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Consultancy Report

GENDER ISSUES IN SELECT COOPERATIVES IN HONDURAS
Task Order 94/5

Agribusiness Development for Small Farmers Project

Number 522-0383

Project Code 165

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June 1995

GENDER ISSUES IN SELECT COOPERATIVES IN HONDURAS

EXECUTIVE SUMMARY

The purpose of this study is to investigate actual and potential participation by gender in the activities of the *Agribusiness Development for Small Farmers* project (the *project*).

The centerpiece of this study is a **survey** of a stratified sample of 98 households with members in one of five cooperatives selected. Other procedures used include **focused discussions with women's groups** affiliated with specific cooperatives, **open-ended interviews** with representatives of other institutions, a **review of select secondary data**, and the incorporation of **select data from the agricultural production study** that was conducted concurrently with the gender study.

FINDINGS

The common element shared by the women associated with one of the cooperatives through the women's groups is a relationship to someone who is a member of a cooperative. The overriding objective that brings them together in an attempt to organize is the possibility of increased access to income at the individual level. Beyond that, the women of each cooperative tend to be a very heterogeneous group, differentiated by skills, interests, location of residence, age, responsibilities, and household access to resources.

At the same time, the organizational form all the women are to some degree familiar with is the cooperative. Hence, their approach to organizing tends to draw on language and expectations appropriate to a cooperative.

Relying on the cooperative model and recognizing that a cooperative revolves around a common element, these women attempt to achieve consensus on a single activity in which all will participate. They have not been successful in this attempt, nor is it likely that they ever will be, unless they exclude all persons lacking interest in the chosen activity and settle for a very small group-- a strategy that defeats the objective of cooperating and may fall short of the goal of income generation as well.

The only scenario apparent in which the cooperative model might be feasible is if a cooperative were to undertake further processing of its principal commodity or

otherwise add value. In that case, previous studies indicate that women might quickly become involved with that component (Alberti 1991; Braun, *et al* 1989). This would facilitate women's participation in the cooperative and make the cooperative a viable alternative for them.

Said another way, the employment opportunities created when the processing of agricultural products is expanded to include value-added activities tends to be filled by women. To the extent that women who are related to cooperative members are looking for employment opportunities, they would be likely candidates for the positions that would become available, and thus could become participants in the cooperative.

No obvious impediments to women's participation in the cooperatives were found. Instead, some of the impediments that do exist are much more subtly entwined in the socio-cultural fabric and will take much time to dissipate. To compound the situation even further, women themselves are often highly resistant to changes that would give them the latitude to act outside the normally accepted norms.

CONCLUSIONS

Most members of farmer-owned businesses are men. Most business managers and nearly all members of the boards of directors are men. The overwhelming majority of all members of the cooperatives are men (See Annex C). However, no obstacles to participation by women are specific to the *project* and its design.

The low level of participation of women in all phases of project activities tends to be reflective of the cultural patterns of Honduras rather than of any explicit policy to exclude them. For example, for agricultural production, women in Honduras tend to have limited involvement in field-level aspects of production. Even for basic grains, their participation is concentrated in harvest and post-harvest activities.

In relation to the cooperatives considered here, the principal or common product is at the core of many of the differences observed in the rate of women's participation. Women's involvement correlates positively with products with a complex on-farm harvest and/or post-harvest component.

If the cooperatives were to engage in additional non-automated processing, it is likely that women would participate to a greater extent. Unfortunately, not all products readily lend themselves to additional processing, as is the case with resin or beef cattle as opposed to dairy cattle. On the other hand, plantain could be processed and packaged locally by hand. Whether such processing could generate sufficient profit to prompt the investment needed would have to be determined.

Cooperatives are organized to promote the **common good and welfare of individual members and their families**. Since Honduran cultural values and patterns are unlikely to change within the *project's* time-frame, only limited opportunities for further processing exist, and women are actively seeking economic opportunities, the cooperatives might consider offering women's groups a **service** that is comparable to other services they already offer, such as extension and education.

There is every reason to assume that groups of women with some type of affiliation to a cooperative that is itself affiliated with *FINACOOOP* could become effective vehicles for coordinated action. The women could—as many of them already do—think of themselves as a group of potential micro-enterprise managers who might gain personal advantage through their association with a group. Perhaps the critical element to enhance women's possibilities for success would be for the cooperatives to treat affiliated women's groups as organizations that pursue the well-being of their members although not necessarily legally constituted as cooperatives.

The advantage the women's groups enjoy through their affiliation with a cooperative is support that could increase the likelihood of their participating in a successful venture. The *project* could then intervene to help the cooperative contribute to the success of the women's group.

RECOMMENDATIONS

Exploring Different Types of Organizations

Many of the women interviewed who are associated, however loosely, with these groups unthinkingly express the intention of organizing as a cooperative, the type of organization they know best, without a clear understanding of its assumptions and implications. At this point it would be especially useful if these women were exposed to other types of organizations such as the village banks promoted by *FINCA* and

World Relief or micro-enterprise development offered through Peace Corps and *FINCA*.

Accessing Training from Sources Other Than the Local Cooperative

Training in organization, management, basic book-keeping and record keeping would greatly enhance each and any of these women's groups' opportunities for success. However, until a group reaches agreement upon a common product or activity, its members should suspend the decision about its organizational form.

Likewise training ought not automatically to promote organization in the form of a cooperative. For example, training in areas such as basic financial management for micro-enterprises could be considered.

One final consideration should be kept in mind. It relates to the question of whether the women of cooperative members' households who are participating or might participate in harvest and post-harvest activities are seeking or have direct access to income for their labors. Part of the training—which should provide sessions targeting spouses as well—could explore alternatives such as including female heads-of-households as salaried employees to encourage their greater participation.

Promoting Multiple Concurrent Activities

Once again, until a common product or activity is found, these women's groups should be encouraged to pursue multiple activities and, if and where possible, activities that complement one another. Coordinated concurrent activities would provide options that take account of the diversity of skills and interests these women represent.

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GENDER ISSUES IN SELECT COOPERATIVES IN HONDURAS

INTRODUCTION

The purpose of this study is to investigate participation by gender in the activities of the Agribusiness Development for Small Farmers project (the *project*). The scope of work includes assessing women's groups engaged in activities not currently involved in the project to determine whether these groups could benefit from participation in it.

METHODOLOGY

The centerpiece of this study was a survey of a stratified sample of cooperative members. Other procedures used include focused discussions with women's groups associated with specific cooperatives as well as other steps detailed below.

Focus Groups

First, meetings were held with women participating in groups currently in formation and loosely coordinated with cooperatives. Approximately 25 women attended a meeting at Villa Santa, the resin-tappers cooperative outside Danlí, 12 women participated at *COMARCA*, a coffee-growers cooperative in Marcala, La Paz, and again 25 women attended a session at *CARPIHL*, a plantain-growers cooperative in Puerto Cortés. In each case, the women discussed their past and current efforts at organizing. These meetings were particularly enlightening for understanding the motivation and variability of interests of the women attending.

Household Survey

In collaboration with *ACDI* representatives, a total of five cooperatives were selected for inclusion in the gender survey. The "gender" survey was carried on simultaneously with a survey of agricultural production. Selection criteria included a representation of varied products produced and/or marketed by the cooperatives, different regional areas, and sufficient cooperative membership to warrant such an analysis.

COHORSIL was specifically excluded because its members had recently been subject to several surveys. On the basis of information obtained in a preliminary field visit

to *COOPAVIHL*, a cooperative that produces chicken feed, it was excluded from the gender study. During that visit it was learned that the overwhelming majority of the approximately 50 members were actually small businesses and the majority of those businesses were located outside the county (*departamento*) where *COOPAVIHL* is located. Given those conditions, the likelihood of a women's group was almost non-existent.

Once the cooperatives were selected and the questionnaires for the gender and production studies were drafted, tested, and revised, the field work was initiated. An arbitrary limit of 24 respondents from cooperatives with larger memberships (over 50) and 16 from smaller cooperatives was established.

The process used to select households to be interviewed was as follows: the interviewers visited the administrative center of the cooperative and obtained information on the distribution of the members in the surrounding communities. Once the number of members in each of the communities was established the proportion of households to be interviewed in each community was calculated. (See Annex A). Then a representative from each of the cooperatives accompanied the interviewers to the appropriate number of homes in each community. Interviews were generally conducted in the first cooperative members' homes encountered. This pattern may have resulted in a bias that favored interviewing households with better access to resources than other cooperative members. In any case, a stratified (by cooperative and by community) non-random sample of 98 member households was obtained for the gender study.

Two female interviewers conducted the gender survey in coordination with two male interviewers who conducted the survey of agricultural production alluded to above.

Additional Methods

In addition to structured interviews with 98 representatives of cooperative member households, this study incorporates a variety of additional methods to obtain qualitative and quantitative information. These methods include **open-ended interviews** with representatives of institutions that might work in the project area, such as *FINCA* and *World Relief*, and with persons working on similar and related

issues including project managers from Peace Corps and *FINACCOOP*. A **review of select secondary data**—specifically data on land distribution—was also undertaken. Lastly **select data from the agricultural production study** including house-hold access to land **were incorporated** into the gender study database.

FINDINGS

The findings reported on the following pages are based directly on data resulting from the household interviews.

Access to Land

Cooperative members tend to have access to greater land resources than other residents of their county and of the township (*municipio*) where the cooperative is located. As Tables IA-IE indicate, this pattern is repeated in each cooperative in each county and township regardless of the geographic location or principal product.

At the same time, marked variation exists in access to the resource of land among members of the five cooperatives included in the study. Based on the findings from those households interviewed, members of the *CARPIHL* cooperative (plantain-growers) have the most limited average access to land, while members of the *COAVAL* cooperative (cattle-producers) have the most extensive access. Members of the two coffee-growers cooperatives, *COMARCA* and *Maya Occidental*, tend to larger average landholdings although each has members interviewed whose access is relatively modest. Members of the *Villa Santa* cooperative (resin-tappers) are in between, characterized by much less variability in land access among members interviewed.

TABLES 1A-1E

COMPARISON OF LAND DISTRIBUTION PATTERNS BETWEEN TOWNSHIPS AND STRATIFIED NON-RANDOM SAMPLES OF COOPERATIVE HOUSEHOLDS (PERCENTAGES)

Table 1A:

COMARCA COOPERATIVE AND THE TOWNSHIP OF MARCALA, LA PAZ

SIZE OF LAND HOLDINGS (Includes owned, rented and use-rights land access)	COUNTY	TOWNSHIP	COOPERATIVE
	LA PAZ	MARCALA	COMARCA
Less than one ha	22.7%	27.6%	
1 to < 3 ha	37.7	34.3	4.5%
3 to < 5 ha	14.3	12.5	9.1
5 to < 10 ha	12.6	12.8	13.6
10 to < 20 ha	6.8	5.3	31.8
20 to < 50 ha	4.2	5.0	18.2
50 to < 100 ha	1.6	2.5	13.6
100 to < 300 ha			9.1
300 ha and above			

TABLE 1B:
VILLA SANTA COOPERATIVE AND THE TOWNSHIP OF DANLÍ, EL PARAÍSO

SIZE OF LANDHOLDINGS (Includes owned, rented and use-rights land access)	COUNTY	TOWNSHIP	COOPERATIVE
	EL PARAÍSO	DANLÍ	VILLA SANTA
Less than one ha		22.0%	
1 to < 3 ha		31.7	
3 to < 5 ha		11.6	4.4%
5 to < 10 ha		11.0	30.4
10 to < 20 ha		8.0	21.7
20 to < 50 ha		9.0	39.1
50 to < 100 ha		3.3	4.35
100 to < 300 ha			
300 ha and above			

Table 1C:
MAYA OCCIDENTAL COOPERATIVE AND THE TOWNSHIP
OF NUEVA ARCADIA, COPÁN

SIZE OF LANDHOLDINGS (Includes owned, rented and use-rights land access)	COUNTY	TOWNSHIP	COOPERATIVE
	COPÁN	N. ARCADIA*	MAYA OCCIDENTAL
Less than one ha	28.9%	38.4%	
1 to < 3 ha	32.8	38.4	9.1%
3 to < 5 ha	9.4	9.1	9.1
5 to < 10 ha	9.2	5.6	18.2
10 to < 20 ha	7.2	3.6	27.3
20 to < 50 ha	7.1	2.2	18.2
50 to < 100 ha	5.1	2.8	4.6
100 ha and above			13.6

* In a second township where a number of the cooperative members own and operate their farms, the land distribution is slightly less skewed. In the municipality of La Jigua, 38 percent of the landholdings are less than one hectare, and 34.7 percent are between one and less than 3 hectares.

TABLE 1D:
COAVAL COOPERATIVE AND THE TOWNSHIP OF QUIMISTÁN, SANTA BÁRBARA

SIZE OF LANDHOLDINGS (Includes owned, rented and use-rights land access)	COUNTY	TOWNSHIP	COOPERATIVE
	SANTA BÁRBARA	QUIMISTÁN*	COAVAL
Less than one ha	32.2%	22.3%	
1 to < 3 ha	33.2	26.2	
3 to < 5 ha	9.7	10.0	
5 to < 10 ha	9.9	13.3	
10 to < 20 ha	6.6	8.8	
20 to < 50 ha	5.4	5.0	18.8%
50 to < 100 ha	3.0	4.4	43.8
100 to < 300 ha			31.3
300 ha and above			6.3

* In a second township where a number of the cooperative members own and operate their farms, the land distribution is more skewed. In San Marcos township, 33.5 percent of the landholdings are less than one ha, and 31.9 percent are between one and less than 3 ha.

TABLE 1E:
CARPIHL COOPERATIVE AND THE TOWNSHIP OF PUERTO CORTÉS, CORTÉS

SIZE OF LANDHOLDINGS (Includes owned, rented and use-rights land access)	COUNTY	TOWNSHIP	COOPERATIVE
	CORTÉS	PUERTO CORTÉS*	CARPIHL
Less than one ha	28.9%	32.2%	
1 to < 3 ha	32.8	35.6	13.3%
3 to < 5 ha	9.4	10.0	6.7
5 to < 10 ha	9.2	9.3	20.0
10 to < 20 ha	7.2	5.7	40.0
20 to < 50 ha	7.1	4.7	20.0
50 to < 100 ha	2.4	1.5	
100 ha and above	2.7	1.0	

* Land distribution in a second township where cooperative members live and operate their farms has a slightly less skewed pattern. In Choloma, 24.7 percent have landholdings of less than one ha, and 31 percent have holdings of between one and less than three ha.

Characteristics of Property

Irrespective of the cooperative, nearly all houses are owned by the member or are the property of a close relative, usually in-laws. The more telling indicators of differences among cooperatives in overall access to resources are reflected in access to lighting, size of the house as indicated by the number of rooms excluding kitchen, having a latrine rather than a flush toilet, and density, or the average number of persons per room. The patterns for each of these indicators is consistent with the pattern suggested in access to land from Tables 1A-1E. That is, cooperatives whose members have less access to land also tend to have less access to electricity, potable water, and flush toilets, and higher densities of persons per room.

Table 2
CHARACTERISTICS OF PROPERTY

PHYSICAL CHARACTERISTICS OF PROPERTY	ALL N=98	COOPERATIVES				
		Comarca N=22	VillaSan N=23	Maya Occ. N=22	Coaval N=16	Carpahl N=15
% of Houses Owned	97%	100%	91%	96%	100%	100%
% Houses with Lighting	54%	68%	26%	59%	100%	20%
% Houses with potable water	85%	100%	87%	96%	69% ^a	60%
% Houses With Toilet	47%	64%	17%	50%	88%	20%
% Houses With Latrine	49%	36%	70%	45%	12%	80%
# Rooms *: Median	3	3	2	3	4	2
# of Rooms *: Mode	2	3	2	2	5	2
Density **: Median	2.3	2	4	2.7	1.3	3.5
Density **: Mode	5	2.7	5	3	2	3.5
ACCESS TO LAND (in Manzanas)						
Access to land: Median	26.8	24.5	26.5	20.5	100	15
Access to land: Mode	10.0	25.0	22.0	6.0	100	15

* Number of rooms excludes kitchen

** Density measures the number of people in a house divided by the number of rooms, excluding the kitchen

^a Households belonging to MAYA OCCIDENTAL that do not have potable water have wells

Profile of Male and Female Heads-of-Household

The median age of female household heads is 41 years, with considerable variation among women from the different cooperatives. (See Table 3.) Women interviewed from *Villa Santa* are clearly the youngest group, and women from *CARPIHL* the oldest. It is not surprising that the women from *CARPIHL* have the lowest educational level when their higher median age is taken into account, but the level of education for those of *Villa Santa* is lower than might be expected and for no apparent reason. The women of *Maya Occidental* have higher educational levels than those of *COMARCA*, but the women of *Coaval* clearly have the highest educational attainment. Considering that the members of *COAVAL* clearly have access to the largest landholdings, the educational levels of the women is not unexpected. The predominant religion observed among the women interviewed is Roman Catholic (79 percent of all women interviewed). The second most cited religion was Evangelical (12 percent of all women interviewed).

The median age for men is 43 years, with less variability apparent among them than among women. There is much less variability among the men in educational attainment, with the exception of *COAVAL*. The age differences between the men and women of *COAVAL* may help explain the differences in their levels of schooling. Like the women, men are predominantly Roman Catholic (77 percent of all men for which information was obtained), followed by Evangelical (6 percent of those men).

Profile of Household Composition

Median household size, referring to persons actually living in the household, is largest among the members of the coffee-growers cooperatives and smallest among those affiliated with *COAVAL* and *Villa Santa*, as Table 4 shows. When the number of adults is taken into account, however, the ratio of adults to children in *Villa Santa* is lowest of all the cooperatives. Said another way, the members of *Villa Santa* who were interviewed have fewer adults per household, but the number of children per household is higher. It is interesting to note that despite a 10 year difference in median age between the women in *COAVAL* and *CARPIHL*, with those in *COAVAL* the younger, these younger women are slightly less likely to have children under 6 years of age and somewhat less likely to have children under 14. This suggests that women associated with the *COAVAL* cooperative—the cooperative with greatest access to land—have smaller families. This finding is consistent with that found currently in Honduras-at-large as well as in other contemporary Latin American countries: as household access to resources increases, the average number of children decreases (See, for example, García y Gomáriz, 1989, p. 289, table 13, pp. 438-440, tables 6-10; Alberti, 1991).

Table 3
CHARACTERISTICS OF HOUSEHOLD HEAD

CHARACTERISTICS OF HOUSEHOLD HEADS	ALL	COOPERATIVES				
		Comarca	VillaSan	Maya Occ.	Coaval	Carpilil
FEMALE HOUSEHOLD HEADS (N=98)						
Age: Median	41	40	33	39	43	53
Age: Mode	42	41	32	36	42	54
Education: Median	3rd grade	3rd grade	3rd grade	5th grade	senior high school	1st grade
Education: Mode	3rd grade	3rd grade	3rd grade	3rd grade	senior high school	none
Catholic	79%	91%	74%	91%	69%	60%
MALE HOUSEHOLD HEADS (N=98)						
Age: Median	43	42	39	48	50	54
Age: Mode	42	42	35	56	45	54
Education: Median	3rd grade	3rd grade	3rd grade	3rd grade	completed primary	3rd grade
Education: Mode	3rd grade	3rd grade	3rd grade	3rd grade	senior high school	3rd grade
Catholic	77%	82%	65%	86%	75%	73%

Table 4
CHARACTERISTICS OF HOUSEHOLD

CHARACTERISTICS OF HOUSEHOLD	ALL N=98	COOPERATIVES				
		Comarca N=22	VillaSan N=23	Maya Occ. N=22	Coaval N=16	Carpilil N=15
# persons: Median	6	7	5	7	5	6
# persons: Mode	5	8	5	7	5	7
# adults: Median	4	4	2	4	4	4
# adults: Mode	2	4	2	4	4	4
% with children < 14	84%	91%	87%	91%	62%	80%
% with children < 6	55%	64%	61%	59%	38%	47%

Involvement of Women in Agricultural Activities

The involvement of women in agricultural activities varies markedly from cooperative to cooperative just as the cooperatives vary markedly both by geographical region and principal product.

Data from the cooperatives indicate that women associated with the two coffee-growers cooperatives are most likely to be involved (41% and 55%, respectively) in activities related to the principal product. That involvement is overwhelmingly likely to be in either post-harvest or management/supervision activities. In contrast, in the resin-tappers cooperative, women are almost totally excluded from activities related to production. In the cattle-producers cooperative, women are minimally involved in post-harvest (13%) or supervisory (13%) activities, and somewhat (40%) in activities related to the production of plantain in the plantain-growers cooperative. In fact, six women are members of that cooperative. These women manage the laborers who engage in the tasks associated with plantain production.

Corn is grown by farmers in the regions of each of the cooperatives although not necessarily by all farmers in each region. Varying percentages of women in each of the cooperative regions participate in activities related to corn production. Their participation is greatest (73%) in the region of the plantain-growers cooperative, lowest in the region of the cattle-producers cooperative (25%), and somewhere in between for the remaining cooperatives (37% and 32% in the coffee-growers

cooperatives and 31% in the resin-tappers cooperative). Whatever the rate of participation, women's involvement in activities related to corn production is almost exclusively in post-harvest tasks.

Beans are also grown by farmers in each of the cooperative regions, although not necessarily by all farmers, or by as many farmers, in each region. Once again, women's participation in bean production is greatest (40%) in the region of the plantain-growers cooperative, lowest (6%) in the region of the cattle-producers cooperative, and in between for the remaining cooperatives (23% for each of the two coffee-growers cooperatives and 17% for the resin-tappers cooperative.)

Factors that Help Explain Differences in Women's Involvement in Agriculture

The principal product of the cooperative is at the core of many of the differences observed. Indeed, in the cases considered here, women's involvement in production correlates positively with products with a complex on-farm harvest and/or post-harvest component. Upon closer examination other factors also become apparent.

For example, data from this study indicate that as the educational level of the women increases, their participation in activities associated with a product with harvest and/or post-harvest processing increases. These women with higher educational levels do not themselves generally engage in the post-harvest tasks. Rather they tend to assume the tasks of management, supervision, and/or control of the payroll for the labor force who carry out those activities.

This pattern was evident in both of the coffee-growers cooperatives. In *COMARCA*, for example, nine of a possible twenty-two women indicate that they participate in some way with activities related to coffee production, specifically in the harvest and/or post-harvest phases. Two of ten women with a third grade or less level of education indicate that they participate. In contrast, one of two women each who graduated from primary school, junior high school and senior high school, as well as the only woman with a college level education indicate that they engage in activities for the harvest and post-harvest phases of coffee production.

In *Maya Occidental*, twelve of a possible twenty-one women say they participate in some way in activities related to coffee production. One woman of four with no formal education, and half to three quarters of those with a second grade through junior high school level of education say they participate. The two women who attended upper level high school classes, however, indicate that they do not engage in activities related to coffee production. It should be emphasized, however, that what

is being suggested here is correlation, not causality. Moreover, the variable "level of education" should not be considered independent of other interrelated variables, as is discussed below.

Irrespective of the principal product, the data clearly suggest that cooperative members have greater access to productive resources than their neighbors. The options of women directly or indirectly affiliated with the cooperatives may be positively affected by that greater access. Under less favorable conditions those same options might not be available to all women for the same commodity. For example, as suggested above, in this study women with higher educations are proportionately more likely to participate in tasks associated with harvest/post-harvest activities. If the household resource base were very limited, however, there would be little need or place for supervisory, bookkeeping or management skills. At the same time, it is also much less likely that a woman with a comparatively higher level of education would be a member of a landless or land-poor rural household in Honduras.

As already noted, the data available indicate that women's participation in activities associated with an agricultural product are almost exclusively associated with harvest, post-harvest, and management/supervision tasks. This suggests that as new options such as value-added activities are introduced for an existing commodity, women's involvement with that product is likely to change. If a value-added activity were developed in relation to plantain production in *CARPIHL*, for example, there is every reason to anticipate that women would quickly assume those responsibilities and fill those positions.

ISSUES

Cooperatives as One of a Number of Organizational Forms

Cooperatives are organized to promote the common good and the welfare of individual members and their families. There are four principal categories of agribusiness cooperatives: production agriculture ("collective farms"), marketing and supply, and consumer. A fourth type, mixed, consists of some combination of the former three types.

All the cooperatives included in the study are marketing and supply cooperatives, that is, cooperatives "... formed by members who have organized to work, produce, process and sell in common the product they have made/grown" (translation mine, taken from Art. 45, *Ley de Cooperativas de Honduras, La Gaceta*, May 20, 1987).

Marketing cooperatives are organized around a common product or products so that the politics, strategies, and services of that cooperative focus on improving the quality, reducing the costs, and expanding the sales of that product. Although members may disagree on the methods, they are all likely to agree on the desired outcome. Furthermore, at least in theory, benefits are likely to accrue to all members to the degree that they participate.

In contrast, the common element shared by all the women associated with these cooperatives through the women's groups is a relationship to someone who is a member of a cooperative. The overriding objective that brings them together in an attempt to organize is the possibility of increased access to income at the individual level. Beyond that, these women are often a very heterogeneous group, differentiated by skills, interests, location of residence, age, responsibilities and household access to resources.

At the same time, the organizational form all the women are to some degree familiar with is the cooperative. Hence, their approach to organizing tends to draw on language and expectations appropriate to a cooperative.

Relying on the cooperative model and recognizing that a cooperative revolves around a common element, these women attempt to achieve consensus on a single activity in which all will participate. They have not been successful in this attempt, nor, is it likely that they ever will be, unless they exclude all persons who do not share interest in the chosen activity and settle for a very small group-- a strategy that defeats the objective of cooperating and may fall short of the goal of income generation as well.

Membership in a cooperative implies varying degrees of voluntary work for the cooperative. From an economic perspective, the women who could financially afford to volunteer their time tend to already have their days filled with jobs and obligations. Those who are desperate to work --and it seemed there were a number of such women in each group-- cannot afford to do so without pay.

As already indicated, what the women who are members of the women's groups have in common is a relationship to someone who is a member of a cooperative rather than an interest or product. The only scenario apparent in which the cooperative model might be feasible is if a cooperative were to undertake further processing of its principal commodity or otherwise add value. In that case, previous studies indicate that women might quickly become involved with that component (Alberti 1991;

Braun, *et al* 1989). This would facilitate their participation in the cooperative and make the cooperative a viable alternative for them.

Said another way, the employment opportunities made available when the processing of agricultural products is expanded to include value-added activities tends to be filled by women. To the extent that women who are associated with cooperative members are looking for employment opportunities, they would be likely candidates for the positions that would become available and thus could become participants in the cooperative.

Barring this option, another possibility is for the women to think of themselves as a group of potential micro-enterprise managers who may gain personal advantage through their association with a group.

A Plan Without Guidelines or a Process

Even when technical assistance is available, it is not always presented in the manner that would provide the greatest utility.

As a case in point, women affiliated with one of the coffee-growers cooperatives, a number of whom are high school instructors, are in the process of forming a savings and credit association. They have received technical assistance from *Federación Cooperativa de Ahorros y Crédito de Honduras (FACACH)*, and have established the savings component. Unfortunately, from what they—members of the board of directors—indicated, they have not received training or guidelines as part of the process. They did not learn about criteria they might use to modify the initial figures established. For example, there was no discussion of conditions that might trigger consideration of a change in the interest rate they have set for the savings accounts, whether up or down. There were no discussions of guidelines for investment. Furthermore, though they are at the point of readiness to issue loans, they have not considered, much less discussed issues such as the advantages and disadvantages of loans for productive versus non-productive ends (e.g., an extra room on a house versus expansion of an existing business), or considerations such as earmarking a percentage of the funds available for loans for projects with a social as well as an economic objective, etc. In effect, they were provided with a product (plan), but not with information that would enable them to consider altering it in any way.

This women's group in particular would likely benefit from training in basic investment and financial management.

Impediments to Female Participation in the Cooperatives

No obvious impediments to women's participation in the cooperatives were found. Instead, some of the impediments that do exist are much more subtly entwined in the socio-cultural fabric and will take much more time to dissipate. A more graphic example of this is the fact that it is only recently—in 1992—that the Land Reform Law enacted in 1970 was repealed. Provisions of that law prohibited women from holding agricultural land in their own names unless widowed and with children under sixteen years of age, and only until a male child turned sixteen.

To compound the situation even further, women themselves are often highly resistant to changes that would give them the latitude to act outside the normally accepted norms.

CONCLUSIONS

Participation by Gender in the Project

Most members of farmer-owned businesses are men. Most business managers and nearly all members of the boards of directors are men. The overwhelming majority of all members of the cooperatives are men (See Annex C). However, there are no obstacles to the participation by women that are specific to the *project* and its design.

The low level of participation of women in all phases of project activities tends to be reflective of the cultural patterns of Honduras rather than of any explicit policy to exclude them. For example, for agricultural production, women in Honduras tend to have limited involvement in field-level aspects of production. Even for basic grains, their participation is concentrated on harvest and post-harvest activities.

In relation to the cooperatives considered here, the principal or common product is at the core of many of the differences observed in the rate of women's participation. Women's involvement correlates positively with products with a complex on-farm harvest and/or post-harvest component.

If the cooperatives were to engage in additional non-automated processing, it is likely that women would participate to a greater extent. Unfortunately, not all products marketed by these cooperatives readily lend themselves to additional processing, as is the case with resin or beef cattle as opposed to dairy cattle. On the other hand, plantain could be processed, coffee could be graded, and both could be packaged locally by hand. Whether either could also generate sufficient additional income would have to be determined.

Nevertheless, since, first, Honduran cultural values and patterns are unlikely to change within the *project's* time-frame, second, only limited opportunities for further processing exist, and, third, women are actively seeking economic opportunities, the cooperatives might consider offering women's groups a **service** that is comparable to other services they already offer, such as extension and education.

There is every reason to assume that groups of women with some type of affiliation to a cooperative that is itself affiliated with *FINACCOOP* could become effective vehicles for coordinated action. The women could—as many of them already do—think of themselves as a group of potential micro-enterprise managers who might gain personal advantage through their association with a group. Perhaps the critical element to

enhance women's possibilities for success would be for the cooperatives to treat affiliated women's groups as organizations that pursue the well-being of their members although not necessarily legally constituted as cooperatives.

The advantage the women's groups enjoy through their affiliation with a cooperative is support that could increase the likelihood of their participating in a successful venture. The *project* could then intervene to help the cooperative contribute to the success of the women's group.

RECOMMENDATIONS

Exploring Different Types of Organizations

Many of the women interviewed who are associated, however loosely, with these groups unthinkingly express the intention of organizing as a cooperative, the type of organization they know best, without a clear understanding of its assumptions and implications.

At this point it would be especially useful for the women's groups to be exposed to other types of organizations such as the village banks promoted by *FINCA* and *World Relief* or micro-enterprise development offered through Peace Corps and *FINCA*.

Accessing Training from Sources Other Than the Local Cooperative

Training in organization, management, basic book-keeping, and record keeping would greatly enhance each and any of these groups' opportunities for success. However, until a group reaches agreement upon a common product or activity, its members should suspend the decision about its organizational form. Likewise training ought not automatically to promote organization in the form of a cooperative.

Data available indicate that women who are associated with the coffee-growers cooperative are most likely to participate in activities related to coffee-growers production, specifically in post-harvest and supervisory/ administrative capacities. These women in particular could benefit from training in the areas of post harvest techniques, bookkeeping and management.

However, there is an additional consideration to be kept in mind. It relates to the question of whether the women of cooperative members' households who are

participating or might participate in coffee harvest and post-harvest activities are seeking or have direct access to income for their labors. Part of the training—which should provide sessions targetting spouses as well—could explore alternatives such as including female heads-of-households as salaried employees to promote their greater participation.

Promotion of Multiple Concurrent Activities

Once again, until a common product or activity is found, these women's groups should be encouraged to pursue multiple activities and, if and where possible, activities that complement one another.

For example, women in *Villa Santa* expressed interest in baking and selling bread and a locally produced corn dough cookie (*rosquillas*), growing vegetables, operating a canteen (*comedor*), learning to sew, making dresses for parties and special occasions, and preparing dried flowers and leaves for use as ornaments. The women explained that they were having difficulty in arriving at a consensus for a single activity. They had not seriously considered supporting several or more of these activities at the same time, or the consequences that might result if they all dedicated their efforts to the same activity.

A similar situation occurred in *CARPIHL*. Even though the women live on different sides of a river that is difficult to cross in the rainy season, they had been attempting to agree on a single activity. Unless a processing facility for plantain is established, however, there is little likelihood that these women could or should arrive at a consensus on a single activity.

Coordinated concurrent activities would provide options that take account of the diversity of skills and interests these women represent.

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Gender Issues in Select Cooperatives in Honduras

ANNEX A
SAMPLE SIZE AND COOPERATIVE MEMBERSHIP

COOPERATIVES AND COMMUNITIES	MEMBERSHIP			SAMPLE
	FEMALE	MALE	ACTIVE	
COMARCA				
Morales			200	8
San José			120	6
Santa Clara			80	4
Santiago			60	4
Chivaela			40	1
Tutule			40	1
			Sub:540	
			160	
			Total:700	
VILLA SANTA				
Los Trojes			30	4
El Pastal			35	4
Plancitos			30	4
El Centro			100	10
Palmitos			6	2
			Total:201	
MAYA OCCIDENTAL				
San Juan	1	7	8	2
Dolores	-	11	11	2
La Zona	1	10	11	2
Honduras	-	3	3	-
La Helencito	-	14	14	3
Rio Amarillo	1	4	5	-
Nuevos Horizontes	-	10	10	2
Las Flores	-	6	6	2
Cholmecca	1	7	8	2
Concepción	1	13	14	3
Flor del Café	-	10	10	2
Piedras Negras	-	9	9	2
San José	-	10	10	2
			Total:114	

Gender Issues in Select Cooperatives in Honduras

COOPERATIVES AND COMMUNITIES	MEMBERSHIP			SAMPLE
	FEMALE	MALE	ACTIVE	
COAVAL				
Quimistán	3	30	33	11
Macuelizo	4	10	14	4
San Marcos	-	3	3	1
			Total: 50	
CARPIHL				
Ocote		5	5	2
Caoba		4	4	2
Robles	2	10	12	6
Melcher	4	12	15	6
			Total: 36	

ANNEX B

1.- ¿Tiene usted algunas sugerencias para fuentes de trabajo?

No.Enc	No.casa	Respuestas
1	501	Proyecto de Yuen Pam, participación de mujeres
2	502	Fábrica de ropa
4	504	Panadería, repostería, sastrería
5	505	Corte
7	507	Se debería de organizar grupos de mujeres para cultivar hortalizas.
8	508	No, Porque las mujeres no están capacitadas para trabajar.
9	509	Hortalizas y panadería
12	102	Recibir cursos de manualidades.
16	106	Siembra y transplante de pinos y panadería
21	111	Manualidades y costura
22	112	Cría de animales y manualidades
24	114	Recibir cursos de manualidades
25	512	Sembrar hortalizas y tener huertos familiares (papa)
27	115	Sembrar hortalizas y flores
28	116	Huertos familiares y talleres de manualidades
30	515	Sembrar hortalizas
33	516	Se esta iniciando un grupo de mujeres para iniciar una siembra
34	517	No, Porque a las mujeres no les gusta trabajar fuera de la casa, hacen grupos y luego los deshacen porque terminan en pelea
36	519	Cultivos de hortalizas y una panadería
38	119	Organizar cooperativas de mujeres
40	121	Corte y confección y el arte culinario
42	522	Lo más práctico es un huerto familiar
43	523	No, porque es difícil que las mujer trabaje fuera de la casa, trabajan un tiempo y después lo dejan.
45	123	Creación de talleres de costura, repostería
48	151	Organizar cursos de manualidades
49	152	Crear granjas para consumo
52	155	Crear cooperativas de consumo
54	157	Panadería y cursos de manualidades
56	159	Capacitación para la siembra de hortalizas y crianza de animales de corral, también para viveros
57	160	Organizarse en grupos
58	161	Crear industrias para generar fuentes de trabajo.
60	551	Un huerto, para que las mujeres lo trabajen
61	552	Tiendas de comestibles, dirigidas por las mujeres de los socios de las cooperativas
63	554	Hortalizas
64	555	Una granja
66	557	Se puede cultivar y hacer medicina natural
67	558	Siembra de hortalizas
69	560	Hortalizas para que las cultiven las mujeres (rábanos, zanahorias, repollos, remolacha)
72	201	Capacitación para dedicarse a la agricultura
73	202	Crear fábricas
74	203	Academias de corte y confección y belleza
75	601	Elaborar productos lácteos, talleres de costura, huertos, una carnicería, fábrica de tortillas
77	603	Un programa para el cultivo de hortalizas y frutas
78	204	Repostería y manualidades
79	205	Capacitación
81	207	Maquilas
82	208	Centros comerciales

Gender Issues in Select Cooperatives in Honduras

83	209	Fábrica
85	211	Siembra y capacitación de hortalizas
89	215	Capacitación para la crianza de gallinas y cerdos
90	217	Hortalizas y capacitación
91	604	Organizar un supermercado cooperativo
93	606	Crear talleres de costura
95	608	Manejo de ganado, cultivos y huertos.
96	609	Cría de aves
98	611	Mejorar la técnica del cultivo del plátano para crear empacadoras
100	613	Hacer huertos (chile, tomate y lechuga)
102	615	No, porque la gente no coopera

2.- ¿Cuáles son los problemas o riesgos con estas fuentes de trabajo?

No.Enc	No.Casa	Respuestas
5	505	Falta de capacitación
7	507	No hay unión entre las mujeres
9	509	No hay local adecuado para hacerlo y no todas las mujeres son cumplidas
13	103	Buscar una institución que les ayude con entrenamiento
16	106	Los que tienen sus propios bosques no les dan oportunidad a otro para trabajar
22	112	Invertir y no obtener ganancias
25	512	No hay terrenos disponibles, falta de agua
28	116	Falta de dinero
33	516	No hay riesgo porque nadie tendría un salario, el terreno es prestado y tiene agua
40	121	No existen lugares, escuelas
42	522	La falta de agua, riego
45	123	Nadie ha propuesto la creación de los talleres
58	161	Salarios bajos
60	551	El terreno, el agua para riego
61	552	El local
63	554	Falta de terreno y agua
64	555	La organización del grupo de mujeres no se ha hecho realidad
66	557	La gente inicia pero luego se desanima
67	558	Falta de participación de las mujeres. Inician con entusiasmo y luego abandonan la actividad
69	560	No habrían problemas porque hay agua suficiente
72	201	Que con la capacitación se fueron para otro lado
73	202	Energía
74	203	Dinero
75	601	El aspecto económico de las personas, el mercado.
77	603	Únicamente el verano, pero con un sistema de riego se podrá trabajar bien.
94	607	Cultivo de hortalizas
95	608	Incentivar a la gente y concientizarla para que haya más honestidad y que cada uno coseche lo mismo que los demás
98	611	Huracán, llenas, organización del trabajo
100	613	Obtener una parcela de tierra para siembras comunitarias

Previous Page Blank

3.-¿Cuáles son las ventajas con estas fuentes de trabajo?

No.Enc	No.Casa	Respuestas
1	501	Es beneficio para todos en la comunidad
2	502	Beneficio para todos los miembros de la comunidad, no tendrían que comprar la ropa
4	504	Las mujeres tendrían un ingreso
12	102	Ayuda para la comunidad y para cada individuo
13	103	Mejor tipo de vida
16	106	Mejorar
21	111	Métodos para poder defenderse
22	112	Estar ocupado y tener mas ingresos
24	114	Mejorar, progresar
25	512	Habría oferta local para la comunidad
27	115	Necesidad de la gente, fuentes de trabajo para la mujer
28	116	Preparar a la gente de la comunidad y mejorar la clase de vida
29	514	Hay problemas porque a veces no llegan todos a la hora convenida
33	516	Se ayudaría a un lactario que se va a crear par los niños que más necesitan
36	519	Sería una gran ayuda para la comunidad, y permitiría que las mujeres trabajaran
38	119	Las mujeres de la aldea estarían ocupadas y tendrían ingresos
40	121	Aprender y mejorar el estilo de vida
42	522	Se podría vender el 50% de la producción y compartir el 50% restante
48	151	Mejorar
49	152	Mejorar y progresar
52	155	Poder vender y hacer dinero para seguir trabajando
54	157	Mejorar
56	159	Obtener más ingresos, mejor alimentación
58	161	Seguridad de empleo y reduce la delincuencia
60	551	Ayudaría mucho para la nutrición de la comunidad y también par obtener más ingresos
61	552	Se obtendrían mejores precios de los que tienen las pulperías
63	554	Fuentes de trabajo y oportunidad de comprar localmente
64	555	Habría buenas ofertas de huevos y buena calidad en las carnes
66	557	La gente tendría una ocupación y ganaría dinero
67	558	Habría una fuente de trabajo para las mujeres
72	201	Estar cerca de la familia
73	202	Se vive y se come mejor
74	203	Se aprende y se obtienen ingresos
75	601	Es mejor para todos porque se desarrolla el pueblo
77	603	Las familias tendrían una mejor nutrición y los precios serían mas bajos
78	204	Ingreso propio
79	205	Mejorar
81	207	Tendrían en que ocuparse
82	208	Colaborar en el hogar
83	209	Mejorar
85	211	Mejorar
89	215	Vivir mejor
90	217	Ayudar a la casa y a la comunidad
91	604	Que todos comprarían a la cooperativa
93	606	Mucha aprendería a confeccionar ropa
95	608	La gente trabajaría con seguridad y cuidarían los animales
96	609	Ayudar a los miembros de las cooperativas
100	613	Las familias tendrían fuentes de ingresos

ANNEX C

PARTICIPATION BY GENDER IN THE PROJECT					
COOPERATIVE	WOMEN ON THE BOARD OF DIRECTORS	WOMEN IN MANAGEMENT	FEMALE EMPLOYEES	NUMBER OF MEMBERS	
				MEN	WOMEN
VILLA SANTA	none	none	4, daughters of members	204	12
COMARCA	secretary	3 of 41 heads of productive departments		590	60
MAYA OCC	none	none	3, non-members		10
COAVAL	none	none	8, non-members	46	6
CARPHIL	none	none	1, accountant		2