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Report, FYs 1991 and 1992

WID

Report, FYs 1991 and 1992

Prepared by the Office of Women in Development
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Copies of this Report are available from:

Office of Women in Development
Room 714, SA-18
U.S. Agency for International Development
Washington, D.C. 20523-1816
Fax 202-875-4633

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Kallab Communications, Inc.
Designed by Barbara Shear.

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Foreword

On behalf of the U.S. Agency for International Development, I am honored to present this Report on Women in Development (WID) for Fiscal Years 1991 and 1992.

The importance of integrating women into A.I.D.'s programs cannot be overemphasized. Recognizing and acting upon women's central roles in the development process is a decisive element in achieving sustainable improvements in the economic and social well-being of developing countries. Our efforts to achieve dynamic, long-lasting growth will only succeed if our resources empower women as well as men to seize opportunities and make a difference for themselves, their families, and their communities.

In the 1990s, the importance of women's contributions to the development process is more evident than ever before. Women are the sole breadwinners for an increasing number of households. They hold key positions as community organizers and are forging their roles in emerging democracies. They account for more than one-half of the developing world's micro-entrepreneurs and provide most of the labor in the agricultural sector, which remains the backbone of virtually all developing economies. The contributions women make to economic productivity, food security, environmental conservation, health, and nutrition are indispensable to meeting development objectives.

Today, as the U.S. foreign assistance program adjusts to the needs and priorities of the post-Cold War era, women's participation in and contribution to A.I.D.'s programs is paramount. As we assist countries to achieve their own sustainable development, women's knowledge, expertise, and leadership will be central to this process. As we tackle such global challenges as overpopulation, the AIDS epidemic, and environmental degradation, women's decision-making roles and access to resources will have a powerful influence on our success.

For 20 years, A.I.D. has been a world leader in efforts to integrate gender concerns into the development process. Still, much more can—and must—be accomplished. This Report documents the breakthroughs that A.I.D. has made in taking account of the different roles, rights, and responsibilities of men and women in the development process. It is now our task to build on this progress. Incorporating women, their special expertise, and their particular needs throughout our strategies and programs will be a clear priority for A.I.D.

Clyde McNair/AID Photo

J. Brian Atwood
Administrator
U.S. Agency for International Development

Women In Development

Highlights, FYs 1991-1992

This report describes the progress made by A.I.D. in mainstreaming attention to gender throughout its strategies and programs to increase the overall effectiveness of its development assistance. The following highlights from FYs 1991 and 1992 illustrate both the impact achieved and the momentum gained.

Institutionalizing Gender Considerations

1. A women in development perspective has been incorporated from the start into A.I.D.'s two new strategic emphases: the Democracy Initiative and programs of AIDS prevention and care.

2. Intensified training of A.I.D. headquarters and field staff on women in development issues has greatly strengthened the inclusion of gender concerns in the Agency's strategic planning, sectoral activities, and ongoing projects.

3. Field requests for technical assistance on gender issues—for project design, implementation, and evaluation—nearly doubled between FY 1990 and FY 1992.

4. A new readiness of individual A.I.D. regional bureaus and country missions to use their own budget resources to address gender concerns is evident in the fact that, by 1992, WID Office resources averaged only 50 percent coverage of each activity funded on a matching basis—compared to 75 percent in 1990.

5. The Agency has increased its capacity to address gender issues by reinforcing its operational expertise. Four of five regional bureaus now have WID advisors, and most have special WID action groups. Each country mission now has a WID officer devoting some portion of time to gender issues.

6. In less than two years, as part of the Evaluation Initiative that it launched in 1991, the Agency has laid a sound basis for using gender analysis and sex-disaggregated indicators to improve its overall development assistance results. This involves the use of new monitoring and evaluation tools and procedures that incorporate state-of-the-art knowledge of the specific circumstances, responsibilities, and rights of both women and men.

7. The first round of A.I.D.'s new Evaluation Initiative's accomplishments in relation to gender includes:

- Strengthened existing systems of reporting, decision making, monitoring, and evaluation;
- Increased knowledge and skills in the use of gender analysis and sex-disaggregated data; and
- Networks in place for collaboration and coordination of A.I.D.work with that of other U.S. and international agencies and universities to improve gender-disaggregated statistics worldwide, to exchange data and lessons learned, and to avoid duplication and waste.

A Sampling of Sectoral Achievements

Most A.I.D. programs and projects are designed, implemented, and funded with other partners—U.S.-based non-governmental organizations, international research and operational agencies, host-country official and non-governmental agencies, and universities. These valuable partnerships, too numerous to specify in this brief summary of recent accomplishments, are detailed throughout the report itself.

Private Sector Participation

1. In 1991, women entrepreneurs—mostly owners and operators of home-based businesses in trade and services—received 56 percent of the loans, technical assistance, and training in A.I.D.'s microenterprise program.

2. In A.I.D.-assisted credit programs in Kenya, Bolivia, South Africa, and Indonesia, women account for 60 percent to over 90 percent of the borrowers; the Agency's research on the features of credit programs that assure women's access to credit programs has contributed to these and other successes.

3. To assure that women benefit from A.I.D.'s emphasis on agribusiness as a major thrust of its private sector and agriculture programs, sex-disaggregated data collection and evaluation procedures are a major component of the Agency's work in this sector. In Africa, for example, this gender approach characterizes the Ghana TIP Program—an innovative program linking agribusiness, private sector trade and investment opportunities, and policy reform.

4. In several Near Eastern countries, A.I.D. is supporting local efforts to promote women's participation in the labor force, including microenterprise and agribusiness, and simultaneously reinforcing these efforts with assistance for women's literacy and training as well as women's legal rights awareness.

Education

1. A.I.D.'s Basic Education Program now gives priority to girls' and women's education. The rationale for this is not only the importance of equal opportunity, but the positive impact of girls' and women's education on a range of development results from improved health to increased economic production and lowered fertility rates.

2. In Ghana, Guinea, Uganda, Benin, Namibia, Swaziland, and Yemen, A.I.D.-supported gender-disparity analyses contributed directly to the design of new field programs and to policy dialogue with governments.

3. In Egypt, A.I.D.'s ongoing Basic Education Project has helped increase girls' primary school enrollment rates in rural areas from 36 percent to 42 percent, and girls' rural secondary school enrollment from 180,000 to over 700,000.

4. In Guatemala, A.I.D. assistance led to the creation of an influential and broad-based National Commission and Forum on Girls'

Education. The Commission's recommendations in turn prompted the Ministry of Education to adopt new policies to strengthen female education and to target all of its new 1993 teaching positions for innovative rural education programs for girls.

5. In Mali, A.I.D.'s sponsorship of ceremonies honoring schools that had made the most progress in promoting girls' education has led to regional plans of action to address the gender gap in enrollment and school continuation.

6. In Bangladesh, an A.I.D.-funded evaluation of a highly successful program has produced lessons about increasing girls' school enrollment and continuation that may be replicable in other countries.

Environment and Natural Resource Management

1. In the Brazilian Amazon, the A.I.D.-funded Global Climate Change Program is working to secure overall maximum impact by recognizing and incorporating women's traditional roles as collectors, processors, and marketers of non-timber forest products such as fruit pulps, gums, resins, spices, and wicker.

2. In Malawi, the A.I.D.-supported Agricultural Research and Extension Project integrated women farmers and extension agents into ongoing extension, credit, and training programs. A marked increase in the number of women participating in farmers' credit clubs is one indicator of the program's success.

3. In western Kenya, an A.I.D.-assisted program is involving women—who traditionally control family use of water as well as care for the ill—in a campaign to eradicate the region's severe sanitary, nutritional, and health problems linked to very poor water quality. The program is focusing on educating women about the links between water quality and disease—and the women in turn are using their knowledge to mobilize their communities to give priority to improving the quality of the water supply.

Democracy and Governance

1. The four focal areas of A.I.D.'s new Democracy Initiative—representation, human rights, lawful governance, and democratic values—are greatly expanding and intensifying the Agency's attention to long-standing barriers to women's participation in and benefits from development.

2. A.I.D.-supported local programs aimed at enhancing women's knowledge of their existing legal rights and promoting their political participation are under way in countries across Latin America and the Caribbean, Asia, Africa, the Near East, and Central and Eastern Europe.

3. A.I.D. support of the work of the Women in Law and Development in Africa—a regional network active in 15 countries—is enhancing women's status through programs strengthening legal rights awareness and promoting legal reform.

4. In Latin America, A.I.D. suppport for the Women and Municipalities Project, which operates in 9 countries, is improving the quality of life of local populations and the advancement of social reforms by helping assure the inclusion of gender considerations in municipal-level decision making.

5. In Afghanistan—where 91 percent of women are illiterate—A.I.D.'s democracy program is giving high priority to literacy training for women to encourage their civic participation.

6. In Eastern Europe, A.I.D. assistance is addressing some new gender disparity side-effects—in political participation, employment, and other areas—that have emerged in the midst of the region's fast-paced transitions.

Health, Nutrition, and Family Planning

1. Worldwide, A.I.D. assistance is increasingly combining its approaches to the provision of quality health, nutrition, and family planning services. There is evidence that comprehensive reproductive health care maximizes the impact of assistance on lowering maternal and infant mortality, preventing the spread of AIDS and other sexually transmitted diseases, and improving women's health and their families' well-being.

2. As the incidence of AIDS rises precipitously among women in the developing world—and as new evidence shows that women are up to 10 times more susceptible than men to contracting the HIV virus through heterosexual intercourse—A.I.D. has made reaching women a major emphasis of its health assistance to combat the spread of the pandemic.

3. To identify factors that put women at risk of HIV infection as well as opportunities for HIV prevention, A.I.D. in 1992 began funding 7 projects in Sub-Saharan Africa, 5 in Asia and the Pacific, and 4 in Latin America and the Caribbean.

4. Over 90 percent of the beneficiaries of A.I.D.'s nutrition programs are women and children. While women of reproductive age continue to be a major target group, the Agency is placing special emphasis on adolescent girls—both to reduce the risks of pregnancy-related malnutrition and to educate girls to make the most of available resources in carrying out their traditional family nutrition responsibilities.

5. In Nepal, A.I.D.-supported health, nutrition, and family planning strategies are converging to bring down the country's very high maternal mortality rate and to raise its very low female life expectancy.

6. In Bolivia, which has the highest rates of both maternal and infant mortality in Latin America—combined with a high fertility rate—A.I.D.'s health and child survival program is reaching over 51,000 mothers and nearly twice as many children each month with health services, training, and supplementary feeding. At the same time, A.I.D.'s reproductive health service program is increasing the use of both modern and scientific natural family planning methods.

7. In Romania, a major achievement of A.I.D.-funded family planning assistance is the great increase in access to services created through work with the Ministry of Health to allow general practitioners, many of whom are women (rather than only gynecologists/obstetricians, most of whom are men), to provide a range of modern family planning services.

Introduction

This year marks the 20th anniversary of the Percy Amendment to the Foreign Assistance Act. In 1973, this historic piece of legislation established the United States as a leader among donors in its formal recognition of women's vital roles in the development process. Today, the United States maintains its position in the forefront of gender-integrated development initiatives. The involvement of women is recognized throughout A.I.D.'s programs as a critical factor in achieving effective and sustainable development.

This report describes progress made by the Agency for International Development in this area during FYs 1991 and 1992. It documents both the impact achieved and the momentum gained. The information provided is intended for those working in the development field, those interested in the U.S. foreign assistance program, and those concerned about the situation of women worldwide.

The Percy Amendment calls for U.S. assistance programs to "be administered so as to give particular attention to those programs, projects, and activities which tend to integrate women into the national economies of foreign countries, thus improving their status and assisting the total development effort." In passing this legislation, the United States became one of the first donor countries to implement a policy giving particular attention to women's roles in the development process.

In 1982, A.I.D. issued its Policy Paper on Women in Development, which further detailed the reasons for and strategies to achieve women's full participation:

> "[Pursuing] a development planning strategy without a women in development focus would be wasteful and self-defeating—wasteful, because of the potential loss of the contribution of vital human resources and self-defeating because development which does not bring its benefits to the whole society has failed. . . . 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."

Over the past two decades, A.I.D.'s overall WID program has moved beyond its emphasis on the promotion of women-specific projects toward a strategic approach that is incorporating gender analysis into the mainstream of A.I.D.'s programs to enhance both the impact and sustainability of development assistance initiatives in their entirety. The Agency's overall WID approach strives to ensure that the division of labor, rights, and responsibilities between women and men is taken into account in all A.I.D. assistance.

A.I.D.'s WID policy recognizes that misunderstanding of differences between men's and women's roles in societies—and their unequal access to resources—will lead to inadequate planning and design of development projects, resulting in diminished returns on investment. The policy mandates that all relevant data be disaggregated by sex, that country strategies and planning documents explicitly describe strategies to involve women, and that A.I.D. consultants address women in development issues in their work for the Agency.

All A.I.D. bureaus and many field missions now have WID working groups to identify and act on gender issues across sectors. All of A.I.D.'s missions have designated WID officers to address gender concerns in programs and projects. Sex-disaggregated data is being incorporated into the new Agency-wide monitoring and evaluation system. Training in gender issues has continued to accelerate on a global scale, strengthening the competency and effectiveness of not only A.I.D. staff but also contractors, host-country counterparts, other major development agencies, and international and local non-governmental groups working in development. WID advisors are now on board in most regional bureaus to assist in designing programs and projects that are sensitive to gender issues. As this report documents, A.I.D. also maintains a leading role in conducting research on the impact of gender considerations on development strategies.

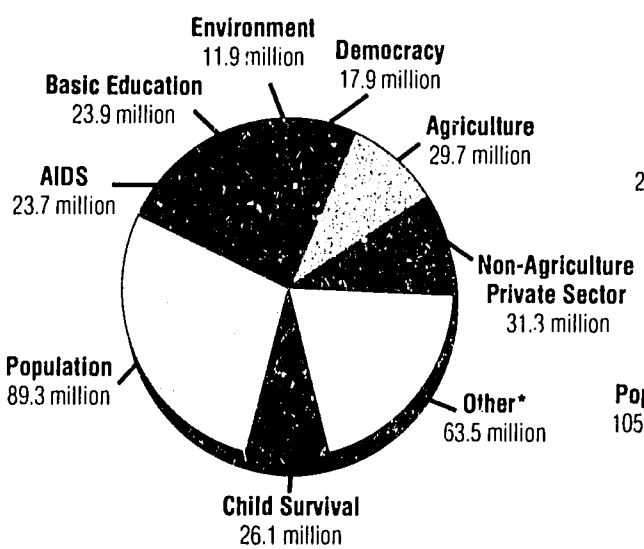
This report is organized into two major parts. The first focuses on the headway gained in sharpening A.I.D.'s attention to gender issues in its development operations. The second takes a sectoral approach, examining key areas of A.I.D.'s assistance program in which attention to the gender division of roles, rights, and responsibilities significantly enhances the chances for success.

More women than ever before are participating in and benefiting from U.S. development assistance. In return, U.S. development assistance is benefiting more than ever before from the expertise, advice, and involvement of national- and community-level women leaders and local women program participants and beneficiaries themselves.

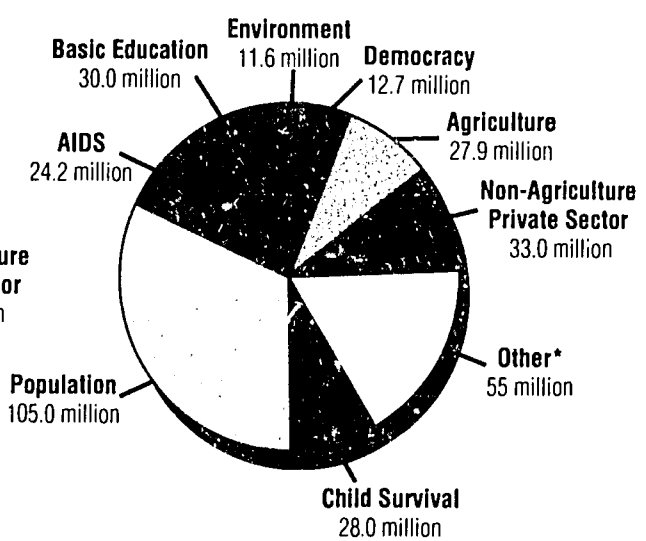
A.I.D. Overall Obligations for Women in Development Programs

The Agency's overall spending on WID activities—well over 30 times greater than the rising budget of the WID Office itself—has been growing steadily. The data presented below have been gathered from the Agency-wide tracking system into which all A.I.D. missions are required to report the allocation of funds for women's projects and women-integrated projects. The Agency is taking steps to improve the tracking system, which currently understates the amount obligated for women in development activities.

1992=$317.3 million



1993=$327.4 million



* *"Other" includes education other than basic education, health other than child survival and AIDS, energy, and miscellaneous.*

Strengthening Gender Focus Throughout A.I.D.

The WID Office: Women In Development

Community outreach staff from the A.I.D.-sponsored Sudan Renewable Energy Project discuss plans for disseminating efficient fuel cookstoves.

Richard McGowan

The Office of Women in Development (WID) was established by the U.S. Agency for International Development (A.I.D.) in 1974 to guide the integration of women into U.S. bilateral development assistance. Since that time, the WID Office has made considerable progress toward assuring that women participate fully and benefit equally from U.S. bilateral development assistance efforts. This in turn has made A.I.D. programs become more effective and better focused on the specific target groups that can help achieve dynamic, sustainable development.

Today, the WID Office not only provides services such as training and technical assistance on women in development issues to the Agency's bureaus and overseas missions, but also operates as a catalyst. It helps to identify, design, and support activities that can then serve as gender-sensitive program or project models throughout the Agency.

A Partnership Approach

The WID Office works with the Agency's regional and sectoral bureaus, its overseas missions, and its partner private voluntary organizations (PVOs). The Office contributes its broad technical expertise and commits its financial resources to ensure that gender roles, women's development contributions, and women's economic and social needs are considered at all stages of A.I.D.'s policies, programs, and projects.

The WID Office works in close collaboration with women's groups in A.I.D.-assisted countries; it depends on their ideas and participation to successfully target the needs and concerns of local women. Several A.I.D. missions have recruited host-country professionals to coordinate WID activities. The knowledge that these foreign service nationals bring to the Agency about the situation of women and the work of national women's associations in their countries strengthens the overall WID program.

The WID Office also coordinates its work with other bilateral donor agencies that are implementing their own WID programs. It serves as A.I.D.'s representative on the Expert Group on Women in Development of the Development Assistance Committee (DAC) of the Organisation for Economic Co-operation and Development (OECD). In this capacity, the WID Office in 1992 took on a leading role in several important DAC Expert Group activities. For example, the WID Office completed an assessment of how well member countries are implementing DAC statistical methodology to monitor their women in development activities. In addition, the United States and Switzerland are conducting a country-by-country assessment of how well gender issues are addressed in all DAC member states' development assistance programs. And through the DAC, the WID Office is also playing a major role in DAC coordination of preparations for the 1995 United Nations World Conference on Women.

The Sectoral Agenda

In FYs 1991 and 1992, the WID Office began work in two new priority sectors—democratization and health (with particular focus on women and AIDS)—reflecting the increased emphasis given these issues by the Agency as a whole. A.I.D.'s Democracy Initiative, launched in December 1990, promotes the strengthening of democratic institutions and processes. The WID Office is working to promote women's participation in, and benefits from, the democratization process under way in many of the countries to which A.I.D. provides development assistance. As part of the Agency's program of AIDS education, prevention, and treatment in the developing world, the WID Office contributes to the design and implementation of these activities to assure that they address the distinct situation of women in the global pandemic.

These two new areas of focus complement the WID Office's continuing work in agriculture, education, environment and natural resource management, and private enterprise.

Another major role of the WID Office is monitoring and evaluation. In collaboration with A.I.D.'s Center for Development Information and Evaluation, it is promoting the inclusion of gender issues in the Agency's new performance monitoring system.

Community volunteers in Flor del Campo, an urban barrio in Honduras, participate in a training workshop of the Community Self-Motivating Project, which is co-sponsored by USAID Honduras and the Center for Studies and Promotion of Development (CEPROD).

Gilliam, INT, AFP

WID Office Priority Sectors

In FYs 1991 and 1992, A.I.D.'s WID Office focused on the following five strategic areas:

1. Private Enterprise. Although women manage up to 70 percent of the developing world's microenterprises, their access to basic resources like credit and skills training is often limited. Creating opportunities for women to increase their incomes as entrepreneurs and as members of the workforce can have a major impact on household well-being and a society's economic growth.

2. Sustainable Agriculture, Environment, and Natural Resource Management. Women produce well over half the food grown in the developing world. Their responsibility for fuel and water collection and their roles in the extraction and marketing of many natural resources make them key players in any strategy for environmental conservation or sustainable agriculture.

3. Democracy and Governance. The promotion of popular participation in politics as well as in the economy could create unprecedented opportunities for women to contribute to the development of their countries.

4. Health. Worldwide, women are now being infected with the AIDS virus at a faster rate than any other group. In the developing world, the AIDS epidemic has tragic implications for millions of families—an increasing number of which are dependent on women heads of households.

5. Basic Education. Enhancing girls' access to education has been identified as one of the best investments a developing country can make. Female education has a direct positive effect on nutrition levels, household income, and fertility rates.

WID Office Highlights, FYs 1991 and 1992

Many mission technical officers have now received training on gender issues, and their continuing requests to the WID Office—whether for technical assistance, research, or training—assist in enhancing the Agency's understanding of operational issues in gender analysis. In FYs 1991 and 1992, the WID Office responded to the increase in requests with activities that combine general training on women in development issues with specific technical assistance offered by design or evaluation teams.

Training

The WID Office's training function, managed by its Gender in Economic and Social Systems (GENESYS) Project, focuses on direct training for A.I.D. staff as a key tool of the Agency's strategy to "institutionalize" gender concerns. The three main types of training provided correspond to expressed needs of bureaus and missions in three principal areas of activity:

- Strategic program planning,
- Specific sectoral activities, and
- Planned and ongoing development projects.

A major accomplishment since the last report to Congress has been the design, delivery, and evaluation of training events that include elements of all three types.

The primary "client" groups for WID training include A.I.D. direct-hire technical or professional personnel and the contractors and foreign service nationals who are employed by A.I.D. Increasingly, however, training events also include participants from outside the Agency: key private-sector contractors, staff of private voluntary or non-governmental organizations, and counterparts from the host-country community (government, the private sector, and local NGOs).

Another accomplishment in FYs 1991 and 1992 has been the development of "core" course materials and training methodologies that achieve the awareness-raising and skills-building objectives of the training program.

To respond to the increasing sophistication of mission and bureau requirements, the WID Office's training staff has also developed gender-sensitive training materials that are sector-specific; these provide technically appropriate and needs-responsive skills in agriculture, environment and natural resource management, private enterprise, education, and democratization and governance. Functional training is provided—once a training needs assessment is completed—in country and sectoral analysis, program strategic planning and policy analysis, project design and implementation, and monitoring and evaluation. Additional sectoral and functional foci are being developed in collaboration with bureaus and missions.

At the start of FY 1993, the WID Office began a new training initiative in collaboration with the World Bank, the U.N. Development Programme, the Food and Agricultural Organization, and other major donors. Pooling resources and expertise, the group is developing new training materials in gender analysis to be disseminated and used on a global scale.

Technical Assistance

The technical assistance role played by the WID Office has increased

dramatically, reflecting an escalating demand for gender expertise throughout the Agency and a heightened awareness of the importance of such expertise for successful development. Requests for technical assistance nearly doubled between FY 1990 and FY 1992. More than fifty field activities were completed in FY 1992 alone by the WID Office directly or through programs such as the GENESYS Project; the Ecology, Community, Organization, and Gender (ECOGEN) Project; the Advancing Basic Education and Literacy (ABEL) Project; and a new cooperative agreement with the Consortium for International Development (CID).

These activities included:

- Expert assessment of the design of projects for their appropriate consideration of the gender division of labor, rights, and responsibilities;
- Placement of gender specialists on design, implementation, and evaluation teams; and
- Review of mission's entire portfolios to identify where addressing gender could enhance their overall programs.

During FYs 1991 and 1992, the WID Office had an annual budget of $5 million. This budget represents only a small portion of A.I.D. funds benefiting women (see also p. xii). To stimulate decentralized gender-sensitive action and investment and to "mainstream" women into Agency programs, $3 million of this was spent each year on a matching basis with funds from the Agency's bureaus or missions.

Due to a significant increase in the number of activities addressing gender throughout the Agency, the proportion of each activity covered by WID Office funds decreased dramatically over the two-year period. In FY 1990, WID Office funds covered 75 percent of the cost of each activity targeted; by FY 1992, they were covering only 50 percent of each activity—reflecting the greater willingness of individual bureaus and missions to use their own resources to address gender concerns.

Applied Research

The WID Office continues to take a leading role in the global effort to provide data and analysis on gender issues and to identify strategies for integrating women into overall development efforts. WID Office-sponsored research is based on first-hand information provided by women and men in developing countries. Extensive interviews and data analysis in developing countries help identify specific areas to address in designing a project or development program. A sampling of research and reports completed in FYs 1991 and 1992 appears on pp. 6 and 7.

Placement of Expert Personnel

In FYs 1991 and 1992, in response to the rising demand for gender expertise within A.I.D., the WID Office instituted a system of co-funding advisors on women in development in the Bureaus for Africa, Asia, Latin America and the Caribbean, and Private Enterprise.

In most cases, these advisors work from within each bureau to assist in strengthening specific development strategies through the integration of gender consideration. In the Africa region, the African Women in Development Project (AFWID) has also positioned three regional WID

WID Office Functional Approach

Training: Strengthening the skills of A.I.D. staff in Washington and in the field—as well as host-country counterparts and PVO staff in the United States and overseas—to address gender in all aspects of their work.

Technical Assistance: Providing expert guidance and pinpointing specific methods for the implementation of a gender-sensitive approach to development, with the purpose of refining Agency strategies, programs, action plans, and projects.

Funding: Targeting projects in critical sectors with special funding earmarked to integrate women into development activities. Through the WID matching fund program, 60 percent of WID Office expenditures must be matched by funding from missions or bureaus. This strategy increases investment in gender-sensitive activities throughout the Agency. WID Office funds work to mobilize other resources.

Applied Research: Commissioning state-of-the-art studies to provide data and analysis to improve project and program planning and implementation.

Placement of Expert Personnel: Co-funding gender specialists positioned inside the Agency's bureaus to provide regional and sector-specific gender expertise at the core of Agency operations.

Information Dissemination: Reaching a wide audience and enhancing overall gender awareness and expertise in the development field.

Recent WID Office Studies

- ***The Role of Women in the Evolving Agricultural Economies of Asia and the Near East: Implications for A.I.D.'s Strategic Planning (1991).*** Examines the dynamic characteristics of economic growth in these regions in agribusiness development, natural resource management, agricultural planning and analysis, infrastructure management, and trade and market development. Argues that investing specifically in women is likely to achieve relatively greater benefits than similar investments in men. Offers recommendations for field missions.
- ***Gender and Food Aid (1992).*** Reviews food aid issues, including impact of policy on women. Discusses program food aid (concessional sales and bilateral food grants) and various types of project food aid.
- ***The Economic and Social Impacts of Girls' Primary Education in Developing Countries (1990).*** Reviews international literature on this subject. Discusses the link between women's higher levels of education and improvements in the economic and social well-being of a country.
- ***Educating Girls: Strategies to Increase Access, Persistence, and Achievement (1991).*** Identifies the strategies, practices, inputs, and factors that have had measurable impact in improving the availability of basic education to girls.
- ***Financial Services for Women—Tools for Microenterprise Programs: Financial Assistance Section (1992).*** Discusses benefits of financing women's enterprises, women's special credit needs and problems, and operational issues affecting programs. Includes a detailed review of available financing for women entrepreneurs.
- ***Democracy and Gender: A Practical Guide to USAID Programs (1993).*** A step-by-step guide to integrating gender analysis into all activities under A.I.D.'s Democracy Initiative, resulting from a thorough analysis of regional bureau democracy programs to date.
- ***Women's Income, Fertility, and Development Policy (1991).*** Provides a framework for understanding how development policy can affect women's fertility

Women in Development

advisors in the field to work directly with A.I.D. missions in the region; a fourth advisor works from within Africa Bureau headquarters in Washington, D.C.

All of these bureau advisors cooperate closely with their corresponding regional and sectoral liaison officers in the WID Office. This approach strengthens the Agency's overall WID efforts. At the beginning of FY 1993, a WID advisor was also hired for the new Near East Bureau; thus four out of five regional bureaus now operate with a full-time WID advisor.

This staffing reinforcement provides needed support for the efforts of each regional bureau's WID Working Group. These groups are made up of representatives from within each bureau to oversee the integration of gender across bureau activities. Bureau WID advisors also coordinate with the field mission WID officers, who dedicate a significant portion of their time directly to gender issues.

This four-way approach to "mainstreaming"—through the operational skills of bureau WID advisors, bureau WID working groups, mission WID officers, and regional and sectoral liaison officers within the WID Office—provides the Agency with far better access to gender expertise. While the WID Office continues to lead the effort, initiatives to further the institutionalization of women in development are now increasingly being generated not only in the WID Office but throughout A.I.D.

In FYs 1991 and 1992, the WID Office also co-funded a gender specialist at the U.S. Bureau of the Census to help expand and refine gender-disaggregated collection and analysis of international data by the Bureau. This work will have widespread impact through the census-design training that the U.S. Bureau of the Census provides to developing countries.

Information Dissemination

The WID Office's information outreach effort facilitates the integration of gender considerations into the Agency's policies, programs, and projects. Several years ago, the Office developed (and is continually updating) a global mailing list of A.I.D. direct-hire personnel, contractors, and implementing PVOs that enables its efficient dissemination of state-of-the-art research findings and lessons learned to those most likely to use them. Getting current and useful information on how to integrate attention to gender into the hands of project designers and implementors frees them from having to continually "reinvent the wheel."

The WID Office continues to publish the *Women in Development* newsletter, which it launched in 1990 to disseminate practical information about how and why to integrate gender concern into programs and projects. The newsletter covers the successful efforts of A.I.D. missions and bureaus to reach local women and address their distinct needs in development programs. Each issue lists key contact people and reviews new resources as they become available.

Gender Specialist in Bangladesh Honored by A.I.D.

RAKA RASHID, Women in Development Officer at USAID/Bangladesh, was named one of A.I.D.'s Foreign Service National Professionals of the Year in 1992 for "consistently outstanding, exemplary performance." An A.I.D. employee since 1988, Ms. Rashid joined the Agency three years after returning to Bangladesh from the United States, where she had received a Master in Business Administration degree (with a dual major in insurance and finance) from the Wharton School of the University of Pennsylvania.

In Bangladesh, Ms. Rashid developed the "women's corner" concept, leading to the reservation of designated sections of local markets solely for women traders. The approach was seen as a breakthrough that for the first time allowed destitute women to participate in markets and sell their goods directly rather than through intermediaries. Ms. Rashid's careful monitoring confirmed that the approach increased the incomes of women participants. Several development agencies, including Save the Children, are replicating this model in their own activities.

Raka Rashid

Ms. Rashid has also transformed USAID/Dhaka's microenterprise credit program into a sustainable commercial initiative. As a founding member of the Bangladesh Major Donors Committee on Women in Development, Ms. Rashid spearheaded the incorporation of WID concerns into the government's current five-year plan. She successfully integrated gender as a cross-cutting issue throughout USAID/Dhaka's Country Development Strategy Statement and transformed the Mission's WID policy into an impressive action agenda.

Ms. Rashid says she "stumbled into WID" as a consultant for the Canadian International Development Agency in 1985. "I was part of a three-member team designing a credit program," she remembers, "and the two others, both men, looked to me to do the WID component. The only qualification I had was that I was a woman." After that, she gradually began to focus her work on gender issues. "I learned about WID on the job—just by seeing what actually happens in the field," she says. Her greatest satisfaction so far has come from witnessing gender concern fully institutionalized at her mission: "Project officers now come to me to ask if I can be on a design team."

Ms. Rashid emphasizes that one's gender does not determine whether or not one understands the benefits of addressing women's concerns in development. "Reaction to WID is still an individual thing: you either get it or you don't. And it is mandatory to work with those who don't [e.g., through training] if we want to bring about change."

Recent Studies *(continued)*

through its impact on their labor force participation. Includes an overview of evidence from Asia and the Near East and policy recommendations.

- ***Lessons Learned from the Advanced Developing Countries (1991).*** Argues that the rapid economic growth witnessed in Hong Kong, Singapore, South Korea, and Taiwan was causally linked to women's economic participation, and that early attention to female education was important to this pattern of development. Discusses policy lessons for middle-income countries.
- ***Engendering Development in Asia and the Near East: A Sourcebook (1992).*** Analyzes potential strategies for expanding women's opportunities in private enterprise, agriculture, natural resources, education, health, population, and nutrition. Presents options to increase women's participation in A.I.D.'s current programs in these regions.
- ***Gender and Agriculture and Natural Resource Management in Latin America and the Caribbean: An Overview of the Literature; Gender and Trade and Investment in Latin America and the Caribbean: An Overview of the Literature;*** and ***Women and the Transition to Democracy in Latin America and the Caribbean: A Critical Overview (all 1992).*** Each document in this series surveys existing findings and knowledge gaps on gender issues relating to the theme covered.
- ***Poland: Gender Issues in the Transition to a Market Economy;*** and ***Hungary: Gender Issues in the Transition to a Market Economy (both 1991).*** Both studies discuss gender issues that have emerged (in Poland and Hungary, respectively) in relation to the labor force, unemployment, private sector development, and institutional change.
- ***Women and the Law in Asia and the Near East (1991).*** Outlines ways in which the law deprives women of autonomy and undercuts the success of women's participation in A.I.D. projects in these two regions. Provides a conceptual framework for analyzing how the law in any given society relates to women's lives.

A.I.D.

Regional Bureaus and Missions

During this reporting period, A.I.D.'s regional bureaus took significant steps to enhance their institutional capacity to address gender issues in their programs. Several bureaus recruited full-time WID advisors to work within their headquarters in Washington to incorporate gender considerations at the ground level of new Agency initiatives. The first gender workshop for senior staff members of a regional bureau—the Bureau for Latin America and the Caribbean—was held in FY 1992 and is being followed by similar workshops for other bureaus. At the field level, all A.I.D. missions now have WID officers who devote some portion of their time solely to gender issues.

In FYs 1991 and 1992, all of the regional bureaus stepped up their efforts to incorporate gender analysis into their monitoring and evaluation reporting systems.

At the beginning of FY 1993, the WID Office and the task force responsible for the new, independent republics that were part of the former Soviet Union began preliminary discussions to ensure that gender issues are addressed in A.I.D.'s new programs in that region of the world.

Bureau for Africa

Most A.I.D. assistance to Africa is provided under the Development Fund for Africa (DFA), a congressionally earmarked program designed to address the acute development needs of the Sub-Saharan African countries. Most DFA funding goes to "critical sector" priorities outlined in the DFA legislation: agriculture and natural resources, health, voluntary family planning services, education, and income-generating activities. Under the DFA, the Africa Bureau has a mandate to have an impact on individual men's and women's lives. With this mandate, the Bureau significantly advanced attention to gender issues in FYs 1991 and 1992.

Each A.I.D. mission in the Africa Region now has a WID officer, and several have designated contractors or foreign service nationals as WID coordinators to assist their WID officers. A number of missions—including Niger, Uganda, Ghana, Mali, and Kenya—have also established WID working groups composed of representatives of each of their technical offices.

During FYs 1991 and 1992, several A.I.D. missions (Kenya, Mali, Rwanda, Uganda, and Mozambique) requested training in gender analysis for their staff, contractors, and host-country collaborators. At the request of the African Development Bank (ADB), transmitted by the Regional Economic Development Support Office (REDSO) for West and Central Africa, the WID Office developed guidelines for the incorporation of gender issues in the three technical sectors of the ADB: health and population, industry, and agriculture. The ADB's project officers were trained in the application of the guidelines (see also box on p. 11).

In addition to the support fielded under the AFWID Project discussed below, technical assistance for project and program designs, evaluations, and the development of Country Program Strategic Plans (CPSPs) was provided to the missions in Ghana, Malawi, Uganda, Burundi, South Africa, Chad, Niger, the Gambia, Rwanda, Benin, and Mali.

A.I.D. increasingly monitors, evaluates—and, where needed, adjusts—the impacts on women and their families of A.I.D.-assisted efforts to increase women's income-earning capacity.

AFWID Project

The Africa Women in Development (AFWID) Project is a three-year effort initiated jointly by the Africa Bureau and the WID Office and managed by the Africa Bureau. Created for the purpose of increasing African women's participation in and benefits from development through selected A.I.D. programs and projects, the AFWID Project became fully operational in December 1991. The Project supports one Washington-based Resident Advisor and three Regional Advisors, who provide technical expertise in gender and development as well as other technical support to A.I.D. missions in East, West, and Southern Africa.

The goals of the AFWID Project are to help shape A.I.D. missions into models for gender-sensitive development assistance and to assist African women with gaining the social and economic status to perpetuate their decision-making, contributory, and beneficiary roles in the development process. Working toward these ends, the AFWID field advisors are also involved in building networks of local women's groups, donor organizations, nongovernmental organizations, and professional associations.

AFWID field advisors assisted 16 missions in the Project's first six months. The advisors are being consulted in project design work to integrate gender issues prior to implementation. They have contributed to the design of projects addressing education, trade and investment, private enterprise development, and a range of agricultural activities. The field advisors are also beginning to assist missions with systematizing the collection and analysis of gender-disaggregated data. Incorporating gender in mission monitoring and evaluation systems will enable the reporting of impacts on women themselves and on the society as a whole—as a result of the improved participation of women in the development process.

In FY 1992, for example, AFWID contributed to the design of a monitoring and evaluation system to track impacts under USAID/Ghana's Trade and Investment Program (TIP). AFWID provided assistance with the design by reviewing the program documents and consulting with the design team to ensure coverage of gender issues. The monitoring and evaluation plan was considered advanced in its approach to integrating gender, and the plan was formally adopted by USAID/Ghana for implementation.

A.I.D. funds also assisted Women and Law in Southern Africa (WLSA), a regional group that educates and assists women on legal issues. In FY 1992, A.I.D. funds helped WLSA

to establish an Education and Advocacy Unit in order to reach rural women with information on their legal rights. The funding enabled WLSA to hire a coordinator and an outreach worker, to develop and print informational brochures and posters in both English and Setswana, to conduct several workshops in Gaborone and the surrounding area, and to disseminate its book, *Maintenance Laws and Practices in Botswana*. During the workshops, government social workers received training on women's legal issues, and they in turn will train local community women.

A.I.D. missions that have supported other women's legal aid and advocacy organizations during the last two years include those in Zimbabwe, Tanzania, Lesotho, Botswana, Kenya, Uganda, and Benin.

In Washington, the AFWID Resident Advisor began working with Bureau staff to ensure that gender aspects are already integrated when guidance to missions goes out from Washington—to express the Bureau's concern about gender and to spur mission staff to have gender issues in mind from the outset. One major objective is to assist Bureau staff to move beyond an understanding of WID as a mandate and equity issue only. There is a need for staff to assimilate the more profound implications of integrating gender considerations in their work and to recognize that gender analysis should be applied in the process of, rather than after, conceptualizing indicators, strategic frameworks, and similar undertakings.

Over the past two years, the Resident Advisor has reviewed the Bureau's annual Assessment of Program Impacts (API) and has noted that gender issues are less apparent in the coverage of the productive sectors of the economy—agriculture, business/private sector development, and natural resources—than in the "traditional" sectors of family planning, health, and child survival. As a result of these assessments, the Africa Bureau has begun to encourage field missions to include impacts by gender and to disaggregate indicators by gender in API reporting.

Looking Ahead

Through its guidance and assistance to missions in monitoring and evaluation, the African Bureau is making a vigorous effort to integrate gender into mission and bureau monitoring and evaluation systems. A.I.D. missions in the West Africa region will participate in two workshops co-sponsored by the Regional Economic Development Support Office (REDSO) to train their program development officers in the integration of gender in program-level monitoring and database systems. The workshops will also be used to solicit recommendations from field missions on how to inte-

BOTSWANA

As part of their efforts to increase the attention of A.I.D. missions to gender issues, AFWID field advisors work closely with local women's organizations to help them meet the needs of women in their communities.

In FY 1992, the Southern Africa Advisor helped Botswana's Women in Business Association (WIBA) obtain funding from USAID/Botswana to strengthen the group's institutional capacity. WIBA is a group of local businesswomen who volunteer their time to serve as a subcommittee under the Small Business Division of the Botswana Confederation of Commerce, Industry, and Manpower. This fledgling association was formed to promote the success of women in business enterprises in Botswana. It is considered to have great potential to provide support and services to women in business, especially to Botswana entrepreneurs who are just starting out. Although the group's leadership is strong, its organizational structure needed improvement.

At the recommendation of the AFWID Advisor, USAID/Botswana funds in FY 1992 sponsored a comprehensive assessment of WIBA. Women in Gaborone, Francestown, and Lobatse were interviewed in order to identify the problems and concerns faced by businesswomen in Botswana. Consultants worked with WIBA leaders to map out the women's own priorities and devise a strategic action plan. Findings from this initial activity led to a Mission decision to provide funds to hire a short-term WIBA coordinator to work with its members on a number of proposed activities.

grate gender into the Africa Bureau's guidance on Country Program Strategic Plans. This integration of women in development guidelines will supersede the need for the separate WID action plans that have been required of all Africa posts since 1989. Each Africa mission has now submitted a WID action plan, but updates are not required, although several missions have voluntarily submitted them.

The Africa Bureau and the Center for Development Information and Evaluation (CDIE) are collaborating on three country-specific linkage studies on gender issues in policy reform, trade and investment, and natural resource management programs. The studies will document and substantiate the importance of gender integration into mission programs and projects for obtaining positive people-level impacts.

In FY 1993, the Africa Bureau is funding a three-year pilot program, Leadership and Advocacy for Women in Africa, designed to develop the legal advocacy skills of African lawyers to advance the cause of women's rights in their countries. Under this program, exceptionally qualified law graduates from Africa are selected to study and work in Washington, D.C. Participants receive Master of Law degrees at Georgetown University Law Center and work as staff attorneys at public interest organizations in Washington on various legal and policy issues affecting the status of women. Missions participating in the pilot program are Ghana, Namibia, and Uganda. The program is implemented by the Women's Law and Public Policy Fellowship Program of Georgetown University.

Toward Food Security and Environmental Sustainability: Strengthening Women's Leadership

The African Women Leaders in Agriculture and the Environment (AWLAE) Project is a three-year effort (US$700,000) co-funded by the WID Office and the Bureau for Africa in FY 1992. Implemented through a grant to Winrock International, the Project will prepare 100 women professional leaders in the agricultural and environmental sectors in four countries (Ivory Coast, Mali, Uganda, and Kenya) with management, gender analysis, and strategic planning skills.

AWLAE will also establish four Gender Network Centers within existing institutions in the participating countries. The Centers will disburse annual research grants to promote research on women's roles in agriculture and the environment. One of the objectives of the Centers is to bring together statisticians and researchers to increase awareness of discrepancies in gathering and analysis of national statistics on women in agriculture and the environment, as well as to disseminate survey methodologies that produce accurate data on women. The Centers will also provide a mentoring service for girls and young women who wish to pursue careers in agricultural and environmental fields.

Gender Guidelines for the African Development Bank

Through USAID/Ivory Coast, the African Development Bank (ADB) requested A.I.D. assistance in enhancing the capacity of the Bank's operational and professional staff to effectively incorporate gender issues into the design and implementation of every Bank-funded project in three target sectors: agriculture, industry, and health and population.

In a two-phase response to the ADB's request, a team of gender experts first worked closely with key staff in the Bank—including representatives of the operations division and the Women in Development Unit—to develop user-friendly guidelines for attention to gender in each of the three sectors. Guidelines were designed to be directly and immediately applicable in the Bank's day-to-day operations. Second, in a series of sector-specific workshops, A.I.D. gender specialists trained Bank staff in the actual use of the guidelines in new and ongoing projects.

This approach couples collaborative design of gender-sensitive and sector-specific guidelines with training in the use of new tools. It has greatly strengthened the Bank's effort to institutionalize gender considerations in its policies, projects, and programs.

Bureau for Asia

In the Asia region, women's access to resources and decision-making power is often constrained by socio-cultural, economic, institutional, legal, and policy-related factors. These factors restrict women's capacity to determine their levels of education, their participation in the wage labor force, and, at a more personal level, even their decisions concerning the number of children they would prefer to have. A.I.D. views these issues as part of larger development problems rather than as just women's concerns.

The Bureau for Asia now operates in the following countries, covering East and South Asia as well the Pacific region: Afghanistan, Bangladesh, Cambodia, India, Indonesia, Mongolia, Nepal, Pakistan, the Philippines, Sri Lanka, Thailand (including ASEAN), and the South Pacific island countries (including Papua New Guinea). Among these A.I.D. programs, the mission in Pakistan is in the process of phasing out, while the programs in Cambodia and Mongolia are in their early establishment, and the program in Afghanistan is scheduled to shift the thrust of its work from cross-border humanitarian aid to development assistance.

Understanding of gender roles in subsistence agriculture societies can help assure that projects to increase household income also enhance family nutrition and health by reinforcing women's influence within the family.

Bureau Strategy and Initiatives

To foster broad-based development, the Bureau for Asia has adopted a three-pronged program:

- Supporting democratic pluralism and strengthening democratic institutions to capture the synergy of economic, social, and political development benefits for a larger group of citizens;
- Targeting the role of the family as a development focus through programs in agriculture, environment, nutrition, education, family planning, housing, and small and microenterprise development; and
- Strengthening the private sector (and through it, the link between business and development) to maximize GDP growth.

In FY 1991, when the Bureaus for Asia, the Near East, and Eastern Europe (ANE) were combined, the WID Office and ANE co-sponsored a conference, "Women, Economic Growth, and Demographic Change in Asia and the Near East." The conference demonstrated particular opportunities presented by women's participation in the labor force and in public life, identified constraints that women face in their varied market and non-market activities, and suggested ways in which women can be more fully and effectively integrated into A.I.D.'s development assistance efforts in the 1990s. The conference papers provided state-of-the-art data and analysis on the linkages between women's labor force participation, education, fertility, and legal status. In FY 1992, the new Asia Bureau and the Private Enterprise Bureau (PRE), with matching funding from the WID Office, jointly hired a full-time Women in Development Advisor through the GENESYS Project. The WID Advisor devotes 80 percent of her time to Asia and 20 percent to PRE. In her first six months, the WID Advisor responded to requests for

technical assistance from the USAID missions in Indonesia, Nepal, Sri Lanka, and the Philippines.

The Bureau for Asia has an active WID Committee, which in June 1991 took the initiative of sending a guidance cable to the region's missions, urging them to: 1) "ensure that all strategy documents include a well-defined framework that addresses gender issues appropriate to the development problems identified in each country context," and, 2) "to the extent possible. . . . collect gender-disaggregated data and analyze gender-based constraints and opportunities."

In FY 1992, the Bureau's WID Committee collaborated with the missions on updating the WID Action Plan for the region to reflect the Bureau's ability to provide the region greater support under the WID Office's GENESYS Project. The Action Plan encouraged missions to specify their plans to integrate gender considerations into their policies, programs, and projects; to improve staff skills on gender analysis through training workshops; to assure sex-disaggregated updating and increased use of their databases; and to improve the gender sensitivity of their programming efforts in three sectoral areas: the private sector, democracy and local governance, and the environment and natural resource management.

In FY 1992, the Bureau initiated a WID Officers' Support Network to provide selected resource materials on a regularized basis to the designated WID officers of all missions in Asia. The Asia Bureau in this period also intensified its efforts to build gender considerations into its strategic planning and evaluation process through PRISM (Program Performance Information for Strategic Management), the Agency-wide impact-monitoring exercise (see p. 28). The Bureau's WID Advisor participated in USAID/Indonesia's 1992 PRISM session to ensure that the Mission's strategic objectives focus on both women and men—and that indicators used to measure impact are responsive to gender issues.

During the FY 1992 Asia Regional Mission Directors' Conference, the Bureau also encouraged missions to request assistance from the Asia Bureau's WID Advisor on programmatic guidance, training, and other support for their WID-related interventions in their countries. One outcome of this conference was a half-day workshop on gender analysis conducted for senior staff in the Bureau.

Bureau Sectoral Highlights

The Bureau—responding to primary development objectives in most missions in Asia—is focusing its sectoral gender and WID assistance on the private sector, democracy and local governance, and environment and natural resource management. The women in development activities of individual missions continue to provide assistance in a broader spectrum of sectors on the basis of identified needs in specific countries. For example, microenterprise development, education, and family planning are program areas in which several missions in the region are making a significant impact on improving the lives of women.

In the private sector arena, many missions have recognized the importance of bringing women into the economic mainstream if their countries are to flourish, as demonstrated below in the section on mission highlights. In addition, a new, centrally funded Regional Asia Business Project requires implementing

Sustainable forest conservation and forest product processing requires skilled and committed workers. Here, women in Baif, India, tend seedlings in a tree nursery.

Pat Durst, USDA Forestry Support Program

USAID/SRI LANKA

The A.I.D. mission in Sri Lanka has a history of special attention to women in development concerns. In 1989, the Mission requested assistance from the WID Office to conduct a full review of its portfolio of programs for gender issues. In 1990, it commissioned the Marga Institute in Sri Lanka to carry out a comprehensive study of the status of women, with particular attention to the Mission's focus areas—agriculture, private sector development, natural resource management, and citizen participation in democratization—so that the findings could be used to strengthen the implementation of the Mission's projects. In 1991, the Mission's WID Officer developed a strategy paper on women in development for the Mission, and in 1992, the Mission requested technical assistance from the Asia Bureau's WID Advisor and the WID Office's Asia/PVO Liaison Specialist.

The Mission currently provides substantial assistance through the predominantly indigenous PVO community in Sri Lanka, funding activities such as Women in Need's legal aid program, the Asia Foundation's videos on dowry and domestic violence against women, and the Agromart Outreach Foundation's three-year program ($500,000) for an agro-enterprise development and marketing project targeted to women (see p. 54).

The Mission has made an institution-strengthening grant to the Sri Lanka Women's Chamber of Industry and Commerce through its Private Sector Policy Support Project. Under the Mahaweli Enterprise Development Project (a multi-million-dollar integrated rural development program), the Mission also has been training small- and medium-scale entrepreneurs, 25 percent of whom are women.

USAID/NEPAL

A.I.D.'s mission in Nepal, which crafted its first WID Action Plan in 1988, continues to seek assistance to integrate gender considerations into its activities. In FY 1990, a portfolio review of the Mission's projects revealed innovative and substantive commitment to the inclusion of women in USAID/Nepal's activities for reasons of both social equity and economic effectiveness.

The Asia Bureau's WID Advisor and the Asia/PVO Liaison Specialist from the WID Office were both invited to Kathmandu in mid-1992 to review progress made toward the goals set in 1990 and to recommend ways to improve mechanisms to institutionalize attention to gender concerns.

The visit led to the creation of an active WID Committee, chaired by the Mission Director. The visit also reinforced the role of the Mission WID Officer, who subsequently was authorized to dedicate 40 percent of her work time (up from 10 percent) to women in development activities. Finally, the visit resulted in the Mission's co-funding a workshop on gender considerations in development for the Mission's staff and its project implementing agencies.

In FY 1992, under its Rapti Development Project, the Mission completed a two-year, intra-household Gender and Farm Commercialization Study. Co-funded by the WID Office and the Mission, the study is a gender-differentiated analysis of both incentives for and results of the substitution of high-value commercial crops for traditional cropping patterns. The findings will enable the next phase of the Rapti Project to respond more effectively to specific, gender-differentiated needs of the community. Recommendations from this research include involving women in the training and technical assistance activities targeting cash crop production, and monitoring the effects of commercialization on intra-household income distribution and decision making to ensure that program actions do not result in gender inequalities that reduce women's status or participation.

In other program areas, the Mission's Development Training Project has set a target of 35 percent women participants. A recent Private Sector Training Needs Assessment conducted under the WID Office's GENESYS Project included gender considerations from the outset. The Health Office continues to support the Government of Nepal's commitment to its experimental Female Community Health Volunteer Program. The Democracy Program is particularly sensitive to the importance of involving women and working with and fostering the growth of local NGOs. A two-week leadership training program for women PVO leaders was held in April 1993 to help meet this goal. The Mission and the WID Office also co-funded a gender in development workshop for Mission staff, contractors, NGO leaders, and government officials.

Bureau for Asia

Dolores Weiss, A.I.D. Photo

Where rural women farm, run households, and care for children, cash-earning options are often limited to home-based night work; assistance and credit can help women avoid exploitative forms of such work by organizing their own microenterprises.

agencies and consultants to give attention to gender considerations.

For the Asia Bureau, democracy and local governance is a relatively new area of emphasis. In FY 1992, the Bureau participated in an Agency-wide study on democracy and gender, and in FY 1993 it is funding a study of women's participation in democracy in Asia as a companion to the evaluation of the Asia Democracy Program. The Bureau's WID Advisor and the WID Office's Asia Liaison/PVO Coordinator also provided technical assistance to USAID/Nepal and USAID/Sri Lanka on possible women in development initiatives within their respective missions' democracy programs. One outcome of this work was USAID/Nepal's sponsorship of a leadership training program for women NGO leaders in early 1993.

The Asia Bureau's regional Environmental Support Project has provided support to USAID missions in tropical forest management and biodiversity conservation, urban and industrial pollution prevention, coastal water resource management, and energy conservation. Its successor project will ensure even greater attention to gender considerations beginning in FY 1993.

Mission Highlights, FYs 1991 and 1992

A.I.D. missions in the Asia region have enhanced the integration of gender concerns into their work both in response to the Bureau leadership and in pursuit of their own strategic goals. Each mission has prepared a WID Action Plan in conjunction with the development of its country strategy. The following examples give a sense of the range of mission women in development activities during FYs 1991 and 1992.

USAID/Bangladesh has identified the lack of developmental opportunities for women as one of the country's most serious development problems. In FY 1992, the Mission launched a new five-year, $5-million project, Women in Enterprise Development, as a follow-on to their Women's Entrepreneurship Development Project implemented in the 1980s. Both projects have benefited from the leadership and active participation of the Mission's WID Officer, who is also one of its private sector officers (see also p. 7).

USAID/Indonesia. Under its Financial Institutions Development Project, the Mission has been helping (since the mid-1970s) two local financial institutions to become financially sustainable in providing credit for micro and small-scale enterprises. In FY 1991, as part of the final project evaluation, the WID Office reviewed the impact of these projects on improving the lives of women. The evaluation showed that women are strong financial clients—both as borrowers with good repayment rates and as savers. The programs have had a positive impact on the standard of living of borrower families.

USAID/Philippines. In FYs 1990 and 1991, the WID Office and the Mission jointly funded two studies to understand and improve the impact of policy reform on both women's and men's employment and entrepreneurship. As a result, USAID/Philippines in FY 1991 committed itself to develop a gender-disaggregated employment monitoring system under its Agribusiness Sector Assistance Program (see p. 41).

A.I.D. in the South Pacific. In FY 1992, the WID Office also collaborated with the Mission's Market Access and Regional Cooperation Program on a feasibility study of the international marketing prospects of the Tongan giftware industry, whose beneficiaries are mostly women-owned and women-operated small businesses and microenterprises. In the same year, the Mission also integrated gender issues into the design phase of its Profitable Environment Project, which identifies ways in which women can increasingly combine their efforts in enterprise development with natural resource management. With WID Office support, a WID Advisor was hired under the Project to oversee the appropriate integration of gender issues throughout the implementation stage.

Bureau for Europe

Women play a more active role in the economies of Central and Eastern Europe than they do in any other region of the world. This is in part a legacy of the socialist era, during which women were both encouraged and obligated to work. A.I.D. and World Bank studies show that women comprise nearly half the work force in Central and Eastern European economies (Figure 1). At present—as the cost of living escalates and purchasing power declines while these countries carry out their varied forms of "transition" to the market system and political pluralism—at least two sources of income in the family are acutely necessary.

Despite their high level of education, most working women in this vast region are in the relatively poorly paid, less prestigious occupations (Figure 2). Evidence to date suggests, moreover, that women's unemployment rates are rising faster than those of men. In a number of countries, job vacancy announcements specify the gender of applicants. In addition to structural shifts in these economies, other factors—such as gender-based employment regulations and a decline in the availability of subsidized child care services—are jeopardizing women's ability to find and keep work for which they are qualified. To meet the needs of their families, many women are turning to small business as an employment and income-generation alternative. They are eager to gain entrepreneurial skills to operate in the emerging market economies in their countries.

The region's women face other difficult problems in this period of transition. Women's political representation dropped dramatically in the first round of democratic elections, and women are seeking leadership and networking skills. Violence toward women is increasing, particularly in the context of political strife over nationhood and boundaries. The special problems of widows are another major concern. Women predominate in most elderly populations because of lower female compared to male mortality rates at virtually every age; the majority of women over sixty are likely to be living alone or with another family member rather than with a spouse. While Eastern Europe has the demography of the aging industrialized world, it has the income of the newly industrialized countries. This trend has serious economic and social implications for large numbers of older women—and the relatives to whom they turn if they can—when pensions are decimated by inflation and centralized social support systems are being privatized.

A.I.D. Assistance to Central and Eastern Europe: A New Approach

The Bureau for Europe, established in FY 1991, differs significantly from other A.I.D. regional bureaus in several ways that influence A.I.D. assistance, including

women in development efforts, in the region. The State Department rather than A.I.D. has the leadership role for development assistance to the region. The number of A.I.D. field staff in the region is very limited. The Regional Mission for Europe is located in Washington rather than in the field. Programs are regional rather than country specific. Assistance is being delivered by as many as 35 U.S. agencies and departments; thus A.I.D. is not working on the entire development front, but only on its allocated portions.

The first round of activities in Europe has stressed immediate humanitarian assistance and economic adjustment. The Bureau has had to put personnel and systems in place very rapidly. As a result, plans for monitoring and evaluation are still at an early stage. Sex-disaggregation of participant data for the Management and Economics Education Program is in place. PVO grantees have been required to disaggregate their data and systems by gender. Participant training selection requirements encourage at least 40 percent female participation.

The major emphases of the regional programs in Central and Eastern Europe are:

- **Democratic initiatives**—support for the development and strengthening of democratic institutions;
- **Economic restructuring**—help with the transformation of centrally planned economies into market-based systems;
- **Quality of life**—assistance with improving the basic quality of life, including health, environmental conditions, and housing.

DEMOCRATIC INITIATIVES

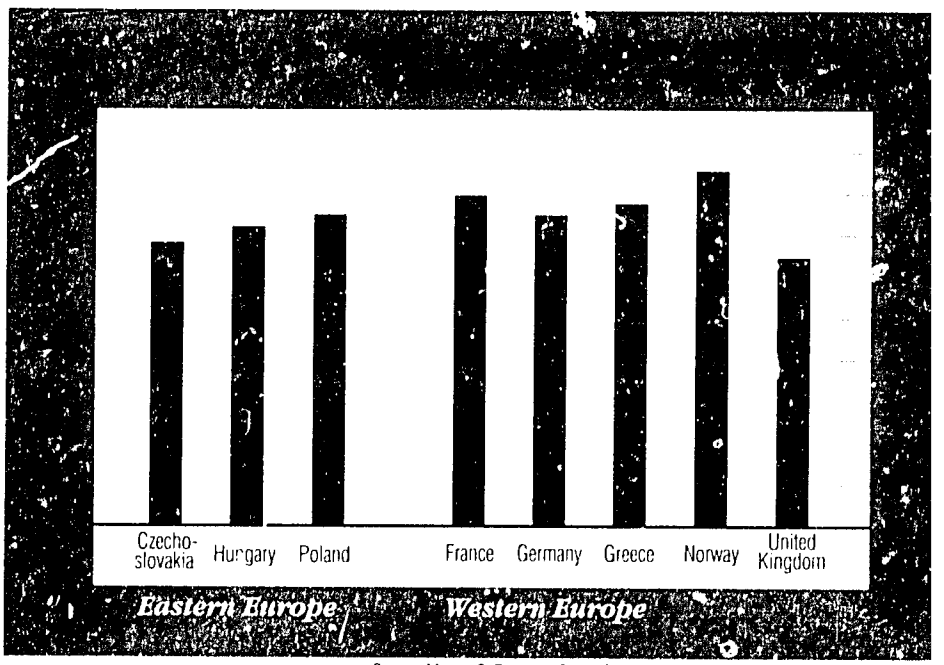
The Bureau for Europe and the WID Office have been focusing their efforts on:

- Increasing women's participation in elected and appointed political positions,
- Building women's leadership skills and enabling them to run for public offices, and
- Protecting women from sexual abuse in refugee and displaced situations.

Recent Highlights:

Women political leaders from Central and Eastern Europe established networks. In the fall of 1992, the Bureau for Europe and the WID Office co-sponsored a conference in Strasbourg, France, "The Role of Women and the Transition to Democracy in Central and Eastern Europe." The meeting was held under the auspices of the President of the Parliamentary Assembly of the Council of Europe. Participants from the United States, Canada, and Western Europe shared information with participants from Central and Eastern Europe about the practical challenges of building grassroots organizations and developing organizational leadership, and about the use of the mass media for these purposes.

Vocational training increased options for the children of former political prisoners in Albania. In 1991, the Bureau for Europe initiated support for an activity coordinated by the Organization for Educational Resources and Technological Training (ORT), a private voluntary organization. Imprisonment, detainment, and exile were widespread under Communist rule, and the lives and opportunities of the families of the accused were generally harmed and constrained as part of the punishment meted out. ORT trained eight adult daughters of former political prisoners how to train others. These women are now teaching courses in management, secretarial skills, architectural design, cabinet-



Source: Maxine S. Fong and Gillian Paul, for World Bank/CECSE, June 1992

making, electrical repairs, plumbing, masonry, and entrepreneurial skills. Most of the trainees are also women.

ECONOMIC RESTRUCTURING

Women's participation in the new economic systems in Eastern Europe is not merely a matter of social equity, but one of economic necessity. Key areas that A.I.D. has identified for ensuring women's participation in private sector activities include:

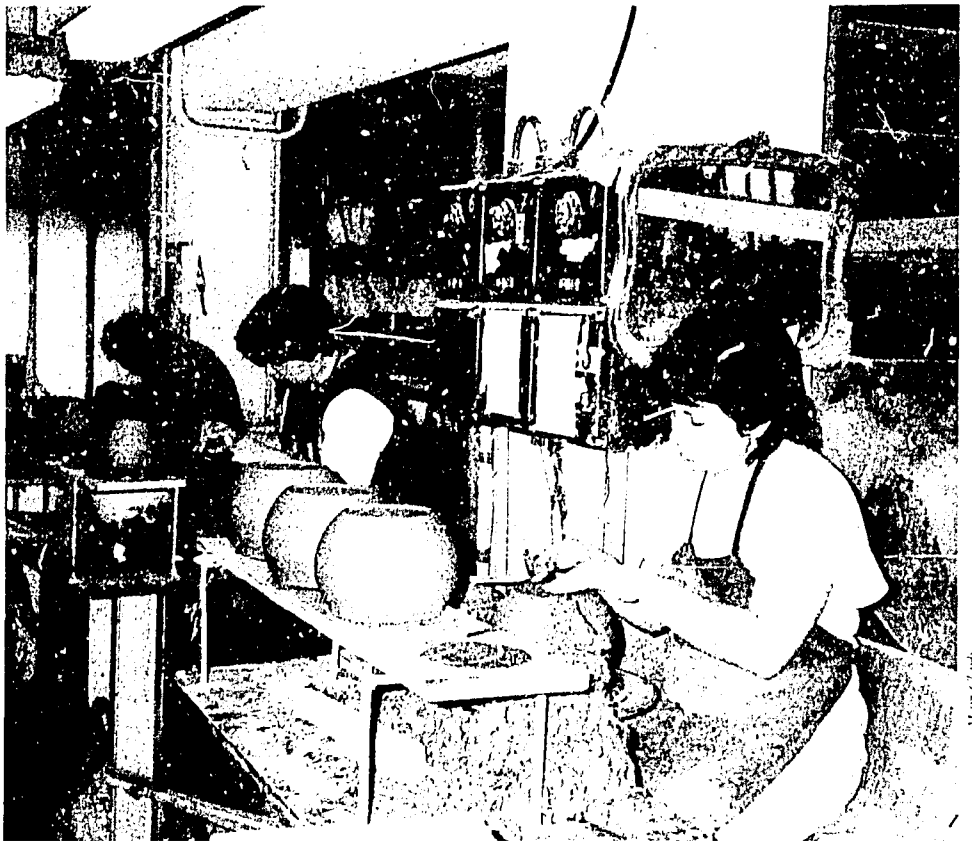
- Providing training to create opportunities for women to gain management and other skills needed for operating successfully in the private sector.
- Ensuring that A.I.D. business project networks include women's business associations.
- Adapting technical assistance to include sectors in which women are represented, such as trade-oriented service industries.

Recent Highlights:

Export promotion of crafts. Aid to Artisans, a private voluntary organization funded by the Europe Bureau, is helping women in Hungarian crafts cooperatives to strengthen their business skills and adapt their products for export to U.S. markets. American businesses are being helped to develop trade ties with these producers. This is an important source of employment for women, particularly for home-based workers.

Advanced technical training for the Albanian carpet weaving industry. Women comprise half of the managers and most of the workers in the Albanian carpet weaving industry. This industry represents over 3 percent of the country's total labor force and 13 percent of the female labor force. Due to a variety of factors—including outdated capital stock, lack of investment, and a need to update technical and marketing skills—only two of twelve factories were operating in 1991. At full capacity, the factories could generate an export value of $5.8 million a year—and sustain the employment of a great number of the country's women workers. To overcome some of the obstacles to production, the A.I.D. Regional Mission for Europe, in collaboration with the WID Office and the A.I.D. Office of International Training, launched a multi-year training project in 1992 to upgrade production and entrepreneurial skills by working with relevant U.S. businesses. This training will contribute to a larger effort to refurbish the industry being undertaken as part of a collaborative effort to which A.I.D. is contributing—an effort engaging the Albanian government, the private sector, foreign investors, and donors.

Pilot study of potential for women-owned private food-store chains in Poland. The WID Office and the R&D Bureau's Office of Economic and Institutional Development supported a 1992 pilot study on the establishment of private food-store chains in the Warsaw area as a business opportunity for women. In Poland, the formerly government-run food stores were for the most part operated by women. The creation of store chains could allow individual shop owners to work together to consolidate their procurement of goods and set up a profitable wholesale mechanism.



Mary Clark

A.I.D. assistance with new export marketing strategies is helping sustain women artisans' employment during the economic transition in Hungary.

QUALITY OF LIFE

Activities in this focus area included improving women's access to family health care and family planning services and identifying vulnerable groups likely to suffer more during the transition to a market economy (e.g., elderly widows, children, and youth).

Recent Highlights:

Training program improved Romanian women's access to family planning and reproductive health care services. In 1991, A.I.D. selected the Centre for Development and Population Activities (CEDPA), a private voluntary organization, to develop and implement a program to respond to Romanian women's expressed need for better alternatives to abortion through the establishment of modern family planning services (see p. 73 for an account of the progress of the CEDPA project).

Study of household income survey identified unemployed and elderly women as vulnerable groups. Analysis of the Luxembourg Household Income Survey in Eastern Europe was conducted in 1991 by teams from the U.S. Bureau of the Census along with Eastern European statistical offices and universities with A.I.D. support. Findings indicate that small households appear more vulnerable in Eastern Europe because many of them are pensioners. Retirement ages are low compared to those of Western Europe. Women have consistently higher unemployment rates. Children are also among those negatively affected, with the relative vulnerability of the old and the young varying across countries.

Elderly women and children are among the groups most in need of assistance to counter the negative side effects of this period of rapid economic changes in many Central and Eastern European countries.

Looking Ahead

Over the past year, the Bureau for Europe, the WID Office, and the Regional Mission for Europe have recognized the need for a women in development action plan tailored to the region's characteristics. Program and project staff in the field and Washington will participate in women in development training. Gender disaggregation of relevant variables will be built into the monitoring and evaluation system as it is developed. The Bureau will also introduce mechanisms for the coordination of women in development policy, systems, and procedures among U.S. governmental agencies providing assistance to Central and Eastern Europe.

Bureau for
Latin America and the Caribbean

A.I.D. Photo

In situations of economic upheaval and food insecurity, women's jobs on food-for-work infrastructure construction projects can help assure adequate nutrition for both women and their families.

The Bureau for Latin America and the Caribbean (LAC) identified two major strategic objectives during FYs 1991 and 1992: broad-based, sustainable economic growth and stable democratic societies. Within this context, three major priorities were outlined:

- Economic development, trade, and investment;
- Environment and natural resource management; and
- Democratic initiatives.

The strategy for integrating gender into this overall framework is set forth in the Bureau's updated WID Action Plan, adopted in FY 1992, which calls for ensuring that gender concerns are integrated into program objectives, action plans, and performance reviews. To achieve this, the Bureau stepped up its gender training and increased its technical support to field missions on gender issues. Preliminary assessments indicate positive results: all missions are now including gender in their project performance reports—a dramatic increase from previous years. Attention to gender impact in program-level reporting has also increased.

With joint funding from the WID Office, the LAC Bureau in early 1992 hired a full-time WID Advisor, through the GENESYS Project, to contribute a gender perspective to setting program objectives and developing program-level monitoring and evaluation systems. The WID Advisor works closely with the Bureau's WID Working Group (which includes representatives from its program, sectoral, and geographic offices), WID officers, and the WID Office liaison for the LAC Bureau.

During 1992, the LAC Bureau's WID Advisor and staff members of the WID Office and its GENESYS project provided field-level technical assistance to 10 missions in the region; this assistance ranged from help with the development of missions' women in development objectives to the design and implementation of household survey research. In addition, the WID Office provided technical assistance to Honduras, the Caribbean Regional Office, and Guatemala under the R&D Bureau's Ecology, Community Organization, and Gender (ECOGEN), Social and Institutional Aspects of Regional Resource Systems (SARSA), and Development Strategies for Fragile Lands (DESFIL) projects.

In June 1992, the LAC Bureau became the first A.I.D. regional bureau to conduct a workshop for senior management on integrating gender into program strategic objectives. This workshop, carried out with the strong support of the LAC Bureau leadership and the assistance of the WID Office, marked an important step in implementing the Bureau's women in development mandate. In January 1993, LAC Washington staff received training on how to review and help improve mission program reporting with respect to people-level and gender impact.

Field missions in the LAC region report extensive efforts to integrate women in development and gender issues into their activities. The following sections illustrate regional highlights from FYs 1991 and 1992.

Economic Development, Trade, and Investment

Beginning in FY 1991, USAID/Nicaragua and the WID Office funded a program through the Central American Business Administration Institute (INCAE), to increase the region's pool of professionals, including women. The program is examining and assessing existing labor statistics on the participation and distribution of women in the public and private sectors; conducting research on selected groups of women managers in Nicaragua and Costa Rica; and providing management training for women executives. In addition, the program will result in an action plan to fully integrate gender issues into the curriculum of INCAE, which is the primary management training institution in Central America.

In Jamaica, the A.I.D. Mission's Microenterprise Project, begun at the end of FY 1990, was designed to include a strong component on women in development. The Project very quickly developed into an effective means to assist women micro-entrepreneurs with stabilizing and/or expanding their businesses. Data from lending agencies shows that almost 64 percent of the borrowers overall are women, and nearly 90 percent of borrowers with a woman-operated lending agency are women.

In Bolivia, *Pro Mujer*, a private voluntary organization, received USAID/Bolivia funding in FY 1992 for an innovative program that provides nearly 600 women in the city of El Alto and rural areas of the highlands with access to credit through community banks. The program also extends technical assistance to the Women in Business Administration Institute to make its members' com-

USAID/HONDURAS: A Strong Focus on Women in Development

During the last two years, USAID/Honduras has taken major steps to integrate gender concerns into its programs. Training received by some 100 Mission employees in October 1991 helped clarify the gender concept and reasons why the participation of both women and men should be considered in project design and implementation. The Mission's approach has evolved from attempting to isolate and address "women only" needs toward enriching projects through gender-sensitive strategies to assure that women as well as men participate in programs as agents of change and development. The following examples illustrate recent successes:

Employment Creation. The 1988 Honduras Census reports a strong increase in the participation of women in agriculture and fishing activities (from 18 percent in 1974 to 33 percent in 1988). This growth was due to the country's expanding export agroindustry, which is employing increasing numbers of workers on shrimp farms and for vegetable and fruit packing. The Mission's Export Development and Services Project's goal is to promote the expansion of nontraditional exports. This project, implemented by the Honduran Federation of Agricultural Producers and Exporters Associations, has generated 8,214 jobs—mostly in packing, processing, and greenhouse operations; 26 percent of these jobs are held by women. So far, the Federation has directly helped 174 export projects, which in turn have generated over $16 million in foreign exchange earnings for Honduras and employment for over 11,000 people—30 percent of whom are women.

Constructive Policy Change. The effects of the Mission's Policy Analysis and Implementation Project are expected to be positive and felt at both the institutional and sectoral levels. One striking example is the country's new Agricultural Modernization Law approved as a result of this effort. A section of the new law eliminates discrimination against married women farmers by granting them title to the land owned by their husbands in the event of the death or disability of their husbands.

Expanded Credit Access for Small Business. One of the main problems confronting the owners of small businesses and microenterprises (especially women entrepreneurs) is that they do not have access to commercial credit. In Honduras, over 80 percent of the total loans in the banking system are disbursed to men. The Mission's Small Business II Project breaks this traditional barrier and provides credit and technical assistance to all who have viable market projects. The financial institutions (commercial banks and private voluntary organizations) that participate in the project have disbursed nearly 25,000 loans, which have created over 18,700 new jobs. Approximately 55 percent of the loans disbursed went to women-owned or women-managed enterprises. The project introduced methods to give women access to credit. For example, USAID/Honduras actively supports an income-generation project that uses the village bank approach to assist impoverished women to obtain short-term working capital.

mercial activities more profitable. *Pro Mujer* reaches about 1,300 women a month with health, family planning, literacy, and credit programs. A.I.D. funding to another organization, PRODEM, has helped to provide thousands of women with loans. PRODEM has now evolved into Banco Sol, the first private commercial bank ever created to serve microenterprises (see also p. 37).

Environment and Natural Resource Management

In 1991, as part of A.I.D.'s Global Climate Change Project, USAID/Brazil launched an innovative activity in the Amazon region that relies on women's knowledge, skills, and labor. With assistance from the WID Office, the Project ensures the appropriate consideration of gender through training, research, and technical assistance (see also p. 53).

In Ecuador, the A.I.D. Mission's Sustainable Uses of Biological Resources (SUBIR) Project, initiated in FY 1991, focuses on the importance of regional ethnic characteristics and diverse gender roles to project interventions. Among other things, SUBIR seeks to alter patterns of income generation for households living near national parks and other environmentally protected areas—so that local residents can become less dependent for their livelihood on forest extractive activities. Since both men and women in these areas contribute to household income and subsistence, both were taken into account in project design (see also p. 53).

In FYs 1991 and 1992, USAID/Guatemala included 50 women home economists as participants in several training programs in the United States on integrated pest management techniques. The quite high number of female participants is significant, as technical information regarding pesticide application traditionally has been the domain of male extension agents in Guatemala. Participants learned about health and safety issues for disposal and storage of chemical products, non-formal and adult education and extension methods for target audiences of farmers and homemakers, and proper techniques for pesticide use. On their return to Guatemala, the women were able to integrate what they had learned into their work of promoting family gardens and the safe use and storage of toxic materials in the home setting.

Democratic Initiatives

Over the past two years, the WID Office and A.I.D.'s Regional Housing and Urban Development Office (RHUDO) for South America in Ecuador have collaborated on a two-year Women and Municipalities Project with the International Union of Local Authorities in nine countries (Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Paraguay, Peru, and Venezuela). The project has been successful in strengthening the inclusion of gender considerations in municipal-level policy making (see also p. 60).

In Jamaica, the Sustainable Justice Reform Project was initiated in FY 1992 to a) enhance the quality of Jamaica's justice system through policy research assistance, b) upgrade key facilities and legal resources, and c) train legal system personnel. The Project will also assist the Government of Jamaica with making the legal system more efficient. An analysis conducted at the project design stage included a deliberate emphasis on women as beneficiaries of training and as users of the three family courts in which domestic matters are settled. These three courts respond primarily to the legal needs of women and children, and they provide counseling to poor families to prevent instances of domestic violence.

In Bolivia, women in policy-level and leadership positions in the government and private sector have received professional training over the past two years as part of USAID/Bolivia's Training for Development Project. The Project is designed to enhance the development of Bolivia's democratic system and to promote the country's economic recovery. Women leaders participated in 6 long-term and 81 short-term training courses in business administration, finance, marketing, economics, agricultural economics, and public administration.

In September 1992, USAID/Bolivia funded a social policy analysis unit within the Bolivian Ministry of Planning and Coordination and conducted a seminar on the status of Bolivian women in various sectors, including health and education. Top government officials and representatives of the donor community and the private sector participated in the discussion on key policy issues affecting women in development. Important questions were raised about women's current level of participation in the national development process. The seminar contributed to the creation of a national program in the government to oversee the implementation of women in development policies across several sectors. Recommendations were incorporated into three draft laws on WID policies that President Paz Zamora submitted to the Bolivian

Social Policy National Council for review and implementation.

Looking Ahead

There is a strong commitment within the LAC Bureau to strengthen the incorporation of gender in the planning, implementation, and evaluation of development assistance to the region. With technical assistance from the WID Office, USAID/Bolivia and USAID/Ecuador funded national rural household surveys in FY 1992 in order to formulate more effective rural and agricultural policies and programs. The surveys were designed to provide baseline data on rural households, especially on those segments of rural populations previously overlooked by policy planners. Information on labor roles, financial responsibilities, and access to and control of resources were all sought on a gender-disaggregated basis.

The WID Office specialist from the GENESYS Project worked with the national bureaus of the census and other host country officials in both countries to design the surveys. Data from the surveys are now being used to improve development efforts. Information from the surveys is extremely important to assessing the sociocultural and economic context within which programs must be designed and implemented, as well as in later reporting on project and program impact. This kind of systematic assessment and reporting is critical to improving development impact.

The Washington Bureau and some field missions are also planning training in 1993 for program and project officers and key contractors on how to integrate gender considerations into field activities.

Bureau for the Near East

Established as a separate regional bureau in 1991, the Bureau for the Near East covers those Maghreb countries and territories of the Middle East and North Africa in which A.I.D. currently has operating programs: Yemen, Oman, Jordan, Egypt, the West Bank, the Gaza Strip, Tunisia, Morocco, Lebanon, and Israel.

Throughout the region, women are playing a critical role in their countries' social, political, and economic development. Among and within the region's countries, however, women's position varies widely. Some women are maintaining traditional Islamic roles, while others are adopting Westernized and secularized patterns of behavior. Many women seek some of the social and economic advantages typical in the West but reject changes perceived to threaten Islamic values and family ties.

The Near East Bureau's recently adopted general development goals within its strategic objectives include: economic growth; high levels of employment; effective and accountable governance; smaller, healthier families; and more efficient use of water resources. Addressing the cross-cutting factors of gender and women in development is critical to the achievement of these goals and objectives. In FYs 1991 and 1992, the Bureau collaborated with the WID Office on several activities targeting women, including monitoring, research, evaluation, training, basic education, family planning, and agriculture. A WID Regional Technical Advisor, co-funded by the WID Office and the Near East Bureau through the GENESYS Project, joined the Bureau in early 1993. The WID Advisor will provide technical expertise on gender issues to all Near East projects and programs, with a focus on the Bureau's work in the area of governance.

The Bureau has been providing support for women's needs and interests through its field missions, most of which have active women in development (WID) officers and committees. Several missions (notably those in Egypt, Morocco, Jordan, and Yemen) have very strong WID programs. In FY 1991, for example, USAID/Yemen focused a major portion of its program on improving the status of women, largely through activities in family planning and maternal/child health. In FY 1991, USAID/Morocco—together with the WID Office—reviewed its entire project portfolio and developed indicators to measure women's progress in several of its key projects as well as in its overall strategy. In FY 1991, USAID/Egypt's WID Committee focused its efforts to improve women's lives in three major areas: agriculture, microenterprise, and political participation.

During the Gulf Crisis, many programs in the region were curtailed, and those of the missions in Yemen, Jordan, and Tunisia were drastically cut, yet women in development activities—serving humanitarian goals—remained active in these missions.

Furthermore, the WID Office and the Near East Bureau gave special attention to two critical issues:

- Improving women's legal status and political participation, and
- Increasing women's economic participation.

Women need education and training to find jobs in the industrial sector—especially if they hope to move from the lowest paid repetitive tasks to supervisory and other higher-paid work in manufacturing.

Legal Status and Political Participation

In the area of women's legal status and political participation, the WID Office in FY 1992 collaborated with USAID/Jordan in providing technical support to the Jordanian National Women's Committee. The WID Office helped the Committee develop a national strategy and plan of action. The Committee was chaired by Her Royal Highness Princess Basma Bint Talal and included several members of the Jordanian Cabinet, leading academics, and representatives of women's grassroots organizations. The strategy includes specific proposals and action steps to: (a) increase women's participation in the labor force; (b) promote women's legal rights and literacy; and (c) improve women's social status. The strategy is to be initiated by the Committee together with the Jordanian Business and Professional Women's Association before the 1995 United Nations World Conference on Women.

Another A.I.D. activity was launched in FY 1992 in Tunisia, where the WID Office is collaborating with the Mission to provide technical support to the *Union National des Femmes Tunisiennes* (UNFT), the major Tunisian women's organization. The UNFT recently moved from the public to the private sector. This transformation has allowed the organization to broaden its base of support and to take on an advocacy role. With A.I.D. support, the UNFT is conducting an opinion poll of women's status and monitoring women's "image" in the media with a view to formulating appropriate action recommendations.

In FY 1991, the WID Office and the then-Asia/Near East Bureau collaborated on a study entitled *Women and the Law in Asia and the Near East.* That study elucidates the complex, often subtle, ways in which the law limits women's autonomy, their options, and their socio-economic participation. It demonstrates that providing women with skills and tools to enhance their opportunities is ineffective unless women have the right to fully utilize these abilities and benefit from them.. The study recommends that A.I.D. view women's legal status as an independent element of its WID strategy, to be given specific attention in both policy formulation and project identification and implementation processes.

Economic Participation

The WID Office and the Bureau also collaborated in FYs 1991 and 1992 on several activities designed to increase women's economic participation. In Egypt, the Mission and the WID Office supported the study, *Egyptian Women and Microenterprise: The Invisible Entrepreneurs*—one of the first in-depth surveys of female entrepreneurship. The study focused on determining the nature and extent of women's participation in the informal sector as owners and operators of microenterprises by examining activity sectors, business size, ownership patterns, types and numbers of employees, profitability, failure rates, financing, assets, production levels, and markets. The study also identified gender-based constraints in the informal sector and suggested interventions in the policy and institutional environments to alleviate constraints faced by women entrepreneurs. The study provides direction for USAID/Egypt's new project

interventions in small and micro-enterprises and identifies changes in existing projects that would help address the needs of women entrepreneurs. USAID/Morocco is currently conducting a similar year-long survey on women in agribusiness in Morocco. The majority of agribusiness workers are unskilled women involved in food processing and production. As part of the survey, data are being collected on 60 firms in 7 economic areas, and some 1,500 interviews are being conducted. The research results will be utilized in the Mission's Agribusiness Program.

In FYs 1991 and 1992, the WID Office joined USAID/Yemen in helping the Family Productive Centers develop a two-year plan of assistance for training in small enterprise development and operation. Begun in 1989 under the Ministry of Social Affairs, these Family Productive Centers train women in productive activities to decrease their dependence on public assistance. The training program will assist these centers in making sound business decisions about marketing and product development.

The WID Office also worked with USAID/Yemen to assess how the Yemeni Women's Associations network might provide basic education for girls out of school. Since U.S. assistance to Yemen was drastically curtailed during and after the Gulf War, the Mission hopes that these activities can be carried out by other international donors in Yemen. Even with limited resources, the Mission is maintaining its commitment to women in development issues and will be devoting the bulk of its funds to enhancing women's position and promoting their participation in Yemen's economic development.

Other USAID missions in the region also have also made strong commitments to training women. In FY 1991, USAID Morocco and the WID Office worked together to evaluate and expand the participation of women in the Mission's Development Management Training Program (see also p. 75). In Tunisia, the Mission set similar goals to ensure the inclusion of women in its private-sector training activities. In both countries, mission staff consider training to be an essential means of bringing women into their larger privatization programs.

In FY 1991, the WID Office also worked with missions in the region to summarize useful research findings and interventions that have been generated from A.I.D. women in development work in the field over the past 20 years. The results were presented in *Engendering Development in Asia and the Near East: A Source Book*. This source book has been disseminated to all USAID mission staff to improve their ability to respond effectively to gender issues in their projects.

Looking Ahead

The WID Office will continue working with the Near East Bureau to expand its work on women's legal status as well as to improve women's economic and political participation in the region. Although the Bureau has reduced its involvement in basic education, it will encourage the missions to include more women in training provided under other sectoral activities. The WID Office also plans to assist missions with incorporating information obtained through microenterprise and agribusiness surveys currently under way into their future project design and evaluation. As these studies are completed, the Bureau and the WID Office will use their findings to develop a Bureau strategy and funding mechanism for promoting women's political and economic participation in the region.

AID Photo

In the Near East—and other world regions—A.I.D. assistance is helping local women leaders and women's organizations promote women's literacy and education about their legal rights.

K.H. Lamar, ISI, A.I.D.

It has often been observed that what is not counted generally goes unnoticed. To ensure that women are adequately represented in development policies, programs, and projects in particular countries and regions, we must know how they are faring socially, economically, and politically—both compared with men and compared with women in other socioeconomic, ethnic, religious, and generational groups. Such information provides a basis for effective development planning, monitoring, and measurement of impact and sustainability.

A.I.D.'s Evaluation Initiative: Considering Gender

Since 1991, the WID Office has joined in the Agency-wide Evaluation Initiative led by the Center for Development Information and Evaluation (CDIE). The aim of the Initiative, launched in October 1990, is to strengthen the role of evaluation throughout the Agency in order to provide a basis for better program and policy decisions and more convincing performance reporting for external accountability.

The need to increase gender considerations in evaluation was evident from recent project evaluation reports. In 1991, CDIE's review of the coverage and quality of a sample of 268 A.I.D. project evaluations for FYs 1989-1990 showed a decrease in attention to gender issues and sex-disaggregated data since the preceding two-year period. Only

In many countries, A.I.D. works with local partners to collect important data for improving the design and results of its strategies and programs.

26 percent of the evaluations included gender considerations, and only 7 percent reported on project objectives on a sex-disaggregated basis. Of the 67 percent of evaluations reporting that training had been provided, only 25 percent stated that women had been trained. While 66 percent of the projects reported direct project services and benefits provided to people, only 19 percent suggested that women had received services and benefits. However, 44 of the 50 evaluations with this finding had inadequate data to determine the share of benefits received by women. The share of benefits reported ranged from 1 to 3 percent. Analysis of the 1991-1992 project evaluations will begin in early 1993.

Annual Budget Submissions (ABS) could also provide a means of tracking A.I.D. allocation of resources to women in development. All A.I.D. missions are required to report the allocation of funds spent on women's projects and women-integrated projects under a special interest (SI) code. There is evidence, however, that the process needs improvement. A 1991 analysis of a small sample of ABS documents from the Latin America and Caribbean region revealed inconsistencies between the semi-annual reporting of women in development activities and the budgetary data presented in the ABS. Although women in development activities were cited in the project reviews and supported with sex-disaggregated data, often they were not coded in the ABS reporting. For example, one of the missions had established "improved basic education" as a strategic objective. The project review mentioned "promotion of girls' education" and interventions designed for "disadvantaged girls," yet the budget reporting did not mention any appropriation of funds for women in development.

As part of the Evaluation Initiative, A.I.D in FY 1991 increased its attention to gender issues and sex-disaggregation of data. New monitoring and evaluation systems do not yet, however, capture the full range and extent of the Agency's women in development activities. It takes time to design and implement monitoring and evaluation systems—and even longer for measurable impacts to become observable.

Since 1990, A.I.D. has been moving beyond tallying women in development systems and procedures toward monitoring and evaluating the effectiveness and impact of particular program and project strategies on women as well as men. The current approach encompasses three types of efforts:

- **Strengthening existing systems** by incorporating gender analysis and sex-disaggregated data into existing reporting, monitoring, evaluation, information management, and decision making systems at the central, regional, and country levels.
- **Building knowledge and skills** in the use of gender analysis and sex-disaggregated monitoring and evaluation data—through training and technical assistance—to improve strategic planning and management decisions at the project, program, and policy levels.
- **Facilitating inter-agency coordination** through collaboration with other U.S. agencies, bilateral and multilateral donors, and universities to improve sex-disaggregated

Gender Information Tools for Monitoring and Evaluation

Gender Analysis is the assessment of men's and women's economic, social, or political roles and responsibilities as they affect their opportunities and obstacles to participate in and benefit from development efforts. Gender analysis is becoming a part of the design, monitoring, and evaluation analyses of all A.I.D. projects, programs, and policies.

Sex-Disaggregated Indicators of the situation of people in any given country present a statistical baseline picture of the comparative economic, political, and physical circumstances of women and men. This picture enables identification of development problems and provides a means of tracking change. These indicators do not, however, provide a direct measure of A.I.D. performance or explain why change has occurred.

Country Program Performance Monitoring tracks Mission performance toward achieving a focused set of strategic objectives. Where relevant, these objectives are sex-disaggregated.

Key Actors in Women in Development Performance Monitoring and Evaluation

1. CDIE's Systems Design Support (SDS) Division. This division has developed and manages an Agency-wide program performance information system (PRISM) that enhances A.I.D.'s ability to clarify program objectives, measure performance, and apply performance information in decision making at all organizational levels.

2. CDIE's Program Operations Assessment (POA) Division. This division of CDIE conducts central program evaluations of projects and programs and of selected A.I.D. operations and management systems to inform strategic decision making.

3. CDIE's Economic and Social Data Support Services (ESDS). Through ESDS, the Development Information Office provides access to major databases, including U.N. women in development statistics. ESDS also offers technical assistance to the regional bureaus in setting up integrated management information systems.

4. The WID Office and its Gender in Economic and Social Systems (GENESYS) project. Activities complement CDIE's PRISM project, particularly in providing monitoring and evaluation technical assistance at the project level.

5. A.I.D.'s Research and Development Bureau and its Women in Development Action Group. The Bureau designed and continues to support some of the major databases, such as the Demographic and Health Survey used by many A.I.D. missions to measure progress toward their strategic objectives.

6. A.I.D.'s regional bureaus and missions, with support from the regional WID advisors and WID working groups. The scopes of work for the regional WID advisors include assistance to the bureaus and missions in integrating gender considerations and sex-disaggregated data into the development of bureau guidances and the development of mission monitoring and evaluation systems.

7. The Private Enterprise Bureau's Microenterprise Management System (MEMS). This system provides sex-disaggregated data on loans, ownership, and employment for the Agency's microenterprise assistance.

statistics worldwide, to exchange data and lessons learned, and to avoid wasteful duplication.

The WID Office provides leadership and plays a catalytic role in accounting for A.I.D. performance in women in development. CDIE and the Bureau for Research and Development play coordinating and analytical roles. The vital functions of monitoring and evaluation design, implementation, and evaluation of country and regional development programs are carried out by the Agency's regional bureaus and missions, with technical assistance from the WID Office and bureau WID advisors.

Accomplishments, FYs 1991 and 1992

Strengthening Existing Systems

Country and Agency Performance Monitoring. In FYs 1991 and 1992, CDIE put systems in place to improve A.I.D.'s overall monitoring and evaluation. The Agency is relying on CDIE and its Performance Information for Strategic Management (PRISM) project to contribute substantially to the monitoring and reporting of Agency efforts in women in development. Sex-disaggregated data and gender considerations are being integrated into all aspects of the Agency's program performance monitoring system and all components of the PRISM project for implementing and maintaining that system. These components include:

- ***Guidance*** on selecting strategic objectives, choosing appropriate indicators, and measuring and reporting performance. For example, in 1991, guidance to missions recommended stating objectives and indicators at the level of impact on people and sex-disaggregating them where relevant.
- ***Training*** and workshops on program performance measurement and strategic planning. One 1992 example was a workshop on PRISM methods aimed at expanding the pool of people competent to participate in A.I.D. technical assistance; the workshop addressed gender issues throughout.
- ***Technical Assistance*** to help field missions and offices establish program performance monitoring and reporting systems. For example, gender issues were addressed in 1991 and 1992 technical-assistance team planning sessions, and gender specialists participated on teams.

Examples of Gender Orientation in Country Program Strategies, FY 1992

GUINEA. To achieve its strategic objective of "the growth and increased efficiency of agricultural markets," USAID/Guinea will help improve financial and investment advisory services in the agricultural sector. Progress will be measured by changes in the amount of private sector agricultural lending, client investment and repayment rates, employment levels, and the number of clients accessing investment and marketing information. These indicators will be sex-disaggregated.

DOMINICAN REPUBLIC. The Mission will measure progress toward its strategic objective of "participatory democratic reform" in terms of awareness and perception of an open participatory decision making process among male and female citizens. The Mission has focused on: 1) the provision of democratic education among males and females as measured by the citizen awareness of the advantages of a participatory democratic system; and 2) the achievement of electoral reform as measured by women's and men's confidence in the fairness of the electoral process.

NEPAL. One of the Mission's strategic objectives is "increased use of family planning, child survival, and malaria control services." Among the means to achieve the objective is increasing the availability and quality of child survival services in the area. Indicators of progress include the number of families served by women-to-women health education in four project districts, the number of mothers in each project district able to prepare Oral Rehydration Therapy (ORT), and the number of mothers in each project district able to correctly use ORT.

MOROCCO. Under the Mission's strategic objective of "expanding the base of small and medium enterprises (SMEs)," women have been fully incorporated into the program performance measurement system. Among the indicators to measure progress toward this strategic objective is the number of SME establishments created, disaggregated by gender of owner. The Mission has focused on increasing access to business financing, as well as on strengthening entrepreneurial and business skills. Measures include the value of commercial credit to SMEs, by gender; and the average loan size to SMEs, by gender. Strengthened skills are to be measured by average profitability of SMEs (in terms of return on capital, assets, and sales), by sector and gender.

• ***The PRISM Database*** (currently drawn from mission reports to regional bureaus) for monitoring A.I.D. program performance. In 1992, for example, CDIE analyzed mission strategic objectives and indicators in the database to see to what extent they were stated in terms of impacts on people and gender-oriented.

Building Gender Monitoring and Evaluation Skills

Regional Bureaus. In the Africa, Asia, and Latin America and the Caribbean regions, monitoring and evaluation were enhanced in FYs 1991 and 1992 through the efforts of the recently or newly appointed bureau WID advisors (see also pp. 9, 12, and 20). Collaborating with evaluation and program officers in their bureaus, as well as with staff in CDIE and the WID Office, the bureau WID advisors are including gender issues and sex-disaggregation of key data in bureau program performance measurement and other reporting guidance sent to the field. The WID advisors have also prepared gender analyses of the program performance reported by the missions, and they provide technical assistance to the field on integrating gender considerations into monitoring and evaluation.

The Bureau for Research and Development. In 1992, the senior staff of the Bureau for Research and development formulated a strong Women in Development/Gender Strategy that superseded the earlier Bureau WID Action Plan. One of the goals is "improving Bureau and Agency effectiveness by developing methodologies and institutionalizing gender assessment." To accomplish this, the Bureau's Women in Development Action Group will in FY 1993 select sectoral indicators and develop gender assessment methodologies. The Bureau has also convened an indicators subgroup within the WID Action Group for this purpose.

Training, Workshops, and Technical Assistance. In 1992, CDIE's PRISM project and the WID Office conducted a workshop for forty A.I.D. Washington staff selected from all bureaus to assess the Agency's progress in incorporating people-level data and gender considerations into its performance monitoring and evaluation systems and to explore impact indicators for major development areas—including economic growth, education, health, population, and democratization. Follow-up workshops will be conducted in the future to monitor

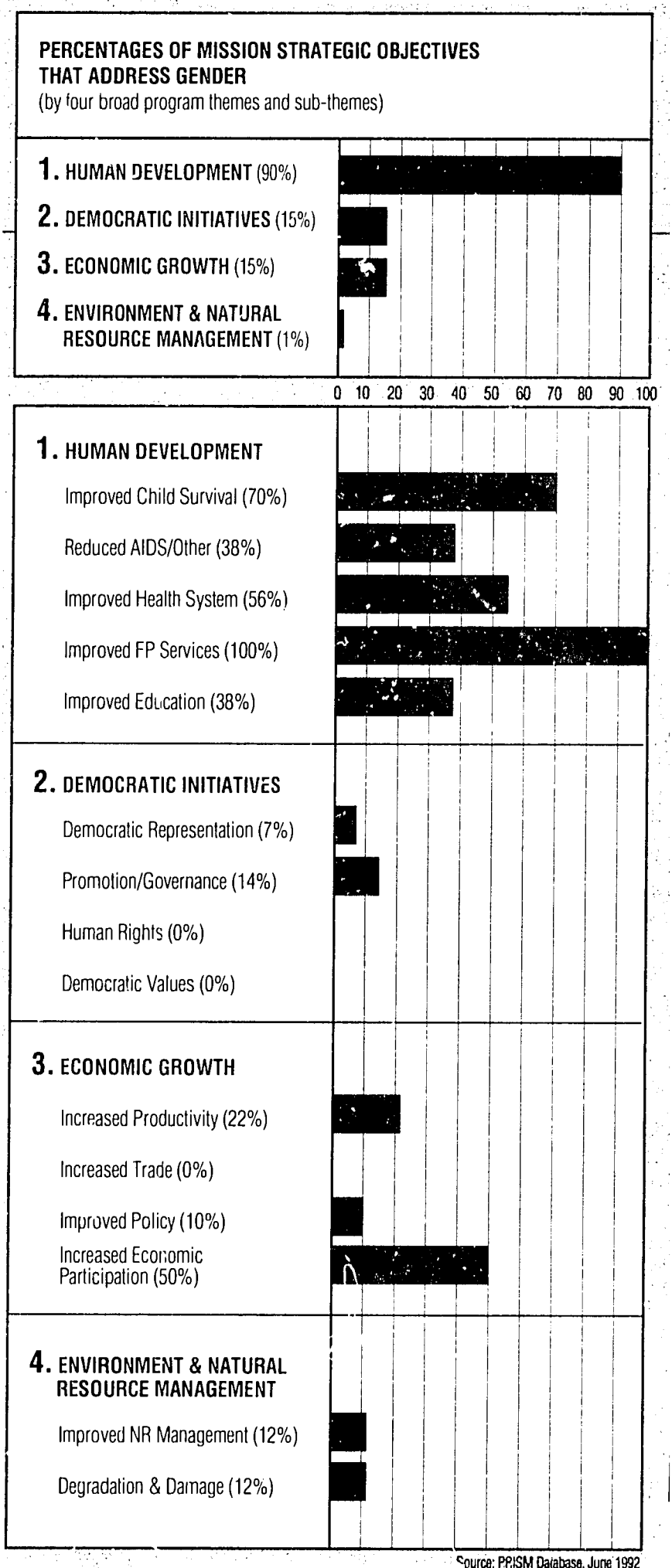
Tracking Gender Considerations in Field Program Strategies:

A mission's "strategic objectives" are a key element of a country program strategy. They are statements of development results that a mission believes are within its manageable interest to achieve within a 5- to 8-year timeframe. An objective that addresses gender makes specific mention of the gender(s) of the targeted beneficiaries.

To present a picture of what A.I.D. is doing in the field, CDIE in 1991 used the PRISM database to categorize 185 strategic objectives (SOs) submitted by 55 reporting missions into fifteen program areas. These, in turn, were grouped into the four broad development program themes shown in the accompanying figure.

PRISM coverage and the resulting picture are still sketchy. Activities in Europe and in the Newly Independent States (NIS) formerly part of the Soviet Union are not included. Also missing are many centrally funded programs of the Research and Development Bureau, the Private Enterprise Bureau, or the Bureau for Food and Humanitarian Assistance.

Within the available array of strategic objectives, the strongest gender orientation was registered in the human development category. (It should be noted, however, that most of the health and population objectives are not sex-disaggregated per se, but specify women as the beneficiaries; ideally, data on men should also be included.) Gender orientation was lowest in the environment and natural resource management and economic development categories. The system is too new to have impact data; indicators are just beginning to be tracked. The accompanying graphs show data reported for 1992.



Agency progress and to develop skills to use gender data to improve strategic planning.

The GENESYS Project of the WID Office has provided technical assistance in monitoring and evaluation that complements the work of the PRISM system. For example, GENESYS assisted USAID/Ecuador in developing sex-disaggregated, people-level indicators for the Mission's Sustainable Use of Biological Resources Project and the Agricultural Research and Extension Project. The GENESYS project trained mission staff and contractors in Costa Rica and Honduras in gender-sensitive monitoring and evaluation.

Facilitating Inter-Agency Coordination

Bureau of the Census. A.I.D. missions access sex-disaggregated data for development planning, monitoring, and evaluation from the statistical offices in their host countries, often with technical assistance from the U.S. Bureau of the Census. In Senegal, for example, technical assistance to the Statistical Office in 1991 generated sex-disaggregated subsector employment figures from the 1988 census data. The Bureau of the Census and the GENESYS project worked with USAID/Bolivia and the Bolivian Bureau of the Census in 1991-1992 to develop and analyze a gender-oriented rural household survey that takes gender into account. The survey data will be used to guide policy decisions regarding differential impacts of A.I.D. programming on rural men and women.

Because of the important role that the Bureau of the Census played in 1991 as a technical resource for A.I.D. missions, the WID Office collaborated with the Census Bureau and the A.I.D. Office of Population to establish a Women in Development project at the Census Bureau to provide resource persons and gender statistics for A.I.D. The Women in Development coordinator for this project assists the Census Bureau's International Statistics Program Center with integrating gender issues and statistics in the Center's training program, which has trained developing-country statistical office staff for the past forty years. The Census Bureau's WID coordinator also organizes an inter-agency gender statistics coordination group, which includes technical staff from the World Bank, the U.S. Department of Labor, and several U.N. entities, including the U.N. Statistical Office.

DAC/WID Evaluation. At its annual High-Level Meeting in November 1983, the Development Assistance Committee (DAC) of the Organisation for Economic Co-operation (OECD) adopted the Guiding Principles to Aid Agencies for Supporting the Role of Women in Development. Now, in preparation for the upcoming tenth anniversary of the Guiding Principles, as well as for the 1995 U.N. Conference on Women, the DAC Evaluation Expert Group and Women in Development Expert Group decided to assess the extent to which DAC member countries' women in development policies and strategies have been implemented in aid efforts and whether they have improved the situation of women. Three themes are being addressed in this assessment. Theme one is a review of the integration of gender concerns in the work of the DAC; the review is being conducted by the Netherlands. Theme two—being conducted by the United States and Switzerland—will assess the policies and the institutional measures adopted by DAC member countries to strengthen women in development efforts within their development assistance programs. Theme three is an updated synthesis of DAC members' evaluation experience with regard to the effects and effectiveness of aid in the area of women in development. All DAC member countries will review their own evaluations, while Canada will coordinate the study and provide an analytical report on the overall evaluation experience.

Looking Ahead

While significant progress has been made in FYs 1991 and 1992 in the new areas of performance monitoring and evaluation, a great deal remains to be done. Priorities for FYs 1993 and 1994 include:

- Increasing attention to gender issues in the Agency-level program impact evaluations that provide management recommendations for the Administrator;
- Integrating gender issues into the revision of A.I.D. evaluation guidance at the program and project levels;
- Ensuring that program- and project-level monitoring and evaluation address gender in a consistent and integrated manner;
- Strengthening knowledge and skills needed by Agency management at all levels to use gender statistics and gender analyses to improve strategic planning and allocation of resources; and
- Facilitating continued collaboration with other donors, U.S. agencies, and multilaterals to improve the quality and quantity of sex-disaggregated statistics and to prepare for the 1995 U.N. Conference on Women.

Applying Lessons Learned

FYs 1991-1992

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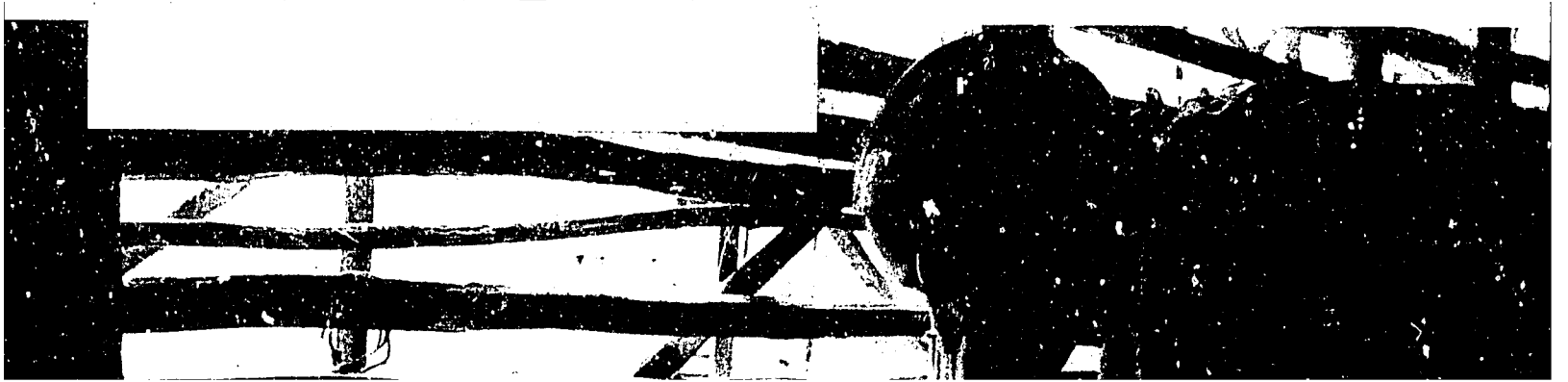
The Private Sector:

Expanding Women's Income Options

In FYs 1991 and 1992, A.I.D.'s women in development assistance in the private sector emphasized women's microenterprise and agribusiness activities. A considerable number of programs also focused on integrating more women into the trade and investment and the housing sectors.



I. Women & Microenterprise

Women have entered the labor force in unprecedented numbers in the past four decades. This trend has resulted from increasing levels of female education, urbanization, evolving socio-cultural values, state-imposed obligation, and, most important, from increasing economic need. Despite the many legal, social, economic, and institutional barriers they face, women are increasingly seeking opportunities to earn income in both the formal and the informal economy—either through wage employment or by creating small businesses or microenterprises (businesses employing under ten people).

In many countries, the limited capacity of public sector employment, as well as sex discrimination under tough competition for jobs, continue to prompt women to look for work in the private sector. In countries of rapid economic growth, such as the "Asian tigers," much of the expansion of the export manufacturing industries has been linked to the absorption of the female workforce. In countries with large agricultural endowments, women have entered the wage labor force in significant proportions in high-potential, high-growth agribusiness industries.

A common pattern observed across the developing world is the growing presence of women in the informal private sector—as both microentrepreneurs and employees in commerce, trade, and services. In urban areas, women have emerged in large numbers as domestic workers, street vendors, and workers in textile and garment manufacturing. In rural areas, they are prominent in processing and marketing produce as well as active in handicraft production and marketing. Most of these women are either owners, operators, and/or employees of unregistered, illegal, small businesses or microenterprises.

Women's household responsibilities greatly influence the types of businesses that they set up. Most are owners or operators of home-based enterprises in trade and services. Women's businesses are generally smaller than men's—due to time, space, and mobility constraints related to the home base as well as to their more limited access to financial services and ownership of assets. To accommodate their other household roles in agriculture or child care, women's businesses are mostly part-time and seasonal. Moreover, a large percentage of women entrepreneurs worldwide have little or no literacy and numeracy skills. With limited access to financial services—both credit and savings—in addition to lack of appropriate business management training, these women are seldom able to reinvest their earnings in the growth of their microenterprises. To maintain a steady flow of income for family survival, many manage more than one microenterprise at a time.

In the formal as in the informal sector, women employees generally work under insecure contractual arrangements for low wages and few or no employment benefits, and they endure poor working conditions. Most women employees work in low-skill jobs utilizing their traditional skills—with little or no opportunities for training or advancement.

A.I.D. assistance helps independent women producers form larger enterprises to link up with and meet the standards of changing urban food distribution systems.

A.I.D. Microenterprise Highlights, 1991-1992

Congressional interest in A.I.D.'s microenterprise programs in the past several years has led to an earmark for microenterprise. For FY 1991, Congress required A.I.D. to commit US$75 million to microenterprise development. For FYs 1992 and 1993, the commitment requirement increased to $85 million annually, with at least $20 million in FY 1992 and $30 million in FY 1993 sub-earmarked for poverty lending (amounts less than or equal to $300).

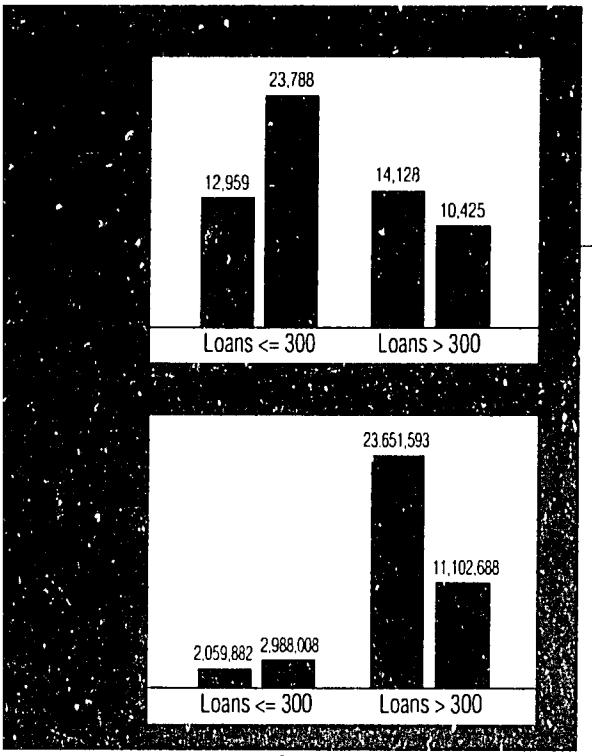
Congress has also mandated that A.I.D. report annually on the status of its microenterprise program, including project-level details about

A.I.D.'s Microenterprise Strategy

"Microenterprise assistance is an important element of A.I.D.'s private enterprise development strategy. It is particularly important in advancing the goal of broad-based economic growth and, specifically, increasing the incomes of the poor, providing opportunities for advancement of microentrepreneurs, and encouraging indigenous investment . . . . Programs should be designed ideally to a) seek out the very smallest enterprises and, among them, those with the greatest potential for expansion; b) help firms access formal systems of financing and technical services; and c) make at least 50 percent of their resources (credit, technical assistance and training) available to women-owned and-operated enterprises."

—A.I.D.'s Policy Determination 17, October 10, 1988

A.I.D. MICROENTERPRISE LOANS, BY GENDER, 1991



Source: *A.I.D. and Microenterprise, 1990-1993.*

Women & Microenterprise

lending (i.e., numbers of loans to female entrepreneurs and numbers of loans above and below $300). To meet these annual reporting requirements on a systematic basis, A.I.D. in FY 1991 developed the Microenterprise Monitoring System (MEMS) to provide data on the nature and scope of its efforts in microenterprise development.

The WID Office worked in collaboration with the Office of Small, Micro, and Informal Enterprise in the Private Enterprise Bureau (PRE/SMIE) to ensure from the very start that the new, Agency-wide Microenterprise Monitoring System would systematically and routinely collect and analyze sex-disaggregated data on: a) the training of microentrepreneurs, b) technical advisory support to owners and employees of microenterprises, and c) recipients of loans to microenterprises.

According to the first MEMS Report to Congress, *A.I.D. and Microenterprise, 1990-1993*, the Agency exceeded its $75-million earmark for FY 1991 by nearly 49 percent, funding a total of nearly $112 million in microenterprise development activities.

Women received 56 percent of the $41.5 million spent on microenterprise loans—and 65 percent of loans below $300. Among the loans below $300, average loan size for women borrowers was $126 (compared to $159 for men). Women received only 35 percent of all loan capital, as they averaged smaller loans than men ($412 compared to $949).

Nearly a fifth of the implementing organizations reported that their microenterprise programs included a savings component. Of the approximately 43,000 savings-account holders, 69 percent were women. Women also held 68 percent of the savings by volume. The average savings account size for women was $30 compared to $32 for men.

In FY 1991, nearly $23 million of the total funding for microenterprise activities was for technical assistance and training; of the 78,000 entrepreneurs who received assistance and training, 56 percent were women.

The WID Office also collaborated on several activities in FY 1991 with the PRE/SMIE Office under the Growth and Equity through Microenterprise Investment and Institutions (GEMINI) Project. Two microenterprise surveys and strategy designs were completed—one for USAID/Mali and the other for the Chamber of Commerce in Burkina Faso (through the Mission.) Another WID Office/GEMINI project was a comparative analysis of constraints encountered by women entrepreneurs and of growth patterns of women-owned enterprises in the Southern Africa region. The synthesis study compared baseline surveys completed in Lesotho, Swaziland, Zimbabwe, and South Africa. A manual, *Financial Services for Women*, was also produced on the basis of a review of the characteristics of successful microenterprise programs that either have targeted women, have evolved toward targeting women, or have a high female participation rate. The manual was produced for worldwide use.

During FYs 1991 and 1992, the WID Office collaborated with the R&D/Economic and Institutional Development Office's Appropriate Technology International (ATI) Project on a feasibility study for the development of a venture capital firm that would provide appropriate technology and credit to poor women microentrepreneurs in North Sumatra, Indonesia. Under the ATI Project, the WID Office also funded an evaluation of the impact of ATI's oilseed processing technology on women farmers and entrepreneurs in Tanzania; the findings of this analysis will be incorporated into the design of the A.I.D. Bureau for Africa's Regional Oilseed Processing Project. The WID Office and the Private and Voluntary Cooperation Office also co-funded the World Council of Credit Unions' design and implementation of a training program to promote women's access to credit union services, employment, and voluntary leadership in the African Confederation of Savings and Credit Cooperative Associations (a member organization of the World Council of Credit Unions).

The WID Office also provided funding to the GEMINI Project in FY 1992 to explore small business and microenterprise opportunities in Poland and Russia.

Although A.I.D. has made significant progress in integrating gender issues into its microenterprise policy, program, and project initiatives, much remains to be done in this area. The WID Office and the PRE/SMIE Office are continuing their close collaboration in research, training, and field technical assistance to assure the spread of gender-sensitive approaches to all of A.I.D.'s microenterprise activities.

Financial Services That Meet Women's Needs: A Checklist of Characteristics

- Loans are available for trade and services as well as manufacturing.
- Collateral is not required because substitutes such as solidarity groups, character references, jewelry, and personal effects are acceptable.
- Deposit services are offered.
- Loans are available for short-term working capital.
- Loans are available in small amounts.
- Loan repayment schedules fit women's business cycles.
- Loan size may be increased upon satisfactory repayment of first loans.
- Microenterprises with few employees are eligible.
- Signature of spouse or male relative is not required.
- Literacy is not required.
- Loans are easily and quickly processed.
- Loan officers can assist women with completing forms.
- Loans are extended to home-based or ambulant businesses.
- Location is convenient and safe for women.
- Hours of operation are compatible with women's business and domestic obligations.
- Training is not required for disbursement of credit.
- Special arrangements are made to assist women borrowers not familiar with formal financial service institutions.

—*Adapted from Jean Weidemann,* ***Operational Issues in Designing Financial Services for Women****, AID/GEMINI Project, March 1992, p. 39.*

Some Success Stories:

KENYA

The Jehudi Credit Scheme—a group credit scheme established in FY 1991 under USAID/Kenya's Rural Enterprise Program—provides credit to both men and women residents of one of Nairobi's poorest slums. Loan size averages US$400, and the female participation rate is 60 percent.

Modeled after the Grameen Bank of Bangladesh, the Jehudi Credit Scheme works with groups of five people, each of whom pays a monthly deposit of $8 into a savings and loan guarantee fund. The fund is operated jointly by the borrowers and the sponsoring organizations. The group credit approach has increased repayment rates from 75 percent to 95 percent, and administrative costs have fallen from $1.75 to only $0.25 per $1.00 lent. Before 1991, the Kenya Rural Enterprise Program had more men than women participants, but the relative number of male participants has fallen as women have proven to be more willing than men to work in groups, and as women's repayment rates have risen above men's.

SOUTH AFRICA

USAID/South Africa has been supporting the Get Ahead Foundation since 1987. Get Ahead is a non-profit black-owned foundation that promotes microenterprise development in black South African townships. The Foundation offers not only credit but also legal advice on vendor rights and taxation, as well as training in business management and marketing. Its largest activity consists of the Stokvel Lending Program, which builds on the group-lending techniques of informal savings and credit clubs known as stokvels.

Although the program did not specifically target women, according to an FY 1992 GEMINI Project evaluation, 91 percent of the borrowers are women entrepreneurs; women borrowers have repaid more readily than men, and they have proven to be more experienced with and willing to enter into group borrowing than men. Currently, all loan officers of the program are women. Loans are extended for one-year terms, and average loan size is US$162. Like other group lending programs, the Stokvel Program requires no collateral, but all clients must have existing enterprises.

BOLIVIA

The PRODEM (Bolivian Foundation for the Development of the Microenterprise Sector) Project, supported by USAID/Bolivia, is a rapidly growing affiliate of the U.S. PVO Accion International, which has been lending to self-formed solidarity groups in Bolivia since 1987. Some key features of credit delivery to solidarity groups include simple application forms filled out with the help of a field worker, quick loan review systems, and no need for collateral besides the group itself.

Small amounts of capital are lent for short periods of time and a new loan to any member of the group is contingent upon timely repayment of the previous loan. The interest rates charged are near commercial rates. Besides working capital loans, PRODEM also offers training and technical assistance--ranging from the management of credit to the

functioning of the solidarity group—in order to help successful implementation of the program.

Although PRODEM was not specifically targeted to women, according to A.I.D.'s report, *A.I.D. and Microenterprise*, 1990-1992, 78 percent of PRODEM's borrowers are poor women entrepreneurs. Average loan size is US$252.

After four years of operation, PRODEM is financially sustainable, and its repayment rate is close to 100 percent. One sign of PRODEM's success is the fact that it has graduated to being a commercial bank, Banco Sol; it is a pioneer among the world's private commercial banks in its exclusive concentration on lending to microentrepreneurs.

INDONESIA

USAID Indonesia's Financial Institutions Development Project—one of the Agency's most successful microenterprise programs since the mid-1970s—supports a network of village-based, non-bank financial institutions supervised by the Bank Pembangunan Daerahs (village banks).

Prominent among these village banks is the famous Badan Kredit Kecamatan (BKK) Program in Central Java, which lends small sums (sometimes as small as US$5) without collateral to the poorest of the poor. The BKK Program is highly decentralized: more than 35 percent of Central Java's 8,500 districts are served by almost 500 subdistrict BKK units and 3,000 village posts. Interest rates cover costs and earn BKK units substantial profits.

Roughly 2.7 million beneficiaries have received loans. Women account for 60 percent of the program's borrowers; most are involved in trading activities. In an FY 1991 evaluation, reasons cited for the program's high women's participation rate included: the program's uncomplicated and brief application forms, little or no required collateral, quick loan processing time, small loans for working capital, easier access to village-level bank offices, and smaller loans for shorter terms.

Start-up credit for a micro-enterprise such as this local grocery can provide a major income-earning option for women who need home-based employment.

GEMINI Project

The Private Sector:

II. Women & Agribusiness

The promotion of agribusiness—broadly defined as the activities that take place between the farm and the consumer and that add value to the agricultural product—has become one of A.I.D.'s strategic goals in agriculture and private-sector programs. It is viewed by A.I.D. as an effective means to ensure broad-based and sustainable growth, especially in rural areas and in primarily agricultural countries. For both the countries and the people who engage in it, agribusiness holds the promise of greater income potential than purely agricultural activities.

Women play many different roles in agribusiness, but they are especially active in the agricultural processing industries; in the production of non-traditional, high-value crops; and in the distribution phase of the food marketing system. Nearly everywhere in the world, women workers predominate on the factory floors of food processing plants, but too few of them rise to technical, supervisory, and managerial levels in the same plants. Although there are some striking examples in the agribusiness industry of women owners of farms and plants, women entrepreneurs and exporters, and women technicians, these women stand out as the exceptions.

High-value vegetable and flower production, processing, and packaging require careful and skilled operations, for which most operators strongly prefer women workers. Employers express numerous reasons for this rigid differentiation of jobs by gender—maintaining, for example, that women are more dexterous and meticulous in performing repetitive operations and more willing to accept part-time and seasonal work. Other likely explanations are, however, that women are often available at lower wages than men, and that men are more frequently selected for training in the more complex and better paid skills.

Another segment of agribusiness in which women predominate in almost all countries is the retailing stage of distribution systems for food and for frequently needed household items. The only exceptions to the conspicuousness of women in retail trade can be found in several Moslem countries in which religious and social restrictions prevent women from engaging in trade.

Many studies indicate that in large urban centers, retail marketing margins can exceed half the price paid by consumer households. Yet the urban food distribution system traditionally has been neglected in agribusiness projects, partly because it is often in the hands of a multitude of small operators—a large proportion of whom are women. This is a sector characterized by very small enterprises, many of which operate informally and with limited access to financial and other resources. Rapid urbanization, improvements in communications and transportation, and widespread availability of refrigerators are forcing changes in traditional shopping habits at the household level—and consequently inducing changes in the way food and other products are made available to urban consumers. Economies of scale in the food distribution business will encourage the introduction of larger-volume operations that may endanger the precarious living standards of many of the current small operators.

A.I.D. Agribusiness Highlights, 1991-1992

The Agency's expenditures on active agribusiness-related projects for FY 1992 were estimated at nearly $119 million, spread out over 144 separate projects in all regions (see table below).

DISTRIBUTION OF A.I.D. AGRIBUSINESS PROJECTS AND EXPENDITURES, BY REGION, FY 1992

	Number of Projects	Agribusiness	WID Activities
		(US$ thousands)	
Africa	50	31,007	5,392
Asia	23	21,936	170
Europe	2	25,790	
FHA (Food & Humanitarian)	1	630	
Latin America/Caribbean	21	23,242	12
Near East	6	3,650	132
Policy Directorate	1	761	
Private Enterprise	9	3,992	280
Research and Development	31	7,566	866
Totals	**144**	**118,574**	**6,852**

Source: A.I.D. Financial Management.

These agribusiness expenditure estimates represent decompositions of total project expenditures, by major activity codes, as reported by project managers. Within each major category, separate allocations are attributed to cross-cutting issues. Among the latter, the women in development subcomponent is generally underestimated because other subcomponents are usually given prior attention. The Africa Bureau, for example, reports that $5.4 million of the amount spent on agribusiness (17 percent of $31 million) can be viewed as contributing to women in development activities. In comparison, all other bureaus combined attribute only $1.5 million out of $87 million in agribusiness to women in development activities. Thus the financial management system of allocating A.I.D. funding by activity code does not reflect the important contribution of agribusiness activities toward enhancing the participation of women in the market economy.

In addition to country-specific projects to encourage private-sector agribusiness enterprises, A.I.D.'s regional and central bureaus also have set up projects to support agribusiness activities at a regional or worldwide level. For example, the R&D Bureau's Agricultural Marketing Improvement Strategies (AMIS) project ($10 million total obligation) provides support worldwide to A.I.D. missions for diagnosing constraints to agribusiness development and for formulating appropriate strategies and interventions to address those constraints. The "rapid market reconnaissance" methodology developed by the AMIS project explicitly incorporates gender considerations as one of the criteria in the design and evaluation of market systems.

Centro Internacional de Agricultura Tropical

Jobs in local agribusiness: Preparing cassava root to be processed into farinha (a regional food staple) enables women subsistence farmers in northeast Brazil to work part-time for cash income.

A.I.D. Mission Programs and Strategies

The descriptions of several A.I.D. mission agribusiness strategies provided (opposite page) illustrate the varied nature of projects and their involvement of and impact on women in those countries. Many mission agribusiness projects have been closely linked to the promotion of agricultural exports, particularly non-traditional agricultural exports. Domestic markets offer limited opportunities for the expansion of the agribusiness sector. The world market, on the other hand, offers potential for vast growth once the competitiveness of a particular product has been established.

Most agribusiness enterprises in subsectors involved in transformation and export of non-traditional farm products tend to demand predominantly women's labor. In contrast, mainly male laborers are employed in the production of traditional agricultural exports such as sugar and bananas.

Other WID Office Agribusiness Initiatives

In Eastern Europe, the WID Office is exploring possible initiatives of interest to women entrepreneurs in the agribusiness

sector. In many of the region's countries, former employees of large, state-owned enterprises are looking to start their own small businesses. This is especially true in Hungary, where the agricultural sector is the foundation of the economy and a major employer of women workers. Yet few Hungarians have the resources to cover the start-up costs of establishing a business. Together with the AMIS Project, the WID Office is evaluating whether agribusiness "incubators" might provide an answer. Business incubators (widely used in the United States) are privately run firms that sell services or rent commodities to new small businesses to enable them to begin operating without laying out large sums for business start-up.

The WID Office assigns special importance to monitoring job creation for women in A.I.D.-funded agribusiness projects. WID Office consultants have helped with the design of employment monitoring schemes for USAID/Philippines and USAID/Morocco for their agribusiness projects. One of the difficulties encountered in this connection is the nearly universal lack of sex-disaggregated employment data by industrial sector. Special surveys are therefore needed to determine the number of men and women in the agribusiness subsector.

Sample Agribusiness Strategies:

MOROCCO

In Morocco, processing of non-traditional agricultural exports has proven to be a major source of employment generation for women in rural and semi-rural areas. For example, production of fresh tomatoes under greenhouses and irrigation for export to Europe has opened up work and income opportunities for many rural women who otherwise would have had few alternatives to being unpaid family laborers working in the traditional fields.

USAID/Morocco introduced specific criteria to ensure that women are adequately represented in A.I.D.-sponsored training and technical and managerial improvement programs. It discovered, for example, that—contrary to conventional wisdom—many of the students in Morocco's mid-level agricultural training schools were women; indeed, women students predominated among the students in horticultural production training—skills that are in high demand in vegetable production and in the export subsector.

Unfortunately, subsequent professional opportunities are often denied to women, as evidenced by the insignificant proportion of female extension agents. Not surprisingly, training aimed at the graduate and postgraduate levels seldom includes women professionals as degree candidates. In view of the importance that USAID/Morocco is attaching to agribusiness promotion and its anticipated impact on female employment, the Mission and the WID Office are jointly monitoring employment generation—starting with a baseline labor survey of agribusiness enterprises in 1992.

PHILIPPINES

USAID/Philippines made a major effort during 1991 and 1992 to design and carry out the Agribusiness Sector Assistance Program (ASAP). The goal of the ASAP Program is to raise agricultural sector production, productivity, and employment through both increased private-sector investment in profitable new enterprises and expansion of existing agribusiness activities. The Program's focus will be on the corn-livestock and the fruit and vegetable subsectors—with special emphasis on a) anticipating likely labor responses (supply, demand, wages, opportunities, and incentives) to the Program's initiatives, and b) ensuring that gender-differentiated employment impacts can be monitored throughout implementation.

The ASAP Program represents one of the more thorough efforts by a mission to integrate gender issues into its agribusiness portfolio, and it is likely to provide valuable lessons for similar work in other countries. USAID/Philippines requested WID Office technical assistance to incorporate relevant gender concerns into the Program from the very start of the design stage. A preliminary reconnaissance of gender issues in the agribusiness sector was carried out at the program assistance identification paper (PID) stage, and direct technical help with drafting the Program's assistance approval document (PP) was subsequently provided by the WID Office in FY 1991. The thoroughness of this preparatory work will greatly enhance the feasibility of monitoring and evaluation of the Program's impact on rural incomes and employment on a gender-disaggregated basis.

Women & Agribusiness

GHANA

A major thrust of USAID/Ghana's program in FYs 1991 and 1992 was the launching of the Trade and Investment Program (TIP). This innovative program links agribusiness, private-sector trade and investment opportunities, and policy reform in a single, coherent package. The Mission recognized early on that it would be essential to the success of the TIP Program to take into account women's widespread participation in Ghana's commercial activity. From the program design stage on, USAID/Ghana and the WID Office worked jointly to assess the potential impact of the proposed TIP Program on the economic well-being of women engaged in trade, farming, and other business activities. The regional representative of the AFWID Project (see p. 9) worked closely with the Mission on drafting and reviewing the appropriate project documents. At the request of USAID/Ghana, the WID Office also provided guidance to the team charged with drafting a thorough monitoring and evaluation system for the TIP Program. This system will, for example, assess levels of participation and benefits for both men and women engaged in certain product subsectors, as well as evaluate the impact of the TIP Program on cross-border traders (predominantly women) who market goods with neighboring countries.

In both its substance and its commitment to addressing the interests of women farmers, workers, and entrepreneurs, the Ghana TIP Program is one of the most outstanding A.I.D. agribusiness efforts in Africa. The WID Office will maintain strong follow-up of its implementation in coming years.

ECUADOR

In Ecuador, a steady expansion of non-traditional agricultural exports has been achieved since the establishment of PROEXANT, a service organization to support the efforts of private exporters of non-traditional farm products. Exports of flowers to the United States market, mainly roses and carnations, have been especially successful. Flower production, selection, and packaging are activities that employ a labor force consisting overwhelmingly of women.

In 1991 and 1992, the WID Office supported USAID/Ecuador's design and reorientation of this and other agricultural and natural resource development projects—particularly the design of gender-sensitive monitoring, evaluation, and reporting systems.

To tap the income potential of export markets for non-traditional agricultural products, women like these independent cultivators and vendors need technical assistance, training, and financing.

The Private Sector:

Other Activities

The Private Enterprise Bureau (PRE) and the Asia Bureau (the former APRE Bureau) in FY 1991 together hired a WID Advisor under the GENESYS Project with joint funding from the WID Office. In FY 1992, when the Asia and PRE Bureaus split, both bureaus formed separate WID Committees to develop and implement their annual action plans.

In addition to its collaboration with the PRE Bureau in the microenterprise field, the WID Office in FYs 1991 and 1992 also worked with the PRE Bureau's Investment and Housing Offices to integrate gender concerns into their programs and projects. In FY 1991, the ongoing Small Business Loan Portfolio Guarantee program was amended to incorporate gender concerns more explicitly. Under the program, assistance is provided to developing-country intermediary financial institutions to expand local lending to small businesses. To better evaluate the development impact of the program, data is now being collected not only on prior lending experience but also on the gender of the business owner and the gender profile of the business's management and employees.

In Thailand, a major event coordinated by the PRE/Housing Office in FY 1992 was a workshop on the role of the city in environmental management for Asia housing officers. A gender specialist chaired the plenary session on environmental information and public awareness. The PRE Bureau's Gender/WID Advisor participated in all the country agenda sessions to bring out the relevant gender issues in the urban environment.

In Nepal, under its GENESYS Project, the WID Office and USAID/Nepal in FYs 1991 and 1992 conducted an assessment of private sector training needs. The focus was on rural and urban commercial enterprises, private health care delivery systems, and agroenterprise operations. The GENESYS Project also provided gender experts in a private sector project design in Botswana, a microenterprise assessment in Uganda, and a private enterprise survey design in Morocco.

The WID Office also produced three major studies with funding support to the PRE Bureau's Private Enterprise Development Support II Project. In FY 1991, two comparative studies, each entitled *Gender Issues in the Transition to a Market Economy*, were undertaken in Poland and Hungary (see p. 7). A third study, *Considerations for the Design of the RITE Project*, was prepared in FY 1992 at the joint request of the Bureau for Europe and the WID Office to: a) identify opportunities to integrate gender issues into the PRE Bureau's Removal of Impediments to Trade Expansion Project (RITE), and b) identify areas in which the RITE Project complemented and overlapped with other Agency private sector initiatives.

Looking Ahead

In 1993 and beyond, the WID Office will continue to disseminate the best available analysis on gender issues in microenterprise development to a wide range of practitioners in this field. To achieve this goal, the WID Office is collaborating with the PRE/SME Office to put on a professional development seminar in FY 1993 for practitioners in microenterprise development from A.I.D., NGOs, and other implementing agencies.

In the agribusiness area, the WID Office will continue to advance knowledge of key gender issues through field work and analysis and to synthesize lessons learned across comparative data bases.

Education:

Closing the Gender Gap

Mary Ann Barry

The gender gap in basic education persists—despite the rapid expansion of formal schooling and growth in enrollments over the past two decades. Worldwide, some 60 million girls of primary school age are not enrolled in school. In sixty-six countries, the primary school enrollment ratios for girls are 10 percent or more below those for boys. Moreover, worldwide increases in primary school enrollments are not necessarily closing the gender gap in some countries. In several countries in South Asia and Sub-Saharan Africa, gender disparities in enrollments are constant or even increasing, especially in rural areas.

Female adult literacy rates likewise remain low in many of the poorest countries of Sub-Saharan Africa and South Asia, as well as among rural women in much of the Middle East and North Africa. In 1990, an estimated 948 million adults were illiterate, and some 607 million of them, or almost two-thirds, were women. Although it will take several generations to reach parity in male and female literacy rates, parity in enrollments could be achieved in a few decades.

The gender gap in basic education takes still other forms. In many parts of the world, girls' continuation and school-level attainment rates trail those for boys. In several Sub-Saharan African, South Asian, North African, and Middle Eastern countries, girls' repetition and dropout rates remain higher than those for boys. Fewer girls than boys also graduate to the secondary and higher education

Flexible programs and hours of instruction to fit in with family responsibilities are among the emphases of A.I.D.'s education assistance directed to girls and young women.

levels. Only in Latin America and the Caribbean has there has been substantial progress in providing mass secondary education.

Girls who graduate through the system are also more likely to be tracked into traditionally "female" subjects, such as teaching, home economics, or nursing, rather than science, engineering, or mathematics. In all regions, girls are tracked into the less remunerative fields of study—although in Latin America and the Caribbean and parts of Asia, women are increasingly entering fields traditionally dominated by men.

Declining Funds for Education

A variety of economic crises, worldwide recession, drought in Southern Africa, and conflicts in many regions are affecting both public and private expenditures on education. The poorest of the poor—especially the rural poor—are disproportionately affected. Cutbacks in education research have also eroded investments in education research; without a solid research base, it is difficult to determine the most promising and cost-effective approaches to increasing girls' enrollment and continuation in school.

Whether the positive relationships that exist between female education and development (see box on p. 47) are realized depends on particular socio-economic and cultural contexts. Patterns of education, fertility, and labor-force participation are also interrelated. For example, if women's labor-force participation remains low, the investment in girls' education will have less effect on family income, productivity, and fertility.

Improving girls' access to basic education also depends on increasing education access for females of all ages. Literacy training of only a few years can fundamentally change women's roles and relationships within the household—even if in some cases it may take one or more generations for these changes to become apparent. This underscores the importance of educating mothers so that they will support their daughters' education.

In many developing countries, the nutritional status of girls is worse than that of boys. Girls are also often more cognitively ready for school at an earlier age, but (due to cultural, economic, and social constraints) often drop out sooner. In these circumstances, girls in particular stand to benefit from early childhood programs that give them a "head start" in school and reinforce their early cognitive gains.

Two contemporary crises—worldwide recession and the spread of HIV/AIDS accentuate the importance of accelerating progress with girls' and women's basic education. In response to the recession, more women are working in off-farm employment—often at second and third jobs. Many women work in the informal sector, and an increasing number are household heads and primary supporters of their children and elderly dependents. These women need education to adapt to their changing economic circumstances and to ensure the survival of their households. In addressing the AIDS epidemic, it is known that HIV/AIDS will soon affect as many women as men. A woman with even limited reading ability is far more receptive to health messages, both written and oral, than her illiterate sister. In very concrete and practical terms, basic education empowers women to make decisions that are critical to their families' and their own welfare.

Removing Barriers to Girls' Education

At the national level, many political, legal, and economic barriers continue to keep girls out of school. Among these are:

- the absence of national laws about compulsory education,
- a restricted policy environment,
- poverty and underdevelopment,
- the degree of urbanization and industrialization,
- the form of political organization, and
- the relationship of church and state.

At regional and local levels—within communities, schools, and families—the barriers are primarily social, cultural, and economic. For example, the forms of school organization, pregnancy policies, school schedules, teachers' attitudes and training, the curriculum, and the content of textbooks all affect girls'

Education for All

"The most urgent priority is to ensure access to and improve the quality of education for girls and women, and to remove every obstacle that hampers their active participation. All gender stereotyping in education should be eliminated."

—Declaration, World Conference on Education for All: Meeting Basic Learning Needs Jomtien, Thailand, March 1990

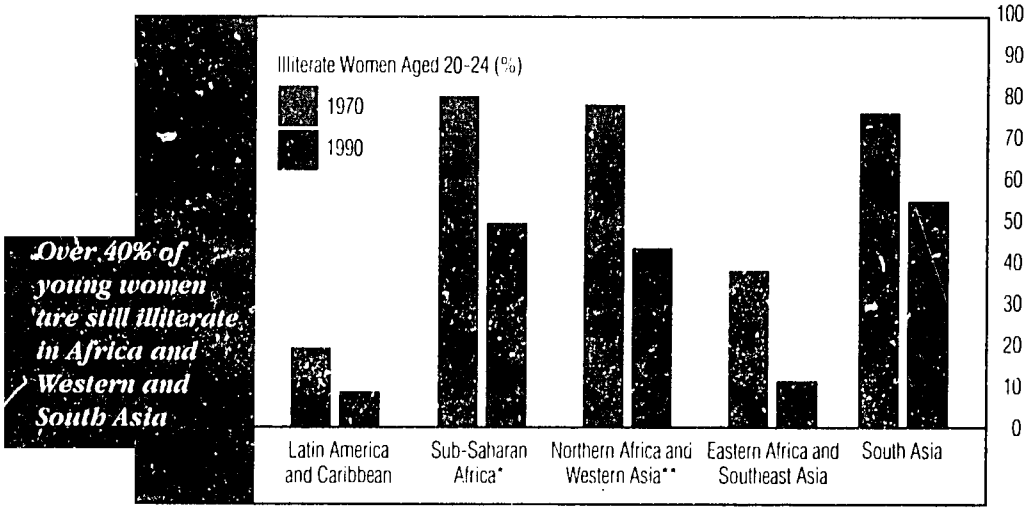
enrollment, continuation, and school-level attainment. Within households, gender roles and expectations, marriage customs (e.g., brideprice payments, traditional age of marriage, residence), gender roles, economic circumstances, schooling and opportunity costs all affect parents' and girls' decisions about schooling. Parents also respond to labor market signals and perceived benefits of educating their daughters.

Many of these barriers operate simultaneously, requiring multiple interventions. At the national level, governments often need to increase access to schooling for all groups by redistributing national resources. Increasing the resource base for girls' education through diversification of financing may also be necessary. By adopting compulsory schooling laws, national governments can send positive signals to local and regional levels about the importance of girls' schooling. Building more schools closer to girls' homes, allocating more funds for basic education, providing scholarship programs, and redistributing funds from higher to basic and secondary education all have been found to decrease gender disparities.

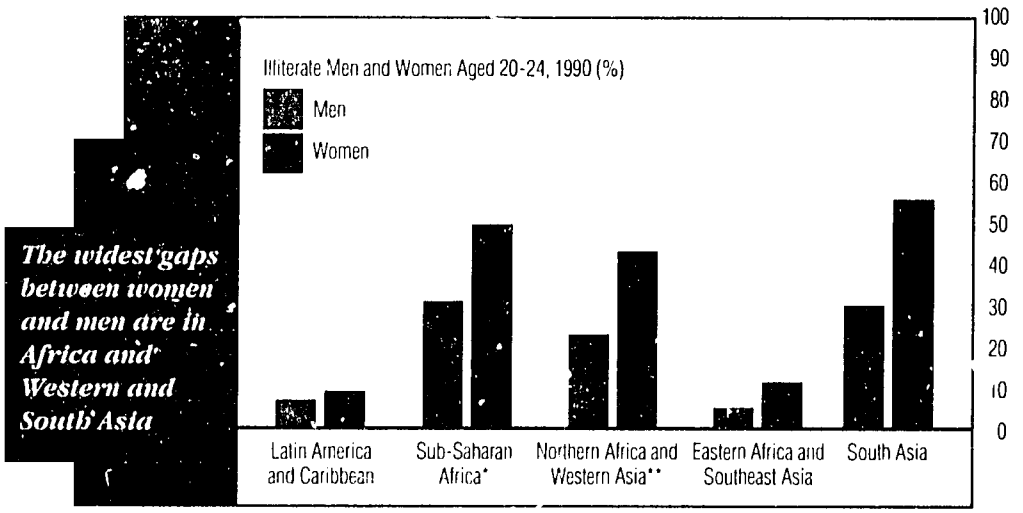
At local and regional levels, programs are needed to address both supply-side factors (primarily school practices) and demand-side barriers (primarily household decisions). Supply-side programs to improve the quality of schooling—revising the curriculum, improving teacher training, reforming teaching practices—can have positive effects. In many societies, providing more female teachers and/or sex-segregated classrooms have been shown to improve girls' enrollment and school-level attainment markedly. Demand-side programs include encouraging parental involvement in education, labor-saving technologies, provision of preschools and creches, etc. Female scholarship programs and other forms of assistance to lower both direct and opportunity costs for girls' schooling have also been demonstrated to be very effective. Promoting positive role models of educated women within the community can help change parental and community perceptions of the value of educating their daughters. In addition, alternative forms of schooling that incorporate features of nonformal schooling—such as flexible scheduling, as well as programs that integrate education and productive activities—have been very successful in increasing girls' enrollment and continuation in school.

Clearly there are many different ways to address the gender gap. In many countries where gender

ILLITERACY AMONG YOUNG WOMEN, BY REGION, 1970 AND 1990



THE ILLITERACY GAP, 1990



* Includes Sudan, excludes South Africa.
** Includes Somalia and Mauritania, excludes Cyprus, Israel, and Turkey.
Source: *The World's Women*, p 46

disparities remain high, what is often lacking is not the means, but the political will. Given these constraints, A.I.D. has been both supporting promising interventions and playing an advocacy role in promoting the importance of girls' education in all aspects of development programming.

A.I.D.'s Response

In 1992, A.I.D. invested $116 million in basic education—a decrease from $174 million in 1991. Of this amount, $207,889 was expended from WID Office funding to improve gender-specific analysis and program and project design. The WID Office-funded activities do not, however, represent the Agency's total investment in girls' education; gender issues are integrated throughout the Agency's basic education and other related education projects and programs. A.I.D.'s basic education project in Egypt, for example, has had a dramatic effect on girls' enrollment rates in that country. The 10-year project included the construction of rural primary schools, the development and provision of instruction materials and equipment, and strengthening of educational planning, teacher education, curriculum design, and evaluation. By 1991, female enrollment rates in rural primary schools had increased from 36 percent to 42 percent of total enrollment. In rural secondary schools, girls' enrollment increased from 180,000 to 700,000, and in urban areas female enrollment doubled. Gender issues are also an important part of the negotiations with governments in countries where A.I.D. is considering support of basic education efforts.

In FYs 1991 and 1992, specific A.I.D. activities in support of girls' basic education were conducted in eleven countries. Seven of these countries—Benin, Botswana, Ghana, Guinea, Malawi, Mali, and Uganda—were in Sub-Saharan Africa; the remaining countries were Bangladesh, Guatemala, Nepal, and Yemen. In addition, A.I.D. supported training for women education administrators in South Africa and for basic education activities in Namibia, Swaziland, and Uganda.

Other gender activities in this sector included support for national and international conferences on girls' education and applied research. In April 1992, the WID Office helped organize and support the NGO Committee on UNICEF's conference, "Education of the Girl Child: Her Right, Society's Gain," held in New York; the WID Office provided funding for the participation of NGO and education representatives from Nigeria, Mali, and Guatemala. The Office also supported the publication of the Conference proceedings.

USAID Missions

Most of the WID Office's FY 1991 and FY 1992 investment in girls' education supported gender-disparity analyses needed for new USAID mission programs and projects. Such analyses were carried out in Ghana, Guinea, Uganda, Benin, Namibia, Swaziland, and Yemen. They were then incorporated into project and program designs and utilized in policy dialogue with governments. In the case of Guinea, instituting a plan to decrease the gender gap was incorporated as a specific condition for further disbursements of funding. In Yemen, a feasibility study was conducted to determine how a national women's organization could expand its mandate to support alternative credentialing programs for girls out of school. In Ghana, a small-scale descriptive profile of primary school classrooms is

Development "Returns" of Female Education

Educating girls is one of the most effective investments that a country can make in its development. There is firm evidence that girls' education correlates with:

- ***Increases in family income and national productivity.*** Women's earning capacity and productivity increase with higher levels of education.
- ***Adoption of new technologies and practices.*** Educated women are more willing to adopt advanced agricultural practices that contribute to increased yields and better storage, processing, marketing, and food security.
- ***Improved health and family welfare.*** The better educated the woman, the more likely her child is to survive infancy. Educated women are also better able to utilize health messages and services.
- ***Lowered fertility rates.*** Educated women are more likely to plan their families, delay marriage, and have fewer children.
- ***More education and training in the next generation.*** Children of educated women are more likely to succeed in school, and their daughters are more likely to attend school.

There is also evidence that basic education and literacy may facilitate women's political participation and involvement in democratic processes.

"Without education, the girl is not in a position to control her life, her environment, her fertility, or her destiny. She becomes a victim rather than a decision-maker. . . The problems of developing countries . . . are closely related to the education and skill levels of the people, especially their girls and women."

—Her Excellency Ms. Fay Chung
Minister of Education and Culture, Government of Zimbabwe
From Report of NGO Committee on UNICEF's 1992 Conference, *Education of the Girl Child: Her Right, Society's Gain*

Education

examining issues such as gender bias in teaching practices and instructional materials.

Other efforts have involved promoting gender awareness and helping build cooperation between national governments and private sectors. In January 1991, for example, USAID/Guatemala co-sponsored a national conference, "Educating Girls: Achieving the Development of Guatemala," with the Government of Guatemala. The Mission is continuing to support the National Forum and National Commission, "Educando a la Niña"—a direct result of the initial conference. The National Commission currently comprises representatives from several private foundations, the Ministry of Education, the National Congress, the Office of the Human Rights Ombudsman, and various universities. Following the Conference, the Commission produced a report identifying thirty-seven possible projects that could have a favorable impact on girls and women. In response, the Ministry of Education has adopted policies to encourage girls' attendance, including the introduction of afternoon sessions in rural schools to assure access for girls who are responsible for domestic and agricultural work in the mornings. The Ministry has also targeted all its 1993 new teaching positions for these afternoon sessions.

In a similar effort, USAID/Mali co-sponsored the first National Girls' Education Day with the Government of Mali in 1991. In 1992, the Mission followed up by sponsoring regional ceremonies—involving a total of 202 schools—to honor the schools that had made the most progress in promoting girls' education. These programs were well attended and resulted in regional plans of action to address girls' enrollment and continuation in school.

Throughout FYs 1991 and 1992, to increase the demand for girls' education, A.I.D. supported social marketing programs in Mali, Malawi, and Guinea. USAID/Mali is supporting a nationwide radio and television campaign in seven languages to demonstrate the benefits of girls' education for the Malian woman. The Mission has also supported the Mali Government's efforts to promote girls' education through a popular television game show and in the national press. In Malawi, girls' education is being promoted through puppet and other theatrical performances at the village level. In Guinea, the USAID Mission is hiring a social marketing advisor to conduct surveys to determine regional differences in demand and to develop social marketing strategies that respect regional variations.

USAID mission efforts to remove gender bias in the basic-education curriculum are under way in several countries. In FY 1992 in Ghana, equity considerations were being incorporated into all research on classroom quality. In Mali, the USAID Mission is collaborating with the French Government to assist the Mali Government in incorporating stories of girls and women in the design of new textbooks and curriculum materials.

Since in-service teacher training can be critical to changing teachers' and school administrators' perceptions of girls' abilities, USAID missions are also supporting gender awareness in in-service programs. USAID/Mali has incorporated gender modules and activities into its basic education teacher training programs.

AID Photo

Pat American Audio Visual Service

A.I.D. promotes girls' education on the grounds of equity as well as its proven positive impact on multiple aspects of development progress.

In summer 1992, the WID Office also funded Washington-based gender training for key school officials and administrators in Mali—who in turn trained administrators and teachers in the Ministry of Education and in their own school districts. In South Africa, USAID provided U.S.-based training for school principals, the large majority of whom were women.

A.I.D. also continues to take the lead in funding innovative pilot projects and operational research. In Ghana, the USAID Mission developed and funded sixteen pilot projects aimed at improving gender equity. Such projects include providing girls' scholarships; subsidizing school textbooks, supplies, and furniture; and providing teacher incentives (housing and transportation) for women teachers in rural areas. In FY 1992 in Bangladesh, A.I.D. funded an evaluation of the highly successful Bangladesh Rural Advancement Committee (BRAC) schools to determine which aspects of these schools contributed to girls' enrollment and continuation in school. The evaluation also identified lessons learned that could be replicated in other countries and regions.

A.I.D.-funded research has shown that improving women's literacy opens up girls' access to basic education; educated mothers are often more willing to send both their daughters and their sons to school. In Nepal, the USAID Mission funded the development of literacy materials to train female primary health care and family planning workers. The Government is now planning to extend the highly successful program nationwide. The experience in Nepal demonstrates the importance of integrating literacy and productive activities.

Looking Ahead

On the basis of A.I.D. program evidence and research, the WID Office has expanded its definition of "basic education" to include educating mothers and early childhood education. In the future, the WID Office plans to support promising NGO interventions and pilot projects in both of these areas. It also plans to collaborate with the Departments of Education and Health and Human Services to share lessons learned in adult literacy and Head Start programming both in the United States and internationally.

In addition to its continuing emphasis on girls' access to basic education, the WID Office is increasingly focusing on issues of quality that affect girls' continuation and performance in school. Girls' school-level attainment and performance quality in school in turn affects parental perceptions of the value of girls' education. The Office will also support research to investigate the relationship between the treatment of girls and their educational achievement at all levels of the system. In cooperation with USAID missions, the WID Office is encouraging efforts to develop promising role models and profiles of successful educated women.

Because of the increased incidence of AIDS in young women, the WID Office will support research and interventions linking basic education and HIV/AIDS prevention programs (see also pp. 66-67). It will support local initiatives and efforts to develop sex education curricula, which can appropriately be targeted to young women in and out of school. Some interventions will be carried out by local NGOs, others by local school authorities.

Basic education and literacy for girls and women will remain a sectoral priority for A.I.D.'s WID Office. The Office will continue to work with NGOs, multilateral organizations, and other bilateral donors on the design and implementation of promising interventions and programs. In recent years, the WID Office has worked closely with UNICEF, the World Bank, and several U.S. NGOs. It participates in the Donors to African Education's Working Group on Girls' Education, organized by The Rockefeller Foundation, and in the NGO Committee on UNICEF's Education Working Group. Such collaboration will be continued and extended and the Office will also maintain a leading role in funding innovative research and programs.

Kay Chernush AID Photo

As scientists from a variety of disciplines and development workers across the world struggle to put a human face on environmental problems—recognizing that in many places around the globe survival itself is already at stake—linkages between gender and environment become increasingly clear. In both urban and rural settings, men and women often play different roles in their interaction with the environment around them. Understanding these differences, and the potential impact that they have on how natural resource management and other problems can best be solved, is one of the keys to environmentally sustainable development.

Women as Resource Managers

Poverty and environmental degradation are strongly linked. In both rural and urban settings, adverse environmental changes—such as the loss of forest cover, pollution of drinking water, and upland soil erosion—

often affect women and children even more acutely than men.

Women draw water, gather firewood, tend flocks and provide them with fodder, manage household gardens, and farm on some of the least desirable local lands. Many of these tasks are undertaken within a complex set of social and cultural obligations, rights, and responsibilities, some of which are unique to women.

In a growing number of developing countries, men migrate seasonally to find work in the cash economy. Women are left behind to take over the traditional male tasks of plowing, planting, irrigation, and harvesting of major food crops while they continue to manage the traditional female responsibilities.

Providing cooking fuel is a major problem for both rural and urban women. Since firewood is usually the "fuel of choice," destruction of forests means that women have to walk and carry loads farther to supply their families. These extra hours are taken out of the time they must spend on their many other chores, such as preparing food and raising crops. In urban areas, firewood is often brought in by truck from distant forests, and the transportation cost is rolled into the fuel price. Poor urban families can spend 25 percent or more of their income buying firewood or charcoal from vendors. To save on fuel, women reduce cooking time or do not bring water to a boil, thus increasing the risk of water-borne diseases.

In many societies, women are the ones responsible for raising and selling small livestock, such as chickens, goats and sheep, which provide much of the women's cash income. Herd size and health are determined by the availability of good pasture and fodder. When pastures have been damaged or overgrazed, women must travel in search of fodder and grass to cut and carry back to their animals; often, they are forced to decrease their herds, thus reducing their one reliable source of income.

Gathering water for drinking, cooking, and washing is a traditional task of women and girls in many developing societies. When local water sources are polluted, women are forced to walk great distances to find safe water, carrying back heavy loads.

In the agricultural sector, women provide a substantial portion of labor on family fields. They also may have their own separate fields and gardens, which in many cases are small, difficult to reach, less productive than the main fields, and first hit by environmental problems.

Women as Community Organizers and Educators

An often unrecognized but vital role that women play in many cultures is that of community organizers and transmitters of values and practical knowledge to others—including, importantly, the next generation.

Development activities that require common property management—protecting a watershed, cleaning and upkeep of irrigation canals, rotating use of a pasture, protecting an urban handpump from contamination—also require cooperation, a shared set of values, and commitment. The collection and management of funds for operation, maintenance, spare parts, and hired labor also may be necessary. Moreover, to become part of the social fabric, new concepts—such as protecting and managing a common property resource—also must be taught and accepted as a community value. For example, in a community reforested with fast-growing tree species, young trees have to be protected from goats, who would quickly strip them of vegetation.

Often, women's groups have mastered many of these skills. Such women's groups can lend vital support to projects that need to accomplish many of the same management tasks—especially when they have been involved in the planning of development projects and can expect to benefit from them.

Gretchen Bloom

John Isbrandt

Gender in A.I.D.'s Environment Strategy

The Office of Women in Development is committed to clarifying understanding of the diverse roles that women and men play in their communities and effectively utilizing the knowledge of those roles in all phases of development projects. The WID Office works with other A.I.D. offices and field missions to integrate gender issues into each of the five areas of A.I.D.'s environmental strategy: tropical forestry and biological diversity, sustainable agriculture, environmental impacts of energy use, coastal zones and other water resources, and urban and industrial pollution.

In FYs 1991 and 1992, the project-level focus on women in development and gender issues was on:

Tropical forestry and biodiversity,

Sustainable agriculture, and

Water resources.

Tropical Forests and Biological Diversity

Tropical forests are crucial for sustaining human life and livelihood. They contain more than half of the world's animals and plants, providing food, fuel, building materials, pharmaceuticals, and genetic resources for the development of new and disease-resistant crops. They also serve as a vital storage place for carbon, helping to mitigate the threat of global climate changes. Yet, as population and economic pressures grow, the world's tropical forests are vanishing at the fastest rate in history. More than half have been lost since the turn of the century.

A.I.D.'s goals in this area are to help countries a) reduce deforestation; b) conserve remaining natural forest areas, wildlands, and biological diversity; and c) derive sustainable economic growth from these resources. Women play a critical, primary role in forest management. They deplete the forest for fuelwood, harvest it for extractive products, and in many countries are actively involved in conserving the forests.

Small and microenterprise development for processing forest products usually relies heavily, if not entirely, on women's labor. And women often are responsible for subsistence farming in forest-dweller households.

Over time, women have helped develop extensive knowledge of forest composition, extraction potential, and management, becoming the primary agents of forest product transformation. It is very important that their part in conservation and the use of biological diversity be recognized and acted upon.

Local women often assume responsibility for collecting user fees to maintain and provide spare parts for protected drinking water systems put in place by their communities with A.I.D. assistance.

Environment and Natural Resource Management

The Global Climate Change Program: BRAZIL

One of USAID/Brazil's strategic objectives is to reduce deforestation in the Brazilian Amazon. Deforestation presently accounts for as much as 85 percent of Brazil's current carbon monoxide emissions. A set of the Mission's activities completed during FYs 1991 and 1992 focused on change in the forest situation through slowing deforestation, promoting environmentally viable alternatives, establishing environmentally sound policies, and building an environmental constituency in local communities.

In the Brazilian Amazon, alternative forest uses and management practices rely heavily on women's knowledge, skills, and labor. Evidence indicates that women play important and vital productive and reproductive roles in all the extractive and agroforestry systems—as sources of traditional knowledge about the habitat, for example, and as collectors of forest products, processors of products, and marketers. Yet little research information currently exists about women in the Amazon region in general, and in renewable resource management systems in particular. If key objectives of the Global Climate Change (GCC) Program are to be achieved, gender-disaggregated data must inform the entire project cycle.

With assistance from the Agency's WID Office, the GCC Program ensures the appropriate consideration of gender through training, research, and technical assistance. The WID Office has provided gender analysts to work directly with Amazonian non-governmental and community producer organizations—groups key to the project's long-term success—to design, implement, and evaluate sustainable projects throughout the Brazilian Amazon Basin. Training focuses on sound socioeconomic and gender research methods.

In FYs 1991 and 1992, a major research activity focused on identifying marketing opportunities for non-timber forest products—such as tropical fruits and pulps, gums, resins, nuts, spices, wicker, and reeds. Local gender/social science specialists were hired to work with participating non-governmental organizations. The preliminary market assessments will inform NGO and community producer organization decisions about which products to commercialize, how much to sell to whom, how to add value to those forest products, and planning for storage and transportation. The potential for eco-tourism is the subject of a future market assessment.

Sustainable Uses of Biological Resources: ECUADOR

In the design of its Sustainable Uses of Biological Resources (SUBIR) Project, USAID/Ecuador focused on regional ethnic characteristics and diverse gender roles in specific project activities. One important SUBIR Project goal is to alter patterns of income generation in households living near national parks and other environmentally protected areas so that local residents will rely less on forest extractive activities (e.g., hunting, logging, and collecting). Since both men and women in these areas contribute to household income and subsistence, both must be taken into account in project design.

To this end, the SUBIR Project included gender- age-, and ethnicity-sensitive indicators in its 1992 monitoring and evaluation plan. A questionnaire designed for baseline and follow-up household surveys tracks all sources of household support so that the SUBIR Project can monitor project-induced shifts in the relationship between intra-household patterns and the environment.

Irma Silva Barba

A.I.D. promotes the training and services of women extension agents to strengthen the important role of women in small animal production in mixed farming systems. Here, a woman returns goats from veterinary inspection at a project site in Mali.

Sustainable Agriculture

Agriculture is a critical component of the economy in almost all developing countries, providing food, fuel, employment, and income for most of the people. In many areas, however, unsound and shortsighted agricultural practices have led to reduced productivity and environmental degradation. Destruction of forests and inappropriate use of crop and rangelands contribute to soil erosion. Pesticide and fertilizer overuse adds to pollution of surface and groundwater.

A.I.D. tries to help countries meet their food and income needs with environmentally sustainable agricultural practices. Since women make up more than 40 percent of the world's agricultural labor force and grow at least 50 percent of the world's food, they too must be involved as collaborators and recipients of technology information.

Agromart Outreach Foundation: SRI LANKA

Since 1990, A.I.D. funds have assisted the Sri Lankan Agromart Outreach Foundation's program to reach farmers, many of whom are women, in the country's Northwestern Province. The Foundation was established by the Women's Chamber of Industry and Commerce to promote "agricultural progress through market awareness." The $500,000 A.I.D. grant has enabled the Foundation to flourish as a grassroots organization serving the needs of farmers. With USAID/Sri Lanka funds, the Foundation began an Entrepreneur Development Training Program.

Every month, about 125 people are selected on a competitive basis to take part in two-day training programs. All of these programs include entrepreneurial training sessions emphasizing marketing, accounting, and planning skills. Mushroom cultivation, fruit and vegetable processing, compost manufacturing, chili cultivation, inter-cropping, livestock rearing, poultry raising, and bee-keeping rank high in popularity among the technical subjects covered.

By the end of 1991, a total of 2,378 people—the majority of them women—had participated in the program. This was nearly double the goal set at the start of the program. Training workshops had been held in 22 of the Northwest Province's 36 divisions.

Each trainee who participates receives follow-up support and counseling from field assistants working out of regional offices. Participants are encouraged to create an Agromart Society for follow-up activities. These societies usually meet once a month and field assistants attend whenever possible to provide additional training.

Agricultural Research and Extension Project: MALAWI

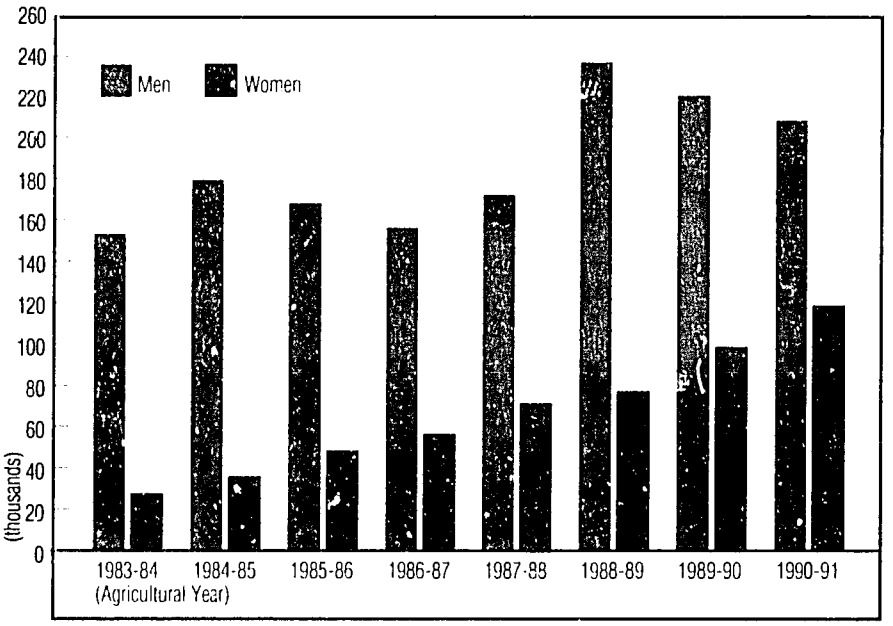
In 1985, A.I.D. began funding the Malawi Agricultural Research and Extension Project, one of whose goals was to assist the Ministry of Agriculture to better reach women farmers with extension services, credit programs, and training. Women perform up to 70 percent of Malawi's farm labor. By the Project's completion in 1992, the Ministry had made great progress integrating women farmers and professionals into the ongoing programs. Due in part to this Project's attention to women farmers, Malawi's current 5-year extension plan includes specific percentage goals for women's participation in credit programs, farmers' groups, and other activities.

One aspect of the Project focused on increasing the number of women farmers participating in farmers' credit clubs. Women's participation in these clubs improved greatly over the life of the Project: In 1983, some 8 percent of club members were women; by 1991, women accounted for over 34 percent of the membership.

To step up extension services to women, a dual strategy was used. Some services were mainstreamed through standard extension programs, while others were directly channeled to women by the staff of the Ministry of Agriculture's Women's Program. Within the Women's Program, a special credit and extension program including group demonstrations of income-generating activities was directed to very resource-poor women farmers.

Advanced training was provided to staff members of the Women's Program to strengthen the program's overall institutional capacity. Two senior Women's Program staff members attended courses in the United States, and two went to Swaziland for courses on project planning. Ten staff members participated in a study tour of income-generation projects in Kenya and Zambia, and in-country training was also provided.

MALAWI: WOMEN'S AND MEN'S PARTICIPATION IN FARMERS' CREDIT CLUBS, 1983-91



Source: SACA

BEANS AND COWPEAS: A Collaborative Research Support Program

Worldwide, but mainly in developing countries, 10.3 million hectares are devoted to producing beans, and 7.7 million hectares to producing cowpeas. The two crops provide an important dietary component (protein) for many of the world's poorest people. The crops are readily adaptable to poor marginal soils and low, erratic rainfall areas where population pressure is forcing more intensive farming. Women play a crucial role in the production of beans and cowpeas in Africa and in harvesting and processing both crops in Latin America.

In 1979, A.I.D. launched its Beans/Cowpeas Collaborative Research Support Program (CRSP) to supply basic research in biotechnology areas that have tremendous worldwide potential. CRSP is also generating simple technologies such as improved varieties, cultivation practices, control of field and storage insects, and improved nutrition.

A.I.D. has mandated that CRSP give substantive consideration to the human components of farming systems, especially to the unique and multiple roles played by women, men, and children. An FY 1991 external evaluation concluded that consideration of gender issues "appears to have been taken into account in all of the program's relevant components. The inclusion of gender as an important issue has been carried out in a manner which serves to support the programmatic research efforts of the biological scientists, rather than intrude on them. The program does not evidence any of the strains that often develop when biological scientists are mandated to confront the pertinent WID issues of their research programs."

In some cases, CRSP research agendas have been successfully re-oriented after careful consideration of the role of gender. Women have been recruited as research staff members, and 41.1 percent of the 153 long-term trainees who had completed their graduate programs by FY 1991 were women. CRSP includes and emphasizes its concern with women in development issues in its informational materials, repeatedly highlighting the critical role of women as producers, especially in Africa.

Coastal Zones and Other Water Resources

USAID's goals in this area of development assistance are to:

- Strengthen the ability of developing countries to carry out integrated coastal resource management programs; and
- Help produce sustainable income from watersheds and coastal resources.

Coastal zones already contain more than 85 percent of the world's people and are projected to have the greatest population growth over the next 20 years. These areas are vital centers of tourism and transportation, as well as industry, fishing, and agriculture. Yet these fragile, biologically productive areas are being rapidly degraded. In the Philippines, for example, 70-90 percent of coastal wetlands have been destroyed or severely degraded. Economic development in many countries depends largely on how coastal areas are used and managed; conservation and use of these zones involves simultaneously addressing a broad spectrum of environmental, social, cultural, and institutional factors.

Women use marine resources for food and cash products. Fish products, coral shells, and sponges are sold to tourists. Women also make and repair nets and traps in many areas. Their role is important in developing new techniques for small-scale fishing, marketing new or alternative varieties of species, and conserving resources.

Both women and men living in watershed areas are stakeholders in the process of increasing the quality and quantity of usable water on a sustainable basis. Their stakes may differ because of gender responsibilities, however, which must be considered in planning assessments, monitoring, field trials, and technology. Training and technical assistance also must include both men and women to maximize the sustainability of intervention strategies.

Water Resource Management: KENYA

Ecology, Community Organization, and Gender (ECOGEN), a WID Office project, works to strengthen the effective delivery of development assistance by studying the division of labor between men and women, their participation in community institutions that deal with natural resource management, and resource use and access.

In a recent project, an ECOGEN team worked with colleagues from Kenya's National Environmental Secretariat to conduct a case study in the South Nyanza district in western Kenya. The team discovered severe sanitary, nutritional, and health problems that were linked to the poor quality of water—notably diarrhea and dehydration among children. The team realized that the best way to address the problem would be to educate the district's women and help strengthen their influence, since it was their responsibility to handle the water and to care for the sick. What the women lacked was the knowledge that impure water is linked to disease.

ECOGEN's study prompted UNICEF to send professionals to the area to train women as health workers and to begin an education program underscoring the link between clean water, sanitation, and health. Thanks to the work of ECOGEN and UNICEF, women will now participate in community decision making about these issues.

Looking Ahead

A.I.D.'s work in all areas of the Environment and Natural Resource Strategy emphasizes policy analysis and policy dialogue with host governments. Because policy work takes place at a more "macro" level than project activities, adequate assessment of gender differences in policy impact and implementation is sometimes difficult.

To address policy issues more systematically, the WID Office has begun development of a policy analysis process in collaboration with the R&D Bureau's Environment and Natural Resources Offices. This will permit the identification of critical entry points in the policy process and the design of related research questions to be addressed by ongoing A.I.D. projects.

The WID Office is also developing closer collaboration with a major environmental education project and a new environmental health project. These efforts will strengthen WID in the urban and industrial pollution area and in community-based environmental education.

Democracy and Governance: Increasing Women's Participation

In Kenya, Betty Njeri Tett was among the 700 candidates who competed for 188 contested seats in the country's Parliament.

The Democracy Initiative launched by A.I.D. in December 1990 is fundamentally important to the goals of the Agency's women in development policy. The promotion of popular participation in politics as well as in the economy could create unprecedented opportunities for women to contribute to the development of their countries.

Since 1990, over 20 African countries have taken steps toward political pluralism. Similarly, in Latin America, where a decade ago many countries were ruled by military dictatorships, all but two are now headed by democratically elected governments. New democracies have been established throughout Eastern Europe and the former Soviet Union. In Asia, too, countries such as Nepal and Cambodia are taking steps toward democracy.

As emergent democracies struggle with the transition to greater representation and participation in both

the political and economic spheres, men and women are experiencing this process differently. In the developing world, women are virtually absent from national legislatures and higher levels of government. Many factors have worked together to prevent women from contributing to the political process and policy making. These include the burden of women's responsibilities both in and out of the home, established patterns of household decision making, limitations on women's mobility, lower rates of literacy and school-level attainment relative to men, discriminatory laws barring equal legal status with men, and unequal access to economic opportunities. Women are also often less informed than men of their rights and more vulnerable to human rights abuses.

Consequently, women may face greater hurdles in taking full advantage of their countries' democratic transitions. Moreover, evidence from several East European and new independent states of the former Soviet Union shows that some of the negative, transitional side-effects of the shift from a centralized economy to a market economy—such as unemployment and cutbacks in child daycare—are having a greater negative impact on women.

A.I.D. Highlights, FYs 1991 and 1992

The Agency's Democracy Initiative, begun in December 1990, supports efforts in A.I.D.-assisted countries to strengthen democratic institutions, processes, and values. In FY 1991, obligations in this area of A.I.D. assistance were $209 million.

As this new dimension in U.S. development assistance begins to be implemented, work has also begun to ensure that democratization projects and programs involve women and support the Agency's overall effort to enhance women's status and integration into national economies. In fact, the four focal areas of the Initiative—representation, human rights, lawful governance, and democratic values—address crucial and long-standing barriers to women's full participation in development.

- **Representation.** The virtual absence of any representation of women and their concerns in national policy making has often resulted in misdirected development efforts that fail to take women's roles into account.
- **Human Rights.** The lack of attention to women's rights—such as the right to own property, travel freely, enter into contracts, and live free from physical abuse—has significantly hindered women's opportunities to improve their own lives as well as their children's. Refugee and displaced women face a particular danger of human rights abuses.
- **Lawful Governance.** Women throughout the developing world are cut off from the judicial process because they lack the funds or know-how to file claims, do not speak the national language, or simply are unable to travel far to reach a courthouse. As a result, millions of women endure domestic abuse, illegal discrimination, and unjust economic deprivation.
- **Democratic Values.** Addressing the need for civil authority over the military and peaceful resolution of disputes is of vital concern to women—who, along with their children, comprise the vast majority of the victims in times of war and civil unrest.

The WID Office in FY 1992 embarked on a major analysis of all approaches to the Democracy Initiative currently under way throughout the Agency. This research culminated in early 1993 with the manual, *Democracy and Gender: A Practical Guide to USAID Programs*. Aimed to assist in the institutionalization of a gender perspective in the Democracy Initiative, the manual offers step-by-step guidance—from election assistance

A.I.D.'s Democracy Initiative

The objective of the Democracy Initiative is to support democratic political development—by helping to establish enduring political practices, institutions, and values that mobilize participation, channel competition, respect basic human rights, and promote open, lawful, and accountable governance.

The primary areas of focus of the Democracy Initiative are:

- ***Strengthening democratic representation,***
- ***Supporting respect for human rights,***
- ***Promoting lawful governance, and***
- ***Encouraging democratic values.***

to legal reform—to the successful inclusion of gender in Democracy Initiative programs. It serves as an excellent starting point for missions and bureaus working to craft realistic and gender-aware democracy programs, implementation strategies, and evaluation designs. The main objectives of the guide are to ensure that gender concerns are a serious part of the strategic planning of all democratic initiatives, and that a cross-section of local women and women's groups participates in all stages of the design, implementation, and evaluation of such programs.

Meanwhile, several A.I.D. bureau and mission initiatives—often undertaken jointly with the WID Office—are addressing the role of gender in democracy projects and programs. Generally these initiatives support the work of local groups experienced in successful approaches to meeting the needs of women in their own communities.

In Africa, for example, the WID Office and the Bureau for Africa in FY 1992 provided joint funding to Women in Law and Development in Africa (WILDAF), a regional network at the forefront of endeavors to provide legal education and build grassroots leadership skills among women. WILDAF works in 15 African countries to enhance the status of women through legal programs such as legal rights awareness, legal reform, and legal aid. A.I.D. support helped to produce training manuals for legal education providers who are not lawyers and to conduct training workshops for newly recruited WILDAF trainers. The manuals are part of a strategy to help counteract the lack of women lawyers in WILDAF-targeted countries by preparing non-lawyers to offer training and guidance in legal issues to women in need. WILDAF leaders held the workshops to increase the number of trainers skilled in gender and legal analysis, legal program design, participatory literacy methods and skills, development of simple legal literacy materials for semi-literate audiences, program evaluation, organization building, and community mobilization.

A.I.D. also administered a joint State Department/A.I.D. Human Rights Grant in FY 1992 to the Federation of Women Lawyers in Lesotho. The grant provides funding for the organization to carry out human rights and legal rights awareness activities. The Federation has already translated its booklet, *Women and the Law in Lesotho*, into the main local language, and it has launched a media campaign to raise the legal and human rights awareness of both women and men. With national elections pending, the Federation holds village meetings to advise women of their voting rights.

USAID/Afghanistan's democracy program provided major funding in FY 1992 for activities specifically targeting women. One of the highest priorities is literacy training to encourage civic participation. The training specifically targets Afghan women, 91 percent of whom are illiterate.

Both Nepal and Sri Lanka USAID Missions hosted a women in development team in FY 1992 to review their democracy programs. The team, comprising the Bureau for Asia's new WID Advisor and a specialist from the WID Office, offered recommendations on ways to increase the opportunities for women's full participation and representation in a pluralistic and open society. The team also reviewed the overall democracy program to assure that all future work incorporates gender considerations.

A.I.D. Photo

A.I.D. assistance supports local programs that help advise women of their voting rights and provide them with information that enables them to make knowledgeable choices.

Elections and Gender

In preparing for and managing an election, consideration needs to be given to the special needs of disadvantaged groups, such as the uneducated and illiterate, minority or ethnic groups, lower castes, people who do not speak the national language, indigenous and rural people, and women. The situation of women will tend to be more complex than those of other disadvantaged categories because the limitations placed on women's participation are likely to be the least visible to the analyst's eye. At the conclusion of an election, we do not simply want to know that it was peaceful and orderly. We also want to know who the voters were . . . and who was elected, in order to learn from those findings.

Some Gender Questions for Election Monitors:

- Are women constrained to vote as they are told by the head of the household or other, extended social unit?
- Do cultural constraints prevent women from mixing with men in public?
- Are women more constrained than men by the fact that they have very limited access to information on which to base decisions?
- Are women more constrained than men by the fact that they are less literate or do not speak the national language?
- Are women free to move about, and do they get time away from home and work to learn about or vote or become involved in politics in any way?
- Are women allowed and is it practical for them, to stand for elections and to participate in party politics?
- How are women's perspectives and needs channelled to legislative bodies?

—excerpts from *Democracy and Gender: A Practical Guide to USAID Programs*

In Eastern Europe, A.I.D. was one of the first donors to identify and examine gender issues in Poland and Hungary during their transitions toward a market-economy system. The resulting two reports, issued in FY 1991, are assisting A.I.D. with integrating gender considerations into the development of Agency programs in Central and Eastern Europe. The Poland study, for example, found that current trends in women's unemployment make it important to ensure women's equal access to vocational training opportunities. More sex-disaggregated data and institutional support for community-based women's groups are also needed in both countries.

In Latin America, the WID Office and the A.I.D.'s Regional Housing and Urban Development funded a two-year Women and Municipalities Project with the International Union of Local Authorities in nine countries (Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Paraguay, Peru, and Venezuela) to strengthen the integration of gender considerations into municipal-level policy making. The mid-term evaluation of this project in October 1992 (conducted by an independent Latin American evaluator) concluded that the project has been successful in promoting the role of women and is assisting with the improvement of the quality of life of local populations and with the advancement of social reforms.

The project brought together municipal council members and government officials with representatives from nongovernmental organizations, grassroots groups, and research centers to discuss gender issues in municipal-level policy making. Country-specific research was carried out and the findings presented at international workshops. The first workshop, held in Quito, Ecuador, in March 1991, provided basic information on experiences related to the participation of women in decision making at the local community level. The seminar led to the establishment of the Network on Women, the Municipality, and Local Development to increase the international coordination and flow of information on women and municipalities.

The entire process has heightened awareness of the experiences, achievements, obstacles, and various strategies of women participating in the process of local policy formulation. A considerable commitment has been found on the part of

Latin American NGOs in setting up concrete programs in order to promote the equality of women in their local decision-making bodies. Local development handbooks on the incorporation of gender in the formulation of municipal policies have made a major contribution to stimulating understanding of the importance of introducing the topic of gender.

According to a mid-term evaluation conducted by an independent Latin American evaluator in October 1992, the project has created "a deepening in the development of basic gender concepts, local development, public policies, and democratic participation." The evaluation reported that "most of the persons interviewed . . . stated that, with regard to the tasks and research of their respective organizations, gender as a conceptual approach has had a definite influence and has enriched all their proposals."

In Guatemala, innovative features in two USAID Mission projects are increasing rural women's access to the justice system. Pilot courts are being developed that utilize bilingual (Spanish-Mayan) court personnel, court volunteers who provide legal outreach in rural communities, and an informal interviewing process to supplement formal court procedures. While these are also important for rural men, they are critical for women, who often speak only Mayan dialects, are less able than men to travel to take advantage of legal services, and are sometimes intimidated by formal court proceedings.

In the Near East, USAID Jordan and the WID Office responded to the request of Jordan's Princess Basma Bint Talal to assist in preparing a strategic plan of action for Jordan's National Women's Committee. This and other activities in the region related to women's legal rights and participation are described in this Report's section on the Bureau for the Near East (p. 24).

Looking Ahead

The WID Office will continue providing assistance to all bureaus and offices to strengthen A.I.D.'s expertise in bringing women into democratization processes. Roughly 20 percent of WID Office funds for FY 1993 are dedicated to these efforts.

One major new initiative for the WID Office is a 5-year project to promote women's political participation in the Asia-Pacific Region. Implemented through the Asia Foundation and co-funded by the WID Office and the Asia Bureau, the project seeks to develop women's political leadership in the region; reduce formal and informal barriers to women's political participation; make the policy making process more responsive to the concerns of women; and create networks between individuals and organizations who are working to increase women's political participation. The project will offer training and other skills-enhancing services to Asian women leaders, sponsor workshops to bring government and NGO representatives together to raise awareness of women's concerns, and promote legal reform, voter registration, and other activities to further women's political participation in Asia.

A growing priority for the WID Office is the situation of refugee and displaced women. These women are often highly vulnerable to human rights abuses and usually in need of assistance to meet both their own and their families' protection, health care, and subsistence needs. Over 40 million people in the world today have been uprooted by conflict; not surprisingly, about one-quarter live in female-headed households. While both men and women suffer the brutal consequences of conflict, women are frequently more vulnerable to sexual abuse and violence. Refugee and displaced women also play central roles in food distribution and in sustaining household fuel and water supplies.

In the past, the WID Office supported policy research on refugee and displaced women. It is now expanding its work to include advocacy and direct involvement in program implementation. The Office participates in various emergency working groups (e.g., on Sudan, Somalia, and the former Yugoslavia) and is becoming more directly involved in providing technical and financial assistance to victims of conflict. In December 1992, for example, the WID Office worked closely with the Office of Foreign Disaster Assistance to assure that the especially vulnerable situation of Somali women would be taken into account during U.S. assistance operations in Somalia. The Office is also working with the Bureau for Europe and the Office of Health to assist women's groups both in and outside former Yugoslavia who can provide protection and support for traumatized women and their families.

Health and Nutrition: Focusing on Women's Needs

Throughout the developing world, women play key roles in protecting the health and nutritional status of families. They are responsible for providing three-quarters of all health care received in developing countries, and they grow roughly 50 percent of all food produced in the developing world.

At the same time, women themselves are highly vulnerable to poor health and malnutrition. Heavy work burdens, poverty, discrimination in access to food and health care, and, in many settings, few if any opportunities to increase their income all combine to adversely affect the health and nutritional status of women and girls. In many societies, early pregnancies make adolescent girls especially susceptible to health problems, and adult women's multiple work roles in the household and community put added stress on their nutritional and health status.

Millions of women die each year from easily preventable causes. For adult women, a major cause of death throughout the developing world is childbirth, or maternal mortality. Approximately 500,000 women die each year in childbirth—99 percent of them in developing countries. One in every 200 pregnancies in the developing world (compared to one in every 40,000 in the developed countries) results in a maternal death.

Today, 780 million people in developing countries—20 percent of the population—remain malnourished, and most are women and children. Vast numbers of women are underweight—60 percent in South Asia, 45 percent in Southeast Asia, and 20 percent in Sub-Saharan Africa. Some two billion persons in the developing world—primarily women of reproductive age—suffer from anemia.

Cultural factors often work to compound women's poor health status. In many societies, women and girls eat what is left after the men and boys have eaten first. The majority of young women in many African countries still undergo some form of traditional genital mutilation, which frequently results in life-threatening infections and severe reproductive and health complications for life. Problems of access to health care take varied forms. For example, in many regions the overwhelming majority of health care providers are men, making women reluctant to use health services because of traditional prohibitions—and highlighting the need for training more women primary health care providers.

In FYs 1991 and 1992, A.I.D.'s health and nutrition programs continued to focus on extending services to women and children at the local level. Well over 90 percent of the beneficiaries of A.I.D.'s nutrition programs are women and children. Women of reproductive age are a major target group of the Agency's health and nutrition programs. Beyond this, new initiatives focus on the health and nutrition needs of women in their own right, apart from their roles as health and nutrition providers. The following are just a few highlights of these programs.

A.I.D.'s Maternal and Child Health and Nutrition Programs

The WIN Project (Women and Infant Nutrition Support: A Family Focus) assists developing countries with their efforts to improve infant feeding practices and to reduce malnutrition in women and young children. A major WIN Project component is the promotion of breastfeeding through the training of health professionals. As of October 1992, 381 health professionals from 95 teaching hospitals in 30 countries had received training in the United States—and 283 of them were women. These professionals have in turn trained 400,000 health workers (most of them women) in their own countries. At a cost of about seven cents per mother, these professionals have reached 64.5 million mothers in developing countries with information about breastfeeding.

The Office of Health's MotherCare Project has continued to provide assistance to lower the maternal mortality rate. Activities in FYs 1991 and 1992 included:

- Training traditional birth attendants, midwives, and other health workers in screening and referral of high-risk pregnancies and life-saving delivery skills;
- Strengthening referral systems between traditional birth attendants, midwives, health centers, and hospitals, and improving prenatal care;
- Communication and education activities for women to increase their use of prenatal care and self-care, with greater awareness of dangerous conditions;
- Integration of maternity care with family planning; and
- Treatment of infectious and sexually transmitted diseases; and
- Provision of iron folate supplements to reduce maternal anemia.

One highlight of the MotherCare Project is the success of activities in Guatemala. Initiated in the Quetzaltenango region in July 1990, the Project aims to combat Guatemala's high infant mortality rate (73.4 deaths per 1,000 live births) and high maternal mortality rate (estimates range from 100 to 1,700 maternal deaths per 100,000 live births). In Guatemala, traditional birth attendants are the only health care providers present at some 70 percent of all births, and they are traditionally accorded high status within their communities. Yet they receive little recognition or support from the national health care system and rarely have working relationships with area health care professionals.

The Quetzaltenango Maternal and Neonatal Health Project attempts to provide a "Guatemalan solution" to priority maternal and neonatal health problems with currently available local resources and health staff. The program is unique in its two-part approach: While traditional birth attendants are trained to identify specific danger signs that put a pregnant woman or her child at risk, hospital staff are sensitized to the conditions under which rural women are giving birth and the important role of traditional birth attendants. By December 1992, the Project had trained some

400 traditional birth attendants in effective means to manage high-risk cases. Preliminary evidence points to a significant drop in the region's neonatal mortality rate and a strong increase in the rate of referral of high-risk cases to hospitals.

The Nepal Nutrition Intervention Project in Sarlahi (NNIPS) was initiated in FY 1992 to respond to the estimated 70 neonatal deaths per 100 live births and 7 to 9 maternal deaths per 1,000 live births in that country. NNIPS will determine whether the large number of fetal, early infant, and maternal deaths that occur each year in Nepal can be measurably reduced by ensuring that mothers have sufficient vitamin A before, during, and after pregnancy. Some 400 locally hired and trained female residents will be assigned a specific number of households to visit each week for three to four years to monitor various factors, including the vitamin A status of both motners and infants, and to distribute vitamin A supplements.

In FY 1991, A.I.D. helped develop a Caring Rural Mothers program in Yemen as well as the first family health education drama ever presented by Yemeni women. According to Dr. Al Hamly, Yemen's Director General of Health Education, the program worked to "provide a new direction for health education in Yemen."

A.I.D.'s health and child survival programs have benefited mothers throughout the developing world. In FY 1991, the program in Bolivia, for example, reached an average of 51,057 mothers and 95,552 preschool children per month. The participants received supplementary feeding, training, and health services.

Assisting Women as Women—Not as Mothers Only

As crucial actors in the economies of their countries and as individuals in their own right, women need access to health care and to improved nutrition. Women's lower status and higher vulnerability to health problems and malnutrition in the developing world call for greater attention to their needs throughout the life cycle—not just during their reproductive years. In FYs 1991 and 1992, A.I.D. took several first steps to help meet women's health and nutrition needs at all stages of their lives.

Over the past two years, A.I.D.'s effort to address sexually transmitted diseases (STDs) in women has evolved from awareness and recognition of the problem toward prevention and treatment. FY 1991 obligations to prevent STDs totaled $52.6 million (including condom procurements of $39.1 million), based on mission and cooperating-agency estimates. After condom distribution, most of the assistance was for prevention and treatment. Many of the projects and activities targeted to women were small-scale and at the pilot stage. Through the STD Diagnostics Initiative, the Office of Health is supporting research and development of rapid, inexpensive, and simple STD diagnostic tests for use in resource-poor settings.

In FY 1991, A.I.D. funds went to the National Council of Women of Kenya to support seminars to educate women about the health hazards related to traditional female practices. The group trained one person in each of seven districts to coordinate activities and organize seminars. The seminars brought women leaders, social workers, school administrators, family health care workers, church representatives, government officials, and NGO staff members together to learn about and discuss women's health issues surrounding traditional practices.

In Eastern Europe, A.I.D. in FY 1991 began to collaborate with Project Hope to improve health care services for infants, children, and women in Poland, Hungary, and Czechoslovakia. In the area of women's health, the Project is developing national reporting forms, training programs, regional perinatal programs, and health promotion programs. It is also establishing national and regional committees to review mortality and morbidity data as well as data on cervical and breast cancer.

In FY 1992, USAID/Bolivia and the WIN Project used a gender perspective to improve the nutritional benefit of a food-for-work program in El Alto, the largest such program

A.I.D. Photo

in the country. Food-for-work programs use PL 480 Title II food aid as payment to local laborers working on projects benefiting the local community (for example, on large infrastructure projects). In situations of serious economic upheaval or food insecurity, these programs allow U.S. assistance programs to generate employment, improve infrastructure, and provide sources of nutrition without depending heavily on monetary resources.

In El Alto, 80 percent of the project's employees are women. When an A.I.D. assessment calculated the costs to these women of participating in the program (including expended energy, time, and money for transport and tools), it became clear that the net nutritional benefit to them and their families could be significantly enhanced.

The Mission is now implementing the study's recommendations. Child care and feeding centers are being incorporated into the program. Where this enables women with infants to work without carrying their children on their backs, the reduced level of energy expended by the women may benefit both their own nutritional status and that of their infants. The project is now providing the tools required for the labor, reducing the financial burden on workers, who can then use the savings for household needs. The tasks required for each ration are being reduced, and a training component is to be added to increase some of the participants' earning power once they leave the food-for-work program.

This A.I.D. assessment, which was the first to look at the nutritional impact of food-for-work programs, can now be used as a global model for similar studies. The work confirmed that, to optimize the food security and nutritional effects of food-for-work programs (even within the context of a program's other employment and construction goals), gender considerations must be taken into account.

Several major research projects were undertaken focusing on women's health and nutrition issues. In 1991, A.I.D. launched its Adolescent Girls' Nutrition Research Program to fill the gap in information available to guide the formulation of policies and programs to improve the nutritional status of adolescent girls. Nutrition programs targeting adolescent girls not only reduce the risks of pregnancy-related malnutrition, but also help girls to become more aware of their social and educational opportunities and to manage their future family and food-purchasing responsibilities more effectively. This research program will provide needed information on factors that affect adolescents' nutritional status, including family structure, girls' educational attainment levels, economic and social status, self-perception, physical growth, morbidity, food intake, energy expenditure, and intra-household food distribution.

Research results will help to identify ways in which programs can most effectively reach adolescent girls. A total of eleven research projects are currently under way in nine countries: Jamaica, Mexico, Equador, Guatemala, Nepal, India, the Philippines, Cameroon, and Benin. The studies will be completed in September 1993. An analysis of the findings, including implications for future nutrition programs, will be presented at a conference of key policy makers, including representatives from A.I.D., the World Bank, and the World Health Organization, in 1994.

Studies sponsored by the Office of Nutrition in FYs 1991 and 1992

Paul Almasy WHO Photo

examine the effects of selected policies and programs on women's health and nutritional status. One research team analyzed the effects of a wide variety of policies—including commercial agriculture, agricultural price policies, and macroeconomic adjustment policies. The study will inform the design of future programs in these areas.

Other qualitative research looked at the decision making process for food purchase and preparation within the household. Findings that men and women respond to various incentives differently imply that nutrition education messages must take these differences into account in order to be effective.

In FY 1991, the Office of Health sponsored a study on the socioeconomic and health problems affecting middle-aged and older women. Within 30 years, citizens of today's developing countries will account for 72 percent of people over the age of 55, and the majority in this age group will be women. Formulating health policy for older women will be particularly important—not least because older women make enormous contributions to their families and society through child nurturing, home production, market work, and management of household, business, and community endeavors.

Women and AIDS

"AIDS is very much a women's issue and a development issue."

— Ann Van Dusen,
Director of A.I.D.'s Office of Health

A major new priority in the work of the Office of Women in Development is addressing the growing impact of AIDS on women in the developing world. The rate of growth at which women are being infected with AIDS is now rising faster than that for any other group. Throughout the world, young women 15 to 24 years old are most at risk. One reason infection rates are increasing among young girls is because men are seeking younger partners to avoid AIDS. Today, 40 percent of all of those infected with the HIV virus are women, compared to 25 percent in 1990. By the year 2000, nearly 50 percent of those infected worldwide are expected to be women.

In a recent study in Uganda, 34 percent of women tested were HIV positive, compared with 21 percent of men tested. In Rwanda, one-quarter of all women entering an urban clinic tested positive. The latest statistics reveal that in Africa women are being infected at a rate of two to one over men.

Women are up to ten times more susceptible than men to contracting the HIV virus through heterosexual intercourse. Women with AIDS also survive for shorter periods of time than men—not because of biological differences, but because they generally have less access to drugs and health care.

Experts agree that prevention strategies geared toward women must address crucial issues specific to women's status in society. First, many women are being infected with the disease because of the high-risk behavior of their male partners. Second, women in the developing world who participate in high-risk behavior themselves often do so for economic reasons, selling sexual favors in order to buy food or even to pay their school fees. AIDS prevention programs need to take such economic linkages into account. Third, while condoms are seen as the most effective means of prevention short of abstinence, women have no direct control over their use. Women also have their own attitudes toward condoms. What is needed is more attention by funders and researchers to prevention techniques for women.

Beyond prevention issues, there is also a need to focus on the broader and social economic implications of the increasing proportion of women with AIDS. Women are having to cope with the effects of AIDS on their households and communities. More elderly women are having to take care of children and grandchildren orphaned by AIDS, and young women afflicted with the disease are struggling to care for themselves and their children.

The toll on the younger generation will be heavy. A woman infected with AIDS has roughly a 30 percent chance of passing the disease on to her child. As more

A.I.D. Photo

The loss of young adults to AIDS is placing enormous additional burdens on the old—especially elderly women, who are caring for the ill as well as the infants and children left behind.

mothers die of the disease, an increasing number of children become orphans. Africa will have some 10 million AIDS orphans by the year 2000. Losing a mother to AIDS has a direct effect on the survival of a child; infants who lose their mothers have a 95 percent chance of dying within the first year of their lives.

A.I.D.'s Response to AIDS

Beginning in FY 1992, the WID Office began work to help ensure that A.I.D.'s two global AIDS projects—AIDSCAP (AIDS Control and Prevention) and AIDSCOM (AIDS Communications)—are addressing the special AIDS issues of concern to women. WID Office funds are sponsoring senior gender specialists on both projects. The specialists will be focusing on:

- Appropriate intervention strategies for women and education strategies to reach female adolescents;
- Cost-effective social support systems that address the specific needs of women and female-headed households affected by AIDS;
- Utilization of nongovernmental organizations to deliver AIDS messages and counseling;
- Income-generating activities, education, counseling, and treatment for sexually transmitted diseases for young girls and vulnerable groups forced into prostitution;
- The potential efficacy of viricides and other barrier methods, such as female condoms; and
- The human rights of women diagnosed HIV-positive.

In FY 1992, A.I.D. began funding 17 projects in developing countries to identify factors that put women at risk of HIV infection and opportunities for HIV prevention. Of the 17 projects, 7 are in Sub-Saharan Africa, 5 in Asia and the Pacific, and 4 in Latin America and the Caribbean. Results of the studies will be ready in 1993. Preliminary findings highlight the many constraints that women face in protecting themselves against infection. The studies have also identified ways to help them do so through support and discussion groups and by cooperating with respected women elders within the community to promote AIDS awareness. Specific projects have also reached women in factories, schools, and community health centers, as well as grassroots women's groups.

Under AIDSCOM, an A.I.D. project in Rio de Janeiro helped women at risk develop a radio station, Radio Mimosa, to broadcast messages promoting the use of condoms and AIDS prevention.

One known factor putting women at increased risk of HIV infection is the high prevalence of sexually transmitted diseases (STDs). Because STDs increase the risk of HIV transmission from 2 to 18 times, A.I.D.'s Office of Health has joined forces with the International Planned Parenthood Federation on a new initiative to make STD services more accessible to women by integrating STD/HIV prevention into existing family planning services.

BRAZIL: Preventing AIDS Among Women at Risk

In Rio de Janeiro's walled village of Vila Mimosa, where 44 brothels and more than 800 prostitutes conduct a bustling business, Radio Mimosa broadcasts music, drama, and messages to promote the use of condoms and AIDS prevention. Radio Mimosa is particularly unique in that the women themselves are involved in the production and broadcasting.

The goal of this station is to make condoms both acceptable and available to the brothels' clients while enabling the women to be directly involved in preventing HIV/AIDS. The women receive free condoms through the Association of Prostitutes of Vila Mimosa. An A.I.D. centrally-funded project provided technical assistance to an International Planned Parenthood affiliate to develop this project, while USAID/Brasilia provided funds to purchase broadcasting equipment and to construct a studio.

One of São Paulo's two largest newspapers, *Geral*, reported preliminary success in increasing the acceptance and use of condoms among women and their clients. Between January 1991 and February 1992, research found that the percentage of prostitutes who resisted condom use dropped from 46 percent to 16 percent. During the same period, the percentage of women who did not have sex if clients refused to use condoms climbed from 22 percent to 63 percent. With A.I.D. assistance, the project will publish the results of this evaluation to help replicate its successes elsewhere. Maria Soares, publisher of the results, has commented, "Our major triumph [is that] Radio Mimosa, . . . was created by the women themselves."

Population:

Women, Men, Families

Paul Vitale, WHO Photo

A.I.D. family planning assistance emphasizes the role of gender in decision making on family size, and a growing number of programs focus on men as well as women.

World population is expected to reach 6 billion in 1998, and over the next decade, annual additions to world population will average 97 million—the largest annual increase in human history. More than half of this growth will be in Africa and South Asia. A moderate estimate of population growth suggests that population will reach 10 billion, or nearly double, by the year 2050.

Rapid population growth is the critical impediment to economic and social development and sustained environmental development and conservation. It reduces the possibility that government can keep up with the need to provide both more education and health services and more employment opportunities for a growing population.

During the 1980s, countries with slower population growth saw their per capita incomes grow 2.5 percent a year faster than those with rapid population growth, and they had higher savings and investment ratios. Reduced fertility can enable families to provide higher levels of education for their children. In Thailand, for example, a child from a family with one or two children is five times more likely to receive a secondary education than a child from a family with six or more children. Where girls are better educated, more of them obtain employment in the formal economy, marriage tends to be delayed, and concomitant improvements are likely in child survival as well as fertility reduction.

The impact of rapid population growth on the environment and natural resources has raised serious questions about whether development efforts can be sustained if

environmental resources are further compromised. Population growth can outstrip the traditional agricultural base, and thus contribute to rural-urban migration as well as migration into critical tropical forest ecosystems. Rural-urban migration of men often leads to an increase of female-headed households and the feminization of poverty, with women increasingly reliant on children for farm labor and economic support.

There are also compelling reasons for concern about the impact of fertility rates on women's reproductive health. Closely spaced births, births to mothers between the ages of 15 and 19 or after the age of 35, and high-parity births place both women and their children at risk. The World Health Organization estimates that, worldwide, some 500,000 maternal deaths a year are related to pregnancy and childbirth. The lifetime risk of maternal mortality varies substantially by geographic region—averaging 1 in 21 in Africa, 1 in 54 in Asia, and 1 in 73 in South America. This compares with an average lifetime risk of 1 in 6,366 women in North America.

Maternal mortality can be lowered by:

- Reducing the number of pregnancies and thus decreasing women's exposure to the risk of maternal mortality; and
- Reducing the proportion of pregnancies that are high-risk and result in obstetric complications.

It is clear that widely available high-quality family planning services can decrease maternal deaths. If women could avoid unwanted births, it is estimated that 17 percent of maternal deaths in Africa, 35 percent of those in Asia, and 33 percent of those in Latin America could be prevented.

Among medical causes of maternal mortality, approximately 19 percent are due to the medical complications of illicit induced abortion. The proportion of all maternal deaths due to induced abortion ranges from 6 percent in Jamaica to 29 percent in Ethiopia. One of every five women interviewed in maternity centers in Nigeria and Ghana said that she had had an illicit abortion. A hospital study in Tanzania showed that illicit abortion was the leading cause of maternal death. The average age of the women who died was 19 years. It is estimated that the availability of safe and reliable family planning can reduce deaths from illicit abortion by 50 percent. In the United States, making legal abortion available to all women in 1973 led to an 82 percent decline in the reported number of deaths due to illicit abortion by 1978.

A.I.D. Population Strategy

The primary strategy of A.I.D.'s Office of Population is the provision of high-quality voluntary family planning services. A.I.D.'s program emphasizes the availability of a variety of contraceptive methods and adequate contraceptive supplies through multiple-service delivery channels.

Office of Population efforts increasingly emphasize the role of gender in decision making on family planning, and the number of programs focusing on males as well as females has been growing. In addition, the inclusion of family planning within broader reproductive health and child survival programs is evident from several projects examined. A.I.D.'s Office of Education (through its promotion of female education in selected developing countries) and A.I.D.'s Office of Health (through its programs in reproductive health and child survival) are also contributing to fertility reduction.

The following projects, drawn from the portfolio of the Office of Population, illustrate A.I.D. population assistance efforts during the period covered in this report.

USAID/Nepal. In July 1990, the government of Nepal and USAID/Nepal began the Child Survival/Family Planning Services Project. Nepal, one of the world's poorest countries, has an infant mortality rate of 180 per 1,000 and a life expectancy of only 55 years for males and 53 years for females. The total fertility rate is 5.8 births per woman and the maternal mortality rate is 850 per 100,000 live births—one of the highest rates in South Asia. Although the contraceptive prevalence rate increased from 2.3 percent in 1976 to 19 percent in 1991, it still remains low in comparison to neighboring countries. Historically, Nepal family planning programs have emphasized voluntary sterilization; male and female sterilization accounts for 86 percent of the country's contraceptive prevalence. The Nepalese government supports control of population growth for socioeconomic development as well as the integration of health and family planning services.

USAID/Nepal emphasizes that women are the Ministry of Health's principal clients, and that the best way to reach women is through other women. The female Community Health Volunteer (CHV) program is a major example of this approach. Community health volunteers are frontline workers in the overall Ministry of Health service delivery strategy. The volunteers are local women who, after 24 days' training, work under the supervision of health

post staff. The volunteers promote available health services (immunization, family planning, ORT, nutrition, first aid, antenatal care) at the health post and mobile clinics, and they encourage the adoption of preventive health practices through mothers' clubs. They are expected to lead and actively participate in mothers' groups whose primary functions include educating women on matters relating to maternal and child health. Part of the volunteers' role is to counsel and motivate couples for family planning, refer women with side effects for treatment, and maintain a record-keeping system. As of June 1992, 36,000 women CHVs had been trained.

To enhance the effectiveness of the community health volunteers, USAID Nepal over the past two years supported the inclusion of a health literacy class component in the CHV program. As part of this program, literacy classes were initiated in two ilakas (district subdivisions) in Makawanpur District. A total of 50 wards were included in the program, and at present nearly 1,000 women are receiving literacy training. During FY 1992, the country's central region continued to implement the second and third phases of the pilot CHV literacy program in two Makawanpur ilaka health posts, and a third ilaka health post in Makawanpur will begin the first-phase, basic literacy course.

In addition to these activities, USAID Nepal provided a five-year grant (1988-1993) to the Center for Development and Population Activities country office in Nepal. The objective of the project is to assist in the development of health and family planning managers, particularly women. In the past three years, 57 men and women managers have participated in these training workshops. In addition, CEDPA Nepal has made 11 grants to community projects, including projects aiming to improve the economic status of women and to provide family planning education.

USAID/Bolivia. The Mission's Reproductive Health Service Project has been working since 1990 on a three-year effort to help Bolivia improve maternal and child health by reducing the current high levels of infant, child, and maternal morbidity and mortality associated with closely spaced and other high-risk births. Although today over 90 percent of the developing world's people live in countries whose governments provide family planning, Bolivia—which has the highest rates of infant and maternal mortality in Latin America—at present has no explicit government program for family planning. Infant mortality is currently estimated at 102 deaths per 1,000 live births, and one child in three dies before reaching his/her fifth birthday. Maternal mortality is estimated to be 480 deaths per 100,000 live births (compared to 300 deaths per 100,000 live births in Cameroon, for example).

A study of the causes of maternal mortality showed that 41 percent occurred during pregnancy—and of these, 45 percent resulted from infections due to induced abortion. The abortion rate in Bolivia is high: 23 per 1,000 women of reproductive age. At 5 births per woman, Bolivia's fertility is also high relative to other Latin American countries. In addition, high-risk pregnancies to women under 20 years of age or older than 35 years are common, and 42 percent of births are to women who last gave birth less than two years before. Resort to family planning is low; only 12 percent of women of reproductive age use modern contraceptive methods, and 18 percent use traditional methods.

USAID Bolivia's Reproductive Health Service Project will increase the use of selected reproductive health services, which will include modern family planning methods, including condoms, IUDs, and oral contraceptives, as well as scientific natural family planning methods and appropriate breastfeeding practices. Where possible, screening and referral of cervical cancer and sexually transmitted diseases (STDS) will also be provided.

The project illustrates a trend toward the inclusion of family planning within broader reproductive health services for women as well as toward closer cooperation among A.I.D. missions, nongovernmental organizations, and host country governments in the development of population assistance programs tailored to the social and political context.

Comprehensive maternal and child health services that provide family planning assistance can help avoid the great risks of closely spaced births.

USAID/Nicaragua. In Nicaragua, the Family Planning Expansion Project developed by the Mission is expanding and strengthening the delivery of family planning services. Through the training of doctors, nurses, community-based contraceptive distributors, community leaders, and social workers, this project has reached an estimated 58,000 users, of whom 99 percent are women. Of those trained, 31 percent of the doctors are women (18 out of 59), 100 percent of the nurses are women (68 out of 68), 98 percent of the community-based contraceptive distributors are women (205 out of 210), 68 percent of the community leaders are women (331 out of 490), and 89 percent of the social workers are women (107 out of 120).

USAID/Dominican Republic has been supporting a Family Planning Project since 1986, and in 1992 began working with the local family planning organizations to design a new, broader family planning and health project to begin in 1993. For this purpose, the Mission is conducting a comprehensive review of the major problems facing women in the Dominican Republic. Gender issues that may be addressed in the Mission's new Family Planning and Health Project include:

- Male female responsibility for family planning,
- Increased involvement of males,
- Availability of family planning and health services to rural women,
- Availability of family planning and health services at work, and
- Specific health problems of women, such as breast uterine cancer and sexually transmitted diseases.

USAID/Morocco. In North Africa—where contraceptive prevalence ranges from 6 percent in

Confronting Africa's Population Challenge

At the present rate of 3 percent per year, Africa's population is growing much faster than that of any other region of the world; by the year 2000—in only 8 years—the continent is projected to have a population almost four times its size in 1950. In a large number of African countries, fertility rates are very high (over 6.5 births per woman), and the use of modern contraception very low (below 10 percent). Only Botswana, Kenya, and Zimbabwe show fertility declines; these successes are due not only to social and economic changes but also, importantly, to recent policy emphases in these countries in support of contraceptive use for health and child-spacing, accompanied by greater access to family planning.

USAID/Kenya. In Kenya, A.I.D. has been providing population and family planning assistance since 1972. It initiated a large bilateral program for a broad range of family planning activities in 1983. As a result of the Kenya government's policy, and of A.I.D. and other donors' support, Kenya's population growth rate fell from a high of 3.8 percent a year in 1979 to 3.6 percent in 1990; the total fertility rate has dropped from 8 children per woman in 1979 to 6.5 children per woman in 1990. Between 1979 and 1989, the contraceptive prevalence rate increased from 7 percent to 27 percent. Specific USAID/Kenya program efforts during the past two decades have included the CORAT Child Survival and Family Planning Program (1987-91), which trained community health workers to expand community-based family planning services through Kenyan churches. The program reached 38,080 new family planning clients during its years of operation. In addition, funds from A.I.D.'s Office of Population enabled the Centre for Development and Population Activities (CEDPA) to collaborate with Maendeleo Ya Wanawake, a Kenyan women's organization with hundreds of thousands of members, in the delivery of family planning at the grassroots. These and other A.I.D. efforts made a major contribution to fertility decline in Kenya.

Lesotho. The Lesotho Family Health Services project, a subproject of the Bureau of Africa's regional Family Health Initiatives-II Project (1987-91), had as its purpose to assist the government of Lesotho in reducing its population growth rate by strengthening the capacity of government and selected non-governmental organizations to implement effective family planning information, education, and communication programs, and to improve the delivery of family planning services. Some of the achievements of this project include a 39.5 percent increase in new acceptors of family planning in all reporting health facilities in 1989-90, and an estimated 31 percent increase by 1991. Of employees working for this project, 150 women and 18 men received in-country training. In addition, 28 women employed by the project received short-term technical training in aspects of family planning management and service delivery in Africa or the United States. This project was also managed by a locally hired woman professional.

BRAZIL: Limited Contraceptive Options and Uneven Access

Brazil's contraceptive prevalence rate—70 percent or more, according to the 1991 Demographic Health Survey—is one of the highest rates in Latin America. Yet Brazilian women have had few options to control their fertility; over 90 percent of contraceptive prevalence is accounted for by the use of the contraceptive pill or sterilization. As it is difficult for women to obtain information on correct use of oral contraceptives, there are many unplanned pregnancies and a million abortions a year (compared to 4 million live births).

Women who seek more reliable fertility control, even relatively young and low-parity women, seek female sterilization—which is often performed in the context of caesarian delivery in order to qualify for reimbursement under public or private health plans. Caesarean delivery also provides a cover for the sterilization procedure, which has had an ambiguous legal status in Brazil. Women's rights advocates have expressed concern about the high prevalence of female sterilization in Brazil—pointing out that had safe and reliable temporary alternatives been available, along with adequate information about their use, it is likely that fewer women would have opted for sterilization.

Access to reproductive health services, including family planning, is called for in Brazil's 1987 constitution. Since 1987, states and municipalities have responsibility for implementing the national women's health program (PAISM), which includes the addition of family planning methods to the Ministry of Health's supply of basic drugs.

A.I.D. population assistance to Brazil during the remainder of the 1990s will focus on the underserved poor women of Brazil's Northeast. Data in the 1992 Demographic Health Survey indicates that contraceptive prevalence in this area is 59 percent (lower than that in the nation as a whole), with great reliance on female sterilization. Between 1986 and 1991, female sterilization in the state of Bahia actually increased from 18 percent to 33 percent, while pill use declined from 24 percent to 17.6 percent.

The major objectives of this final phase of A.I.D. population assistance to Brazil are to:

- Improve the quality of family planning services to poorly served populations in this region (through broadening the range of methods available and helping clients use contraceptive methods more effectively), and
- Provide family planning through sustainable delivery systems in target areas.

If effective, this program will offer women safe, long-term, and reversible methods of contraception and lessen dependency on female sterilization and abortion.

Population

Liberia to 38 percent in Egypt—Morocco has an overall (rural-urban) contraceptive prevalence rate of 36 percent. There is now empirical evidence of the contribution of family planning to the status of women, particularly urban women. Urban women's total fertility rate has fallen to 2.8 per woman, and employment in the formal sector has increased significantly in the past ten years. Within the Ministry of Health, women now head the Family Planning Program and the Ministry's IEC effort, and they have assumed leadership of Norplant trials. USAID/Morocco is also continuing to assist with increases in contraceptive prevalence in rural areas, particularly among women who live 3 or more kilometers from fixed health facilities.

Support for the innovative community-based preventive health care system—Visites a Domicile de Motivation Systematique (VDMS)—has provided integrated family planning and preventive maternal-child health services to rural areas of Morocco since 1977; by FY 1992, VDMS operated in 51 of Morocco's 60 provinces and prefectures, reaching 70 percent of the rural population. According to the 1987 Demographic Health Survey, 28 percent of married women of reproductive age in rural areas served by the VDMS program were using family planning (compared to 19 percent in non-VDMS provinces), and a higher percentage of target clients in these areas were using modern methods. A 1990 study found that the cost per couple-year of protection was about $5 for users of VDMS services compared to $13 for users of rural health centers and dispensaries.

Looking Ahead

These projects illustrate an increasing concern with viewing family planning service delivery within the broad spectrum of women's reproductive health. In addition, as illustrated by the USAID Dominican Republic family planning and health project, assistance efforts will increasingly turn attention to the role of men in family planning decision making. This should lead to increasing attention paid to the role of gender in population assistance, already evidenced in the Office of Population through the establishment of a WID working group and development of an agenda of important gender issues for consideration within each division of the Office.

In 1993, the Office of Population is launching a new research initiative—Impact of Family Planning on Women's Lives—to be undertaken in several developing countries. The project will examine the effects of contraceptive use on women's ability to control other important aspects of their lives, including their education and employment. In addition, it will examine how employment within family planning programs influences a woman's level of skill and knowledge, her income, autonomy, and social network. This research program promises to provide a much greater understanding of the impact that family planning has on other aspects of women's lives, their families, and broader aspects of socioeconomic development.

ROMANIA: Private Sector Promotion of Quality Care

In the 1990 Foreign Assistance Act, Congress earmarked $1.5 million to be used to promote the development of a private sector family planning service delivery system in Romania. A.I.D. selected the Centre for Development and Population Activities (CEDPA) to implement this program. Family planning services are urgently needed in Romania; women have depended on abortion for fertility control in the absence of adequate access to modern family planning services and safe and reliable means of contraception.

Family planning and abortion were outlawed in the past as part of the Ceausescu regime's pronatalist campaign to increase the country's population from 23 to 30 million by the year 2000. In this setting, women were subjected to workplace pregnancy testing; tax penalties were levied on low-fertility couples; and the reproductive health education of medical practioners was limited. Because of the absence of other means of family planning, as many as 1 million women a year (in a country of 23 million people) resorted to illegal abortion. One outcome was the highest rate of maternal mortality in Europe: 180 per 100,000 live births compared to 9 per 100,000 in the United States).

Following the December 1989 revolution, which among other things legalized abortion, the maternal death rate dropped significantly—to 60 per 100,000—although the abortion rate remained steady at approximately 1 million per year. Increased access to family planning services, education, and institutional development were clearly needed.

CEDPA's Romania project is designed to promote comprehensive, high-quality family planning services. In partnership with two Romanian non-governmental organizations—the Society for Education on Contraception and Sexuality (SECS) and the Family Planning Movement, Vrancea (FPM, V)—CEDPA is implementing innovative policies to promote women's involvement in reproductive health care decisions. The project emphasizes clinical training and institution-building assistance and supports outreach and education through the media, community settings, and in workplaces.

A major achievement has been work with the Romanian Ministry of Health on the establishment of a policy allowing general practitioners, many of whom are women, to provide family planning services, prescribe oral contraceptives, and insert IUDs; all of these procedures were previously restricted to obstetrician-gynecologists, most of whom are men. Five clinics have been opened in the project's first year, with 12-15 more due to be opened in the next three to five years.

Participant Training

Increased program flexibility and vigorous promotion by A.I.D. country missions have enabled more women to take advantage of the Participant Training programs that A.I.D. offers developing-country nationals at institutions outside their countries.

To foster the growth of domestic technical and leadership expertise in the development field, A.I.D. offers "participant training" programs that provide host-country nationals with an opportunity to earn advanced degrees or receive technical training at internationally respected institutions in the United States and other countries. Most participants come to the United States under the auspices of the Thomas Jefferson Fellowship Program, through which they enter some of the world's most respected training courses and degree programs.

Between FY 1990 and FY 1992, total participation in the Jefferson Program dropped from 19,000 to 13,000. This was due to several factors, including the increased focus of African missions on in-country and regional training programs; a decrease in participation in the program by the missions in Pakistan and Thailand; and a hiatus between the first and second phases of the Caribbean and Latin America Scholarship Program. Despite this decline, however, the Agency maintained the 27 percent level of women's participation, thus preserving the steady gains achieved since 1982, when that proportion had been only 17.8 percent.

Women's participation in the Jefferson Program differed considerably by region. In 1992, women accounted for 27.5 percent of the participants from Africa, 15 percent of those from Asia, and 18 percent of those from the Near East. Of the European participants, 27 percent were women. The highest percentage of women—nearly 40 percent of total trainees—continued to be recruited from the Latin America Caribbean region. This is partly a result of the Caribbean and Latin America Scholarship Program (CLASP) launched in 1985. The CLASP program emphasizes training women and marginalized groups of the population. Many of the CLASP participants enter Associate degree programs (2 years) rather than the standard degree programs of longer duration.

The contrast between the percentage of women from Latin America and that from other regions is instructive. It points to the real possibility of rapidly increasing the number of women participants by specifically targeting a program to do just that. It also shows that shorter degree programs are able to attract more women than those requiring longer to earn a degree. In 1992,

36 percent of all those enrolled in Associate degree programs were women.

This does not mean that women are not participating in higher degree programs. In 1992, 30 percent of total students in Bachelor's degree programs were women, while just over one-quarter of the total in Master's programs were women. The percentage of women enrolled in Ph.D. programs has remained steady over the last two years at just over 13 percent.

Women participants are divided fairly evenly between academic and technical training courses. Of the total number of women trainees in 1992, the largest proportion—25 percent—received training in business and public administration. Sixteen percent received training in industry and engineering. Health, family planning, and education courses received 15 percent of all women participants, while agricultural programs received 13 percent. The remaining 30 percent were enrolled in miscellaneous programs such as transportation, labor, and housing.

Although the percentage of women entering the Thomas Jefferson Fellowship Program is increasing, women in many cultures continue to face barriers to entering overseas training programs. For example, far fewer women than men finish secondary school—a preliminary requirement for most programs. Moreover, fewer women than men candidates meet the requirement of proficiency in the English language. Cultural constraints often make it impossible or extremely difficult for young, single women as well as married women to travel alone overseas, especially for extended periods of time. In most societies and family contexts, it is extremely hard if not impossible for women with small children or a business—or both—to free themselves up to upgrade their skills though a training program abroad.

A.I.D. is addressing these and other constraints to expand the number of women recruited. Several country missions have dramatically increased the number of women participants by setting targets and implementing innovative recruitment techniques.

One example is USAID/Tanzania, which managed to raise the proportion of women selected to receive training to 50 percent virtually overnight. The Mission reaches qualified, professional women candidates by advertising in both English and Kiswahili newspapers throughout the country. The advertisements expressly state that "women are encouraged to apply." The first time the ad ran in 1990, the mission received 700 applications from women. Although this was only 20 percent of the total number of applications received, the qualifications of women candidates were so high that half of those selected for training were women. Many of the women candidates who were selected acknowledged that they would have been inhibited from submitting applications had the advertisement not explicitly invited women to compete. The Mission also established a six-person Selection Advisory Committee made up of two representatives each from the private sector, public sector, and USAID/Tanzania. Half of the committee members are women.

USAID/Morocco has also dramatically increased the percentage of women participating through its establishment and strict enforcement of a 30 percent female quota. The Mission has used several techniques simultaneously to achieve this goal. Mission staff members hold one-on-one meetings with government ministers to emphasize the benefits of recruiting women. Women's associations are used as primary channels for getting the word out about available fellowships and training programs. Presidents of these groups and other prominent women have provided their expertise for the refinement of recruitment efforts. The Mission also offers participants the option of enrolling in women-only training courses in the United States in an effort to alleviate cultural constraints on women's ability to study abroad. A course offered in Arabic—at the Atlanta Management Institute in Pittsburgh—has attracted a large number of women trainees by eliminating the language barrier, which is more common among women candidates. Having achieved its 30 percent target, USAID/Morocco has now moved on to set the new goal of 50 percent female participation, with an emphasis on recruiting women candidates from the private sector.

Intensive Agency efforts are under way to increase the proportion of women training participants from all regions. The Participant Training Handbook (No. 10) used throughout the Agency is currently being revised to incorporate different strategies and approaches to recruiting women trainees. In November 1992, A.I.D. held a conference for its training officers and contractors from around the world on the theme, "Trained Women: Building Capacity for Development"; the focus of the meeting was on ways to increase the recruitment of women for the Agency's participant training programs.