support of charity;
- . reach different clientele with their different programs.

In Bangladesh most programs:

- . emphasize income-generating activities which are now moving away from jute handicrafts toward loans made through small groups for individual enterprises;

- . stress door-to-door repeat visiting in both urban and rural areas in order to reach women in seclusion;
- . select as their target clientele the poorest among slum dwellers or villagers;
- . involve female group formation in order to provide both types of programs to the members of the group which includes widows, and divorced women as well as married women of fertile age.

2. Village women are the focus of most programs in both countries, both governmental and private. The term is confusing since in neither country is the administrative village a traditional entity. Further, traditional settlements are seldom a community but rather are ridden with class and factional divisions. Voluntary groups extending community development have found their programs tend to reach only the better-off families. Decades of socialism seem to have put a floor under poverty in Egypt; increasing scarcity in Bangladesh is exacerbating class divisions. Most voluntary groups in Egypt ignored class differentiations in their programming; in contrast most programs in Bangladesh increasingly target the landless and destitute. Equity concerns thus dominate the family planning programs, for the better-off villagers have higher fertility than the poor.

3. Urban programs in both countries recognize the importance of face-to-face contact. In Bangladesh door-to-door repeat visiting provides a distribution system for pills and condoms, encourages continued use, and serves as a window on the world for the secluded women. In Egypt where a clinic visit must precede prescription of the pill, natural women community leaders in Alexandria were given incentive prizes for motivating neighbors to accept family planning.

4. Volunteer women started these urban programs. Many programs by government as well as non-governmental groups use the term. Increasingly these women are paid something for their efforts, but often at rates below market. In Egypt two programs use young women to visit homes in the rural areas, but one cadre are permanent civil servants while the other are temporary, poorly paid "volunteers." Both paid and unpaid volunteers are sometimes given incentives for the number of women they motivate. Is the use of "volunteers" exploitive of women or does it provide income not otherwise available?

5. Competition between governmental and private integrated programs is more keenly felt in Bangladesh where funds are much less plentiful than in Egypt. In fact two well-funded major rural programs in Egypt are run by non-governmental research-based groups. In Bangladesh a government health and family planning extension worker is assigned to service as many as 5,000 people; one private organization has seven women working with the same size population. Comparisons between programs are unrealistic without some comparison of the costs and of the number of families an outreach worker is expected to serve. In both countries the preferred ratio was one home visitor to 1,000 people or about 200 families.

6. Bureaucratic inefficiency of governmental programs is a major inhibiting factor in both countries. The contraceptive distribution was widely faulted; many groups in both countries have chosen to develop alternative supplies which they distribute or sell outside government channels. The size and coverage of government health clinics looks much better on paper than it really is. The issue is whether to replicate governmental programs by setting up parallel services, or whether to pressure the local bureaucrats to perform to standard. The choice between replicability and intervention has important programmatic and funding implications.

7. Women staff are increasingly being used to reach women. Influenced recruitment, poor training, inadequate supervision, and lack of promotion prospects continue to plague such women, particularly in the government-run programs.

8. Women's programs in both countries suffer from middle-class assumptions about the needs and desires of the poor. The emphasis on sewing as a major income-producing activity for women is simply unrealistic though owning a sewing machine does have status value for those who can afford it. In Egypt the emphasis on day care centers for the poor village women overlooks the economic value which children in such families still have. In Bangladesh the repugnance to speculation in food commodities has led to the requiring of poor women to follow a higher moral code than the rich moneylender does.

9. Functional education including literacy training is still listed as a priority by many programs despite evidence that using education of adults as the primary intervention point in social change simply has not worked. Time constraints on hard-working women at subsistence levels make attendance difficult. Programs with immediate pay-off such as income or loans attract women more readily. Most loan programs require women to learn to sign their names. This effort often leads to greater interest in education. Such interest may be focussed on seeing that their children, especially their daughters, attend school.

10. The question of exploitation is raised with regard to many of the women's income activities. When a woman's group organizes poor women to make handicrafts, then splits the profits to support the middle class organization does that create a "begum sweatshop?" If handicrafts are of such poor quality that only the supporting organization will buy them, is that not patronizing? If overhead costs are not included in evaluating the income of a venture, is the project really economic? If women are trained in rug making do you congratulate the company for creating employment or complain because the women's wages are lower than those of their husband textile workers?

11. Western feminist theory was widely challenged by women in both countries who criticized the emphasis on individual rather than family welfare. Western women working in Bangladesh for voluntary organizations have criticized programs which allow a village woman to use her loan to buy a rickshaw for her husband or a graduate of a jute factory to invest her earnings in a sewing machine for her son. In Egypt efforts to improve the quality of cheese and the income from it ran into traditional beliefs. A milk

separator could do in minutes what is a long and tedious task. But women did not take their milk to be separated because everyone would know how much milk their cows produced. This not only would let the husband know the wife's income, but it might attract the evil eye for flaunting their good fortune.

### Implications for AID Programming

Programs which integrate family planning and women's activities provide an important strategy for use when contraceptive use plateaus, leaving pockets of women with continued high fertility. Key design characteristics of such programs are listed below.

1. All components of such programs should have as their target the same group of women. The objective of integrated programming is to reinforce family planning with useful activities for women, and to enhance women's activities with improved access to family planning information and services.
2. Repeated face-to-face contact is an essential ingredient in integrated programming. Group formation once achieved, increases reinforcement through group solidarity and simplifies contraceptive distribution. An alternative approach is door-to-door home visiting which is repeated monthly or quarterly. Sometimes this precedes the formation of a group, at other times, the visiting itself fulfills the service and reinforcement functions.
3. All women in a program do not necessarily have to be involved in all components for the project to be integrated. Particularly in urban areas where door-to-door visiting reaches thousands of women, the availability of women's groups for those women who desire them is sufficient. In other words, while it is hoped that women will continuously practice family planning, they do not necessarily need continuous training. Savings groups may require periodic meetings to start, but may become more like a rural bank as borrowers become more sophisticated.
4. The women hired to work with women's groups and to visit homes need to be provided with improved training, adequate pay, transportation, supervision, and promotion possibilities.
5. Because easy access to family planning information and services is fundamental to this approach, staff should be allowed to distribute pills and condoms. The staff should also be able to facilitate clinic visits for injections, IUDs or sterilization, and accompany the women at least for the first visit.
6. Income generating activities are the most effective type of intervention when trying to reach the poor. Such women work long hours and will not easily change their daily schedules unless there is immediate or near term reward. Such need justifies payments for training or guaranteed buy-back of articles as a short term strategy to provide

transitional income. Specific income activities and the types of rewards need to be based on recent data concerning women's lives and current information on existing income generating programs. If such data do not exist, they should be collected.

7. Integrated programming should avoid the long term commitment to production centers which are in fact small factories. This particularly applies to ventures aimed at passing profits to finance voluntary activities. If the training given to women does not allow them to find employment in economically profitable enterprises, then that training creates dependency instead of promoting greater independence. Letting workers use their share of profits from such a factory to set themselves up in other income activities is a policy that deserves imitation.

8. The creation of savings and loan groups among the poor is an alternative approach to providing capital for micro-enterprise. Technical advice as to the viability of the enterprise and short term oversight of loan repayment is an essential ingredient to this method of increasing income for the poor.

### Conclusion

The use of population funds for such integrated programs can be justified only for their immediate effect of reinforcing contraceptive usage. A secondary justification comes from the longer range, but more illusive impacts:

improving the self-image of the woman allows her to participate in family decisions including fertility;

group activity widens the world view of many isolated women and provides them with alternative sources of authority outside their immediate families;

the ability to earn an income gives an alternative to relying on a son or brother to support her if widowed or divorced, a support increasingly denied.

The narrowed focus suggested here for programs which integrate family planning and women's income generating activities greatly simplifies program evaluation. First, it allows more accurate information about women who contracept by providing data on usage not merely on acceptance. Secondly, by recognizing income activities as the intervention of first preference, the programs can be measured in terms of income produced, jobs created, and loans given.

However, any evaluation should incorporate the double goals of integrated projects as well as the discrete measures. For example, the quality of service and data associated with the face-to-face family planning approach enhances any program utilizing it. On the other hand, measuring income projects solely in economic terms ignores the need for prolonged training or a transitional phase of subsidization. In other words, if it is accepted that family planning and women's enhancement components of integrated programs must reinforce each other by reaching the same group of women, then their final justification must also be in terms of the combination of their impact. Most certainly the results will show that for reaching the isolated poor women in many countries, programs which combine family planning and women's income activities will prove to be superior and more effective programming.

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No way!

## EGYPT

### SUMMARY

A review of programs which integrate family planning and women's enhancement activities in Egypt was undertaken during February of 1982. A summary of findings and recommendations is presented here followed by more detailed analysis of the projects visited and information collected. Reports of actual site visits are presented in Appendix A.

In 1973 the Egyptian government officially recognized the relevance of women's status and employment to family planning. As a result most current population programs appear integrated on paper. Yet, for a variety of historical, philosophical, and bureaucratic reasons, few programs are in fact integrated. Rather, multiple, separate services are generally offered by a single agency or organization for multiple clients: the integration is of theory, not practice. The exception is one recent project in Cairo. Thus the impact of truly integrated family planning women's programs has not been tested in Egypt.

The fact that the programs offered are separate and distinct one from the other--like beads on the same necklace--does not automatically invalidate their usefulness, nor should it detract from their individual quality. What the reality of the Egyptian program requires is a second look both at the assumptions upon which integrated programs are based and at the women's activities themselves. If the family planning programs in Egypt are actually working well in spite of the fact that the women's activities do not reach the same women served by the family planning clinics, then there is no apparent population rationale for those women's activities, and so such components should have no claim on population funds. If on the other hand, as seems to be the case in Egypt, women's activities do not have much impact on the use of contraceptives, the reason may be because they are not reaching the same women. Under these circumstances it would seem logical for donors of population funds to revise the programs to target the same clientele.

Such a strategy, however, accepts without question that the women's activities offered would enhance family planning if the programs were integrated. In fact current Egyptian women's programs are extremely limited and unimaginative in their approach. They seem to be based on a combination of idealized Islamic portrayal of appropriate roles for women with outmoded middle class assumptions about attitudes and desires of poor women. There exist few ethnographies or other types of village studies, much less focused work about the lives and activities of rural women. Allman argues this is typical of the entire Middle East where there is "an overemphasis on values, norms, and belief systems, and insufficient attention to empirical indicators..." (1978:19). In Egypt this tendency has been exacerbated by security problems since the 1940s and by the predilection of educated Egyptians for the urban life.

There was some experimentation with rural social programs in the 1930s as part of the worldwide search for new political and social forms. The lack of serious studies since then has allowed these programs to continue unchallenged. Further, these early programs as well as the voluntary organizations trying them out were rigidified and bureaucratized by the national socialism of Nasser of the early 1960s. Income generating activities seem to have been particularly circumscribed

by the governmental structure and priorities. The opening up of the economy in the past six years is clearly creating new opportunities for entrepreneurship, but this lesson does not yet seem to have reached the groups operating at the village level.

Recommendations: The rapidity of modernization in the Egyptian countryside makes the reconsideration of women's activities all the more imperative. Evaluation of the current range of income projects, particularly the sewing activities in terms of who utilizes and benefits from these programs, and in what way, would seem an obvious first step. The review should result in a handbook of existing programs with their advantages and disadvantages, the costs, expected return, etc. all carefully outlined.

Complementing such a specific evaluation should be a series of village and town studies which detail the actual lives of women at several socioeconomic strata. Recognition and documentation of the varying stages of development in which women are to be found in different regions or even in different strata in the same region is clearly the first step in adapting both the family planning programs and women's activities to the needs of the women themselves.

A second step would be a series of pilot projects which introduce technology and credit for poor women to utilize in ameliorating their daily tasks. Lack of time for new activities is frequently cited as the reason women do not participate (Assaad, 1980; Harik et al, 1978). Income from animals and poultry, typically women's tasks, is essential to the survival of poor rural families (Harik, 1978). In addition one or more pilot projects might be targeted to a slightly higher socioeconomic strata in both cities and rural areas. Women in these families may have some leisure time since they no longer raise cattle or poultry (Rugh, 1980). Alternatively they may have found other economic activity to occupy them. Data from the first phase studies should help clarify their actual activities and family size. Kelley suggests that such families which are in transition may respond more quickly to reduced fertility and so may be preferable target groups (1981). All these pilot efforts should contain family planning and women's activity components which reach the same clientele and should be designed to be closely monitored.

The raida rafia\* (female extension worker) is an already established position in both the MOSA and the PDP program. Such women could be used in data collection and certainly should be involved in the analysis of the findings and formulation of recommendations for pilot projects. Increased numbers, improved supervision and pay, more focused responsibilities, opportunities for advancement, combining the two cadres all could make this service both more attractive and effective. Especially as new programs for women are evolved, the raidat's bridging function will be even more important. Repeated home visiting has been found in the CEOS program and in other countries critical in ensuring continued contraception. As has been found repeatedly, visiting women at home is an important strategy for getting them out of the home. Just by example, the raidat function as change agents. This group of women should be upgraded and better utilized both for family planning and for women's activities.

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\* raida rafia is the singular form of the term; raidat rifat is the plural form.

## PROJECTS VISITED

During the month in Egypt I visited the Cairo offices of the major organizations running population programs in the country, talked with several development groups which do not stress population activities, and met with outstanding women leaders (see Appendix E). Based on these discussions and the advice of the USAID officers, I scheduled site visits in Alexandria and Minia in addition to those in and near Cairo itself concerning the following programs.

<u>Project</u>	<u>Funders</u>
<u>Large-scale projects working within the government structure</u>	
Population and Development Program (PDP) of the Population and Family Planning Board (PFPB)	UNFPA, USAID, IDRC, DANIDA, The Pathfinder Fund, The Ford Foundation
Integrated Social Service Delivery System: Menoufia, Social Research Center, American University of Cairo	USAID, UNFPA, The Ford Foundation
<u>Medium-sized private projects:</u>	
Alexandria Family Planning Association	IPPF, CARE, The Pathfinder Fund
Coptic Evangelical Organization for Social Service (CEOSS)	FPIA, Church World Service
<u>Small projects:</u>	
Sandyoun and Tersa Village Programs	Cairo Women's Club
Toufoula el Saida Model Center*	Cairo Family Planning Association
Society of Vocational Training and Productive Families (VTPF) Center*	The Pathfinder Fund

In each case I interviewed the project personnel at the site and talked with the women attending the clinics or training sessions. In addition, my Egyptian colleague collected data on the women attending the starred (\*) programs.

Of the above projects Menoufia, the Alexandria Family Planning Association, and Toufoula el Saida began as family planning projects to which women's -- and other -- activities were then added. In the other instances, a social program pre-existed the addition of family planning programs. In the case of this specific VTPF program, however, the new project site -- there are 85 in Cairo -- was planned and implemented as an integrated project. PDP, and Menoufia as it expanded, are meant to enhance existing governmental programs though PDP emphasizes economic activity while Menoufia focuses on health and social services.

Whatever their historic evolution, women's activities included in these and other programs reviewed:

- . are remarkably similar as to the activities included in their programs;
- . see women as passive recipients rather than participants;
- . have not been challenged as to their basic assumptions;
- . have not been studied or evaluated as to their actual functioning, much less their impact;
- . are essentially social programs, with little priority given to family planning; and
- . are social welfare not change-oriented programs.

While many of these characteristics are attributed to the top-down approach, there is an underlying set of assumptions which reinforce these programmatic decisions and would lead to similar programs regardless of the level of initiation.

First is the general philosophic outlook of Egyptian population programs. Since 1973 they have been based on the principle that in the long term any development program will eventually reduce fertility. Given this reasoning, there is no need for integrated projects to target the same women because by definition all projects for women are automatically integrated. In other words, income or literacy will change women's attitudes and so bring about a desire for fewer children.

Secondly both Islamic and middle class values proclaim "women's place is in the home." In the absence of studies which show the reality of life among the poor where women's economic contribution to the family is essential, social programs based on these values such as mother's clubs, daycare centers, or sewing classes continue to be introduced. Yet visits and evaluations by many people suggest that rural women's clubs do not function well if at all; daycare centers are underutilized and serve the middle class more often than the poor; and sewing seldom provides for more than pin money.

One reason these programs are so pervasive is historical. The blueprint for these programs was evolved in the 1930s by a group of young foreign-educated Egyptians who wished to go beyond the charitable approach to the poor and actually work in the villages. The original group, called the Pioneers, was all male. Working with them, but never allowed to join the organization was a woman, Zahia Marzouk, who was at that time, working in the Ministry of Education in the Division of Child Welfare. This group provided the impetus for setting up in 1935 both a School of Social Work and the Association for Social Work. As early as 1938 the group sponsored a conference to encourage smaller families; at which Zahia spoke about the "Happy Family," a concept still used.

In 1936 the Ministry of Social Affairs (MOSA) was established. Over time many of the Pioneers became ministers of MOSA and other ministries. The emphasis on participation of village men continued and by 1957 MOSA was working in 125 villages. Zahia moved over to the Ministry of Social Affairs to become the first head of the Department of Private Agencies. In that capacity she encouraged

reaching rural women through their children. She also encouraged fish ponds and poultry raising. Above all she tried to get women to recognize their own personalities. But it was the inability of MOSA to involve women that led Aziza Hussein to start the work of the Cairo Women's Club in Sandyoun in 1949. This village was one of MOSA's most successful in terms of men. After three months of visiting women in their homes, the Club suggested a nursery be established for their children.

From its inception, the Ministry of Social Affairs instituted regulations for the registration of voluntary agencies both as a way of controlling their activities and of providing social service organizations with a small stipend. This applied to the village level community development association as well as to groups such as the Cairo Women's Club. In 1963 Nasser invited all the organizations to add family planning to their activities. According to Aziza Hussein, getting involved with the government family planning program "ushered in a new uneasy era for the voluntary sector. We found ourselves locked up in difficult rules and regulations which for a while dampened our enthusiasm and halted our creative energies as pioneers." (1980a:5) Today there are both categorical and regional federations of voluntary groups; each organization is supposed to attend both federations. The director of the Federation of Social Welfare Agencies in Alexandria, for example, supervises 785 associations of which about 400 are concerned with child welfare, 300 with religion and culture, 20 with social service, 15 community development associations, and one family planning organization. Volunteers complain that they spend all their time attending meetings rather than doing good work.

### PROGRAMS

As noted above, there is a blueprint for programs aimed at women. These are discussed below in order of their usual introduction.

Daycare nurseries. In conducting the inventory of women's projects for this review, we found that Egypt was the only country listing daycare as a major component. The historical reasons for this emphasis have been discussed above. Children were seen as the best entry point for reaching women in seclusion. Through the children, cleanliness and nutrition can be taught. Mother's clubs would bring the women together to learn sewing, crocheting, and knitting. Village women were clearly supposed to have both the time and the aspirations of middle class housewives.

Research around the world as well as in Egypt points to a very different picture of rural women. While the hours of work per day vary by socioeconomic class and landholding, most women in villages work over ten hours per day (Tinker, 1981). Such women lack time to socialize in women's clubs; nor is childcare an issue; rather children--especially girls--become mother's helpers almost as soon as they can walk. Thus using either daycare or mother's clubs as intervention activities to reach women is not likely to be effective for poor rural women. On the other hand, living styles of the urban poor are very different and both daycare and mother's clubs may prove to be useful interventions.

The daycare centers visited which were in social units were reasonably well appointed with government supplied tables and chairs. Attendance was low and most children questioned came from other than poor families. The Sandyoun nursery school was by far the best attended and the only one that seemed more than a playschool. Yet even there there had previously been more children in attendance so that the school was not operating at capacity. The nominal fees and two meals a day do not seem to attract the poorest children. In no case did there appear to be a relationship between children in school and women in any activities including the clinic. Thus even reaching women through such nurseries does not seem to work. On the other hand CEOSS noted that they have established childcare centers in some villages precisely to please the better-off and so earn their support in introducing other parts of their program.

Literacy. Training women in literacy seems an obvious project in light of statistics which show that the enrollment of girls in school in Egypt is only 56% versus the all-Middle East average of 68% or the average of middle-income countries, as Egypt is classified, of 81%. Yet a poor rural woman burdened with a long working day is unlikely to see any advantage to learning to read. Few programs in rural areas have recorded any success. Urban women have both more time and incentive. The UNESCO literacy cards invented by Zahia Marzouk for use in Alexandria might well be used more widely.

The real pressure for education, however, should be at the primary level. Given the fact that Egyptian women marry for the first time at the extremely low average age of 16.9 years, the turnover of school generations is very rapid. Resources spent in educating girls to primary certificate would be more likely to have an impact. Further, attaining such education seems to postpone the age of marriage by two years (Kelley, 1981).

Sewing, knitting. Many groups teach sewing as one of the activities of a mother's club. Productive Families runs special training courses with those for unmarried girls running for two years. It seems obvious that it does not take two years to learn to sew; presumably the courses are used for other purposes as well. Most training courses are much shorter for adult women: CEOSS has one 45 days long; VTPF is part-time for six months. There is usually a nominal fee for the course. Many organizations arranged loans or extended credit so women could buy machines for use at home. Some women said they could make one or two dresses or pajamas in a day at a profit of one pound each, but most women sewing on their own at home made garments only for family and friends...income substitution rather than income generation. VTPF and a clinic in Menoufia assist women to sew garments to order while working at home and then help market them. Without such assistance in design, and the implied quality control, hand-sewn garments were often unsaleable. Only the sewing factory in Shanawa really seemed to provide consistent income to employees, in that case primarily unmarried young women.

An evaluation of sewing as an income producing activity is long overdue. A 1980 assessment done by the Research Division of the PFPB showed the same mixed picture of the impact of the sewing machine project in the village of Garrees. Thirty-four machines were distributed to five villages in the Garrees village complex or one per 633 inhabitants. The machines are purchased by a family through installments. Just what neighbors pay to use the machine to purchase is unclear, but the study says as many as six women use a single machine in one day. How this affects their individual ability to earn money is also not clear. Whether the families buying the machines do it for community service

or for status also needs to be asked. Many of these questions were raised by the report itself, underscoring the need for additional studies (Shanawany, 1981).

Information should be gathered on the socioeconomic level of the women buying and using the machines, on the actual income produced, and on the cost of running the program versus the benefits. While it does not appear to me that this is an important income activity, particularly for the poor, it may be that teaching sewing is appropriate to attracting slightly better-off women to clubs, particularly in the cities. However, these women are probably already controlling their fertility. Women in the El Waili scheme in Cairo who needed to make money were seeking more profitable training, in this case plumbing and electrical repair (see Appendix A-10).

Knitting with machines. The knitting machines observed were too large for the women to keep at home. Thus most of the knitting took place in a club room on a few machines. Once again it would seem important to ask whether these programs are meant to be economically viable or whether they are used to draw women to a central place for enhancing family planning. Since most of the knitting students were unmarried girls, they were not always instructed in family planning and presumably did not yet need to contracept. Since a woman must have a child as soon as she marries, it will be some years before the young women utilize family planning services.

Rug-making. The making of Persian carpets is a skill taught to the very young, girls and boys about 11 or 12. Several organizations had started this type of project on a small scale. While it certainly brings income to a few young girls, its relationship to family planning is fairly remote unless done on a commercial scale as at Mahala el Kubra. At that factory the demands of the job have resulted in employees having smaller families than their neighbors. Most of the women now employed started as young girls when the factory was set up to provide employment to the children, primarily boys of workers in the Mahal el Kabra textile factory. The head of the carpet cooperative is the director of the textile factory. The women requested daycare facilities, which they have received, and are now demanding increased fringe benefits, an action which may make the factory uneconomic according to a recent study (Hassan et al, 1982 ). The women have access to the textile factory health scheme but are reported dissatisfied with it.

Poultry-raising. Chickens and ducks are typically raised by women. Breeding and inoculation can improve the return both in eggs and meat. This seems best done on a commercial scale as in Fayoum where the chicken raising was a village council project employing men. They sold the chicks to the women to raise. In Sandyoum and in Alexandria collecting money for the chicks or ducks given to women to raise is a continuing problem.

None of the above projects seem to be well adapted to the needs of poor rural women. Most income-generating projects are geared to pin money, if anything. Is that what is desired by the women? Does such a level of income have any fertility impact? Should these efforts be considered income or welfare projects? Is it not time that some careful assessments of these projects are undertaken?

Other income activities: A variety of other projects for income-generation were mentioned to me during my interviews. Except for flower-making, I saw none in action and have been told that many ideas were never tried, or were quickly found inadequate. Others, such as making pots and pans in Menoufia, seem to be prospering. The most unusual, training women for electrical repair and plumbing, has been several years in development and has only begun its teaching phases. Because the training is taking place in a building attached to a mosque and under the aegis of a male benevolent society, the problem of male objections has been overcome in advance. The society will locate jobs; the women will work in pairs, and only in the immediate neighborhood.

Many projects revolved around food: cooking pastries for feasts, making jams, catering for daycare centers or perhaps for other village women. Preparing food for later cooking is also popular: dried orange peel for confectioners, pasta for the macaroni sellers, or peeled vegetables for working women. The latter project failed because the women were embarrassed to admit to neighbors that they needed money. The sponsors felt that if such an activity were to succeed it would need a complex marketing organization which it did not have.

Pathfinder representative Dr. Tarik has proposed that women in villages served by a mobile health unit near a teaching training hospital be trained in making various hospital supplies. Women could make surgical gowns, theater masks and the like. The mobile unit could carry the supplies to the hospital. Medical students would also be trained in the needs of poor women. To date the project has not been funded.

CEOSS makes available small no- or low-interest loans for village women and men. One man built a small shop into his home with the loan. He had been a sugarcane seller until the ministry of health prevented his selling cane for health reasons. His wife makes and sells tamaya each morning; the rest of the day the greatest demand is for Coke. He has bought a refrigerator so that he can serve them cold. A woman eeked out a living selling her own cheese throughout the year. A loan allows her to buy and store larger amounts of cheese, increasing her income so that she can support herself and her aging husband. Loans, accompanied by technical advice, are proving to be an extremely useful intervention around the world. Any expanded program for women's activities should certainly consider including such small loans. Thought also needs to be given to who gets the loan and for what. CEOSS distributed cream separators under hire-purchase, and trained the purchasers in repair and maintenance. But all the purchasers were men despite the fact that this is a traditionally female activity (Khattab, 1980).

Family Planning: With the exception of VTPF all the projects visited had a separate clinic where women could get contraceptives. The clinic was seen as one more of the services that ought to be provided by a social unit or organization. Even the El Waili center which was to train women in plumbing and electricity had reserved a room for a clinic and was seeking funds to equip it, though a clinic already existed on the next block. Perhaps it is in keeping with tradition, or the cohesiveness of lineage, but each service center seemed to want to be able to supply all services to its clientele: men, women, and children. However desirable, this is an expensive method of providing services.

VTPF was restricted to educating about family planning; women were expected to visit the government clinic or a private doctor for the required examination necessary before even pills can be prescribed. This was the one project where family planning and other activities were utilized by the same group of women. Yet here also there was a push toward a clinic on the grounds that government clinics gave poor service by male doctors.

Because of this pressure for each program to provide all services--to offer a necklace not just a single bead--all programs in Egypt resemble each other whether they started as population or as social service programs. As a single bead, family planning too often blended into the necklace. As Omran has written:

Integration of family planning into health or development programs is meant to enhance its chances of success. If, however, integration means overwhelming or overshadowing family planning by emphasizing the programs in which it is integrated, then the reverse will occur. That is probably the fate of the family planning program in Egypt unless strict monitoring of integration is undertaken. (1980)

#### GOVERNMENT SERVICES

Both the Menoufia and PDP programs are designed to make governmental services at the village level function more effectively. It should come as no surprise that family planning programs themselves often fall victim to bureaucratic problems. There also seems to be a widespread skepticism about government run programs; stories of villagers preferring to pay the government doctor in his private clinic abound, as do stories of ill-equipped clinics and empty medicine stocks. Menoufia tries to use committees to intervene to make the system function. PDP adds incentives for an enlarged village committee. Both groups pay individuals to attend these meetings, so the meetings function even if the services do not.

Women extension workers: The raida rafia was created in 1964 by the MOSA as a bridge between social services and first rural, then urban, women. The objective of the program which was started in 1964:

...was to train carefully selected village girls from every province in the country who would go back to their respective villages to act as agents of social change through their leadership of the feminine sector, and thereby pave the way for the implementation of national development programs, foremost among which is family planning. (Hussein, 1980b:136)

These young women are given a five-month residential training course which extends from personal care and hygiene to methods of community organization. In 1981 the actual number of raidat of the MOSA was 1,166, who work primarily in the rural areas although 124 are designated urban raidat. All of these raidat are career government employees. They are paid a regular salary of LE 10 a month with incentive pay yearly up to LE 60; this means they average LE 15 per month. Their assignment is multi-purpose, and many spend the bulk of their time seeing that pensions are received by widows. Since there is usually only one assigned per village, the raidat cannot cover all households with any frequency.

The concept of raidat was picked up by the PDP but was confused with the idea of voluntary leadership by outstanding women. Thus the PDP raidat are termed volunteers and are paid only LE 8 per month, but only if they meet their target of house visiting. Further they do not have the tenure of government employees. At first only one of these raidat was assigned to a village, but now there is an attempt to assign each to only 250 women of childbearing age. There are now 1,217 PDP raidat serving 274 cluster villages. A recent survey of these women showed that slightly more than half are unmarried (51.8%); the rest are married (39.1%); divorced (4.7%); or widowed (4.4%). The majority are under 25 years (Shanawany, 1981). Thus the idea that these would be village women leaders has not transpired. Women with sufficient time and status to be volunteers at the village level probably come from conservative families who would not wish their women to do house visiting.

The result is a confusion between the two cadre of raidat in the minds of many people. The women serving would seem to be drawn from the same backgrounds, but one is trained for five months outside the village while the other is supposed to receive five days training. The ones I interviewed, however, have yet to be trained although they have been working for months. The MOSA raidat are career employees with a salary almost twice that of the PDP raidat. Further, the MOSA raida is supervised by the MOSA head of the social unit in the village cluster. The PDP raida is expected to work closely with the appointed village head who is the convenor of the PDP advisory committee. The social distance between the poorly educated young woman and the village male leadership results in little supervision and great loneliness. It may also account for the limited hours which most PDP raidat work, about 12 hours a week as opposed to the assumed 30 hours per week (Shanawany, 1980).

The idea of a local woman making repeated housecalls to supply pills and check on problems with IUDs is a powerful one. CEOSS has 42 such women leaders working in 28 villages in Minia. They receive 5 piastras for the first hundred women visited monthly who are contracepting; and six piastras each above that. We visited one such leader in Samalout. In her area there are 897 women of whom 391 are not at risk: being unmarried, divorced, or widowed. Of the 506 women, 44 are pregnant and 403 are now practicing; that leaves only 59 women for her to convince. It also means her monthly income could go as high as LE 23 if she can visit each woman each month. Such an income is much higher than either government raidat.

This woman, a Muslim, was the type of local leader originally envisioned by the PDP program. She completed six years of school and so can easily keep the careful accounts needed for the job. With only two children and a husband working in Iraq, she had the time to visit. Further, remittances enabled her to own a TV, range, and washing machine, indications of an income level which meant she did not do her own baking. CEOSS recruited her six years ago.

The need for some type of catalytic agent to reach women in seclusion is widely recognized. Marie Assaad has suggested developing a team of carefully selected "enablers." These women and men would "work to bridge the gap between rich and poor and help villagers learn to help themselves." (Assaad, 1980:40). She suggests that each enabler work with two or three lineages in a village, a tacit recognition that villagers are not the homogenous communities they are too often assumed to be.

## CONCLUSION

Whatever the size or sponsorship of the projects reviewed which had been listed as integrated projects combining family planning and women's activities, they resembled each other remarkably. A few more innovative ideas for women's activities were being discussed and/or tried by Pathfinder, Alexandria and Cairo Family Planning Association, and CEOS. But these efforts are tentative, and not at all well documented. The more traditional activities have not been evaluated as to their effectiveness; doing so should be given high priority.

The expectation that family planning and women's activities must be targeted to the same group of women if they are to reinforce each other is simply not part of Egyptian planning theory. Integration means providing multi-services. Development will eventually mean falling family size. There is no attempt to demonstrate short term causality. Only Pathfinder had a program where both components reached the same small group of women.

Women's activities, particularly income activities, need to be made more responsive to the real needs of poor women. Studies which reveal women's current economic activities and document the reality of life in village and town are essential to designing such improved activities. The women themselves need to be drawn into the planning and implementing of new projects which might be aimed at reducing their daily household burdens, improving the income of current activities such as raising cattle or poultry, making butter and cheese, or selling tamaya.

To reach women in seclusion, the raidat cadre needs upgrading and reconceptualizing. Such an extension service can provide a bridge between women and governmental services. But such comparatively low-level government employees cannot exert influence on government services in order to make them work better. Some sort of intervention is often necessary to see that the poor are served. In Egypt, existing voluntary associations often play this role, serving as intervenors in many areas. The importance of this role, and of an independent voluntary sector, needs greater recognition.

## BANGLADESH

### SUMMARY :

A review of programs which integrate family planning and women's enhancement activities in Bangladesh was undertaken during March of 1982. A summary of findings and recommendations is presented here followed by a more detailed analysis of the projects visited and the information collected. Reports of actual site visits as well as the inventory of integrated projects in the country can be found in Appendices C and D.

The traumatic birth of Bangladesh in 1971 drew to its aid not only international and national donor agencies, but a plethora of voluntary organizations. Early relief efforts focussed on programs for destitute women, food, housing and health care for the poor, and infrastructure support. Population programs under the Government of Pakistan had generally been a failure (Robinson, et al, 1981); new approaches were clearly needed. The World Bank provided funds for the integration of population activities into six government ministries, three of which developed women-specific programs. USAID, in addition to other population programs, gave support to a variety of international and local voluntary groups offering activities relating population and women's activities.

The first thrust of women's programs was in the traditional welfare mode, with income and educational activities ancillary to social support. The network of women's organizations which reached both into small towns and into the rural areas seemed to provide a useful avenue for family planning programs. This was a logical combination since it is widely assumed that any income generated by a woman will affect her fertility. In rural areas this strategy involved the formation of village level women's clubs or cooperatives to be the locus of both women's activities and family planning programs. Problems of class and patriarchy as well as the time-consuming realities of women's economic activities has limited the appeal of such an approach to certain groups of women.

While the interplay of class diversity and purdah is peculiar to Bangladesh, the inflexibility of women's work at subsistence levels is a worldwide phenomenon. Both factors have challenged the theoretical assumptions of community-based mother's clubs and caused modifications in most programs. Target groups of women today are smaller and more socially and economically cohesive; income activities are being diversified as the handicrafts and jute markets reach saturation. Emphasis is given to individual enterprise--largely of traditional activities--financed by local savings groups or banks. Yet many of these activities, particularly rice husking and the making of puffed rice, are being undermined by the rapid introduction of commercial mills. Educational efforts are seldom given top priority as a first intervention and so are postponed, if not dropped altogether.

In Dacca the Concerned Women for Family Planning pioneered repeat-visit door-to-door delivery of contraceptives by upper class volunteer women. Women's groups in other towns were encouraged to set up similar projects often using the same name. More recently, the Dacca group itself set up projects in four provincial cities. Over time the house-visiting field staff has been

professionalized through training; these motivators now receive both salary and travel costs. Like many other family planning delivery programs, Concerned Women is being encouraged to set up other types of women's activities which so far show mixed results. Their training center has attracted other family planning groups and has become a source of income.

The Dedicated Women for Family Planning in Comilla has set up a small batik and tailoring center to make clothes and household effects for sale on the local market. While the center employs a few contracepting women, the main purpose of this activity is to support the organization itself. Given the overpowering poverty of the country, many organizations are taking this approach of setting up separate profit-making ventures to provide income for their service and charitable activities. Debate over the efficacy as well as the morality of such efforts is reminiscent of attacks on elite women's groups which set up handicraft centers for rural women; does such activity help or exploit the women? Are such centers merely "begum sweatshops?"

Recommendations: The repeat-visit door-to-door approach which is the prevailing mode of family planning in urban areas today is being incorporated into rural programs as well. Such focus on the individual household is imperative in Bangladesh as a necessary response to the extreme isolation of the Bangladesh woman. Not only are all women constrained to a greater or lesser degree by the structures of purdah, but the workloads of all but the better-off women--urban as well as rural--allow for very little flexibility in time use. Further, the physical isolation of women in the rural delta is compounded by annual floods which turn the fields into lakes and the raised living space into islands. Areas close to Dacca, but off an all-weather road or all-season river are therefore as remote and traditional as more distant villages with better communication links. Geography, and its effect in isolating village women, cannot be overlooked in planning any type of social service activity. The repeat-visit door-to-door approach is a logical response to this isolation. A better understanding of current programs with their problems and successes could speed the adoption of this technique not only in Bangladesh, but around the world.

Given the geographical obstacles to governmental planning and centralized programming, greater decentralization of authority and increased regional variation might be expected. On the contrary all government bureaucracies focus on Dacca from whence all prerequisites and rewards flow. Making the government work is not the sole concern of organizations involved in population or women's activities. However, because of the resources flowing into these sectors and the critical importance of making such programs work, experimentation may be more possible here. Reduced areas for field personnel to cover, prizes for outstanding work, improved supervision with greater opportunities for promotions of women extension workers should be selectively tried. Decentralization could lead to more flexibility and better contraceptive distribution.

Greater emphasis should be given by all voluntary groups to cooperating and reinforcing government efforts at the local level. The current trend is to duplicate services, even importing contraceptives directly, and ignore or end-run local officials. Several groups, on the contrary, try to organize the people to demand service. Others try to push officials to work harder. For example, the International Union for Child Welfare supplies an

"intervenor" to a thana where she works with the Mother's Clubs to "ensure that programs function as intended" supplementary pay for added family planning responsibilities encourages the individual official as well. Variations of this approach should be more widely utilized.

Income-generating activities undertaken by the voluntary as well as governmental groups range from subsidized, unsaleable embroidered work to artistic handicraft items with ready markets, from rice-puffing to solar drying of coconut. There is a great deal of sophisticated accumulated information about marketing, training, and production, especially with regard to cottage industries which needs to be collected and disseminated worldwide. More unusual is the rapid expansion of loan-bank programs which enable individuals to start mini-enterprises. While early projects tended to be in traditional areas, newer activities are being tried occasionally such as market gardens and tree planting. Information both about the way the loan scheme works as well as about the myriad of activities funded also needs better circulation. UNICEF published a first attempt at providing such materials in 1977. It is time for another publication.

Most voluntary organizations insist that village programs should be targeted on the poorest. However, statistics show that the slightly better-off are more likely to accept family planning than their poorer neighbors. These women have more education and often set norms for the rest of the women. Women of this class in many ways are the most constrained by traditions of purdah. A pilot project should be funded to test educational, employment, or health interventions designed to reach and involve these women. Such a project could have important humanitarian as well as fertility implications.

One area, frequently discussed but as yet untried, is the creation of a women's market. Already some women are selling such everyday needs as salt or soap from their houses in the bari. Often the capital for this enterprise has come from the loan program. Production centers spun off by the Lutheran World Federation have women managers, but LWF staff must continue to help with the purchasing and men are employed to do the selling. Perhaps some sort of door-to-door sales-women such as AVON might be developed, or catalog sales. In any case, some attempt to allow women access to and participation in the market needs to be initiated.

Pressures by external donors to require family planning programs to set up profit-making subsidiaries should be reconsidered. Voluntary groups are fragile organisms requiring great dedication even when staff is paid. The added management tasks of a profit-making activity are considerable. More problematic is the psychological and programmatic confusion which such an ill-matched combination seems to produce. An exchange of information among groups so engaged could help clarify the problems and utility of this approach.

Pressures exerted by donors and voluntary groups in Bangladesh are considerable. It is not surprising that there is a growing resentment in the country about its being used as an experimental testing ground. The bulk of the anger comes not from new approaches but from having new ideas imposed without consideration of local views or adaptations to the prevailing mores. Of course change programs are meant to change. The issue is in identifying local leadership that can help fashion appropriate change programs.

The growing self-confidence and independence of Bangladesh voluntary leadership has led to a distancing from foreign voluntary efforts and perhaps less interchange of ideas and programs than is desirable. Efforts by the government of Bangladesh to coordinate family planning related programs may not be the best form for the exchange of information on their service programs. Alternative mechanisms should be set up when practical issues of people-focussed development could be discussed and the long term societal impact of even the most benign social programs could be considered.

Nowhere is the need for better communication between local leaders and foreign workers in the country more apparent than among women. Western feminists tend to see women's rights irrespective of women's responsibilities to family or society. Bangladesh women function within the family, however restrictive and exploitative this system is, it is unreasonable to expect abrupt change. Because of purdah and poverty there are few Bangladeshi women, particularly in the rural areas, with the daring or training to work outside the home. Thus, most voluntary organizations rely on foreign women to run their programs. They are an impressive, dedicated, able group who are often subjected to discrimination within their own organizations in addition to the prevailing societal discrimination. Nonetheless, they need to separate their own views from what is possible or acceptable within a changing Bangladesh context. How to do this without undermining the enthusiasm of these women or the impact of their programs is the challenge. More careful analysis of the problem areas and points of disagreement between local and foreign women would be a start, with a series of working groups to follow.

The degree of ferment and change in the countryside cannot be overestimated. Women's access to even small amounts of money, to tiny loans, may release energy or cause status improvement far beyond expectations. Widespread organizing of the landless, whether for economic, social, or political reasons, is bound to destabilize the current fragile rural balance. Such changes can be captured for positive action, or used to foster class welfare and religious revivalism. It is an opportunity and a challenge not to be lightly taken.

#### PROJECTS VISITED

Priority is given by the government of Bangladesh both to population programs and to activities which improve women's status. As a result nearly every outreach program, whether run by the government, international agencies, or voluntary organizations, includes elements of both components. During my four weeks in the country I interviewed administrators of over twenty voluntary groups, both international and local, and made six site visits to see programs in actual operation. My Bangladesh colleague interviewed women participating in two additional programs as well. In addition I met with members of the Bangladesh government, international civil servants, with U.N. agencies, members of donor organizations, and university professors. (See Appendix E). Undoubtedly there are many other groups and individuals I did not meet. The level of activity is both exhilarating and confusing. To give some sense of the wide variety of groups active in Bangladesh I have listed below the programs I reviewed categorizing them by programmatic emphasis, geographic focus, and whether they are governmental, or international voluntary, or local voluntary organization.

TABLE 1

MAJOR GOVERNMENTAL PROGRAMS - Population and women's activities as a special women's program added to some of the thanas in which these programs are working.

Ministry of Local Government: Rural Development and Cooperatives:  
Integrated Rural Development Program (IRDP), Women's Cooperatives. Operating in 28 thanas by June 1980; 12 thanas to be added. IRDP alone operates in over 200 of the 473 thanas in Bangladesh.

Ministry of Social Welfare: Rural Social Service (RSS), Social Welfare Mother's Clubs added by 1984. RSS itself operates in 65 thanas.

MINISTRY OF WOMEN'S AFFAIRS - National women's organizations

Bangladesh Women's Rehabilitation and Welfare Foundation (BWRWP): serves and trains destitute women, production centers and five secretary training centers in urban areas.

Bangladesh Jatio Mohila Sangstha (BJMS): runs union level centers to train women in handicrafts, literacy, and family planning.

LOCAL URBAN VOLUNTARY ORGANIZATIONS EMPHASIZING FAMILY PLANNING

Bangladesh Family Planning Association (BFPA): federation of urban groups; started mother's clubs in 1977 and have 50 clubs in 19 districts.

Concerned Women for Family Planning: women's organization based in Dacca but recently expanded to four other towns.

Family Planning Service and Training Center: coordinating funding and training body for small local voluntary groups.

INTERNATIONAL GROUPS EMPHASIZING FAMILY PLANNING

Pathfinder Fund: community-based distribution in 13 areas.

Family Planning International Assistance (FPIA): funding not executing agency.

LOCAL URBAN GROUP EMPHASIZING INCOME ACTIVITIES

YWCA: craft center in main Dacca plus two slum projects.

LOCAL GROUPS FOCUSING ON VILLAGE DEVELOPMENT AND IMPROVEMENT

Bangladesh Association for Community Education (BACE): introduced universal primary education in one union of Comilla District; developing primer for mass literacy; scholarships for girls to attend secondary schools.

Bangladesh Mahila Samity Mother's Clubs: projects in 4 villages and two areas of Dacca run by several branches of this elite women's organization.

Bangladesh Rural Advancement Committee (BRAC): actively organizes rural poor; uses Paulo Freire's method for functional education; works in agriculture, health; family planning education; trained IRDP women field workers; has a woman's income program in Jamalpur.

Gonoshasthaya Kendra (GK) (People's Health Center): hospital and village health clinics run by a dedicated community whose members also help grow agricultural crops to provide food for the center. Has spun off a pharmaceutical factory as well as two health centers.

Nigerikori: urban women activists assist rural women who migrate to Dacca; later began to organize women in four rural areas. After 1980 a group of male organizers moved over from BRAC; rural teams now work with husbands; three separate women's projects continue.

Fatema Rural Education and Health Center: village voluntary organization started in Chittagong District by successful sons of Fatema who continues to reside in her village home; primary school, family planning services door-to-door; income activities.

Udayan Sangha: village voluntary organization started in Comilla District by village leaders and civil servants of the thana to enhance social services to the poor of the surrounding villages and towns.

#### INTERNATIONAL GROUPS EMPHASIZING RURAL DEVELOPMENT

The Asia Foundation: works with village voluntary groups.

CARE: runs a Women's Development Program in 90 villages in Tangail District; manages the Food-for-Work distribution; operates an excellent program in vegetable seed distribution.

International Union for Child Welfare (IUCW): collaborates with the Ministry of Social Welfare to run the Mother's Clubs; assists with marketing handicrafts.

Lutheran World Federation (LWF): runs agricultural, health and functional education projects in northwest districts; have set up four women's groups in small towns; two now independent. Have own construction unit for houses, school buildings, and roads.

Mennonite Central Committee: emphasize farming and appropriate technology

Save the Children-US (SAVE): village programs in four thana new women's program emphasizing savings groups in 13 villages.

#### OTHER LOCAL GROUPS OF INTEREST:

Bangladesh Small and Cottage Industries Corporation (BSCIC): a government organization to assist micro-and small-scale enterprise; a woman's unit in 1981; imports international experts to help with design and marketing.

Micro Industries Development Assistance Society (MIDAS): recently formed organization to work with voluntary groups involved in income activities.

Women for Women: organization of women scholars who are health and family planning activities in villages;

With so many organizations and ministries operating in the country, the Population Control and Family Planning Division of the Ministry of Health and Population Control attempts to avoid duplication by allocating sections of Dacca, towns, or rural areas to different groups, a practice that is more flippantly referred to as the "rent-a-thana" approach. With 470 thanas in Bangladesh, however, there are many which have no programs. So, despite criticism that Bangladesh is being used by development groups as a social science laboratory, the government continues to encourage voluntary groups to engage in rural development and family planning. This receptivity is not only due to the prevailing poverty of both government and people but also to the search for effective population programs. Jalaluddin Ahmed, Joint Secretary of the Population Control and Family Planning Division, noting that every variable which affects fertility in Bangladesh is pro-family, expressed his view that the country must simply try everything.

Today most programs for women start with income generation. Underlying this focus is the assumption that increasing a woman's income will have a direct impact on her fertility. While such a causal relationship has been widely challenged by studies of working women in many countries, this belief should not automatically be discarded with regard to Bangladesh. Almost anything which raises women's status within the family is not only good in itself, but probably allows her a greater say in family decisions including the number of children desired. Further, the specter of divorce hangs over all Muslim women. Village tales are replete with stories of the destitute divorced woman and also of the prudent wife who accumulates hidden wealth against such an exigency. Numerous children are supposed to provide a cushion for the impoverished woman.

A woman's own ability to earn may be a more certain way to plan for the future; it is also a way to feed and support her family. A recent survey by the Women's Ministry shows that most of women's income goes toward basic human needs for family survival. There was also concern least jobs for women threaten the men. In a few cases men have asked for similar job training. But in fact many income schemes for women provide family capital which is then invested in a rickshaw or sewing machine for a male family member. Thus women's programs are generally viewed as supportive.

A second underlying assumption is that rural women have time to engage in income activities, that especially women in purdah have much leisure time. The perceived challenge is to provide opportunities consistent with the limits of seclusion. There is little recognition of women's economic roles in rural areas, or of class differences in these activities. Nor is there always an understanding of how these activities as well as class and patriarchy limit women's ability to respond to new programs whether based on women's activities or on family planning. It may be useful to discuss these three points in greater detail.

Patriarchy: Patriarchy has been defined "as a set of social relations with a material base that enables men to dominate women." (Cain, Khanam, and Nahar, 1979: 406). Its major enforcing instrument is the seclusion of purdah: behind the veil (Papanek, 1973; Jahan, 1982). While central to Islamic practice, some

Hindus also follow a form of seclusion. Hill tribes do not. With the rise of poverty many of the obligations of men under this system to care for widows and divorced kin have been eroded while few of the limitations on women's economic opportunities have been relaxed.

What this means is an increasing number of households headed by a woman, between 15 and 20 per cent by most estimates, and that these families are most likely to be living in absolute poverty. Some 5 per cent of all women are considered destitute. Programs of the BWRWF are targeted at such women whose status is so low that they are free to come out to a central place for training. The Food-for-Work program is increasingly hiring these desperate women.

Restrictions of purdah, while falling hardest on the poor, also inhibit recruitment of women extension workers, and limit the mobility of even the highly educated elite women. They also require village prayer to be sex-segregated. Even such fairly radical groups such as BRAC and Nigerakori only have mixed groups at the district level. Yet changes are visible. When GK first sent women paramedics to village health clinics on bikes they were heckled; now it is routine there but not widely imitated. Most organizations expect women to cover less territory because they must walk. CARE and SAVE have not only recruited women staff for their programs, but the women have moved away from their home villages. The Department of Agriculture has given two years of training for extension services to 112 women and now cannot figure out how to deploy them.

Class: There is a growing disparity of income in Bangladesh. In 1963 only 5 per cent of the population was considered under the poverty line; in the seventies this figure had risen to 40%. Landlessness was under 14 per cent in 1957 and 38% in 1973 (McCarthy, 1978; 1981d; Alaluddin and Sorcar, 1981). Factionalism dominates village interchange, but the patron-client relationships this entails apparently shift with the fortunes of the village leaders (BRAC, 1980; 1981). A dedicated fieldworker with IUCW said that the only villages where their program did not work were those split by party faction.

Scholars studying Bangladesh villages identify at least three levels among the residents, all of whom seem poor to an outside observer. The poorest group is landless; all family members must seek income in any possible occupation. The second group farms the land, but cannot subsist on its product and so must earn money to supplement the farm income. Finally there are the secure or solvent farmers whose land can support the family needs throughout the year.

The existence of such a bifurcated society at the village level has led many groups to focus their efforts entirely on the landless, whether for social service such as the women's clubs of the RSS, or for organizing the poor as BRAC or Nigerikori attempt to do. On the other hand, CARE recognizes the diversity and tries to reach all elements of the village with one or another of its programs from immunizations to seed distribution to women's groups. SAVE, another community-focussed organization, is disturbed by the dominance exercised by the elite in their village development committees and is rethinking its whole program. One immediate change has been to set up a woman's program outside the male committee.

Clearly women's groups are not free from the pervasiveness of class bias at the village level. The women's cooperatives of IRDP have been faulted for not reaching the poorest women although:

many of the members with access to IRDP resources can and do depend on these additional inputs to maintain their subsistence level existence. This is because the general conditions in the country erode the stability and security of all but the most secure of village families. Any investment which supports this increasingly marginal population helps maintain some control over land and other resources in the hands of basically small independent farm families (Feldman, Akhtar, and Banu, 1982: 213).

Economic activities and women's time: Women at the village level, whatever their income level, work longer hours than men. The average rural woman works 70 hours per week while the man works 60 hours (Caldwell et al, 1980). Further, wives of small farmers work longer hours than either women of landless families or wives of more wealthy farmers (Farouk, 1980). While the hours which rural Bangladesh women work may be somewhat less than rural women work in non-purdah countries, it should be stressed that even so less than half their labor is in housework.

Women of subsistence and marginally productive farm families are increasingly involved in carrying food to workers in the fields, in pumping water from tubewells in order to irrigate fields, in weeding, thinning, and watering crops such as melons or dal growing close to the households, in harvesting melons, chilies, potatoes, korchu, and in processing these and other crops in the household compounds. In addition, women are responsible for seed selection and preservation for most crops, and are responsible for caring for any stored grains such as rice, wheat or barley, whether seed or eating grain. These tasks are in addition to other productive activities, family care and household maintenance (McCarthy, 1981b:2).

Urban women continue to work harder than men, indeed while they generally account for 40% of all family working hours in the rural areas, they account for 50% in the cities. Much of the difference is due to the increased need for childcare which becomes almost entirely the women's job. Adult men account for only 44% of money income with wives and sons supplying the rest in equal amounts (Caldwell et al, 1980).

These changes suggest that urban women get less help in their chores from the family, are more constrained to the house because of childcare than they were in rural areas, but often find income activities in the form of domestic service in the towns. These conditions of life would seem to promote smaller families, unlike the pro-family condition of rural farm households.

## PROGRAMS

In Bangladesh there has been considerable change in the type of programming both for women's activities and for family planning during the decade of independence. These changes have been in response to growing understanding of the realities of women's lives among the rural and urban poor. A brief review of the several phases of programming will be followed by a detailed analysis of the major programming thrusts.

Benevolent Activities: The first type of woman's program in independent Bangladesh was the result of mobilizing elite women's groups to assist the destitute, often raped, women victims of the war. These groups were coordinated by the government in 1972 and now function as the Bangladesh Women's Rehabilitation and Welfare Foundation (BWRWF). This was followed in 1977 by the government-supported Bangladesh Jatio Mahila Sangstha (BJMS) which was meant to provide support and coordination for the growing number of women's programs throughout the country. Production centers to train women along the lines started by BWRWF were a central concept. This general thrust was based on the tradition of charity: volunteers are essential to administer the program; income activities, especially jute-making and handicrafts, were minimally pursued with little economic analysis or market research. The YWCA and the Bangladesh Mahila Samity, among others, started smaller programs and addressed the issue of sales through stores in Dacca and in the case of the YWCA catalog sales abroad was set up not only to market goods but to advise on design. KARIK, a women's voluntary handicraft organization, was organized to provide export services for the growing volume produced by outreach activities. IUCW and BRAC have more recently started another major shop, Aarong, in Dacca.

Too many similar programs too badly planned and organized have brought this approach under scrutiny. Should voluntary groups be running factories? Are these just another form of exploitation, especially if profits go to support the mother organizations? Do these programs become just "begum sweatshops? If only training is done, how do the women get employment? What happens when so many women grow silkworms for a limited market, or make poorly sewn jute handbags or children's dresses in the absence of quality control? What happens when the international jutemarket collapses?

Both voluntary groups and the government are responding to these issues. The Bangladesh Small and Cottage Industries Corporation has brought in UNDP-supported design and marketing experts. Organizations are encouraging the making of products for the local market. Some new projects such as dried coconut or roasted soybeans have been developed by the technology program of the Mennonites.

Even more imaginative is the process followed by the Mennonites and other jute programs to avoid creating employment dependency in the volatile jute market. After working for a year each worker is given a lump sum which represents her share of profits. She is then given assistance for investing this as she wishes: a rickshaw for her son or funds to sell old garments, a group of 71 women formed a cooperative and bought all the accoutrements for weddings to rent out: tent, plates, rugs; the cooperative makes as much as 1,000 taka a month!

Mother's Clubs: Such a program moves out of the welfare approach into more participatory programs. While both approaches often involve the formation of local women's or mother's clubs, the difference is in the amount of involvement required of the women before they can benefit from available programs. Many groups require the group to start a savings plan, before making individual rotating loans available. While cooperatives in theory invest as a group, in Bangladesh the women buy goats, cows, or the implement to husk rice. Or, they buy rice or mustard seed at a low price and sell at the top of the market. At least one voluntary organization has ruled out such commodity speculation as a suitable income activity although the richer villages do this all the time, often exacerbating shortages during time of famine (BRAC, 1979).

In 1975 the World Bank provided major funds for adding family planning to the programs of BWRWF and for developing women's integrated programs in the Ministry of Local Government's Integrated Rural Development Program (IRDP) and the Ministry of Social Welfare's Rural Social Service program (RSS). The theoretical justification for women's cooperatives was the previous experience of two-level coops at Comilla while the RSS programs were modeled on the successful Korean Mother's Club program. Many of the subsequent problems faced by these three programs were due at least in part of the lack of a database concerning Bangladesh women.

The Mother's Clubs program, widely copied by voluntary groups, suffered from inadequate analysis of the Korean experience. A fundamental difference exists between the Mother's Club efforts in the two countries. Unlike Korea, Bangladesh made no effort to alter the patriarchal control of men over women in the name of national development. Given the prevailing authority patterns in Bangladesh, which are diffuse at best, any attempt to command such a change as was done in Confucian Korea would probably not have been successful (Tinker and Cho, 1980). The current army leadership took three days after the March 24, 1982 coup to denounce efforts by soldiers to enforce head-covering of all women. The Bangladesh government, while supporting the idea of mother's clubs has not dramatized the importance of all village women coming out of seclusion to rally for national goals. Clubs have gone to the women in the bari. The impact has been considerable, but patriarchy has not been challenged.

A second difference between Korean and Bangladesh Mother's Clubs is the target women. RSS, as a welfare ministry, has from the beginning focussed its efforts on the poorest women, usually landless. On the contrary, in Korea the leaders of the Mother's Clubs were drawn from the local elite. Their prestige was captured for family planning and for the many income activities they undertook. The women's cooperatives of the IRDP might have been expected to attract such women; certainly the male coops are dominated by the local elite. But restrictions of purdah have kept the wives of such leaders from any but nominal participation. Many widows from this class have found support in the women's coops, but the bulk of coop membership seems to be from the subsistence class.

Realities of class divisions in rural areas challenge the whole concept of community development. There is no community. There is little trust. Savings/loan groups seem to need an outside guarantor to make them work. Almost no loans or projects are group-based, even within the cooperatives; rather they

are all individual loans. The increasing recognition of diversity at the village level has led most voluntary groups to concentrate on smaller units which have reasonable socio-economic cohesion.

Jute handicrafts: Unique to Bangladesh, jute handicrafts seemed a logical activity for poor women. Through cooperation among the voluntary groups it has become a major industry, with quality-control, improved design, and a cooperative exporting and marketing organization called Jute Works. An environmental campaign in Europe against the use of plastic shopping and shoe bags has greatly increased the demand for simple jute Action Bags. But all voluntary groups are aware of the fragile international market and are seeking to diversify. Greater emphasis is being given to local market needs such as children's clothes, or to controlled markets such as buying blankets by the voluntary group itself to distribute to orphanages.

A basic dilemma of handicrafts is whether the voluntary organization should set up and continue to run a production center. Under this approach a limited number of women are given subsidized employment. The YWCA craft program has employed perhaps 400 women over a period of ten years. Mahila Samity works with about one-hundred families. Many of the BWRWF training centers became production centers when the trained women could get no other jobs. Compare to this the Saidpur Action Bag Handicraft report on using jute-making to help women achieve self-sufficiency, a policy followed by many groups affiliated with Jute Work. Under the guidance of the Mennonites, this jute factory began releasing women workers after they had earned a 5,000 taka nestegg. Since the policy was begun in 1981 there have been four groups of released workers totaling 558 women. A study of the 61 women released in June 1980 showed that 88% were making satisfactory income in their new enterprise a year later. The MCC gives technical advice and supervised investment for six months and helps with banking for another six months. Three per cent of the women had left the area; and 8% had failed in their new work. The activities chosen were: buying a sewing machine for self or family member (20%); a rickshaw (10%); selling old garments (15%); groceries (12%); other businesses (33%). One woman built four shops for rental.

Tailoring/sewing. Tailoring in Bangladesh is traditionally a man's job. In two villages I met women who had bought machines for their sons to use. In Comilla, however, the sewing and batik activities of the Dedicated Women have shown a profit in the first year. Capital costs of the machines were donated by the Asia Foundation, however. The products are geared to the local market, and the effort is kept purposely small with the sewing done in the organization's office. The objective is to develop a profitable sideline for the organization rather than to train and employ large numbers of poor women.

Seri- and eri-culture. Growing silkworms is another favorite cottage industry. If the worms are fed on mulberry leaves it is sericulture; if on castor bean leaves, ericulture. The latter silk is coarser. Unfortunately, there is limited local demand and neither the material nor the design is yet up to international standards. Generally the growing is a family effort with both women and men participating in the raising.

Individual enterprise through loans. The above activities involve training women in new skills, usually in a group. They also require efforts in design and marketing. Loan programs, on the other hand, allow women to invest in an activity of their own choosing. Naturally these are usually traditional and

well understood activities such as raising livestock or poultry, making fishnets, or buying a dhecki--the foot-operated rice huller. Between 60 and 75% of the harvest is hulled by dhecki, compared to 5-10% in commercial mills, and 15-25% in small mills (Mahmud and Islam, 1981). A recent case study found that 80% of the rice stays at the village level (Begum and Greeley, 1980). Women not only save money husking their own rice, or loan money or grain by processing for neighbors; puffing rice is an important periodic source of income for as many as 55% of village families (Gil, 1980).

The rapid increase in commercial mills, about 6% per year, clearly will have devastating effects on this form of women's village enterprise. One smaller custom mill displaces about 300 women while the larger modern mills displace over 900 women with their dhecki and another 180 women parboiling rice which is not necessary in these modern mills. It would be difficult to slow the introduction of mills; nor should women be condemned to the long hours of pounding rice. It is essential, however, that poor women benefit from the efficiency of the new mills. To do so, they need to earn money to pay for milling. Alternative activities for individuals or groups of women are sorely needed. Other areas of food processing such as potato drying, may provide new forms of employment. Improved home gardens are being encouraged by CARE; these efforts might become commercialized. Raising tree seedlings for fuelwood and erosion control might be a new activity.

Savings/loan groups: This technique of forming a small group to start tiny savings, then offering rotating loans, is patterned on the Grameen Bank idea (see, Yunus 1978). Many voluntary groups use this method for group formation especially among the poorest women or men. Social pressure encourages prompt repayment of the loan; women's groups repay at a higher rate than men's. The interest rate varies, but is generally far lower than loans from local moneylenders. RSS began with no interest but now charges a 10% user rate which maintains the level of available funds. IRDP raised its early rate of 5% to 12½%. Members are often required to learn to write their own names in order to take a loan, thus encouraging some effort at literacy. Most voluntary groups offer technical advice on the feasibility of the project for which the loan is requested, and many lend assistance during the project period. This type of activity seems a particularly felicitous method of bringing scarce resources to the poor and so allowing them to improve, however slightly, their quality of life.

Education: Functional education which included training was usually a part of the early programming of development or income-oriented groups. BRAC has developed a flip-chart to teach based on techniques originating with Paolo Freire which combines information and basic literacy. BRAC still insists that groups meet over the period of a year to work through this course before they can start loan programs, but even they are discouraged by the lack of interest.

While GK's Village Educational Resource Center wrote up a handbook for BJMS, its own efforts focus on a school for children. Fatema development program started with both a religious school and a primary school. Considering the rapid turnover of generations, an emphasis on education for children seems a more productive approach than trying to reach hard-working adults. Currently 51%

of girls and 42% of boys do not attend school (FREPD, 1979) The most impressive effort to provide primary education for all children was accomplished in the home village of a former minister. BACE continues that effort and is awarding scholarships for girls to continue to secondary school.

Much of what is not listed in project reports as functional education emphasizes health, nutrition, and family planning rather than literacy. Income activities seem to coincide more with the needs of the poor than does education. But once they begin to save and borrow money many women and men perceive the need for basic literacy and most loan programs encourage this by requiring members at least to sign their names. This experience, while confirming the importance of offering education to the poor, suggests it is not effective as the primary intervention.

Family Planning: Most of the rural development programs whether governmental or by voluntary organizations, include information and education about family planning in their programs, but few distribute contraceptives. Theoretically the villages are serviced by field workers both from the health and the family planning divisions. Even before difficulties encountered by merging these two services, such field workers were notable by their absence. A major problem is the conceptualization of the job of the Family Welfare Assistant who is the female family planning extension worker at the village level. If she could be given a smaller territory and better supervision, her services and contraceptives would be more readily available to all. But she needs transportation and a supportive supervisor instead of the present arrangement in which she is always under a male who is often suspected of wishing her to fail. Small wonder that some of these workers are relatives of powerful local elite who see such a job as a sinecure, part of a dowry, rather than work to be done.

Several voluntary groups try to bolster government services. CARE makes appointments for the female Family Welfare Assistant and then "drags her along." The RSS/IUCW program gives incentive pay to the village and thana officers to encourage them to make referrals. Extra referral money is given for sterilization. Perhaps most important, these voluntary groups monitor the provision of services by government officials and intervene at higher levels of the bureaucracy if problems arise. This use of an "intervenor" to make government programs work is a useful alternative strategy to developing parallel services.

Some groups in villages have adopted the door-to-door techniques so successful in urban areas, and these do distribute the pill. The village-based Fatema Rural Education and Health Center hired two home visitors who are often joined by the union-based Family Welfare Visitor who has some medical training. Female workers in the SAVE villages carry supplies as well.

Door-to-door contraceptive distribution with repeat visiting is the favored method for delivering family planning to the poor in urban areas. The government leaves the urban areas to voluntary groups and assigns sectors to prevent overlap. Pathfinder has extended this technique to rural areas as well despite problems of travel. They hope to demonstrate that such face-to-face motivation can succeed without costly social programs but stress the importance of strong and well-trained staff, which is given constant support and encouragement.

Most programs claim to have gone beyond the 30% acceptance rate plateau. A recent study of RSS/IUCW villages showed an overall rate of 40%. What is particularly interesting is that:

the rate of current use of contraception increases with increasing income up to a certain level and then it declines again for the highest income level. The same proportion of women--30% of low and high income groups--are using contraceptives (Alaluddin and Sorcar, 1981:16).

Because of poor health and perhaps nutritional amenoria, the fertility rate of the poorest group is about that of the middle group which practices greater contraception. Overall, the better-off farmer families have the highest fertility and the highest educational levels; women of this group are particularly hard to meet (IUCW, 1982). Yet increasingly programs for women in the villages are focussed on the landless women. From a fertility point of view, however, it may be more useful to develop programs for this slightly better-off group. Changes in this status level would also have an impact on the attitudes of women lower on the socio-economic scale.

Two reasons are given for the tendency of many voluntary groups to stay away from family planning in rural areas. First, since pills are handed out without supervision and IUDs are inserted by paramedics and nurses, there is often a lack of follow-up. The many side effects cause greater worry when medical attention is not available. Secondly, before contracepting many women hardly ever menstruated. IUDs often cause considerable bleeding and some pills cause breakthrough. Dealing with frequent menstruation is a problem for village women that has not been addressed.

In one village the problem of dispensing of used condoms was raised. Villages have no trash receptacles. Would a hollow bamboo work? The field staff were going to try.

In sum, most of the voluntary and governmental programs reviewed include elements both of family planning and women's activities. Meetings of the Mother's Clubs and the Women's Cooperatives tend to draw the same women who are eligible for contraception although widows and divorcees do join both groups. The BWRWF has relatively fewer married women, less than one-fourth, and so requires trainees in its programs to recruit acceptors from among their own family and friends. Many of the participants in the training programs run by Concerned Women are also widows or divorced, and so are not contracepting. At what point do such programs cease to be integrated? Must only practicing married women of fertile age be accepted into women's programs as is the case in Mymensingh where a group was set up for women who have been sterilized?

Few would challenge the description of such women's clubs as integrated. Divorced and widowed women remarry. But what about training programs for young girls such as Fatema offers in sewing classes? The strong door-to-door contraceptive programs reaches their mothers. Presumably the project could be called integrated if the young women were given family planning information along with their classes. The tendency of many multi-service organizations is to downplay family planning. BRAC prefers to encourage women to demand improved health and family planning services rather than supply them. Yet the emphasis on setting up small savings/loan groups provides a ready audience for family planning information, one that many groups are utilizing.

## CONCLUSION

Income programs for women in Bangladesh are increasingly responding to where the women are rather than imposing middle class ideas of appropriate activity. Individual loan programs have helped women start small enterprises, both traditional and new. Savings groups provide income for loans and encourage women at least to learn to sign their names. Making money to help the family clearly helps the woman's self-image and certainly gives her a stronger voice in family decision-making. Husbands of abandoned women have returned home once they began to produce an income.

The flow of outside resources, however small, is essential to help the rural poor break the cycle of poverty. It is nearly impossible to expect the poor to be self-reliant, as the Swanirvar movement does, especially when many resources are flowing to the middle class. The complaint that women should not invest in commodities, that is speculate, similarly asks of the poor more than of the rich. Perhaps the myth of rural virtue persists in many minds. The growing body of data about the realities of power and poverty in the rural areas should expunge that myth along with that of the underemployed rural woman or man. As we saw, they are not underemployed so much as underproductive. Technologies can undermine women's present occupations, but also make their expenditure of energy more efficient and so more productive. This issue must be constantly in the mind of persons planning income generating projects.

The three major governmental programs each are targeted at a different group of rural women. BWRWF focusses on the destitute women. The Mother's Clubs try to reach the landless poor. Women's coops reach a somewhat better-off group of village women. All three utilize female staff at the village level and in Dacca; but only IRDP has mid-level women field workers. More such women are needed in government if women's programs are to survive and prosper.

These programs rely upon the Ministry of Health and Population Control to provide family planning services. Lack of efficient services in the field is a major problem; lack of coordination among various thana level officers of the several ministries is a glaring problem. Even among the women's programs there is more competition than cooperation. These are bureaucratic issues beyond the scope of this paper but they affect not only the governmental programs but those of the voluntary groups as well.

The voluntary organizations operating in Bangladesh have contributed greatly to the extending of both family planning and women's activities to both rural and urban women of the country. Despite their numbers, however, most citizens will continue to rely upon the government for such programming. Two types of voluntary groups have strategies designed to pressure the government into more effective extension services. Groups like BRAC and Nigerakori organize the poor so that they may be empowered to demand their share of services. Other groups work directly with the bureaucracy, trying to help them improve their performance, perhaps offering added pay, but by their presence also injecting accountability into the system. Such intervenors, whose rewards come from outside the bureaucracy, play an extremely effective oversight function. This strategy costs much less than the creation of alternative service delivery systems and so provides an alternative approach to programming for the poor.

Whatever their strategies, the impact of dedicated field staff of the many voluntary groups on the lives of the poor women whom they touch is of inestimable value. In the face of hopelessness and dependency they offer the possibility of taking action. Almost any action is better than none; and many of the efforts are helpful indeed. The government and donors are wise to encourage these organizations as they stand proxy for the poor women and men of the country,

## Inventory Report

1. EPOC was charged with collecting information on past and present projects which integrate family planning activities with other projects designed to enhance women's self-conceptions. To do this we developed a three-stage process:

- a) to collect information from published sources on as many such projects as possible;
- b) to supplement this information with interviews by phone or in person of individuals and groups which have taken the lead in such projects; and
- c) to select two countries for field visits in order to learn what project leaders thought of their projects.

2. The theoretical underpinnings of these new projects are clear. Since the 1974 U.N. Conference on Population with its emphasis on development and the U.N. Conference for International Women's Year in 1975, there has been an increasing effort to adjust family planning projects to the needs of their participants. This "user perspective" requires that women's multiple roles be reflected in the programs. Further, there is a growing interest in viewing women as active agents in the development process, both to counteract the negative impact too often experienced by women as a result of development activities and to utilize women as resources for development.

3. Under this approach much emphasis has been given to the strengthening of women's income generating potential through skill training and access to credit. The important development potential of women's associations has gained recognition among development planners and there have been a growing number of projects designed to take advantage of this potential. In trying to increase women's involvement in development projects it has also been recognized that in order for women to participate in development activities their other time commitments need to be lightened through the introduction of labor-saving technologies and/or childcare.

4. The rationale for project integration is rarely articulated in project documentation since it rests in part on new and largely untested theory. Organizations involved in integrated projects see these endeavors largely as pilot ventures which are designed to experiment with this new approach. For this reason, a point by point rationale for project activities and their integration is rarely given.

5. Nonetheless, the two major organizations involved in the integration of family planning and women's enhancement projects, the International Planned Parenthood Federation/Planned Parenthood and Women's Development Programme and the Pathfinder Fund/Women's Program Division, articulate a similar commitment to integration in order to increase women's participation in development and to strengthen family planning acceptance through:

- . supporting women's roles in addition to motherhood;
- . increasing women's participation in family planning programs; and
- . supporting women's organizations (IPPF/PPWD 1980 and The Pathfinder Fund 1981).

6. Our first task in reviewing data on existing projects was to decide what qualified as an integrated project under our definition. We were looking for projects which had some sort of interactive linkages between family planning and economic, social, political, or cultural activities for women which were not health or family planning related. Thus we excluded:

- . maternal/child health (MCH) projects;
- . "pre-family planning projects" which are assumed to enhance women's status as a prerequisite for family planning acceptance, but have no direct family planning component;
- . research projects which lack a strong action component;
- . conferences and seminars which integrate family planning and women's enhancement on a theoretical, not practical level; and
- . programs which train women as family planning motivators and low-level staff personnel to fill staffing needs rather than those of the women involved.

7. A particularly unclear area are those programs which give training or payments to women who then work in some capacity as family planning motivators. This is especially obscure when such women are called volunteers even though they are given expenses and some incentive pay. Further, these women are often expected to organize women's groups and to aid community development. We have not called such projects integrated if we determined the dominant focus of such women was family planning.

8. The literature concerned with issues of integration generally referred to family planning integrated with maternal/child health (MCH) programs. In actuality, many programs which include women's enhancement components with family planning also include health and nutrition aspects. Questions were raised about administrative versus service integration. No one questioned the assumption that the target clientele of all integrated programs were assumed to be the same.

9. Our major sources were existing project inventories of UNFPA, IPPF, and AID. Our secondary source was project documentation, trip reports and internal memoranda supplied by organizations working in this area. Even then information, especially financial, is limited since most projects are start-up efforts which result in larger projects with another name, add-ons to existing projects, or components of larger projects. These characteristics also make tracing integrated projects over time quite difficult.

10. Given the sources used in compiling projects for review, it is important to recognize the bias which exists in favor of those projects funded by large organizations likely to be included in inventories, those projects which are large enough or have received sufficient coverage to catch the attention of experts working in the fields of family planning or women's programs, and those funded by organizations which have the capacity and interest to make timely responses to information requests. Projects which are run in-country without external aid are likely to be overlooked given this approach.

11. The initial review of inventories turned up over 160 projects which fit our definition. As we sifted additional information, however, many appeared to be multiple listings of the same project, often under a slightly different name. The two-country visits helped clarify many of these problems. Most projects have been funded by several sources, the name of a single project might be translated into English in a variety of forms.

#### Characteristics of Integrated Projects

12. Our analysis of projects which combine family planning and women's enhancement programs is based on 102 projects. The majority are in Asia. Since family planning programs were first initiated in Asia and the region has continued to this day to be in the forefront of innovative family planning programming, this concentration is not surprising. In contrast, the smaller number of projects found in Africa, the Middle East, and Latin America probably reflects lesser official interest in family planning or women's projects.

Table 1: Geographic Location

<u>Region</u>	<u>Number of Projects</u>
Africa	18
Asia	53
Latin America	13
Middle East	16
Global	2
Total	<u>102</u>

13. Integrated projects are executed and funded by a variety of different national and international agencies. Breakdown by executing agency is made difficult by the frequency of organizational collaboration at all levels of project funding and implementation. In fact, such collaboration is a mandatory characteristic of projects affiliated with the International Planned Parenthood Federation/Population Planning and Women's Development Programme. Other organizations focused on population issues--such as The Pathfinder Fund, Planned Parenthood Federation of Canada and Family Planning International Assistance--also execute a number of integrated projects. Private voluntary organizations which focus either specifically on women's projects or on general development activities--such as Oxfam, World Education Fund, YWCA, Church World Service, and the International Alliance of Women--and the United Nations (UNESCO, UNICEF, and UNFPA), also play a role in executing integrated projects.

Table 2: Executing Agencies

<u>Agencies</u>	<u>Number of Projects</u>
Non-population PVOs	57
IPPF Affiliates	30
Other Population PVOs	14
Local Governments	13
United Nations Agencies	7
Government Donor Agencies	<u>1</u>
Total	102

14. Government donor agencies, such as the United States Agency for International Development and the British Overseas Development Administration, do not often act as executing agencies for these projects, but do collaborate and of course play major funding roles. As has been noted earlier, those projects which are executed by local governments are likely to be under-represented in this inventory due to the lack of accessible data.

15. Projects included in the inventory could be integrated in any one of three ways: 1) family planning can be incorporated into what had initially been a women's program; 2) activities working to enhance women's self-concepts can be added to an existing family planning project; or 3) the two sets of activities can be initiated simultaneously. Projects which are designed as integrated family planning and women's development activities are by far the most prevalent, particularly in Latin America. While a number of projects have started as women's development projects and have added family planning, strikingly few projects anywhere in the world were started as family planning projects and have expanded to include activities working to enhance women's self concepts.

Table 3: Process of Integration

<u>Region</u>	<u>Family Planning First</u>	<u>Family Planning Second</u>	<u>Simultaneous</u>
Africa	1	6	12
Asia	6	17	29
Latin America	-	2	11
Middle East	4	7	5
Global	-	-	<u>2</u>
Total	<u>11</u>	<u>32</u>	<u>59</u>

16. Family planning activities included in the reviewed projects can be categorized into the areas of service and education. While the provision of family planning services may assume some level of family planning education, the reverse is not necessarily true. More than half of the integrated projects reviewed limit their family planning activities to educational services. This type of programming assumes the availability of family planning services through some other organizational structure. While the replication of services may be avoided in some settings by such family planning education-only projects, some of these projects have raised the demand for family planning where services are not available.

Table 4: Family Planning Education and Services

<u>Region</u>	<u>Education</u>	<u>Services (and Education)</u>
Africa	12	6
Asia	27	26
Latin America	11	2
Middle East	5	10
Global	<u>2</u>	<u>-</u>
Total	58	44

17. Women's enhancement components include those designed for individual improvement such as education or support for greater income, and group-oriented training in leadership or community development. Again, the lines between these activities were often unclear; further, half the projects include at least two activities and many have components in three or all categories. Education also includes functional information on health and nutrition as well as literacy programs. Originally, childcare was listed as a separate activity until it was realized that projects with this as a major focus were all in Egypt.

Table 5: Women's Program Focus

<u>Region</u>	<u>Income Generation</u>	<u>Education</u>	<u>Community Development</u>	<u>Leadership</u>
Africa	15	18	12	5
Asia	51	38	26	20
Latin America	9	17	6	3
Middle East	15	10	5	7
Global	<u>-</u>	<u>-</u>	<u>-</u>	<u>2</u>
Total	89	83	49	37

18. Initially we tried to categorize income generating projects into formal versus informal and traditional versus non-traditional areas of economic activity. While some projects offer training and support for enterprises in the modern sector, most focus on handicrafts and horticulture which are meant both for income substitution within the household and for potential income generation through local sale. Many of such activities were traditional, but not necessarily in a specific country. Further, sewing and weaving are in many areas men's traditional activities. Thus, we did not find this breakdown of activities useful.

19. Categorization of income generating activities as either individual or group-oriented has proved more useful. Despite the emphasis on utilizing women's groups, most income projects focus on the individual. Credit is an important factor in income projects and is explicitly provided in 19 of the projects, either through the revolving fund system for individual loans or for group enterprises.

Table 6: Income Generating Activities

<u>Region</u>	<u>Group</u>	<u>Individual</u>	<u>Credit</u>
Africa	5	9	1
Asia	8	29	14
Latin America	-	9	-
Middle East	3	15	4
Global	-	-	-
Total	<u>16</u>	<u>62</u>	<u>19</u>

20. Educational services provided by integrated projects, excluding vocational training programs, tend to focus either on nonformal education in literacy and/or numeracy or on the recent package concept of materials including what is often called "better family living," "family life education," or functional education. While it is difficult to interpret exactly what is being taught in these broad-based programs, the implication being that the curriculum responds to local educational interests, one can assume that areas such as family planning, household management, and family nutrition are included. This type of activity can be distinguished from the more specific skill-oriented components focusing on literacy or numeracy. As indicated in Table 7, educational focus is fairly evenly divided between literacy and/or numeracy programs and family life education programs in all geographic regions.

Table 7: Education

<u>Region</u>	<u>Literacy</u>	<u>Family Life</u>
Africa	7	11
Asia	21	17
Latin America	7	10
Middle East	10	2
Global	-	-
Total	<u>45</u>	<u>40</u>

21. Some integrated projects seek to enhance women's status through leadership training. Though a few such projects focus on strengthening women's general leadership potential, the majority orient training towards local leaders as a way to sustain project activities. Training trainers is usually just a small part of the overall projects.

Table 8: Leadership Training

<u>Region</u>	<u>Personal</u>	<u>Leaders</u>
Africa	-	5
Asia	1	19
Latin America	2	1
Middle East	-	7
Global	<u>2</u>	<u>2</u>
Total	5	34

The strong training projects which are run on a global level by the Centre for Population Activities (CEFPA) deserve mention here. These projects emphasize personnel development as well as leadership training for women managers in the areas of family planning, health, and development. While many training programs were excluded from this inventory because they operate essentially to fulfill their own staffing needs, the CEFPA projects go well beyond this type of training.

22. The reviewed projects work to encourage women's community participation through a variety of different women's groups based on economic, familial, or regional commonalities. While the majority of women's clubs are open to all the women, or mothers, of a specific district, family planning acceptors clubs and women's economic cooperatives also exist. Women's groups are most likely to be involved in projects in Africa and Asia. These groups may take on a variety of social, economic, and political activities in addition to the support of project activities.

Table 9: Community Development

<u>Region</u>	<u>Economic Cooperatives</u>	<u>Acceptors Clubs</u>	<u>Mother's Clubs</u>
Africa	4	1	7
Asia	4	4	18
Latin America	1	-	4
Middle East	-	-	5
Global	-	-	-
Total	<u>9</u>	<u>5</u>	<u>34</u>

Actual Field Experience

EPOC's worldwide inventory of integrated family planning and women's enhancement projects facilitated the identification of two countries, Egypt and Bangladesh, for site visits aimed at increasing our understanding of the field experience of projects. These countries were selected for site investigation because of the number and extensive coverage of well established integrated projects located there. The compilation of project information from available documents not only facilitated our choice of countries for site visits, but it provided the framework from which to undertake in-country investigations. The background identification of major projects with their basic activity areas greatly facilitated the field investigations.

The gaps in the project information EPOC had been able to collect from printed materials and discussion with academics and policymakers were made vividly apparent in the field. We had missed projects which are well established and had recorded projects which have never gotten off the ground or have been discontinued.

The information we had collected on projects which we were then able to visit in the field proved to bear little resemblance to actual project activity. Much of the information EPOC had collected outlined project expectations when first initiated but did not reflect the changes that had occurred through the period of project implementation. Given the

pilot nature of the majority of these efforts to integrate family planning and women's enhancement activities, it is not surprising to find that project activities are in a constant state of flux, adapting to new situations as they arise. While the changeable nature of these projects makes information gathering difficult, it is an indication of their ability to modify activities in accordance with their experiences.

The rationale given for the integration of family planning and women's enhancement activities at the field level is also somewhat different than that given in project literature. Not surprisingly, project administrators are more pragmatic about project activities than are policymakers or academics. Income generation is seen as a much more critical activity in the field than is reflected in the literature. Income needs are central both to the local women and to the projects themselves, which are often under pressure to become self-sustaining. Component activities in the areas of family planning and women's enhancement are not necessarily assumed to reinforce each other in affecting women's behavior, particularly given the fact that the clientele involved in the different activity areas do not necessarily overlap.

The differences between the findings of EPOC's review of the literature and project documentation on the one hand and actual project functioning in Bangladesh and Egypt exemplify some of the serious gaps in information which exist concerning the integration of family planning and women's enhancement activities. In order for policymakers and planners to learn from the experiences of these efforts at integration, updated information needs to get back from the field. The integration of family planning and women's enhancement activities is an exploratory process with important lessons to communicate to policymakers and administrators in all areas of development. It is critical that the lessons learned from these projects not be lost.

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