

# HORIZONS

PN-ACZ-341



WID: A DECADE OF PROGRESS

EXPERTISE MATCHING ENERGY

GENDER: A TOOL FOR ANALYSIS

SPECIAL FOCUS:  
WOMEN IN DEVELOPMENT

# HORIZONS

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On the cover: Women the world over must balance family and wage-earning responsibilities. Their labor helps build local and national economies. Articles begin on page 18.

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ACCENT ON

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# DEVELOPMENT

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## **MONEY—THE METE OF THE MATTER:**

The "bang for the buck" a development project achieves may well hinge on how the "buck" is meted out in the household. Mounting evidence shows that income, frequently measured at the level of the household, isn't simply pooled and then parcelled out as need dictates. Rather, income is spent according to different earners' priorities. With increasing household incomes the goal of so many projects, it is essential to consider what happens to the income once family members bring it inside the home.

The key to predicting the results of increasing household incomes lies in the understanding that all income is not treated the same. The dynamics of decision making within households, which span from altruism to self-interest when it comes to money, provide valuable insights into a project's potential for success and sustainability.

AID's Bureau for Program and Policy Coordination recently funded several studies on the allocation of resources and income in households. The studies include a broad review of the literature on allocation of resources within the household, accompanied by a separate extensive bibliography and nine country-specific case studies. The documents look at how this allocation affects participation in and impact of development projects. Taken together, the studies point out the crucial need to look within the household to predict potential outcomes of projects.

According to the studies, households do not function as single units; an internal economy exists in which members perform certain tasks entitling them to certain rewards, based on perceptions of what those tasks are worth. Members of the household then may bargain to determine how tasks and goods are distributed. Division of labor and earnings within the home is the starting gate for gauging a program's impact. If such divisions in the home are

not taken into consideration, program benefits may be diluted or diverted from the people for whom they are intended. A project benefiting some may increase the burden on others by shifting responsibilities or access to resources. And, the effects of altering the form, reliability, and earner of the household income also must be considered.

These changes, if they bar participation, may cause a project to fail. Ultimately, the project may inadvertently disrupt the support networks upon which the household previously relied.

The studies provide numerous lessons for development planners as well as guidelines for incorporating lessons into the development planning process. Copies of individual reports can be obtained from Judy McGuire, AID/PPC/PDPR, Room 3889, Washington, DC 20523.



## **WOMEN ARE HALF THE WORLD'S** adult

population. they compose one-third of the paid labor force and actually perform two-thirds of the world's working hours. For this, they earn one-tenth of the world's income, and own only one percent of the world's property. — From the UN Decade for Women mid-conference at Copenhagen, 1980.



## **HONDURAN FAMILIES USE ORT:** More

than 60% of the mothers in a two-year study of 750 families in Honduras maintained use of oral rehydration therapy. Stanford University conducted the study in the Central American country, the principal research and development site for AID's communications-based Mass Media and Health Practices project. The results were achieved by AID's Office of Education and Office of Health working closely with the Honduras mission's

Tequicpalpa Health Sector I project and the Honduran Ministry of Health.

The study demonstrated clear relationships between changes in knowledge and behavior. Infant mortality caused by diarrhea dropped 40%. Analyses clearly showed that the project was responsible for the dramatic acceptance of ORT in the area.

The project is developing similar programs in Ecuador, Peru, The Gambia, Swaziland, Lesotho, and Indonesia.



**HOUSEHOLD, A THRESHOLD:** Under-

standing intra-household dynamics is an important key to successfully integrating women into the development process. When measuring resources and responsibilities within homes, the unit for analysis is the "household," an ambiguous term at best. Obviously, no definition fits all circumstances completely. But, a number of associations can be identified such as co-residence, joint production, shared consumption, and kinship ties. These labels and their relationships, too, belie a universal meaning. In some places, a co-residence could mean many dwellings in a single compound, rather than one house. Similarly, individuals producing goods or services may be different than the people consuming them. "It seems that planners and researchers alike must accept the fact that the equivalent of the western concept of the household does not exist in most places," writes Beatrice Rogers in "The Internal Dynamics of Households: A Critical Factor in Development Policy."

The point is that it makes sense to analyze all dimensions of interest, whether it be sharing responsibilities for production, common uses of income, co-residence, or the common cooking pot. In this way, assumptions about behavior based on false information can be avoided.



**AUDIOVISUALS AVAILABLE:** Three

audiovisual modules on women in development are available through the Board for International Food and Agricultural Development (BIFAD). The modules were prepared as part of BIFAD's program to orient university staff preparing for overseas work. The three topics are "Gender Issues in Agricultural Development: A West African Example," "Invisibility of Women in Income Generation Activities," and "Women, Natural Resources, and Energy in International Development."

Each module, which takes about two hours to

use, consists of slides, an audio cassette, a case study, and an instructor's manual. The modules are useful tools for self-study or for briefing others. They are suitable for classroom use, and for development education activities with community groups.

Mary Hill Rojas and Marilyn Hoskins of Virginia Polytechnic Institute and Helen Henderson from the University of Arizona prepared the modules.

Modules can be ordered from Glenhurst Publications, Inc., Central Community Center, 6300 Walker Street, St. Louis Park, MN 55416. Single modules are \$60.00. The set of three costs \$165.00, plus postage and handling.



**HEALTH AND THE WORKING WOMAN:**

Gender shouldn't limit job opportunities, say occupational health experts meeting recently under the auspices of the World Health Organization. Instead, as more and more women enter the work force, working conditions and equipment should be adapted to meet their needs. For example, machines, by and large designed for the "average man," need to be redesigned to take into account characteristics of working women, especially factory and farm laborers.

The experts also point to the need for methods to protect women of child-bearing age, that is, most working women, against the hazards of chemicals and other occupational health hazards. Such chemicals or ionizing radiation absorbed into the body could damage genes and chromosomes (called mutagenicity) of both men and women, causing fetal death, congenital malformation and leukemia in newborns. Solvents absorbed by the body could also appear in breast milk, and poison babies.

As women take on a greater number of non-traditional jobs, more needs to be learned about psychosocial implications of long working hours as well as the health hazards. This includes studying the effects of chemicals on pregnant workers, allowing women to breast-feed children at special facilities at work sites, providing health education programs to alert women of occupational hazards, and other efforts to promote safety for women at work.

Between one-third and one-half the women in industrialized countries are salaried, working in businesses outside the home. By comparison, one-tenth to one-third of female workers in developing countries earn wages. Most developing country workers are unsalaried, typically laboring 70 to 80 hours a week in the home or on family farms, according to International Labor Organization estimates.



## **FOR BEST RESULTS . . . TALK TO WOMEN.**

"It is neither accurate nor practical to accept the contention of some villagers that men speak for women in matters of community interest," says Mary Racelis-Hollnsteiner, director of UNICEF's Eastern African Regional Office. Community participation, which she views as the very essence of development, can't be considered genuine unless women play an active part in defining community problems, setting priorities for action, implementing these activities, and assessing their outcome.

In an article entitled "Children and Community Participation" published by the World Health Organization, she points out that, too often, community workers discuss local needs and activities with men only. In part, this stems from following protocol calling for consultations with formal villager leaders—usually men. "A good community worker," she says, "should have the capacity to develop a scheme that will enable every group in the community to express its views and be heard especially the most disadvantaged such as women, landless workers, and others among the voiceless and powerless."

Racelis-Hollnsteiner ticks off the lengthy list of chores women routinely perform and notes that despite women's contributions to family, community, and society, the significance of women's efforts still goes largely unnoticed.

She suggests that as women sharpen management and other skills through participation in programs such as child growth surveillance, primary health care, and nutrition, perhaps men will become directly involved in providing for children's needs and be more responsive to women's participation in household and community decisions.



## **THE LORAX TALKS FOR TREES:** Have you or your children ever read books by Dr. Seuss? Entertaining, aren't they?

Today, the children of the world also have a good chance to read a Dr. Seuss book and, at the same time, receive a powerful and useful environmental message.

*The Lorax*, a 70-page book, is about environmental degradation. The land, once underdeveloped and beautiful, undergoes change as seen by the Lorax, a unique character who speaks for the trees that have no tongues. He cautions against cutting off the Truffula trees for their bright-colored tufts that can be converted into thneeds—a fine-

something-that-all-people-need!

Dr. Seuss has assigned the rights to the book to the United Nations Environment Program for the Lorax project for mass production and distribution in developing countries.

*The Lorax* has already been translated into French, Spanish, Arabic, Portugese, Chinese, Thai, and Hindi. A Swahili version is in the process of being translated. Details on costs and availability can be acquired from either the United Nations Environment Program, Nairobi, Kenya, or AID, Bureau for External Affairs, Washington, DC 20523.



**HOME GARDENS** are a mainstay for many families in developing countries. AID's Office of Nutrition in the Bureau for Science and Technology has been working with several organizations to promote successful home gardening where appropriate.

For example, AID and UNICEF have worked together to promote school gardening programs.

AID funds a nutritionist at the Asian Vegetable Research and Development Center who designs and promotes home gardens that save money and provide balance to the diet.

AID and the U.S. Peace Corps have commissioned a home garden training manual. The manual supplements training courses for specialists from the developing world who are field-level workers in health, nutrition, rural development, and agriculture and for their Peace Corps counterparts. The manual and courses teach basic home gardening and mixed-gardening techniques. "Mixed gardening" combines home gardens with home fish ponds or poultry or small livestock enterprises.

AID has also supported home-garden research carried out by the League for International Food Education (LIFE). LIFE analyzed the literature on home gardens to find new ways of increasing food supplies and improving nutrition in developing countries.

In addition, LIFE is compiling a library and roster of experts on home gardening. For more information on home gardening, contact Maura Mack in AID's Office of Nutrition, Bureau for Science and Technology, Washington, DC 20523.



## **ORAL REHYDRATION THERAPY CONFERENCE:**

The second International Conference on Oral Rehydration Therapy (ICORT II) will be held in Washington, DC, on December 10-13.

The conference is sponsored by AID in cooperation with the World Health Organization, UNICEF, the UN Development Program, the World Bank, and the International Center for Diarrheal Disease Research in Bangladesh.

ORT is a simple, inexpensive method of treating diarrheal diseases. It has been heralded as one of the most important health advances of the century.

ICORT II will build on the successes of the first meeting, sponsored by AID in June 1983 in Washington, DC. Over 600 of the world's leading scientists, physicians, and representatives from developing countries and international development organizations attended the conference which stimulated the expansion of ORT efforts in many countries.

The 1985 conference will focus on implementation issues and ways to overcome barriers to the greater use of ORT. Some of the topics to be covered are: interventions to prevent and control diarrheal diseases; integration of ORT with other health activities; communications and social marketing; distribution and logistics; training of health personnel; supervision and monitoring; and evaluation and cost.

Simultaneous translations will be available in French, English, Spanish, and Arabic. There is no fee for attendance; however, registration is required. Early registration is recommended.

For further information on the conference and registration, contact: Linda Ladislaus, ICORT II Conference Staff, Creative Associates, Inc., 3201 New Mexico Avenue NW, Suite 270, Washington, DC 20016.



**EASING PEA PROCESSING:** Scientists from U.S. universities participating in the AID-funded Bean/Cowpea Collaborative Research Support Program (CRSP) have teamed up with counterparts in 13 developing countries to improve availability and use of beans and cowpeas. Research is being carried out on environmental concerns, such as the effects of drought and heat on bean and cowpea yields. The research findings hold promise for reducing agricultural constraints to production in all legume-producing nations, including the United States. Five disease-resistant bean breeding lines already have been developed. Kay H. McWatters of the University of Georgia, and Patrick N'goddy and Veronica Onuorah of the University of Nigeria at Nsukka, are working together to improve food preparation, processing, and preservation techniques. Their

research is resulting in an impressive array of low-cost, traditional products that will simplify preparation of bean and cowpea dishes.

From its inception, the CRSP has incorporated a strong women in development focus because of the predominant involvement of host country women in food production and processing. Gender issues are taken into account as information is gathered. The CRSP ascertains that innovations, such as improved seed varieties, new techniques, and technologies do not by-pass women or increase their workloads. Women are encouraged to participate in the projects as researchers, technicians, and students.

As part of its women in development activities, the CRSP is preparing a series of resource guides for the countries in which it works. The guides are available for Botswana and Cameroon; one will soon be published for Guatemala.

The guides provide an overview of the small farm sector, paying particular attention to intra-household dynamics and women's roles in agriculture. Included in each is a literature review, a section examining the implications of this literature for project goals, a list of women's organizations and information on educational opportunities in the host country, and an extensive annotated bibliography.

For further information or copies of the guides, contact Bean/Cowpea CRSP Management Office, Michigan State University, East Lansing, MI 48824-1035.



**FIRED UP ABOUT KILNS:** If any book can spark interest in kilns, Werner Roos and Ursula Rojczyk's *Construction of Simple Kiln Systems* can. The book cuts a swath of information on charcoal-making techniques, backed up by good photos and uncomplicated illustrations of the many types of earth, brickwork, and metal kilns. The 34-page guide provides in detail one process for every kind of kiln—horizontal, vertical, earth pit, small domed, brickwork type RH4, drum, and transportable steel, as well as the earth pit pile. For the other kilns, the book gives short construction and operating instructions.

Information on how to order this book, published by Vieweg & Sohn, may be obtained from the German Appropriate Technology Exchange, GTZ, Postbox 5180, D-6236 Eschborn 1, Federal Republic of Germany. In the United States, contact Heyden & Son Inc., 247 South 41st Street, Philadelphia, PA 19104.

## UN Holds Conference on Women



The United Nations Decade for Women comes to an end this summer with a major conference in Nairobi, Kenya. The Nairobi Conference, to be held July 15-26, is the third international conference of the UN Decade for Women. Its primary purpose will be to appraise achievements of all UN member nations in addressing women's roles and needs during the Decade, as well as to develop future strategies to enhance women's participation in the social and economic development of their nations.

The UN Decade for Women marks 10 years of growth in awareness and activity among women worldwide. The years also have revealed the depth and breadth of the problems which encompass women's lives: the growing phenomenon of households headed by females; the high proportion of illiteracy

among women and girls; the unique problems of migrant and refugee women; the vital, and often unrecognized, role of women throughout the developing world as food producers, farmers, and laborers in

*The meetings in Nairobi will appraise and develop strategies geared to strengthening women's role in development.*



formal and informal sectors.

The UN Decade for Women was formally launched at the World Conference of the International Women's Year held in 1975 in Mexico City. Women from around the world gathered to discuss common concerns and how to address them. The Mexico City conference adopted a World Plan of Action for the advancement of women, based on the goals of equality, development, and peace. The plan called for governments to act on a series of recommendations over the following 10 years.

In 1980, delegates from 145 nations met in Copenhagen to discuss progress made in the first half of the decade and to draw up a program of action for the next five years. In addition to the goals adopted in Mexico, the Copenhagen conference considered the themes of education, employment, and health.

The Nairobi Conference

(known officially as the "World Conference to Review and Appraise Progress Achieved and Obstacles Encountered in Attaining the Goals and Objectives of the United Nations Decade for Women") will again bring together officially appointed delegations of the UN member nations, as well as representatives of numerous private and voluntary organizations and non-governmental organizations linked to the UN system. The U.S. Delegation will be headed by Maureen Reagan and includes Jeanne Kirkpatrick, former U.S. Ambassador to the United Nations, as well as women leaders from both public and private sectors.

Concurrent with the official UN conference, a non-governmental meeting, known as "Forum '85," will take place. Forum '85 will offer an informal arena for discussing issues to be presented at the official conference. The meeting will provide opportunities for debate, discussion, and practical hands-on experience through workshops, exhibitions, and other activities proposed and coordinated by the participants.

AID is providing support for several technical workshops at the Forum, as well as assisting participation of selected Third World women leaders at events.

Similar non-governmental meetings were held at the Mexico City and Copenhagen conferences and were attended by large numbers of U.S. and Third World women leaders and representatives of major national

and international women's organizations.

The effects of these conferences and the UN Decade for Women on governments, the UN system, and international organizations have been substantial. New women's organizations have been formed; special government bureaus or ministries have been established to speak to women's issues; new programs, projects, and policies geared to strengthening women in development have been implemented. All these activities clearly demonstrate the increasing recognition of the critical, continuing role women play in developing countries. ■



*AID seeks to integrate women in the mainstream of development activities. At the AID-funded Opportunities Industrialization Center of Liberia, male and female students learn marketable skills and are guided in finding jobs.*

## Conference Examines Women's Economic Roles

More than 750 national and international researchers, scholars, development practitioners, and policy makers met in Washington, DC, in April to assess the extent of women's involvement in economic development. The three-day meeting was sponsored by the Association for Women in Development (AWID) a U.S.-based association created in 1982 by a group of scholars, practitioners, and policy makers.

The theme of the second national conference was "Women Creating Wealth: Transforming Economic Development." The conference examined the lessons of the United Nations Decade for Women and explored ways of wealth creation in the developing world. A major focus was the rela-

tionships among human, natural, and capital resources, and their different effects on women and men.

"Women are a vital consideration in every AID program," affirmed AID Administrator M. Peter McPherson during the opening session. McPherson told the banquet audience which included over 100 women from less developed countries, that the purpose of AID policy is to focus on women without isolating them from the mainstream of development activities. "The world has changed the way it looks at women in development in the last decade," McPherson said. He also emphasized the linkages between the U.S. foreign assistance program, democracy, and freedom.

Other keynote speakers included Loret Ruppe, director of the U.S. Peace Corps; Zarina Bhatti, a program specialist in the Office of Programs, Analysis and Evaluation Division in AID's mission in India; and Paula Goddard, AWID president.

The conference was designed to serve as a "dialogue" among representatives from the research community, academic institutions, and development organizations. The plenary session, "Lessons from the Decade: A Retrospective," reflected this theme from three different perspectives: research, policy, and practical experience. Speakers were Elisabeth Croll, an anthropologist who is currently a Fellow at Wilson College at Oxford;

Ayse Kudat, a policy analyst with the UN Center for the Advancement of Women, Vienna, Austria; and Peggy Antrobus, a development practitioner from the University of West Indies, St. Michael's, Barbados.

Croll, representing the research perspective, noted the end of the UN Decade marks an occasion for reflection, assessment, and evaluation. She said empirical research has brought attention to women's productive roles and the importance of services and activities provided by women in the informal sector.

Croll pointed out that one of the achievements of the Decade has been identifying constraints circumscribing women's activities. Another clear achievement has been investigations of constraints which have challenged previously held assumptions about gender, and drawn attention to the ways gender hierarchies shape the activities of women within households, communities, and societies. Other challenged assumptions deal with intra-household dynamics, and the conceptualization of women as a singular category in terms of age, status, and class.

In light of the achievements in documentation, conceptualization, and methodology, Croll called the Decade a "decade of discovery."

Croll noted that the Decade has challenged the research process. She called for a reexamination of field techniques and the relationship between researchers and decision makers. In ad-

dition, she recommended publicizing research findings, and emphasizing the relevance and effectiveness of research in terms of policy formulation.

Representing the policy perspective at the dialogue, Ayse Kudat, who is the coordinator of the July UN Decade for Women conference in Nairobi, said there is a much firmer realization of the need for women's effective participation in all aspects of society than 10 years ago. "It is far clearer now than before," she said, "that women have been mobilized and are more articulate in identifying their needs and in voicing their demands. There is no turning back," she said.

However, Kudat pointed out that although there has been increased visibility of women's roles, "the majority of women in the world still face major problems in many aspects of their lives. The challenge is still survival and substantial basic needs."

The essential problems, according to Kudat, remain "accessing bare minimum

income, food, shelter, and employment, acquiring literacy and an acceptable level of education, and having adequate health to work productively and enjoy the fruits of one's labor."

Kudat said, however, that wide documentation of women's situations has resulted in many countries giving priority to policies geared to meeting women's basic needs and finding more effective ways of incorporating women into the development process. Worldwide networking along with increased research and recognition of women's roles have helped "create a heightened consciousness of the previous invisibility of women and new appreciation of their roles in society," she said.

Kudat noted that increased focus on women's roles, responsibilities, and rights in areas other than those specific to women also attests to progress made during the Decade.

One area of visible and consistent progress, she said, has been legislation. During



*Matching women's energy with skills and experience results in greater returns on development investments. These women have organized to produce and market sombreros in Ecuador.*

the decade, she said, an overwhelming majority of 66 countries that ratified the UN Convention on Equal Political Rights' Elimination of all Forms of Discrimination Against Women (entered in 1981) have introduced constitutional, civil, or other legislative provisions guaranteeing the equality of women and men and prohibiting discrimination on the grounds of sex.

She noted, however, that "progress with respect to employment, education, and health has been less uniform." She claimed, "National machineries for advancing women in overall development policies and plans... tend to lack adequate human and financial resources. In many countries," Kudat explained, "women's organizations complement the efforts for formal machineries.

"In the developing world," she said, "despite improvements in legislation

and greater awareness of women's contributions to development, gender-bias continues in the delivery of resources and services, and women are largely excluded from mainstream development efforts. But," she contended, "the call for equality of income and wealth is stronger now than a decade ago."

Peggy Antrobus presented the lessons of the Decade for Women from the practitioner's perspective. Antrobus called for collaboration and cooperation among women in development programs at local, regional, and national levels, as well as the global level.

"As the Decade draws to an end and our world faces major crises, I hope we can find... effective ways of pooling our resources and our energies," she said.

Antrobus, who heads the Women and Development Unit of the University of West Indies, has a long his-



*Conferees pointed out that research has brought attention to women's productive roles.*

tory of involvement in shaping programs to advance women in development in a number of Caribbean countries. She presented lessons from the field, based on experience in the Caribbean. These included:

- Economic growth must be accompanied by participation in decision making at the domestic, community, national, and international levels.

- Methodology is crucial in that for women the process is as important as the product. Unless the process promotes and provides women autonomy, dignity, initiative, self-reliance, and self-esteem, the product can be of questionable value for them.

- International agencies and consultants need to establish and collaborate links with indigenous agencies at regional and national levels.

Five concurrent sessions were held during the three-day conference, with presentation of over 40 papers and panel discussions on diverse topics. The presentations reflected how the gender issue of economic development can enhance the total development effort in all sectors. A number of workshop sessions following the plenary dialogue focused on women's roles in agricultural production and farming systems projects. Other sessions were held on mechanisms to reach indigenous women, natural resources and economic productivity, and the women in development programs of the donor community.

Panels assessed some of the lessons learned from the first decade of women in



*The role women play in creating wealth in the developing world is becoming increasingly recognized.*

development activities. A common theme among speakers emphasized that it is now time to engage developing country women and men more effectively in seeking new perspectives and creative solutions to the severe economic and social problems faced by most nations.

Representatives from the Canadian International Development Agency and various United Nations agencies

were among the participants.

For information on obtaining conference proceedings, contact the Association for Women in Development, One Dupont Plaza, Suite 710, Washington, DC 20036. ■

*This article was prepared by Sharon Isralow, editor of Horizons, and Deborah R. Purcell, a writer/editor in AID's Office of Women in Development, Bureau for Program and Policy Coordination.*

## **Bank Project Helps Exports**

The Chase Manhattan Bank, N.A. (New York), will participate in an AID-funded project to stimulate job creation and export activity in the Dominican Republic.

The bank will act as a repository for a collateral account from which a \$2 million AID loan to a private

Dominican development bank will be disbursed.

The agreement was signed April 18 in Washington, DC, by Chase Manhattan Bank Vice President Brandon L. Minor, Executive Vice President Simon B. Suarez of Banco de Desarrollo FINADE, the development

bank, and Senior Deputy Assistant Administrator Lewis Reade of AID's Bureau for Private Enterprise. FINADE is matching AID's loan.

The funds deposited in Chase Manhattan Bank in FINADE's name will provide credit for small- and medium-sized private enterprises in the Dominican Republic that produce non-traditional exports for the U.S. market such as handicrafts and winter vegetables. The loan pool will improve the country's ability to earn foreign exchange and increase domestic employment by financing start-ups and expansion in the private sector. By boosting the economy of an important U.S. neighbor, the project also supports the Administration's Caribbean Basin Initiative.

Chase Manhattan will issue standby letters of credit from the FINADE account which, in effect, will guarantee loans in local currency. The mechanism protects FINADE and its sub-borrowers against devaluation risks connected with borrowing dollars over a period of time.

The new collateral account agreement with Chase and the original loan agreement with FINADE, signed last year, were designed by the Bureau for Private Enterprise. That Bureau spearheads AID's efforts to stimulate economic growth in developing countries by encouraging the private business sector. The loan to FINADE is at near-market, rather than concessional rates. ■

## Women in Business: A Credit-able Investment

By Wendy D. Dubow

Lack of access to credit can cripple small enterprises before they get off the ground. Without funds to invest in necessary expansion, these enterprises will falter. They will lose their customers to more efficient producers who are able to improve the quality of their products and establish more competitive prices. And while this problem is a significant one for any new business, it is particularly acute for microenterprises run by women.

In developing countries, women entrepreneurs often find it extremely difficult to obtain necessary credit through the formal banking sector. Traditional banking procedures usually require entrepreneurs to show proof of substantial assets as collateral to obtain needed financing for business projects. Small enterprises in general and women-owned businesses in particular often do not have such collateral. Ironically, studies show that women-owned or run small enterprises have extremely good payback records in those credit markets they are able to enter.

The markets women turn to are traditionally run by moneylenders who generally charge significantly higher interest rates than those prevailing among commercial banks. If women entrepreneurs had greater access to credit at more competitive interest rates, they not only could become more fully integrated into their national economies, but could as well substantially increase their families' standard of living.

Meeting the challenge of opening the formal money economy to women entrepreneurs is the mandate of a creative, new network of businesswomen, Women's World Banking. The group was established in



*Women's World Banking's goal is to help women own and operate their own businesses, such as this clock repair shop.*



*Local women's organizations raise funds to cover their share of the loan guaranty effort.*

1979 to fill this need, first articulated at the 1975 International Women's Conference in Mexico City. It has developed methods for encouraging banks to make loans to microenterprises run by women. Women's World Banking also seeks to build a worldwide network of women in business and finance, as well as to establish innovative marketing and finance tools to distribute the products of women-owned businesses.

Since its creation, Women's World Banking has become a worldwide organization working with women in business and banking in over 40

countries, primarily in the developing world. Grants from AID's Office of Women in Development in the Bureau for Program and Policy Coordination, and the Bureau for Private Enterprise have helped Women's World Banking become an effective catalyst for strengthening women's participation in the private sector of developing nations' economies.

A central feature of the Women's World Banking program is its nearly \$3 million capital fund, which functions as a guaranty fund for commercial loans to small, women-owned businesses.

Women's World Banking's local affiliates are composed of professional women leaders with business, banking, and financial experience. The affiliates are responsible for identifying local lending institutions willing to participate in the effort to expand credit availability to women entrepreneurs. They also arrange management assistance and training programs for the entrepreneurs who receive loans. This training effort helps strengthen the loan portfolio by making the borrowers more efficient and competitive. The affiliates also raise local capital to cover their



*Small but promising businesses, particularly those operated by women who do not yet have collateral, are targeted for assistance.*

share of the loan guaranty effort.

To encourage commercial banks to lend to women-owned small businesses, Women's World Banking guarantees 75% coverage of each loan—50% provided by the Women's World Banking letter of credit or deposit and 25% using the funds collected by the local affiliate. The remaining 25% of the risk is assumed by the local bank.

The Women's World Banking network has guaranteed more than 800 loans in seven countries since the effort began. To date, there have been no defaults on these loans.

These loans are made strictly on commercial terms. Borrowers must have an established enterprise with growth potential within a market, and a sound financial track record. The borrower must show a willing-



*Business expansion loans, such as one made to a dress manufacturer in the Dominican Republic, generate jobs and create opportunities to learn new skills.*

ness to participate in necessary management training programs, and must meet minimum local standards established by lending institutions for commercial loans.

Loans guaranteed by Women's World Banking are made in local currency. Borrowers pay a 3% surcharge over and above the interest on their loans. This surcharge is earmarked by Women's World Banking to cover management and training costs. A fund has been created from the proceeds of these fees which serves as the first resort in case of loss.

By the end of 1986, Women's World Banking hopes to have raised \$5 million for its capital fund through contributions, grants, and the sale of debentures with an interest rate of 8% payable in 1990.

In addition to AID support, Women's World Banking has received assistance from the Norwegian, Swedish, Dutch, and Canadian governments, and the United Nations Development Program. Additionally, private foundations and corporations have been approached to support the capital fund drive.

Women's World Banking and its local affiliates seek to be self-sustaining institutions within five years. Women's World Banking is not dependent on any one source for its financing, and it has been an objective from the outset to establish a self-supporting institution large enough to have an impact on a global scale.

This effort is already bearing fruit through concrete improvements in the daily lives of many of the entrepreneurs who have obtained loans guaranteed by the association.

For example, Women in Finance and Entrepreneurship, the Philippines affiliate of Women's World Banking, has designed several programs to increase Filipino women's participation in their economy. One of these programs teaches potential entrepreneurs a variety of skills,



*Women entrepreneurs, such as these carpet weavers, are excellent credit risks. No one has defaulted on a loan backed by Women's World Banking to date.*

from fruit and vegetable processing and goat raising to bookkeeping, accounting, and sales. After successfully completing the training course of their choice, the women receive proficiency certificates which help them obtain start-up loans from local financial institutions.

In Thailand, the local affiliate Friends of Women's World Banking/Thailand is helping women develop, expand, and improve their small businesses to create jobs and raise living standards. This affiliate is part of a national dairy development program created by the Thai government to encourage the nation's dairy industry.

The local affiliate has become involved in establishing small dairy farms, recommending 85 households to the Bangkok Bank for financial assistance. Eighty-two of these have been approved. The Bank incurs the risk because the local affiliate has raised money and established an interest-bearing account with the bank to cover its share of the potential losses. The new businesses created by the loans will purchase livestock and receive training in all aspects of dairy farming from milk-



*Loan recipients display their crochet work. Many women are learning managerial skills necessary for the business end of the operation.*

ing cattle to artificial insemination.

Another strong local affiliate of Women's World Banking is the Self-Employed Women's Association (SEWA) in India. SEWA, an independent organization of more than 8,000 microentrepreneurs, established its own cooperative bank. Women's World Banking loaned the SEWA bank the funds it needed to expand its loan program for low-income women entrepreneurs. Borrowers include cart pullers who want

to purchase their own carts, vegetable sellers who seek to increase their daily incomes, and patch workers who aim to buy their own scraps rather than working for middlemen at low piece rates.

SEWA's clients traditionally have had to resort to moneylenders who often charge daily interest rates as high as 20%. The SEWA bank provides an alternative to those with no visible collateral. The SEWA bank obtains information about potential borrowers through social networks, by visiting their homes, their work places, and the markets where their goods are bought, sold, or shipped to suppliers. Beyond looking at assets like a traditional bank would, SEWA evaluates a borrower's true ability to repay a loan through a legitimate assessment of the borrower's business prospects.

Such programs, as well as being innovative, are rooted in sound business principles. Says Pierre Vinde, assistant administrator of the United Nations Development Programme, "It's not charity. We believe that the methodology chosen, sharing the responsibility for risk between the international group, the local group, and the credit institution is a very sound one."

In the past several months, annual self assessments have been completed by Women's World Banking's local affiliates. The results show visible achievements, including expanding access to credit for women's enterprises, increasing women's employment and income, and improving managerial and technical skills.

With the Women's World Banking network continuing to grow, more and more opportunities are becoming available to assist women to enter the mainstream of today's world economy. ■

*Wendy D. Dubow is a program assistant in the New York Office of Women's World Banking.*

## Technical Assistants Gain Experience, Improve Projects

By Beverly B. Mack

**W**hen new water taps were installed in Nepal as part of a major development project to conserve and manage natural resources threatened by environmental deterioration, the new system met only drinking water needs. Women still had to trek to the river to wash their laundry and bathe.

Too often development programs inadequately address indigenous women's needs because they lack sufficient gender-specific data.

AID is helping to fill such information gaps by supporting U.S. Title XII university participation in development projects.

One such gender-oriented activity is the International Technical Assistance Fellowship Program funded by AID through the Center for Women in Development (CWID) of the South-East Consortium for International Development (SECID). The consortium is one of the largest academic consortia, with 34 member institutions. Through its Center for Women in Development, SECID is taking the lead in incorporating gender-specific considerations at the planning stages of development projects. AID provided \$380,000 to the Center in 1984-85.

CWID technical assistants are graduate students or junior faculty affiliated with SECID member institutions. Selected individuals participate in short-term field research positions that focus on gender-specific data collection, project assessment, and assistance in the implementation of projects. Most such projects address needs in the areas of agricultural and animal production, health and nutrition,



*Researchers from U.S. universities asked Nepali women—primary firewood gatherers and water collectors—how an environmental project might better meet their requirements.*

forestry conservation, and agricultural extension and education. The results of the field work feed back into the overall design of the project and provide useful insights central to future development project planning.

Since the program's inception in 1982, CWID technical assistants have worked in many developing countries collecting gender-specific data and making recommendations concerning women's roles in development projects. In Burkina Faso, for example, CWID technical assistants examined women's roles in rural grain production and marketing. Their research and nutritional surveys to measure grain consumption determined the need for more

sensitive gender-specific studies.

They found that factors such as child-rearing responsibilities, size and composition of the household, access to regional markets, levels of indebtedness, and access to extension programs all affected a woman's role in the market economy. These factors are not only more significant for women, but they are also more variable for female than for male farmers and traders. Because women's domestic obligations limit the time they may devote to grain production and marketing, their production costs and credit needs differ from those of men.

Culture-specific factors also affect women's market activities. In strict Moslem households in West Africa,



*Left: The needs of all women, not just those in the public milieu, must be addressed. Moslem women, who may produce food but are secluded from public market activities, rely on agents to access markets.*

*Below: In Burkina Faso, surveys revealed that factors such as access to markets, household responsibilities, and size and composition of the household affect women's role in the economy.*



for example, although a woman is by religious law free from obligation to contribute to the domestic budget, she often will use her income to supplement family food and clothing costs. Traditional interpretation of Islamic law, however, forbids her from taking an active role in public market activities. This complicates a woman's efforts to participate in market trade. In such situations, the secluded woman often generates income through market agents who act as middlemen. Income derived in this way may benefit the entire household provided it also affords capital sufficient to perpetuate the income-generating activity. Issues such as women's access to credit must address the needs of all women, not just those in the public milieu.

Research by CWID technical assistants in Senegal and Belize focused on animal production for household use and income-generation. In Senegal, where women are involved in small ruminant husbandry and sales, a CWID technical assistant surveyed village practices in poultry, livestock, and agricultural production. Suggestions for improving these endeavors involved increased use of residues and waste as feed for poultry; improved strategies for marketing goats and sheep; and increased agricultural education opportunities for women.

In Belize, CWID facilitated better livestock management practices among women, who are responsible for swine production. CWID noticed the swine were often disease-ridden and underweight because they roamed free and foraged for food. As a result of CWID research, efforts were made to encourage women to control their swine stock in a confined area, resulting in higher weights and disease-free animals. The healthier stock brought higher market prices.

The results of other activities, such as one of SECID's larger projects affiliated with AID's Resource Con-

ervation and Utilization project in Nepal, are equally impressive. In this project, technical assistants have been instrumental in assessing women's roles. In 1982, the CWID program's first two technical assistants spent four months in hill villages investigating and assessing ways in which women could better benefit from the Resource Conservation and Utilization project. At the formal opening of the new water tap system, these two CWID field workers discovered that local women felt the new system did not help them address all their water needs. AID responded by developing a more appropriate tap system.

Forestry management and conservation education are major focuses of the Nepal project where technical assistants have studied the role of women as the primary fuel and firewood gatherers in the area. In trying to influence women to use alternative fuel sources, CWID real-



*Anthropologist Debra Davidson from the University of North Carolina-Chapel Hill interviewed Nepali beneficiaries of an AID resource conservation project about their needs.*

ized the need to reach rural women through female extension agents. As a result of these studies, women are now entering Nepal's Institute for

Renewable Natural Resources to train as agriculture extension agents.

Health and nutrition projects supported by CWID include studies in countries as diverse as Nepal, Senegal, Brazil, and Bolivia. In Nepal, traditional cookstoves are operated in unventilated areas, giving off high levels of air pollution and causing serious respiratory disease among Nepali women. CWID assistants have measured pollution levels and assisted in replacing the stoves with smokeless cookstoves.

In Senegal, activities centered on kitchen gardening. By producing crops best-suited to changing environmental conditions, Senegalese women have been better able to supplement both household nutritional needs and their own income.

Technical assistants studied infant health and nutrition among low-income women in Brazil. They also studied the conditions of Bolivian women's health care facilities.

The CWID technical assistance fellowship pays attention to small but significant aspects of local situations, reviewing women's immediate needs and assessing the extent to which those needs can better be met through ongoing development projects. The successes logged by CWID's studies indicate that small-scale, qualitative research is vital to development efforts. The gender-specific data provided by the graduate students and junior faculty can trigger immediate results while adding a new perspective to the project. Furthermore, the fellowship program underscores AID's efforts to integrate women into the mainstream of development while offering graduate students and junior faculty an opportunity to sharpen and apply professional skills, laying a solid foundation for development work in the years to come. ■

*Beverly B. Mack is a project assistant at SECID's Center for Women in Development.*



*Holly Reid, a technical assistant from Duke University's School of Forestry and Environmental Management, monitored air pollution levels given off by traditional cookstoves in Nepal. The stoves, which were causing serious respiratory diseases among Nepali women, were replaced with smokeless cookstoves.*

# LESSONS LEARNED

## Is "Women in Development" Working?

By Anamaria Viveros-Long and  
Christine Krueger

This year marks the end of the United Nations Decade for Women and more than 10 years of AID efforts to increase the participation of women in its international development projects. AID's Center for Development Information and Evaluation (CDIE) is making the first systematic assessment of the progress AID has made in integrating women into development activities at the project level. The lessons drawn will serve as concrete guidelines for project planning and implementation in the years ahead.

Over the years, AID has shifted emphasis from a "women-only" to an "integrated" approach which stresses incorporating women into mainstream development activities. With this shift, concepts and terms have also changed.

In earlier years, attention to women was conceptualized in terms of equity. The goals were to ensure that women benefit as much as men from the development process and that innovations made in the name of development should not overlook women or increase their burdens.

In 1982, an AID Policy Paper on Women in Development expanded the implications of the legislative mandate based on growing experience and insights. The policy paper directs that AID regard gender as a major variable in development planning; that women be recognized both as agents and beneficiaries in the development process; that women's economic roles be supported; and that Agency divisions address gender issues in their activities. The issue of equity remains important, but the policy paper recognizes that women

should be fully integrated into development initiatives for reasons of efficiency and effectiveness as well.

This practical and conceptual evolution is also reflected in the current use of the term "gender" to indicate the focus of concern. That is, roles and responsibilities among targeted populations are often fundamentally shaped by gender expectations. Consequent behaviors—for each gender and in their interrelationships—should be fully recognized by project planners and incorporated into project design, implementation, and evaluation.

The current CDIE study seeks to



*AID is taking a hard look at its experience with women in development.*

determine whether AID projects reflect this shift in policy orientation. Are gender roles and related issues recognized throughout the various stages of a project? Are projects adapted to reflect differences in gender roles? Does attention to gender help achieve project goals?

The CDIE assessment is divided into two phases—desk studies and field studies. Preliminary findings from the desk studies of some 98 projects offer insights into the first two questions. But project documentation is too limited to address the

third question—What difference does attention to gender really make?

That assessment will depend almost entirely on results from 10 in-depth field studies to be published as case studies later this year.

The 98 projects included in the desk study were selected at random from a larger sample of 700, which had been pre-selected for their relevance to women or gender from the approximately 4,000 projects included in the AID data base since 1974.

The sample included 40 projects from Africa, 32 from Latin America, 14 from Asia, and 12 from the Near East. Table 1 shows the distribution of the 98 projects reviewed by sector and type (integrated or women-specific).

Table 1

Sector	Inte- grated	Women- Specific	Total
Agriculture	34	6	40
Education/ Training	14	5	19
Water and Sanitation	18	—	18
Employment/ Income Generation	10	1	11
Energy	10	—	10

The results of the desk study are limited by the amount and quality of project documentation available. Because more than half the projects were ongoing, only planning documents were available at AID's headquarters in Washington, DC. Of the 49 completed projects, only 38 had documentation covering all project phases—planning and design, implementation, and evaluation. Documentation for each sector was reviewed by consultants.

### Are Gender Roles Recognized?

All 98 projects included in the sample recognized gender issues to some extent. One finding from the desk study is that the quality and extent of recognition have improved in recent years. Before 1980, treat-

ment of gender in project papers was generally superficial and gender was infrequently related to project objectives. Since 1980, gender analysis has become more substantive and gender is more often related to project objectives.

The scarcity of project implementation and evaluation documents makes it difficult to reach conclusions about the extent to which gender roles are being recognized throughout the life of projects. The desk studies indicate that recognition of gender roles is typically limited to the project planning stage and not often sustained throughout the life of the project.

However, the finding that more recent projects do, in fact, show a marked improvement at the planning stage leads to the expectation that field studies will reveal that the more recently designed, ongoing projects have better records of gender recognition at all project stages.

### **Are Projects Adapted to Reflect Differences in Gender Roles?**

To date, it appears that even when gender roles are recognized at the design stage, there are few cases where such awareness translates into targeting resources. While approximately 50% of the projects reviewed analyzed gender in depth, only 11% specifically directed project resources to women.

Some projects showed adaptations which responded concretely to gender concerns. In these, gender was a common critical variable in such areas as choice of technology, location and timing of project activities, definition of eligibility criteria affecting participation, and creation of support systems necessary for participation. For example, information about innovative technologies is more likely to reach women when there are female extension agents. A review of project documents from Burundi, Honduras, and Lesotho revealed that cookstove technolo-

gies benefit women when they respond to women's real cooking needs, are reasonably priced, and properly marketed.

In the water and sanitation sector, the documentation noted that the location, quantity, accessibility, and reliability of water sources are essential for reducing the amount of time women spend drawing and transporting water. Time saving also occurs when water-drawing technologies minimize interruptions in the delivery of water and when the quantity of water is sufficient to perform household chores such as soaking food, washing utensils, laundering, and bathing.

Employment and income generation projects showed least adaptation to gender issues, but several types of adaptation were identified as promising mechanisms for improvement. In general, the desk studies revealed projects are more beneficial to women if they include both credit and training components. It is important that training be in skills for which a market exists or is being created as an integral part of the project.

Characteristics of credit programs must be carefully examined. Potential women borrowers, for example, are often found in the informal sector

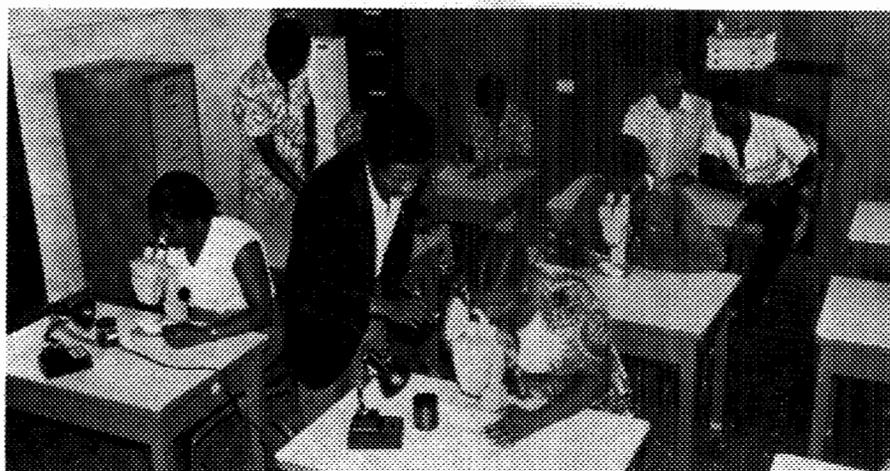
where information is communicated verbally rather than through the written word and through personal rather than institutional contacts. It is essential to examine information dissemination and delivery channels. Other characteristics requiring careful scrutiny are loan size since most women are small borrowers, and the cost of applying for credit in terms of time, travel requirements, and application procedures. Other elements that should be examined closely are collateral requirements (because resources available to women are not usually recognized as collateral), and repayment terms. More frequent, smaller payments are often more suitable to women.

Employment and income-generation projects which include training as well as credit must address issues common to education and training activities. A major issue is eligibility. Women are often excluded from participating in projects because they do not meet prerequisites. Constraints on women's behavior and time require that activities be located at sites and times that are accessible to women, given their household responsibilities (taking into account daily and seasonal variations) and limited monetary resources.

Interestingly, the desk studies to



*Analyzing women's roles in collecting water could help determine the best locations for water systems. A convenient, reliable water supply saves time that can be better spent on other productive activities.*

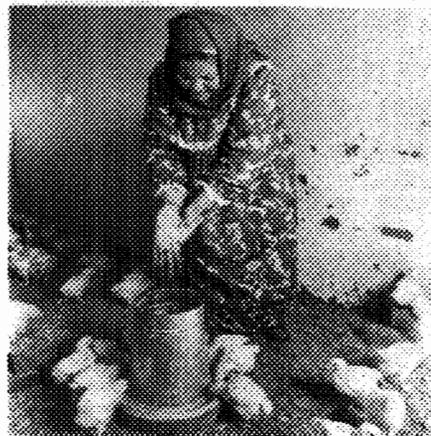


*Accessible education and training programs are keys to integrating women into the development process.*

date indicate that education and training projects tend to recognize gender issues more consistently, take them into account at both the project planning and implementation stages, and adapt projects in the course of implementation as problems are encountered. For example, project implementers in Botswana, having discovered there were no dormitories for women, added a construction component to ensure women would not be excluded for this reason. Likewise, several projects have included facilities for child care to enable women to participate in skills training or employment and income generation activities.

In general, gender roles in agriculture have been more widely recognized than in most other sectors. However, the AID desk studies yielded little positive information about the adaptation of projects in light of gender issues.

Agriculture projects in Africa proved the exception to the rule. In contrast to other regions, gender issues were more thoroughly and consistently explored, women were regarded as both actors and beneficiaries, and projects were adapted accordingly. Evidence suggests that the Africa record correlates with the newness of many African projects, the more-frequent inclusion of wom-



*Productivity improved and women and households benefited when agricultural projects focused on women's responsibilities.*

en on project design and implementation teams, and the inclusion of women in project delivery systems.

#### **Is Consideration of Gender Issues Enhancing Development Goals?**

Limited evidence from the desk studies supplemented by the consultants' field experiences confirms that early awareness of gender issues and the presence of good baseline data do increase the chances that gender issues will be incorporated into project goals and that project resources will be targeted to address gender issues. When these occur, women are more likely to participate in and

benefit from projects. That is, women are more apt to become integrated into mainstream development activities.

But can it also be said that projects are more efficient and effective at achieving such goals as increased productivity, self-sustained development, and improved quality of life?

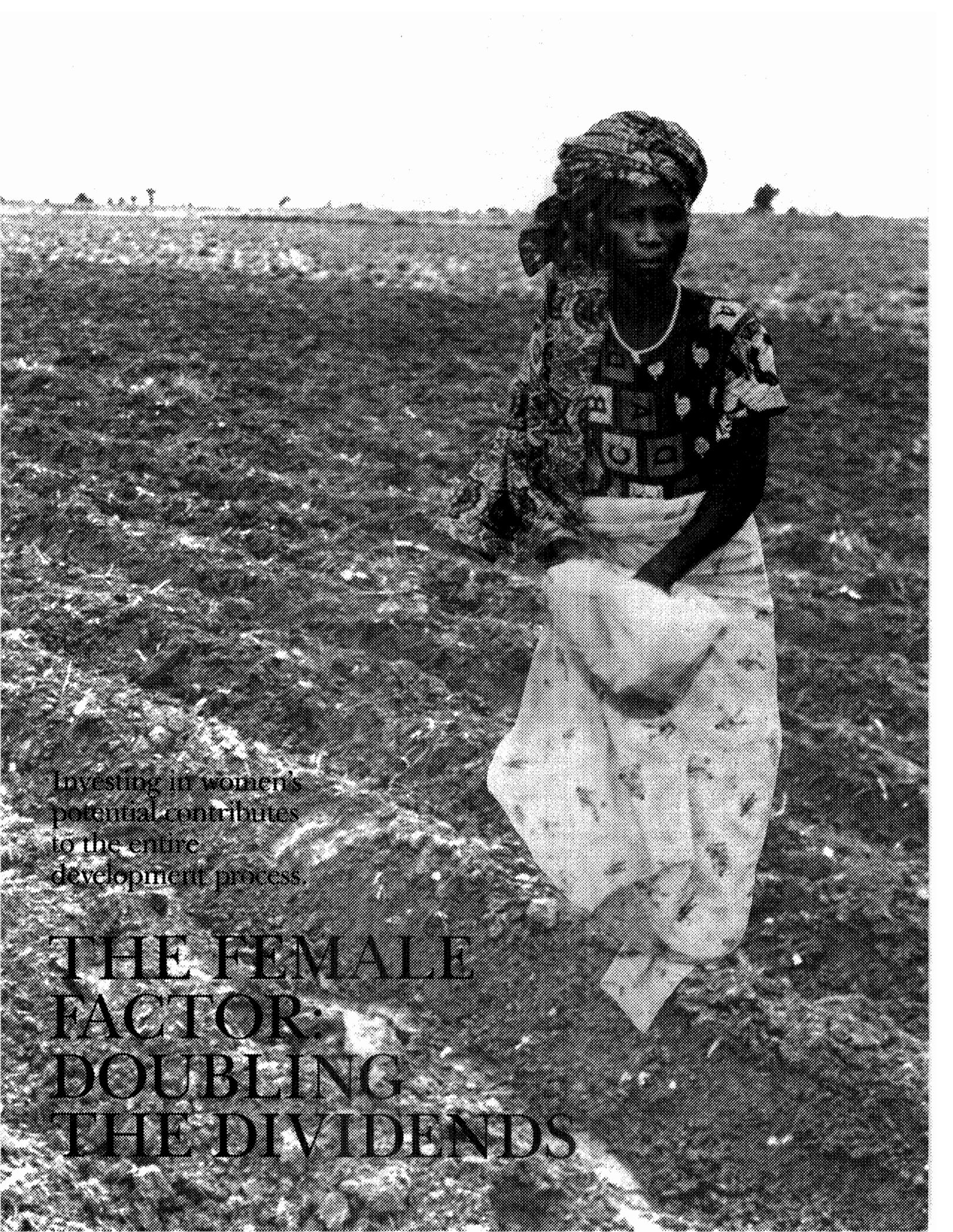
In the desk study, energy and water and sanitation projects both succeeded in benefiting women and achieving project objectives. Similarly, when agriculture projects focused on women's animals and crops, productivity improved; women and entire households benefited. Evidence is accumulating to indicate that attention to gender issues yields positive development outcomes.

The positive results achieved by projects that target household activities suggest that these projects should be more fully analyzed. For example, indirect targeting of resources to women often does not upgrade the status of women. Results fall short of the policy mandate to integrate women into meaningful economic activities. Often, project efficiency and effectiveness are also diminished.

#### **Implications for the Future**

The issues surrounding gender are complex and still evolving. Most experts agree that gender is a key factor for determining effective development interventions. Lessons clarifying the specific role gender plays in making projects more equitable and efficient are still being learned. Further analysis of information gleaned from the desk studies, coupled with results from ongoing field studies, should further identify more effective ways to incorporate gender needs and resources into development processes. ■

*Anamaria Viveros-Long is a social science analyst in AID's Center for Development Information and Evaluation. Christine Krueger is an anthropologist and independent development consultant.*



Investing in women's  
potential contributes  
to the entire  
development process.

# THE FEMALE FACTOR: DOUBLING THE DIVIDENDS

The conclusion of the United Nations Decade for Women is an appropriate time to reflect on our collective achievements and assess our future directions. The dedication of this issue of *Horizons* to the importance of women to the development process is also a mark of the importance that AID places on its Women in Development program, initiated in 1974. We have reached a milestone. This issue's discussion of the current strategies and policy directions pioneered by women the world over makes a significant contribution to the ongoing dialogue.

Today, policy makers and planners perceive that women are performing more tasks, fulfilling more needs, and making more contributions to both family and world economies than ever before. Part of this progress is the result of growing opportunities for women, but a great deal of it is due simply to acknowledging the contributions that women *always* have made. Recognition of women's contributions has opened up a variety of new opportunities for development professionals to consider in their efforts to aid the growth of Third World economies.

Critical policy decisions over the past four years have led to the successful recognition of such opportunities by AID—the most crucial being that the concept of women in development now is addressed primarily as an economic issue that can increase the success of many AID projects. Gender roles can be a key variable to project success. Experience proves, however, that this variable has often been overlooked when projects are designed. It is for this reason that Agency policy now requires the collection of gender-disaggregated data, as well as gender-specific socioeconomic analysis, in the earliest stages of project planning.

Once development professionals have seen the "dollars and cents" value of gender analysis, they generally are eager to learn more about the women in development concept, its implementation, and its results. Foreign assistance dollars are scarce and we must ensure that maximum benefit is derived from every dollar spent to assist the Third World. We can

maximize our return on the development dollars spent by:

- tapping all human and capital resources in developing countries, and
- extending development benefits to all Third World societies.

It is these two strategies that constitute the cutting edge of the Women in Development program. As noted in AID's Policy Paper on Women in Development, published in 1982, "To pursue a development strategy without a women in development focus is wasteful and self-defeating—wasteful because of the 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."

The Women in Development program has reached a watershed era as the United Nations Decade for Women draws to a close. Like AID itself, the program has been built upon the four basic pillars of foreign assistance: private enterprise development, technology transfer, institution building, and policy dialogue. But much needs to be done to continue building on these foundations.

Our major goal over the past four years has been to ensure that the roles and potential contributions of women are considered in the earliest stages of the development process by every bureau and mission of this Agency. The process is now largely in place, but our work has not ended. Our next task is to look to the results—the results that women as economic producers can bring to development. As the UN Decade for Women concludes, we know that our investment in women has been sound and that the dividends will continue to multiply. As we expand and improve the opportunities available to women, as we see their expertise begin to match their energies, we will witness the true potential of the developing world blossom into reality.

Peter McPherson  
AID Administrator

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# THE POLICY PERSPECTIVE

**M**ore than a decade has passed since Congress first introduced the subject of women in development into AID's program. The 1973 "Percy Amendment" to the Foreign Assistance Act required U.S. bilateral assistance 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 1977, this section of the law was restated to emphasize women's roles in economic production, family income, and overall development. A portion of assistance funds was designated to support activities which increase the economic productivity and income earning capacity of women. AID's Office of Women in Development in the Bureau for Program and Policy Coordination administers these funds and works to ensure that AID's Women in Development policy of integrating women and girls into the overall development process is implemented.

Recently, all AID missions and bureaus reported on their various efforts to integrate gender concerns into field strategies. The results have been analyzed and presented in the *1984 Report to Congress on Women in Development*. The report also will provide benchmarks by which to measure future progress in integrating women into development in Third World societies. The report addresses concerns in five major sectoral areas: agricultural development, employment and income generation, education and training, energy and natural resources, and water, health, and sanitation.

Experience has proven that agricultural assistance programs must reach women if they are to increase agricultural production and raise rural

*By Deborah R. Purcell*

## AID recognizes women as development resources as well as beneficiaries.

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incomes. Many AID projects throughout the developing world are concentrating on integrating women into the various aspects of agriculture, recognizing the multiple roles women play in agricultural production for both market and household use.

Women have entered the labor force in unprecedented numbers. Much of the work available to women, however, remains low-paying, and employment opportunities remain extremely limited. Increasingly, women are turning to self-generated employment in the informal sector. All of AID's regional bureaus support projects to improve employment and income for women through appropriate skills training, practical management training, and accessible credit and marketing programs.

Lack of educational opportunities reduces social and economic options for women in developing countries and diminishes the potential socioeconomic returns of developing countries' investments in education. The number of children enrolled in primary schools in developing countries has increased markedly, but neither universal primary education for girls and boys, nor equal access to primary education for both sexes has been realized. AID projects address constraints on girls' education through school construction, curricula

development, and teacher training programs, as well as participant training programs.

In most developing countries, women and girls are responsible for providing for household energy needs. Projects that improve energy supplies can free women's time for other endeavors. AID reforestation projects and fuel-efficient stove projects are prime examples of activities which provide major benefits to women.

Women play a central part in strategies to improve health, raise nutritional levels, and control population. While women's roles in these areas traditionally have been recognized, development efforts have not always addressed them in the most productive ways. Now, several Agency projects are setting examples for the wide range of benefits and roles for women which can be derived from water and sanitation projects.

Since the UN Decade for Women began, considerable progress has been made toward increasing the awareness of women's resources, contributions, and concerns around the world. While AID recognizes that notable progress has been made, much work remains to be done. Research and data have revealed that women must play a central and active role in planning viable strategies for the future. Policy makers must continue to pioneer innovative measures to address women in development concerns in all development activities. AID offers both governmental and non-governmental development partners the opportunity to identify and expand the roles of women, families, communities, and nations. ■

*Deborah R. Purcell is a writer/editor in AID's Office of Women in Development, Bureau for Program and Policy Coordination.*

# GENDER: A CENTERPIECE FOR DEVELOPMENT STRATEGY

Three AID experts probe some of the misconceptions about gender that may block development efforts.

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Kay Davies



Paula Goddard



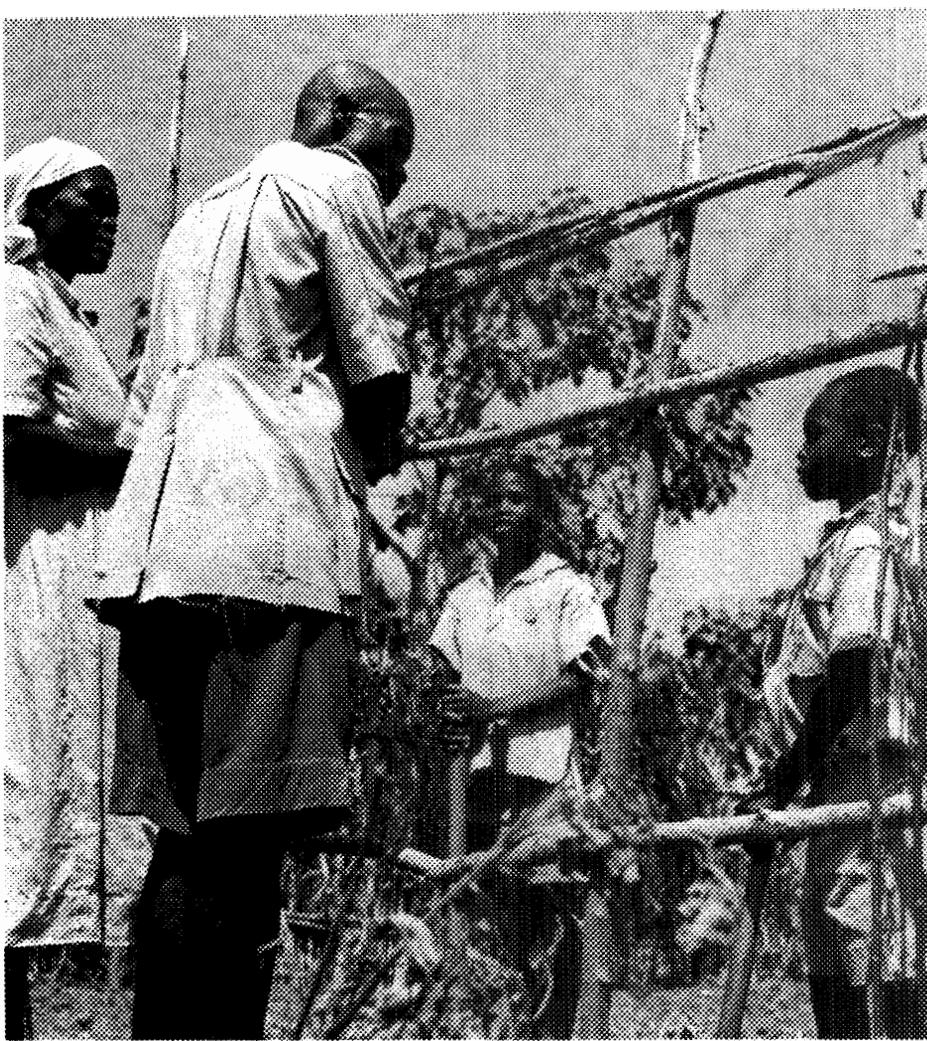
Sarah Tinsley

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**A**t the forefront of AID's efforts to integrate women into the development process are Kay Davies, director of AID's Office of Women in Development, Bureau for Program and Policy Coordination; Paula Goddard, deputy associate assistant administrator, Center for Development Information and Evaluation, Bureau for Program and

Policy Coordination; and Sarah Tinsley, deputy assistant administrator, Bureau for External Affairs. Goddard and Tinsley formerly served as directors of the Office of Women in Development. Roger Mahan, senior writer/editor for the Bureau for External Affairs, talked with them about the past, present, and future of women in development.

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*In some cases, gender roles form the basis of economic organization in the household.*

**Delegates to the upcoming UN conference in Nairobi will be reviewing the accomplishments of the UN Decade for Women, now in its final year. It has been 12 years since the passage of the Percy Amendment to the U.S. Foreign Assistance Act which spurred AID's involvement in women's roles in development in the Third World. What do you feel has been achieved?**

**Tinsley:** Here at AID, one of the most notable accomplishments was the publication of the Agency's Policy Paper on Women in Development in 1982. For the first time, the Agency adopted a policy which outlined how it was going to specifically implement the goals of the Percy Amendment. In the beginning, the Agency didn't see the concept of women in development as critical to AID's work. I think now, as a result of the policy paper, the Agency is beginning to understand the link between gender and the achievement of development objectives.

**Goddard:** I feel one of the most significant accomplishments has been the acceptance of the notion that women's economic roles are critical to the development process.

*Then, recognition of women's roles in development has finally come about?*

**Tinsley:** Yes, a lot of people recognize that women's contributions are critical to the development process. But, it's not just a recognition of the roles women play that is important. What needs to be included is the gender factor as an element of analysis in the design and implementation of a project.

**Goddard:** The subject of women in development has evolved over the last 10 or 12 years from something you do for women to something that you're doing for development. Initially, the Percy amendment was looked upon as a requirement to improve the status of women and enhance their oppor-

tunities. That was seen as an end in itself.

More recently, it is being defined as a means to achieving development objectives overall. And the reverse is also true. If you don't provide opportunities for women or if you harm women's interests in the development process, then the outcome of development may not be what was intended.

For example, what if one of the goals of a project is to achieve higher levels of income for "farm families." If the project doesn't take into account the way that income reaches individual members of the family in the household, you may find the project goals, such as improving children's nutritional status or health status, will not be met.

The policy paper notes that strategies to raise family income levels which focus solely on a male wage earner may not achieve the benefits of improving women and children's living standards.

**Goddard:** Yes, if there is one single misunderstanding that has underlined the need for a Women in Development program, it is the misunderstanding about why women need cash at all. The lingering perception is that women, like children, are taken care of by others. In the past, development experts contended that raising the community's or the family's standard of living meant women would get what they need. There is a misconception that women will always reap the benefits of increases in total family income. They don't.

What is not well understood is that household incomes are not necessarily pooled. When a man earns money, he may feel no obligation to spend it on the basic needs of the family. This is a hard thing for some people to accept, but there is evidence of this phenomenon around the world.

**Tinsley:** This is a critical issue. In many developing countries household financial responsibilities are divided between men and women. Education,

schoolbooks, medicine, usually fall under the female list of financial responsibilities. If a woman's own income is inadequate, these basic needs may be neglected.

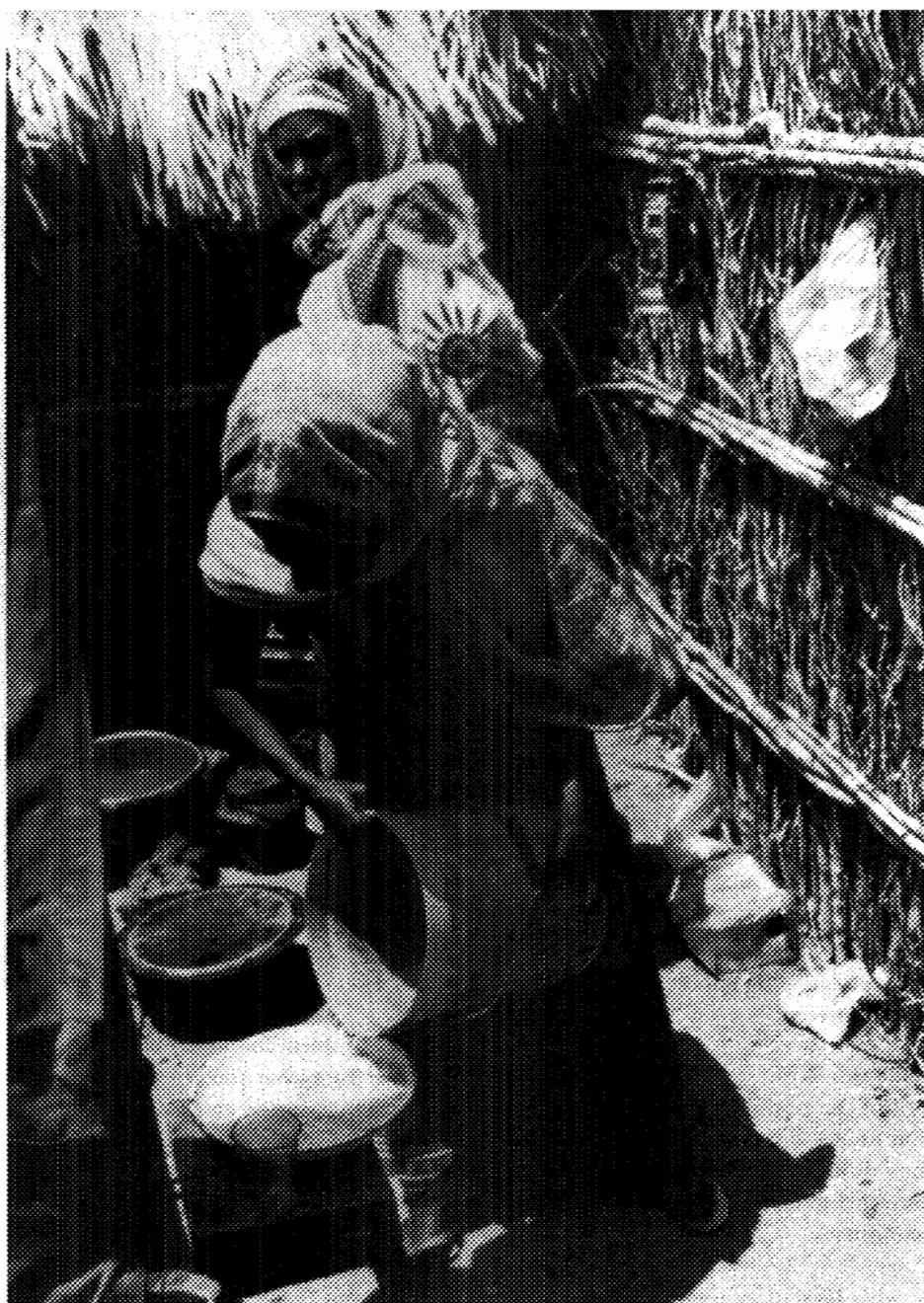
**Davies:** Let me provide another example having to do with household income. This involves a project with a goal of raising household incomes by increasing production of small animals in a mountain village. When the project was evaluated, the women had succeeded in increasing production, but weren't getting any of the financial benefits from their work. The men were responsible for marketing the product in the town. Unfortunately, when they returned to the village several days later, little remained of the profits.

Another error in the design of this project, stemming from a misunderstanding of its social and economic aspects, was that the project designers had decided to organize a cooperative, which is a very popular idea. But having a cooperative meant all the proceeds were divided equally among the women, so not one woman could say, "my husband didn't spend the profits, so I have more money."

In analyzing that project, the designers could say, "we met our objective. We increased production, and we made a profit." But, though income was raised, it was never spent on the household.

**Goddard:** One of our evaluations looked at a project in East Africa, where someone on the design team had said, "you're going to have a problem with women supplying their labor to this project. There are going to be other competing demands for their labor and they're not going to present themselves to this project to work when you think they are." That advice was disregarded.

When the project got under way and the women's labor was needed, it was not available. This was a costly mistake in project design yet, unfortunately, not atypical. The issues of women's labor contribution and time



*Analyses of the constraints on women's time, income needs, and labor provide a strong foundation for projects.*

allocation are frequently underestimated and misunderstood.

**Tinsley:** This is not done out of malice, but from a lack of understanding women's income needs, women's labor, and the constraints on their time. If no one understands these, the project designs are based on faulty premises.

**Goddard:** The project designers base projects on a homogeneous male model for the community. The question of sex differentiation, or the way social organization divides by gender roles isn't examined. There is an assumption that the "male-head-of-

household" model fits all societies; that the male is the breadwinner and provides the income for the family.

What we've been emphasizing, especially since the approval of the policy paper, is a more dynamic understanding of the family as a basis for project design. Gender roles are critical, and in some cases form the basis of economic organization in the household.

**Tinsley:** And the issue of female heads of households, where there is no male member present, is often ignored.

**Davies:** This means project designers should not consider women's roles only in the traditional sectors of

population, nutrition, and education, but also in areas such as agriculture, reforestation, and water management.

We've talked about the crucial role women play in making some of these projects successful. Why has it taken so long for people to understand this and to take it seriously? There seems to be resistance to this.

**Davies:** Perhaps it is based somewhat on our own expectations, or domestic experience. At the period in our history when we were beginning development programs, the process was dominated by men who had never really had a reason to think about women's roles. I think it was unintentional.

So, one of the achievements of the last 10 or 12 years has been to make gender issues part of the mainstream of development planning, as opposed to being a special interest.

**Goddard:** Right. Women, as roughly half of the population, are a resource that needs to be maximized. And what they do in their domestic work amounts to a subsidy to the whole economy.

At what level of awareness is the Agency concerning the importance of these kinds of issues?

**Davies:** Certainly if we start at the top, we have a very strong understanding of women's roles, and a commitment to bringing them into the mainstream of development. Selectively, as we go through the entire Agency I think there are certainly some desk officers, certain missions and bureaus that may be a little further ahead than others. This is perhaps because they've had some very innovative programs that have proven successful. There are other offices in the Agency where we have to continue to prove the point. But I think overall, in the few years I've been in the Women in Development Office, there has been a growing receptivity to these issues.



*Women in their resourcefulness are a vital economic resource.*

But the problem for Third World women, from what you are saying, is that they are carrying an enormous economic burden in a period where there seems to be a universal breakdown of the family. In many cases they are having to shoulder this burden alone because of the urban migration of men seeking employment.

**Goddard:** That's right. It is important to remember that development has its socially dislocating outcomes. World-wide labor migration is one of the most important ones.

**Tinsley:** And in Latin America alone, the figures are staggering in terms of the number of children born outside the family unit.

**Davies:** The traditional roles of women are having to be enlarged to accommodate something totally new and different, such as wage labor, so they can survive in the cash economy.

This presents a big challenge to the entire development effort. As the proportion of female-headed households

increases, the class that is most disadvantaged is also enlarged.

**Davies:** Yes, but we as a Western society can't go in and demand, "let's have a happy little family of four at home." For example, we can't order an end to urban migration by fiat.

Culturally, what do we need to watch out for when attempting to promote the role of women in certain societies?

**Goddard:** Women aren't the only people affected by development. Men are, too. It's interesting that the question of culture is often raised as if somehow we should hold back from development and preserve traditions that involve women. Cultural traditions are almost never raised as a development issue until women come into the picture.

**Davies:** Educating a male can be just as culturally volatile. While skills training and education are commendable, the man may abandon the rural community for employment in the urban areas. This relocation has its



very pace of development is dependent on the degree to which we include women's contributions. If that pace is to accelerate, we've got to include gender issues as part of the overall development agenda.

**What then is the next step for women in development?**

**Davies:** The next stage is evaluation. It has already started. We'll have to see if we've been using the proper benchmarks to measure the variables we've been talking about.

**Goddard:** We have to be realistic. We're dealing with poverty. We're talking about poor people. We can be satisfied that there is a genuine desire in AID to do the job well, and there is an openness in this Agency to the kinds of new thinking that one has to have continually to deal with these kinds of complex issues.

We are basically an idealistic group of people at AID. Because of that, I'm confident these gender issues will continue to be considered important. But the problems that we're facing are enormous. The poverty that we're facing is overwhelming. So are the interlocking problems that create that poverty. The cycle of poverty is a long way from being resolved.

Poverty breeds poverty. Poor families have poor children. Half of them die; most of the rest of them merely scrape by. A few of them get a boost



*Intervening in a woman's life when she is a young girl can help poor families break the cycle of poverty.*

some place and launch themselves, but most of them continue in this cycle of poverty. This is a key element of why gender issues are important—not to say that men have no role breaking the cycle but women bear the burdens for the family. If you can break the cycle by intervening in the woman's life, when she is a young girl, you can have a tremendous impact. If women can avoid having too many children, maintain their health, obtain employment, then they can break themselves and their families out of that cycle of poverty.

This reinforces the importance of what we've discovered in the last 10 to 12 years about the dynamics of family interaction. It almost recommends making gender issues a centerpiece of development strategy.

Not only are we no longer apologizing for focusing on these issues, but in some respects we're saying that they could be the key to solving some of the most intractable problems of poverty.

Ten years ago people would have laughed at us for saying that. I think we've achieved a critical mass of understanding on these issues, and that gives us satisfaction. But we haven't solved the problems.

**Davies:** I agree with Paula. And, I might add, now that we have this "critical mass of understanding," we must continue to extend our commitment into practice. From the Women in Development Office's perspective, we don't want to run interference; instead, we want to offer support. We want our office to be used as a resource when needed. The responsibility for linking gender factors with development strategies and projects is dependent upon the individual and collective expertise of the Agency. The Women in Development Office, by itself, will have little impact. It just doesn't have all the answers. However, there is little doubt in my mind that bringing women into the mainstream of development can, and will, be done. And, it will be accomplished by dedicated agency personnel, just as it should be. ■

own series of cultural ramifications, including serious side effects for the household left behind, most of whom comprise women and children.

**Goddard:** I think women are often underestimated. We even underestimate ourselves, in the sense that we believe in some sort of solidarity among women which means that all women think alike, or want the same kinds of things. There is as great a diversity of viewpoints among women as there is among men.

There are women who will choose the fundamentalist road. Obviously they are there in droves, in millions around the globe. And there are some women who will choose the revolutionary model and go to the trenches for their beliefs. There isn't one unified women's point of view.

AID then has launched, essentially, an initiative to begin to gather the information, to come to an understanding of exactly what women's contribution is, and what it can be.

**Tinsley:** As the policy paper says, the

*Will life for this young girl change  
when she grows up?*



# FACTORING GENDER INTO THE DEVELOPMENT EQUATION

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Examining gender differences adds a new dimension to the development process.

*By Nadine R. Horenstein*

In every society there are differences in gender roles. Depending on cultural, political, and economic factors, women and men may undertake different tasks, face different constraints, and focus on different concerns. These distinct gender roles, so often overlooked or taken for granted, influence all aspects of development—agriculture, employment and income generation, health, natural and human resources, and institutional development.

Focusing on gender differences—using gender as an analytical tool—adds a whole new dimension to the project development process. It lends a



gether with the regional and other central bureaus in the Agency, is helping policy makers and project designers understand the need to address gender issues, and providing the analytical tools to do so.

The development of AID's Policy Paper on Women in Development, published in October 1982, was a significant step in recognizing the need to incorporate gender into all facets of the development process. The key issue identified in the paper, and which underlies the women in development concept, is an economic one: *Misunderstanding gender differences in the economics of the household structure leads to inadequate planning and designing of development projects, resulting in diminished returns on investment.*

#### The Conceptual Framework

Projects are the primary vehicles used by national and international agencies to channel resources to developing countries. How do we address issues within the project framework from the perspective of gender? How can we use gender as an analytical tool?

A conceptual framework that examines intra-household dynamics is key to understanding and applying gender issues to the project development cycle. The neoclassical model of the household rests on a joint decision-making unit which allocates resources and spends income according to a mutually agreed upon and similar set of priorities. The intra-household approach identifies the potentially different and competing demands of individual members within a household. The division of labor and income, the resources that individuals can command to carry out their activities, and the benefits which they derive from them are all part of this framework.

Close examination of intra-household dynamics has revealed that there are sharp gender role variations. For example, women and men may be responsible for different agricultural crops or activities, such as weeding and clearing land. Family members may be affected differently by general eco-

nomie conditions or socio-cultural factors. These differences influence how people respond to changes that are introduced into their lives as part of a development project.

For example, an analysis of a World Bank project to increase irrigated rice production in Cameroon suggests that women's positions both within the household and the wider economy in part determine their access to and control over resources such as land and income.\* Access to land and additional income may influence women's incentives to participate in a project. In the Cameroon example, it was assumed that "household" labor would be available for irrigated rice production. Not taken into consideration, however, were the traditional patterns of production and distribution which denied women access to rice fields of their own and control over the products of their labor. As a result, conflicts within the household arose over the amount of money given to wives by their husbands in return for their labor on the rice fields. The conflicts reduced the women's incentives to work on the rice production project, and therefore reduced rice output. Although women received financial compensation from their husbands for the labor they provided, the remuneration was insufficient to persuade them to cultivate additional fields required to meet targeted output levels.

A project in Kenya provides another illustration of the impact of gender differences on project results. In this case, women were not given enough land to grow household food crops. They also had to work long hours in the irrigated rice fields. Although cash income rose, family nutritional levels fell because women could not devote time to cultivating their own crops.

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\*Christine W. Jones, "The Impact of the Semry I Irrigated Rice Production Project on the Organization of Production and Consumption at the Intra-Household Level," Harvard University, prepared for AID, September 1983.

unique perspective to analyses of traditional issues such as labor needs, income sources and uses, and access to resources. By understanding the implications of gender differences within a given project context, we improve our chances not only to enhance the participation of both women and men, but ultimately, to better contribute to the development effort.

AID, in recognition of the importance of gender concerns, seeks to ensure that women are integrated into the development efforts of their countries. AID's Office of Women in Development in the Bureau of Program and Policy Coordination, to-

These examples are not unique. They epitomize what can happen when gender differences are not taken into account in the project development process. Whether projects are initiated and implemented by local institutions or by donor agencies, similar issues arise. The implications of this lack of attention to gender differences go well beyond a concern for the beneficiaries and participants. Rather, they indicate the project's potential economic success.

Differences in gender roles affect the way members of households and society respond to incentives intro-

duced by a development project. They also influence the degree to which a stake is perceived in the outcome of a particular project. Incentives may differ for women and men and their responses may also vary. This may be particularly true where a pattern of separate income and expenditures exists within and among households. In the Cameroon rice project, women played a critical role in rice production. Yet, because they did not have the financial incentive—control over the income derived from their labor—the women limited their labor on the rice fields. Therefore, it is necessary for

planners to understand and respond to these differences in a way that encourages the participation of both women and men.

### Considerations for Project Design

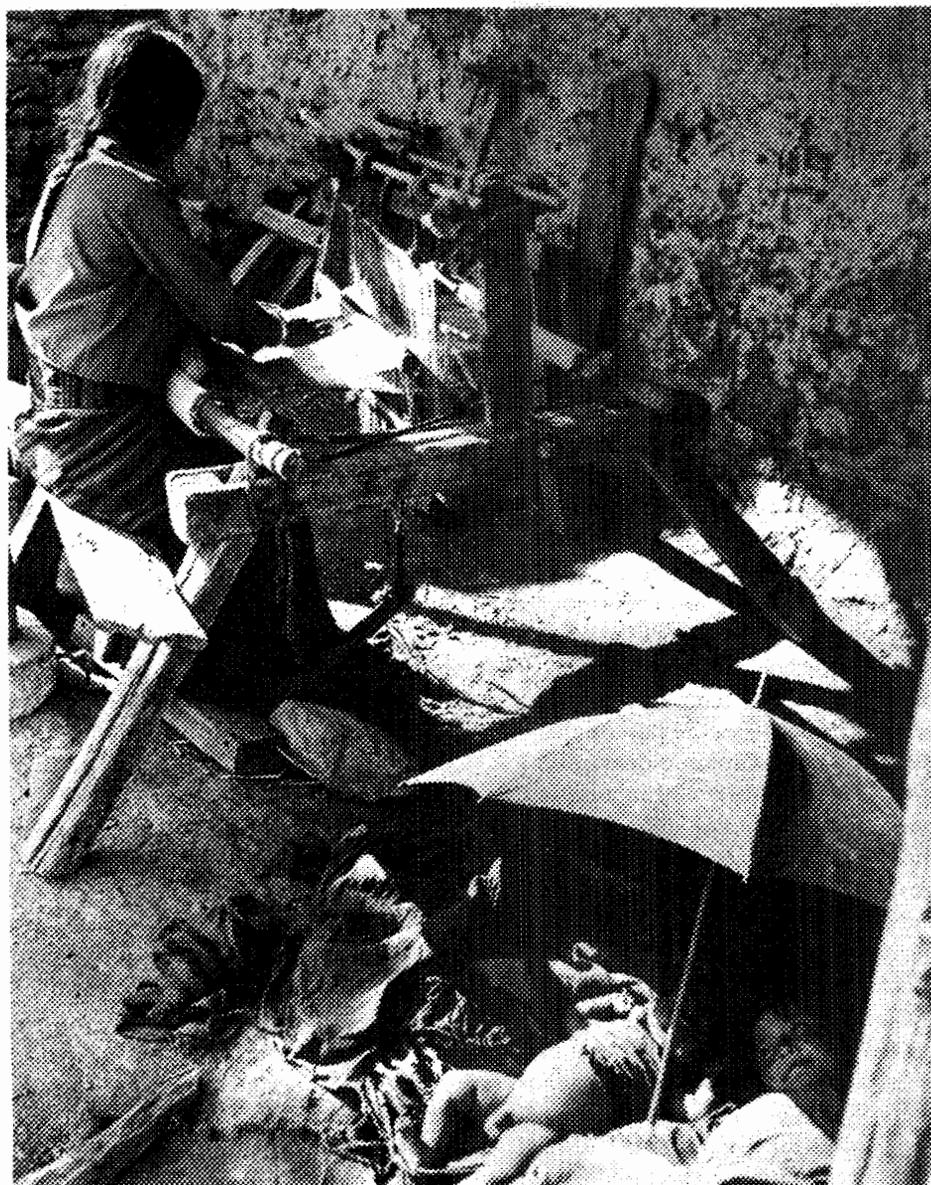
Gender issues—the economic activities and resources of women and men—need to be considered throughout the project design process.

It is important to delineate from the beginning the economic activities of the population in the project area by age and gender as well as by other distinguishing characteristics such as ethnicity or social class. For example, poorer women may be compelled to work in the fields in Moslem societies where *purdah* (seclusion of women) is practiced. Even if women remain within their compound walls, they still may be active in food processing. Their young daughters often market the processed food.

In addition, data on the location and amount of time allocated to a specific activity, such as a particular household chore, can provide information on potentially competing demands on household members' time.

Tracking the flow of resources, such as credit, training and education, and technology, within and among households, is fundamental for linking gender concerns with project implementation. Often, these resources will be introduced as part of a development project in order to achieve such objectives as increasing agricultural productivity or the availability of trained manpower. In this context, it is important to know what differences may exist for women and men concerning access to, and control over, these resources. This knowledge can be used to assess the potential impact of a project on the various members of a household and better define a project's activities.

What does it mean to have different access to and control over education and training, technology, credit, and land? It is generally agreed by development professionals and researchers, that educating women furthers human capital development, labor force



*Potentially competing demands on household members' time can influence a project's economic success.*



*Agricultural technologies are likely to have more impact if the needs of women farmers are taken into account.*

expansion, and agricultural productivity. Similarly, increasing women's access to technical and industrial training as well as management training can prepare them to enter or upgrade profitable employment. Yet, women are among the least educated and literate groups of the developing world. Social and economic factors may limit their access to education. For example, young girls tend to drop out of school earlier than boys because of their responsibilities in the household.

Training programs may also be less accessible to women either because they are located too far from the home, are held at inconvenient times, or do not seem to be appropriate for women. Clearly, less access to education and training will curtail women's integration into the development process.

A continuing stream of more productive technologies and widespread

adoption of those technologies are essential for rapid and sustained growth of food and agricultural production. By neglecting to examine the roles of women as agricultural producers, however, efforts to develop and disseminate improved agricultural technologies fall short of their potential impact. In addition, providing household technologies such as grinding mills can relieve labor constraints in labor-scarce environments.

Farming systems research provides a tool for understanding the technology needs of women farmers. It also helps promote crop and animal research relevant to women's needs. Increased employment of women as on-farm researchers and extension agents will help to ensure appropriate technologies for women are developed and used. This is important because women may well constitute the

majority of food producers in sub-Saharan Africa, and in many Third World cultural settings men from outside the household are not accepted as extension agents.

Women's lack of access to credit also is an important factor to consider in the project design process. Although small farmers in general often have limited access to credit, women tend to be among the most disadvantaged because of their lack of membership in formal farmers' associations and cooperatives, or their lack of secure title to land which is often required as a primary form of collateral. Limited access to credit can restrict women's ability to purchase seeds, tools, or fertilizers to increase productivity.

#### **AID's On-Going Efforts**

AID's Office of Women in Development, together with other regional



*The economic contribution women make to their families, communities, and nations cannot be ignored.*

and central bureaus, strives to address both policy- and project-level gender concerns. The Office has sponsored a series of training workshops which help link the policy perspective with the realities of project design and implementation. The workshops offer participants—AID senior staff and representatives from universities, non-governmental communities, and other donor agencies—the opportunity to study and apply the gender concept to the project development process.

The Office of Women in Development also seeks to leverage funds with AID bureaus and missions to support specific initiatives in major ongoing projects. Innovative measures have been developed to include women in a credit and loan guaranty project, an urban housing project, and a water management project. At the bureau level, both the Asia and the Latin America and Caribbean bureaus have formulated action plans for implementing women in development issues throughout their portfolios.

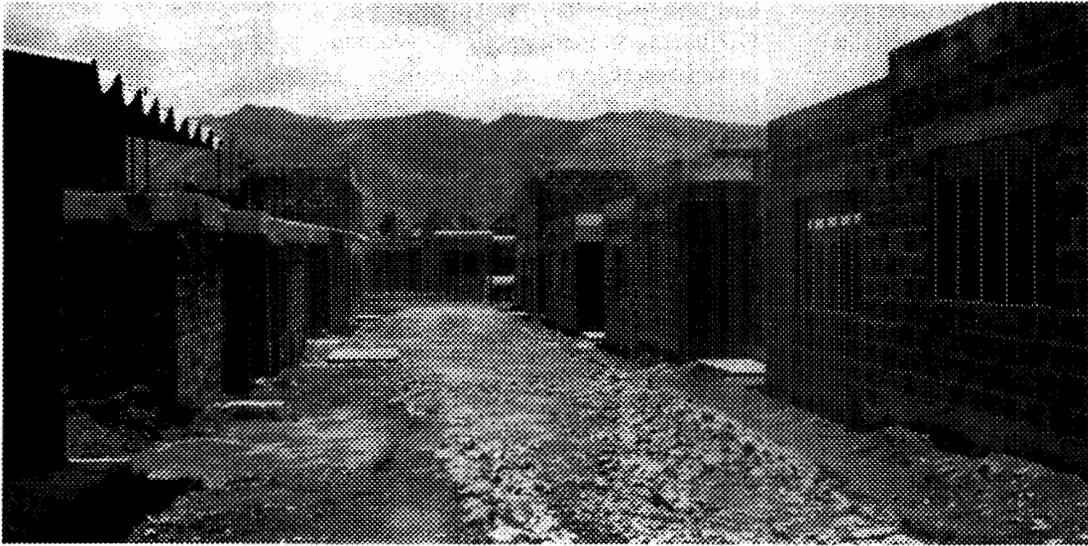
Experience has shown that insufficient attention to gender concerns at the identification and design stages of the project process can lead to unanticipated results at the implementation stage. Such unanticipated results, in turn, may impede achieving project objectives.

The more we know about the roles and responsibilities of women and men and the incentive structure within which they operate, the better able we will be to contribute effectively to the development process. We must seek to identify women's roles in the context of household, community, and societal relationships, rather than isolate those roles. We must further aim to assess the effects on project activities. For what is at stake is not only the outcome of selected development projects, but also the participation of both women and men in a more sustainable and growth-oriented development process. ■

*Nadine R. Horenstein is the economist for the Africa region in the Office of Women in Development, Bureau for Program and Policy Coordination.*

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# EYE-OPENING SURVEY UNLOCKS DOORS FOR LOW-INCOME WOMEN



**L**ow-income urban women constitute one of the poorest segments of the population in developing countries. Generally less educated than their male counterparts, these women often hold poorly paid jobs. In addition, they bear the dual burden of earning an income and managing the household. A large and growing number of low-income urban women are heads of households, solely responsible for supporting their families.

AID and other assistance agencies recognize these women could profit from programs providing adequate shelter and social services. However, a lack of information on women and housing limits efforts to integrate women into urban development programs. The impact on women of particular features of housing programs has not been adequately examined.

The International Center for Re-

By asking the right questions at the right time, the International Center for Research on Women helped put homeownership within reach of low-income women.

By Mavra Buyinic and Margaret Lyette

search on Women (ICRW), with a \$120,000 grant from AID, is providing the necessary data through its experiences with the Solanda Low-Income Housing project in Quito, Ecuador.

The project, funded by a Housing Guaranty loan from AID, provides inexpensive housing, community facilities, and planned social programs for about 6,000 families in Quito. The Fundacion Mariana de Jesus (FMJ), a private non-profit Ecuadorean agency, donated land for the project and spearheads the social component. The Ecuadorean Housing Bank and the Ecuadorean Housing Board, charged with overseeing the construction of the units and disbursing mortgages for the project, coordinate activities with FMJ. Socio-economic survey data provided the basis for the social program design.

The International Center for Research on Women is assisting the Fundacion Mariana de Jesus to ana-

lyze data on mortgage applicants. ICRW prompted FMJ to collect valuable information on women applicants that otherwise may have been overlooked. For example, the survey revealed nearly one-third of all Solanda applicants were female heads of household. Had this question not been asked, it would have been difficult to address the particular needs of this substantial group.

Although information obtained from all loan applicants is currently being processed, ICRW conducted a preliminary analysis of over 1,000 female heads of household. The analysis provided important insights for the project designers.

The profile of the women applicants showed they are relatively young. Seventy percent are less than 44 years old. Nearly half are single. As expected, single women are younger than the 30% who are separated or divorced or the 12% who are widowed. The remaining primary breadwinners live with husbands or common law partners. Single women are more heavily concentrated in lower-paying occupations. They tend to head smaller households, in which fewer people contribute to household income. This results in significantly lower average monthly incomes for households headed by single women than those headed by other women.

Most of these women would have difficulty affording new homes. At the time of the survey, a minimum monthly income of roughly \$100 qualified applicants for Solanda's least costly housing option. In addition, a 15% down payment was originally required in the project. Nearly 40% of female heads of household had monthly incomes which fell short of the income mark. What's more, only 9% of these potential buyers had sufficient savings to afford the down payment.

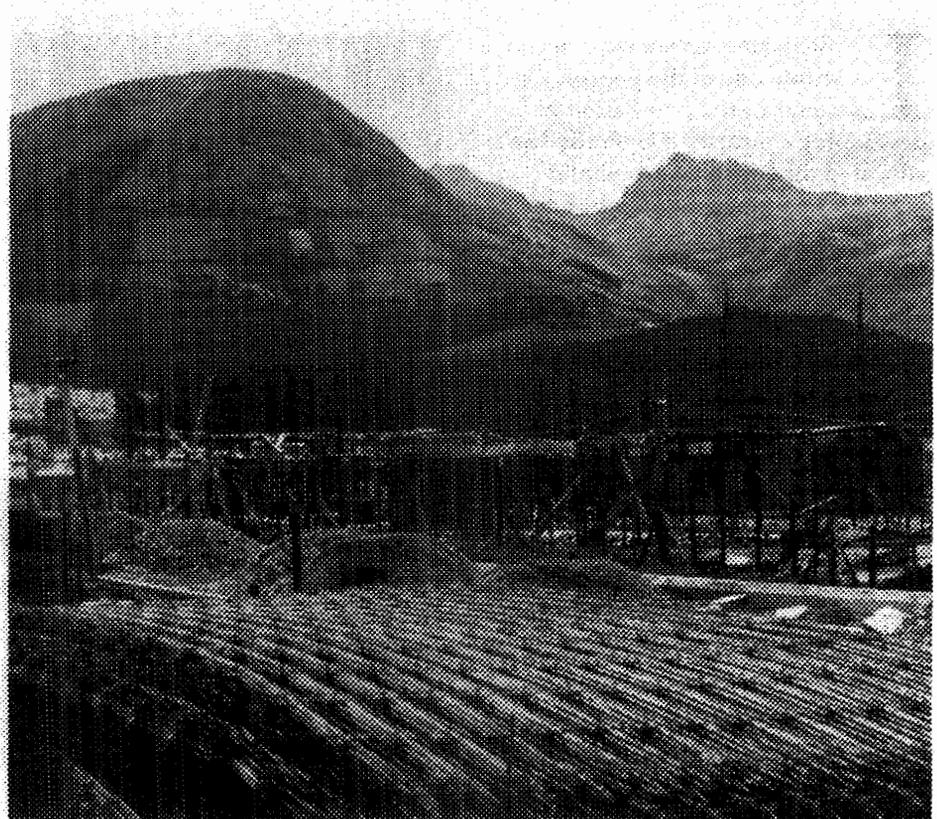
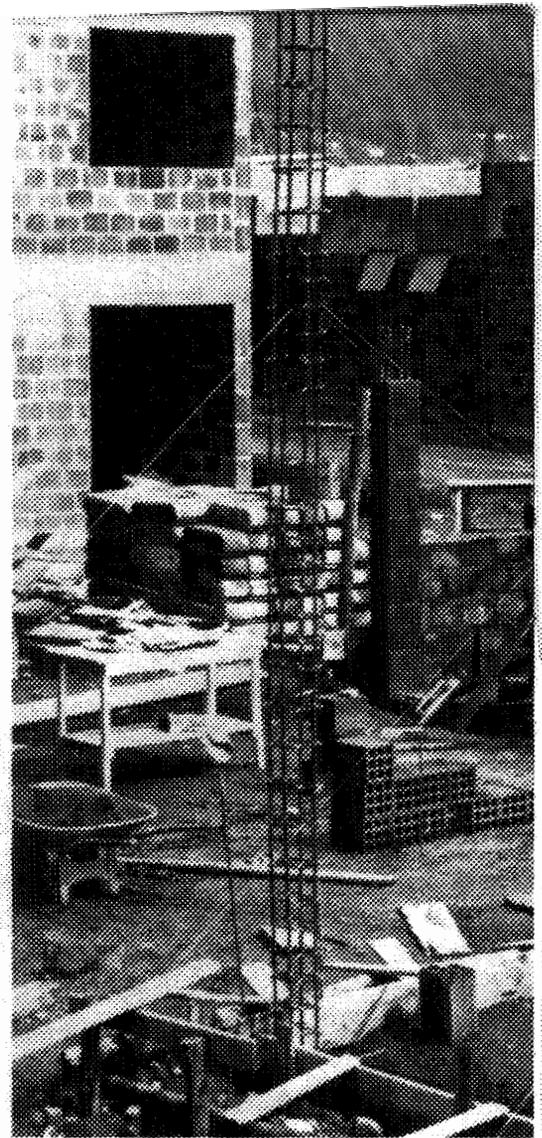
The down payment was one of the greatest obstacles to women's participation in the project. Female heads of household earning the qualifying income were willing to sacrifice a great deal to raise the down payment,

according to a sampling by ICRW. They were prepared to save more and spend less, borrow money, use up current savings, collect money owed, and sell assets. Even assuming the women sold half their assets to add to savings, however, only 46% would then be able to raise enough money for the down payment.

Raising the balance of the down payment would require borrowing substantial amounts. Yet the women had little experience in borrowing. Furthermore, income-eligible women lacked access to regular housing finance channels because they were self-employed or because their incomes were too low.

AID's Mission in Ecuador acted on

*Approximately 6,000 families will benefit from the Solanda low-income housing project, pictured in various stages of construction. The units all have sanitary facilities, floors, roofs, and exterior walls. Families who will take up residence in the units will receive financial assistance to complete their homes.*





since they generally have neither the time nor the skills to complete the necessary construction themselves. They also do not have the money to hire laborers to complete their units for them. To solve this problem, it may be necessary to provide the women with access to credit needed to complete work on their units.

The graduated repayment schedule also presents the need for these women to stabilize and ultimately increase their incomes. AID is currently studying options for increasing women's access to formal credit, and for promoting their participation in lending programs for microentrepreneurs.

Furthermore, AID is helping the Fundacion Mariana de Jesus implement an income-generation assistance program for the low-income women purchasing housing units in the project. With AID support, FMJ will sponsor a market survey to determine local production and service employment opportunities for women living at Solanda. FMJ will also provide training in enterprise development, vocational preparation, and skills upgrading to increase the women's income-generating capacity.

The Solanda project departs from more typical development programs for women in the region by seeking to mainstream women in a large development effort, rather than channeling support for small, specific "women's" projects. By taking into consideration the needs of low-income women and incorporating them into the initial project design, it is expected that the Solanda housing project will ultimately have a much greater developmental impact than previously expected. Women who become homeowners through the project will have gained job skills and renewed confidence in their ability to enter the formal credit market, in addition to obtaining improved housing for their families. ■

*Mayru Buvinic is the director of the International Center for Research on Women. Margaret Lycette is the Center's deputy director.*



the information provided by the survey by seeking policy changes allowing poorer families to obtain adequate housing.

AID and the Ecuadorean Housing Bank negotiated modifications of the down payment policy and other changes which would lower the cost of the housing units. The negotiations resulted in lowering the down payment from 15% to 5%. Also, a grad-

uated payment scheme was initiated, and design standards were simplified for the second phase of the project. These modifications will benefit all low-income households, including those headed by women.

Most women now have access to the project, but many will be able to afford only the core housing units. This will pose particular problems for those women heading households,



# A DIAMOND IN THE ROUGH

Women and men are equal partners in building a community out of a Sri Lankan slum.

*By Sharon Isralow*

*The complexion of the shanty town Kirillapone is changing. New houses are replacing dilapidated shacks.*

**M**uniammah and her six children live in Kirillapone, a shanty town on the outskirts of Colombo, Sri Lanka's capital city. Deserted by her husband, Muniammah supports her family by helping package rice and curry lunches. She earns about 50 cents a day. She returns home every afternoon from Colombo to a shack made of boards, paper, tin and a dirt floor. The shack's dampness exacerbates her children's bouts with tuberculosis, pneumonia and asthma, as well as other diseases common to the poor, such as scabies and diarrhea. But the future is not as bleak as it sounds for Muniammah and her

family because Save the Children Federation (SAVE), with assistance from AID, is helping her build a new home and making it possible for her children to receive proper health care and nutrition.

In 1979, SAVE, an AID-funded U.S.-based private and voluntary organization, started working in Kirillapone to help improve the living standards of the community with the help of the residents themselves. SAVE's project emphasizes health and sanitation, especially for women and children, within a broad community development program context. It is part of a larger

community-based urban development program providing assistance to three urban slums in Colombo. The program is based on the principle of "Shramadana," or self-help, in which communities participate in their own development.

Through sheer determination, the women and men of Sri Lanka's Kirillapone shanty town have changed their lives and the future of their community. Their remarkable success in learning and applying new skills, from managing finances to carpentry, masonry, and bookbinding, offers an encouraging example of the contribution women and men can make to development everywhere.

Until five years ago, Kirillapone was known as one of Colombo's poorest shanty towns and squatter settlements; a town plagued by crime, prostitution, bootlegging and unemployment. Slum dwellers shared only poverty and a sewage canal that cut through the town like an open wound. Because Kirillapone's 3,800 inhabitants lived in illegally erected shelters on Crown lands, the Colombo Municipal Council was not allowed to provide services such as clean water and sanitation without the approval of the Urban Development Authority. SAVE intervened on behalf of the residents and speeded up the approval process.

Unlike a village where a shared concern and sense of community exist, "there was no cohesiveness among the people," says Nagalingham Mahesan, a program specialist at AID's Sri Lanka mission. "At one time a woman couldn't walk through this area because her life would be threatened," adds Mahes Candiah, SAVE's assistant director for Women in Development.

Today, due to SAVE's efforts to involve the residents in helping to improve their living conditions, there is a real sense of community in Kirillapone. All activities are coordinated with the community through its Community Development Council. The Council is a decision-making body responsible for coordinating activities of various self-help community organizations. Representing the

diverse cultural, religious, and ethnic backgrounds of the residents, the council also manages a community fund, which, among other functions, is used to maintain common buildings and infrastructures.

A matching grant for \$182,000 from AID's Office of Private and Voluntary Cooperation in the Bureau for Food for Peace and Voluntary Assistance (FVA/PVC) was instrumental in getting the project off the ground. The project involves increasing employment opportunities, raising incomes, assisting women in development and promoting broad-based, self-sustaining local development. SAVE currently funds other activities in Kirillapone ranging from public works to industry and commerce through part of a larger matching grant made in 1983 by FVA/PVC.

When SAVE's Shanty Town Upgrading project started, the major focus was on health as a result of a 1977-78 baseline survey taken by the organization. The report showed that without proper sanitation facilities and better roofs and floors, health conditions would not improve. The first priority was putting the necessary infrastructure—drains, roads, sewers, latrines—in place.

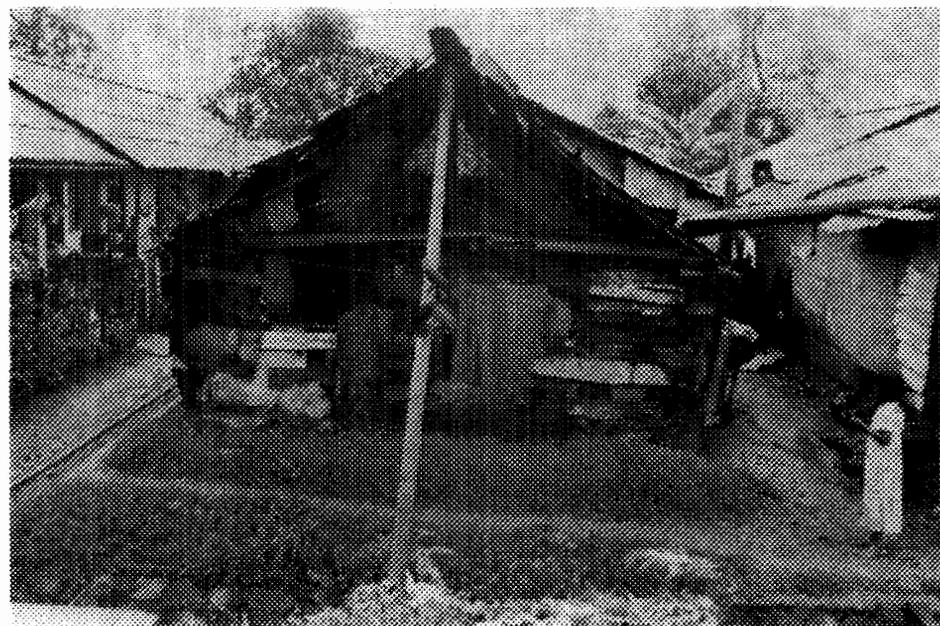
After the initial focus on health and sanitation, the next hurdle to overcome was housing, explains Nihal Fernando, SAVE's on-site acting housing manager. "Without proper housing for the children we couldn't improve their health. Without good water, how could we stop worm diseases and diarrhea? Without roofs and floors, how could we stop respiratory illnesses?"

A housing subcommittee, an outgrowth of the Community Development Council, advises SAVE's housing team which integrates community ideas with SAVE's ideas.

Residents are taught basic construction skills in carpentry, masonry, and electrical work by SAVE staff members. As part of the self-help effort, the newly trained women and men, who have already built their homes, assist beginning home builders. As builders gain experience, they teach other community members new skills. Home builders receive stipends while learning the tools of the trade. Women earn the same wage as men.

Thus far, over 150 shacks have been replaced by latrite or cinderblock homes with tile roofs. Homes are modeled on a standard low-cost design, but families can modify them

*With the help of neighbors, Muniannah has already dug the foundation for her new home which will be adjacent to this one-room shack she shares with her children.*



according to personal taste and means. Neighbors in Kirillapone, like neighbors anywhere, are more likely to want better houses once they see a new home sprout up next door. Built by the women and men themselves, the homes represent a new way of life for Kirillapone with former indigents now responsible members of society.

Construction costs are financed through a revolving loan scheme made possible by a \$299,487 FVA/PVC grant channeled to SAVE through Private Agencies Collaborating Together (PACT). FVA/PVC provides collateral for loans made by local banks. Residents make mortgage payments directly to the local banks. Loans also are provided for small-business and income-generating activities approved by the Community Development Council. Funding for the scheme, begun in 1979, will continue through 1985.

With the exception of six of the poorest families, including

Muniammah's, residents unable or unwilling to repay loans are provided land but not monetary assistance for houses. Lots for houses, donated by the government of Sri Lanka, are assigned to those registered in the original baseline survey. With land at a premium in Colombo, many less severely disadvantaged people want to "move in" to Kirillapone, but settlement by "outsiders" is prohibited.

Newly trained residents are able to find employment in construction and repay loans. Repayments finance further loans. Loan default, high initially, was one of the obstacles the community had to overcome. A SAVE housing team explained to each household the implications of default on the future of the community. As a result, the community became involved in safeguarding their interests.

For example, initially repayments were prompt. But by early 1984, the default rate had shot up to 80%.

However, today, through the concerted

effort of the People's Bank, the Urban Development Authority, and peer pressure of the community, the default rate has dropped to 30%. According to a SAVE progress report for the period of January to June 1984, the delinquency rate is significantly lower than most Sri Lankan government housing credit schemes. AID's mission is helping the government address this problem on a country-wide basis.

When the marsh land on which Kirillapone was settled was formally acquired from the Urban Development Authority, SAVE architect and city planner, Ramalingam Sivapragasm drew up a city plan. The plan made use of an existing road and focused on developing those areas requiring minimum resettling.

"The community now has a waste disposal system, septic tanks, and a water source. We put up a main line, supply and ring line, and more toilet points," explains Sivapragasm. In 1979, there was one toilet for 160 people. In 1984, there was one for every 90 persons. The community assumes responsibility for maintaining the water and sewage systems.

The provision of housing and hygienic latrines and water systems contributed largely toward improved health and nutrition. SAVE has worked with community residents to build on the infrastructure by providing instructions in preventive health care. All 460 children under age five have been immunized against tuberculosis; and about 98% have received polio and "triple"—diphtheria, pertussis (whooping cough), and tetanus toxoid—vaccines.

A Sri Lankan health worker, trained by SAVE, measures children's weights and heights to monitor improvements in nutrition. Children are provided supplemental feedings of thriposha, a blend of U.S.-donated corn-soy-milk (CSM) and locally produced cereal grains. The Food for Peace program donates the high-protein CSM, which, in turn, is distributed to maternal child health centers throughout Sri Lanka by CARE, another U.S.-based private and voluntary organization.



*Young women learn how to bind books at a Kirillapone training center built by residents. The books are sold to area schools.*



*Children receive proper health care and nutrition at Kirillapone's day-care center while mothers learn better child care, nutrition, and health practices.*

Pregnant and lactating mothers receive daily supplementary nourishment at the community kitchen run by the Community Development Council. Cooking and food processing demonstrations for mothers, sponsored by Kirillapone community organizations, also help combat malnutrition and poor health practices.

Women are an integral part of Kirillapone's development plan. A community group for women provides loans for income-generating purposes and ensures loan repayment. SAVE-sponsored training for women ranges from carpentry to day-care teaching. A day-care center at Kirillapone is operated by community women. Young women learn how to bind books which are sold to area schools.

Over 90% of the school-aged children in Kirillapone are enrolled in school. Almost two-thirds of the enrollees aged five to 16 attend classes more

than 18 days a month, while the remaining one-third attend two weeks or more each month. Every evening no less than 50 youngsters can be found at the village's new community library.

With an overall literacy rate of 86% in Sri Lanka, this high attendance rate is particularly important for children who must later compete as literate adults for limited jobs.

As part of SAVE's efforts to involve Kirillapone residents in the life of their community, community members are assisted in creating organizations to deal with a variety of needs. The community organizations are made up of groups of residents who plan and carry out specific educational, social, or other programs. Community organizations operate the library, day care center, and sales outlets for goods produced in vocational training programs. They also organize sports

activities. Over 750 residents regularly participate in the organizations or community development workshops.

SAVE has successfully applied a rural development strategy to an urban setting. The private voluntary agency started with common ground—poverty—and from that base forged a sense of community. Kirillapone is the first of three slum upgrading projects being carried out by SAVE in and near Colombo. Lessons learned at Kirillapone have been successfully applied elsewhere. With assistance provided by AID's mission in Sri Lanka, SAVE also is helping members of needy communities in Meegoda and Wanathamulla work together to develop the skills and institutions necessary to ensure a better future for all residents. ■

*Sharon Isralow is editor of Horizons.*

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# SELF-EMPLOYED WOMEN: VISIBLE AND VALUABLE

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*By Raisa Scriabine*



*Ela Ramesh Bhatt*

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One of the world's leading proponents of self-employed women says organization is the key to addressing problems working women encounter.

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**T**he Self-Employed Women's Association (SEWA) is a trade union of more than 8,000 poor women workers in Ahmedabad, India. Established in 1972, SEWA works for improved working conditions and higher wages for its members. The union offers further support through its women's bank, skills training programs, various group insurance programs, production and marketing cooperatives, legal aid, and programs for developing trades. Members include small entrepreneurs, home-based producers, and manual laborers with occupations ranging from selling old clothes or vegetables, rolling incense sticks, tending cattle, making brooms, pulling carts filled with grain, or sewing garments. SEWA's major goals focus on "economic regeneration"—higher and regular wages and improved production and marketing—and "social uplift"—building women's self-confidence and ability to take control of their environment.

Ela Ramesh Bhatt, one of SEWA's founders, is the General Secretary of the organization. She also is managing director of SEWA's Cooperative Bank. She recently spoke to Horizons.

**Q.** The UN Decade for Women is coming to a close this year. The last 10 years have witnessed many changes in the role of women in development. How would you characterize some of these changes?

**A.** I can tell you about the changes in my country. Since 1975, there has been a gradual but steady change in the perception of our policy makers in this area. There have been some concrete changes at the highest level. For example, the India Planning Commission in 1975 entered a full separate chapter (in the country's current five-year plan) on women's employment. That chapter included various recommendations for women's employment which have trickled down to state and district levels. In most of our states we now have women's economic development corporations. Some progress has been made in legislation; the equal remuneration act is one example. Legislation on dowry also has been tightened. In the recent election in which Rajiv Gandhi came to power, for the first time, the largest number of women ever was elected to the parliament. A separate ministry for women in development has been established on a national level. In my own state, too, there is a separate ministry of women in development.

Yet a large number of problems affecting women still need to be solved, problems such as obtaining clean drinking water, fuelwood, sanitation, and adequate nutrition. In addition, the issues of child labor and education and training for girls need to be addressed.

**Q.** What are the most effective ways in the next 10 years to address these issues?

**A.** I'm a great believer in organizing. Unless poor women organize, they will not get results. Organizing is like a glass. You need a glass to hold input. Organization provides structure.

**Q.** What were your objectives in creating SEWA?

**A.** Our first objective was to bring the self-employed sector into the mainstream of the labor movement. While almost 89% of employment generates from this sector, it is almost totally by-passed by our present labor movement. Self-employed women are by-passed by our legal system, by banks, as well as education and health services. And it is sad that trade unions also have not reached out to them. Our prime objective was to bring this unorganized sector into the mainstream of the labor movement.

Our next objective was to bring the women who are the rural poor into the women's movement. Their problems, too, need to be discussed, debated, and solved so that they will have a better future.

**Q.** What impact has SEWA had on self-employed women and their traditional lifestyles?

**A.** The problems of the self employed and especially poor women, have now become more visible. Those women whose work includes, for example, sewing garments in their homes or collecting waste paper from the streets, were always there but they were not visible. Through organizing, I think we have been able to make them visible not only to the Planning Commission but throughout the nation. Economic conditions for women connected with SEWA have improved as well. I believe they now have a sufficient amount to eat and they have come out from under the influence of moneylenders. Some have become self employed in the real sense and many who used to receive very low wages are now able to get minimum wages.

The process of organization also has enabled women to become group leaders and to take on other leadership roles. Two things have happened in this process, which I consider very important. One is, for the first time, women are perceived as participants in economic development. Our society has traditionally seen them as house-

wives, mothers, and homemakers. As a result, our policy makers have also viewed them in the same way. Our policy makers have always considered women as beneficiaries when, in fact, women are participants in economic development. Now for the first time, women themselves are able to boost their own self image as workers.

The second thing that has happened is that women have been able to forget differences of caste, religion, and community because they interact as workers with common concerns. In India, most occupations are caste based. One caste will not eat food from the hands of another. Now when one women's group is on strike, another trade group provides back-up—for example, child care for the strikers. In this way, cross caste integration takes place.

**Q.** What specific benefits do women receive from SEWA?

**A.** Legal aid is one benefit. Slums are often production centers. We protect the habitation rights of slum dwellers. We go to court on their behalf and fight for their right to be in the market.

We provide a group life insurance scheme for all our members. In this way the survivor of a member who dies receives 1,000 rupees as insurance. When somebody dies, the body has to be cremated. This is costly, particularly for poor families who need at least 200 or 500 rupees in cash for funeral expenses. Since they don't have the money, they have to borrow it at very high interest rates. All our members are very keen for us to have this kind of insurance scheme. We also provide training in fields such as management and accounting.

In the area of health, we have a maternal protection scheme. Since life insurance corporations generally have not found poor women to be a profitable proposition due to a very high rate of maternal mortality, we designed our own scheme for the women. Our maternal protection plan includes prenatal care, regular check-



*Self-employed women are becoming more visible. As a result, future generations of the self-employed, such as this Punjabi girl learning to do needlework, will receive more recognition.*

ups, and vaccinations for children. This has brought down the maternal mortality rate significantly.

**Q.** Where do you see SEWA going in the next 10 years?

**A.** It is difficult to speak about the future. It depends on so many other national and international factors. But I can tell you about our priorities. Our emphasis in the future will be more in the rural area because one-half of our members come from rural areas. We will also look toward implementation of such laws as minimum wages.

**Q.** What lessons have you learned from the SEWA experience about economic development and women's roles?

**A.** We have learned from our experience that organizing is a must. There is no short cut to it. Women are beginning to do so extensively all over India, Bangladesh, and Sri Lanka.

Another lesson we learned is that when we are not covered by legislation, we need to have our own cooperatives or our own production units. We learned that what we need is a movement—that action is a vital part of development.

**Q.** An organization has to be based on a philosophy. What are your personal principles of organization?

**A.** We get a lot of strength and guidance from Mahatma Gandhi's thought. Personally I am a Gandhian. Certain things Gandhi said are very important for us. He was a feminist. He never thought of any movements for social change in the absence of women. He put trust and confidence in women. We get strength from that. He always thought of the person at the lowest rank of society. The human being was always in the center of all plans—the focal point of development and progress. For him and for us, the main thing is the process or the method. I personally believe that to reach a goal is not as important as the process by which it is reached.

In the process of attaining our goal, we have to be very pure. Our means should be pure to achieve our goals. And by pure I mean, non-violent. It is the hard way, but we do not believe in violence. I have learned that as soon as you pick up a stone to throw against your enemy, then at that very moment, your cause is lost. Your purpose is lost. Public opinion turns against you. Without having public credibility, you cannot have a public movement. Then it becomes a question of law and order. Non-violence is the only way to reach a goal.

**Q.** As a woman who has done a lot to enhance the role of women in the world, what message do you have for women in other countries?

**A.** I think that more and more understanding is necessary. Every woman in every country is trying to create a better future for her daughter in her own way. That is something you have to respect. We need to bridge gaps in understanding, not make them. The gap between the so-called different worlds, first, second, and third is not helpful nor is the division of the world into north and south, east or west. We should have as few of these gaps as possible. This can only be done by understanding. ■

*Raisa Scriabine, Deputy Assistant Administrator for the Bureau for External Affairs, interviewed Ela Bhatt.*

# TECH TRANSFER

## Upgrading Women in Yemen: A Matter of Dollars and Sense

By Gary Nigel Howe

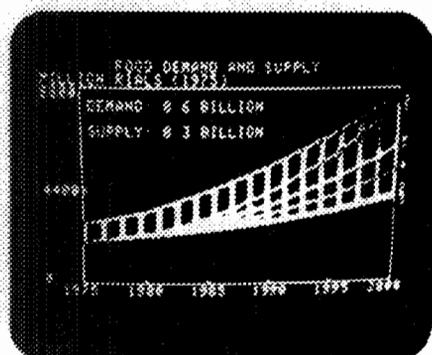
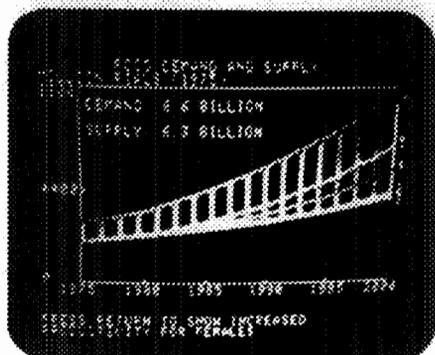
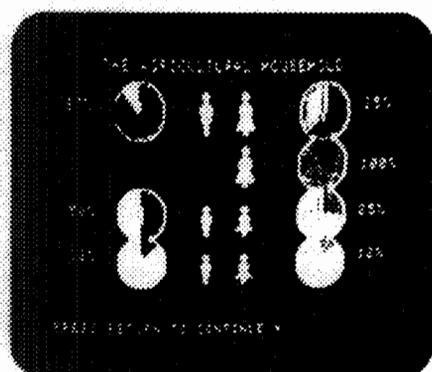
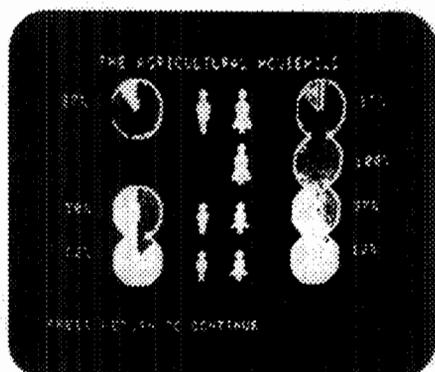
**A**mbiguity about women's roles in development long has confounded efforts to position the women in development issue on the ladder of priorities for planning and resource allocation. The confusion not only appears to have offset efforts to promote women in development issues, but also to have slowed overall economic progress for nations.

Too often, developing countries have viewed women strictly as "consumers" of development efforts; that is, beneficiaries of projects specifically tailored to meet their needs. Now, however, a greater understanding of the development process among host countries and donor nations is prompting policy makers to consider and recognize women as "producers," integral players in the overall development picture.

An innovative pilot project in the Yemen Arab Republic, based on a microcomputer simulation model of women's roles in production has revealed women's economic potential in the national development of the country.

AID provided \$85,000 to the Futures Group, a consulting firm based in Washington, DC, to develop a computer simulation model to analyze the current and potential role of women in critical areas of production. The project was based on a request by Yemen's Central Planning Office to AID's mission in Sanaa, Yemen.

The computer simulation model was designed to be used as a resource for determining ways in which women can increase Yemen's labor potential and reduce the flow of scarce foreign exchange. By providing estimates showing economic outcomes of incorporating women in



*These frames taken from the computer simulations show that by providing technologies that save women time otherwise spent collecting fuel and water, Yemen will be better able to increase food production through the use of female labor.*

the development formula, AID was able to bring the issue to the policy table. Once the issue was seen as important, more detailed cost-benefit analyses could be performed.

The computer simulations quantified the importance of women as economic resources. The project emphasized women as producers and spotlighted economic development. Based on estimates of the loss in production that would occur if women's work and economic contributions continue to be ignored, the data showed that women's production has a direct impact on attaining overall national development goals in agriculture, education, employment, and natural resource conservation.

In the education sector, for example, the simulations provided important insights for saving money while advancing women into modern sector, development-oriented activities by graphically illustrating what

could happen if women were trained as primary school teachers. "Eighty-five percent of Yemen's primary school teachers are expatriates, creating an incredible drain on the country's foreign exchange reserves," explains John Hourihan, an anthropologist in AID's Office of Women in Development in the Bureau for Program and Policy Coordination. Simulations, based on government statistics showing the growth in the number of schools and the percentage of student enrollment, clearly projected the cost of maintaining that level of expatriate teachers based on the value of the Rial (Yemen's currency) at the time the simulations were presented. These figures were compared with projections which, while maintaining the same percentage level of teachers, reduced the percentage of expatriate teachers over a 30-year period and replaced expatriates with Yemeni women. The

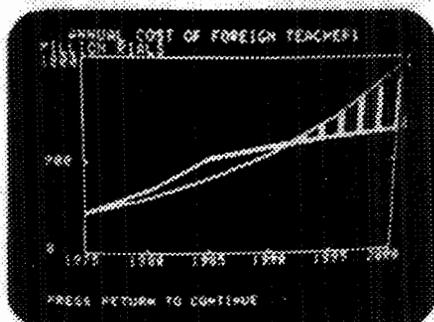
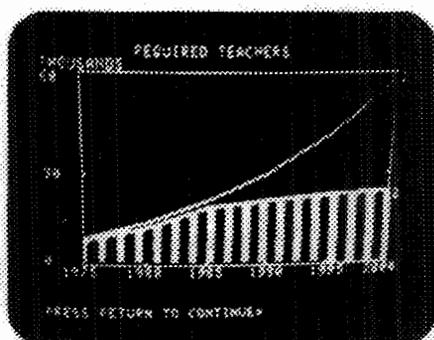
simulations demonstrated substantial foreign exchange savings. "We're able to show that training women to teach in primary schools can help Yemen retain large sums of money and, at the same time, help move Yemeni women, who do not ordinarily teach, into this modern sector," according to Hourihan.

"Moving more girls and women out of traditional roles into more development-oriented activities, could eliminate what promises to be one of Yemen's most pressing problems—namely, a major shortfall of labor by the year 2000," Hourihan said.

Charts and graphs that provide information on Yemen's agricultural performance projected a grim future by the year 2000 if women's roles are not targeted for development. Insufficient agricultural production has resulted in high levels of food imports to meet growing domestic demands. Heavy import investments have undercut opportunities to invest in modern technologies necessary to boost local production.

In Yemen, as in most developing countries, it is increasingly recognized that women play a major role in food production. Their role, in part, is a result of a high percentage of male laborers working abroad to earn essential foreign exchange. Because it is important for men to continue to earn this revenue, any future development of the food sector inevitably will be based upon the improved use of female labor.

There are, however, constraints to expanding commercial agricultural production by women. Local studies on the amount of time necessary to perform household tasks showed that labor requirements in the home are a major obstacle to expanding food production. Field-based estimates revealed it is possible to increase female labor time available for commercial agricultural production by providing time-saving inputs for the home such as improved water



*By extending education and training opportunities to women, Yemen can increase its labor potential and reduce the flow of foreign exchange out of the country.*

supplies and commercial fuels. The new inputs would reduce the amount of time women must spend producing for the household. The gains in time saved could be applied to agricultural production, thereby reducing the crippling foreign exchange burden from food imports.

"We were able to show that time savings would enable girls and women to participate in extension services and education without the country losing out on commercial and domestic production," said Hourihan.

The government already provides extension services to males and has set a target for increased male participation in schools. "The projections show Yemen can meet those targets for male participation, and set and meet quotas for female participation without suffering a loss," Hourihan added.

The project's goal was to bring this issue to the attention of policy makers

in Yemen. In March 1985 the model, with its accompanying English and Arabic booklets, was presented to an audience of high-ranking Yemeni government officials, including the Prime Minister. It was also the central topic of a government cabinet meeting. Television coverage of the cabinet meeting revealed supportive discussions of the presentation booklet and of women's potential role in Yemeni development. A video version, dubbed in Arabic, will be shown this year on national television, estimated to reach 85% of the population. The Minister of Agriculture also has requested that the presentation be used as the basis for a seminar on women's agricultural issues for his ministry staff. A variety of other follow-up actions by AID's mission in Yemen and the Yemeni government are now under way.

The extensive data as well as the technology itself are important means to incorporating women into planning of the overall economic structure. The data show the contributions of women within an analytical long-term planning framework. The basic numerical comparisons reinforce the point of the analysis—that integrating women into production makes good economic sense. As a technology, the computer-driven graphic display is a successful way to present quantitative data quickly.

The computer presentations have proven to be an important tool for fostering policy dialogue in Yemen. The model has great potential for helping other countries gain the attention of decision makers and connecting the issue of women in production with overall economic growth. ■

*Gary Nigel Howe, formerly a consultant to AID's Office of Women in Development, Bureau for Program and Policy Coordination and to the Futures Group, conceptualized the computer simulation model.*

# BOOKCASE

## Analysis by Gender: A Context for Planners

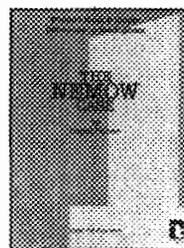
*The Nemow Case* by Ingrid Palmer, *Sex Roles in the Nigerian Tiv Farm Household* by Mary E. Burfisher and Nadine R. Horenstein, and *Agricultural Policy Implementation: A Case Study from Western Kenya* by Kathleen Staudt, The Population Council, Kumarian Press, West Hartford, CT, 1985, vols. 1-3, \$6.75 each (paper). Available from Kumarian Press, 630 Oakwood Ave., Suite 119, West Hartford, CT 06119

A review of three case studies by Shubh K. Kumar

Given the dearth of material on women's roles and gender differences in development, detailed case studies on this very subject, published by The Population Council, are welcomed. The case examples try to answer the question, "Why should women's roles be explicitly considered in agricultural programs?" The three cases, part of a series, raise a wide range of issues on project design and implementation, and address the issues in the contexts of particular circumstances.

Many of these lessons have a wider applicability. The adoption of a gender-blind planning approach translated into implementation by project officials with no prior experience of taking gender roles into account is an all-too-familiar occurrence. As evidence on the impacts is presented, the recurring questions are: "Are the small farm families better off if the additional labor input of women was at the cost of women and children's health and nutrition? Are intra-household inequities sharpened if technologies for improving productivity are not available to small-farm women?"

Other provocative questions stemming from these observations are whether short versus longer-term consequences are different, and how the experience in Africa would contrast to that in Asia.



The first of these studies, *The Nemow Case* by Ingrid Palmer, is a unique way of presenting guidelines. It is set up as a "hypothetical" experience in the design, implementation, and evaluation of an irrigation and resettlement project. It combines the observation of several different agricultural projects. It is a believable scenario of events in project design, in priorities and consequences of mid-stream financial problems, and in the limitation of data access, baselines, and monitoring. However, the most significant feature of this case is the attempt made to disaggregate consequences for different cross-sections of the population. This is extremely valuable as it eliminates the confusion of mutually conflicting results and allows them to be put in perspective. Even though these differences would be much more obvious in Asia than in Africa, this is a frequently overlooked aspect.

In *The Nemow Case*, the majority of landless and large landholders in the irrigation and settlement schemes are expected to have made real welfare gains, that is, improvements in areas such as health, education, and nutrition. On the other hand, the small farmers, those who have minimal labor available but increased need for household labor use, were found to have lost in terms of welfare though gained in terms of income.

The author traces this conclusion to two factors: inadequate consideration of labor-saving technologies for women's tasks, and lack of access to income by women that may enable

them to ease their work burden.

Both these observations, however, pose dilemmas which may not be easy to resolve by even the most enlightened of projects. In terms of labor-saving technologies, activities requiring women's labor in small farm households are precisely those for which landless women laborers are hired by the large farm households. If labor-saving technologies for these tasks are made available to small farmers, what prevents large farmers from using them too?

The second problem—lack of access to income by women—may have more obvious solutions. These include encouraging women's parallel or related economic activity, and, by improving their access to extension education, increasing their productivity, economic contribution, and possibly access to resources. In practice, this too requires overcoming many hurdles as is pointed out in this and other case studies.

For those readers who are convinced of the value of adopting a gender-differentiated approach in project monitoring and evaluation, there is a brief methodological appendix. The approach taken is in-depth though qualitative. It can be completed in less than a month of extensive visits in the project area.



The second case study is *Sex Roles in the Nigerian Tiv Farm Household* by Mary E. Burfisher and Nadine R. Horenstein. Its major contribution is in the documentation of women's significant independent contribution made in agriculture. In this area of Nigeria, where a single though prolonged peak of rainfall occurs (eight months and 55 inches), eight staple crops are grown. The case notes that women have a dominant labor role in four crops, yams, sorghum, cowpeas, and maize, and contribute

significantly to the others.

The picture that emerges is one of markedly differentiated but complementary roles of women and men in agriculture. Within this context, one important observation made is the link between labor use and decision making as well as access to the fruits of labor. Is this a common feature of household farming in Africa, in contrast to Asia where the bonded aspects of women's labor is more pronounced? If so, agricultural development experiences in Asia may not be entirely applicable for Africa.

A higher degree of management independence by women requires a much greater attention to their access to extension and inputs as well as resources from outputs to ensure incentives for change.

Another contribution of this study is that it shows the current difficulties in predicting the consequences of projects, even when detailed information on women's roles is available.



The third case is *Agricultural Policy Implementation: A Case Study from Western Kenya* by Kathleen Staudt. Its focus is on the reasons and consequences of the inequities faced by women in access to agricultural services. It is an empirical study of two locations of Kakamega District in Western Kenya, with different degrees of availability of agricultural services.

The locations have been classified as high in agricultural potential, with an annual rainfall of 70 inches and two growing seasons. At the same time, nearly 40% of agricultural households are female-headed.

The brief description of women's roles is illustrative both of their activities and responsibilities in basic maintenance of the family, as

well as their limited and declining control over land. The body of the paper deals with the experience of female-managed farms with a range of agricultural services.

Female and jointly managed farms are compared for two types of agricultural program strategies—ordinary and intensive. Controlling for farm size, the author examines a number of activities for access and use by female- and jointly managed farms. These include extension service, formal training programs, specialized information on hybrid maize and other cash crops, production loans, membership in cooperatives, and high-tech services.

The stark inequity for female-managed farms is evident in both ordinary and intensive agricultural programs. The case study shows that by slighting female-managed farms, the farm's productive potential is shortchanged. The author also provides an interesting "inquiry into factors" underlying gender differences in agricultural policy in Kenya.

Overall, these cases provide a sound introduction to the issues involved in incorporating women's production roles in agricultural development programs. For those highly empirically inclined, the case studies might not offer as much depth as one may desire.

Clearly, additional analyses of completed projects are necessary for more satisfactory preliminary assessments. In particular, the dynamic nature of farming systems and of women's roles needs to be better documented with the processes of agricultural change. Cross-sectional comparisons modeled on the type in the case study from Western Kenya together with available information collected over time would be useful. ■

*Shubh K. Kumar is a research fellow at the International Food Policy Research Institute in Washington, DC.*

## CARD CATALOGUE

### **Women's Roles in Water Supply and Sanitation in Developing Countries: A Four-Part Bibliography by Author, Subject, Phase of Development, and Country**

Alice J. Smith  
WASH Technical Report, No. 21  
1984, 78 pp.

Paper copy \$1.04  
Microfiche \$1.08  
PN-AAP-464

### **Women and Shelter**

Margery Sorock, Hortense Dicker, et al.  
Resources for Action  
1984, 24 pp.

Paper copy \$3.12  
Microfiche \$1.08  
PN-AAN-780

### **Collaborative Research in the International Agricultural Research and Development Network: A Case Study; Progress Report of the Bean/Cowpea Collaborative Research Support Program**

Michigan State University, Center for International Programs, East Lansing, MI  
1984, 157 pp.

Paper copy \$20.41  
Microfiche \$ 2.16  
PN-AAQ-680

### **Low-Income Housing: A Women's Perspective**

Margaret A. Lycette and Cecilia Jaramillo  
International Center for Research on Women, Washington, DC  
1984, 53 pp.

Paper copy \$6.89  
Microfiche \$1.08  
PN-AAQ-895

# INTERNATIONAL CALENDAR

## JULY

**10-19** "Forum '85: A World Meeting for Women," an independent non-governmental organization activity tied to the 1985 World Conference of the UN Decade for Women, Nairobi, Kenya. Contact: NGO Planning Committee, 777 UN Plaza, 11th Floor, New York, NY 10017

**14-20** Mental Health 2000. The theme is "Action Programs for a World in Crisis," sponsored by the National Association for Mental Health, Sussex, U.K. Contact: Conference Associates, MIND, 34 Stanford Rd., London W8 5PZ U.K.

**15-19** International Symposium on Advances in Water Engineering, sponsored by the University of Birmingham, Birmingham, U.K. Contact: T.H.Y. Tebbutt, Department of Civil Engineering, University of Birmingham, PO Box 363, Birmingham B15 2TT, U.K.

**15-26** 1985 World Conference of the UN Decade for Women, Nairobi, Kenya. Government delegates, representatives of inter-governmental agencies, and official observers will review the UN Decade for Women and make recommendations for action to the UN General Assembly

**22-26** Education in the Information Age: The Impact on Teacher Education and Teaching, sponsored by the International Council on Education for Teaching, Vancouver, British Columbia, Canada. Contact: Dane Russo, ICET, One Dupont Circle, Suite 616, Washington, DC 20036

**29-Sep. 20** Workshop on Urban Land Development and Planning, U.K. Contact: Oxford Program of Development Workshops, c/o Department of Town Planning, Oxford Polytechnic, Headington, Oxford OX3 0BP U.K.

## AUGUST

**4-9** Workshop on Private and Voluntary Organization Strategies for Tree-Planting by Peasant Farmers, sponsored by the Pan American Development Foundation and the Council of Haitian Protestant Churches, Haiti. Enrollment is limited. Contact: Glenn Smucker, Director, Projé Pyebwa, BP 15574, Pétionville, Haiti

**4-31** Seminar on "The International Financial System: Does It Work?" sponsored by The Institute of World Affairs and the Universities Field Staff International. Contact: William E. Schaefele Jr., Director, Institute of World Affairs, Salisbury, CT 06068

**5-23** Management Issues in International Health seminar, sponsored by Management Sciences for Health. Contact: Elizabeth Dunford, Management Training, Management Sciences for Health, 165 Allendale Rd., Boston, MA 02130; telephone (617) 524-7799

**5-Sep. 6** Workshop on Supervision and Evaluation as Management Tools, sponsored by the Center for Development and Population Activities, Washington, DC. Contact: Joan Favor, CEDPA Director of Administration, 1717 Massachusetts Ave. NW, Suite 202, Washington, DC 20036; telephone (202) 667-1142

**5-Sep. 13** Course on Comprehensive Vector Control, sponsored by the University of South Carolina. The course is offered in Spanish. Contact: International Center for Public Health Research, PO Box 699, McClellanville, SC 29458

**5-Sep. 27** Course on Plant Quarantine, sponsored by the U.S. Department of Agriculture, Washington, DC. Contact: David P. Winkelmann, Acting Director for International Training, Room 4118, Auditor's Building, Office of International Cooperation and Development, USDA, Washington, DC 20250

**8-9** Joint Committee on Agricultural Research and Development meeting, sponsored by AID, Washington, DC. Contact: John G. Stovall, Board for International Food and Agricultural Development, Room 5318, Washington, DC 20523; telephone (202) 632-8532

**11-15** American Institute of Biological Sciences annual meeting, sponsored by the University of Florida, Gainesville, FL. Contact: Meetings Department, AIBS, 1401 Wilson Blvd., Arlington, VA 22209

**11-16** World Congress on Computer-Assisted Valuation, sponsored by the Lincoln Institute of Land Policy, Cambridge, MA. Contact: Lincoln Institute, 26 Trowbridge St., Cambridge, MA 02138

**11-25** Short Course on Range Management, sponsored by Utah State University, Logan UT. Contact: Conference and Institute Division, UMC 50A, Eccles Conference Center, Utah State University, Logan, UT 84322; telephone (801) 750-2589

**12-16** Seventh international Conference on the Global Impacts of Applied Microbiology, Helsinki, Finland. Contact: H.G. Gyllenberg, Chairman GIAM VII Organizing Committee, Department of Microbiology, University of Helsinki, SF-00710 Helsinki 71, Finland

**18-24** U.S.-Korea Joint Seminar on Urban/National Transportation Planning Models and the Environment, sponsored by the U.S. National Science Foundation and the Korea Science and Engineering Foundation, Seoul, Korea. Contact: Editor, The Urban Edge, World Bank Publications, PO Box 37525, Washington, DC 20013

**26-30** Seminars on "Financial Management for Health Programs," "Nutrition Policy and Management," and "Policy Issues in Managing Drug Supply," sponsored by Management Sciences for Health. Contact: Elizabeth Dunford, Management Training, Management Sciences for Health, 165 Allendale Rd., Boston, MA 02130; telephone (617) 524-7799

## SEPTEMBER

**1-6** Twelfth World Conference on Health Education, sponsored by the International Union for Health Education, Dublin, Ireland. The theme is "Health for All—Meeting the Challenge." Contact: Mary D'Ardis, Health Education Bureau, 34 Upper Mount St., Dublin 2, Ireland

**2-27** Short Course on the Epidemiology of Aging, sponsored by the London School of Hygiene and Tropical Medicine and the World Health Organization, London, U.K. Contact: P. Hamilton, Head, Department of Community Health, London School of Hygiene and Tropical Medicine, Keppel St., London WC1E 7HT U.K.

**2-Oct. 2** Workshop on Shelter Provision and Settlement Upgrading, Oxford, U.K. Contact: Oxford Program of Development Workshops, c/o Department of Town Planning, Oxford Polytechnic, Headington, Oxford OX3 0BP U.K.

**2-Oct. 4** Course on Postharvest Loss Reduction of Perishable Crops, sponsored by the U.S. Department of Agriculture, Washington, DC. Contact: David P. Winkelmann, Acting Director for International Training, Room 4118, Auditor's Building, Office of International Cooperation and Development, USDA, Washington, DC 20250

**4** Board for International Food and Agricultural Development (BIFAD) meeting, sponsored by AID, Washington, DC. Contact: John Rothberg, AID/BIFAD, Room 5318, Washington, DC 20523; telephone (202) 632-0228

Any additions or corrections should be sent at least three months in advance of the event to International Calendar, Horizons, AID, Room 4890 NS, Washington, DC 20523 or telephone (202) 632-4330.

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