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**GENDER MATTERS: INVOLVING WOMEN IN DEVELOPMENT
IN LATIN AMERICA AND THE CARIBBEAN**

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TABLE OF CONTENTS

Executive Summary

<u>Section</u>	<u>Page</u>
I. INTRODUCTION: THE EVOLUTION OF ATTENTION TO GENDER IN PROMOTING DEVELOPMENT	1
II. SUBSTANTIVE LESSONS LEARNED ABOUT GENDER AND DEVELOPMENT	10
III. EMPIRICAL SUPPORT FOR KEY SUBSTANTIVE LESSONS LEARNED	17
IV. INSTITUTIONAL LESSONS LEARNED ABOUT GENDER AND DEVELOPMENT	32
V. CONCLUSIONS AND NEXT STEPS: SOME RECOMMENDATIONS FOR LAC	46
Bibliography	53

EXECUTIVE SUMMARY

This paper reviews lessons learned about "gender-sensitive" development efforts with special emphasis on Latin America and the Caribbean. Its basic assertion is that gender matters in planned development. The evidence increasingly shows that whether or not women are involved in the activities and benefits of planned assistance often creates its own "multiplier effect," in terms of the relative positive or negative impacts on the development effort, women, their families, and ultimately, the host country.

The paper is organized into five sections: (1) the evolution of "women in development" (WID) efforts in A.I.D., with special emphasis on the Bureau for Latin America and the Caribbean (LAC); (2) "substantive lessons learned" (SLL) about gender and planned development; (3) evidence to document key lessons; (4) "institutional lessons learned" (ILL) about the conditions under which gender is incorporated into the A.I.D. project cycle; and (5) a review of the newly strengthened Agency and Congressional mandates about taking gender into account. The last section also recommends next steps for LAC based on both the new requirements and the substantive and institutional lessons learned.

WID Efforts in A.I.D.

--Section 113 of the 1973 Foreign Assistance Act mandated that all A.I.D. bilateral assistance integrate women into economic development.

--Emphasis shifted over time to an emphasis on women's economic contributions to development.

--This shift was buttressed by growing research evidence of the importance of women's productive roles, showing links to the level of success of development efforts from the extent to which those efforts included women in targeted activities and benefits.

Substantive Lessons Learned

The inescapable conclusion is that gender matters. When women already are economically active, the extent to which they both participate in and benefit from targeted interventions focused around those activities affects the development effort's success, as well as the well-being of those women and their families. In fact, the evidence indicates a synergistic impact when development efforts enhance or reduce economic benefits controlled by women. The following substantive lessons learned summarize research findings about gender issues and development.

--Development efforts often have a lower return on investment when gender is not included in economic analysis.

--Women's economic activities and rewards are often un- or under-targeted because of insufficient or misleading information about gender division of labor and resources.

--Official national statistics underestimate LAC women's economic activities, especially in the informal sector and low resource farming. More detailed micro-level data show the proportion of economically active women increases as social class falls, as does the proportion of household subsistence provided by those women.

--Women's self-confidence and influence in family decisions increases as the income under their control increases.

--The nutritional level and well-being of children tends to be more closely related to mother's income or food production than father's.

--Women and men tend to allocate labor toward activities that put income and/or food under their control.

--Development efforts that ignore and/or undercut women's expected returns to labor on which the project depends may lower returns all around.

--Development project efficiency and positive impact are enhanced when women are given a chance to increase their income for unmet needs.

--There seems to be a "synergy bonus" for development when economically active, income-controlling women obtain development aid and receive economic returns from that aid: not only does the women's economic performance enhance the economic objectives of the assistance, they translate their economic returns into additional social welfare benefits, ranging from increased child nutrition to decreased fertility.

Key Institutional Lessons Learned

The preceding substantive lessons learned typically are backed by a number of case studies, not only from LAC but from Africa, Asia, and the Middle East. The following key institutional lessons learned typically are backed by a smaller number of meta-evaluations. Collectively they show slow but uneven progress in institutionalizing attention to gender in planned development. Several generalizations about when and how gender is considered, and the effect of that consideration, are presented.

--Gender-disaggregated information available at the beginning of project design improves the likelihood that concerns of both men and women will be addressed.

--The most useful gender-disaggregated data include (a) sex division of labor and resources, (b) information on possible constraints and (c) considerations of how projects or programs can be adapted to overcome these constraints.

--The consideration of sex-disaggregated data in project design enhances the inclusion of women in project activities and benefits.

--The adaptation of project design to overcome constraints to female participation and reward enhances the inclusion of women in implementation.

--A flexible, fast monitoring system providing gender-disaggregated data on implementation is crucial.

--Project monitoring for desired implementation is enhanced when managed by a person who is trained in gender issues and is at the most critical decision-making level for the organization involved.

--Gender issues should be included in the evaluation Scope of Work to ensure evaluations are "gender-sensitive."

--Finally, the results of the largest-scale research on WID ever undertaken by A.I.D. indicates that in four development sectors (agriculture, energy, employment and water supply) projects that ensured women's participation in proportion to their roles and responsibilities in the project's baseline situation were more likely to achieve their immediate purposes and broader socioeconomic goals than were projects that did not.

Conclusions and Next Steps: Some Recommendations for LAC

In 1989, the mandate on taking gender into account was strengthened by both Congress and the A.I.D. Administrator. Now, among other requirements:

--women must participate in/benefit from activities at least in proportion to their involvement in the sector;

--A.I.D.'s project and program documents must explicitly describe strategies to involve women, identify benefits and impediments to women's participation and establish benchmarks to measure women's participation in and benefits from development activities;

--sex-disaggregated data must be collected in all A.I.D. research or data-gathering activities;

--WID Action Plans must be developed for all Bureaus and USAIDs;

--a WID training program must be developed and implemented for all A.I.D. staff;

--senior-level regional and technical bureau staff must be actively involved in WID decision-making; and

--A.I.D. must report to Congress on the activities, achievements and obstacles encountered in reaching its goals.

Taking into account the above substantive and institutional lessons learned, in context of the Agency mandate on incorporating gender into all A.I.D. activities, the following next steps are recommended for LAC:

A. Enlist support from LAC's top levels, through presentations to the Assistant Administrator and Administrator and to the Bureau's senior management, as well as at the next Mission Director's Conference.

B. Develop incentives for LAC Bureau staff for including gender in Bureau programs.

C. Develop a Rapid Appraisal Module relating gender to projects. Test and refine this module.

D. Field test the Rapid Appraisal Module, and its core variables, and phase findings into project development and design, monitoring and evaluation.

E. Incorporate gender considerations into non-project activities, including data disaggregation and analysis where possible.

F. Use data on gender for periodic cross-cutting evaluations of projects, programs, and various strategic documents.

G. Identify an LAC WID Working Group and define tasks and incentives for the group which will facilitate implementation of the above steps.

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I. INTRODUCTION: THE EVOLUTION OF ATTENTION TO GENDER IN PROMOTING DEVELOPMENT

This paper asserts that gender matters in planned development. In fact, involving women (or not) in the activities and benefits of planned assistance often creates its own "multiplier effect," such that the development effort, the woman, her family and, ultimately, her country, are more strongly helped (or hurt). A wide array of empirical data will be cited below in support of this assertion. Wherever possible, these data will be taken from A.I.D.-assisted development efforts in Latin America and the Caribbean.

The subfield of development which is concerned with gender, first known as "women in development" (WID), emerged in a surge of explosive growth as the result of the pathbreaking book, Woman's Role in Economic Development (1970), by Ester Boserup. It was the right book at the right time (after a half-century of dormancy, the "second wave" of the women's movement had just began sweeping the world), and it offered a then-novel and provocative thesis: that women, instead of being the favored beneficiaries of modernization, were more likely to be marginalized both by the unplanned trends of the world economy and, more disturbingly, by planned development. Often, women's workload was increased while their resource base was eroded. Worse yet, this effect was most likely in precisely those areas where women had traditionally been the most economically active and autonomous (e.g., the "female farming" areas of Africa; some Indian areas of the Andes highlands).

Policy reaction was stunningly swift. By 1973, Congress had adopted Section 113 of the 1973 Foreign Assistance Act (better known as the "Percy

Amendment," after its principal sponsor, then-Senator and Chairman of the Senate Foreign Relations Committee, William Percy (R-Illinois). This mandated that henceforth, U.S. bilateral development assistance:

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

The Bureau for Latin America and the Caribbean (LAC) became the second within A.I.D. to begin implementation of the Percy Amendment, via an airgram sent on July 25, 1974 by the Assistant Administrator. It stated that:

All new and updated sector analyses and assessments and new loan and grant projects submitted for AID/W approval after August 1, 1974 will be expected to address the policy expressed in Section 113.

This paper will discuss the evolution of attention to "gender matters" in LAC and in the field now known as "gender and development," and then recount both substantive and institutional "lessons learned." In brief, there has been much greater progress on substantive than on institutional lessons learned. Considerable information is known now about the benefits of involving women in development and the costs of not doing so. But enough people still have not heard the word and there are still not enough well-tested procedures to assure implementation and institutionalization of attention to gender. The following four vignettes, all taken from field work on gender and agriculture undertaken in Ecuador June-August 1989 (Blumberg and Colyer 1989, 1990), illustrate the varying extent to which gender currently is taken into account in LAC, and with what results, 16 years after that airgram.

- These vignettes will be arranged from most positive to most negative:¹

¹ It is worth stressing the fact that the Ecuador Mission underwrote a summer's worth of research for two social scientists in order to include gender in the current agricultural sector assessment. This is a first, in that previous agriculture sector assessments in Ecuador did not take gender

(1) A very successful A.I.D.-assisted project in the Coastal province of Manabi, Ecuador uses technology developed by the International Center for Tropical Agriculture (CIAT-Cali) to process cassava into flour and starch. Processing is done during the six months of the year when men normally migrate. Project staff have formed 14 associations of men who process cassava into flour; a full plant costs \$10,000-\$12,000. The men earned considerable money in the 1988 season (averaging \$280 per member, supplementing their previous annual income by perhaps half) and were quite happy. And these men no longer migrate. The project also created two women's groups to process cassava into starch; a women's full plant costs \$8,000-\$9,000. Starch is much more labor-intensive to produce but sells for about the same price as flour so the women get a lower rate of return. But because their income earning opportunities had been so much less, the women of San Vicente, the one starch plant to have operated for the full 1988 season, increased their earnings proportionately more than the men. The women were delighted with their venture, and highly productive (perhaps more so than the men, according to one project official). The women said that they loved working in a group, had gained self-confidence and a bigger voice in both household and community decisions, and used the income for their children's food, health care, school expenses and clothes. Some women brought children to work, and our unannounced visits found these children to be visibly well-nourished and well-dressed. A local market for cassava has developed as a result of the project; previously, women hand-processed a little cassava for family consumption. More men's and women's groups are planned. The women's groups, however, may not be able to be legally registered (and hence eligible for subsidized government credit) since the collateral required is in their husbands' names.

(2) A private voluntary organization (PVO) in the Ecuadorian highlands used funding from a variety of donors (mainly European) for an irrigation project that utterly transformed a dry, very poor mestizo area. Previously, men from the 10 villages in Chingazo-Pungales migrated for most of the year and up to 90% of family income came from male off-farm earnings, the PVO's director for Chimborazo Province told us. Then, an overwhelmingly female labor force worked for three years to build the canals that brought water to the 10 villages. Now, in a spectacular reversal, an estimated 60% of family income comes from the irrigated crops. Male migration has declined only slightly so women remain the key farmers. They also have moved into leadership in the directivas of the 10 village associations - a great rarity for a mestizo area, given the traditional machismo of mestizo culture. Nonetheless, two of the 10 village associations currently have women presidents, a third had one last year, and about 40% of the directiva members (e.g., treasurer,

into account. It represents a significant commitment of resources and strong backing from various levels of the Mission, ranging from the person in charge of the sector assessment (Dr. Morris Whitaker) and the Women in Development Officer (Bambi Arrellano) to the very top.

secretary) now are women. The irrigation has transformed the prospects of the tiny minifundios in the area (the median holding is approximately 1.5 hectares/family), moving them into profitable commercial agriculture.

(3) The promoter for Chimborazo Province of an A.I.D.-assisted sheep project for the Ecuadorian highlands decided, on his own initiative, that he needed to include women as well as men in his training courses. He had learned that women (especially Indian women) play an important role in sheep husbandry and often raise sheep on their own account. High male seasonal migration also strengthened his case for promoting training for both sexes. He has had very positive results for his fledgling efforts. (A U.S. advisor to the project, a technical expert, told us he just hadn't thought about the gender of the people whose sheep they are trying to improve, prior to our interview.) The promoter's initiative is even more striking given the fact that his immediate superior, who is based in an office in Quito, told us that rural men ran the show and that women didn't have that much to do with sheep anyway, so it wasn't necessary to include them in training ("their husbands can tell them").²

(4) The Guamote Integrated Rural Development Project is not A.I.D.-assisted. It also is in Chimborazo Province, and hence affected by the high rates of seasonal male migration. Women, especially Indian women, long have been important in agriculture in the province and male migration has furthered the "feminization of farming." But the project has not taken any initiative to include women in its agricultural programs, even in such activities as sheep husbandry, where women's key role is visible to any casual observer. Ironically, project management told us that lack of continuity is their most pressing problem: due to male migration, they can't count on keeping the same men through a training course or other productive activity. But the three top technical officials just stared blankly and finally said no when asked if they had any plans to incorporate women as well as men in agro/husbandry efforts. (Attention to women's economic roles is supposedly a policy of the Ecuadorian Government's Integrated Rural Development Projects, but there was 0% implementation in Guamote; see also Blumberg 1990a.)

These vignettes run the gamut from projects that were helped by including women in their activities - and benefits - to projects that were rendered less successful by ignoring women when they clearly were important to targeted project activities. As we shall see below, these consequences are among the best documented "lessons learned" 17 years after the Percy Amendment - as is

² Many studies have found that agricultural information given to the husband was not accurately communicated to the wife, especially when she was the one responsible for the farm tasks involved. These include Fortmann (1982) on Tanzania, Koons (1988) on Cameroon, and Blanc-Szanton, Viveros-Long and Suphanchainat (1989; see also Carloni 1987) on Thailand.

the finding from the cassava processing project that the women used their new income to enhance their children's welfare, thereby intensifying the project's positive impact. In preview, the evidence indicates that there is a "synergy bonus" for development programs and projects that target aid to the areas of economic expertise of women who both work in and control returns from an activity. Not only do these women tend to increase their productivity, thus furthering the economic goals of the project, they also tend to use resulting income under their control to enhance important social goals of development - from improved children's nutrition and well-being to decreased fertility. But this same "synergy effect" can intensify the negative consequences of projects that unwittingly undermine women's economic activities and income.

When A.I.D. and LAC began efforts to implement the Percy Amendment, the fourth vignette represented the prevailing state of affairs. In the early post-Percy years, few of the Agency's WID efforts aimed at integrating women into the economic activities of mainstream AID projects. Rather, WID initiatives tended to focus on special, all-female projects aimed at equity goals, and an emphasis that women not be harmed by projects. This was quite understandable at the time. 1973-1981 was the heyday of "development with equity" policies aimed at the poorest, most vulnerable groups, and early WID studies (e.g., Tinker 1976, Dixon 1980) found that women often were being hurt (usually unwittingly) by development projects that ignored or undercut them.

LAC, however, was unique within A.I.D. and ahead of its time. Roma Knee, who was in charge of the Bureau's WID efforts for almost a decade, repeatedly recommended looking not just at women, but at both sexes, and taking women into account in mainstream projects. The LAC WID files show she often urged:

- don't isolate WID; don't make it "women only;"

- get data, especially sex-disaggregated data, to inform project planning;
- focus on females' economic activities, but don't forget other types of projects that benefit women, such as health/nutrition projects that provide jobs, role models for local women and their daughters, and self-esteem and some income for participants;
- don't "ghettoize" WID within the mission via a marginalized "WID Officer" - rather, make it a responsibility for everyone;
- integrate WID efforts throughout the project cycle and the on-going activities of missions (e.g., Annual Budget Submissions) (Blumberg 1985a:23).

By 1982, when the A.I.D. WID Policy Paper was issued, Agency emphasis had shifted from equity to efficiency and from special women's projects to integrating women into mainstream projects. The Policy Paper supports the underlying premise that:

...for A.I.D. to undertake an effective strategy that promotes balanced economic development, a focus on the economic participation of women in development is essential (p. 2).

It also asserts that:

The experience of the past ten years tells us that the key issue underlying the women in development concept is ultimately an economic one: misunderstanding of gender differences, leading to inadequate planning and designing of projects, results in diminished returns on investment (p. 3, emphasis in original).

The "experience of the past ten years" referred to in the Policy Paper also had found that all-female projects almost invariably proved to be very small efforts that reached very small numbers of women⁷ with very small levels of resources. Few of them substantially enhanced women's income or productivity, and they often proved diversionary in that they would be interpreted as discharging any "WID obligations" that might be called for. From 1982 on, therefore, the push to integrate women into mainstream A.I.D. projects accelerated. What originally had been an IAC initiative evolved into WID policy for the Agency.

In 1983, Roma Knee sponsored another first for A.I.D: a "meta-evaluation" of LAC projects to see how women were being taken into account after a decade. I studied a sample of 45 LAC projects, only six of which were women-only (Blumberg 1983). We developed a code for the remaining 39 on the extent to which project documents indicated that women had been incorporated. In five of the 39 projects, women were not mentioned even once. In seven more, no more than several lines, almost invariably in the Project Paper, dealt with them. In short, almost a third paid zero or negligible attention to women. But the meta-evaluation also found some important exceptions - several projects that had deliberately attempted to include women on grounds that they would be relevant to the success or failure of the effort (Blumberg 1983):

One example was an Ecuadorian Integrated Rural Development effort (not in Guamote) where a 13-man design team urged attention to women on the grounds that females were heavily involved in the farming activities targeted. Another was a Bolivian small farmer co-op/credit project that noted Indian women's predominant role in market trade and managing household finances and urged their inclusion - providing this was done "without threatening the principle of male dominance," e.g., of all key co-op offices (as it turned out, the most successful credit co-op was the only one which had had a woman president and more than a handful of women members - and women were found to have a better payback record than men).

Another Bolivian project, on farm policy, belatedly added \$42,000 so that a study of indigenous agricultural practices could deal with women's as well as men's labor and control of resources in cultivation, animal husbandry and trade. This gender-disaggregation yielded a richness of data that should still be valuable for Bolivian agricultural development efforts, and some intriguing findings, including the fact that Bolivian women doing agricultural day labor were compensated equally with men when paid in kind, but at only a fraction of what men got when paid in cash (e.g., for weeding, men got \$4.00/day, vs. \$1.20 for women).

On the other hand, the sample included one project on Caribbean agricultural extension where a baseline study, in which WID experts participated, had revealed women to be so important in targeted crops as to cause the Project Paper to proclaim their inclusion as one of the three principal goals of the project. As it happened, a second design team, which contained not a single person with a background in WID, then revamped the project. The goal on women was dropped, along with almost all of the long list of WID activities scheduled for implementation in the first Project Paper.

And finally, the sample included a special study of the Guatemalan ALCOSA agribusiness project (Kusterer et al. 1981). Serendipitously, I discovered that the study's findings could be rearranged to form an ascending array of levels of involving women in a project's activities and rewards, i.e., a "natural experiment." What is significant is that the benefits to women and project rose apace. Three of 17 villages of poor, largely Indian, contract growers of the project's labor-intensive broccoli, cauliflower and snowpeas were studied. In the first (Patzicia), the farmers were having a terrible time trying to fulfill their contracts because they had insufficient labor - and yet women did not work in the fields. The project was more successful in the second village (Chimachoy) where the women, who previously had worked in the fields only during planting, had been drawn into two or three days of field work on project crops. But they had to cut down on their trips to sell in the market, their main previous source of independently-controlled income and the ALCOSA check was made out solely to their husbands. So the women became more dependent. In the third village (Santiago Sacatepequez), a co-op administered the ALCOSA contract, women (who had a long tradition growing horticultural crops) worked more or less as partners with their husbands, and both husbands and wives could bring in produce and be paid in cash (with a receipt). This was the most successful village, with "yields that are more than twice as high...and net income per unit of land that are many times higher than elsewhere" (Kusterer et al. 1981:61). But it was in the processing plant, where an almost all-female labor force froze and packed the vegetables for export, that women received the most direct benefits. ALCOSA's payment of the rarely honored minimum hourly wage, coupled with work weeks often above 70 hours during the 8-9 month "high season," gave the women 1.5-3 times more income than market trade or domestic service - as much, in fact, as an urban male factory worker. The women were empowered in their households, delighted about their jobs and lives as working women (productivity was high), filled with increased self-esteem, and had begun to take control of their own fertility.

The findings of that meta-evaluation also suggested some preliminary lessons learned about both substantive and institutional issues, which ultimately were supported by subsequent research, and accordingly will be discussed below. At the time, however, the clearest lesson learned was that further answers about the "conditions under which" women would be taken into account in IAC projects, as well as the results of women working in - and benefiting from - those projects, could only be obtained in the field.

By this time, Jack Francis had taken over the WID responsibilities for the Bureau. Among his many activities in 1984-85, he commissioned other

overview studies of LAC WID efforts (including Blumberg 1985b and 1985c), presided over a revived LAC "Women in Development Task Force," commissioned a guidebook for LAC WID, and supported the PPC/CDIE study on the "WID Progress of a Decade." Specifically, he funded two of the four LAC field studies (out of a total of 10) that were undertaken in the CDIE study - case studies of the Guatemalan ALCOSA agribusiness project and the Dominican Republic's ADEMI microenterprise project (Blumberg 1985d, 1989d, 1989e).³

Now, given these studies and a flourishing WID literature, it is possible to identify very clear lessons learned on the consequences of including/not including women in the activities and benefits of various kinds of projects ("substantive lessons learned"); some lessons also have emerged on the organizational concomitants of whether and to what extent women are brought into a project's components and rewards ("institutional lessons learned").

Accordingly, the next three sections of this paper treat, respectively, substantive lessons learned about gender and development (II); selected empirical findings in support, emphasizing the LAC region (III); and hypotheses and lessons learned about institutional issues affecting the extent to which "gender matters" were attended to in a given project or program (IV). Finally, recommendations are made about some "next steps" for LAC efforts on gender and development (V), taking into account the most recent Congressional and Agency mandates on incorporating women, as well as the lessons of II-IV.

³ The other two LAC region case studies, funded by PPC/CDIE, were on the above-mentioned Caribbean agricultural extension project where women were essentially redesigned out (Schmink and Goddard 1989), and one women-only project, a study of the innovative CIM project in Ecuador and Bolivia (Flora 1989).

II. SUBSTANTIVE LESSONS LEARNED ABOUT GENDER AND DEVELOPMENT⁴

1. Overall, the most general "substantive lesson learned" in the post-Percy Amendment years is that development efforts often get a lower return on investment (or go completely awry) because the economic dimensions of gender are not properly taken into account (Carloni 1987; Blumberg 1988a, 1989a).

2. Even when gender is not totally overlooked, development efforts tend to be mounted based on insufficient or misleading information about (a) the gender division of labor, and (b) even more important, the gender division of resources. As a result, women's economic activities and, especially, rewards, are usually un- or under-targeted (Carloni 1987; Blumberg 1989a).

The remainder of this section focuses primarily on the extent, variation and consequences of gender-differentiated control of resources - and how these relate to planned development. The following relationships can be considered both "substantive lessons learned" (SLL), as they are termed in this section, and hypotheses, as I call them in a variety of other recent papers (e.g., Blumberg 1988a, 1989a, 1989b, 1989c, 1990b; Blumberg and Coleman 1989). Under either terminology, they are generalizations based on varying levels and amounts of supporting empirical evidence. An asterisk preceding a numbered point indicates that empirical examples and support will be provided in the next section, III.

⁴ In the presentation of numbered substantive lessons learned (SLL), those for which references or footnotes are provided in this section will not be further documented in section III, below. Space and time constraints mean that III. will provide empirical evidence only for those SLL most relevant for A.I.D. - and LAC - development policy and practice.

3. LAC women are more likely than not to earn and control (at least some) income⁵.

4. The main reason 3. is true is because of social class: the majority of people in LAC are poor and the relationship between social class and women's economic contributions is usually (but not always; see 5.) inverse:

a. The farther down in the class structure or in an economic sector, the higher the proportion of women who are economically active⁶.

b. The farther down in the class structure or in an economic sector, the higher the proportion of household subsistence women contribute (see, e.g., Deere 1977 on Peru; Matlon 1979, Norman et al. 1982, Blumberg 1983b on Nigeria; Mencher 1988 on India, and Roldan 1988 on Mexico).

c. The proportion of female-headed households, where women control income by definition, is also usually inversely related to social class (e.g., Blumberg with Garcia 1977; Buvinic, Youssef and Von Elm 1978).

5. The main exception to 4. is by ethnicity (especially Indians vs. Ladinos: In the dominant Spanish (Ladino) culture shared by whites and mestizos, the traditional ideal is for women to be economic dependents, an ideology the poor cannot afford to uphold. But especially among the Indians of the Andes, Indian men and women tend to be economic partners, in ideology and practice, so that the increase in women's economic dependency is less steep

⁵ Although there are no aggregate level statistics showing that over half of LAC women earn income (partly due to restrictive economic activity definitions that undercount women, as discussed in section IV), micro level studies that have probed about women's income-producing activities have found them even in areas where women long had been considered to be non-earning "mere housewives." Two prime examples are Safilios-Rothschild (1988) about rural Honduras and Blumberg and Colyer's (1989) findings on Coastal Ecuador.

⁶ The vast literatures on female labor force participation generally support this proposition, especially if a broader definition of work is used, such as that in United Nations 1987.

with increasing social class, and the proportion of female-headed households does not rise as sharply among the poorest (Alberti 1986; Poeschel 1988; Blumberg and Colyer 1989, 1990; Blumberg 1990a).

6. Control of key economic resources - especially money - empowers. In fact, in my "general theory of gender stratification" (Blumberg 1984), the central hypothesis is that relative male/female economic power (defined as degree of control of key economic resources such as income, property and other means of production - is the most important (though certainly not the sole) independent variable affecting overall gender stratification at a variety of "nested levels" ranging from the couple to the state.

7. A woman may not, however, "get a dollar's worth of economic power for every dollar she brings into the household," because of several caveats:

a. The greater the level of gender inequality at the society's macro level (i.e., the extent to which the political, economic, legal, etc. systems disadvantage women), the greater the "discount rate" nibbling away at women's household-level economic power (Blumberg 1984).

b. There are also "discount factors" at the household level (such as the sex role ideology and relative commitment of each partner) that can add or subtract from women's de facto economic power (Blumberg 1984; Blumberg and Coleman 1989).

c. One gets more clout from control over surplus allocation than from control over resources used for mere subsistence (Blumberg 1984, 1988c; Wolf 1988; withholding food from hungry children is rarely an option at the household level).

8. Net of the above caveats, the greater a woman's absolute and/or

relative control of economic resources - most commonly, income - the greater her efficacy and empowerment in a variety of areas:

- *a. The greater a woman's (net) control of income, the greater her increase in self-esteem and self-confidence.
 - *b. The greater a woman's (net) control of income, the greater her leverage in fertility decisions.
 - *c. The greater a woman's (net) control of income, the greater her leverage in other household economic and domestic decisions.
 - d. The greater a woman's (net) control of income, the greater her enhancement of other "life options" (e.g., freedom of movement - except in groups with strong female seclusion norms - control of one's time, etc.; see, e.g., Blumberg 1978, 1984).
 - e. The greater a woman's (net) control of income, the greater her enhancement of influence in selected local community affairs.⁷
- *9. Mere work in economic activities (or even ownership of economic resources) does not translate into the economic leverage described in 8. (e.g., in household decisions) if the person derives no control of economic resources thereby.
- *10. Women who lose income lose domestic power more quickly and sharply than they gain it when income rises.

⁷ It is interesting to speculate that these consequences emerge in more or less the order presented, with women who increase their relative economic power first gaining in self-esteem and then moving toward greater control of their own fertility - given the centrality of this issue for affecting women's lives. Among studies finding that village women's community voice rose with increased income is Blumberg and Colyer 1989. For example, the women in the 10 irrigated Chingazo-Pungales villages moved into formal community leadership (the directivas), while those from the San Vicente cassava starch processing association also claimed that their community involvement and influence rose.

11. Men tend to spend income under their control differently than women who have provider responsibilities (even as "providers of last resort"), with women more focused on children's well-being and family subsistence.

Specifically, when women have (at least some) provider responsibilities:

*a. It is the mother's, rather than the father's, income or food production that is more closely related to children's nutrition.

*b. Women tend to contribute a higher proportion of their income to family subsistence, holding back less for personal consumption.

*c. Women tend to spend more of their income on children in general - not just food but also health care, school expenses, clothes, etc.

*12. Women tend to allocate labor toward activities that put income (and/or food if they have provider responsibilities) under their control, and to the extent culturally feasible, away from activities that don't - even if these are (somewhat) more profitable for the household/husband.

*13. Accordingly, development efforts that ignore and/or undercut women's expected returns to labor on which the project depends may lower returns all around: by lowering women's efficiency in labor allocation (and motivation), the development project will be less able to meet its goals.

14. Women almost everywhere earn lower cash income than men so, by definition, their opportunity costs are lower.

15. Economic transformations in LAC, as elsewhere in the Third World (ranging from increasing male migration and female-headed households to the continuing economic/debt crisis) are increasing women's provider obligations faster than their economic situation is being ameliorated; in many cases, in fact, it's eroding (see, e.g., Longhurst 1987; Boyle 1988; ICRW 1988).

*16. Combining 14 and 15: To the extent that women's lower earnings and increased obligations mean they have greater unmet income needs, as well as lower opportunity costs, we can expect women to be more responsive than men to modest drops in constraints on income-earning or modest rises in incentives.

*17. Therefore, development efforts that give women with unmet income needs who are economically active in a targeted activity a chance to increase their income therefrom benefit from the fact that these women tend to perform better than counterpart men - often at lower levels of resource use - thereby enhancing the efficiency and impact of the project.

One last clarification of the economic effects of planned development is necessary: there are three separate dimensions at issue here.

18. In terms of economic effects, development activities may affect (a) control over cash resources by sex, (b) control of in-kind resources by sex, and (c) labor inputs by sex. These dimensions may vary independently and in differing - and sometimes opposed - directions (see Blumberg 1983 for data).

a. Control of cash resources has the strongest effects (as outlined above) but is much more likely to rise or fall for women as the unwitting result of project activities and delivery mechanisms than the result of deliberate targeting of gender (Blumberg 1983, 1989a; Carloni 1987).

*b. There is preliminary evidence that when compensation is in-kind (vs. cash) resources, (1) women may be more equally compensated, and (2) women are more likely to maintain control, leading them to prefer in-kind pay.

c. More often, women's returns to labor are not even considered but the project does expect women to devote labor to project activities (Blumberg 1983, 1989a; Carloni 1987).

As the result of all the foregoing, we can conclude as follows:

19. There appears to be a "synergy bonus" for development where economically active, income-controlling women (especially those with any provider responsibilities) obtain - and get economic returns from - development aid targeted to their areas of economic expertise; this is because they tend not only to use it to advantage vis-a-vis the project's economic goals, but also to use resulting income under their control to enhance important social goals of development, from improved children's nutrition and welfare to decreased fertility.

20. This synergy effect also works in reverse: women whose workload is increased without (commensurate) direct reward and/or whose income is cut, not only tend to reallocate labor in ways that prejudice the project achieving its goals, but also are faced with all the negative social consequences of lowered income discussed above.

In the next section, empirical support will be presented for the indicated selection of these substantive lessons learned (SLL) - those preceded by an asterisk. Space and time constraints preclude similar backing of all 20 SLL; moreover, those chosen are key to the argument (see Blumberg 1989c for further backing; see also Blumberg 1989a and Carloni 1987 for overviews of gender and development based on large numbers of projects).

III. EMPIRICAL SUPPORT FOR KEY SUBSTANTIVE LESSONS LEARNED

Our first topic is the consequences of income under personal control for the woman herself. Studies provide support for SLL 8a, 8b, and 8c.

8a. **The greater a woman's (net) control of income, the greater her increase in self-esteem and self-confidence.**

One significance of increased self-confidence is that it may further reinforce women's willingness to assert themselves: on spending priorities for children's food, health and education, on their own fertility, and on speaking out in the community. Crandon with Shepard (1985:27) documented this sequence for five women's income-generating projects in Jamaica, Brazil, Costa Rica and Honduras. In fact, a "self-esteem factor" was the single most replicated finding in the meta-evaluation of 45 LAC projects (Blumberg 1983): It was mentioned in projects where women received training (e.g., a Costa Rican human development training project for women only), or status-enhancing jobs (e.g., village women employed as health promoters in the Dominican Republic; women agribusiness processing plant workers in Guatemala, Honduras and Peru). But the common denominator in all these mentions of women's enhanced self-esteem was that they also received income. (In the Costa Rican project, the women "even reported a decrease in [domestic violence], based on their husbands' growing respect for their more positive personas - and income contributions to the meager family budget" (Blumberg 1983:3).) Four other LAC examples are:

- Guatemala. Both Kusterer et al. (1981) and Blumberg (1985d, 1989d, forthcoming a) found that the Ladina women who worked in ALCOSA's processing plant near Guatemala City generally retained control of their rather substantial earnings. And both the 1980 and 1985 research found them to have increased in independence, self-esteem, and the perceived respect of their families. Kusterer calls this change in self-image perhaps "the most important and most positive [finding] of all" (Kusterer et al. 1981:81).

- Dominican Republic. A subsample of 10 women microentrepreneurs who were credit clients of ADEMI reported just as positive a change in sense of

self-reliance/self-worth. ADEMI's short-term loans caused their businesses and income to grow substantially and these women, too, controlled their own income (Blumberg 1985d, 1989e).

- Ecuador. The same increase in self-esteem was observed among the women from the San Vicente cassava starch processing plant (Blumberg and Colyer 1989). In group meetings, all the women agreed that they felt more self-esteem, self-confidence, and respect from their families due to their new income. This self-confidence gave several of them the courage to get their husbands' OK to travel to Quito, and/or to Esmeraldas (where they worked as trainers for women who wanted to begin a similar venture). Moreover, the women talked of wanting to further build up their processing plant and to do still more for their children - and they radiated self-confidence that they could.

- Mexico. In Roldan's research on 140 Mexico City women outworkers who did garment work or other production in their homes (1982, 1988), she studied 53 women in-depth and all of them gained in self-esteem as the result of earning income. The income gave them an enhanced sense of control over their own lives and they felt good about it ("se siente bonita," as one woman said).

8b. **The greater a woman's (net) control of income, the greater her leverage in fertility decisions.**

- Guatemala. In 1980 when Kusterer et al. (1981) studied the well-paid Ladina women who worked for ALCOSA's processing plant, they fully controlled their income and seemed to be starting to control their fertility. In 1985 I found women still controlling their income and a now clear-cut fertility impact (Blumberg 1985d, 1989d, forthcoming a). Among 15 "1980 veterans" in the 1985 sample (median age=32.5 years), only 13 babies had been born between 1980-1985. These "veterans" averaged only 2.2 children each and have taken control of their fertility: 7 say they will not have any more children (at median age=37, mean=only 2.3 children). In contrast, 20 women from the only contract grower village with a large Ladina population (Patzicia) averaged 5.2 children at median age 33.5 in 1985. Even though over half these women helped their husbands in the fields, the company's check was made out solely to the husband. When asked about future births, Patzicia wives frequently replied: "Well, I don't want any more but my husband does so I'll have to continue."

- Mexico. In the Roldan study on the women garment/other industry outworkers, there was a clear relationship between the percent of the total household pool contributed by the wife and her leverage in fertility decisions. (Women managed the common pot in "pooling" households.) (1) Where women contributed over 40%, the decisions to (a) use contraceptives and (b) have more children were the wife's alone in fully half the cases. In another 40%, both decisions were joint, and in only 10% were they made by the husband alone. (2) In contrast, where wives contributed less than 40% of household income, they had less say. Use of contraceptives was the wife's decision in only 40%, a joint decision in 53%, and the husband's in the rest. These wives had even less say in the decision to have more children: the wife alone decided in only 20% of the cases. The decision was joint in another 68% of the cases and the husband's alone in the remainder.

8c. **The greater a woman's (net) control of income, the greater her leverage in other household economic and domestic decisions.**

In Latin America, this was found in Crandon with Shepard (1985 - Jamaica, Brazil, Costa Rica and Honduras), Roldan (1982, 1988 - Mexico), and Blumberg (1985d, 1989d, forthcoming a - Guatemala). Here are two non-LAC examples:

- Kenya. Hanger and Moris (1973) studied the Mwea resettlement scheme, in which women, who had cultivated own-account plots in their areas of origin, had not been given plots by project management. They were expected to work on their husband's project-irrigated rice, however. Instead, women deserted their husbands in droves. Those who stayed attempted to earn some income of their own by processing some rice for black market sale and brewing beer, but these yielded very little. Mwea was compared with an off-project traditional village, Nembure, where women farmed their own plots, traded the surplus on their own account and supplied much of the family food. Mwea women were found to have distinctly lower power in a wide range of family decisions (e.g., family budget planning, spending money, children's schooling, purchase of firewood, and what food to buy; see Hanger and Moris 1973:228, Table 5).

- Nepal. Acharya and Bennett (1981, 1982, 1983) studied four Tibeto-Burman villages and four Indo-Aryan (Hindu) ones. Women in the former had entrepreneurial traditions (54% earned income from the local market economy and 39% earned income beyond the village) - whereas Hindu women were much less likely to earn (29% earned income locally and only 9% did so beyond the village). Regressions showed that it is the extent to which women derive income from the market economy that "gives them much greater power within the household in terms of their input in all aspects of decision-making" (1983:ix, emphasis added). In particular, the regressions showed that a woman's involvement in short-term employment or trading outside the village has a significant positive impact on her decision-making power over the household's most important resource allocation decisions (e.g., to buy or sell land or large animals).

9. **Mere work in economic activities does not translate into greater household decision-making power or other control over one's life if one does not derive income/economic resources from that work.**

The proposition that uncompensated work in production doesn't of itself enhance women's position has been explored - and empirically supported - in analyses of samples of pre-industrial societies by Sanday (1973) and Blumberg (1978, 1984). It also emerged clearly in the Acharya and Bennett study:

- Nepal. While market-derived income enhanced women's power, "confining women's work to the domestic and subsistence sectors reduces their power vis-a-vis men in the household" (Acharya and Bennett 1983:ix, emphasis added). In fact, the regressions also showed that the more work women did in domestic activities, the significantly lower their input into the household's most important resource allocation decisions.

- Guatemala. In the 1985 research in Patzicia, only women having independent income apparently had input on household decisions. The income was derived from marketing and in most instances merely contributed to "el gasto" - the household subsistence expenses deemed to be women's domain. But 9 women and 3 men (discussing their wives) said that if the woman contributed to el gasto, it got her some degree of "consultation" (where the husband considers the wife's input before making a decision; only three people claimed fully "mutual" decisions). Conversely, in no case where no woman's income was reported was "consultation" claimed (Blumberg 1985d, 1989d, forthcoming a).

10. Women who lose income lose domestic power more quickly and sharply than they gain it when income rises.

Just how fast a wife's status can erode in the face of an abrupt drop in independently controlled income is illustrated in the following two vignettes from the Guatemala ALCOSA research (Blumberg 1985d, 1989d, forthcoming a).

- Guatemala. One of the women interviewed in the village of Patzicia was a Ladina who seemed more sophisticated than the others. She soon revealed that she had moved from Guatemala City less than nine months previously and was not happy with her new life. My field notes indicate why:

We sit on rough wooden chairs by her hearth. Her pots and pans are nice quality orange enamel and contrast sharply with her crude new adobe mud-floored home. Her husband had just inherited a plot of land in Patzicia from his father when he lost his Guatemala City job working in surveying. So they decided to move the family to Patzicia, to try their luck growing vegetables for ALCOSA. She had always worked in the city (usually as a domestic) and felt that her income gave her more independence and household power (voz y voto, "voice and vote") there. In the city he had given her money toward "el gasto," the household subsistence expenses, and decisions were mutual. In Patzicia, although the initial decision to plant for ALCOSA was mutual, it was the last such joint decision. [In Patzicia, ALCOSA pays with a check made out solely to the husband.] So now he makes all the income and he makes the decisions: how much to spend on food, clothes, school expenses, etc. She would like to have some sort of business (market commerce) here, but she has no one to take care of the younger of her six children (one of them a handicapped, nearly blind girl of five). Fertility? No more children - her husband has decided that it is now too expensive. Meanwhile, she and her children work harder and longer than ever before.

A second vignette comes from Santiago Sacatepequez, the village with the co-op. The 1985 research discovered that in 1984 the co-op changed the policy that previously had given women as well as men the right to get paid in cash for produce delivered, switching to a check in the household head's (husband's) name. Women's access to direct benefits was undermined. The drop in their relative autonomy and power was steep, according to both co-op officials and the women interviewed. The men quickly opted to plant almost all their land in the contract crops (broccoli, cauliflower, snowpeas), no longer heeding the women's preferences for more diverse horticultural crops, some of which women traditionally sold, partly for their own account, in the Guatemala City terminal market. By 1985, the women said they worked harder in farming and spent less time selling in the market: they had less to sell anyway since almost everything grown was contract crops delivered to the co-op. Worried about the women's declining status and the fact that family nutrition and well-being did not seem to be improving despite the rise in men's income, co-op staff began a home economics program but found that many husbands objected to their wives "wasting time away from their work" and refused to let them go.

We now turn to the components of SLL 11 - that men tend to spend income under their control differently than women who have provider obligations.

11a. It is the mother's, rather than the father's, income or food production that tends to be more closely related to child's nutrition.

This is becoming one of the better-documented "gender and development" findings in the literature. The first empirical confirmation involving random samples and sophisticated quantitative methods was that of Kumar (1978) for South India. Other empirical studies include Tripp (1981 - Ghana), Kennedy and Cowgill (1987 - Kenya), and Senauer (1988 - Philippines); see also Carloni (1984) for an overview. In none of these studies is there the idea that men don't feed their families; rather, that the income of a woman with provider obligations tends to be more directly and fully aimed at children's nutrition.

In Latin America, this has been most documented for Guatemala. For example, Wilson (1981) found that 18- and 30-month-old children of "working" (earning) mothers had better diets than those of non-working mothers. And Engle's empirical studies (n.d., 1989) document positive correlations between maternal wage employment and child nutrition, especially during children's

second year. The following two Latin American vignettes illustrate a slightly different point: that when men's income goes up while women's goes down, men's good fortune may not initially help children's nutrition.

- Belize. Stavrakis and Marshall (1978) studied the effect of the introduction of commercial sugarcane on women's economic roles and family nutrition in a Belize village. Sugarcane generated considerable income but it was men who controlled and benefitted from it. Meanwhile, production of corn and other foods declined. Women had depended on corn for food, exchange with kin (a woman's exchange network redistributed corn for past favors and provided food to women whose husbands had had a bad crop year), and, most importantly, food for their pigs. Pigs, women's main independent source of income, were fed the 40% of the corn that was spoiled or blighted. As a result of this change in crop emphasis, women's income fell while men's income rose. But, according to a nutrition survey (involving a purposive sample of 59 people in 8 households surveyed in both 1973 and 1974), men's higher income did not increase the generally poor level of child nutrition. While consumption of healthy foods such as fruits, meats, and fish declined, "consumption of soft drinks and frozen koolaid increased by 255%" (*ibid.*:161).

- Guatemala. As noted above, in 1984 a major policy change undermined women's access to direct benefits in Santiago Sacatepequez, the village with the co-op. The co-op members had prospered since 1980, but the co-op staff noted that women's power had declined sharply after the "check in household head's name" reduced their access to, and control over, income. They pointed out that the money going to the men was being spent on transport vehicles, land, and other male priorities; but they worried that family well-being and nutrition were not improving apace (Blumberg 1935d, 1989d, forthcoming a).

11b. **Women tend to contribute a higher proportion of their income to family subsistence, holding back less for personal consumption.**

- Mexico. In 33 of the 53 outworkers' households that Roldan (1982, 1988) studied intensively, men and women pooled income into a common pot for household subsistence expenses. Despite some "borrowing" from the pot by those husbands who drank heavily, women in the 33 "pooling households" managed the spending of the basic subsistence fund. Wives claimed to contribute 100% of earnings, while husbands put in 75% or less. Actually, men may have held back an even higher percentage, since nearly half the husbands withheld income information from their wives, in what wives resentfully viewed as a control technique to keep them dependent. Therefore, even though these women earned a great deal less than their mates, in 11 of these 33 households, wives contributed 40% or more of the total common fund.

- Cameroun. Guyer (1980, 1988) studied two Beti farming villages where women grew most of their family's staple crops; they earned some income primarily from petty trade. Cocoa was their husbands' principal cash crop. As in much of Africa, men and women had not only separate income streams but also separate expenditure responsibilities (i.e., they maintained largely

"separate purses"). Women earned only about 1/3 as much cash as their spouses, but contributed 2/3 of "total cash expenses for food and routine household supplies" (Guyer 1988:51). Women's cash contribution, it should be emphasized, was on top of growing their family's main food crops.

- South India. Mencher (1988) studied desperately poor agricultural laborers in 10 villages in Kerala and 10 in Tamil Nadu (samples were random in 6 of the 10 villages in each state, with about 48 households sampled/village). Field work for pay entails such a great status loss for a woman in India that only the poorest do it. But these women proved crucial for their family's survival: Wives earned a median of 55% as much as their husbands, but contributed a median of 94% of their earnings, vs. a median of 72% contributed by their husbands. Since wives held back so little for themselves, they contributed a median of 84% (mean=93%) as much as their husbands (calculated from Mencher 1988:108, Table 2A).

11c. **Women tend to spend more of their income on children in general - not just food but also health care, school expenses, clothes, etc.**

One of the women in Roldan's study summed up both the feelings and the spending priorities of virtually all the Latin American women interviewed on the topic: "Of course [earning income] is important because if you earn your own money you yourself distribute it and you do not have to beg for it. You buy food, or a dress for your daughter, the socks for your son" (Roldan 1988:245). Another woman in Roldan's sample spoke of spending her own money to take her child to the hospital by taxi, if she felt it necessary. In all the IAC field research I did in 1985-1989, women's stated non-investment spending priorities were the same: food, followed by children's health, education, clothing and recreation, followed by household items and their own needs.

- Dominican Republic. One of the woman microentrepreneur loan clients of ADEMI had a backyard cement block factory in which her six children helped. She had received seven small loans in 18 months, rising from DR \$200 to DR \$2,000 and had tripled her production (volume rose from one to three truckloads of sand delivered per week). Although just about everything is plowed back into business investment, she managed to save enough to buy the following for her very modest house: a set of encyclopedias ("for the children, so they can study"), a refrigerator ("this way the food keeps and we eat better"), and the children's stereo.

- Ecuador. Group meetings were held with the women of the San Vicente cassava starch processing association and with men from two of the 14 men's

cassava flour processing associations (Blumberg and Colyer 1989, 1990). Both men and women said that their earnings meant that their families were eating better. But the women also emphasized their spending for their children's health, clothing and school expenses. (The fact that the children they happened to have brought to the plant during our two essentially surprise visits were very noticeably well-dressed and well-fed already has been noted above.) The women also were more vigorous than the men in espousing secondary or higher education for daughters as well as sons, and much more likely to want their girls to go as far in school as their boys. The education data are preliminary, since schooling was only a peripheral issue in the study.

12. Women tend to allocate labor toward activities that put income (and/or food if they have provider responsibilities) under their control, and, to the extent culturally feasible, away from activities that don't - even if these are (somewhat) more profitable for the household/husband.

- Eastern Caribbean. In the Caribbean Agricultural Extension project studied by Schmink and Goddard for the CDIE women in development research (1987, 1990), bananas were one of the cash crops controlled by men. Innovations introduced included field packing bananas - which the women were expected to do. Instead, they pressured their husbands to get out of banana production. Conversely, extension agents found women more responsive to possibilities for agricultural diversification than men. Men control the income from the major, traditional cash crops, whereas women control the minor crops such as vegetables, which are part of the diversification strategy (Carloni 1987:31-32). It also should be noted that these women had provider responsibilities: "...it was usually the wife's earnings rather than the husband's that were used to buy food for the family. The baseline study in St. Lucia found that women were solely responsible for paying for the family food in 37% of the households (food represents 40% of total expenditures)." (*ibid.*:37, citing Knudson and Yates 1981).

From this point on, let us jointly consider SLL 12 and SLL 13.

13. Development projects that ignore and/or undercut women's expected returns to labor on which the project depends will be hurt and less able to meet their purposes and goals.

Usually this is done unwittingly. First, it is assumed that the head of the household can speak for all members, and that it is not necessary to consider that some resources may not be under his control. Second, it is assumed that all labor is "family labor" and that the single production function household will suitably allocate rewards even if all income is paid

to the male head. An example from Ecuador demonstrates that the first assumption does not always hold. Then, a series of examples from Africa are presented. All show the negative consequences to development projects - and their participants - as women reacted to being denied a suitable return to labor on project activities.

- Ecuador: farming systems research failures. Both Indian women and poorer mestiza women are active in farming in the Ecuadorian highlands, as noted above. They also may control own-account resources, such as chickens and sheep, and the proceeds of market trading; they tend to have a "voice and vote" (voz y voto) in other household farming decisions as well. Accordingly, it is not surprising that Cornick et al. (1985) found that farming systems research objectives were often frustrated because the researchers failed to account for the influence and control of resources by women in agricultural communities. Agreements reached with the men in a village could not be carried out in practice because the women who controlled part of the resources would not cooperate. This was not apparent during negotiations because the village women did not participate when the farming systems research team was composed only of males. (Cornick et al. recommend that all future research teams contain females to assure that women's views are adequately taken into consideration; see Blumberg and Colyer 1989:4.)

Here are a few of the many African studies providing empirical support:

- Cameroon. Jones' (1983) sophisticated econometric study of the SEMRY I irrigated rice project found that women were expected to work on their husband's quite profitable irrigated rice (the project gave all rice income directly to the husband). Transplanting rice, however, conflicted with planting and first weeding of sorghum. Although the women used sorghum largely for subsistence, it was their own sorghum. So even though their husbands compensated them above opportunity costs for their labor in his rice, most of the wives opted for more of their own sorghum instead of cultivating a second plot of irrigated rice. The only exceptions were women (mostly widows) who cultivated rice on their own account and those women whose husbands paid them well above the mean - these two groups of women planted twice as much rice. But the project's long-term prospects are clouded because it can't get farmers to use enough of its 5,400 pump-irrigated hectares to cover both operating costs and amortization. For example, in 1981, even though the price of rice had risen 45% over 1980, only 3,228 hectares were cultivated.

- Kenya. Among the Turkana, women traditionally controlled the produce of their rain-fed sorghum plots; males traditionally were herders. Then an irrigation project was launched. It paid all cash earnings to the head of household (almost always a male) but expected women to provide unpaid family labor for their husbands' irrigated crops. Instead, women neglected the irrigated project crops in favor of their own rain-fed sorghum plots, which were located away from the project area. Significantly, those few women who had their own irrigated plots spent far less time on off-project sorghum

cultivation. Output on the project's one-acre irrigated plots was so far below projections that not only was the project a failure, women had to work on off-project activities for their families to survive. One of these income-generating activities was brewing beer from their sorghum, so another outcome of concentrating all project income in male hands has been an increase in beer drinking (Broch-Due 1983).

- Kenya. Whereas Kenyan women had grown pyrethrum, sold the dried flowers (used in insecticide) and kept the income, a newly organized co-op made payments only to formal members, who were overwhelmingly men. The discouraged women reduced their output, to the co-op's detriment.

- The Gambia. Taiwanese male technicians developed an irrigated rice project and targeted its income to men, despite the fact that women had traditionally cultivated and controlled the income from swamp rice. Since men needed women's labor for the irrigated rice, they blocked women from owning or cultivating irrigated rice land on their own account. Women's dependence increased, but still they held back enough of their labor so that rice production actually decreased (Dey 1981, 1982).

16. Women overwhelmingly make less than men, and thus have lower opportunity costs, by definition (SLL 14). Structural transformations in LAC and the Third World have tended to increase women's provider obligations faster than their income (SLL 15). Hence, given greater unmet income needs and lower opportunity costs, women may be more responsive than men to modest lowering of constraints on income-earning or modest increases in their incentives.

This SLL will be considered jointly with SLL 17:

17. Development efforts that give women with unmet income needs who are economically active in a targeted activity a chance to increase their income therefrom benefit from the fact that these women tend to perform better than their male counterparts - often at lower levels of resource use - thereby enhancing the efficiency and impact of the project.

Here, a number of cases worldwide are available in support:

- Cameroon: the village that got a road vs. the village that didn't. Jeanne Henn, an economist, provides the most quantitatively sophisticated case (1988). She studied random samples in two Beti villages in Southern Cameroon's cocoa-growing belt. In the village that got the road, she found that even

though women already were working over 60 hours a week, they proved more responsive than men working half as many hours to reduced constraints on marketing, and rising prices for, food crops.

Specifically, the new road that reached the village of Bilik Bindik in 1982 enormously increased market access for perishable food crops; farmgate prices also rose somewhat. Meanwhile, the village of Mgbaba remained isolated. Both men and women in Bilik Bindik increased output of marketed food crops, but women's response was much greater:

Women in Bilik Bindik reported increasing their food production and processing labor after the road opened...[spending] 4.6 more hours a week producing food than women in market-isolated Mgbaba. Women's total work week was nearly sixty-eight hours in Bilik Bindik versus sixty-one hours in Mgbaba...[a difference] significant at the ten percent confidence level. Women in Mgbaba worked less than five hours a week producing food for the market while women in Bilik Bindik spent 10.75 hours. The effects of the additional labor on women's incomes, enhanced by the lower marketing costs in Bilik Bindik, were dramatic: women from Bilik Bindik made an average net income of \$570 from sales of processed and unprocessed food, while women from Mgbaba made only \$225 (Henn 1988:323, emphasis added).

The contrast with men is sharp. Men's main source of income is cocoa; overall, only 24 percent of men sold food crops, vs. fully 94 percent of women. But this small group of men received an exceptionally high average rate of return on their plantains and bananas, the only two food crops grown by males: \$3.80 per hour. Cocoa, in contrast, brought them only \$1.70 per hour in 1984. Meanwhile, women's own-account food crops brought drastically lower average returns - just \$.71 per hour for their peanuts, corn, melons, leafy vegetables, onions, tomatoes, cassava, cocoyams, plantains and bananas.

Despite the high return, however, Bilik Bindik men devoted not quite one hour a week to increased plantain and banana production; Mgbaba men averaged only twenty minutes a week on these crops, since it's difficult to get them to market without spoilage from there. But Bilik Bindik men simultaneously "cut back on the amount of time they spent helping their wives produce food for the family. The women, therefore, were obliged to make up for disappearing male labor in the subsistence sector" (*ibid.*:324, emphasis added).

The small male sample size makes these findings preliminary. But men, who worked an average of 32 hours a week, proved less responsive than women working double that to new income opportunities paying some five-and-a-half times as much as the women's! The women, who described themselves as overworked to begin with, clearly were approaching physiological limits on their work week - and they ran the risk that their husbands would shift more of the costs of family maintenance onto them as female income rose (a pattern Henn inferred was occurring from cross-sectional data). Still, the women's much more vigorous response to the new income opportunity - even in the face of a crushing labor burden and for a lower rate of return - speaks for itself.

- Examples of better female performance in microenterprise credit projects. Microenterprise credit projects are the new "golden children" in the development pantheon, and increasingly popular in LAC. The better ones have excellent records in getting credit to quite poor people who never before had access to non-usurious loans; they also have low arrearage rates and impressive statistics on job creation (Boongard 1989). In all of the following examples, women proved better credit risks - i.e., had a lower arrearage rate. In the first case, data were collected as well on women's vs. men's performance as entrepreneurs. Here, too, women's record was better.

(1) The ADEMI project in the Dominican Republic. Without any plan to recruit women, ADEMI adopted procedures that eliminated the constraints that usually preclude poor people in general, and women in particular, from getting credit. For example, loans were given in days rather than months, often with only a single office visit; collateral was almost never required; streetwise college night students vetted prospective loan clients and helped them with the paperwork (vs. disdainful bank bureaucrats); on-time repayment in full was rewarded with an immediate new, slightly larger loan. So, as it turned out, in 1985 women received 17 percent of the individual loans given to microentrepreneurs (MEs, who had at least one employee and some means of production). They comprised 43 percent of the much poorer "Solidarity Group" members (street vendors, recyclers, etc.) who divided group-guaranteed loans. The repayment records of both groups of women proved to be at least as good as their male counterparts. Moreover, a principal objective of the project was job creation, given the economic crisis in the Dominican Republic. (Food riots killed some 60 people in April 1984, for example, after implementation of an agreement with the International Monetary Fund resulted in currency devaluations that caused the prices of basic staples to skyrocket.) Therefore, it is relevant that women MEs given individual loans (150/874, 17 percent) created more new jobs than their male counterparts: an average of 1.5 each vs. 1.3 for the men.

The women's better performance proved much more pronounced in the clothing/textile sector, the largest single sector (150/874 individual loans) and the one in which almost half the women individual loans clients (73/150, 49 percent) were found. (In fact, women also were 49 percent of clothing/textile loan recipients.) First, the women MEs created more than twice as many new jobs: an average of 1.4 each vs. .64 for the men. Second, the women's businesses grew faster than the men's on five of six standard business parameters tracked by the project: sales, profits, savings, salaries and number of employees; only in fixed assets were men's businesses growing faster (Blumberg 1985d, 1989e).

(2) The SIMME project in Guatemala. Much larger than the ADEMI project, this mixed public/private sector ME project was studied in both 1988 (Blumberg and Reibel) and 1989 (Blumberg and Revere). In both years, women proved better credit risks. Also in both years, women averaged smaller loans than men, but average loan size was not a factor in arrearage. In other words, the women performed better than men, at somewhat lower levels of resources.

1988: By August, SIMME had given 1,623 individual loans averaging \$1,300 each; 17.7 percent went to women (N=287). By that date, 15.3 percent of loans were in arrears (N=248). Yet, only 26 women were in arrears. In other words, women, who were 17.7 percent of the loan population, were only 10.5 percent of those in arrears (26 out of 248). The difference is significant.

1989: By August, 4,824 loans had been disbursed. Women received 1,100, i.e., their percentage rose from 17.7 percent in 1988 to 22.8 percent of loan clients in 1989; this was not due to any deliberate attempt to reach women, however. During the intervening year, SIMME had developed - and partially overcome - a major crisis in loan arrearage. Although most people were (once again) making payments on their loans, nearly half the total (2,308/4,824, 47.8 percent) were at least one payment behind. Specifically, 49.9 percent of the men, vs. 41.0 percent of the women, were at least one payment in arrears. More worrisome, 18.5 percent of the MEs (894/4,824) were four or more payments in arrears. And once again, the gender difference is pronounced: among men, 20.4 percent were that far behind (758/3,724), vs. only 12.4 percent of the women (136/1,100). Moreover, the loan promoters (asesores) almost universally characterized the women clients as more responsible.

As with ADEMI, SIMME MEs were experienced. Women clients were frequently heads of household. Perhaps their better payback record is influenced by the fact that for almost every one of these women, the microenterprise credit project represented their first and only chance to get non-usurious loans for their livelihoods and they were even more conscientious than their male counterparts "not to blow it." Be that as it may, the project goals were being better achieved by loans to women.

Other examples could be given. In fact, since the first evaluation to look at credit project performance by sex (Lycette 1984), all have found women to be at least as good risks as men. In keeping with the Bilik Bindik findings, women tend to receive lower levels of benefits - here, smaller loans - and then they handle them more effectively.

(3) The Grameen Development Bank in Bangladesh. This is one of the world's best known successful development projects aimed at the "poorest of the poor." The Grameen Development Bank has a minimal default rate, under 3 percent (Timberg 1988:11). As of 1989, it had provided loans to over 500,000 very poor, landless or semi-landless, borrowers. As of December 31, 1986, 69 percent of the Bank's 234,000 members (at 295 branches) were women. They accounted for only 55 percent of the cumulative loan amount - because they

received smaller loans (ibid.:10) - but had better payback records than men. As evaluations documented women's better performance, the decision was made to expand mainly among women clients (ibid.:12). The most recent figures (Helmore 1989) indicate that women are now fully 82 percent of the borrowers. The Bank is now growing at a rate of 10,000 to 15,000 new borrowers a month and already has reached 9,500 villages, 14 percent of Bangladesh's 68,000 rural communities (ibid.).

As a final example, we return to the cassava processing project.

- Ecuador. Recall that a full men's plant for processing cassava into flour cost \$10,000-\$12,000, in comparison with \$8,000-\$9,000 for a full women's plant for processing cassava into starch. Production is possible with half-plants, and here the men's half-plants cost \$5,000-\$6,000 vs. only \$3,000-\$4,000 for a woman's half-plant, according to project officials. The women use less raw material, so they can keep operating even during periods of periodic scarcity of cassava available for purchase. Project officials praise the women's high productivity and one estimated that it was higher than men's. A more quantitative study is needed, of course, but these results are fully in line with the previous examples in this section.

18b is the last substantive lesson learned to be documented here:

18b. **There is preliminary evidence that (1) women may be more equally compensated in kind than in cash; and (2) women are more likely to maintain control, leading them to prefer compensation in kind.**

This is probably the SLL with the thinnest documentation of the 20. But it is presented because it has clear implications for policy, and the kinds of delivery channels development efforts select when it is deemed important that women as well as men get - and keep - rewards for their labors. One problem with valuable, scarce resources is that they tend to "trickle up" - i.e., be distributed on the basis of "power and privilege" (Lenski 1966). As a low power group, women find it especially difficult to retain lucrative benefits. Staudt (1987:42) argues that: "At the point of clear as opposed to marginal profitability, however, husbands assume control of their wives' enterprises." Considerable empirical documentation of this is provided in Blumberg 1989c.

- Bolivia. A \$42,000 add-on to a study of indigenous agricultural practices for a farm policy project financed looking at women in addition to men and showed their importance in altiplano farming. Study findings include:

[For weeding and hilling] oddly enough, there exists no difference in wage payment between men and women when both are paid in produce...Yet when these same tasks are paid in cash, male laborers receive 100 pesos (US \$4.00 in 1980) per day while female laborers receive a mere 30 pesos (US \$1.20) per day...In potato harvesting, male and female workers are paid the same [in-kind] wage. Barley harvesting is usually paid in cash, with male laborers receiving 140 pesos (US \$5.60) per day compared to 50 pesos (US \$2.00) per day for women. [For broadbean harvesting] as with all other payments in-kind, male and female laborers earn the same quantity (Hatch 1983:50, emphasis added).

- Ecuador. Among Flora's 1985 field research sites was a village in the same mestizo area (Chingazo-Pungales) where, only two years later, irrigation water began to transform people's lives, and changed the women from economic dependents to heavy contributors of household income. But in 1985, women of Chingazo Bajo village still were quite dependent and men managed most cash. A bee-keeping project proved the best money-maker of the A.I.D.-assisted women's income-generating ventures (funded through the Interamerican Commission for Women (CIM) of the Organization of American States). But the women preferred that profits be disbursed only once a year, and in kind (food, household utensils). They claimed they were afraid that if they received cash, their husbands would take the money and spend it on ritual drinking, in which they frequently indulge (Flora 1989; Carloni 1987).⁸

But whether a project which depends on women's labor and expertise pays those women in cash or in kind is not the important question - rather, it is whether women do or do not receive a direct return in the first place. That is the secret of the "synergy effect": projects that enhance women's resources get "more bang for the buck" both economically and socially, whereas those that need women's work but ignore or undercut their income suffer ills ranging from the women's inefficient (unmotivated) labor allocation to reduced family welfare.

⁸ It is important to counterbalance this tentative SLL with another: that in very poor areas, men who were initially hostile to previously dependent wives participating in a women's group income-generating project became supportive once the income began coming in. This occurred in a Costa Rican training/income project included in the Blumberg 1983 sample, as well as in the San Vicente women's cassava starch processing association in Ecuador studied by Blumberg and Colyer (1989). In both cases, however, the amount contributed by the women was not enough to elicit male attempts to take over the activity. But payment in kind may be one way women can keep benefits that are high enough to be endangered. Further study of the issue is warranted.

IV. INSTITUTIONAL LESSONS LEARNED ABOUT GENDER AND DEVELOPMENT

If the preceding sections have shown such compelling reasons for involving women in the activities and rewards of a wide array of development efforts why is the record still so uneven - and generally disappointing? In this section, two kinds of "institutional lessons learned" (ILL) will be presented. The first have to do with reasons why women's economic importance remains poorly visible and rarely salient to the "development establishment." The second concern the "conditions under which" planned development efforts can insure that both men and women participate in and reap rewards from projects - to the mutual benefit of both projects and people.

Development Elites' "Blinders" about Women's Economic Importance

The group that guides development planning, paradigms, policies and practice is elite, international and overwhelmingly male. Its members include those from the governments, prestigious universities and top enterprises of the First and Third Worlds, as well as the top echelons of the multilateral international development agencies and banks. In many instances, their organization (e.g., A.I.D., World Bank, U.N. agencies, etc.) has adopted a policy calling for the integration of women into the activities and benefits of their development efforts. Yet, with a few notable exceptions, this has not been a major priority for them. Specifically, it is proposed that three sets of "blinders" obscure and distort their view (as well as that of most of their subordinates) of women as productive actors in development. To the extent that they just don't see "women creating wealth," and given the primacy of their economic mandate, they have few incentives to provide more than token assistance to "non-economic woman" - whether as victim, nurturer or consumer.

1. The "blinder" imposed by their development paradigm's "black box" view of the monolithic household:

Both mainstream development elites and their radical critics on the left posit the household as a basic unit of analysis and development targeting - and, as discussed above, they see it as a unitary, resource pooling entity, a "black box." This view - especially the neoclassical economics version, describing the household by a single production function - blinds them to all the evidence of intrahousehold inequality (Folbre 1988) and the importance of the "internal economy of the household" presented above. And with the "black box" household, it is deemed not to matter who, within a household, gets development information, or does the work, or receives the rewards. This makes paying for gender-disaggregated information at the household level appear to be a poor investment. Adapting projects' timing, activities, and reward mechanisms to accommodate specific household members' work and incentives also appears to be largely unnecessary from this view. But the substantive lessons learned presented above point out the inadequacy of this view and indicate that the "internal economy of the household" does matter.

2. The "blinder" imposed by standardized statistics that leave much of women's work and almost all their resources un- or under-counted. A large bibliography now has been compiled showing how standard statistics of national and international accounts stress the monetized, formal sector - whereas much of women's economic activities are in the ill-measured areas of low resource farming, the urban informal sector and "family labor" (e.g., Anker 1983; Beneria 1982; Blumberg 1981; Deere 1977; Dixon 1982; Dixon-Mueller 1985; Fong 1980; Garrett 1976; UN A/33/238 1978; Wainerman and Recchini de Lattes 1981).

Undercounting may, in fact, be worse in Latin America than in other world regions (Dixon-Mueller 1985:555). Wainerman and Recchini de Lattes (1981) compared census data with one other source (typically, the national household survey) in various Latin American countries and found consistent undercounting - especially in rural areas. In Bolivia, for example, the rates of economic participation of rural women, age 20-39, measured by a demographic survey were twice as large as those from the census. And even the demographic survey rates were far below the rates of over 50-60% female participation in agriculture compiled by the UN from micro-level data (UN A/33/238 1978:28).

One important cause of rural undercounting stems from the manner of phrasing census and household survey questions. Given cultural pressures in Latin America, "[i]f the first question asked in a census questionnaire is that of the person's principal occupation, peasant women uniformly reply 'their home'" (Deere 1977:7). Other sources of error in both rural and urban undercounting include categorization of occupation, criteria used to distinguish economically active from inactive, and measurement based on self-perception rather than actual labor/time in economic activities (*ibid*). So the net result is an inaccurate statistical portrait showing the rural Latin American woman as playing a minor or negligible role in agriculture compared to men, which, furthermore, has declined steeply in recent years (*ibid.*).

Thus, the official statistics contrast with the micro-level data on the "feminization of minifundio farming" in the face of increased seasonal male migration, as well as with estimates of women's burgeoning role in the rapidly expanding Latin American informal sector (Berger and Buvinic 1988). But policy is made on the basis of the "blinded" official counts.

3. The "blinder" imposed by an inappropriate "farmer and his wife" agrarian stereotype. Key elites involved in Third World rural development are disproportionately drawn from First World capitalist industrial countries or were trained there. The farming system in these First World countries is agrarian (plow-based mixed farming), involving a largely male labor force, and development assistance is aimed at "the farmer and his wife." The farmer gets technical help, credit, extension, etc. and his wife gets home economics. Even in African horticultural "female farming" societies, this model prevails.

In Latin America, it often blinds development elites to women's important involvement in small animal husbandry (poultry, guinea pigs, rabbits, sheep, goats, etc.), horticultural (e.g., vegetable) crops (vs. male-grown field and tree crops), marketing of agro/husbandry products, and even in harvesting important cash crops such as coffee and cotton. Instead, it promotes sex stereotyping of rural women as "mere housewives." Here is a striking example:

In a Central American country best left nameless, the man who directed agricultural planning greeted with great enthusiasm my questions about enhancing female participation in planned agricultural development. "Oh yes, I'm in favor of that - a woman should be made more aware of these things; she should know in which month her husband plants." Yet this very same official was equally enthusiastic in corroborating data from a new field study which I brought to his attention. Once we began discussing the empirical findings detailing that women made up one-half or more of the paid labor force in the principal cash crops (e.g., coffee, cotton) of his country's western region, he was able to change his mental set. Yes, in those particular crops in that region women were indeed important and becoming more so. The contradiction is easily explained. His generalized image of rural woman was as housebound helpmates. When confronted with specific data that deviated from this picture, he shifted mental gears. His overall approach to agricultural planning, however, relied much more heavily on the generalized "farmer and his wife" image than on the deviating data (Blumberg 1981:72).

These three "blindings" work together to render women's economic importance close to invisible to development elites unless - as in the above case of the head of agricultural planning - they are confronted by concrete

evidence that a particular group of women must be taken into account in a particular context lest larger plans suffer.

Even if the triple "blindness" were magically removed, however, two further inertia factors may have to be overcome before development elites personally decide to make attention to gender a top priority, whether it's an official policy or not. It is a well-known "institutional lesson learned" of development that commitment at the top is one of the main factors affecting the success or failure of development initiatives, policies and projects.

Getting that commitment, it is suggested, means overcoming inertia - or resistance - based on the following two factors:

(a) The reward system for professionals/officials working in development organizations is based more on success in moving money (obligating it, for donor agency professionals, and attracting it, for host country professionals) than the success of the programs and projects they mount (see, e.g., Tendler 1974; Fortmann 1984). (Time frames of most development initiatives are too long for the same set of people to be rewarded for their outcome, for one thing.) So unless a neglect of gender issues threatens to blow a project out of the water on one's own watch, other priorities will clamor for attention.

(b) Development elites may be reluctant to push programs aimed at directly increasing women's resources because of feelings of cultural inappropriateness, augmented, perhaps by the well-known reluctance of dominant groups to give up power and privilege. Loss of patriarchal advantages may be especially difficult for cultural/psychological as well as structural reasons.

Overcoming these inertia factors, it is suggested, depends on convincing development elites that when gender-disaggregated analysis shows females to be key actors in the targeted activities of a given policy, program or project,

the "synergy bonus" (Blumberg 1989c) of channeling certain resources through women is large enough to substantially affect the return on development investment. This means that the next set of institutional lessons learned involve gender-disaggregated data as related to planned development efforts.

The "Conditions Under Which" Gender is Taken into Account

According to a mandate spelled out by the A.I.D. Administrator (Peter McPherson) in the Summer 1985 issue of Horizons:

Agency policy now requires the collection of gender-disaggregated data, as well as gender-specific socioeconomic analysis in the earliest stages of project planning.

The institutional lessons learned in this section indicate that the above policy is an almost invariably necessary early step but, nonetheless, an insufficient one for assuring that gender is factored into A.I.D. efforts.

The entire process for successfully integrating "women in development" may be likened to making water flow uphill. It is possible: water is made to flow uphill via mechanisms ranging from simple appropriate technology to high-tech. But inertia, resistance and other obstacles must be overcome. Already, two sorts of impediments to be overcome have been discussed: the "triple blinders" obscuring the salience of the issue to development elites, and the inertia effect of both the characteristics of foreign aid (e.g., rewarding its professionals more on the basis of moving money than positive impact of policies, programs or projects they have mounted) and organizational/male resistance. To date, projects (vs. policies or programs) have been the most studied with respect to incorporating gender issues and we do have some lessons about both instances where "water flowed uphill" and where it did not.

These institutional lessons learned (ILL) follow the flow of the project cycle, from planning (identification, design) through implementation and

achievement of project purposes/goals, as determined by evaluation. In general, they are closer to hypotheses than the kind of well-documented findings discussed above under substantive lessons learned. Where considerable documentation exists, however, this will be noted by references or footnotes.

1. The less the availability of gender-disaggregated information at the beginning of project design, the lower the likelihood that females' concerns will be addressed in the design. (This is one of the best-documented findings; see Blumberg 1983,⁹ 1985b; Carloni 1987.)

2. The types of gender-disaggregated information available "up front" that are more likely to result in designing gender-sensitive project activities and benefits:

- use gender-disaggregated language (e.g., do not refer to all productive actors as "he" unless they are 100% male)
- deal more with male/female resource and economic roles than domestic ones;
- consider sex division of resources along with sex division of labor;
- link these data to the project;
- indicate that the "match" between the observed gender division of

⁹ In the analysis of the "paper trail" of the 45-project IAC sample, the strongest predictor of women being taken into account in a project design proved to be the availability of data (preferably gender-disaggregated) on women's economic roles from the very start of project formulation - either in the form of findings from a recent study or the recent prior experience of a member of the project development team (Blumberg 1983; see also 1985e).

labor and the planned interventions mean that females may well be a significant factor in project success or failure;¹⁰

- consider possible constraints (discussed below) that may prevent vulnerable groups, such as poor or ethnic minority women or landless, from (a) participating in project activities, (b) receiving project benefits, and (c) keeping control of project-derived resources or benefits (or pre-existing ones made more valuable by project interventions);¹¹
- consider specific mechanisms for overcoming each identified constraint, i.e., adapting the project's activities, timing, delivery channels, institutions, technical packages and feedback mechanisms to overcome gender constraints.

3. With even most of the above gender-disaggregated baseline information available early in project planning, one further key factor is needed to ensure a gender-sensitive project design: at least one person among the project planners who is (a) knowledgeable and supportive of WID and (b) has enough rank or influence to assure attention to the subject.

4. The less the consideration of gender-disaggregated information in project design, the lower the likelihood that women will be included in project activities and benefits during implementation.

¹⁰ It also follows that if the gender analysis indicates that women are irrelevant to the achievement of the project's purposes, there will be no need for the kind of close follow-up discussed in the remainder of this paper.

¹¹ These three levels form an intensity scale of WID integration. At each of the three levels, different constraints may apply, so that the factors facilitating/hindering female participation may be quite different than those affecting their obtaining and maintaining control of desirable benefits (see Blumberg 1985b). As it turns out, (c) is the most problematic if benefits are valuable and scarce (see, e.g., Blumberg 1989c).

For example, in a comparative study of 16 FAO (Food and Agricultural Association) projects aimed at areas (e.g., post-harvest storage, small livestock) where women are known to play major economic roles, Carloni found that the adequacy of the data base affected whether, and how soon, vigorous attempts were made to integrate them into the project:

None of the projects which made explicit reference to rural women in the project document overlooked them entirely during implementation. All of the projects which made no reference to women in the project document overlooked them - one for three years, one for seven years and two for approximately ten years (Carloni 1983:78, emphasis added).

But, as Carloni writes in the report synthesizing the findings of the large CDIE WID study, a good gender analysis in project design documents proved no guarantee that projects were adapted to facilitate women's participating or receiving benefits: slippage was common (Carloni 1987:13; see also her Table 3).

There are exceptions, however, where women were belatedly brought into implementation after being ignored in design.¹² But the more usual case is

¹² There are instances where females may be ignored in the design but included in implementation, although this is empirically rare, per the extant analyses of samples of A.I.D. projects chosen for WID implications (e.g., Dixon 1980; Blumberg 1982/1983, 1983; Anderson 1984; Cloud 1984; Fortmann 1984; International Center for Research on Women (ICRW) 1984; Davenport 1985; see also Carloni 1983, 1987). This situation is unusual in part because implementation of the Percy Amendment in A.I.D. has emphasized getting gender built into the design, with few resources devoted to field follow-up to see if words were being translated into action during implementation. Here are some hypothesized "conditions under which" this occurs: (a) Female activities are discovered (belatedly), during implementation, to be crucial to project success/failure (e.g., Carloni 1983 describes an Asian project where it was realized at the last minute that if women poultry keepers were not given extension training and their birds vaccinated, the new breeds that were about to be introduced to the men could be wiped out). Alternatively: (b) Females turn out to make up an unsuspectedly large percentage of the target group and hence, some of them are dealt with during implementation. This has occurred in Latin American microenterprise projects (e.g., the Honduras Rural Technologies project and the Dominican Republic ADEMI project (Blumberg 1983)), various post-harvest processing/storage projects (Carloni 1983), and projects aimed at certain educational or occupational fields in specific countries (Anderson 1984). Alternatively: (c) The project is opened to females when benefits prove unattractive to the original target group (Anderson (1984) provides an example in a Liberian education project that opened a not-highly-valued training program to the largely female nursing and clerical staffs, thereby increasing female beneficiaries.) Additionally to (a), (b) and/or (c), we may encounter: (d) A person at a key decision-making level vis-a-vis project implementation (who may be a new arrival, a recent convert, or someone who has just received training in gender and development)

that overlooking women in design translates to overlooking them in implementation, sometimes with disastrous results:

Thailand: In the Northeast Rainfed Agricultural Development project, women were neither consulted nor trained. It was assumed that men were the principal farmers when, in fact, in many cases, their wives farmed while they were away earning outside income. "Because wives of 'specialist' farmers received no training, crops were planted incorrectly and did not grow, the power tillers provided by the project could not be used, and a nitrogen-fixing crop intended to fertilize rice did not get planted. Even when the husband was present, advice on crop production was incorrectly transmitted from husband to wife" (Carloni 1987:16; Blanc-Szanton, Viveros-Long and Suphanchainat 1989).

5. Conversely, the more that projects have been deliberately adapted to overcome identified constraints to female participation and reward, the more likely that women actually will be included in implementation (Blumberg 1985b).

Carloni documents this empirically: In the CDIE WID study random sample of 98 projects, it was only among those that explicitly adapted components, strategies, etc. (e.g., extension, training) to facilitate women's involvement that high levels of female participation were found (Carloni 1987:14, see Table 4). Adaptations may include specific mechanisms for overcoming each identified constraint, i.e., modifying the project's activities, timing, delivery channels, institutions, technical packages and feedback mechanisms to overcome gender constraints.

Kenya. The benefits of project adaptation to overcome women's constraints are seen in the Arid and Semi-Arid Lands project (Carloni and Horenstein 1989). "The social soundness analysis for the Project Paper noted that women were the principal farmers, and that because of male migration, female self-help groups would be the main source of labor for project works such as construction of terraces and water catchments. It warned that if women were expected to supply free labor for soil and water conservation during the peak agricultural seasons, targets would not be met, and recommended that the project either pay for the labor or suspend the works during the peak season. The original project design

suddenly decides that getting women involved merits a high priority.

ignored the recommendation. Targets were set on the assumption that works would be carried on throughout the entire year. Ultimately, project management recognized that the original targets were not feasible and suspended work during the peak season so that women could finish their ploughing and planting" (Carloni 1987:17). This did the trick: women's groups were willing to work without pay on terracing during the rest of the year because they benefitted from the better water control. The project achieved its objectives only after it adapted its approach based on the (originally ignored) results of a baseline gender analysis.

6. Although constraints to involvement may affect both sexes (especially among the poor and ethnic minorities), females' more limited resources and more circumscribed "social space" act to multiply the obstacles to their involvement. Constraints have been found to include:

time: if potentially beneficial project activities are time-consuming but no provision is made to ameliorate women's greater time burden (numerous time studies show women shouldering a "double day" of economic and domestic activities, with provision of water and often fuel and fodder adding further extra hours to their workday), women may be unable to participate.

timing: if potentially beneficial project activities have been unwittingly scheduled to conflict (regularly or in certain peak seasons) with women's work responsibilities, they may be unable to stay involved.

financial expense: the poorest may be frozen out if cash outlays are required prior to benefits (e.g., for transport to assistance sites) or short term income must be foregone in order to participate in project activities providing (larger) benefits at a later date.

location: a distant or inappropriate physical site for project services, goods and benefits may preclude female participation.

facilities available: provision for childcare (for at least one child under six) and dormitories/sanitary facilities may be needed if women are to take part.

mobility/appropriate transport: females' ability to travel at different phases of the life cycle varies greatly in the Third World, but (suitable) mobility tends to be more economically and socially costly to women - and ignored in project designs for both female beneficiaries and staff.

prerequisites that reduce the pool of eligibles: these include arbitrary and high educational levels that women are less able to meet, or legal and economic requirements women cannot meet (e.g., title to land as a collateral requirement to obtain credit, legal restrictions on having two

members from the same household join a production co-op, the costs of purchasing required shares in order to join a production co-op, etc).

provision of less than a "full package": e.g., providing seeds, but not technical assistance/extension to women for a new crop; providing training - but failing to help trainees find employment or a market for the skill; providing credit but no information concerning its availability to communications networks serving females; providing aid and information only in the dominant group language when women are more likely to be monolingual speakers of an indigenous language - and failing to provide a bilingual person to translate, etc. With more limited resources, women are less able to benefit unless offered all the pieces.

culturally inappropriate cross-sex contact: if extension is designed to be given one-on-one and all agents are male, female participation may be constrained - whereas group visits with women farmers or a suitable chaperon for the agent may solve the problem (this list based on Blumberg 1985b; Carloni 1987 provides empirical documentation for many of these).

7. Even conscientious design of projects to include gender analysis and eliminate obstacles to women's participation may not be enough to guarantee that plans to include them will be fully implemented. (In part, this is because there has been more of an effort within A.I.D. to put WID references into design documents than to follow through on implementing work plans.) The following aspects of projects also appear to enhance WID implementation:

- a. < attractiveness/value of the project's resources/benefits (Anderson 1984; Carloni 1987; Blumberg 1985b, 1985c);
- b. > targeting of specific funds, commodities, technical assistance, slots, etc. to females (Cloud 1985; Carloni 1987; Blumberg 1985b,c);
- c. > congruence of activities/benefits for women with the traditional female domestic role (Blumberg 1983, 1985b,c).

Two other factors also seem involved in translation of a gender-sensitive project design to reality: (a) a gender-disaggregated monitoring system with a specific person charged with monitoring gender-based implementation, (b) and other organizational factors (discussed below).

8. A flexible and fast monitoring system that provides gender- (and class/ethnic-) disaggregated information on implementation is crucial for

tracking that women and other less powerful groups don't fall through the cracks. Vis-a-vis gender, this entails: (a) forms providing separate totals for males and females as participants in project-organized activities and as recipients of project inputs and benefits (e.g., equipment, loans); (b) feedback mechanisms (e.g., periodic meetings) with beneficiaries to get their reactions to project interventions; separate meetings with women may be necessary to get them to speak up (Carloni 1987:41); and (c) a person with WID knowledge and sufficient rank or influence to initiate corrective action in case of problems.

9. Such a gender-disaggregated monitoring/oversight system should enhance the flexibility of project implementation. ICRW (1982) finds indications that "adaptable designs" are more successful in WID implementation, and lists the following characteristics for such a design: (a) loose scheduling that allows for (b) feedback loops, with (c) the existence of contingency plans, and (d) the existence of a reserve fund - with some flexibility in budget categories and timing.

10. The ability of the monitoring person discussed in 8. to track and correct gender implementation is enhanced by his/her being able to report to a manager who is "gender-sensitive" (after, perhaps, training, as discussed in the Recommendations in V, below) and is at the most critical decision-making level for the type of organization involved. Specifically:

a. The more centralized the organization(s) involved, the more important that this be a person in a high position.

b. Conversely, the more decentralized the organization(s) involved, the more important that this be a manager at the project's day-to-day decision-making level.

11. Project staffing at both lower and upper levels requires attention to "gender-sensitivity" - and sometimes gender:

(a) At the grass roots level, it may sometimes be necessary that the contact person be a woman, because of cultural appropriateness factors. But her own "gender-sensitivity" and possession of appropriate technical qualifications are just as important as her sex, even in this situation.

(b) At higher levels, among both host country project management and A.I.D./U.S. contractor professionals, "gender-sensitivity" is deemed to be more important than biological sex (despite a moderate correlation between sex and "gender-sensitivity").

12. "Gender-sensitivity" rarely extends to evaluation unless it is explicitly incorporated into the Scope of Work, given the overburdened and time-short agendas typically confronting project evaluators.

13. Finally, the results of the largest-scale research on WID ever undertaken by A.I.D. indicates that in four development sectors (agriculture, energy, employment, and water supply), projects that ensured women's participation in proportion to their roles and responsibilities within the project's baseline situation were more likely to achieve their immediate purposes and their broader socioeconomic goals than were projects that did not (Carloni 1987:xiv, 27; see also Table 1, p. 12).

V. CONCLUSIONS AND NEXT STEPS: SOME RECOMMENDATIONS FOR LAC

The picture drawn to this point is one of two learning curves about gender and planned development. The faster-rising one concerns substantive lessons learned about the fact that gender matters. As one important specific example, it has repeatedly been found that there is a cost in not involving women in planned development activities that focus on areas in which they already are economically active - and this cost rises if the women's returns to labor are thereby undercut. The learning curve about how to institutionalize consideration of gender into A.I.D.'s development activities has been rising more slowly, with more institutionalization of attention to gender in project design than in implementation or evaluation. This seems to follow from the Agency's response to the Percy Amendment, which has put more stress on including some focus on women in PIDs and PPs than in other types of documents - or actions.

But with the additional 1989 Congressional legislation and the A.I.D. Administrator's WID Action Items cable, the present level of attention to gender will have to rise. A.I.D. is now required to:

- o incorporate women as beneficiaries of and contributors to its development activities at the level proportionate to their participation in the sector or to their representation in the total population, whichever proportion is higher;
- o ensure that A.I.D.'s country strategy, program, project, non-project assistance and reporting documents explicitly describe strategies to involve women, identify benefits and impediments to women's participation in development and establish benchmarks to measure women's participation in and benefits from development activities.
- o collect sex-disaggregated data in all its research or data-gathering activities;
- o develop WID Action Plans for all Bureaus and USAIDs;
- o develop and implement a WID training program for A.I.D. staff;

- o increase its participant training activities for women;
- o increase levels of girls' access to and participation in primary and secondary education;
- o ensure that senior-level staff from the regional and technical bureaus are actively involved in decision making activities with respect to WID; and
- o report to Congress on the activities, achievements, and obstacles encountered in reaching its goals (taken from "A.I.D. Program for Women in Development: a User's Guide to the Office of Women in Development FY 1990," p. 1).

Accordingly, the recommendations for next steps that follow are based both on the results of this paper and the new requirements itemized above.

A. Enlist Support from the Top and Develop Incentives for Including Gender

1. In order to enhance commitment from the Assistant Administrator for LAC and its senior management, it is suggested that a presentation should be arranged with the Assistant Administrator, and senior management, in order to review progress, lessons learned and LAC next steps in the area of gender and development.

Ideally, both a summary of the present document and a short training module should be presented. Possible incentives to reward people who improve LAC efforts by analyzing and adapting them in terms of gender should be discussed.

2. In order to further facilitate getting commitment from the top, LAC should arrange a presentation - and, if time permits, a short training module - at the next Mission Directors Conference.

The presentation should emphasize the more efficient allocation of A.I.D. investments that follows from a gender-sensitive approach to policies, programs and projects, and stress the "synergy bonus" of channelling certain resources through women's hands. Discussion should address what incentives they can suggest to reward people who improve specific projects

or other initiatives by analyzing and adapting them in terms of gender.¹³

3. Devise specific incentives to reward people who improve LAC efforts by analyzing/adapting them in terms of gender. This would be an appropriate activity for the proposed new LAC WID Working Group and they should take any feedback from the Assistant Administrator, senior management and Mission Directors into account.

B. Develop a Rapid Rural Appraisal Module Relating Gender to Projects and Use Its Core Variables to Analyze, Adapt, Monitor and Evaluate Projects

4. Develop a Rapid Rural Appraisal (RRA) module that can quickly investigate the gender division of labor and resources and link the baseline gender situation to the specific components and strategies of A.I.D. efforts. Ultimately, such a module should be applied by the person doing the social and economic soundness analysis for development/design of projects and programs - with the participation of other members of the development/design team(s).

First, however, a model should be developed and field tested by a WID expert.

The USAID/Ecuador Mission has expressed interest in cooperating in this endeavor, working out some sort of joint funding arrangement. This should be further explored.

5. The field testing of the RRA module, ideally, should involve 2-3 countries (South America, Central America and the Caribbean) and 2-3 types of projects (e.g., an urban microenterprise and an agricultural project, perhaps in non-traditional agricultural exports), before its broader adoption.

6. It is strongly suggested that use of this module be phased in as a requirement for the project/program development and design phase. In order to

¹³ Ideally, the presentation should encompass both (a) the WID mandate and substantive lessons learned, and (b), the institutional lessons learned re analyzing, adapting and implementing projects and other efforts in a gender-sensitive manner. Modes of presentation may range from a computer-graphics video (a la RAPID) to some form of interactive approach by A.I.D./WID experts.

make this a realistic recommendation, a certain amount of training will be essential: Operationally, (at least) one member of the development/design team should have been trained, or be an expert on gender and development.

7. Concomitant with, or immediately following the field testing of the RRA module, a small number of its variables should be named "standard gender-disaggregated monitoring indicators." They would track the sex division of labor and resources found by the RRA module and any gender-linked project components and benefits during implementation. In short, this would permit sex-disaggregated tracking of receipt of project activities and benefits. Ultimately, the person in charge of this gender-disaggregated monitoring would be from project management. Initially, however, he/she should be an expert (perhaps following up one of the RRA module test cases).

The output of this recommendation would add gender-disaggregation to current monitoring forms. The information to be gender-disaggregated would vary by sector but would include the basic list of key variables that already had been collected at the RRA stage, as well as such standard monitoring indicators as participants in specific activities and training, recipients of specific benefits (e.g., credit), etc.

8. It is strongly emphasized that what is suggested is little additional monitoring, but mainly, gender-disaggregation of existing indicators and reporting forms. It is suggested that sex-disaggregated monitoring be phased in as a requirement. (Useful feedback re this suggestion could be obtained if it proved possible to "piggy-back" a workshop on the topic onto upcoming conferences where a number of relevant field personnel would be gathered.)

9. The "core list" of gender-disaggregated key variables that were originally gathered in the RRA module phase also would be reinvestigated in on-going and final evaluations. In addition, gender-disaggregated End of Project Status variables should be assessed. In order to do this, it will be necessary to include a gender component in evaluation Scopes of Work (SOWs).

As a step in this direction, a "gender-disaggregated evaluation SOW" should be developed by an expert on gender. The proposed SOW should be field-tested with the same type of sector-specific projects used to develop the RRA module (e.g., non-traditional agricultural export and microenterprise initiatives).¹⁴

10. Indeed, the SOW could first be tested on a mid-term evaluation of one of the projects that had had the gender-disaggregated baseline data collection (via the RRA module) and monitoring. A WID expert could be added to a mid-term evaluation team or could conduct a separate special study.

11. Once this gender-disaggregated SOW has been developed and field tested, it is suggested that it gradually be phased in as a requirement for all evaluations by (a) LAC/Washington and (b) the Missions.

Toward this end, presentations should be made to appropriate LAC senior management and the Mission Directors, preferably with preliminary results from the mid-term evaluation showing how adoption of gender-disaggregated baseline data collection (the RRA module) and monitoring was affecting the project(s) which had been made "gender-sensitive."

Ultimately, gender-disaggregated evaluations would be handled by the social scientist(s) on an evaluation team, aided by other team members. Initially, however, a WID expert should be used for a pilot effort.

12. It will require an entire project cycle (from development through final evaluation) to empirically establish the investment payoff (and any "synergy effect") of gender-sensitive design and implementation. This would entail returning to at least one of the projects where gender-disaggregated RRA modules, monitoring indicators, and evaluation SOWs had been incorporated. Preferably, a gender expert would explore these issues on a final evaluation.

¹⁴ In theory, it should be automatic to include gender in an evaluation SOW if it has been mentioned in project objectives, given A.I.D.'s use of the logframe to guide evaluations. But even where gender is mentioned in project design documents it is not often included in project objectives (at least, to date). Therefore, a gender component for evaluation SOWs is suggested here.

If, indeed, the evaluations showed that gender analysis and adaptation of projects produces the enhanced return on investment discussed above under substantive lessons learned, there would be a firm empirical foundation on which to base further efforts for making all LAC efforts gender-sensitive.

C. Other Uses of the Core Gender Analysis Variables in LAC Efforts

Carlioni (1987:8) defines "gender analysis...as the analysis of the intersection between male and female roles/responsibilities and project goals, strategies and outcomes at any stage of the project cycle."¹⁵ I would make two additions. First, I would add rewards to roles and responsibilities. Second, I would argue that gender analysis can be valuable not only for A.I.D. and LAC projects, but also for its programs and policies, and its various other standardized documents, such as Annual Budget Submissions (ABS), Sector Assessments, CDSS's, Action Plans, etc. Once the RRA module has developed a core list of gender-disaggregated variables for such a "gender analysis," it could also be applied to assess the extent to which consideration of gender is causing various LAC activities (not just projects) to be better targeted, implemented and successful.

13. Accordingly, use of gender disaggregation, analysis and adaptation should extend to non-project activities (as now mandated by Congress).

¹⁵ Vis-a-vis the importance of gender variables for the achievement of project objectives, Carlioni writes (1987:10): "The hypothesis was that where women's roles are extensive in activities targeted by a project (e.g., farming, nonfarm production, domestic fuel and water supply, family health and nutrition), high levels of female participation increase the probability of achieving project purposes; where women's roles in targeted activities are extensive but women's level of project participation is low, there is a lower probability of achieving the same purposes. The key variable is the degree of match between the characteristics of project participants and the division of labor/responsibilities in activities affected by the project."

14. Moreover, the core list of gender-disaggregated variables should be used to undertake (occasional) meta-evaluations of (a) samples of projects, and (b) samples of CDSS's, Sector Assessments and other routinely prepared LAC exercises, such as Annual Budget Submissions, etc. These could be undertaken by a WID/gender expert and their results widely disseminated within LAC.

(a) Projects: This would be an update of the 1983 meta-evaluation based on a sample of 45 LAC projects. It would check on the "learning curve" with respect to gender and implementation of Congressional mandates, and point out areas of strength and concern. Since it would be based on the available "paper trail" of project files, it would be better able to assess the extent to which gender concerns were being built into the planning/design and evaluation stages of a project than its on-going implementation (since files generally contain less on implementation).

(b) Other types of A.I.D. documents: Other meta-evaluations could be undertaken using the "paper trail" from samples of the various routinely generated A.I.D./LAC documents. The same indicators relating gender to A.I.D. initiatives could, with slight changes, also serve as the basis for coding the samples. This would be a first for LAC. But since the Office of Women in Development has just undertaken a meta-evaluation of some of these documents, including CDSSs, PIDs and PPs, it should be taken into account in designing an LAC effort.

15. Finally, it is suggested that the proposed new LAC WID Working Group indeed be formed, with positive incentives for its participants and coordinator (such as recognition in yearly performance evaluations). It is also suggested that among its tasks should be the review/refinement of the proposed core variables and a one-year update of progress on both (a) the above recommendations and (b) Bureau compliance with the new A.I.D. and Congressional mandates on integrating gender consideration in all strategies, programs and projects. Toward that end, the Working Group could be assisted by a WID/gender expert. The outcome of this exercise would be a further fine-tuning of LAC initiatives and core variables with respect to gender.

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