
MUCIA/WID

*A Survey of Women's Organizations
and Projects and Activities in Women
in Development in Guatemala*

*Women In Development
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A SURVEY OF WOMEN'S ORGANIZATIONS AND PROJECTS
AND ACTIVITIES IN WOMEN IN DEVELOPMENT IN GUATEMALA

FINAL REPORT

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A SURVEY OF WOMEN'S ORGANIZATIONS AND PROJECTS
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EXECUTIVE SUMMARY

This survey focuses on 37 organizations addressing Guatemalan women in regard to income-generating activities, training, and education aimed at promoting women's self-help, leadership, or empowerment (Appendixes III, IV, V). Information was collected through interviews, reviewing documents, and visiting on-going projects, both in Guatemala City and elsewhere in the country. The project identified the following key areas regarding organizations dealing with Guatemalan women and development:

- women's access to credit
- women's access to legal services
- promotion of community and organizational leadership by women.

It is proposed that these concerns be addressed by training programs, workshops, and periodic publications aimed at informing development agencies about: (a) the levels of education and resources of Guatemalan women and a realistic assessment of potential directions for change; (b) relationships of these characteristics to household investments in education and health, including nutrition and family planning; and (c) women's participation in household-level decision making and in various economic sectors, especially agriculture, the maquila industry (i.e., assembly for export), the informal sector, and domestic service.

Regarding the staff of development agencies, a program should be conceived to train the trainers in offering basic accounting and management techniques to women with little education and addressing the three key areas above. Further research is necessary to provide information about (a) through (c) above. Coordination of donor agencies could reduce the duplication of efforts and extend resources further. Strengthening the WID office in AID through centralizing relevant publications and increasing the WID officer's appointment from the current 25 percent time assignment would provide the opportunity for the infusion of gender sensitivity into development research, policy, and programs.

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ACRONYMS

ACAD	Asesoría Centroamericana de Desarrollo
ASECSA	Asociación de Servicios Comunitarios de Salud
AGES	Asociación Guatemalteca de Educación Sexual
AID	Agency for International Development
AIITEC	Acción Internacional
ASINDES	Asociación de Entidades de Desarrollo y de Servicio No-gubernamentales de Guatemala
CAFEDESCO	Capacitación Feminina de Desarrollo Comunitario, Ministerio de Desarrollo
CEFIM	El Centro para la Formación Integral de la Mujer
CONAVIGUA	National Committee of the Guatemalan Widows
DIGESA	Dirección General de Servicios Agrícolas
FEDECOCAGUA	Federación de Desarrollo Cooperativista de Guatemala
FLACSO	Facultad Latin Americana de Ciencias Sociales
FUNDAP	Fundación de Desarrollo Integral de Programas Economicas
FUNDESPE	Fundación para el Desarrollo de la Pequeña Empresa
GAM	Mutual Support Group
GoG	Government of Guatemala
IADB	Inter-America Development Bank
IDB	International Development Bank
INACOP	Instituto Nacional Cooperativista
MLN	Movimiento de Liberación Nacional
NRECA	National Rural Electrification Cooperative Association
ONAM	Oficina Nacional de la Mujer
PAZAC	Paz en Centroamerica
PEP	Program of Education for Participation Private Voluntary Organization
FVO	Private Voluntary Organization

ROCAP	Regional Office for Central America and Panama
SIF	Social Investment Fund
UNICEF	United Nations International Children's Emergency Fund
UNDP	United Nations Development Program
WID	Women in International Development

A SURVEY OF WOMEN'S ORGANIZATIONS AND PROBLEMS AND ACTIVITIES IN WOMEN IN DEVELOPMENT IN GUATEMALA

INTRODUCTION

This survey covers a cross-section of organizations and development activities involving women in Guatemala. The examination of a sample of government, private, and informal organizations working in a variety of sectors allows us to identify general trends, problems and needs in activities relevant to the topic of Women in Development (WID). Some initial recommendations for institutional strengthening and collaboration result from this overview. Appendix II presents the questionnaire that guided data collection and Appendixes III, IV, and V summarize information about participating groups.

In the last decade, development efforts in Guatemala have increasingly focused attention on women's issues as a result of international trends as well as specific country conditions. These issues include a concern for women's status in families and communities, and at the national level, a re-evaluation of productive contributions by women and the fundamental role of women in maintaining families' standards of living. Thus, assumptions are weakening that women participate only as indirect beneficiaries of productive projects or passive recipients of welfare. Nonetheless, the WID perspective is still catching on and in many instances is only very partially explored.

We discovered that there is very little coordination in WID efforts. The Government of Guatemala (GoG) created an agency for this purpose, Oficina Nacional de la Mujer (ONAM); however it lacks the necessary resources for its mission. There is a great deal of duplication of programs with very little consideration of a broad strategy. While this is especially true in government agencies, Private Voluntary Organizations (PVOs) often have similar difficulties. In general, there is a lack of follow-up and a problem with service delivery to rural areas because of a lack of trained personnel. A new institution, the Social Investment Fund (SFI), may provide a solution to problems of funding and coordinating problems and of delivering service.

Women's productive activities are increasingly significant for development activities. Income generation is especially urgent for the large number of female-headed households. Women have made important gains in non-traditional agriculture in terms of increased family incomes and opportunities for wage employment. Still, women's lack of control of income and access to land remain formidable challenges for WID work in agriculture. A particularly striking phenomenon is women's success in credit programs (both in microenterprise and agriculture). Yet, many still lack access to credit because of their poor resource base and low educational levels. Many informal women's groups are unable to achieve legal status or raise sufficient working capital to provide a means of significantly increasing incomes and alleviating poverty. Finally, because assembly for export (the maquila industry) appears to be the fastest growing form of employment for women in Guatemala, this sector needs to be examined more closely to understand its impact on women's lives.

We encountered many organizations involved in training activities. Training for women tends to center on sewing and other domestic activities as

well as nutrition and health. Training is not always based on a realistic assessment of women's needs and available resources. Moreover, as noted above, there is considerable difficulty in retaining qualified personnel to provide training in the field. For women, low literacy is frequently an obstacle to benefiting from instruction in basic administrative and accounting techniques. Some gains have been made in supporting girls' education. These efforts deserve priority consideration with concurrent support for teachers, as the low level of women's education is a primary stumbling block for their participation in many other activities.

Many organizations working at the community level perceived a need to develop local women promoters in order to generate more female leadership and participation in projects and community life in general. Women are frequently constrained from participating due to heavy domestic workloads, cultural barriers, monolingualism, and low literacy. Nevertheless, it appears that in some instances this lack of participation can reflect the biases and expectations of the development workers themselves. It was generally agreed that integration of women into larger projects is preferable to the separation of women into female-only groups as a long-term strategy. However, separation can be a useful interim step as women gain skills and confidence, or in the case of circumstances that merit a women-only group (such as widows). On both the national and local level women's political participation remains very low. Although the Constitution guarantees equality, many discriminatory laws are still on the books while other, more positive, laws are not enforced.

AID could provide support for carrying out additional studies to strengthen WID methodology in project planning and evaluation, both currently very weak in Guatemala. In addition, AID could promote WID capacity and coordination in the development community by sponsoring training of trainers in WID issues and a series of workshops on specific topics (see Recommendations).

Overview of WID issues

The development professions are becoming increasingly aware of the importance of women's economic and social role in development. This is partly a result of the interest and concern generated by the United Nations Decade for Women (1976-1985). Moreover, women's pivotal position in the household economy and their traditional subordination have become all the more evident as they have often borne the negative effects of economic growth as well as crisis. There is a growing consensus that attention to WID is not only important as a means of addressing historical inequity, but that targeting women as the cornerstone of a global development strategy is crucial to success. Because women provide for family survival, and are therefore more likely to invest in health, nutrition, and education, the overall standard of living indicators are likely to improve if women are beneficiaries of development programs. Indeed, women are no longer viewed as passive beneficiaries of services, but as active agents of change that can be long-term and self-sustaining.

The disintegration of community structures that have traditionally provided for the subsistence needs of the poor and women's loss of both status and economic autonomy frequently have been byproducts of economic growth,

despite overall increases in standards of living (Grown and Sen, 1987). In Guatemala, an example of gender-based uneven distribution of benefits in the wake of economic growth is documented by Ehlers (1989). She found that in a commercial highland town women traditionally involved in cottage industries have lost significant autonomy due to a shift to factory based production. The decline of family enterprises has fostered women's increased economic dependence on men and a concurrent loss of status.

Of special importance in Latin America, and particularly Guatemala, is the productive work that women perform in agriculture that has largely been overlooked. Women are often involved in planting, pest control, weeding, harvesting, milling grains, obtaining water and wood, caring for livestock, and tending vegetable gardens. In addition to making crafts, women engage in small scale food production and marketing. This "invisible labor" is combined with domestic chores so that women's productive contribution to families and communities generally goes unnoticed. As is universally true, the importance of women's domestic work as part of a household division of labor that is essential to supporting male productive activities outside the home is grossly undervalued.

An agenda for addressing the areas of women's longstanding disadvantage has emerged from the research carried out in the Decade for Women. There is a need to provide women with equal access to productive resources, as well as the training and education necessary to take full advantage of those resources. Legal constraints to full economic and social participation must be removed. In addition, legislation and enforcement of laws that protect and promote women need to be supported. This is particularly relevant in the case of certain forms of cultural devaluation, such as violence against women, that can be addressed through law enforcement. An improved statistical base that more accurately reflects women's economic activity would help bring recognition for their work and improve their status. Finally, support to women's self-help and political organizations is essential to foster women's empowerment at every level of society.

Identifying women's needs and appropriate strategies for addressing those needs is a difficult task; the category "women" is a very heterogeneous group. Furthermore, the consideration of WID issues must not be limited to explicitly women-related projects or traditional tasks, as most socioeconomic changes have impacts, even if residual, on women. At the same time, the pitfall of allowing WID to become too broad, a catch-all category, is very real. Therefore, it is important to apply a careful, empirically based methodology to every case. Now that women have been "discovered" as a fundamental development issue it is essential that WID not fall victim to fashion trends in development. The question of how to systematically incorporate women's needs and participation as a basic component in development strategies must be in constant review.

Status of Guatemalan women

Although a thorough review of Guatemalan women's situation is beyond the scope of this report, the following is a general overview. Information in this section is drawn from the paper "Mujer y Politicas Nacionales de Desarrollo," presented at the Taller Regional Honduras, September 1989, and on

the 1981 AID report "The Status and Needs of Guatemalan Women," by Mila Brooks. For a more in-depth discussion see FLACSO's recently published book on Central American women, which has a detailed chapter on Guatemala.

According to the Secretaria General de Planificacion Economica, women make up 49.5 percent of the population, or 4,420,328 people. Over 60 percent live in rural areas. Almost half of the female population is under 15 years of age. According to the last census (1981), 250,000 women are single heads of household. This situation puts a tremendous strain on the economic survival of household especially in the poorest segments of the population.

Although the overall illiteracy rate is 52.5 percent, the rate for women is 58 percent, and predictably, the rural-urban discrepancy is quite high: 61.1 percent and 26.4 percent respectively. The rate of illiteracy is even more acute in largely indigenous regions, where monolingualism (non-Spanish speaking) is still quite high among women. At higher levels of education, the male-female ratio increases dramatically.

Data from the Instituto Nacional de Estadisticas for 1986-87 indicate that 24.5 percent of the female population is economically active. That figure does not include the large number of women who are active in agriculture, handicrafts, commerce and other aspects of the informal sector. Nonetheless, the growing presence of women in the labor force is disproportionately concentrated in the service and professional sectors. The largest increase in recent years has occurred in the domestic service sector. It appears that employment in the maquila sector is currently the fastest growing form of female employment, but there are not yet any data available on this sector. Women invariably are at the lowest end of the pay scale and occupy the most insecure jobs in all sectors. Women agricultural laborers receive less pay than men for the same work.

Urban migration has greatly outpaced job creation, leading to increased urban marginalization, particularly in Guatemala City. The majority of city dwellers live in substandard housing. High unemployment and falling real wages combine to put additional pressure on urban women to provide for the subsistence needs of families.

The lack of health care services in the country affect women to the same extent as the rest of the population with the added difficulty of the lack of gynecological and obstetric services. Only 16 percent of births receive medical attention from licensed professionals. An additional 18 percent are attended by midwives. Life expectancy for women is slightly higher than for men, 65.9 compared with 61.1 years. Because of their low levels of participation in the formal economy, women have little access to the national health care system which even in the best of all circumstances is deficient.

The legal system is theoretically positive for Guatemalan women. The Constitution recognizes absolute civil equality of men and women and work laws generally promote equal conditions. Divorce and adultery laws, however, remain very discriminatory towards women. The theory and enforcement of equality in the legal system are not necessarily on par. Women often lack both the knowledge of their rights and access to the legal system to claim those rights.

Not surprisingly, Brooks's 1980 study found very low political participation rates for women. Low literacy and traditional roles for women (e.g., serving coffee at meetings) contribute to a lack of access in an already precarious political climate. Nonetheless, small gains in leadership in the cooperative movement, unions, and even high level government offices have been noted.

Methodology

An effort was made to visit projects and talk to as many participants and development workers as possible in order to carry the investigation beyond other directories that rely mainly on organizations' published material. Appendix I presents the Scope of Work and Appendix II presents the approaches used in the interviews. The United Nations' Compilacion de Organizaciones Gubernamentales y No-Gubernamentales que Desarrollan Programas y Poyectos Dirigidos a la Mujer, and the Directorio de Organizaciones Privadas Voluntarias de Servicio a la Comunidad de Guatemala were helpful starting points. In addition, efforts were made to discover informal, smaller organizations that are not included in published directories.

There are over 300 FVOs operating in Guatemala. The United Nations directly identified ten professional women's associations and nine associations of wives of professionals (these tend to be service organizations), 39 social welfare organizations that have services for women, 80 non-governmental organizations that have women-related programs, 28 government and non-government organizations that provide training for rural women, and 14 international organizations (including six United Nations agencies) operating in Guatemala. In order to work with a manageable sample of groups and activities, the focus of this study is on organizations involved in income- or subsistence-generating activities, training, education, or in some other way promoting women's self-help, leadership, or empowerment. Considerably less emphasis is placed on strictly service or welfare delivery organizations. In addition, several projects in which women were not directly addressed yet heavily involved nonetheless were included in order to shed light on possible strategies for integrating women's components.

The conclusions drawn from this survey are necessarily quite impressionistic. The potential for investigation into this subject is seemingly endless and our time was limited. As might be expected from a study with such a broad scope, every new discovery would open up a new realm of possible contacts, issues, and nuances. At the same time, many potential contacts were pursued that lead to dead ends, if for no other reason than the time and difficulty of coordinating individuals' busy schedules. Thus, the observations made here would best be taken as seed ideas to be discussed in the context of an ongoing coordination of WID experience and action.

Problems with survey

Constraints from time and geographic limitations

The study was planned as a rapid overview of organizations dealing with Guatemalan women; nonetheless, lack of sufficient time was still an obstacle

in collecting a solid data base. The project began in October and continued until mid-February, and the bulk of data collection occurred during five weeks before Christmas and two weeks in late January; the interruptions resulted from Christmas vacations and end-of-year fiscal reviews in many organizations. Despite these constraints, enough data were collected to characterize several types of organizations with a number of examples of each (Appendixes III, IV, and V). Physical distances precluded thorough nationwide coverage. Gathering data on smaller informal and grassroots groups was difficult and would have required much more time than available in the current project. It had initially been planned to interview officers of numerous organizations in person, and this activity did not reach grassroots groups to the extent desired.

Areas not covered

Because of time and access limitations, some groups that could potentially provide additional insight were identified but never reached. These include FEDECOOCAGUA, the small coffee producers cooperative that has programs directed at women; Consejo Nacional de las Mujeres, an umbrella organization for women's groups; and Universidad de San Carlos, which is currently sponsoring a graduate course in Women's Studies. A recently formed organization, El Centro para la Formacion Integral de la Mujer (CEFIM), promises to be a future source of contacts and activities concerning women's participation in national life. The list of contacts in Appendix II includes potential WID-related contacts that we were not able to include in the survey.

WID IN GUATEMALA: GENERAL FINDINGS

The following is a summary of general trends observed through a combination of interviews, project visits and written material gathered in the survey of WID activities. The changes noted below have occurred over the last ten years.

Institutional trends

General support for WID

Development agencies in all sectors are making more explicit reference to women's status and needs in their overall objectives as well as dedicating increased funding to this area. This is partly a result of international trends and the increased availability of funding. A large percentage of agencies make reference to an interest in addressing women's issues even if they have not yet developed the means to do so. In many cases this relatively new consciousness has not taken practical shape beyond a reference on paper to a project's assumed impact on women. In other cases, interviewees were quite aware of women's importance to their projects, but had no clearly defined "component" addressing women. For example, although Fundación para el Desarrollo de la Pequena Empresa (FUNDESPE) technicians observed that women are better credit risks than men, women's participation in the program remains low, and no special effort is made to strengthen it. Other organizations, such as PAZAC, have target quotas for women's participation. Although international trends have no doubt positively influenced the increased

sensitivity to women's issues, it is also a response to the specific conditions of the country and the experience many organizations have had working with women to achieve broad development goals. Economic crisis and political violence have prompted heightened appreciation of the importance of women as heads of households and as community leaders. In the last decade, women have become more active in working with human rights; leading communities of displaced peoples; and, out of necessity, responding to widowhood and economic deprivation by organizing support groups and devising creative solutions to subsistence problems (see Appendix III. D., Informal Groups).

Coordination

In Guatemala there is one logical organization to carry out a coordination of women's projects and WID information: The Oficina Nacional de la Mujer (ONAM). However, this government agency has been severely criticized as an ineffective organization for the representation and promotion of women's interests on a national level. It lacks political clout, is unrepresentative, and does not have the resources to carry out any programs. ONAM'S very small budget is controlled by the Ministerio de Trabajo and they have almost no staff. In its nine years of existence, the ONAM has sponsored one conference.

The effectiveness of ASINDES as an umbrella organization was questioned by several organizations. Some interviews indicated that the organization may have outlasted its usefulness in some instances, particularly as a funding mechanism. Several groups observed that project implementation was thwarted by long delays in receiving funding. This problem is largely a result of bottlenecks in the Ministerio de Finanzas.

Unfortunately, there seems to be very little coordination of programs or information regarding women's activities among the organizations we visited. On the contrary, we found competition and repetition of projects both in government agencies as well as PVOs, all vying for limited funds. In many cases the organizations do not have certain components, such as trained personnel, that are essential to assure project success. The experience of the United Nations Development Program (UNDP) as a funding agency supports this observation. The UNDP is in the process of redefining its WID strategy. They have found that many government agencies are adept at writing proposals for funding but lack a coherent vision for implementation; thus there is considerable repetition and lack of follow-up. Most importantly, because of the centralized nature of many government institutions and the general unwillingness of qualified personnel to live in or travel to rural areas, many projects are never fully implemented.

One notable exception to this is the Ministry of Agriculture (DIGESA) project we visited in Huehuetenango, which has successfully coordinated several government agencies to work with a diversity of national and international PVOs. They appear to have been able to pool expertise to support an integrated community development project. Although this may be an anomaly, that is, a "model" project, it does point to the possibility of coordinating a variety of efforts while simultaneously promoting beneficiary autonomy.

The Government of Guatemala, together with the International Development Bank (IDB) and international donors is currently developing a new institution, the Social Investment Fund (SIF). This is an ambitious project designed to coordinate needy communities, government agencies, and PVOs. At the same time, it is hoped that this organization will provide a solution to the problem of overcentralization and lack of effective implementation in rural areas by strengthening municipal governments' resource and skill base and supporting institutional reform, particularly in the Health and Education Ministries. The SIF plans to promote women's participation through community organizations and will be directing the bulk of social projects toward women, especially pregnant and breastfeeding mothers and children. Additional projects include scholarships for indigenous girls and working capital for rural income generation projects to women's groups. Although these plans may prove overly ambitious, with the proper commitment of economic and human resources and the creation of an efficient administrative apparatus, the SIF could prove a viable solution to the coordination and effectiveness difficulties faced by ONAM and ASINDES.

WID activities

Productive activities

Organizations that had previously involved women only as beneficiaries of traditional welfare services or who had ignored them altogether are beginning to recognize and promote women's productive activities. Many organizations began operating in Guatemala in response to the 1976 earthquake to provide relief services. Relief oriented work often established a paternalistic pattern of intervention. Although the traditional welfare service orientation still predominates, there is greater consciousness in some of these organizations of the need for women's active involvement in decision making. In this respect, in the next ten years it will be interesting to observe the experiences of organizations such as CARE and DIGESA that have recently initiated income generating projects directed at or involving women. In addition, the Fundacion para el Desarrollo de la Mujer is the first organization to exclusively target women for supporting small enterprise.

Organizations working at the community level with widowed women (victims of 1979-83 civil conflict), such as REDH Integral, ACAD, and ASECSA, tend to operate with low overhead costs and very small project budgets. Although the changes in widows' lives may appear to be marginal, the impact is fairly significant. Located for the most part in rural areas of the Western Highlands, the women have a particularly urgent need as the survival and well-being of many families depends on both the income generated and the domestic work they provide.

Other than the specific circumstances noted above, women-only projects tend to be related to health, nutrition, and domestic tasks, such as sewing. Most productive projects either integrate women into general frameworks (e.g., credit and training for small business) or assume women benefit from their husband's increased income and any spin-off activities that may occur (see for example FUNDAP's Momostenango project and Cuatro Pinos). We will return to the question of the virtues of separation compared with integration below.

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Agriculture. In general, non-traditional export agriculture has probably provided an increased standard of living for women and income opportunities as wage laborers in classification and packing. On balance, it is not yet clear whether in some instances successful export ventures have not lessened women's status as they have lost the control they previously enjoyed in marketing agricultural products (see Cuatro Pinos). In her 1985 study of women in non-traditional agriculture Blumberg observed that women's increased control of income leads to greater decision making power within the household and decreased fertility. This hypothesis merits further investigation. Another potentially significant study would determine how women invest this income and its impact on overall development indicators (in relation to men). Such information could provide support to the proposition that a bias toward improving women's income might have an overall positive impact on development.

Larger issues to be addressed in agriculture include: the wage differential between men and women; the valuation of domestic labor and other activities performed by women, such as marketing, that are essential to the productivity of the household economy; and finally, female access to and ownership of land. This last point is especially worth investigating. The legal circumstances concerning common holding of property for spouses is complex. On several occasions we encountered women who were left vulnerable because land titles were held only in the man's name (e.g., DIGESA and Fundacion del Centavo). Moreover, female-headed households tend to be landless (see Amalia Alberti's 1989 ROCAP study).

Small and microenterprise. All the organizations involved in providing credit for women have observed that women usually have lower default rates and are often better producers than men. This would imply that perhaps a gender bias toward women may lead to greater project success in some cases. Nonetheless, women's participation in microenterprise and other productive credit activities is still constrained by lack of capital and low levels of basic education.

Despite inroads by such organizations as AITEC International and Fundacion para el Desarrollo de la Mujer, many women working in the informal sector still lack access to any form of support. This includes women involved in petty commerce, informal groups working in handicrafts, etc. Most of these credit and training institutions, although they are much more accessible than standard commercial institutions, still consider many of these activities too risky. Although it is probably impossible to get an accurate picture of the extent to which coverage is limited, our brief experience in the field indicated that there are probably a lot of informal groups that have not been able to connect with agencies that could potentially aid them. Women's groups are often impeded by the time and expense involved to achieve legal status, a prerequisite in most cases for development agency intervention.

Maquila industries. One of the fastest growing employment opportunities for women in recent years is in the maquila industry (assembly plants for export products). In fact, the overwhelming majority of employees involved in clothing and electronics assembly are women. This trend reflects a more general tendency for women to be employed in low-skill, labor-intensive work. An informal survey of seven women's clothing maquilas was conducted to get a general perspective of the working conditions and potential benefits to women. This is an area that strongly merits further investigation, the

industry is booming and many organizations involved in training are seeking to provide women with skills to work in the maquila.

Visits to factories resulted in brief contacts with managers who were generally reticent to provide information. In addition, several women were interviewed outside four different maquilas on their lunch break. In most cases the factories had very poor bathroom and eating facilities. All the managers complained of the difficulty in retaining workers. Most of the women work for two or three months and then quit. This results in a loss for the maquilas because of the investment in training. They also complained that the women miss a great deal of work because of family problems, that they are very slow and undisciplined, take too many breaks, and talk too much. Although the factory managers seemed to place considerable blame on the workforce for production shortfalls, the table in Appendix III (compiled from statistics provided by the managers) seems to indicate a very high rate of production.

In general, the women interviewed did not know how much they produce, nor how much they were paid for piece work above the minimum. Frequently, the women must work a second shift (until 3:00 a.m.) to meet a production order. Transportation is usually provided by the companies in the case of a second shift. The women interviewed earn between Q250 and Q400 a month. Although many women have encountered problems because of the rigorous work schedule and the necessity of leaving children unattended for extended periods of time, for the most part they noted improvements in their standard of living as a result of income earned in the maquila.

Human resources

Training and education. Many projects include training that is not based on a realistic assessment of women's needs and abilities. Often training components are focused on domestic tasks that women have no motivation or resources to pursue. A common example of this is the provision of sewing classes without any attention to the physical condition of the women involved (poor eyesight is frequently ignored) and without taking into account women's resources, including access to a sewing machine, work space, and materials. Participating in training often is perceived as yet another task in a woman's already full day or as merely a social outlet. In addition, there is a lack of methodology for training women with low literacy skills (FUNDESPE is an exception to this).

While these problems are not universal, there is definitely no systematic means of identifying both the appropriate type of orientation or the method of delivery. Part of the problem stems from the difficulty in finding and retaining qualified trainers to leave the capital. Greater attention to the training of trainers working in the field is one potential means of addressing this issue. Nonetheless, often inappropriate training results from external imperatives rather than locally determined needs as a result of agency bias or in combination with food distribution. For example, the World Food Bank Program's collaboration in the CAFEDESCO projects resulted in training women in skills in preparing food to which they no longer had access after the distribution ended. Institutions that focus exclusively on women's training tend to have a very traditional perspective on appropriate activities for women and lack any kind of follow-up to see if and how these skills are used (see for example Senoras de la Caridad and Junkabal).

Education for girls is an area that receives virtually no attention. Some small scholarship programs for indigenous girls do exist (AGES and a SIF pilot project) but for the most part, access to primary education is still inadequate and the differentiation between men and women is progressively greater at higher levels. Basic literacy remains a key stumbling block for women to participate in productive and other aspects of Guatemalan life. Women's projects rely heavily on the availability of younger women leaders with sufficient primary school education to learn basic administrative skills. It is more difficult to begin from scratch with middle-aged individuals.

Participation and leadership. The relatively low level of women's participation remains a serious obstacle to the success of most WID activities (and may be a difficulty more generally for non-WID projects). While many organizations and project leaders observe that cultural norms are a key factor in women's non-participation, cases of very active and eager participation point to the fact that women will participate when provided with the means and the prospect of tangible results. Often there is initial resistance or mistrust of becoming organized or participating in activities that are traditionally designated as male territory. Participants in the Kato-ki cooperative project reported that the first year was characterized by considerable resistance to organization, but that once results were perceived women became very anxious to take part.

The inclusion of women promoters and community leaders is a key ingredient to success in involving women in projects. The use of women promoters in rural electrification projects (NRECA) has had very positive results in the overall acceptance and sustainability of projects. Currently, community improvement committees tend to be almost exclusively male. ACAD reported that attempts to integrate women into the committees has been slow but successful. At times it is less threatening to both the men and the women to begin with women-only committees. Here again, low levels of literacy and monolingualism are obstacles to women's full participation.

The assessment of women-only productive projects is mixed. For example, INACOP found that women-only cooperatives have a much lower success rate than integrated coops. Women often lack capital as well as time due to heavy domestic workloads. Still, women's membership in "integrated" cooperatives, especially in agriculture, is extremely low. A potential mid-way solution to this problem may be found in the Kato-ki experiment of organizing women separately in conjunction with an already established male cooperative. In the brief period before the cooperative ran into managerial problems, spectacular successes were reported (see UNDP). The more successful small productive projects sponsored by CAFEDESCO (Ministerio de Desarrollo) incorporated husbands' and other family members' labor at the same time that the women maintained decision-making control.

To quote from a recent evaluation of the Program of Education for Participation (PEP), which aims to work with mixed sex groups:

It is often necessary to work in the initial stages of a project with single sex groups. Women need opportunities to gain skills and insights, to articulate concerns in associations and meetings that are not dominated by men. Effective women's associations and self-

confident, articulate women with organizational skills are an asset to any larger association, their communities, and society at large.

Nevertheless, some organizations that work with women at the community level, such as ASECSA, have found that separating women from the community is an artificial and ineffective means of operation; they prefer to work with the community as a whole. Thus, the creation of separate women's organizations can be empowering; however, the risk of reinforcing marginalization also exists if this strategy is not part of a larger process of integration.

Often the expectations of the organizers themselves impede successful participation. The traditional perspective that men are the base of development and women the passive recipients of welfare is still reflected in the attitudes of many development staff. Often, stereotyped views of poor and rural women as inherently lazy and impossible to motivate or train are expressed by professional women working in development. Nonetheless, the heavy burden of the domestic workload; regional, cultural, and linguistic differences; and the high rate of female illiteracy are important factors in constraining women's participation.

Health and social infrastructure

There is a general trend for "integrated" projects to contain a health component, usually health education. Most women-related health programs are directed at pregnant women and mothers with young children. These programs target improved nutrition and health-related behavior (CARE, Peace Corps). Unfortunately, food distribution related to these activities is not always appropriate. It is often given away with little orientation and does not lead to sustainable development. Frequently, the type of food distributed is the result of donor imperative, rather than community reality. The largest problem for health delivery is reaching rural areas that are often highly inaccessible. This is particularly the case with government efforts, given the more general problem of excessive centralization discussed above.

It is sometimes difficult to gather women and hold their attention for platicas (presentations) about health and nutrition activities. They are often very tired from labor intensive domestic tasks and have a passive attitude toward these types of activities. A very creative solution to this problem is currently under experimentation. The community laundry facility (pila) is used as a locus for organized women's activities. Women go to wash clothes and receive instruction in health and nutrition while the children participate in pre-primary school programs. This creative approach deserves further investigation and support.

Health education is an important aspect of water projects and must be targeted to women to be successful. Women's needs are very important in infrastructural projects. They are usually the primary beneficiaries of water, electricity, and appropriate technology. Other areas of importance include work with midwives and mental health, especially for women in the Western Highlands who have been victims of the civil conflict. ASECSA, the national umbrella organization for community health groups, is promoting these types of programs.

Needs assessment and appropriate project planning

Defining women's needs

Women frequently express the need to increase family income as their most urgent priority and respond well to opportunities to participate actively in income generation activities. At the same time, many women, especially rural women, are already faced with time-consuming domestic work that precludes additional occupations. Income generating projects that are not able to fully address the issues of women's available resources, appropriate training, and available markets run the risk of creating unfulfilled high expectations that can lead to a subsequent adversity to participation in such projects. Currently, there does not appear to be a methodology in place to adequately assess these factors.

Baseline studies at the beginning of projects might include the following components:

- Women's current role in targeted activities;
- Factors that act as barriers or facilitators to women's participation (for example, cultural factors, educational levels, scarcity of resources, and past positive or negative experiences with various projects);
- An account of the variety of tasks and demands in women's daily schedules;
- Women's self-perceived needs;
- A consideration of issues such as venues, presentation styles and time of day that may hinder or facilitate outreach to women.

Follow-up and evaluation

Overcoming the cultural, educational, and institutional barriers that disfavor women is necessarily a slow, incremental process that requires a long-term commitment. Almost all of the organizations and projects reviewed lacked a follow-up procedure. The difficulty lies in lack of human resources, uncertainty in funding, and an overall bias toward funding large short-term projects as opposed to longer-term, small scale activities. Many organizations expressed the desire to provide more extensive follow-up, but were unable to obtain the necessary funds.

Periodic evaluations are often dependent on the criteria of specific funding agencies. Frequently they are not carried out at all. There appears to be no systematic means employed to evaluate project's impact on women, both in the case of women-specific projects as well as projects that may or may not have an active women's component. Again, this is largely attributed to a lack of sufficient financial and human resources.

Parameters for developing an evaluative component should be integrated from the initial project planning phase and be used in comparison with baseline studies. The following considerations (among others depending on project priorities) should be taken into account in measuring impact on women:

- improvement of overall standard of living;
- sustainability;
- control over income and other resources;

- participation in decision-making;
- skills gained.

Consideration of potential negative spill-over effects on women in non-WID projects could help soften their impact.

Women and democracy

The new Guatemalan Constitution, ratified in 1985, provides for equality before the law and declares null any legislation that violates constitutional mandate. In 1982, Guatemala signed the United Nations convention on eliminating all forms of discrimination against women. Nevertheless, although technically no longer enforceable, many laws remain on the books that discriminate against women. These laws appear in theCodigo Penal, Codigo Civil, Codigo de Trabajo, and the Ley de Transformacion Agraria. Equal pay is the only right that the Constitution does not fully guarantee, giving rise to a series of laws designed to "protect" women in work. (Note: this right does not exist in the U.S. Constitution, either.)

We had the good fortune to attend a meeting held by a group of women attorneys from various sectors who are preparing a proposal for the Guatemalan Congress to abolish or modify the remaining discriminatory laws. "Protection" for women was not acceptable to these attorneys who insisted on "equality" as the basis for gender-related legislation. Among the issues that emerged in the meeting were the lack of a means of enforcement of many positive laws and the generalized lack of consciousness concerning women's rights. UNICEF is currently commissioning a similar study with the aim of preparing an education campaign to inform women of their rights. There was some mention of coordinating these efforts. The women expressed frustration at the fact that several extensive studies have been done in recent years, some commissioned by the government, but these studies have not led to any concrete action and in some cases have disappeared altogether.

An interview with Ruth Chicas Rendon de Sosa, a Deputy in the Guatemalan Congress from the Movimiento de Liberacion Nacional (MLN) party, provided us with some insight on women's participation in politics. Currently there are seven women Deputies in Congress (seven percent of the total). Of the 28 recently elected congressional committees, not one is headed by a woman, although they have held these positions in the past. The women resisted the suggestion that they form a committee together because this was perceived as an attempt to further marginalize their participation in the Congress; they preferred instead to form part of the other committees.

In general, women's participation in political parties is very low. They usually do not exercise a great deal of influence, but occupy positions as "adornments" and do not receive as strong an electoral backing from their parties as equally or less qualified males. Moreover, very few women exercise their right to vote. Although voter participation varies by region (higher in the Eastern departments than in the Western Highlands) only about three percent of women voted in the last Presidential election.

Despite a climate of increased intimidation and human rights abuses, women continue to play fundamental roles in national associations that represent the

popular sectors. They are particularly important in the GAM (Mutual Support Group) and CONAVIGUA (National Committee of the Guatemalan Widows). CONAVIGUA recently declared that most of the international funding designated for widows to be administered by the Ministerio de Asuntos Especificos has not reached them. More significantly, like other popular organizations, they claim to have suffered from intimidation and harassment from military and government authorities. The process of "democratization" in Guatemala is suffering tremendously from the inability of these groups to operate freely.

The Overseas Education Foundation is sponsoring a citizenship education program (Program of Education for Participation) that strongly targets women. The objectives of the program are to enhance democratic processes at the community level, and to mobilize and organize community groups to identify problems and take action to solve them in a democratic way. Because of the tense political climate in the areas where the PEP is working in Guatemala (many participants are women widowed in the civil conflict) the organization has opted for small productive projects rather than overtly political organization. According to a recent evaluation, "...even community health workers may be considered subversive and the word 'capacitacion' (training) is viewed as a radical concept that threatens vested interests..."

Other areas

The growing number of women in the formal workforce has created a new set of issues that are completely unaddressed: working conditions, labor organization and, day care. This area of need is an especially important area, considering that female employment growth tends to be in the least skilled, lowest paid, most vulnerable positions in the service sector such as domestic service and the maquila industry. Although by virtue of employment women with these jobs may not be encountering the same degree of hardship as a large portion of Guatemalan women, a long-range concern for women's roles in the productive and social life of the country necessitates greater understanding of these areas.

Work with women's organizations in marginal urban neighborhoods, a potentially fruitful area of intervention, does not appear to be systematically explored. This could include: day care centers, cooperative buying efforts, and organization for water projects with health components. (CARE has recently begun a water project in this area.) In addition, there is a heavy concentration of activity in the Western Highlands while other regions, such as the Pacific coast, receive considerably less coverage. This rural and regional bias is a result of scarce resources dictating prioritization in the most poverty stricken areas.

RECOMMENDATIONS

Policy-oriented research

Potentially, AID could most effectively channel its resources into developing improved methodology for WID intervention and evaluation. In addition to the above recommended general guidelines (see "Needs Assessment and Appropriate Project Planning"), studies in the following areas could help identify promising WID strategies:

a. The relationships among women's levels of education, control over income and other resources, household investment in key areas (e.g., health, nutrition, education), and fertility levels;

b. A study of decision making at the household level could shed light on less visible ways women participate in development. This would necessarily vary according to sector;

c. Studies of women's roles in the evolving national economy including the informal sector, export promotion (the maquila industry), agriculture, and domestic service.

Joint planning

Ongoing collaboration among donor agencies (AID, UNDP, IADB, European, Japanese and Canadian Embassies) could help eliminate problems with duplication in coverage and improve institutional coordination. One possible way of ensuring this process would be to have the donor agencies meet, perhaps every six months, to discuss funded projects and/or future plans.

Strengthening the WID office within AID/Guatemala

The centralization of AID's published information on women (reports, studies, evaluations, etc.) would greatly facilitate additional research in this area and improve potential coordination and information exchange with other organizations. Due to recent personnel changes and an overload of non-WID related work the current structure of the Program Office is not equipped to adequately address WID tasks. A 25 percent time appointment is not sufficient to allow the WID Officer to be involved in on-going monitoring, troubleshooting, and support for WID-related research.

Training

A program for the training of trainers who work with nongovernmental organizations and the Government of Guatemala could have significant impact. The following issues should be addressed:

a. Identifying appropriate areas for training based on a realistic assessment of women's resources and constraints;

b. Methodology for training women with low literacy in basic accounting and administrative skills;

c. Identifying and promoting female community leaders.

Workshop:

AID should sponsor a series of workshops or a major conference to allow organizations working in development to exchange strategies and information regarding several key issues affecting WID. These workshops might include the following topics:

a. Women and credit. Involving more women in existing credit programs (outreach); strategies for channeling women into the commercial credit market; training and technical assistance related to credit. This workshop could be related to a specific sector like agriculture or microenterprise;

b. Women and leadership. Promoting women promoters; overcoming unconscious sexist biases within organizations; recognizing and encouraging women's participation while respecting cultural values;

c. Strategies for improving women's legal status, education and promotion of women's rights, and access to the legal system.

Provided sufficient interest is expressed by participants in the above workshops, some form of publication, perhaps quarterly, that could serve as a WID forum might be developed. Assuming that such a publication would be widely distributed (and read) within the development community, it could provide a useful means of exchanging successes and problems in the field, strategies for implementation, and sharing of organizations' expertise and opinions.

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APPENDIXES

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APPENDIX I

SCOPE OF WORK

MUCIA-WID WOMEN IN DEVELOPMENT PROGRAM IN TECHNICAL ASSISTANCE

SCOPE OF WORK I, GUATEMALA

SURVEY OF WOMEN'S ORGANIZATIONS AND WID PROJECTS AND ACTIVITIES

This project will survey organizations directed toward Guatemalan women and development. The WID Strategy document of AID/Guatemala identifies a need to strengthen the Mission's contact with local and national women's organizations and other institutions that work for the full inclusion of women in national life and development. The institutions include governmental and non-governmental organizations, inter-governmental and private voluntary agencies concerned with Guatemalan women.

RATIONALE

Women everywhere represent half of the population. Everywhere they are in subordinate positions, and everywhere they are an acknowledged but undervalued human resource for national economic, social and cultural development. The strong WID imperative in development policy and practice seeks to remove constraints to full participation on the part of women in the national life, and intends to safeguard women's entitlement to equal benefits of progress in development.

This project proposes to better connect the WID component of USAID/Guatemala with appropriate counterpart organizations and individuals. The need to strengthen contacts and encourage collaboration with organizations and agencies oriented to women is vital to the successful implementation of AID/Guatemala's WID strategy. The strengthening of these contacts is the equivalent of collaboration by agricultural projects with Ministries of Agriculture and of coordination of maternal mortality projects with the Ministry of Health. There is an official governmentally designated "focal point" for women in the Government of Guatemala, the Oficina Nacional de la Mujer. There are dozens, perhaps hundreds, of women's organizations working in disparate fields, all illustrating the aspirations of women to better their own lives and those of their children. Similarly, a number of inter-governmental and non-governmental agencies are supporting projects that particularly take into account, often within a wider project framework, the needs and potential of Guatemalan women. The focus of the project described here is a mapping of organizations and agencies engaged in such activities, with the objectives of 1) enhanced understanding of the roles and status of women in Guatemala, as perceived through their eyes, 2) legitimizing and strengthening women's self-help efforts embodied in their organizations, and 3) exchanging information and promoting efficient cooperation towards maximal use of the historically scarce resources directed to women's issues.

SPECIFIC DUTIES OF THE TECHNICAL ASSISTANT

This project seems logically to divide into several phases, the first, a mapping of the small and large, formal and informal organizations of women,

including both governmental and non-governmental organizations, beginning with Oficina Nacional de la Mujer. The available literature suggests a variety of types of organizations of women, with differing functions and goals and varied degrees of formality (c.f. March and Taggu, Women's Informal Associations and Developing Countries: Catalysts for Change? Boulder: Westview Press, 1986; Sally Yudelman, Hopeful Openings: A Study of Five Women's Development Organizations in Latin American and the Caribbean, West Hartford, CT: Kumarian Press, 1987). Yudelman states "women of all classes in Latin America and the Caribbean, however, share a history of collective action." Even though women are accustomed to a subordinate role, "the fact that they (have been) treated with injustice (has brought out) unsuspected capacities for indignation, resistance and common action" (A. Hirschman, Getting Ahead Collectively: Grass Roots Experiences in Latin America, New York; Pergamon Books, 1984:9). Capturing the diversity and vitality of women's organizations and reflecting accurately the "common action" mentioned above is the challenge for the Technical Assistant (TA) in this Scope of Work. The actual work will require the creation of a short questionnaire to use with women's organizations as they are identified.

As general background, PPC/WID has a number of relevant documents on the topic which would be useful; a current study of Women's Organizations of Rural Mali, cited in the December 1988 report from Patricia Kay Davies might be one current example. An inventory of voluntary agencies in Guatemala is in existence, but it contains principally the more formal organizations and, almost certainly, misses a variety of women's groups. As a starting point however, Directorio de Organizaciones Privadas Voluntarias de Servicio a la Comunidad de Guatemala, published by the Fundacion para el Desarrollo de Guatemala in 1986 would be useful. Next, asking questions and making the appropriate connections will be the key to success.

The second phase of this project concerns the work of the wide variety of inter-governmental organizations and agencies that are active in development efforts with some focus on activities including women as participants or beneficiaries. As above, some instrument for information gathering would be created, allowing collection of data in a uniform fashion.

Both of these information gathering exercises would be carried out with the assistance of the WID Officer and members of the Committee, as feasible. The TA in this instance should be thought of principally as information gatherer facilitating exchanges between AID staff and the organizations, not the main contact, which should in every case be an ongoing staff member of the mission.

At the conclusion of the information gathering stage, decisions about use of the materials will need to be made. Possibilities for dissemination would include publication of one or more directories and one or more meetings to share the results. The TA, time permitting, would assist in the leg work necessary to carry out the strategy decided upon, acting as assistant to mission staff people, the WID Officer and Committee members.

TIMING AND LOCATION

The required time estimated to complete these studies of women's organizations and women-related development activities is three months, divided between information gathering (up to two months) and dissemination efforts (up to one month). The work would be conducted largely in Guatemala City, although several field trips would be included to other areas of the country to review programs of women's organizations. While assuming that most development activities have headquarters in the capital, it is clear that small grassroots organizations exist everywhere and need to be made visible by the TA's work. On the other hand, there is no expectation of addressing every group of five to ten women working collectively, for example, women's groups associated with an agricultural cooperative. USAID/Guatemala requests that work be carried out in the fourth quarter of FY 1989.

Strengthening contacts with women's organizations would be incorrectly conceptualized as a woman-specific activity. Rather, the purpose is broader and reaches into Guatemalan national life through connections with that portion of the populace that is least well represented in public life and hence least well served by public policy and its implementation. The pragmatic purpose of this project therefore is the establishment of appropriate connections between the women's community and the various program units of the mission whose projects touch the lives of women, but who have relatively little communication with women either as participants in development planning or as beneficiaries of project activities. It is clear that the information gathered in this project would be useful, not only to the AID mission, but also to facilitate the ongoing and systematic networking among and between donors and the web of women's groups.

QUALIFICATIONS OF THE TECHNICAL ASSISTANT

The TA on this assignment should have knowledge of the social sciences (e.g., sociology, economics), with special expertise in the literature on voluntary organizations, and particularly that on contemporary women's movements. The individual should also have good writing and analytical skills, the ability to interact well with others, and proficiency in Spanish at the S-3, R-3 level. One might think of this project as writing a series of short case studies; therefore, in this instance, quantitative skills are not particularly relevant. Good organization and human relations skills are essential, as well as the ability to communicate easily in Spanish.

RESOURCE REQUIREMENTS AND LOGISTICAL SUPPORT

MUCIA/WID: MUCIA/WID, under its collaborative grant from PPC/WID, will provide travel to and from Guatemala and per diem support for the TA for the period of time requested.

AID/Guatemala: Basic logistical support will be provided, such as the reservation of suitable hotel accommodations and the use of office vehicles, if available. The contractor should also provide for her own office space, equipment and secretarial assistance.

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Other: As the TA is collecting materials, systematic recording will be critical. Given the heavy use currently made of the Mission's Wang word processing system, it would be helpful if the TA were equipped with a portable computer, enabling her to do ongoing recording of information shortly after conducting interviews. Computer services in the Main Building easily facilitate the transfer of data from an IBM-compatible system into the WANG machines for editing and further analysis.

SPECIAL REQUIREMENTS

There are no particular problems in the process of traveling to Guatemala. No visa is required for American citizens; a Tourist Card is issued at the airport for U.S. \$1, and is good for six months. There are no major health constraints, at least for people residing principally in the city. While street crime is on the increase, there is no reason for alarm if the person exercises reasonable caution and good judgement.

RESPONSIBLE PROJECT OFFICER(S)

The principal responsible person for the contractor is the WID Officer or the Deputy Program Officer during her absence.

COLLABORATIVE LINKAGES

The WID Committee and WID Officer are essential collaborators in this project. Another collaborative link is with the Democratization effort, located in the Office of Human Resource Development (OHRD) of AID/Guatemala. The unit has as a part of its work responsibility for support to the private voluntary sector. Other coordinating bodies, including ASINDES, are currently receiving OHRD support, which will continue in the forthcoming action plan. Staff of that unit are interested and supportive of this investigative effort, since it will assist in fleshing out mission knowledge of the voluntary sector in Guatemala.

APPENDIX II

QUESTIONS ASKED AND ISSUES ADDRESSED IN INTERVIEWS IN THE SURVEY

QUESTIONNAIRE: Format of Questions Asked

By CARMEN WINKLER

Sample number:

1. Name of the institution/organization : _____
2. Address : _____
3. How long the organization has been functioning? : _____
4. Perception of the immediate and long term necessities for women in development: _____

5. Purpose of the institution/organization : _____
6. Administrative structure : _____
7. Staffing : _____
 - 7a. Type of personnel
 - Administrative : _____
 - Supervisory : _____
 - Program : _____
 - Community workers/Monitors: _____
 - Instructors : _____
 - Other types : _____
8. Number of participants in the Projects : _____
 - 8a. Rural areas (projects targeted to farmers) : _____
 - 8b. Urban areas (Guatemala City perimeter) : _____
9. Type of activities carried out : _____
 - 9a. Cooperatives (specify: credit, etc.) : _____
 - 9a.1. Address : _____
 - 9b. Credit : _____
 - 9b.1. Address : _____
 - 9c. Training : _____
 - 9c.1. Address : _____
 - 9d. Home economics & handicrafts : _____
 - 9d.1. Address : _____

9e. Health : _____
 9e.1. Address : _____

10. How are projects defined? : _____

11. Plans for the future : _____

12. Annual Budget : _____

12a. Budget for each project : _____
 12b. Salary budget : _____

13. Source of funding : _____

14. Do you coordinate or have contacts with other organizations or agencies? If affirmative, describe the contacts and the type of coordination : _____

15. Any relation with A.I.D.? : _____

16. We would like to know about specific problems that organizations face in working with women. What problems have you experienced? Please specify : _____

17. What evaluation system is used? : _____

PERSON INTERVIEWED : _____

ADDITIONAL OBSERVATIONS _____

ISSUES ADDRESSED

1. Lack of communication and sense of isolation among the development organizations which leads to duplicity/repetition of projects.
2. Not enough funding for WID projects and therefore, little participation of women in the decision making.
3. Projects for women are written by men or from the male perspective.
4. Most directors of organizations and community workers/monitors are males.
5. In addition to Spanish, there are some 22 Indian dialects spoken in the country. This complicates any investigation/project when the investigators/project designers only speak Spanish.

APPENDIX III

ORGANIZATIONS AND PROJECTS IN THE STUDY

INDEX OF ORGANIZATIONS VISITED

A. Government of Guatemala

Organizacion Nacional de la Mujer (ONAM)
Ministerio de Desarrollo (MINDES)
Instituto Tecnico de Capacitacion y Productividad (INTECAP)
Secretaria de Bienestar Social de la Presidencia de la Republica
Direccion General de Servicios Agricolas (DIGESA)
Instituto Nacional Cooperativista (INACOP)
Ministerio de Salud, Water and Sanitation for Health Project
Direccion de Asistencia Educativa Especial

B. International Private Voluntary Organizations

ACCION International (AITEC)
Peace Corps
Foster Parents Plan International (PLAN)
CARE
Catholic Relief Services (CRS)
Paz en Centroamerica (PAZAC)
Asociaciones Cristianas de Jovenes de Guatemala (ACJ)
National Rural Electrification Cooperative Association (NRECA)
United Nations Development Program (UNDP)

C. National Private Voluntary Organizations

Asociacion Guatemalteca de Educacion Sexual (AGES)
Asociacion de Servicios Comunitarios de Salud (ASECSA)
Asociacion de Senoras de la Caridad San Vicente De Paul
Fundacion para el Desarrollo de la Mujer (FDM)
Fundacion para el Desarrollo de la Pequena Empresa (FUNDESPE)
Asociacion Desarrollo para Todos
Asesoría Centroamericana de Desarrollo (ACAD)
Asociacion Pro-Bienestar de la Familia (APROFAM)
Asociacion de Entidades de Desarrollo y de Servicio No-gubernamentales de Guatemala (ASINDES)
Centro de Integracion Familiar (CIF)
Fundacion de Desarrollo Integral de Programas Economicas (FUNDAP)
JUNKABAL
Fundacion del Centavo
Fundacion REDH Integral

D. Cooperatives and Informal Organizations

Cuatro Pinos
Rincón Grande
Flor Patzunera
Grupo de Viudas y Huerfanos de Xela
Club de Tejedoras María Auxiliadora
Mujeres en Acción

A. GOVERNMENT OF GUATEMALA

NAME OF ORGANIZATION: Oficina Nacional de la Mujer (ONAM)

ADDRESS: 2a calle 9-67, Zona 1

DESCRIPTION:

GoG agency, initiated 1981. Depends on Ministry of Labor and Social Welfare, which controls the budget.

OBJECTIVE:

Promote women's participation, incorporate women in development. Institutional development of the office. Raise Guatemalan women's consciousness of the importance of their participation in the civic and cultural development of the country.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Two paid employees, Coordinator and Secretary. "Interprogramatic", coordinates with 9 delegates from each Ministry and 23 directors of NGOs

BUDGET: Q160,520.00

SOURCES: GoG

AID: No

ACTIVITIES: Forums, seminars, conferences

PROJECT (1): Mujer, Salud y Desarrollo (Women, Health and Development)

COLLABORATION: OPS (Organizacion Panamericana de Salud)

DESCRIPTION: Seminar

PROJECT (2): Literacy training

AREA: Alta and Baja Verapaz

COLLABORATION: UNESCO

PROJECT (3): Rights of domestic employees

COLLABORATION: UNICEF

FUTURE PLANS:

Establish information and documentation center. Create a bank of statistical indicators on women. Motivate women. Monitor the fulfillment of the rights and duties of women. Research.

COMMENTS:

Published report from Seminario Nacional de la Mujer, 1988 in collaboration with PNUD, UNIFEM, Secretaria Privada de la Primera Dama de la Nacion.

NAME OF ORGANIZATION: Ministerio de Desarrollo (Ministry of Development)

ADDRESS: 15 Avenida 9-69, Zona 13

CONTACT: Reyna de Sanchez, National Coordinator for CAFEDESCO.

DESCRIPTION: GoG, In existence 4 years. CAFEDESCO (Capacitacion Femenina para el Desarrollo Comunitario) is the agency specifically directed towards women's organization and development.

OBJECTIVE: Promote social organization. Promote micro- and small enterprise. Provide services to rural areas. Train women.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

1 Minister, 2 Vice-Ministers, 8 Directors, 8 Associate Directors, 433 employees including Supervisors, Program Coordinators, Program Monitors and Instructors from INTECAP

BUDGET: Q1,000,748.00 for 1990

SOURCES: GoG through AID ESF

AID: In addition to funding provides food for work.

ACTIVITIES: 11,000 women participating in 10 departments. 339 groups of women, 79 small enterprises. Provide credit to small businesses and cooperatives. Credit for women's projects limited to those involved in handicrafts. CAFEDESCO targets poor communities for organization of informal women's groups to engage in income generating projects. These projects begin with a two year period of food distribution in exchange for which the women participate in classes in resource use, small enterprise management and literacy. Social workers provide organizational support, generate volunteers and identify leaders. There are 26 local centers. Each center assists about 11 communities.

COLLABORATION: United Nations organizations: ILO, WFP, UNDP

FUTURE PLANS: Extend work into other departments. Obtain human resources, funds for courses in industrialization and loans.

PROJECTS VISITED:

PROJECT (1): Cultivation and Commercialization of Corn and Beans

AREA: San Juan Las Flores, Sansare, El Progreso

DESCRIPTION: This group of sixteen women has 48 cuerdas of beans and 22 cuerdas of corn. Through dues and fund-raising the women were able to raise Q4,000 to buy the land under cultivation. Each woman contributes an equal amount of labor and the harvest and earnings are divided equally among them. The women's husbands participate in the field labor. While the initial idea was to promote commercialization of the foodstuffs, so far the group has only been able to sell enough to cover expenses. They currently have Q700.00 in a bank account. The first year the project operated at a loss; the second year each woman received one quintal of beans; the coming harvest is predicted to be even better. Although they have not been able to accumulate capital, the women are content with the project because of its subsistence aspects. They also appear very enthusiastic about the group even though they admit that it is highly conflictive. The women indicated that if they were able to receive assistance they would be interested in starting a bakery. Other organizations working in this village are: PLAN International, which provides home improvement services and the National Reconstruction Committee, which is supporting a popular kitchen that provides tortillas at a cost of Q1 a month per family. There is no apparent coordination among these agencies even though the beneficiaries are often the same.

PROJECT (2): Yucca Processing

AREA: Poza Verde, Sansare, El Progreso

DESCRIPTION: This group of 30 women is divided into 4 smaller working groups. The women raised Q2,800.00 to invest in yucca processing equipment. The group rents a grinder and storage space from the President. They buy the yucca from local private producers (often family of group members), participate in labor intensive processing and sell to a cooperative in the municipality where it

is processed further for commercial use. Many of the women's husbands are members of this cooperative. The women divide up earnings according to labor contributed. Husbands participate in heavy labor. At the time of this visit the women were quite pleased with the outcome of the project because they had recently divided up earnings, many receiving between Q100.00-200.00 each. The women would like to industrialize production so that they can eliminate the intermediate sale to the cooperative. However, they currently only have Q100.00 saved after covering costs and distributing earnings.

PROJECT (3): Cigar Production

AREA: Loma del Viento, Zacapa

DESCRIPTION: Although it was claimed that 54 women participate in the group, it appears that many of these joined later, only after the food distribution began. Of all the groups visited, these women seemed to have the least enthusiasm for the group. Women of all ages in this town have been rolling cigars for years and had very little incentive to join the group. They work ten hours a day; many produce 500 cigars in a day in addition to very labor intensive subsistence tasks. Tobacco is bought in bulk and distributed to group members. Each woman sells her own cigars and then pays the group the cost of the tobacco. The women have limited market access and they receive a very depressed price for their product. They would like to build a warehouse but are unable to accumulate sufficient capital. A sub-group of women not involved in tobacco production was organized by the CAFEDESCO promoters. These women appeared to have no appropriate orientation, they reported that they had received a variety of classes and had been told that perhaps they could open a store, but clearly had no means do so.

PROJECT (4): Handpainted Linens

AREA: Panaluya, Rio Hondo, Zacapa

DESCRIPTION: This group began in 1987 with 40 members, it now has 20. In the two years it has been in operation the women have not seen any income. While they are producing a fair amount, they have not been able to establish a regular market. The promoter observed that they need to improve the quality of production in order to penetrate the export market. No market study had been carried out prior to embarking on the project. The women have Q800.00 invested in the project and were quite worried. They had received training in this craft as part of the food-for-training program and decided to pursue it as an income generating project. They have diversified into producing sweets and tamales for the local market as a means of covering costs. A community center where the women will meet to work is under construction with money from the Ministry of Development and the Municipal government. The Ministry of Development also donated a sewing machine.

COMMENTS: All the projects visited consisted of a legally constituted organization with a President, Vice President, Secretary, Treasurer and Board of Directors. They tended to hold meetings once a week with the CAFEDESCO promoter in attendance. In every case, the size of the group diminished significantly after the food distribution stopped. Most of the women seemed to obtain greatest satisfaction from the camaraderie provided by the group. Several expressed pride in having control over decision-making, a new experience for them. There is no apparent opposition from husbands, many of whom actively participate in the income and subsistence generating aspects of the projects. Every project suffered from a lack of capital, a lack of market access and low literacy levels that limited the participation of most of the women in the management aspects of the projects. Several stated they received no benefit whatsoever from the courses, others indicated that they had enjoyed the social aspects of the courses but had not developed any new skills. While many had participated actively in the training for such projects as family subsistence plots and bread and soap making, most abandoned these activities as soon as the courses ended. One woman inter-

viewed still used her garden plot.

NAME OF ORGANIZATION: INTECAP (Instituto Tecnico de Capacitacion y Productividad)

ADDRESS: Calle Mateo Flores 7-51, Zona 5

CONTACT: Rosa Julia Elias

DESCRIPTION: Government agency that provides technical training to other government agencies and private organizations. In existence for 17 years.

OBJECTIVE: Collaborate with GOG, develop plans and provide technical training to develop a skilled labor force.

BUDGET: 2% cuota patronal

SOURCES: GOG funds, private donations and international agency support, German government.

AID: No

ACTIVITIES:

TYPES OF INSTRUCTION: Technical fields, Cooperative Management, Sewing and other professional skills.

AREA: Three centers in the capital, centers in Escuintla, Quetzaltenango, Sto. Tomas de Castilla, Chiquimula and mobile units.

COLLABORATION: Contract instructors to NGOs.

WOMEN'S PARTICIPATION:

In 1988, 25,688 women received training in different professions. The largest sector was agriculture. Women have difficulty in access to training because of generally low level of education.

FUTURE PLANS: Strengthen and extend projects prioritized for women. Detect and analyze groups that could benefit from the program.

ANNEX: Statistics on number of women trained, 1982-88.

NAME OF ORGANIZATION: Secretaría de Bienestar Social de la Presidencia de la República

ADDRESS: 32 calle 9-34, zona 11

CONTACT: Licda. Olga Marina de Garzaro, Technical Assistant

DESCRIPTION: Government social welfare agency in existence for 44 years.

OBJECTIVE: Plan and implement government social policy directed at minors,

families and communities, especially the most impoverished sectors.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

1290 women of 1932 employees. Large administrative staff, program supervisors and professionals.

BUDGET: Q11,635,156.00

SOURCES: GOG

AID: No

ACTIVITIES:

PROJECTS: Provide a wide variety of services including courses in home crafts, maternal/child health services, vaccination, special education, emergency aid, etc.

AREA: Throughout the country

COLLABORATION: UNICEF, UPTO, OPS, IADB

COMMENTS: Mainly welfare services delivery agency, no productive programs. Face problem of magnitude in terms of sufficient service delivery, lack of human resources. Expressed interest in receiving AID support in the form of technical assistance. No information on women's participation in the program.

NAME OF ORGANIZATION: DIGESA (Dirección General de Servicios Agrícolas)

ADDRESS: 12 Avenida y 20 calle Esquina, Zona 1

CONTACT: Ing. Juan Alfonso de Leon, Associate Director

DESCRIPTION: GOG agency under Ministry of Agriculture. In operation since 1972.

OBJECTIVE: To promote national agricultural development through technical assistance in coordination with other national and international institutions.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

8238 employees, includes technical and educational support.

BUDGET: (1989) Q95,384,487.00; Salaries: Q25,239,238.00

SOURCES: GOG, also donations and loans.

AID: Yes, specific coordination for projects; ESF.

COLLABORATION: Peace Corps, Foster Parents Plan, UNICEF, COGAAT, World Vision among others.

ACTIVITIES:

PROJECT (1): Clubes de Amas de Casa (Homemakers' Clubs)

AREA: Coverage of entire country through extensionists and promoters

DESCRIPTION: Family education, home improvement, nutrition, small business, sewing, appropriate technology and other relevant projects. In 1989 there were 193 educators working with 4,678 projects that reached 13,023 participants.

PROJECTS VISITED: In addition to the above mentioned activities, DIGESA provides technical assistance for a variety of agricultural and animal husbandry projects. The projects visited in Huehuetenango are involved in a relatively recent process of integrating women into traditionally male-focused activities.

PROJECT (2): Appropriate technology (biogas), chicken and goat raising, fish pond and family garden plots.

AREA: Ocubila, Huehuetenango

COLLABORATION: UNICEF, INTECAP, ICAITI, BANDESA, Fundacion Heifer

DESCRIPTION: In 1987 UNICEF identified DIGESA as the most appropriate GOG agency for collaboration with a program designed to promote development based on community participation. The projects are financed on the basis of rotating loans that the community must learn to manage. The community receives the money directly from UNICEF and controls the project implementation with the assistance and oversight of DIGESA technicians. The loans are paid at a 2% interest rate, half of which is used to cover administrative expenses and the other half reserved for investment capital. The goal of the project is to achieve community autonomy and self-management of development projects. Although it was not possible to do an evaluation of participation levels, there appeared to be a great deal of interest throughout the community and many of the subsistence projects were already producing positive results. This project demonstrated a great deal of coordination between several organizations in training, financing and technical assistance for a mixture of subsistence and income generating projects.

WOMEN'S PARTICIPATION:

The idea of promoting women's participation is quite new and somewhat revolutionary in this community. There were almost no women available to talk to. The men explained that they were at home making tortillas. One of the biggest barriers to women's active participation in the projects is their heavy domestic workload. Cultural and legal barriers are also very important. The male leaders of the community admit that there has been a lot of resistance and lack of awareness regarding women's rights. Until very recently, women's names did not appear on land titles and many widows lost control of their husbands' land.

There is one group of 19 women that meet once a week to coordinate the family garden plots. The group leader is a literacy worker with CONALFA who is also teaching 14 women in the group. The majority of women in the community have not completed first grade. The women have also participated in training provided by the development organizations but have not taken active leadership positions in any of the other groups, their strongest participation is in the chicken cultivating project (one third women).

PROJECT (3): Ceramic stove production and breadmaking.

AREA: Canabaj, Huehuetenango

COLLABORATION: UNICEF, 4 Peace Corps nutritionists working with groups of women in the area.

DESCRIPTION: 18 women in this village are producing ceramic stoves to market in neighboring villages that are participating in DIGESA's stove installation program. The work is very labor intensive, each woman is able to produce about two stoves a week. The women also participate in a small breadmaking business. These productive activities have provided a small increase in the income that the women control. In addition, they receive literacy classes and have access to a cooperatively run store that sells food and agricultural inputs at economical prices. This store is owned and managed by a directorship that is divided into separate male and female committees.

WOMEN'S PARTICIPATION:

The women were shy and reticent to talk about the effects of these projects on their lives. One of the major problems the community faces is difficulty in access, the village can only be reached by a two kilometer descent by foot. The men must carry the supplies for the women's activities. Family garden plots are only of seasonal use because of lack of irrigation. Recently, a pump was brought into the village to begin an irrigation system. Although it was intended that women would participate in the vegetable plots, the men have ended up controlling them.

NAME OF ORGANIZATION: INACOP (Instituto Nacional de Cooperativas)

ADDRESS: 13 calle, 5-16, Zona 1

CONTACT: Carlos Urizar

DESCRIPTION: GOG umbrella organization for all cooperatives.

OBJECTIVE: To promote and develop cooperatives, provide technical assistance, training and legal status to established cooperatives and groups in formation. INACOP has shifted away from a primary concern for the social aspects of the cooperative movement to heavy emphasis on the productive viability of cooperatives. The institute seeks to promote autonomous development and profitability in the cooperative sector.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Country divided into 8 regions, 24 interior offices. 320 employees. 112 technical personnel covering 1079 cooperatives. Some technicians are bilingual.

BUDGET: Q4,067,000.00

SOURCES: GOG

AID: Had collaborated with agricultural cooperative strengthening program in the western highlands. Provided technical support to increase production of export crops.

ACTIVITIES: Technical advice, consulting, training, cooperative education.

AREA: Nation

COLLABORATION: Inter-American Foundation, Fundacion Para el Desarrollo de la Mujer, Foster Parents Plan International, ICAE and IICA provide loans to cooperative members; Peace Corps volunteers participate in organizing and strengthening cooperatives; European Common Market has provided financing and technical assistance.

DESCRIPTION: No longer emphasizes the formation of new cooperatives, but focuses on developing already existing cooperatives and pre-cooperative groups. After a group has identified its needs and asks for assistance, INACOP does a socio-economic study to determine the viability of the cooperative. A minimum of 40 hours of training is provided in the areas of organization, administration and human relations. Finally, the cooperative is legally constituted. This is about a four or five month process.

WOMEN'S PARTICIPATION:

There are 22 exclusively female cooperatives that primarily produce crafts. The majority of these cooperatives are indigenous groups in the interior of the country.

The all-women member groups have not been as successful as men's and mixed cooperatives. Overall, there is very low participation, perhaps only 5% management positions are held by women. Women's participation is higher in urban area cooperatives such as credit unions and consumer cooperatives than in agricultural areas. This is despite the fact that women's role in agricultural production is extremely important. Women's participation is impeded by the following factors:

- 1) Home responsibilities take primary importance.
- 2) Lack of economic power within the family.
- 3) Lack of education.
- 4) Abandonment
- 5) Lack of management skills

Above all, women lack sufficient capital and control of resources.

COMMENTS: A visit to Patzun, Chimaltenango determined that the women's cooperative Coj Quiemon Junam was no longer functioning, some of its members were involved in an informal association for marketing weaving products for export.

NAME OF ORGANIZATION: Ministerio de Salud (Ministry of Health)

ADDRESS: 9 Avenida 14-65, Zona 1

CONTACT: Silvia Veliz de Rival

DESCRIPTION: In 1983 created a department called "Mujer, Salud y Desarrollo" (Women, Health and Development) as a result of an international symposium in Spain sponsored by OPS.

OBJECTIVE: Work in 3 areas: education, health and work. Integrated focus on health. Increase availability and coverage of services for women.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Subregional coordinators. This is an agency that has very little independent staff but coordinates with other ministries and NGO's, much like the ONAM.

BUDGET: \$4 million

SOURCES: Half provided by European countries, matched by GoG.

AID: ?

ACTIVITIES:

Has a plan of action that includes the following points:

- 1) Coordination and management of technical assistance.
- 2) Development of legislation that supports the incorporation of women into the economic, political and social life of the country.
- 3) Provide access to health knowledge.
- 4) Strengthen participatory strategies, new methods of providing health services to women.
- 5) Mobilization of women's groups from all social sectors.

Has no specific projects, has participated in some seminars.

NAME OF ORGANIZATION: Water and Sanitation for Health Project

ADDRESS: AID

CONTACT: Ing. Alfredo Szarata

DESCRIPTION: AID sponsored project implemented through the GoG Ministry of Health, bureau of Public Sanitation (Saneamiento Ambiental) The current program grew out of an integrated community based nutrition and health project that began five years ago.

OBJECTIVE: Improve health in rural communities by providing potable water, letrization, and health education.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Ministry has 4 engineers, administrative support. 250 skilled plumbing construction workers. Projects in 320 communities (292 projects have been initiated) affecting 1 10,000 people.

ACTIVITIES:

Focus on rural communities in the Western Highlands. The water component is the only part that really has functioned well. Requests for funding of water installations are generally received from the individual communities. The community provides unskilled labor and food for skilled construction workers provided by the project. Design and materials are also provided by the project. The health education component is currently being reorganized because the health promoters had not been reaching the communities.

WOMEN'S PARTICIPATION:

Women do not participate directly in construction yet are crucial to the success of water projects because of the pressure they put on their husbands to obtain water. Water installations save women a great deal of labor because they generally are responsible for obtaining water for the home.

Although the maintenance and operation committees are all-male, in the implementation phase of the project women are frequently involved in keeping accounts of work contributed and providing food and housing for the workers. Women's active participation in inauguration ceremonies indicates that they strongly identify the water project as something that pertains to them. Women frequently give talks at these ceremonies.

In the future, the health education component will be directed at women in the community because adequate use of the facilities is largely dependent on them.

Ing. Szarata noted that the experience with women as community development educators in rural electrification projects has had excellent results because of their community ties with women. These women were trained in skills with basic electricity.

NAME OF ORGANIZATION: Dirección de Asistencia Educativa Especial

ADDRESS:

CONTACT:

DESCRIPTION: GoG agency, 15 years

OBJECTIVE: Education and prevention of mental retardation, attention to mothers with an integrated approach.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Director, Associate Director. 220 employees including supervisors, program coordinators, social workers, teachers and therapists.

BUDGET: Q1,000,271.00

SOURCES: GoG

AID: No

ACTIVITIES:

PROJECTS: Pre- and Post-natal education, monitoring of mothers, detection of high risk children, provision of therapy, health clinic support to mothers, sewing classes.

AREA: Country, mainly urban.

COLLABORATION: Ministry of Health and other ministries, UNICEF.

DESCRIPTION: 700 children and their mothers receiving direct attention, another 3643 in follow-up programs.

FUTURE PLANS: Rehabilitation with community participation, organize micro-enterprises with the sewing students.

COMMENTS: Lack resources and are unable to initiate projects in rural areas.

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B. INTERNATIONAL PRIVATE VOLUNTARY ORGANIZATIONS

NAME OF ORGANIZATION: Accion International Técnica (AITEC)

ADDRESS: Centro Financiero, Torre 2, 6 nivel, #6, Zona 4.

CONTACT: Mirta Olivares, Director

DESCRIPTION: Provides credit and basic training to urban vendors and small producers. Works to strengthen capacity of private local organizations in providing non-paternalistic aid to the poor. Programs throughout Latin America. In Guatemala since 1988.

OBJECTIVE: To empower poor men and women through programs designed to improve their socio-economic status and create links with the private banking sector.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Small office with Director and administrative support. Works through private organizations which provide coordinators, promoters/monitors and trainers.

BUDGET: FY 1990- \$1,860,000; and Q1,500,000

SOURCES: AID, funding from World Bank and other multi-lateral sources pending.

ACTIVITIES:

PROJECT: Microbusiness Promotion Project

AREA: Urban. Genesis- Capital and branches in Mazatenango, Chiquimula, Retalhuleu. PROSEM/FUNDAP- Quetzaltenango and branches in Totonicapan, San Marcos, Coatepec.

COLLABORATION: In addition to above organizations AITEC has informal contact with other organizations involved in small business loans.

DESCRIPTION: Provide loans and management assistance to participating businesses. Loans are available to individuals who can provide collateral and to solidarity groups of 4-8 people who have independent businesses. Two types of loans are available, short term of about two months for working capital and longer term for equipment and machinery. The interest rate is at 2.5% (30% a year) and loan decisions are made quickly. Participants who are successful are encouraged to take out subsequent loans. In the first 9 months of the program 1575 loans were made to 1476 microbusinesses for a total of US\$658,652 (Q1,778,360). 47% were follow-up loans.

Training is provided as a part of the package with the initial loan. Courses include business management, leadership, human relations and group dynamics. A recent evaluation showed that 74% of recipients attended at least one training session.

WOMEN'S PARTICIPATION:

Overall, 38% participating microbusinesses are women owned. The Genesis program has been more successful involving women (about half) than PROSEM

(22%). This disparity is partly attributed to regional differences in cultural values. There is a greater percentage of women vendors than producers. Women entering the program had less education and lower salaries than men. Women are very active in the program, 52% had 4 or more loans compared to 26% of the men.

FUTURE PLANS: Extend services to all 22 departments. Coordinate with Fundacion Para el Desarrollo de la Mujer.

COMMENTS: Some of the issues raised in the organization's evaluation for future consideration include: providing longer term loans in order to avoid dependency on outside credit; structuring courses to aid illiterate participants develop accounting procedures; encouraging community participation as part of the training.

NAME OF ORGANIZATION: Peace Corps

ADDRESS: 6a Avenida 1-46, Zona 2

CONTACT: Todd Sloan, Deputy Director, Program and Training Officer

DESCRIPTION: U.S. Government Agency in Guatemala since 1963. Provides skilled manpower (U.S. volunteers) to assist in development activities carried out by public and private sector agencies in Guatemala. More than 1500 volunteers have participated to date. Between 4-40 volunteers per project.

OBJECTIVE: Assist rural poor in promoting commercial agriculture, managing natural resources, increasing off-farm income and improving health and nutritional status. Volunteers work with Guatemalan agency counterparts as well as community beneficiaries in order to strengthen local institutions.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Country Director, Executive Officer, Deputy Director and 8 Guatemalan Associate Directors, 3 Medical personnel.

BUDGET: \$1.5 million

SOURCES: Peace Corps, U.S. Government

AID: Small Project Assistance

ACTIVITIES:

PROJECT (1): Agriculture

AREA: Eastern Guatemala, some in Western Highlands

COLLABORATION: DIGESA, DIGESEPE,

DESCRIPTION: Approximately 30% of volunteers in country. Crop improvement and diversification, soil conservation, vegetable production, grain seed improvement and storage, and beekeeping, fish farming and livestock development.

PROJECT (2): Conservation and Natural Resources Management

AREA: Rural

COLLABORATION: DIGEBOS, ICAITI, INGUAT

DESCRIPTION: Approximately 30% of volunteers. Development of agro-forestry systems, erosion control, community nursery development, community organization and forestry extension. Development of national parks, wildlife

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management and conservation/environmental education. Also, appropriate technology development and fuel efficient energy systems.

PROJECT (3): Health and Nutrition

AREA: Rural

COLLABORATION: Ministry of Health, CARE

DESCRIPTION: Nutritionists work with community and school groups. Some direct health care but primarily vaccination campaigns and health education.

PROJECT (4): Youth Development

AREA: Regional sports complexes and rural schools.

COLLABORATION: CDAG (Autonomous Sports Confederation of Guatemala)

DESCRIPTION: Approximately 15% of volunteers. Provide constructive activity for unemployed and underemployed youth. Sports organization and training, health education for primary school students. Development of 4-H clubs, providing agricultural, home economics and income generation skills for rural youth.

PROJECT (5): Small Enterprise Development

COLLABORATION: DIGESA, INACOP

DESCRIPTION: Approximately 5% of volunteers. New program in which volunteers work with production and service cooperatives in business development.

WOMEN'S PARTICIPATION:

Varies with interest, location, sector. Some volunteers work exclusively with women (e.g. 80% of participants in nutrition projects are women.) Workshops for volunteers on WID and small enterprise projects reached the conclusion that WID issues were broadly applicable. The issue of access is a primary concern. Volunteer termination report includes discussion of work with women. Sometimes faced with discrimination on funding for projects involving women. Female volunteers face difficult acceptance, sometimes harassment.

NAME OF ORGANIZATION: Foster Parents Plan International

ADDRESS: 11 calle 1-23, Zona 9

CONTACT: Charles Winkler, Director

DESCRIPTION: U.S. based international non-profit child sponsorship organization. Came into Guatemala in 1978 in response to the 1976 earthquake.

OBJECTIVE: Integrated development through direct family assistance and community oriented projects. Programs combine health, education, income generation and community development.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Three separate programs in the country, each with a different directorship, overall 200 employees. The main office, which covers the capital and Amatitlan, has 85 staff members in the field. Programs similar to the one described below exist in Progreso and Zacapa. Field staff includes a program head, regional coordinators and promoters. Also have agronomists and contracted instructors.

BUDGET: \$1,365,000

SOURCES: Direct from international headquarters, private donations

AID: No

ACTIVITIES:

PROJECT (1): Family Direct Assistance

AREA: Capital, Amatitlan, San Vicente Pacaya, Villa Canales

COLLABORATION: GOG agencies (such as DIGESA), other relevant organizations, according to specific project. Instructors from INTECAP, JUNKABAL.

DESCRIPTION: Provide loans, technical assistance and training for income generating projects, both agricultural and micro-enterprises. Families make initial contribution according to means. Provide school supplies and scholarships, matching funds for students to study in the capital.

PROJECT (2): Community Development

AREA: As above

COLLABORATION: As above

DESCRIPTION: Organize community groups to determine needs. Provide material and technical resources for projects such as the construction of schools, community centers and health centers; electrification, potable water and home improvement (roofs, floors, efficient stoves, etc.) Community members contribute supplies as available.

WOMEN'S PARTICIPATION:

Although projects are not directed at women, almost 100% participation is female. Women are most likely to benefit from the programs, as they remain in the communities and hold families together. Many are abandoned or have husbands that work as agricultural laborers for as little as Q0.70 a day.

PROJECT VISIT:

A visit was made to the projects in Amatitlan and San Vicente Pacaya. In Amatitlan 1600 families are benefiting from the home improvement program, 60 are receiving agricultural credit. A very poor group of 26 families are participating in a recently initiated chicken raising project. Several families visited were already paying off their loan and reinvesting in more chickens. The chickens provide a source of income as well as nutrition for the families. These families live on rented land and prior to this project the only source of income had been the above mentioned wage of the male head of household. In one case, the man, who has been ill, stays at home and raises chickens while his wife works for a coffee producer at a salary of Q100.00 a month. The chicken raisers received training in both the technical and business aspects of this activity, which was totally new to them. They are making use of simple accounting procedures. In addition to this project, training and technical inputs are provided for family vegetable plots. Families spend a year working on land provided and supervised by the program office and then apply the techniques learned to their own land plot. The program in San Vicente Pacaya is newer and is at the stage of organizing affinity groups.

FUTURE PLANS: The Amatitlan program is in the process of purchasing land in order to provide families who are currently renting with enough space for a house and a garden. The families will meet the majority of the cost through low interest loans.

COMMENTS: Monitors keep data on all participating families in order to avoid loan default.

NAME OF ORGANIZATION: CARE

ADDRESS: 15 Avenida 3-66, Zona 13

CONTACT: Mike Goldberg, Project Manager

DESCRIPTION: CARE is an international agency that began work in Guatemala in 1959. Its focus has evolved from being largely a relief agency to providing maternal health and is now developing programs of an income generating nature in rural areas, and most recently in marginal urban areas.

OBJECTIVE: Aid impoverished countries in the attainment of self-sustaining development. Offer technical assistance, training, food, and other material and management resources in a combination that is appropriate to local needs and priorities.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Total staff: 117. Includes Director, Assistant Director, Project Managers, and administrative support.

BUDGET: \$2,375,004

SOURCES: CARE USA, CARE Canada, USAID, AID/W, FICAH, GoG (largest donor)

AID: GoG funds are AID ESF, Title II PL480 food aid.

ACTIVITIES: New 15 year plan is being implemented, some projects are less than a year old. While not all the projects described below are directed towards women, many have significant female participation and impact.

A. Small Economic Activities Development and Urban Development

PROJECT (1): Urban Food for Work

AREA: Capital

COLLABORATION: Municipal Government

DESCRIPTION: Community development methods and food aid to construct sanitation infrastructure, community health in 55 slum communities. This project is being expanded to secondary cities: Salama, Coban, Mixco and Escuintla.

WOMEN'S PARTICIPATION: Tend to outnumber men, management about half women.

PROJECT (2): Village Banks

AREA: Sacatepequez, Chimaltenango, Escuintla

COLLABORATION: AID provided initial funding, allowed for sale of imported rice.

DESCRIPTION: Modelled on Grameen Bank and Accion solidarity groups. Provides short term working capital credit and technical assistance to women who previously have had not had access to credit. Pilot project, begun in 1988 has reportedly had 100% return. Subsequent loans determined by individual savings. Aimed to increase productivity of traditional activities such as raising pigs and chickens and growing vegetables. A simple accounting technique permits illiterate women to keep track of expenses and provides CARE with a tool for evaluation and measurement of family level economic changes. Has health education component that is coordinated with CARE's Oral Rehydration Therapy program.

WOMEN'S PARTICIPATION: 10 village banks with 350 direct beneficiaries. Begin with 35-40 members in a group, some grow to 60-70. Women run groups, determine rules and leadership.

DEVELOPMENT GOALS: Create linkages into private sector banks. Convince private sector and government that small scale rural producers are a good

investment.

PROJECT (3): Women's Voices, Women's Vision (Proyecto Integra! de la Mujer)

AREA: Jalapa

COLLABORATION:

DESCRIPTION: Pilot project in women's participation in rural development. Begin by organizing interest groups, focus on home based income generating activities and provision of technical assistance and, eventually, credit.

WOMEN'S PARTICIPATION: 300 women, wives and daughters of subsistence farmers with low literacy levels who have not traditionally had access to government extension services.

PROJECT (4): Special Development Funds/Peace Corps

AREA: 19 of 22 departments

COLLABORATION: Peace Corps

DESCRIPTION: Begun in 1989. Management of small project support funds for community development projects proposed by community groups in area of operation of Peace Corps volunteers. Grants from \$1200-\$6000.

B. Primary Health Care

PROJECT (5): Child Survival

AREA: To be determined, probably Alta and Baja Verapaz, Totonicapan

COLLABORATION: AID/W Child Survival V Funding

DESCRIPTION: Beginning in Oct. 1989. To be implemented in 60 communities. Consists of community health activities, ORT, nutrition education, training of community health workers.

PROJECT (6): Maternal Child Health

AREA: All 22 departments

COLLABORATION: Distribution of PL480 commodities, GOG, Ministry of Health

DESCRIPTION: Targetted to 270,000 participants, including children under age of 3, pregnant and lactating mothers. Aim to strengthen MOH capabilities in food aid logistics, nutrition education and monitoring. Since 1972.

PROJECT (7): Water and Sanitation, "Water, Women and Health"

AREA: Western Highlands, 47 communities.

COLLABORATION: UNEPAR, para-statal connected with Ministry of Health which provides technical input, CARE implemented.

DESCRIPTION: Construction and maintenance of village potable water systems, household latrines. Health extension targeting women and elder female children.

C. Agriculture and Natural Resources

PROJECT (8): Agroforestry

AREA: 14 departments, 400 communities

COLLABORATION: DIGEBOS, Peace Corps

DESCRIPTION: Fosters self-sustaining agroforestry and conservation. Training field staff, providing logistical and material support for grass roots planning and participation.

FUTURE PLANS: Extension of water and sanitation project to additional 10 communities. Watershed Conservation and Integrated Agricultural Systems projects pending.

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COMMENTS: Project determination is frequently based on requests from GOG, AID. GOG collaborating agencies: DIGEBOS, DIGESEPE, UNEPAR, Ministry of Health, Ministry of Defense. Problems with bottlenecks in money flows and logistical coordination with government agencies and local governments as well as legal obstacles. Women often reluctant to participate in programs directed at traditionally male activities.

NAME OF ORGANIZATION: Catholic Relief Services

ADDRESS: 1a Avenida 10-57, Zona 10

CONTACT: Denise Humphreys, Projects Manager, Socio-Economic Development Program

DESCRIPTION: International private voluntary organization working in Guatemala since 1962. Represents American Catholic Bishops, clergy and laity.

OBJECTIVE: Contribute to the development of the poor to achieve their full potential, fight malnutrition, provide relief and reconstruction assistance in times of emergency.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

The agency is a support organization that channels resources to low income groups involved in socio-economic development, emergency and welfare activities; and therefore has a very small staff.

BUDGET: \$205,000.00 (Socio-Economic Development Program)

SOURCES: U.S. Catholic Church fundraising, private groups, intergovernment agencies. Receives food from USAID Title II and the EEC.

AID: Food aid.

ACTIVITIES:

PROJECT (1): Supplementary Feeding Programs

AREA: Distributed at over 660 sites

COLLABORATION: Caritas, USAID, EEC

DESCRIPTION: Maternal Child Health, Food for Work and Other Child Feeding programs have benefited close to 100,000 families. AID food is distributed in Chimaltenango, Jalapa and Rabinal. EEC food is distributed in El Quiche, Chimaltenango and San Marcos to target groups who have lost family members as a result of the recent violence.

PROJECT (2): Social/Economic Development Programs

AREA: Western highlands and Alta and Baja Verapaz

COLLABORATION: Caritas, Pastoral Social Commission

DESCRIPTION: About 30 projects currently receiving grants from CRS. Project beneficiaries vary from between 20-350. Project funding is dependent on the community's commitment to encourage participation from all members, its ability to provide local contribution of materials, labor and land, the project's viability for long-term independent functioning and technical feasibility.

Projects tend to be small scale and fall into one or several of the following areas: 1) Agricultural production and rural enterprise; 2) Primary health/nutrition: preventive medicine and health promoter training; 3) Community water projects; 4) Humanitarian assistance for emergency situations.

WOMEN'S PARTICIPATION:

Although women have always been passive recipients of benefits, CRS has only in the last two years begun to target women as essential catalysts for change, especially in the area of health/nutrition. While projects may not be directed exclusively towards women, CRS is beginning to adopt a strategy of increasing women's income base as a means of effecting an overall increase in families' standard of living. Some projects, such as loan funds for income generation in several highland departments, are oriented towards women. Others, such as community water projects, are directed towards families but usually involve almost exclusively female participation.

Identifies WID challenges as the following:

- 1) Lack of legal status for many women's organizations.
- 2) Lack of role models, it is difficult to find rural women promoters.
- 3) Women's socio-economic marginality in national life. Especially, the linguistic barriers facing indigenous women.
- 4) Lack of developed methodology for implementing WID programs.

COMMENTS: CRS also provides health services and distributes medicine to 26 health dispensaries. Has collaborated with Fundacion Para el Desarrollo de la Mujer and contributed funds to Kato-Ki cooperative to support women's participation.

NAME OF ORGANIZATION: PAZAC (AID/CAPS) Paz en Centro America

ADDRESS: Avenida Reforma, Zona 10

CONTACT: Sra Elvira Saenz, Director

DESCRIPTION: Created as a result of Kissinger visit to Central America in 1984. Provides scholarships for study in the U.S. 4,000 total participants.

OBJECTIVE: Provide opportunity for socially and economically marginalized individuals to have U.S. experience. Aimed at rural areas, train community leaders.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

All women employees. Director, 3 pre-trip orientators, 2 post-trip de-briefers, administrative support.

BUDGET: \$160,000 for 2.5 years administrative budget. \$5-\$6 million in U.S.

SOURCES:

AID: All AID funded.

ACTIVITIES:

PROJECT (1): 5 weeks program

AREA: Largely rural, nation-wide.

COLLABORATION: AID. Collaboration with NGOs to help identify participants. Fundacion del Centavo, Cooperatives, INTECAP, etc. Experiment in International

6A'

Living provides follow-up courses.

DESCRIPTION: Send poor rural community leaders for "American Experience." Receive training in micro-enterprises, rural public health, community development, teacher improvement, training of trainers. 2 year post-trip follow-up. Majority of scholarships are 5 week, 3000 participants to date. Groups of 40. All expenses paid plus \$6/oay stipend.

PROJECT (2): 9 month program

AREA: Participants selected mainly from rural areas.

COLLABORATION: AID

DESCRIPTION: Study GOG prioritized fields, Hotel Management, Tourism, Finance (CPA). Learn English. Encouraged to return to rural areas to work with cooperatives, rural banks, public health. Employment office run by returned participants provides information, coordination. Of 49 participants in Tourism and Hotel Management, 22 are currently employed. Of 57 in public finance, 23 are employed. Participants chosen on basis of grades, demonstrated economic need.

PROJECT (3): University students

COLLABORATION: AID

DESCRIPTION: 2nd or 3rd year students study at U.S. University. "Junior Year Abroad." 200 students.

WOMEN'S PARTICIPATION: 40% participation required, often surpassed. Women tend to participate more heavily in micro-enterprise, men in health programs, mixed groups in community development. There is a general impression that women respond better than men. Participation requires a greater effort for women and therefore they have more invested in taking advantage of experience.

COMMENTS: Returned scholarship recipients participate in clubs. They initiate projects such as reforestation, collaborate on marketing skills to private sector and publish a bulletin. Follow-up for 5 week program not clearly defined. One returned participant reported no such program was made available. Another began to receive classes three years after her return to Guatemala.

NAME OF ORGANIZATION: Asociaciones Cristianas de Jovenes de Guatemala (ACJ)

ADDRESS: 3a calle 5-44 zona 2

CONTACT: Juan Pedro Perdomo, Director

DESCRIPTION: Private organization associated with the YMCA. In operation in Guatemala since 1964.

OBJECTIVE: Work with youth and mothers in education projects for sewing, crafts, small enterprises and reforestation.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Board of Directors, President, Vice-President, Secretary, Treasurer. 35 paid employees, 28 volunteers.

BUDGET: Q513,462.00; Administrative: Q71,702.00; Services: Q44,860.00

CARMEN WINKLER/JUDY REIN

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SOURCES: International YMCA
AID: No

ACTIVITIES: Reforestation and soil conservation projects. Recently completed a year long course in Amatitlan for women and young girls. In Tierra Nueva they provide weaving classes. They have a few women students in courses for electricians as well as courses in typing and secretarial skills.

NAME OF ORGANIZATION: National Rural Electrification Cooperative Association (NRECA)

ADDRESS: Avenida Reforma 4-72, Zona 10

CONTACT: Ivan Azurdia

DESCRIPTION: International organization headquartered in the United States that is involved in rural electrification.

OBJECTIVE: Provide electricity to rural communities in order to promote agro-industry and other small scale industry and businesses.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Solid organizational structure includes thirteen secretaries, four engineers and twenty promoters.

BUDGET: US\$20,000.00
SOURCES: AID and INDE

ACTIVITIES:

AREA: Western highlands- Solola, Totonicapan, Chimaltenango and Sacatepequez. 400 homes benefitting.

COLLABORATION: Instituto Nacional de Electrificación (INDE) and Peace Corps volunteers working in some communities. Fundacion para el Desarrollo de la Mujer has participated in a training program for women promoters to teach electricity use and is currently involved in the design of a project for organizing women to receive loans in micro-enterprises that involve electricity. The organization also works with CARE on a regional level. In 1988 NRECA together with CARE and INDE electrified Sanarate. They are now in a process of extension into areas with production cooperatives.

DESCRIPTION: Communities apply for project support. Feasibility studies determine project selection. User education is included from the initiation of the project so that participants fully understand their rights and obligations. Assistance involves leadership training, community organization and identification of needs, technology transfer and education. Provide electrification to puestos de salud which allows for refrigeration of vaccines

WOMEN'S PARTICIPATION:

Has very strong women's component as women are included in all aspects of projects. These projects may serve as interesting individual case studies to analyze the effect that active participation of women as leaders and direct beneficiaries of community projects has on both project success (i.e. sustainability, improved of standard of living) and women's empowerment.

NAME OF ORGANIZATION: United Nations Development Program

ADDRESS: Edif. Plaza Maritima
6a Ave 20-25, Zona 10, Aptdo 23 "A"

CONTACT: Lucrecia Alegria, Program Director

DESCRIPTION: United Nations agency that seeks to support GoG development efforts. Division of Women in Development.

OBJECTIVE: Provide funding, training, scholarships for studying abroad and technical support for national development projects.

ACTIVITIES:

The UNDP has very few programs directed exclusively at women. The agency places a heavy emphasis on integrating women into ongoing projects. Currently, the agency is reevaluating its WID goals. There has been a lot of repetition of goals, projects and areas of coverage in funding requests. While many of agencies have good proposals they lack the institutional capacity to implement and coordinate these efforts. A lot of projects have been limited because of high turnover of field workers. The Program Director stressed the need to train local promoters in order to assure community commitment and follow-up.

A project with a very low budget (\$156,000) has recently been initiated to work with women's groups that had already been organized through the World Food Program's coordination with the Ministerio de Desarrollo. The women are receiving training in small animal husbandry. The project is also working to promote leadership within the groups, establish a small revolving fund and add health and literacy components through coordination with government agencies. This was devised as a means of providing some follow-up for the food distribution program. It is implemented by a UN volunteer with support from the Ministerio de Desarrollo.

The largest project directly focussing on women is Maternal Health and Family Planning, run by FNUAP (Fondo para Actividades en Materia de Poblacion). Coverage includes from 1/4-1/3 of the population of the Eastern and Southern regions of the country. The project has a four year time frame with a budget of \$1.5 million. It is the first project implemented entirely by the GoG (Ministerio de Salud) and involves community development activities parallel to health promotion. Promoters encounter difficulties because of the long distances and difficult access to the highly dispersed communities.

In 1984 UNIFEM began work with the cooperative Kato-Ki in Chimaltenango to promote women's participation with the cooperative. While women initially resisted organization, after a year the project showed considerable success. Women performed better than men both in production and paying back loans. Success largely stemmed from efforts of community based promoters. UNIFEM pulled out of the project in 1988 because of funding problems with the GoG.

C. NATIONAL PRIVATE VOLUNTARY ORGANIZATIONS

NAME OF ORGANIZATION: Asociacion Guatemalteca de Educacion Sexual (AGES)

ADDRESS: 3a calle 3-59, Zona 1

CONTACT: Odilia Peren

DESCRIPTION: National private voluntary organization in existence for 10 years.

OBJECTIVE: Provide sex education while respecting the cultural context of target groups. Also has small scholarship program and AIDS public information campaign.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Of 94 employees, 14 are working in the scholarship program. Each of the six regions has a promoter who works closely with teachers and community leaders.

BUDGET: NA

AID: Yes

ACTIVITIES:

The scholarship program is targeted at rural indigenous girls who typically do not have an opportunity to study. The regional promoter, together with local teachers and leaders, identifies economically disadvantaged girls. The families of the selected girls receive Q15.00 per month to purchase school supplies, food, etc. Currently 580 girls have received scholarships.

AREA: Chimaltenango, Coban, Huehuetenango, Quetzaltenango, San Marcos, Guatemala.

COLLABORATION: Programa de Educacion Bilingue, Local health centers.

FUTURE PLANS: Expand coverage to more areas.

COMMENTS: Many communities distrust outsiders and do not readily cooperate with the program. There is a tremendous lack of qualified teachers in rural areas and the teacher-student ratio is widening. The program is aiming to reach 6th grade but many communities do not provide education past the third grade. There is no means of disciplining absentee teachers as the promoters are instructed to maintain cordial relations with local leaders. Promoters provide additional tutoring as needed. There is no real independent monitoring of students' progress beyond success or failure in school.

NAME OF ORGANIZATION: ASECSA (Asociacion de Servicios Comunitarios de Salud)

ADDRESS: Chimaltenango

CONTACT: Marco Tulio Gutierrez, Director

DESCRIPTION: National association of health groups, umbrella organization in existence for 11 years.

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OBJECTIVE: Develop and support integrated approach to rural health care problems; research to improve methodology and production of educational materials.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

General assembly made up of representatives from affiliated groups; board of directors that establishes commissions for administrative support, technical assistance and training; three program coordinators.

BUDGET: Q750,000.00

SOURCES: 30% affiliate contributions, 70% international PVO.donors.

AID: No

ACTIVITIES:

AREA: Nation, regional offices in Coban and Baja Verapaz, planned office in Quiche.

COLLABORATION: National and regional health organizations such as Comite Regional de Salud

PROJECTS (1): Therapeutic services

DESCRIPTION: Provide mental health services, investigation and promotion of traditional medicine, education for use of non-traditional medicine. Directed at refugees and dislocated populations.

PROJECTS (2): Educational services

DESCRIPTION: Train and support health promoters, health information centers. A relatively new program called "Comadronas y la Promocion de Mujeres" (Midwives and Women's Health Promotion) is part of the education program.

WOMEN'S PARTICIPATION:

ASECSA is currently seeking to improve its methodology for working with women. They feel they have a lot of theory (much of it from developed countries and therefore not always appropriate) but lack a more empirically based methodology. They have found that often assumptions about male and female divisions of labor have not always held true; for example, in attempting to educate midwives they have discovered that it is frequently the husband who assists a woman giving birth. In addition, they have had several negative experiences with outside WID evaluators (mainly from North America) who have condemned male leadership in situations where the women beneficiaries had themselves chosen this leadership on the basis of the skills that would be contributed and devolved. This organization finds it most productive not to divide target groups on the basis of gender or ethnicity. Rather, they prefer to focus on the community as a whole.

NAME OF ORGANIZATION: Asociacion de Señoras de la Caridad de San Vicente De Paul

ADDRESS: 4a Avenida 1-26, Zona 1

CONTACT: Maria Elena de Matta y Ema de Gonzalez

DESCRIPTION: Private national charity organization with links to international organization.

OBJECTIVE: To promote women's education.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

General Assembly, Board of Directors and coordinating group.
121 paid employees, 60 volunteers.

BUDGET: Q496,400.00

SOURCES: GOG, international organizations, duty free shop in airport.

AID: Yes, received funds for a trip by four delegates.

ACTIVITIES: Provide primary and secondary schools for 700 students, workshops for 11,000 adult women. Directed at marginal neighborhoods.

AREA: National

COLLABORATION: Canadian Embassy, AID, Ministry of Health, Asociacion para el Desarrollo.

FUTURE PLANS: Develop small scale commercial projects for beneficiaries of projects.

COMMENTS: Face lack of interest and illiteracy among targeted groups. There is no follow-up on women who receive courses.

NAME OF ORGANIZATION: Fundacion Para el Desarrollo de la Mujer

ADDRESS: Avenida Reforma 3-48, Zona 9, local 107

CONTACT: Boris Galvan, Project analyst; Maribel de Larrazabal, Financial Analyst

DESCRIPTION: National NGO in existence since 1982.

OBJECTIVE: Expand women's participation in productive enterprises as a means of promoting women's integrated development.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Nine personnel, including three Project Analysts, Financial Analyst, Director of Training and administrative support. The organization is currently without an Executive Director due to recent resignation. Promoters are recruited from beneficiaries.

BUDGET: Q93,000.00 operating budget; Approximately \$1 million loan and technical assistance funds.

SOURCES: AID, IADB, Catholic Relief Services, Un Solo Mundo (W. German PVO)

AID: Receive funding through ASINDES. Time lag for funds to clear through the Ministry of Finance and ASINDES has created problems; when funds are received six months after a request is made the beneficiaries are often not able to take advantage of the service.

ACTIVITIES: Provide loans, technical assistance and training to poor women working in informal sector in order to help them establish businesses.

AREA: National. Mainly in Capital, Escuintla, Jutiapa, Jalapa, Zacapa

COLLABORATION: Peace Corps volunteers work in project implementation; Fundacion Hans Seidel (Swiss) has provided two one-week training courses for about 200 beneficiaries; training from AID, PAZAC.

DESCRIPTION: 1) The organization promotes its services through outreach and networking with beneficiaries. 2) A feasibility study is conducted of proposed projects. 3) The projects are presented to the Board of Directors for approval. Beneficiaries must demonstrate need, i.e. earn less than Q125.00/month, must already be working in the area and have access to an established market, and must be able to provide collateral. There is a 75% approval rate. 4) A legal contract stating conditions of loan and form of payment is drawn up. 5) Women must travel to the office in Guatemala City to receive loan checks. The checks are made out directly to the businesses from which stock is purchased in order to avoid misuse of funds. 6) Within a month a follow-up visit is made. Recipients have up to two months to demonstrate that the loan has been used in the manner agreed upon. 7) Where appropriate, the Fundacion provides training and technical assistance.

WOMEN'S PARTICIPATION:

Project groups range from individual recipients to groups of five. The average number of participants in a project is two. Currently there are 164 active projects. Loans range from a maximum of Q3,500.00 to a minimum of Q600.00 per woman. The largest group loan was Q21,000.00. The average loan is Q6,800.00. Interest rates are set at the commercial rate, currently 16%. Earlier loans at 9, 12 and 14% are still in force. Loans are made for periods of up to five years; loans for fixed investments are limited to three years and loans for working capital to one and a half. Payment schedule is flexible, depending on activity.

FUTURE PLANS: Link up with AITEC to benefit from increased World Bank Funding.

COMMENTS: IADB loans must be paid back in US\$. After experiencing problems due to currency fluctuations, the Fundacion has recently negotiated a clause in the contract with the Bank that allows for adjustment.

There is an evaluation of individual projects every three months or so while the loan is being paid off. However, lack of human resources has apparently made systematic evaluation and training difficult.

In the first year of operation the Fundacion lost Q30,000.00. Since then, stricter regulations regarding collateral have been in force. Loan delinquencies in 1989 have been about 10%, yet in 1988 delinquencies were running only 2%. The increase is partly attributed to the rising cost of inputs and capital goods.

NAME OF ORGANIZATION: FUNDESPE (Fundacion para el Desarrollo de la Pequeña Empresa)

ADDRESS: Edificio Rivera, Oficina 205, Zona 1, Quetzaltenango

CONTACT: Jorge Weissenberg

DESCRIPTION: Guatemalan private voluntary organization founded by local businessmen. In operation for three years.

OBJECTIVE: Promote private enterprise and economic opportunity in the western highlands.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Board of Directors, Executive Director, technical (3) and administrative staff.

BUDGET: Q161,803.65

SOURCES: IADB, IAF, membership contributions, concessional loan from ASINDES

AID: Application for funding not accepted.

ACTIVITIES: Provide credit and training for individuals working in the informal sector.

AREA: Quetzaltenango, 70% rural

DESCRIPTION: 1) Training in basic management-

Motivation and human relations

Basic management skills

Basic accounting

Production costs

Marketing

Investment principles

More advanced courses are available for individuals with a relatively high level of literacy. 30% of trainees are illiterate. So far 105 small business people have received training. A Q50.00 fee is charged for the fifty hour course.

2) Credit-

A revolving loan fund provides from Q500.00 to Q20,000.00. Loans are made at 3% above the Guatemalan Central Bank rate and payments are calculated on a monthly basis. Loans are made for purchase of new equipment, raw materials or new installations and are only available to those who do not have access to commercial credit. In addition, support is only provided to individuals who already have a functioning business or who have experience working in the field. The credit program grew out of the training program. To date, 21 small businesses have received loans. Technical assistance in management decisions is provided to loan recipients.

The program is promoted through word of mouth.

WOMEN'S PARTICIPATION:

Women make up 25% of trainees and 10% of those receiving financing. The foundation has observed that women receiving loans or family businesses in which the wife takes an important management position have the strongest repayment record. No apparent attempt at outreach or support directed at women has been made.

PROJECTS VISITED:

PROJECT (1): Lavanderia Sama (Laundremat)

DESCRIPTION: This woman had been abandoned by her husband and had no steady source of income. She has no previous experience in the laundry business but is receiving help from her brother-in-law who does. She received an initial loan of Q4,000.00 to purchase a washer and a dryer. She has rented a locale and after an initial set-back she was able to begin to pay back her loan after four months. She has four employees and the volume of her business is growing steadily.

PROJECT (2): Aluminios Incisa

DESCRIPTION: This business produces doors, windows and showcases for commercial establishments. The family that owns the business received a loan of Q9,060.00 and within a year had expanded out of a tiny office. They increased

b2'

their employees from 4 to 15 and expanded distribution throughout the country. Although the husband was the loan recipient, the wife plays a primary role in management of the business.

NAME OF ORGANIZATION: Asociacion Desarrollo Para Todos

ADDRESS: 7a Avenida 8-32, Zona 2

CONTACT: Flor de Maria Castro

DESCRIPTION: National, private voluntary agency that serves as a coordinating agency. In existence since 1987.

OBJECTIVE: Support groups working to improve the standard of living of the most needy sectors of society through the implementation of productive projects.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Paid staff of seven. General Assembly and Board of Directors

BUDGET: Q1,148,834.00

SOURCES: Other organizations, GOG, Government of Italy.

AID: No

ACTIVITIES: Planning development projects: technical and financial assistance, training and resource management, institutional development, project administration and evaluation.

AREA: Focus on Eastern part of country.

COLLABORATION: Ministries and international agencies. Published a report on women and agriculture in Guatemala in collaboration with the FAO and the Fundacion Friedrich Ebert.

FUTURE PLANS: Coordinate a conference for all organizations working in the East. Obtain more funding. In the process of designing a small enterprise accounting system and studying the feasibility of a housing project with an income generation component.

NAME OF ORGANIZATION: ACAD (Asesoría Centroamericana de Desarrollo)

ADDRESS: Edificio Plaza del Sol, Oficina 310
12 calle 2-04, Zona 9

CONTACT: Carlos Carrasco, Director

DESCRIPTION: Non-profit ecumenical organization that offers technical assistance and financial support to community-based development projects. Has been operating in Guatemala since 1986.

OBJECTIVE: Facilitate technical and financial assistance to promote the welfare of the most needy sectors. Support emergency programs to benefit victims of

natural disaster and social violence. Stimulate Christian and community groups to organize and carry out actions on behalf of the economic and social development of participants. Support the organization, education and leadership training of women to participate in development activities.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Nine member board of directors, ecumenical and interdisciplinary. Paid staff includes Executive Director, Project Coordinator, Accountant. In addition, there are seven technical professionals that work on a contract basis.

BUDGET: Administrative: \$40,000.00/yr. Project: \$500,000.00

SOURCES: Comité de Reconstrucción Nacional, Inter-American Foundation, PVOs, Foundations, European embassies, especially Holland and Switzerland.

AID: Received some funding for an agricultural project through ASINDES. However, money got tied up in the Finance Ministry and arrived too late for effective funding of the project.

ACTIVITIES:

PROJECTS: Include all aspects of development. Human development: training, education, literacy, leadership. Community development: Construction of schools, community buildings and health centers; water and latrination; irrigation and other infrastructure projects. Productive and economic projects: Agricultural- crop diversification, commercialization, rotating credit funds, raising small animals; Weaving and Handicraft- training and quality control, loom construction, legal organization, marketing and working capital.

AREA: 13 Departments, mainly western highlands-Quiche.

COLLABORATION: Local churches and community groups such as Comités de Pro-Mejoramiento, international donor agencies.

DESCRIPTION: ACAD receives funding requests from local groups. The organization then determines that the group is legally constituted, carries out a feasibility study for the proposed project and determines a budget as well as the capacity for beneficiaries to contribute. After identifying an appropriate co-financing agency, the organization provides technical and logistic support for the project. ACAD attempts to promote project self-evaluation as well as provide evaluations requested by donor agencies. In 1988, twenty-three projects were completed and currently the number of projects under consideration has more than doubled.

WOMEN'S PARTICIPATION:

ACAD attempts to integrate women at administrative as well as beneficiary levels. Four of nine board members, including the President, are women.

When the agency began working, all project requests were from men, as they tend to be the members of the community who speak Spanish and have access to basic education. The agency asked that women be integrated into the committees. In some instances separate women's committees have been formed and in a few cases, women have joined the men's committees. Women's participation in leadership roles has been perceived as revolutionary not only by male members of the communities, but especially by Ladino authorities.

In conjunction with the promotion of leadership among women, ACAD has supported various projects that address women's marginal economic position. In Quiche, these projects have included the establishment of a community corn mill and the training of weavers as well as the creation of production and marketing groups in areas where weaving styles were being lost due to the violence.

NAME OF ORGANIZATION: APROFAM (Association for Family Planning)

ADDRESS: 9a. calle 0-57, Zona 1

CONTACT: Marta Julia de Porras

DESCRIPTION: National non-profit organization in existence for 25 years.

OBJECTIVE: Work in health, social work and education. Seek to provide women with option of number of children they have. Support groups of women in self-sufficient projects, family planning and health. Community service, health information and education.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Project directors, Supervisors, Program Monitors, Instructors and administrative support.

BUDGET: Q4,000,000.00

SOURCES: AID and other international organizations such as the IPPF (International Planned Parenthood Federation).

AID: Funding for infant survival program.

ACTIVITIES:

PROJECTS: 10 clinics providing integrated services.

AREA: All rural and urban areas except Peten.

COLLABORATION: AID, NGOs, Government Ministries

DESCRIPTION: Develop community leaders, respond to requests for assistance for projects in self-sufficiency, disseminate information on community health and family planning.

WOMEN'S PARTICIPATION:

Program is directed toward women. No data available on actual number of participants. Problems faced by APROFAM in working with women include language barriers with indigenous women and a high level of illiteracy.

PROJECT VISIT:

A project for women's self-sufficiency was visited in Tecpan, Chimaltenango. The project consisted of groups of Cakchiquel women who work on vegetable garden plots on donated land. APROFAM provided seed and some organizational support. The plots seen were quite small (about two square meters) and producing very poorly. There appeared to be only minimal orientation, no technical support and a lack of organization. One of the three groups was a complete failure. The amount these plots were producing could not possibly have provided food self-sufficiency for the 14-18 women who make up each group; the women have between 2-5 children each.

NAME OF ORGANIZATION: ASINDES (Asociacion de Entidades de Desarrollo y de Servicio No Gubernamentales de Guatemala)

ADDRESS: 4a Avenida "A" 7-75, Zona 10

CONTACT: Christian Munduate

DESCRIPTION: Umbrella organization formed during the period of violence in order to help NGOs and represent them to the government.

OBJECTIVE: Provide support, coordination to NGOs working in Guatemala.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Small staff. Work in conjunction with NGOs, contract consultants for projects.

BUDGET: Q3,200,000

SOURCES: Member institutions

AID: Receives funds and technical assistance.

ACTIVITIES:

PROJECTS: Provide small loans to NGOs for project support. Collaborate in NGO initiatives in a wide range of development areas. No WID specific information.

FUTURE PLANS: Expand relationships with European countries, collaborate with the World Bank and open three new office sites. Become more involved in productive projects in collaboration with working with NGOs.

COMMENTS: Several NGO's interviewed have expressed dissatisfaction with ASINDES. They noted that there were frequently problems with delays of funding channeled through ASINDES (due to problems in receiving the money from the Ministerio de Finanzas), and that large fees for administration were charged but that no real services were provided.

NAME OF ORGANIZATION: Centro de Integración Familiar

ADDRESS: 17 calle 8-64, Zona 10

CONTACT: Maria Mercedes de Rossi, Director

DESCRIPTION: National education NGO in existence for 18 years.

OBJECTIVE: Promote the Guatemalan family as the basis of society.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

General Assembly, Board of Directors. 67 employees in rural areas, 22 in the main office, and 33 working on projects.

BUDGET: Q1,714,000.63 (83% rural)

SOURCES: Switzerland, Norway, Germany, Holland and a small amount from GOG

AID: No

ACTIVITIES:

PROJECT (1): Family Education

AREA: Capital

DESCRIPTION: Provide pre-nuptial courses, courses for Marriage Counselors, family counseling, Social Center for women, training for women in domestic and professional capacities so that they can contribute to the household, cooking and sewing classes.

PROJECT (2): Rural Community Development
AREA: Headquartered in Rabinal

DESCRIPTION: Program emphasizes economic, cultural, health and occupational promotion. Projects in education, health, home economics, agriculture, reforestation, well construction and leadership training. Each project is intensively promoted in four or five villages. CIF coordinates with a committee elected in the communities that designates the people who receive theoretical training in the chosen fields. Additional activities include courses in improving traditional crop yields, family garden plots and chicken and rabbit raising.

At the end of the first three years a follow-up including credit and technical assistance is provided. Every three or four years a group of villages enters into the first stage of the program. To date 56,283 people have benefited.

COLLABORATION: Alianza para el Desarrollo Juvenil, INTECAP, and others.

WOMEN'S PARTICIPATION:

Women are actively incorporated into the projects as central to the family-oriented components of the program. Work with rural women is difficult because of language barriers. Men usually attend the meetings and make decisions, women frequently carry out the work.

NAME OF ORGANIZATION: FUNDAP (Fundación para el Desarrollo Integral de Programas Socio-económicos)

ADDRESS: 15 Ave 1-22 Zona 1, Quetzaltenango

DESCRIPTION: Private development organization begun in 1981 by a group of Guatemalan businessmen.

OBJECTIVE: Promote the decentralization of economic development in the country by supporting rural development. Stimulate market-oriented economic development and non-traditional exports. Strengthen the role of the private sector.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Board of Directors, Project Directors, Regional and Administrative Coordinators, Technical Specialists. There are approximately 80 employees, some of whom are collaborating from DIGESEPE.

BUDGET: Not available

SOURCES: Member contributions, AID, AITEC, ATI, W. German PVO's. Inter-american Foundation has provided funds for support to women.

AID: Project support funds.

ACTIVITIES:

In all their projects, FUNDAP aims to provide technical support that is both appropriate to the producers and sensitive to the demands of the market. Where necessary they provide training, credit, technical assistance and applied research to improve production.

PROJECT VISITED:

PROJECT: Proyecto Momostenango

AREA: Momostenango, Totonicapan

COLLABORATION: Appropriate Technology International, Cooperative Housing Foundation, Proyecto Heifer provided imported sheep stock that is managed by Ministry of Agriculture, Universidad Rafael Landivar provides scholarships and the Universidad de San Carlos provides technical support.

DESCRIPTION: Began in 1986.

1) Sheep Herding: FUNDAP supports the Asociacion Ovinocultores (Sheepherders' Association) with improvement of genetic stock, grazing fields and animal care through 18 technical support centers. There are over 50,000 families involved in sheep herding located mainly in Huehuetenango and San Marcos. Prior to the project one family had monopoly control of the wool market, now the technical support centers are marketing the wool. There is no information on the participation of women in sheep herding.

2) Production of Woven Goods: Artesans who participate in the project are not required to buy wool from FUNDAP supported producers. They do benefit from a primary material bank and credit for purchase of supplies. A cooperative that grew from affinity groups was legally constituted in July, 1989. The cooperative began with an AID donation of Q80,000.00 and a FUNDAP loan of Q15,000.00. Members receive credit for materials, technical training to promote quality control and uniformity of product and marketing privileges. There are currently 150 members although 300 weavers take advantage of the supply bank. It is estimated that there are about 1500 weavers in the Momostenango region. Since the cooperative opened, sales have skyrocketed and some of the individual weavers have developed a direct export market to Europe and North America.

WOMEN'S PARTICIPATION:

Weaving is traditionally a male activity in this area, there are only 2 female members of the cooperative. Nonetheless, the productive role of women and also children is very important in the preparation of the wool for weaving. Women card, spin, dye and comb the wool. All of these activities are very labor intensive. Many women have separate businesses selling thread in the market. Other than this, they have no access or control over income. Most families are also engaged in subsistence crop production. On average, women have 6 children. In this region it is not uncommon for men with sufficient resources to have more than one wife. Community issues such as literacy, potable water, electrification, etc. are being addressed at the local level. The cooperative has no social component.

FUTURE PLANS: FUNDAP is now entering an agreement with the Cooperative Housing Foundation to provide home improvement in conjunction with the Momostenango Project. There has been no attention focused on women's participation up to this point due to lack of funds. Now that the IAF has provided funding, support for women is being planned. The nature of this support was not specified.

COMMENTS: In addition to the Momostenango Project, FUNDAP is working in Nahuala on improving production and marketing of traditional wood products, especially furniture. Women have not been participating in this project because the tools used are quite primitive and therefore very heavy. The women in this area have been involved in producing a line of jewelry. FUNDAP is also implementing the PROSEM project in collaboration with AITEC (see review of AITEC).

NAME OF ORGANIZATION: JUNKABAL

ADDRESS: 6a Avenida 31-29 Zona 3

CONTACT: Elena Tarron, Director

DESCRIPTION: National private educational organization connected to Opus Dei. In existence for 26 years.

OBJECTIVE: Provide for women's and girls development through education.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Five departmental directors, three educational coordinators, thirty volunteers who provide one to one support to beneficiaries, 40 instructors and 17 teachers.

BUDGET: NA, August of 1989 received Q144,128.16 and spent Q144,102.64

SOURCES: Small GOG subsidy, privately sponsored scholarship, course fees, fund raising events.

AID: About 20 years ago received some supplies (sewing machines, tables.)

ACTIVITIES:

PROJECT (1): Grade school and secondary school

AREA: Capital

DESCRIPTION: Provides basic education and vocational training to girls from low income families. Career training in cosmetology, weaving, cooking and flower arranging. Currently, 154 students in grade school, 77 in secondary school. Summer vacation courses.

PROJECT (2): Multizone Program

AREA: Capital

COLLABORATION: Food from Caritas. Teachers and supplies from CONALFA

DESCRIPTION: Food for training program targeted to poorest women in area surrounding school. Participants receive basic medical attention in addition to courses and foodstuffs. Over 300 women participate.

PROJECT (3): Technical Career Training

AREA: Capital

COLLABORATION: NGOs often sponsor students to become trainers in specific skills in rural areas. INTECAP trains teachers.

DESCRIPTION: One or two year courses in beauty, bread and candy making, floral arranging, and sewing. Over 200 women a year participate. Targeted to low-income women who pay symbolic fees for courses.

FUTURE PLANS: In the process of implementing a new program for women factory workers providing courses in human relations. Expanding facilities.

COMMENTS: Also have month-long courses in crafts, cooking, etc. usually attended by upper-income women. These were the only courses in session at the time of this visit. In addition, there is a course offered to domestic employees for professionalization. There is no follow-up on the women who have completed technical training. The organization has a fairly traditional view of the appropriate activities for women to pursue.

NAME OF ORGANIZATION: Funadacion del Centavo (Penny Foundation)

ADDRESS:

CONTACT: Rod Tsuji, AID Consultant

DESCRIPTION: Private national voluntary organization operating in Guatemala for 15 years.

OBJECTIVE: To promote development and provide land access through the market.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Executive Director, 6 agronomists who serve as Regional Directors. Total of about 90 personnel, 48 in the field. Field workers are technical advisors to farms, usually agronomists.

BUDGET:

SOURCES:

AID: In 1984 received AID grant to begin buying and selling land.

ACTIVITIES: The Penny Foundation began to provide financing for land purchases without production credit or technical assistance 10 years ago. With the AID donation they began a program of buying land, subdividing and reselling it with a package that includes several production loans, a housing loan that includes infrastructural and communal services and technical assistance. In 1989 they consolidated their traditional integrated development activities with the land project.

The Foundation purchases fincas available on the commercial market after a technical evaluation determines suitability. At first the opportunity to participate in the project is offered to the people who live on the land, then to people who live near-by, and finally to families who live some distance from the finca. The Foundation has made land purchases in all but 9 of the Departments. About half of the farms are in the highlands.

The beneficiaries are identified through a screening process that includes a questionnaire on their socio-economic status. Participants must be agricultural laborers who previously have not had access to more than 4 manzanas of land. They must agree to work the land directly and to dedicate production to a commercial crop. The beneficiary must also agree to follow the prescriptions of the project's technical assistant. The average parcel size is 2.8 hectares.

The loans are paid back over a 10 year period at 12% interest. There is a grace period of up to three years, depending on the crop. The amount of the annual payment is negotiated on the basis of production yields. The loan is initially made to the group and then is divided according to work contributed and materials received. Approximately 80% of the farms are planted with coffee. Other crops include cacao, tropical fruits and cotton on the coast and vegetables in the highlands. Supplemental crops (corn and beans) are sometimes permitted on small amounts of land.

The project has run into several difficulties. Because it is credit intensive, the loss of the cash crop brings financial ruin to participants. In addition, the short (five

year) project term and the top down structure of decision-making do not allow beneficiaries to develop a knowledge base sufficient to foster autonomy. The beneficiaries frequently do not understand the amount or the terms of their indebtedness due to the complicated nature of the multiple loans they receive.

WOMEN'S PARTICIPATION:

The title to land, loans, etc. are all in the man's name. At the beginning of the project the community is organized to elect a Board of Directors to participate in community level decisions. Women are expected to attend the general assembly for this election but otherwise are not included in any aspect of the project. The urbanizations that have been developed have no community organization that is not directly related to cash crop production. The women have no sideline occupations, no effort has been made to stimulate subsistence activities such as garden plots, animal husbandry or to provide the communities with basic health services. Women contribute occasional labor to the parcels. They also work jornales for the shared community labor but are reportedly paid less than the men.

PROJECTS VISITED:

AREA: San Nicolas, Escuintla

DESCRIPTION: Even though the project has been underway for three years, the beneficiaries do not yet have title to the land because of government registry slowness. This group is cultivating coffee. The community is made up of families who have come from diverse areas. Concrete block homes were constructed but because of their small size, the lack of a kitchen and very close spacing the beneficiaries were somewhat reluctant to move in. PLAN International is working with the community to help provide improved housing. The women have a fair amount of contact with PLAN but none of them had had any direct involvement with the Penny Foundation. None of the women interviewed has attended a single meeting, they relied on their husbands for information. None had any idea of the amount or terms of their debt but they were very conscious of being in debt. When asked, the women expressed concern about their lack of legal status. They explained that they had been told they should be sure to be legally married, but for many, the long distance, expense and difficulty of the paperwork prohibited them from doing so. One woman who was head of household was concerned that the title of the property had to be held by her 20 year old son. Even more pressing to the women was the fear that they would lose the land (and their homes, etc.). They were very attentive to fulfilling the requirements of the Foundation. There are several small stores in the community. Currently there is a debate within the community whether or not to allow an outsider to set up a store. There has been no effort to organize the women into a cooperative to establish a local store. The women currently have to travel two and a half hours to purchase goods and receive medical attention. Bus service is infrequent. Part of the community infrastructure loan includes a school that has 120 students for one teacher who teaches grades one through six. There is a stream right next to the community but they still lack potable water.

AREA: San Antonio Buenavista

DESCRIPTION: There are over 200 families in this community that is also cultivating coffee. The project has been in existence for two years. The families are living in temporary housing. Many of the families on this farm had worked for the previous owner and have lived there as long as ten years. The women interviewed had not observed any change in their standard of living since the Penny Foundation purchased the land. They observed that they worked harder now but at least had the hope of some day actually owning their own land. Most families had no other resources besides the credit from the project. One woman

said the family had corn on their parcel but the amount they were allowed to grow was not sufficient to feed the family. Corn is generally the only food that most families can afford. Another woman who was apparently doing somewhat better than most said her husband had a saw and was able to work cutting firewood. This family was the only one interviewed that came from outside the finca (Retalhuleu) and appeared to be the most optimistic about the project. There are two teachers for 240 students in a small open air school house. As was the case in San Nicolas, none of the women had participated in any aspects of the project and they had no idea what their debt burden amounted to. There was no formal or informal women's organization.

NAME OF ORGANIZATION: Fundacion Redh Integral

ADDRESS: 12 calle 12-42, Zona 2

CONTACT: Erica de Martinez, Project Coordinator

DESCRIPTION: National PVO which began work in Guatemala in 1976 in response to the earthquake.

OBJECTIVE: Promote organization of women affected by violence in El Quiche. Foment income generating and infrastructure projects.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Very small. Program Director and technical staff of 1-3 people per project.

BUDGET: Not Available

SOURCES: Canadian Embassy, ASINDES

AID: Received indirect funding through ASINDES

ACTIVITIES:

PROJECT (1): Community Development

AREA: Chichicastenango and Nebaj

COLLABORATION: UNICEF has provided some material assistance

DESCRIPTION: Technical team organizes community to determine local needs and priorities and the level of participation they are able to contribute. Projects include weaving, community stores and corn mills as well as infrastructural improvements in housing, water, and appropriate technology. Easy term credit and training in basic skills such as accounting is provided according to the activity.

WOMEN'S PARTICIPATION: Almost all the projects heavily involve women. Current coverage of the organization involves about 14 villages affecting nearly 500 women. Progress has been slow and incremental. The women are almost 95% illiterate, mostly monolingual and widowed. The Fundacion attempts to cultivate younger leaders with basic literacy skills to serve as group leaders, accountants, etc. These projects began in 1987 and 1988 and are currently running out of funding. The Fundacion is seeking additional funding in order to complete follow-up work, they do not feel that 2-3 years is sufficient for these projects.

PROJECT (2): Export agriculture

AREA: Same as above

DESCRIPTION: Support cultivation of broccoli and brussel sprouts for export. On average, participants have about 3 cuerdas (cuerda = 10x20 meters). They receive low interest credit and technical support. The participants have formed

informal associations to cooperatively buy supplies.
WOMEN'S PARTICIPATION: No numbers on exact number of participants. 30% are women.

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D. COOPERATIVES AND INFORMAL ORGANIZATIONS

NAME OF ORGANIZATION: Cooperativa Cuatro Pinos

ADDRESS: Santiago Sacetepequez

CONTACT: Arturo Cabrera, Production Manager; Efrain Juracan

DESCRIPTION: Markets vegetables for export. Began 10 years ago with the help of a Swiss PVO. Currently receives support from AID and the GOG (Ministry of Agriculture). Recognized as one of the more successful cooperative enterprises in Guatemala.

WOMENT'S PARTICIPATION:

Of the 1630 members of the cooperative very few are women (no data was available at the time of our visit.) These women tend to be widowed or single. Nonetheless, more than 50% of the people observed on this visit unloading vegetables were women; wives or daughters of cooperative members who obviously have a significant role in agricultural production. The 180 wage laborers employed to classify and pack the vegetables are all women, a very few of whom are related to cooperative members or members themselves. According to one informant, women working a single afternoon shift earn a bi-weekly wage between Q60.00-70.00. Overtime is available on the late shift from 5:00 until anywhere between 11:30 and 2:00am. This woman claimed she earned between Q100.00-Q200.00 bi-weekly but did not know what the overtime rate actually was. She would also work 24 hour shifts, taking the bus to the capital to sell excess produce for the cooperative, yet had no clear idea if she was receiving additional remuneration for this work. It has been noted that some women have probably suffered an overall loss of control of resources as a result of the cooperative, as they had previously worked as vegetable vendors.

Three years ago an association of wives and daughters of cooperative members was formed to develop income generating projects. This initiative originated from the social committee as a means of holding the women's interest so that they would come to meetings and participate in seminars on health and nutrition. Currently there are 9 groups with a total of 300 members. The women pay Q10.00 each to participate. The cooperative provides technical assistance and a truck to transport produce to markets. Small loans were provided by the Swiss agency involved in the cooperative. The project began raising rabbits, switched to chickens and more recently has begun growing vegetables to provide for both family consumption and the local market. The women have formed a management committee and have held two general membership assemblies. There is no follow-up to determine the impact of the program on women's income or status, nor is there any apparent attempt to integrate this productive activity into the coop.

NAME OF ORGANIZATION: Cooperativa Agricola Integral de Rincón Grande

ADDRESS: Rincón Grande, Chimaltenango (6a Ave 1-51, Zona 9)

CONTACT: Peter Alfonso, Technical Advisor

DESCRIPTION: Community based cooperative involved in strawberry production and sale for export. Of 100 families in the community, 51 are coop members. The coop is financed by the personal debt of its members. Members lease land to the coop. In addition, they receive wages for labor and participate in profit sharing. The members of the coop had been involved in a scheme for growing flowers for

export that failed due to the embezzlement and disappearance of the technician provided by BANDESA. The loan for this project is still being paid off. The coop has an elected Board of Directors and administration, agricultural and oversight committees. There are six salaried workers in the main office including the export manager, accountant and administrative support. These employees are from surrounding areas. Most coop members also practice subsistence farming.

WOMEN'S PARTICIPATION:

There are 11 female members of the coop. They often join because their husbands have too much debt to belong. The majority of the field laborers are female who come from surrounding areas, some are family members of coop members. The daily rate for pickers is Q6.00 for men and Q4.50 for women, even though on average, women are capable of picking more. The men have resisted the institution of an equal wage scale. When there is high production, pickers are paid a piece rate and women generally earn more than men and children even more. Children are not allowed to work when school is in session. During the school year, they will spend one day a week in the field learning the technology of strawberry production through field experience. Although women have begun to receive training, the men still occupy the higher paying and management positions within the coop.

INTERVIEWS:

Juana Morak: She lives outside the village and leaves her home at 5:30am for the one hour walk to Rincon Grande. Her husband engages in subsistence cultivation on some land near their home; they are not coop members. She frequently brings one of her young children to help her pick. There is one daughter at home that takes care of the rest of the children, cooks and does household chores. Sometimes Juana and her daughter take turns leaving home to pick strawberries.

Maria Sacaj: Maria is twenty years old and single; her father is a member of the cooperative. The money she earns working is for herself. She has completed only the first three years of grade school and doesn't want to continue her education because she believes that she has no aptitude for studying. She enjoys picking strawberries and sees it as a social outlet. She is extremely productive and often picks up to 15 buckets a day.

Elvira Savayaj: Elvira is a member of the cooperative. Her husband could not join because he is a member of another cooperative (Flor Chimalteca). She has six children who work with her picking strawberries. Her husband works in the irrigation and pesticide spraying of the strawberries (one of the higher paying positions). Elvira receives a commission for selling surplus strawberries in the capital. Thus, the cooperative has provided a significant source of income for the family. In addition to their work on the cooperative, Elvira's family has land that produces vegetables for subsistence.

Maria Elena: She is in charge of the collection and classification of the strawberries in the field. Her husband is a member of the coop. She earns Q4.50 a day and believes it is unfair that the women earn less than the men because "everyone has the same needs." In addition, she has four children and claims that the money she earns is not sufficient for household expenses. While Maria Elena oversees the sorting, her brother records the amount collected. She does not understand written accounting principles and thinks it is necessary that the men do that job.

Migrant workers: The cooperative provides a common shelter, wood, and corn for tortillas for about 100 migrant workers who come from other villages in

Chimaltenango for about six weeks. Most of the women interviewed could not speak Spanish and it was necessary to rely on the men as translators. The women were happy to have the opportunity to receive a wage because they had no other work. Most were single women, some came with their children who also picked strawberries. On average, they are able to save half their salary to send back to their families, whose only other productive resources are small subsistence plots.

COMMENTS: The visit to the cooperative left a very strong impression of community work. At the same time that people were working hard, there was a relaxed atmosphere. People joked and talked and generally appeared to be content, rather than forced in their work.

NAME OF ORGANIZATION: Cooperativa Flor Patzunera

ADDRESS: Patzun, Chimaltenango

CONTACT: Ron Strohlic, PRODAC (Ministry of Agriculture) Sociologist

DESCRIPTION: Flor Patzunera is an agricultural cooperative involved in non-traditional vegetable export. It is modelled after Cuatro Pinos.

WOMEN'S PARTICIPATION:

Of about 300 members of the cooperative, 6 are women.

A meeting held on local organization in Aldea Chipacul offered some insight on the problem of women's participation.

Women were invited to attend the meeting to discuss organizational principles and a local receiving center. Several came but all but one left before the meeting got underway. The remaining woman was the wife of one of the administrative committee members who could not attend. This woman had her young child with her.

The cooperative members agreed on a gender division of labor: women as classifiers, men as weighers. There was strong support for the motion that women be paid a "just" wage equivalent to men (Q5.00 a day). Nonetheless, in other communities the men felt that women should receive a lower wage. In practice, women are making Q1.00 less than men.

During a discussion of women's participation, all agreed to the principles that women had equal rights, that their inclusion is important for the family and the validation of women's equal status and therefore should be encouraged.

The woman attending the meeting only gave her opinion when directly solicited. She could participate in the Spanish portion of the meeting only through translation. The men appeared to be supportive and respectful.

NAME OF ORGANIZATION: Grupo de Viudas y Huerfanos de Xela

ADDRESS: 3a calle 24-30, Zona 7 Colonia San Antonio, Quetzaltenango

CONTACT: ONAM

DESCRIPTION: A self-help group of women widowed in the period of violence.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Board of Directors, President, Vice-President, Secretary, Treasurer are all Ladina women residing in Quetzaltenango; membership is largely made up of Mam women from Xecaracoj, a village five kilometers outside of Quetzaltenango.

BUDGET: no resources

ACTIVITIES:

This group formed about a year ago when it received food donations from an agency of the Ministerio de Asuntos Especificos for a period of about three months. Since that time, the women from Xecaracoj have been coming to Quetzaltenango once a week to attend meetings held by the leadership. The group has no real orientation and the needs of the indigenous women and the leadership of the group are quite distinct. The women from Xecaracoj survive by buying and selling vegetables in the market, some have a small amount of rented land in the mountains. They have had no other contact with government or private agencies, with the exception of several classes with APROFAM which seemed inappropriate to them. The social worker from ONAM together with the leadership had made plans for the women to receive training in chicken raising and sewing from INTECAP but there was no consideration of the feasibility of subsequent projects. The ladina women come from different economic levels, some are quite poor. The President is an accountant and computer technician. Another ladina has a house, her husband owned a trucking company and was quite well off. It appeared that they had formed the group with the intention of obtaining funds in order to construct their own houses in the urban area, even though the majority of the poorer women live outside of the city and already own their own homes.

NAME OF ORGANIZATION: Club de Tejedoras Maria Auxiliadora

ADDRESS: Canton Poniente, Patzun, Chimaltenango

CONTACT: Magdalena Batzaj de Ajquijay, Vice President

DESCRIPTION: Informal association of 18 women weavers. The group has been functioning for about four years.

OBJECTIVE: To improve income through the production and marketing of handicrafts for export.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

President, Vice-President. Very informal. The group meets and works in the President's house. No written accounts are kept.

ACTIVITIES:

The women make fajas, huipiles, woven fabrics and bags for export and the local market. They currently have only one buyer for export. The women share a work and storage space. Individuals take turns buying bulk supplies in the capital but each member pays for her own supplies. There is no accounting or administrative record, merchandise is color-coded according to the individual producer to ensure that the women receive earnings from sold items.

COLLABORATION: None. This group has no contact with PVO's or GOG.

WOMEN'S PARTICIPATION:

The women spend about three to four hours a day on this income generating activity, in addition to the time spent in household tasks. They claim their husbands are supportive of the group because it is a source of income. Nonetheless, none of the five women interviewed knew how much they were actually earning. They observed that it is becoming increasingly difficult to make money as the price of materials is rising and the sale price of exported goods is fixed. The women did not know the retail price of their crafts. The women had attempted to secure a loan but were rejected because they had no legal titles to property or other form of collateral. They identified market diversification and working capital as their greatest needs.

FUTURE PLANS:

The women would like to form a cooperative and increase production but currently lack the support to do so.

COMMENTS: This association was initiated by a woman who left a weaving cooperative that had previously existed in Patzun. This woman is currently the President of the group and clearly the main organizational impetus.

NAME OF ORGANIZATION: Mujeres en Acción

ADDRESS: Chimaltenango

CONTACT: Felipa Xicoj

DESCRIPTION: Informal group of Cakchiquel women involved in small income generating projects. The women involved are generally single, many widowed by the violence.

OBJECTIVE: To support women's income generating initiatives.

ADMINISTRATIVE STRUCTURE/PERSONNEL:

Very informal. The interviewee is a representative of the Ministerio de Desarrollo that provides technical assistance to the local government. On her own initiative she has been working to organize and support women's groups.

ACTIVITIES:

There are currently ten groups of about five women working in villages in Chimaltenango. They are involved in a variety of projects including production and marketing of vegetables, hat-making, weaving and sewing. The projects have been funded with \$100.00 loans from Trickle Up. The women are required to work on the project an average of five hours a day and save 20% of their earnings. Each group has a President and a Vice-President. The groups have been functioning for about a year and in general have experienced a slight improvement in income. They would like to associate into a larger organization and open a bank account. They also have plans to open a common market facility. They currently lack sufficient funds to carry out these activities and cannot receive aid from donor organizations because they lack the money to pay for a lawyer to help them achieve legal status. These women have received almost no help from government agencies or NGOs but the promoter is seeking to integrate organizations already working in the area, such as the Fundacion Behrhorst and local Puestos de Salud to provide nutrition and health support. The women especially need training in basic accounting and administration skills.

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WOMEN'S PARTICIPATION:

Felipa's is a recognized leader in the community, she has a long history as a promoter. These women have an urgent need for income as they have no other source of support. Some have small amounts of land, a few chickens. Many of the women migrate to perform agricultural labor. Frequently they don't have enough money to pay for school supplies so the children are unable to go to school.

APPENDIX IV

SUMMARY TABLE

Organizations	Target Group	Methods, Focus	Resources Budget	Years of Operat.	Staff	No. of women reached	Problems
1. GOVERNMENTAL & INTERNATIONAL ORGANIZATIONS							
OFICINA NACIONAL DE LA MUJER (ONAM)	All women's groups in Guatemala	Forums, seminars, conferences on WID	Q 160,520	9	3		It has no control over its funds
MINISTRY OF DEVELOPMENT	Urban and rural poor women	Social organization, micro and small enterprises training handicrafts	Q1.000,748 for 1990	4	452	11,000 333 79 enterp.	
INSTITUTO TECNICO DE CAPACITACION Y PRODUCTIVIDAD (INTECAP)	Workers in government and private industry	Technical training for all skills	Not known	17		In 1988 25,688	
SECRETARIA DE BIENESTAR SOCIAL DE LA PRESIDENCIA DE LA REPUBLICA	Impeverished sectors among minors, families, communities	Welfare relief	Q11.635,156	44	1932	1,290	
DIRECCION GENERAL DE SERVICIOS AGRICOLAS (DIGESA)	Farmers	Technical assistance for agricultural development (homemakers association)	Q95.384,487	18	8238	13,023	
INSTITUTO NACIONAL DE COOPERATIVAS (INACOP)	Cooperative members	Technical advice, consulting training and cooperative education	Q 4.067,000		320		
MINISTRY OF HEALTH	All Guatemalans	Health education, nutrition, medical attention, vaccination	Q 4.000,000	7			has very little independent staff but coordinates with other ministries and ONAM

* There is no way to evaluate the project.

** No follow up to this project.

Organizations	Target Group	Methods, Focus	Resources, Budget.	Years of Operat.	Staff	No. of women reached	Problems
DIRECCION DE ASISTENCIA EDUCATIVA ESPECIAL	Children with mental or emotional problems or physical handicaps	Therapeutic treatment of children and education for mothers	Q 1,000,271	15	230	3,643	Lack resources to initiate projects in rural areas
2. INTERNATIONAL PRIVATE							
ACCION INTERNACIONAL TECNICA	Urban vendors and small producers	Provide credit, training and education for credit.	FY 1990 Q 1,500,000 & \$ 1,860,000	2			
PEACE CORPS	Small groups or communities attended by government organizations	Peace Corps members work in technical positions with government organizations	\$ 1,500,000	27	1500 volun- teers		
FOSTER PARENTS PLAN INTERNATIONAL	Poor children, their families and their communities	Work in health, education, community development and income generation	\$ 3,445,000	12	200		
CARE	Families and communities in rural marginal areas	Technical assistance, training, food for work, water, electrification	\$ 2,375,004	31	117	2,400	Project funds frequently are delayed. Women reluctant to participate in projects seen as requiring male activities
CATHOLIC RELIEF SERVICES	Communities in rural areas	Agricultural production & rural enterprises, primary health/nutrition water, assistance for emergencies	\$ 205,000				

* There is no way to evaluate the project.

** No follow up to this project.

Organizations	Target Group	Methods, Focus	Resources Budget	Years of Operat.	Staff	No. of women reached	Problems
PAZ EN CENTROAMERICA (PAZAC)	Potential leaders in marginal areas	Short term scholarships to the USA	\$ 160,000	6		40% of 2,000 beneficiaries must be women	
ASOCIACIONES CRISTIANAS DE JOVENES DE GUATEMALA (YNCA)	Youth and mothers	Education for sewing, crafts small enterprises and reforestation	Q 513,462	26	35		
UNITED NATIONS DEVELOPMENT PROGRAM	National groups	Provide funding, training, scholarships abroad and technical support	Not known				
NRECA	Rural communities	Electrification	\$ 20,000		37		
3. NATIONAL PRIVATE VOLUNTARY ORGANIZATIONS							
ASOCIACION GUATEMALTECA DE EDUCACION SEXUAL (AGES)	Youth and their parents	Sexual education for small groups in 6 regions, scholarships for rural indigenous girls	N/A	10	94	580 in scholarship program	**
ASOCIACION DE SERVICIOS COMUNITARIOS DE SALUD (ASECSA)	Rural communities, refugees, displaced communities	Mental health services, promotion of traditional medicine, health education	Q 750,000	11			*

* There is no way to evaluate the project.

** No follow up to this project.

Organizations	Target Group	Methods, Focus	Resources Budget	Years of Operat.	Staff	No. of women reached	Problems
ASOCIACION DE SEÑORAS DE LA CARIDAD DE SAN VICENTE DE PAUL	Poor women	Welfare orientation, education, skills development	Q 496,400	25	121	11,000	
FUNDACTION PARA EL DESARROLLO DE LA MUJER	Women who already have business skills	Credit and education for small business enterprises	Q 93,000 \$ 1,000,000 loan			200	
FUNDACTION PARA EL DESARROLLO DE LA PEQUEÑA EMPRESA (FUNDESPE)	People in western highlands with business skills	Credit and training	Q 161,803		7		
ASOCIACION DESARROLLO PARA TODOS	Support groups helping most needy in urban and rural areas	Coordinate support groups to implement productive projects	Q 1,148,834	3	7		**
ASESORIA CENTROAMERICANA DE DESARROLLO (ACAD)	Small groups needing funding	Technical assistance and financial support	\$ 540,000	4			*
ASSOCIATION FOR FAMILY PLANNING (APROFAM)	Women	Education, health information, training for self-sufficient projects	Q 4,000,000	25			*
ASOCIACION DE ENTIDADES DE DESARROLLO Y DE SERVICIO NO GUBERNAMENTALES DE GUATEMALA (ASTINDES)	Private voluntary organizations in Guatemala	Act as umbrella group and funding source for PVOs in Guatemala	Q 3,200,000	9			*
CENTRO DE INTEGRACION FAMILIAR	Guatemalan families	Family orientation, cooking, sewing, gardening, small animal projects	Q 1,714,000	18	122		*

* There is no way to evaluate the project.

** No follow up to this project.

Organizations	Target group	Methods, Focus	Resources Budget	Years of Operat.	Staff	No. of women reached	Problems
FUNDACION PARA EL DESARROLLO INTEGRAL DE PROGRAMAS SOCIOECONOMICOS	Rural private sector	Technical support, training, credit research to promote non-traditional exports	N/A	9	80		*
JUPKABAL	Women and girls	Vocational and career training	Q 144,128	26	57	200 a year	*There is no follow up on the women who have completed technical training
FUNDACION DEL CENTAVO (PENNY FOUNDATION)	Rural poor needing land	Purchase land and sell to poor over long period. Foment agricultural projects, especially coffee	Q11.000,000	15	90		
FUNDACION REDH INTEGRAL	Widows of violence	Income generation and infrastructure projects	N/A	14	3 per project	500 2 years	
4. COOPERATIVES & INFORMAL ORGANIZATIONS							
MUJERES EN ACCION COOPERATIVE	Women in Chimaltenango	Income generation projects	\$ 100 e/a	1		50	
COOPERATIVA CUATRO PINOS	Farmers in Santiago Sacatepequez	Market vegetables for export.	N/A	10		300 families	

* There is no way to evaluate the project.

** No follow up to this project.

Organizations	Target Groups	Methods, Focus	Resources Budget.	Years of Operat.	Staff	No. of women reached	Problems
COOPERATIVA AGRICOLA INTEGRAL DE RINCON GRANDE	51 families in Rincon Grande, Chimaltenango	Strawberry production for export.	nN/A			11 members	
COOPERATIVA FLOR PATZUNERA	300 members in Patzun, Chimaltenango	Non-traditional vegetable export.	N/A			6 members	
GRUPO DE VIUDAS Y HUERFANOS DE XELA	Women in Xenacoj who became widows because of violence	Buy and sell vegetables	N/A				**
CLUB DE TEJEDORAS MARTA AUXILIADORA	18 women weavers	Produce and market woven products	N/A	4.		18	

** No follow up to this project.

APPENDIX V

MAQUILA PRODUCTION

Maquila Production

NAME OF MAQUILA	WEEKLY PRODUCTION	NUMBER OF EMPLOYEES	WEEKLY PRODUCTION PER EMPLOYEE *
La Vereda	3,750 doz.	650	6,923
S. N. Modas	3,000 doz.	500	7,200
Cinatex	3,700 doz.	120	3,700
General, S.A.	300 doz.	65	554
Internacional de Exportacion	6,250 doz.	700	10,714
P. C. Industries	500 doz.	50	12,000
Textiles Tropicales	1,050 doz.	125	11,040

Minimum daily salary: Q. 5.70

Minimum monthly salary: Q. 39.90

* Based on data provided on weekly production/number of employees.

APPENDIX VI

LIST OF ORGANIZATIONS AND INDIVIDUALS CONTACTED

LIST OF ORGANIZATION INDIVIDUAL CONTACTED

Nombre	* Dirección* * Teléfono * * Contactos*
ACCION INTERNATIONAL TECNICA (AITEC)	Centro Financiero, Torre 2 6o. Nivel No. 6 Zona 4 310641 Mirta Olivares, Director
APROFAM	9a. Calle 0-57, Zona 1 514001 Marta Julia de Porras
ASECSA	Carretera Panamericana Km. 65.5 Chimaltenango 0391033 Marco Tulio Gutiérrez, Director
ASESORIA CENTROAMERICANA DE DESARROLLO (ACAD)	Edificio Plaza del Sol Ofi.310, 12 Calle 2-04, Z. 9 Carlos Carrasco, Director
ASINDES (ASOCIACION DE ENTIDADES DE DESARROLLO Y SERVICIO NO GUBERNAMEN- TALES)	4a. Ave. "A" 7-75, Zona 10 347631 Christian Munduate
ASOCIACION CRISTIANA DE JOVENES DE GUATEMALA	3a. Calle 5-44, Zona 2 28884 Juan Pedro Perdomo
ASOCIACION DE SEÑORAS DE LA CARIDAD SAN VICENTE DE PAUL	4a. Ave. 1-26, Zona 1 80252-533134-533136 María Elena de Mata Alma de González
ASOCIACION GUATEMALTECA DE EDUCACION SEXUAL (AGES)	3a. Calle 3-59, Zona 1 80949-26648 Odilia Peren
CARE	13 Ave. 3-66, Zona 13 362655-317833-317776 Mike Goldberg
CATHOLIC RELIEF SERVICES	14 Ave. 10-57, Zona 10 320107 Denise Humphers, Projects Mana.
CENTRO DE INTEGRACION FAMILIAR (CIF)	17 Calle 8-64, Zona 10 370602-370603 María Mercedes de Rossi, Director
CLUB DE TEJEDORAS MARIA AUXILIADORA	Cantón Poniente Patzún Magdalena Batzaj de Alquijay

LIST OF ORGANIZATION INDIVIDUAL CONTACTED

Nombre	*Dirección* *Teléfono * *Contactos*
COOPERATIVA AGRICOLA INDUSTRIAL DE RINCON GRANDE	Rincón Grande Chimaltenango 6a. Avenida 1-51, Zona 9 Peter Alfonzo
COOPERATIVA CUATRO PINOS	Santiago Sacatepéquez 0303618 Arturo Cabrera y Efraín Juracán
COOPERATIVA FLOR PATZUNERA	Cantón Sur, Manzana 2 Patzún Chimaltenango 0391786 Ron Strohlic
CUERPO DE PAZ	6a. Avenida 1-46, Zona 2 81926 Todd Sloan
DIGESA	12 Avenida y 19 Calle, Zona 1 23881-23804 Ing. Juan Alfonso de León
DIRECCION DE ASISTENCIA EDUCATIVA ESPE.	14 Calle 0-28, Zona 3 83566-83572
FOSTER PARENTS PLAN INTERNATIONAL	11 Calle 1-23, Zona 9 317289-363663 Charles Edward Winkler
FUNDACION DEL CENTAVO	8a. Calle 5-09, Zona 9 367697
FUNDACION PARA EL DESARROLLO DE LA PEQUEÑA EMPRESA (FUNDESPE)	Edificio Reforma, Oficina 205, Z.1 Quetzaltenango 061-4689 Jorge Weissenberg
FUNDACION PARA EL DESARROLLO DE LA MUJER	Avenida Reforma 3-48, Zona 9 Local 107 366471 ext. 6 Boris Galván, Analista de Pro.
FUNDAP (FUNDACION PARA EL DESARROLLO INTEGRAL DE PROGRAMAS SOCIO ECONOMICOS	15 Avenida 1-22, Zona 1 Quetzaltenango
GRUPO DE VIUDAS Y HUERFANAS DE XELA	3a. Calle 24-30, Zona 7 Colonia San Antonio Quetzaltenango
INACOP	13 Calle 5-16, Zona 1 537111-535061 Carlos Urizar

LIST OF ORGANIZATION INDIVIDUAL CONTACTED

Nombre	* Dirección* * Teléfono * * Contactos*
INTECAP	Calle del Estadio Mateo Flores 7-51, Zona 5 310117-310613-347277 Rosa Julia Elías
JUNKABAL	3a. Avenida 31-29, Zona 3 Elena Tarrón, Directora
MINISTERIO DE DESARROLLO	15 Avenida 9-69, Zona 13 311005-6, 348007, 347009 Reyna de Sánchez
MINISTERIO DE SALUD	9a. Avenida 14-65, Zona 1 21801-03, 536071-75 Silvia Veliz de Rival
OFICINA NACIONAL DE LA MUJER	2a. Calle 9-67, Zona 1 27561 Jina de Cordón Julia Urrutia de García
PAZAC (AID/CAPS) PAZ EN CENTRO AMERICA	Avenida Reforma 8-60, Zona 10 311053-317454 Elvira Sáenz, Director
SECRETARIA DE BIENESTAR SOCIAL DE LA PRESIDENCIA DE LA REPUBLICA	32 Calle 9-34, Zona 11 763744-762861-763747 Lic. Olga María de Garzaro

APPENDIX VII

ADDITIONAL WID CONTACTS

ADDITIONAL WID CONTACTS

Amalia Alberti, Ph.D. WID/Education
(USAID-ROCAP Guatemala)
8a. Calle 7-86, Zona 9 Guatemala
Tel.: 362647

Consejo Nacional de Mujeres
Annemarie de Sandoval, Presidente
15 Ave. "A" 2-40, Zona 13
Tel.: 310672, 313304

Carmen Aguilera J., Administradora
Proyectos de Administración de Justicia (USAID)
8a. Calle 7-86, Zona 9, Guatemala
Tels.: 347628-310924-321739

Dr. Alfredo Méndez, Anthropologist
Universidad del Valle, Oficina B-202

Elizabeth Katz, Ph.D. candidate, Agricultural Economics
(University of Wisconsin-Madison)
12 Calle 1-61, Zona 2
El Zapote 01002 Guatemala
Tel.: 519237

Ericka de Martínez
Fundación REDH Integral
12 Calle 12-42, Zona 1
Tel.: 539957

Estudio Sobre Mujer Desarrollo para Unicef
Mara Valdez
Tel.: 781614

FEDECOCAGUA (Federación de Cooperativas a Nivel Pequeños Productores de Café
de Guatemala)
29 Avenida 31-59, Zona 5 Guatemala
Tel.: 312740
Srita. Catarina Mendoza, Directora de Programa para Mujeres
Tel.: 0330578 (Escuintla)

FLACSO (Facultad Latinoamericana de Ciencias Sociales)
3a. Calle 6-24, Zona 2
Tel.: 241375
(Currently developing statical indicators on women)

Judiths Biggs, Ph.D. candidate, Public Health
(Tuluane University)
Centro de Investigaciones Regionales de Mesoamérica (CIRMA)
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ADDITIONAL WID CONTACTS

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Alma Chávez

Edificio Rosarelle

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Universidad de San Carlos de Guatemala

Comisión de Estudios de la Mujer en Centroamérica (Sección Guatemala)

Señorita Ana Leticia Aguilar Theissen, Coordinadora

Doctora Helda Jiménez, Coordinadora del Proyecto Regional de Estudios de la
Mujer en Centroamérica (CSUCA)