

Strengthening Women's Roles in Development Project

(USAID Project No. 686-0211)

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Source

The Strengthening Women's Roles in Development (SWID) Project in

Upper Volta directly involves the participation of village women and the rural domestic economy extension service. The project, begun in October 1977, is funded by a USAID grant of \$1,056,000 over a three year period to the Voltaic government. This report sets out the underlying concepts, goal, purposes and components of the SWID Project. After providing a summary of project implementation arrangements, it proceeds to explain the components and the present status of each. Further, the report identifies weaknesses in the project design and concludes with a section on project implications and impact.

Concepts Underlying Project

The project design was guided by three major concepts:

- 1) The resource base of a country is combined in the market economy and non-market economy. While the market economy, which includes wage labor and the sale of produce, is readily acknowledged, the human resources devoted to non-market activities are frequently ignored. The non-market economy includes production of food for household consumption; household management and maintenance; and human resource development, e.g. raising of children. The tasks within the non-market economy fall heavily upon women, hindering them from contributing further to the

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market economy which in turn prevents them the means by which to improve upon their non-market economy responsibilities. Providing women with the means to earn a cash income positively impacts on some of their non-market responsibilities and results in improving the well-being of their family.

- 2) The intended beneficiaries must participate in the identification and design of the development activity. Local level participation helps to ensure the commitment of required resources by implementing an activity desired by the people. It also indicates that any necessary behavioral changes will be forthcoming by them. Furthermore, involvement of the intended beneficiaries in the decision-making process allows sociocultural, economic and political factors, viewed important by them, to be taken into account.
- 3) Development can be accelerated by increasing the knowledge and skill base of government officers and staff. The effectiveness of extension agents can be enhanced through training in problem-solving, communications techniques, and technical information. The capacity of regional and national-level officers can be improved by upgrading their administrative and technical skills. Moreover, knowledge and skills are more easily acquired when training aids are used; and retention of information can be enhanced through simple reference materials.

While these three major concepts influenced the project design, the details were developed after interviews with government officers, extension workers,

Villagers and other key informants.

Project Goal, Purposes and Components

The goal of the SWID Project is to improve the economic and social well-being of people in at least sixty villages. The means to achieving this goal are: the improvement of women's capacity individually or collectively to organize, manage, invest in and carry out social and economic development activities and b) the institutionalization of credit to make these activities possible.²

Project inputs and outputs are classified under three headings: an information system; a revolving loan fund; and training and training/reference aids.

Project Implementation Arrangements

The project is being implemented by the Rural Domestic Economy Unit (RDEU) within the Coordinating Committee for Rural Development (CCRD) of the Ministry of Rural Development. The Unit was established in late 1973 to provide advice and technical assistance to the Organizations for Rural Development (ORDS). Under the Ministry of Rural Development, Upper Volta is divided into eleven ORDs and ten of these have their own domestic economy staff, consisting of extension agents and a (female) regional coordinator. Currently, there are approximately 120 rural domestic economy agents in the country. They primarily work with groups of women rather than on a one-to-one basis. The agents are responsible for promoting and supervising:

- 1) production activities, e.g. cultivation of food and cash crops, raising small-scale livestock, and handicraft production;

² The project was designed in March-April 1976, and the Project Paper amended in January 1977 primarily to include the institutionalization of credit as a project purpose.

- 2) home economic activities, e.g. sewing, food preparation and household management;
- 3) hygiene, health and nutrition, e.g. maternal and child health care;
- 4) general activities, e.g. functional literacy.

The regional coordinators and domestic economy agents are recruited by and directly responsible to their respective ORDs.

The SWID Project design envisaged that the RDEU would organize training, the information system and local commodity procurement as well as monitor the use of loan fund administered directly by four project-specific ORDs. The Unit was given the responsibility for directly managing approximately twenty percent of the loan fund to finance women's activities in non-project specific ORDs.

The four project specific ORDs - Eastern, Koudougou, Bougouriba and Black Volta - were identified before the design phase. It was foreseen that each of these ORDs would establish a loans committee and would be responsible for granting, administering and supervising loan activities. The intent was that each of these ORDs would be directly granted funds for loan activities; however at the request of the Minister for Rural Development during discussions on the Project Agreement, it was decided to place loan funds in a centralized bank account under the control of the RDEU.

Contact was made with the four project-specific ORDs during the design phase but further contact was not possible until after the Project Agreement was signed September 31, 1977, and until a new Director of the

³ In actuality, the activities undertaken vary due to local circumstances and differences in ORD programs.

Rural Domestic Economy Unit was appointed. As of September 1977, the Unit was temporarily directed by the head of the Nutrition Unit, and consisted of two persons, one slated to depart in October for advanced training and the other on maternity leave. The Project Agreement contained a clause requiring that the Unit consist of at least four persons before loan funds which it would directly manage would be released. This condition was fulfilled within four months after signing the Project Agreement.

The person selected as director of the RDEU was seconded in mid-October from a field position in the Ministry of Social Affairs. This meant that she had to familiarize herself with the goals and purpose of the unit as those of the SWID Project. Further, she did not have experience working as a central government officer with ORD officials.

Project activities have begun in Koudougou, Eastern and Bougouriba ORDs but are suspended in the Black Volta ORD until a solution is found with the Ministry of Social and Women's Affairs to resolve an overlap with one of its projects. A similar project through this ministry is also slated for implementation by rural domestic economy agents and technicians in the Black Volta. Through direct grants the project will provide labor-saving devices to women; under the SWID Project the same types of items are available through loans.

Status of Project Components

Information System: This system includes research, monitoring and evaluation. The aim of the research is to determine critical data requirements for evaluating the impact of loan activities; collect some baseline data; and provide information for planning purposes. During the first year of the project, implementation has focused mainly on establishing the

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information system, and secondarily on carrying out surveys. A great deal of effort was devoted to developing an information system acceptable to the project-specific ORDs. The system includes: a loan application form; a feasibility study on loan applications; an end of loan reimbursement report for short-term loans; a bi-monthly report on medium-term loans; a loan contract; a periodic ORD financial report on loans; and a bi-annual report on ORD project activities. These forms introduce a new reporting system in the ORDs built on the current usage of loan contracts, periodic descriptive reports by field agents, and annual reports by regional coordinators.

Draft forms were reviewed with ORD officials, and sub-sector and sector chiefs as well as regional coordinators, and finalization of the forms was based on incorporating suggestions obtained from them. Subsequently, domestic economy agents and technicians in the three project-specific ORDs received training on the purpose of these forms and the information required in each. Emphasis was placed on those forms which they are responsible for completing. Also, in Koudougou and Eastern ORDs, male extension agents working in the same villages as female agents and those working directly with women's groups received the same training. This course for male agents is scheduled for Bougouriba ORD in early 1979. Thus, relevant persons at all levels in the three ORDs are acquainted with the information system.

Under the guidance of the Project Research Assistant, after an initial one week training course on each, village surveys and household studies were carried out by domestic economy agents who received a follow-up visit each time to review progress and problems. The selection of the villages was made by the ORDs following a criteria established by the RDEU. This resulted in some villages being included in one study but not the other.

would be hired to conduct these studies for approximately twelve months. This point did not receive elaboration in the Project Agreement, and when plans were being made for conducting the studies, key Voltaic government officers maintained that the domestic economy agents should collect the information. Under this constraint, a simple one-time interview was devised for gathering household data.

Although information from the village survey has been tabulated, a report has not been written because the data are unreliable. This is partially the result of having some open-ended questions and partially due to the agents' lack of attention to collecting the information. Data from the household survey, currently being coded, ought to provide some key baseline information from which project impact can be evaluated.

During implementation, another item was added to the information system. Guides for potential loan activities are being provided by the RDEU to the ORDs, which will cover financial as well as technical information on several activities. The information shall be used by extension agents and villagers in the selection process before a loan application is submitted.

The Revolving Loan Fund: Loans primarily in-kind are available to groups of women and individual women for a period of up to four years with an eight percent interest rate. Creation of this credit system will help to ensure that women have access to credit after the three year lifetime of USAID project inputs. A total of \$360,000 is allocated for the loan fund. While this amount may appear small, the aim is to provide access to amounts which are within the capacity of village women to repay and activities within the capacity of the extension staff to directly

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rvise. The principal and interest repaid will be available for further
s.

A special project feature is local level participation in the selection
he loan activity. To be eligible for financing, an activity must satisfy
following criteria:

- 1) The activity must be in a village with which a female extension agent trained in management of micro-projects and credit is associated;
- 2) women villagers must be among those involved in the identification and decision-making process regarding the activity to be undertaken;
- 3) women must be involved in the execution of the activity
- 4) women of the participating village must directly receive the major portion of the benefits of the activity
- 5) the activity must be carried out by a group of women or at least three women from different households, and women must be among the signatories of the loan application
- 6) loan requests must be the subject of a feasibility study and priority must be given to activities a) which enhance the contribution of women to village development; b) for which the ORD can supply most of the technical assistance and supplies required to initiate and support the activity; c) which have a strong likelihood of becoming financially self-sustaining; and d) which have high probability for replication by other villages or other groups or individuals within the same village;
- 7) an initial contribution in cash or in-kind by the borrowers is required, although the amount may vary according to the type of activity to be undertaken.

The criteria allows flexibility in selecting and financing activities most suited to the local environment. Since agriculture is the mainstay of the regions, the loan activities will primarily center on labor-saving devices to free women from burdensome tasks, and production, processing, storage of marketing of crops. Activities frequently mentioned by villagers are vegetable gardens, donkey carts, motorized mills for grinding grain, village stores and commercialization of grain.

During the first year of implementation, the RDEU held discussions with ORD officials to establish for the operation of the loan fund. Also, the three project-specific ORDs selected loan committee members. Afterwards, the RDEU held meetings for sub-sector and sector chiefs, and training courses for domestic economy agents and technicals and some male extension agents during which the loan system was explained.

In the process of finalizing the loan system component, procedures were simplified for small-scale, short-term loans. This represents a modification in the original project design. The change was initiated at the suggestion of the Director of the RDEU and Project Advisor after discussions with villagers and domestic economy agents. For one year loans of up to 50,000 f CFA (approximately \$225), a simplified feasibility form will be completed by the Loans Committee, based on the loan application; an on-site visit is not required. Also, instead of bi-monthly reports, only an end of loan reimbursement report is needed.

Currently extension agents in the three project-specific ORDs are conducting meetings to acquaint villagers with the loan criteria and procedures, and explaining credit so that potential applicants fully understand their responsibilities. Also, they are beginning discussions with village women with the aim of identifying potential loan activities. To date, no loans have been given.

Training and Training/Reference Aids: Emphasis is placed on upgrad-

ing the knowledge and skill base of domestic economy agents and technicians through training courses, workshops and seminars, and ensuring follow-up of participants. To support this training, simple training aids and audio-visual materials are being developed to use in courses for extension agents and for extension agents to use with village women. Further, funds are available to test and/or demonstrate innovations which could be potential loan activities.

To date training has mainly centered on the research studies and other parts of the information system, credit, and the loan component. Courses have been given by members of the RDEU and its advisors in each of the three project-specific ORDs.

Plans are underway to secure the services of a communications/ audio-visual specialist to develop a slide presentation on possible loan activities and a set of photographs to use with village women. It is intended that the slides will be accompanied by a commentary in local languages recorded on cassettes.

Also, hand grinding mills are being ordered for testing by village women. Four models of mills for grinding millet and maize will be tested in villages to judge their acceptability and durability. This plan results from discussions with village women on needs. Women are eager to have mills, but are only acquainted with motorized mills which are costly and frequently difficult to maintain and repair. Low-cost hand mills offer a possible alternative. If the testing and demonstration phase is successful, it is hoped that arrangements can be made for manufacturing the best model locally.

Evaluation of Project Design

The design as elaborated in the Project Paper underestimated the role which the RDEU would have to assume in launching SWID in the project specific ORDs and overestimated the Unit's ability to administer the project.

Linkages between the ORDs and central government are weak and the Unit has only an advisory position vis a vis the ORDs. Further, the Unit consists of generalists rather than specialists; and, it is hindered by the lack of personnel to undertake SWID as well as other responsibilities when a member parts for further training.⁴ It would have been better to have foreseen the Unit's limitations and provided for a gradual increasing of its capacity and role.

Also the design was not realistic in its expectations within a three year time frame. It did not allow for adequate lead time to finalize the information and loan systems. Related to the short time frame, the design did not clearly phase the project components. As a result under the Conditions Precedent section of the Project Agreement, attention had to be given to the loan system; this hindered initiating better phasing once the loan system was finalized because officials tended to view the project as primarily a credit scheme. And, delays in receipt of commodities ordered from the U.S. prevented development of audio-visual materials for use in the early stage of implementation. It would have been better to have phased the project so that training on communication skills, self-actualization methods, dissemination of information on possible loan activities through audio-visual materials and some demonstrations would have taken place prior to focusing on the revolving loan fund.

Further, consideration was not amply given to the skillbase and motivation of domestic economy agents and technicians. It was assumed that providing them with access to specialized training and funds to facilitate undertaking economic activities with village women would motivate them to carry out additional responsibilities. The Project might try to build-in

⁴The hiring of two additional staff members under project funds is currently under consideration.

incentives through publicizing successful efforts and rewarding outstanding achievement, but basic issues such as recruitment and promotion policies are outside its scope. Also, since the project aims at reaching village women, it ought not to exclude motivated male extension agents who work directly with women's groups.

The original Project Paper took into account that some male extension agents work with very active women's groups and that these women should be able to benefit from SWID. However, the Project Paper amendment included as a criteria for granting loans that the activity be in a village with which a female extension agent is associated. This was subsequently placed in the Special Covenants (Section 5.2) of the Project Agreement. This article ought to be modified to allow for the financing of loan activities undertaken by women in a village in which a female or male extension agent is associated.

Project Implications and Impact

During the first sixteen months of implementation, potential and actual project implications have become apparent. The information system has the potential for positively impacting on other credit systems since to date no formal loan applications are used by the ORDs and standardized reports are not required. Further, the revolving loan fund has an eight percent interest rate, whereas other credit programs have a five and one-half percent interest rate. The SWID higher rate may assist other projects which wish to establish credit at a more realistic rate; meantime, it means that loans available to women through SWID are at a higher interest rate than those to which mainly men have access.

The project has already positively impacted on the purpose of the rural domestic economy program. Previously, the RDEU defined its functions

to include advising on and encouraging health as well as social and economic activities, some of which overlapped with responsibilities of other ministries. Currently the RDEU views encouraging economic activities as the main thrust of the Unit since through income-generating activities women can have the means to finance non-economic undertakings. Also, SWID is slowly increasing the RDEU's visibility and credibility in the ORDs.

ORD officials and central government officials in the Ministry of Rural Development recognize the vital role of Voltaic women. They express pleasure at having this project which focuses on assisting women in the development effort.

Lastly, at least two other projects have been modeled on some of the concepts and components of SWID.