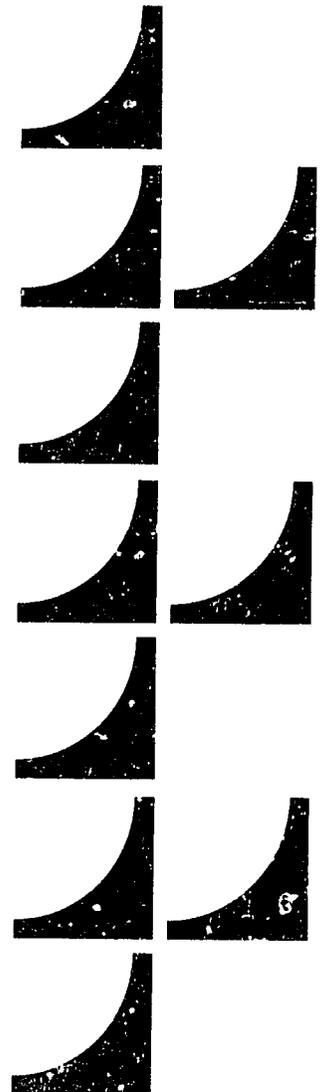


International Center for Research on Women

DISCUSSION OF THE PRELIMINARY RESULTS
OF A SURVEY ON THE
SOCIOECONOMIC CONDITION OF BARRIO WOMEN
IN THE DOMINICAN REPUBLIC



Discussion of the Preliminary Results
of a Survey on the
Socio-economic Condition of Barrio Women
in the Dominican Republic*

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Survey Conducted by
Accion Pro-Educacion Y Cultura, Inc.

(APEC)

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*Analysis is focused on selected aspects of baseline employment and training data on the general population of barrio women, women currently enrolled in vocational training programs, and women currently employed in the formal sector (principally factories).

Introduction

In 1981, the Accion Pro-Educacion Y Cultura, Inc. (APEC), with funding from the U.S. Agency for International Development/D.R., undertook a major survey and analysis of the socio-economic situation of women residing in the urban barrios of the Dominican Republic. The principal investigator for this effort was Lic. Teofilo Barreiro, a Dominican sociologist. Lic. Barreiro has prepared the major report discussing information obtained from case histories, key informants and other barrio-related background materials, as well as a complete analysis of the results yielded by three separate surveys undertaken in the barrios, of resident women, working women and women currently enrolled in vocational training programs. All those reports combined encompass a wealth of information and have been submitted to APEC for their use in the design of a Women's Training and Advisory Service to effectively prepare poor women for productive employment/income generating activities.

The present discussion paper briefly summarizes information relevant to women's participation in the labor force and in occupational skills training programs which represent only two areas of this larger research effort. ^{1/} It has been prepared in order to

^{1/} Information for this analysis was obtained both from the results of the survey, and case history materials. As such, the baseline data on barrio women came from interviews of 15,160 women residing in Santa Domingo. Information on women enrolled as students of vocational training schools came from interviews of 2,000 women in Santo Domingo, 125 women in Santiago, and 125 in La Romana. Data was also collected from women employed principally in factories, 2,500 women working in Santa Domingo.

enhance the design process of the Women's Training and Advisory Service. As such, this discussion attempts to assess the actual/potential supply of available female labor in the barrio populations. It also discusses the current type of occupational skills training poor women are receiving in the general barrio population, as well as among women currently enrolled in vocational training programs, and among women employed in factories (empresas). Thirdly, this report analyses job preferences and actual employment achievements of poor women.

The material has been arranged topically, summarizing information from selected components of the baseline data and case histories. It begins by looking at the employment status of barrio women and factory workers--including current employment status, type of occupation, and work site (i.e., outside the home or self-employment), and secondary jobs. Attention then focuses on the responses of women factory workers--to questions relating to job satisfaction, opinions about factory owners efforts to improve employment opportunities and working conditions for women factory workers, as well as responses of these women on how women locate employment.

Job preferences among barrio women who indicated they would like to be employed outside the home are also analyzed. Possible reasons for the apparent discrepancy between the larger number who would accept a job if offered, and the considerably smaller number who are actually looking for work are cited.

Finally, this report looks at some of the individual and demographic characteristics of barrio women, women enrolled in

vocational training programs, and women factory workers. This discussion relates these findings to how they may affect the design and ultimate success of a Women's Training and Advisory Service.

I. Employment Characteristics of Barrio Women, Women Factory Workers, and Women Enrolled in Vocational Training Programs.

Our knowledge of the employment situation of all three groups of women are derived from questions on current occupation, ever worked outside the home, own account work activities, and types of secondary employment. Ideally these four areas of inquiry are sufficiently distinct to allow for separate analyses. However, there may have been ambiguities in the perception and interpretation of the questions on the part of the respondents which may have obscured subtle distinctions. For instance, it is unclear whether a woman reporting herself as a laundress is working on her own account or working outside the home since she may have answered yes to both questions.

Current Occupation

Nearly half of the 16,965 barrio women (46.6 percent) have worked outside the home at some time. A smaller number, 25.7 percent of the same group, is reported as currently engaged in income-producing activities. Among the barrio women (Table 1) the largest group works as vendors (49.4 percent of those employed) and the second largest group, 36.8 percent (1,587 women) works in personal service. Over ten percent of this group have found employment as artisans and operators of machines in textiles and other types of factories. Day laborers account for 2.2 percent of the employed and 1.3 percent work in

offices. No barrio women are reported as having professional, technical or administrative positions nor are any women working in agricultural or fishing-related occupations, or as chauffeurs in public transportation. ^{2/}

Among the 650 women enrolled in vocational training programs, fully 36 percent have previously worked outside the home. Of this population of women who are currently enrolled in vocational schools, 24 percent (154 women) are currently employed (Table 2). Of those who are employed, almost 15 percent are reported as being clerical and office workers. Another 32 percent are employed as vendors and in like occupations, while about 14 percent are employed as artesans and textile machine operators. The largest percent of these women are employed in personal services (39 percent).

The group of "female factory workers" represents women employed in ten factories in the metropolitan Santo Domingo area (Table 3). The types of products manufactured in these companies include cardboard boxes, paint, knitted goods, clothes, shoes and refrigerators. Within these factories, women are found in a small range of occupations. Machine operators (presumably the majority working with knitting and sewing machines) account for 45.3 percent of the women, and day laborers comprise 45.6 percent of the women interviewed. Almost two percent were classified in "personal service", either as

^{2/} The distribution of responses in this and all subsequent percent distributions reported have been calculated by leaving out such categories as "not applicable", "don't know", and "no response".

Table 1. Current Occupations Reported by Barrio Women, Dominican Republic, 1981.

<u>Occupations</u>	Frequency of Response	
	<u>Percent</u>	<u>No.</u>
Professional/Managerial	0	0
Clerical and Office Workers	1.3	58
Vendors and Like Occupations*	49.4	2,123
Agriculture and Fishing	0	0
Artisans and Machine Operators (Textile, Construction, Shoes)**	10.0	432
Other Types of Operators	0.2	10
Day Laborers	2.2	93
Personal Service	36.8	1,587
Unidentified Occupations	0.1	2
Transportation	0	0
Total (N)	100.0	4,305

Source: APEC, Survey of Barrio Women, 1981.

* Includes women running SANS and raffles.

** Includes machine operators of knitting, clothing, and shoes, as well as construction, mechanical, and graphic arts.

Table 2. Current Occupations Reported by Women Enrolled in Vocational Schools, Dominican Republic, 1981.

<u>Occupations</u>	Frequency of Response	
	<u>Percent</u>	<u>No.</u>
Professional/Managerial	0	0
Clerical and Office Worker	14.9	23
Vendors and Like Occupations*	31.8	49
Agriculture and Fishing	0	0
Artisans and Machine Operators (Knitting, Textile, Shoes & Construction)**	14.3	22
Other Types of Operators	0	0
Day Laborers	0	0
Transportation	0	0
Personal Service	39.0	60
Total (N)	100.0	154

Source: APEC, Survey of Women Enrolled in Vocational Training Programs, 1981.

* Includes women running SANS and raffles.

** Includes machine operators of knitting, clothing, and shoes, as well as construction, mechanical, and graphic arts.

Table 3. Current Occupations of Women Employed in Factories (Empresas), Dominican Republic, 1981.

<u>Occupations</u>	Frequency of Response	
	<u>Percent</u>	<u>No.</u>
Professional/Managerial	0	0
Clerical and Office Worker	1.6	7
Vendors and Like Occupations*	0	0
Agriculture and Fishing	0	0
Artisans and Machine Operators (Knitting, Textile, Shoes & Construction)**	45.3	197
Other Types of Operators	5.7	25
Day Laborers	45.6	199
Transportation	0	0
Personal Service	1.8	8
Total (N)	100.0	436

Source: APEC, Survey of Women Employed in Factories (Empresas), 1981.

* Includes women running SANS and raffles.

** Includes machine operators of knitting, clothing, and shoes, as well as construction, mechanical, and graphic arts.

part of the cleaning force or those who serve coffee. Only a few of the women (1.6 percent) were employed in clerical occupations. No women in executive positions were included in the sample although a preliminary review of interviews with the managers of these companies indicate that some women do hold executive/professional positions.

Data on the barrio women's occupational status (i.e., salaried, self-employed, employer or non-remunerated family worker) were not always included in the women's work history questions. However, an approximation was made from a variety of sources in the interview schedule. This reveals that approximately 22.2 percent of the employed barrio women are salaried employees. These include the women in factory or office jobs, day laborers and some in the category of personal service who serve coffee in offices and factories. It may also include some women working as domestics in private homes. The largest group (75.5 percent) of the employed barrio women work for themselves. This would include all the vendors and most of the women in the personal service category. Seven women were categorized as employers--in most cases women who own small businesses and employ one or two other people. Sixteen women were listed as non-remunerated family workers, probably helping with the family's grocery store. More specific data on this group were not available.

Own Account Activities (trabajo por su cuenta)

Over one fifth of the barrio women (3,622 women) are reported as own account workers (i.e., self-employed), usually engaged in providing goods and services from their own homes to residents of their immediate

neighborhoods. Of the 3,916 women who reported income earning activities (Table 4), the largest group (39.4 percent) produces income by selling a variety of goods, generally from stands set up in front of their homes. The second largest group (21.5 percent) worked as laundresses, either washing and ironing by the day in a private home or by the piece in their own homes. Many women (16 percent) run raffles and SANS's as a means of earning extra money (see Appendix for a description of the SANS), while others (4.2 percent) work as beauticians. Ten percent reported that they sew for neighbors and friends. A smaller number listed teaching (6.7 percent), including running small schools for young children at the pre-school, kindergarten and lower primary levels. Nursing (0.6 percent) and prostitution (1.3 percent) were also cited as ways they earned money.

While barrio women reported only one principal activity, it is often the case that women are engaged in more than one activity at a time. For instance, one woman reported brewing and selling coffee in front of her home every morning from 5 to 9 a.m., and two days a week she also washes clothes in a private home. Another woman travels daily to a large market and buys fresh vegetables which she resells from a stand by her home. She also makes and mends clothes for neighbors. These types of multiple occupations allow women the opportunity to combine income producing activities with childcare and other domestic obligations such as the morning's central task of preparing the family's main meal for mid-day. The activities grouped under "vendor" are generally time-specific, meaning that the same time

Table 4. Income Earning Activities Among Self-Employed Barrio Women, Dominican Republic, 1981.

<u>Category</u>	<u>Activity</u>	
	<u>Percent</u>	<u>No.</u>
Ventorrillo	7.9	313
Maestra/Teacher	6.7	262
Prostitute	1.3	49
Vendedora/Vendor	31.5	1,232
Hair Dresser	4.2	164
Laundress	21.5	844
Nurse	0.6	22
Rifa-San/Runs-Raffles	16.1	632
Dressmaker	10.2	398
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Total (N)	100.0	3,916

Source: APEC, Survey of Barrio Women, 1981.

every day is devoted to that activity, leaving the remainder of the day free for other obligations. Many of these vending activities are planned to coincide with when children are in school. Other activities such as sewing, clothes, washing (when taken in to be washed at home), and SAN's/raffles are done intermittently throughout the day, interspersed with childcare and domestic obligations.

A smaller number of the women who are enrolled in vocational schools are also self-employed. Of the 650 interviewed, 108 or 16.6 percent report self-employment activities. The range of activities reported is virtually the same as reported by the barrio women.

Secondary Jobs

Among the barrio women who are employed (1,226 women), a very small percentage (3.1 percent or 38 women) reported having a second job. Of these women, many held a second job in domestic service, but other women listed their second job as sewing, nursing and teaching. All of these types of second jobs are of the sort which may be done depending upon the time the woman has available. Second jobs such as taking in wash, sewing or embroidering clothes to be sold, administering injections, and teaching children on an hourly basis, are done depending upon time and the need for money. In most cases the income realized by the barrio women from second jobs was under RD 100 (pesos), and in 28.6 percent of the cases income received was less than RD 25. However, nine women (15.7 percent) earned between RD 50-100 per month and eight women (22.9 percent) reported earning over RD 100 per month.

Among women factory workers, however, only one reported a second job as a teacher, from which she earned an additional RD 50-75 a month. Thirty-one women (7 percent) also described themselves as "self-employed". Without further information, it is assumed that these activities are undertaken after the women finish their factory shifts and therefore should be included as secondary jobs.

II. Attitudes Towards Employment: Opinions of Women Factory Workers on Working Conditions and Opportunities for Advancement

Women who are currently employed in salaried factory jobs were asked their opinions on how they viewed their work, physical conditions on site, advancement opportunities and supervisor-worker relations. These views provide an interesting perspective on the conditions of employment in formal sector jobs for Dominican women as well as pointing to potential areas where a Women's Training and Advisory Service might contribute to the improvement of the working situation and mobility of working women.

The factory workers are generally satisfied with their jobs since 66 percent of the 496 women interviewed responded that they were satisfied with the functions they performed at work. However, when asked about actual working conditions, women factory workers revealed a somewhat different assessment. In response to the questions "How do you feel about working in this company?" only 3.5 percent felt it was an excellent place to work, 49 percent that it was very good, and 47 percent that it was average. In response to a question on actual working conditions, 55 percent of women workers felt they were fair (the most negative response possible), 41 percent responded that they

were good and only 3 percent felt they were excellent. Such responses must, of course, be interpreted with caution as to their true meaning, especially since the women were restricted in the range of responses from which they were allowed to choose. ^{3/}

Women factory workers were also questioned on the possibility of advancement in the companies in which they were employed. They were almost evenly split on whether they felt the possibility of getting a promotion existed, with 47 percent saying yes and 53 percent saying no. When asked if they thought their current supervisor would permit them to be promoted, 42 percent felt positively and 59 percent responded negatively. (Interestingly, 56 percent felt they themselves would be able to undertake the functions of a supervisor, while 44 percent expressed doubts that they could perform such a job.)

The women were also asked what they thought the factory owners were doing to improve employment opportunities and working conditions for women factory workers. The women responded overwhelmingly in one of two ways. Fifty one percent of workers felt they were doing nothing and thirty-seven percent gave no opinion. A few women workers did have positive opinions on what factory owners were doing for the employment of women. Of the total women interviewed 6 percent said owners were contracting women, 2 percent felt there was special training available to women, another two percent said owners had been giving higher pay to women workers, 2 women (0.05 percent) said there

^{3/} It is noteworthy that Lic. Barreiro reports in his methodological chapter that in many factories the interviewers were not allowed to speak with the women in private. Rather, they were accompanied by a supervisor who "tried to 'control' the contents of the interviews." (Barreiro, Chapter I, page 12.)

was day care provided for children, and 6 women gave a variety of other responses. In general, however, these women workers felt that factory owners were doing very little for the women whom they employed.

III. Demand for Work

Numbers Seeking Employment

Both barrio women and women enrolled in vocational training programs were asked about their seeking employment. Both of these groups of women responded in an overwhelmingly positive manner when asked if they would accept a salaried job if it were offered to them. Seventy-three percent of the 16,921 barrio women indicated that they would accept a job, while twenty-six percent said they would not. Among the vocational trainees (650), the distribution was the same as among the barrio women -- seventy-three percent said yes, and twenty-six percent said no.

Reasons for Seeking/Not Seeking Employment

Even though barrio women voiced a positive attitude towards accepting salaried work, 82 percent of these same women indicated that they were not currently seeking such employment. This means that while 12,313 barrio women said they would accept a salaried job, only 2,827 women were actually looking for such a position. Similarly, 84 percent of vocational trainees said they were not currently looking for work. Since presumably they are currently studying in preparation to get jobs, this figure on those not currently looking for work can be expected to be high. For barrio women, however, it does become appropriate to question why such a large discrepancy exists between those who expressed a "willingness to accept a job" and those who are "currently looking for work."

The question becomes even more significant considering that barrio women expressed a great need for additional income. Over 91 percent of barrio women who responded positively to the question "would you accept a

job if it were offered, " indicated they would do so out of "economic necessity." An additional 5.4 percent indicated they would accept a job in order to have economic independence.

Further, when the barrio women were asked their opinion on why women in general work outside the home, 86.7 percent of all the women again responded "because they need to -- economic necessity." An additional 3.2 percent said that women work to gain economic independence.

The need for additional income was also strong among the smaller group of women who were interviewed in-depth. When asked to state the most overwhelming problem in their lives, economic pressure was unequivocally given as the major problem for the great majority of women. The rising cost of living, specifically felt in the high cost of food and housing, has substantially eroded the ability of these families to cover the basic necessities and in some cases has created severe hardships. It was not unusual to find cases in which women said "we just don't have enough money to cover our monthly bills." Even in the few cases in which personal issues (such as poor health, poor housing or debts) were cited as the major problem, it was clear that these too related to the lack of sufficient income to pay for doctors and medicine, repair the house or pay the money owed. Only one woman in the entire group reported that she had no problems at all. Why then, in the face of such apparent need, are so few women actively looking for employment?

Some possible explanations as to why women are not actively seeking employment can be found in the responses to the questions asked of the

15,241 women who were not looking for work (Question Number 18).

Domestic obligations and lack of childcare are reasons given by 46.4 percent. Over 16 percent are voluntarily inactive because of ill health, because they prefer staying home, or because they dislike the work options. About 17 percent are not looking because their husband (16 percent) or other family members (1.1 percent) won't permit them to work. A small number of the women are currently studying and another small group listed "other--unspecified" as the reason for not working.

These responses show only a piece of the problem. In fact these often cited reasons for women not working are reduced in importance when a full range of options is presented to women to consider as was the case in the question, "what are the problems that prevent women from working" (Question Number 43).

In this more complete range of responses, 43.9 percent cited "no work available" as the main problem. Low educational level was the second most frequently cited reason, given by 25.7 percent of the respondents. Low wages were listed by 8.8 percent of the women and 2.1 percent cited employer's discrimination against women as a reason why women have difficulty in finding work.

Thus, ill health, domestic obligations and husband's refusal to allow her to work no longer predominate as reasons why women are not working. Clearly the husband's objection to a woman's working outside the home remains important for some women (2.7 percent, or 462 women) and a large number will not work because of ill health (8.6 percent) or child care and domestic responsibilities (7.3 percent). However, when women

who obviously need to work but who are not looking are presented with the opportunity to pick the primary reason from the full range of possible problems they face, the lack of sufficient education and the lack of jobs become far more significant than all the social factor reasons.

Additional information on the problems confronting women who need to work is found in the answers given by women who were interviewed in-depth. The solution to economic problems that these women gave, again cited by the overwhelmingly majority, was in finding work for themselves, and in some cases for their children as well. However, both those women not currently working as well as those employed (either in self employment or outside the home), were discouraged about the availability of opportunities to improve their economic situations. Many had actively looked for work and had not been successful. Others said they had no skills and needed some training before they could begin to look for work. A few said that they had no "influential friends" which is what they believed was needed to find work. Many stressed the need for and the difficulty in finding a "good or adequate" job, meaning a salaried job with a decent wage instead of a string of odd jobs (Chirepeos). This was particularly so in the case of women who are already working but who, for the main part, are self-employed.

While some women offered the suggestion that having teenage children going to work would alleviate household economic pressures, they are reluctant to take their children out of school. A belief in formal education is very strong and most families expressed the desire to have children continue studying until they have been trained in a trade or profession.

Job Preferences

In-depth interviewing of a smaller group of barrio women also indicated that they would like to be employed. The overwhelming majority expressed a preference for jobs as salaried factory or office workers. Even those women whose only previous work experience were as domestics in private homes expressed a preference for cleaning jobs in offices. Important to these women are the benefits they hope to receive from formal sector employment including higher pay, regular hours, less stress and incidental benefits such as bonuses and insurance. Clearly these women understand what constitutes better employment, and how jobs should be judged.

It was also clear that the aspirations of the women are limited by two factors. In some cases, the respondents' knowledge of the types of jobs available was very limited. In many cases, however, the women knew what they preferred but had realistically assessed their own skill level as being inadequate for such work. For example, one woman said she would prefer office work as "it's more refined" but recognized that all she really knew how to do was domestic work.

A number of women who stay at home, already engage in some kind of income earning enterprises and they were queried whether they might want to work outside the home. A few indicated satisfaction with the businesses they have established, although one who works as a laundress could better be described as resigned to what she was doing for she said "it's all I know how to do." The rest indicated they would eagerly change from their part-time informal activities to salaried factory jobs if they were avail-

able, or as one said, "to anything I can find that would give me more income." The fact that they were already engaged in some type of income generating activity also indicates that they are serious about contributing towards meeting the economic needs of their families.

Some of the women who are not currently engaged in any type of income producing activity were not interested in seeking any type of employment. Further probing provided a variety of interesting reasons why they felt this way. Some women who initially responded negatively as to whether they wanted work in fact wanted to engage in productive activities, but wished to do so in their home. Such work included sewing and cooking, again reflecting a limited perspective on the possibilities for work at home. Other responses echoed those given earlier, i.e., that they were too old to work, didn't know how to do any particular productive activity, that their husband objected or that they felt they had to care for their children at home. Interestingly, few voiced the sentiment that they didn't like the idea of working. Rather, they didn't want to work because of perceived problems in doing so.

Ways of looking for work

One area explored in the interviews with barrio women as well as with women factory workers is that of how an individual locates employment possibilities. It is of value for the design of an employment program to determine more about the problems of women in finding out where jobs are available and/or whether they know how to apply for the existing jobs.

Almost all barrio women mentioned some manner by which they can look for work. Principal among these means is reliance upon family, friends,

and acquaintances (66 percent). The second most important method cited is actually going to visit places of employment where there might be work available (20 percent). The rest of the women cited a variety of methods such as looking in newspapers, checking with employment agencies, random searching, etc., which accounted for about nine percent of the responses. Only five percent of the women said they didn't know how to look for work, yet, as stated earlier, 82 percent were not even looking. However, further information is needed to determine if these are in fact the ways in which jobs are obtained or whether the often-cited "friend in a high place" is closer to reality.

Women enrolled in vocational training programs said that they would look for work in the following manner -- 69 percent would rely on family, friends and acquaintances, and 27 percent said they would visit places of employment where they thought work might be available. The remaining five percent responded that they would look variously in newspapers, employment agencies, random searching, etc. Of the 650 women interviewed, only one reported not knowing how to look for work.

When all three groups of women were asked if they thought it was possible to find work or employment, 82 percent of barrio women, 89 percent of women workers, and 92 percent of women students felt that it was possible. However, between 85 to 90 percent of each of these three groups noted that it was either difficult or very difficult to find a job. Since most women interviewed agreed on the difficulty in finding work, it is interesting to see what were the major problems encountered. Predominant among barrio women and working women was the opinion that no work was

available and that unemployment was high (44 percent and 46 percent respectively). Interestingly, women students appeared more optimistic, with only eleven percent giving the opinion about the lack of jobs/high unemployment.

Barrio women and women workers (26 and 30 percent respectively) noted that the lack of education was an impediment to work (only 5 percent of students gave this response). Low pay was also a frequently cited response, with 9 percent of barrio women giving this as a reason as did 12 percent of workers, and 4 percent of trainees. Some women in each of the three groups cited employers who discriminated against women, especially married and pregnant women, as a constraint (between 1.4 and 3.7 percent). Responses giving problems of arranging child care were also low (between 3.5 and 7.4 percent). Interesting differences occurred in opinions given whether husbands or other family members posed opposition. While only 2.8 of barrio women and 3.8 percent of women workers felt that this was a big problem, fully 62 percent of women vocational students cited this reason as a principal constraint.

Clearly there are a distinct set of issues which these three groups of women feel are major impediments to women who are looking for work. Differences exist, however, in the emphasis that women place on these problem areas. The views of women vocational students, in particular, differ significantly from that of women workers and barrio women. It is important to recognize that these varying opinions may be due to different work experiences, age, marital status, educational achievement and not necessarily due to their status as vocational students, factory workers or barrio women.

V. Socio-Economic Characteristics of the Women Interviewed in the Survey: Their Relationship to a Women's Training and Advisory Service

Several variables describing the characteristics of the barrio women, employed women, and women vocational students were analysed. From these, it is possible to identify common patterns and how these patterns may indicate both the types of women who would most benefit from the program as well as those most likely to participate.

1. Target women by age. Since the average life expectancy of women in the Dominican Republic is 55 years of age, women over age 45 are really about to enter the older age group. Given scarce resources, greater benefit will accrue to training and employing younger women (under age 40) who will be able to perform productive work longer than would the average older woman.
2. Literacy may be a potential problem in training programs. Over half of the barrio women interviewed had less than a reported 4th grade education.

In the population of successfully employed factory workers the level of education was much higher. Approximately half of these workers had achieved a seventh grade education; twenty percent of all female factory workers reported a seventh grade education. The women enrolled in the vocational schools had the highest educational level of all three groups, with over 60 percent having attended or completed secondary school. 5.7 percent had attended the university. However this is easily explained by the fact that students enrolled in the schools which allowed the interviewing were required to have completed

the sixth grade.

Women with a sixth grade education have a distinct advantage in terms of greater available opportunities, thus it would appear appropriate for the Women's Training and Advisory Center to concentrate on those women with less than a sixth grade education, who are unable to qualify for most of the vocational training programs.

3. The marital status of women in the target group should not be seen as either enhancing or barring them from entry into the program. Female factory workers reported the same percent of currently married women as the barrio women as a whole, although there were significantly fewer who reported as being in a consensual union than barrio women.

Among the women enrolled in vocational schools, one half (53 percent) were single, (never married) women. Only 30 percent were married, and 8 percent lived in consensual unions. Few were divorced, (4 percent), separated (3 percent), or widowed, (1 percent).

Important in the assessment of potential applicants for the program is whether they are divorced, separated, or single with family responsibilities since female factory workers in these marital categories represented over half of the successfully employed workers whereas barrio women in these marital categories represented only sixteen percent of those interviewed. These women are more likely to have a major or full responsibility for the support of the household.

4. Successful employed female factory workers may have anywhere from no children to seven or more. While the presence of children may require that arrangements for childcare be made, women should not be barred from consideration on the basis of the presence of children.

From the two surveys however, it is clear that factory workers have fewer children on the average, than barrio women. This in part reflects age selectivity, higher educational achievement and older age at marriage. Over twenty-six percent of the workers had no children while only ten percent of all barrio women reported that they had no children. 40 percent of the women factory workers had 1-2 children; 33 percent of the barrio women reported this same number of children.

Among the factory workers, only eleven percent reported a high number of pregnancies (5 or more) while nearly 28 percent of the barrio women had had 5 or more pregnancies.

Clearly special measures need to be considered which would provide income generating capabilities, to women with large families where the need is likely to be greatest.

5. Both female factory workers and barrio women in general, exhibit a high degree of residential stability. Seventy percent of the barrio women had lived in the same residence for over 4 years while 54 percent of all working women had lived in the same house for 4 or more years.

While there are significant levels of stability across both groups, women factory workers are nonetheless more residentially mobile with 26 percent having lived in their current residence for less than a year. Among barrio women, only ten percent reported having lived in their current residence for less than one year. Whether this indicates that women factory workers have moved for economic gain is unknown on the basis of this data. Further inquiry needs to be made on the distance traveled to work by factory workers, as well as willingness

of barrio women to move, if necessary, to procure employment.

6. Women factory workers report higher total family incomes than do barrio women in general. The difference is striking since over forty-five percent of the factory workers reported their family incomes.

7. Size of Households: About twenty percent of all barrio women and women factory workers interviewed lived in households with four persons, which was the size household with the highest percent distribution of households of all sizes. Over seventy-five percent of all women living in barrios or working in factories resided in households of 5-6 persons.

8. Workers in the Household: Sixty-four percent of all barrio women reported that there was only one income earner in their household while another 23 percent reported that there were two. Very few households reported multiple earners of three persons or more (eight percent).

Significantly, almost seven percent of barrio women reported that there was no resident earner in the household.

Among women factory workers the presence or absence of employed persons was quite different. Thirty-two percent of these women reported that there was only one income earner in the household, but 55 percent reported that there were two such earners who were resident. The presence of multiple earners of three or more was higher than barrio women in general, with over thirteen percent reporting multiple earners.

9. The profile of barrio and working women's households varied significantly on the number of employed women who were resident in

the household. Seventy percent of all barrio women reported that no woman was employed in their household. Twenty-eight percent of barrio women stated that one woman was employed, compared with eighty-nine percent of women factory workers who reported at least one woman as being employed. While only one percent of barrio women reported two resident women as employed, factory women reported ten percent. Factory women (5 persons) also reported three female workers while barrio women reported very small numbers of over three female workers in a household.

10. Children also earn income in the Dominican Republic. Among barrio women reporting on children working in their household 2.3 percent reported that there was one such child (6-17 years of age), and another five percent reported there were 2 to 6 children working. Among women factory workers 18 women reported a child as working, and another 2 women reported two children working. Due to a lack of data, nothing can be stated about hours worked, type of work or other issues surrounding the employment of children.

11. Types of Family Structure: Unlike the United States where close to half the adult population lives in single persons households, urban women in the Dominican Republic rarely live alone. Among barrio women in general, less than 1.8 percent live alone. Women factory workers, however, reported that 4.6 percent maintained their own single person household. Typically, barrio women reported themselves as living in nuclear family (67 percent) or in an extended family (20 percent). Another 11 percent reported themselves living with another

unrelated person. Working factory women also cited a preference for living in either a nuclear or extended family situation, but these arrangements varied significantly from barrio women in general. Where barrio women reported 67 percent residing in nuclear families, only 41 percent of women factory workers did; where 20 percent of barrio women live in extended families, over 33 percent of women factory workers reported this living arrangement.

12. Woman-Headed Households: Differences in family structure between women factory workers and barrio women in general become more acute when comparisons are made on who is acknowledged to be the head of the household or family. Among barrio women, 21 percent report that a woman is the household head while over twice as many women factory workers (52 percent) report this situation.

The difference is striking and requires further attention in that it implies a need to work for women who head their own households. Among barrio women in general, a similar need is clearly expressed among one fifth of all women interviewed. Women household heads should clearly be a targeted group for training and improvement of their income generating capacities.

Preliminary Conclusion

The information on employment characteristics of the three groups of women allow for preliminary conclusions to be drawn.

The data from the survey of barrio women suggest that women need to work and want to work in order to help support their families, either because they are totally responsible for their support or because the money from a spouse's employment is not sufficient. In fact, the successfully employed factory workers are more likely to be single with dependents, widowed or divorced, i.e., the sole or primary source of support.

The barrio women view steady, salaried employment as the most desired situation, but also feel it is out of their reach since they believe that either few such jobs exist or they can not compete because they lack preparation or influence. Indeed the educational level of the barrio women is considerably lower than the employed women.

On the other hand, over half of the students in vocational schools are free of such responsibilities and appear to be studying not to qualify for a job, but for personal reasons.

Thus, the APEC program needs to be sensitive to the fact that current female enrollment in vocational schools is represented in the majority by young, single, and more highly educated women, who do not express as great a need for employment as do the barrio women. The greatest service may be rendered by providing a Center which will focus on the needs of women like the barrio women.

"SAN" - INFORMAL CREDIT ASSOCIATIONS IN THE DOMINICAN REPUBLIC*

The San, a variation of a rotating credit association, was used by many women as a way of generating money quickly during the crisis, although the San is by no means used only by the poor. It is best described as a form of forced savings, akin to a Christmas savings account, except that it is based on mutual trust among a group of people instead of trust in a formal banking institution. The San can take many forms and has many variations, but all follow the same basic rules.

When someone decides to "open a San", s/he decides the number of people who will "play", invites people s/he trusts, determines the amount of money involved and the length of time the San will last. Each person who agrees to "play" obligates herself to pay a certain sum

* This section is taken from the following:

"Social Responses to Economic Crisis in Latin America and the Role of Low income Women: A Case Study in Bonao Dominican Republic, pp. 16-21, Sept. 1980", by Janet Kerley Kennedy.

of money for a specified period of time. In return, once during that time she will collect the full value of the San, as will everyone else who plays. Thus, for example, a San of one hundred pesos, for ten months would obligate ten people to pay ten pesos every month. Each month, a different person collects one hundred pesos. Numbers are drawn when the San begins to determine the order in which payments are made.

The person who stands to lose is the one who opened the San, because s/he must pay even if someone drops out. The excuse that one of the members dropped out is not accepted, because the others, who have paid faithfully, expect their money. Therefore, the person who initiates the San usually takes the first number, receives the money and keeps it in reserve in case one of the people fails to pay on time or drops out.

The poor play a "San de poco dinero", a San involving smaller sums of money for a shorter period of time, usually measured in weeks, not months. Often it is a form of accumulating a small sum of money. The most frequently encountered San among the poor was a San lasting six weeks and costing two pesos a week. The woman who initiated the San collected twelve pesos each week, but paid only ten. At the end of each San, she had earned twelve pesos, providing everyone kept her word.

A frequently encountered variation for slightly more affluent people was the San for 12.50 a week, which would net its initiator 250 pesos, while it would cost each person who played one hundred and twenty-five to earn one hundred.

In other Sans the individual does not pay in more than s/he is going to receive. In this case, the motive for opening and participating in one is to raise a sum of money immediately. Such was the case of one woman who opened a San for one hundred pesos in order to pay her daughter's school expenses. She added, "I will probably only collect \$75...." meaning that she expected to lose in the end, but the purpose for opening it was met, i.e., she paid the tuition when it was due in September. In many Sans such as this, people deliberately take the last number in order to have money on a given date. This forces them to save and assures them of having the money when they need it. The San of this type is commonly used to save the money needed for deposit in a bank account in order to qualify for an American visa, and explains how a person of modest means can suddenly deposit RD 500 in a savings account. Generally speaking, the Sans involving larger sums of money, as high as a thousand pesos, do not charge more than they pay. Rather, they are used as a way of raising money for some type of business investment.

Another variation is the San of consumer goods, where instead of receiving a sum of money, the players receive sheets, glassware, china or anything else people will play for. The initiator makes money by buying the articles for less than they are sold for. The wife of one unemployed mechanic paid for her schooling while he was out of work by buying sets of sheets for RD25 and charging 40 per person for the San making a profit of RD15 on each number played.

The obvious advantage of the San is that it provides access to money for people who do not qualify for credit in an established financial institution. It can be a fast way to raise money and can be considerably cheaper than a loan-shark. The reasons for using a San as a savings mechanism are less obvious. Logically, a person who can pay ten to twelve pesos or even two every week to a San could also put the same amount in an interest-bearing savings account and make money instead of losing or breaking even. The key element appears to be the strong obligation that is created in the relationship with the other members of the San which forces an individual to pay every week/month. This sense of social obligation does not exist with a banking institution, and it is far easier to succumb to the temptation to not save or withdraw some of the money already accumulated.

Failure to keep one's obligation to a San is equivalent to declaring oneself untrustworthy, and tarnishing one's reputation seriously. The social pressure is increased by the fact that a San is only played among people who are well known to one another. The obligation to pay the San is so strong, that a wife can talk a reluctant husband out of money that might otherwise have gone for rum or a billiards game.

Although the San was the most common strategy using money to make money, it was not the only way women found to multiply their capital. One woman played the lottery faithfully every week, and won enough to feed the family for three months. An unemployed secretary invested a portion of her severance pay in the money-changing business. Given the existence of an open "black market" or parallel market, the Capital as well as the secondary city have several agencies and innumerable street vendors engaged in changing pesos to dollars and dollars to pesos. The dollar fluctuates in value between 15 and 25% more than the peso. Thus dollars are bought or sold at a percentage point or two below the "market" rate. The person seeking to change earns more than if s/he changed the money at the bank at a par, and the person who has invested the money with the money changer earns a percentage or two on each transaction. The working capital for the agencies and the

independent street vendors comes in many instances from individuals who invest their money for a percentage of the money made on the transactions. The amount gained is considerably above the interest rate paid by the commercial banking institutions.