

PW-AX-781

In Priorities in the Design of Development Programs: Women's Issues by the International Center for Research on Women. Report prepared for the U.S. Agency for International Development, Office of Women in Development, 1980.

BEYOND SURVIVAL SKILLS: PROVIDING BASIC SERVICES
TO SATISFY THE NEEDS OF POOR WOMEN

by

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In the wake of "new directions" for development and the emphasis on "basic human needs," the issues of what basic services to provide, and how best to provide these so people can take full advantage of the new development efforts, acquire additional importance. The link between basic human needs and the delivery of basic services is a natural and logical one. Hence the interest in examining the concept of delivery of services.

This paper offers a fresh perspective on the issue of delivering services. It attempts to establish the validity of a link between women's roles and concerns in development and the renewed interest in the provision of basic services. It begins with the assumption that women constitute a specific category of population deserving attention from development planners and practitioners. By now it should be unnecessary to justify this position anew in every piece of writing on women and development.

There are two distinct and somewhat opposite views of how basic services and delivery methods ought to be handled. Although this paper was not written to tackle this difference of opinion head-on, it is important to mention it as part of the overall framework for women's concerns relating to basic services.

One position states that it is futile to examine means of delivery systems abstractly, without discussing what is being delivered. The alternative view is that before one can meaningfully deal with the services themselves, one has to have established successful comprehensive, cost-effective, and culturally appropriate means of delivery. Both opinions have a following in the development field and, certainly, within the Agency for International Development. Both positions are relevant when viewed in relation to the problem at hand, women's concerns in the provision of basic services. Yet because this paper will take a woman-centered rather than a service-centered approach to the topic, the discussion between the two groups will remain a background issue. However it will address the "what" question more extensively than the "how" question.

The main point of this paper is that women's basic needs go beyond the ones traditionally acknowledged and served, health nutrition and family planning, which are services that increase survival skills. Basic needs include all those resulting directly from women's productive activities. The paper goes on to argue that a recognition of this fact should lead both to a reevaluation of the kinds of services provided specifically for women and to the establishment of monitoring systems to insure that services aimed at given target groups are also reaching women in those groups.

This paper therefore will be of relevance to all offices within DSB whose activities include the provision of basic social services. It is especially hoped, however, that it will capture the attention of the offices that deal concretely with economic productivity and improvement and with the delivery of essential services for the enhancement of productivity.

In order to focus the discussion, the provision of water, housing, and child care were chosen as illustrative cases of how and why women's concerns in the delivery of basic services go beyond the traditional triad. They were chosen because they exemplify clearly that women's productive needs require the provision of additional services in fields not regularly included in discussions about delivery of services: for instance, credit, training for productivity, shelter and community facilities that respond to women's multiplicity of roles, agricultural extension and water control.

PROVIDING SERVICES: INCREASING AVAILABILITY AND IMPROVING
PEOPLE'S CAPACITY TO OBTAIN THEM

The satisfaction of basic human needs can be achieved through two contrasting--and, some would claim, complementary--strategies. The more straightforward approach involves delivering elementary services for the immediate satisfaction of basic needs: health services, adequate diets, shelter, sanitation. This approach, inadvertently perhaps, takes a welfare view of development: The poor are "served," but they remain passive and dependent recipients of the goods and services that will give them a chance at minimum survival. This approach is admittedly not successful in integrating the poorest of the poor into the process of development. It does not promote growth with equity.

The alternative or complementary strategy is one that seeks to improve the condition of the poor by helping them increase their productive capacity and their income-generating potential. Improving the access of the poor to productive resources and institutions means improving their capacity to obtain basic services and learn survival skills and providing opportunities for them to better their lives through their own efforts (Foreign Assistance Act of 1961, as amended in 1973). "While labor income is not directly a human need--abstractly considered--it is a means of fulfilling these needs" (Caton, 1978).

Implicit in this approach is the notion that improving people's condition without increasing their capacity to contribute to these improvements, will have only limited, short-term results. This welfare approach has permeated the manner in which the concerns among the urban and rural poor, and those of the poor in general, have been incorporated into programming (Chaney, Simmons, and Staudt, 1979).

Services identified as being for women--health and health education, nutrition, family planning, and home economics--are all oriented to their domestic functions and the role they play in the satisfaction of their families' basic needs. The objective has been to provide them with the basic services that will increase their survival chances and improve their survival skills. Women's productive role and economic activities, and the needs resulting from them, have been ignored and unserved.

The second strategy to promote the satisfaction of basic needs--the one that emphasizes increased capability on the part of recipients--has a direct bearing on what become important or critical services for the poor. It implies a shift of emphasis towards services that

help increase productivity rather than those that directly improve survival skills. It requires that human resources be fully used in development efforts, and it requires increased participation of the poor in these efforts.

This strategy, therefore, stresses the need to improve the productive capacity of women² on two counts: women constitute a significant proportion of the most needy among the poor, and women as a human resource have not up to now been fully utilized in development. Finally, current thinking about what constitutes basic services for poor women in developing countries must give priority to social and support services that will respond to the needs arising from women's productive role. Three examples of this new dimension in service provision for women are discussed in the following sections.

WATER: INCREASING FOOD PRODUCTION AND EASING HOUSEHOLD WORK

The presence or absence of water services has an impressive impact upon the lives of people: their health, their work, their time. The effect is greatest on those who, because of prevalent behavioral expectations, are primarily responsible for obtaining, handling, and discarding water needed for the household. These are the women (de Souza, n.d.; Hewitt de Alcantara, 1979; United Nations Development Programme, 1980).

Water, as part of a land-and-water unit, is the most critical productive resource in increasing and diversifying food production (Agency for International Development, 1978; United Nations Development Programme, 1980). AID recognizes that the timely introduction of water resources for agriculture has a considerable potential effect on productivity and employment, which are two specific mandates in rural and agricultural development policy. Multiple cropping is made possible by the increased and reliable availability of water (Agency for International Development, 1978). An important additional consideration is that small-scale multiple cropping, especially in the form of home vegetable gardens, is also made possible by the increased availability of water. And food production, especially for family consumption, is a primary responsibility of rural woman.

The delivery of water services, whether for sanitation, consumption, or irrigation--basic as it is, and well recognized as the need for it has become--is still an unmet need for most of the world's population (Obeng, 1980). And whereas the lack of water affects the health of children most acutely, it is the women who feel this lack most directly in all aspects of their daily lives, because they have to spend a disproportionate amount of time getting water to meet minimum household needs.

Rural Water Delivery

Current AID policies for financing rural water projects are grounded in considerations relating to basic human needs, especially the health effect that safe and abundant water is thought to have on a population (Burton, 1979). Yet the funding of potable water projects should be justified by effects other than health, partly because it is difficult to precisely separate and attribute changes in health status to water intervention (Dworkin and Pillsbury with Thatsanaseb and Satchakul, 1980). The economic impact of rural water projects is probably a stronger justification and one that does not contradict the current emphasis on basic human needs. Specifically, the positive impact of increased water accessibility on the lives of women--both urban and rural women, but more dramatically on rural women should be an important policy consideration in the allocation of funds for shelter and rural infrastructure projects.

Women's Time And Productivity: According to a recent evaluation, modern technology has, in the last analysis, done relatively little to ease the domestic burden of rural women..." (Hewitt de Alcantara, 1979). This goes for water technology as well. However, the main obstacle in the delivery of water seem to be, not technology, but inadequacies in qualified human resources and in management and organization techniques, including a failure to capture community interest (Agency for International Development, 1978; Burton, 1979). Yet it is hard to believe that water and the introduction of water delivery systems would fail to capture the attention of the women in the community.

Water for home consumption seldom fails to be mentioned as a felt need when community needs assessments include the views of women. An experiment carried out in rural El Salvador showed that when women were purposely excluded from informal needs assessment surveys, water was not mentioned as one of the three most pressing community needs; when women were included, lack of water came up immediately (INCAP y Ministerio de Salud Pública, 1978). In Zaire rural women who were interviewed about their needs and problems mentioned that their problems were basically one: too much work. They put in sixteen hours a day to carry out all the required household tasks, including making several trips to obtain water and carrying it back on their heads and backs, along with firewood. In Ghana women expressed an urgent need for water as their first priority, but in this case the water was needed for irrigation (Klingshirn, 1976).

There are other accounts--mostly, impressionistic--of the time and energy drain that carrying water means for women and of the constraints this burden puts on their availability for other more productive activities (Huston, 1979). These accounts, however, are of limited value when trying to assess quantitatively the effect that better

water services could have upon a woman's productive capacity in the home and in the fields.

Household Production: For this is the crux of the matter: delivering water to the home or nearby would reduce the time women have to dedicate, day in, day out, to household-related work; and a reduction in this burden would allow women more free time to invest in productive, income-generating activities. Higher household income could then help a family to obtain the resources necessary for their other basic needs. Likewise, providing women with water with which to irrigate their plots and household gardens (as opposed to financing irrigation projects for cash-crop cultivation) would also allow them to diversify and increase their agricultural productivity.

Precisely how much free time better water services would mean is being answered through various time-use studies that measure and qualify women's work in the home (for a review of these studies see (Birdsall, 1980; Buvinić and Youssef, 1980; Safilios-Rothschild, 1980). A rural water project in Ghana, jointly sponsored by the government of that country and CIDA, has concentrated mostly in drilling water holes half a mile apart to increase the availability of water for households. Each well is to serve an average of 300 people, and it is expected to reduce women's 16-hour work day by 3 to 5 hours (Klingshirn, 1967; p. 20) a remarkable 33 percent, if we take the higher figure. An AID-funded project in urban Botswana, by introducing a standpipe for every twenty houses, virtually eliminated the long-distance hauling of water that women and children were responsible for (Foundation for Cooperative Housing International Program, n.d.).

Raising Productivity: The changes in women's lives brought about by the introduction of potable water services--alone or in conjunction with other technologies to ease household work--could have significant repercussions on the income-generating capacity of their households, and particularly on that of the women themselves. And raising productivity, as we argued before, can be a successful strategy to insure the satisfaction of a household's basic human needs. Increased productivity through increased agricultural output, which in turn depends on the availability of water for irrigation, is ultimately a concern for women's productivity as well.

Women Headed Households: There is evidence from at least two different areas of the developing world that the provision of water services to rural areas has had another positive, if indirect, impact upon women. In Yemen a UNDP/UNICEF/WHO Rural Water Supply project was reported to be directly related to a reduction in the rate of outmigration (United Nations Development Program, 1980). Migration in the Middle East is mainly a male phenomenon; and the women left behind

often suffer from shortages in farm labor, inflated prices, lack of land, and an inability (despite the remittances of the absent men) to keep up with the rising cost of living (Hammam, 1980; Youssef, Buvinić and Kudat, 1979).

In Thailand, droughts and the lack of irrigation facilities in the northeastern part of the country forced the men to migrate to Bangkok in search of wage labor to sustain their families until the following planting season. Women became de facto heads of households at the worse possible time. In the view of the villagers, seasonal migration became less of a necessity when an AID-funded rural water project made agriculture and animal husbandry economically viable activities all year (Dworkin and Pillsbury with Thatsanatheb and Satchakul, 1980).

Women no longer faced the prospect of having to assume full economic responsibility for the household in the face of great odds. There is no evidence, however, on whether women were able to participate in and profit from activities that better water supply made possible.

Designing Water Delivery for Women

Recent analyses of the socioeconomic impact of water delivery projects in several parts of the developing world provide some concrete recommendations for insuring that the needs of women are better met:

Participation: When water for domestic use is introduced into a community, its availability follows patterns conceived and imposed by external authorities. When these projects fail and the physical facilities deteriorate, it is in part due to the fact that women do not make use of the new services because they do not fit their daily work pattern (Boulding, 1978; White, Bradley, and White, 1972). In planning the ways water is to be introduced, piped, and supplied, attention should be given to those who will be the main users of the pumps, taps, and stanpipes. Community women should be consulted during the planning phase of water projects (United Nations Development Program, 1980).

Convenience--Defined variously as distance, perceived water quality, cost, and abundance, it is paramount to the women who are, the immediate users of potable water projects. Efforts to introduce potable water systems and to upgrade existing ones should strive to meet the standards of perceived convenience at the same time they consider the objectives of water purity and cost effectiveness. If the new system is not felt to be more convenient than the previous one, the likelihood that it will be accepted is low (Dworkin and Pillsbury with Thatsanatheb and Satchakul, 1980).

Equity of resource distribution: Although always present in project guidelines, distribution equity is often an objective that remains unfulfilled (Dworkin and Pillsbury with Thatsanatheb and Satchakul, 1980). When this happens it is the poorest of the poor who are left mostly unserved, and women constitute a significant proportion of this category. The urban poor who are bypassed by water projects often end by paying more to private and informal distribution systems than they would have to pay for the public service (PADCO, 1980).

Coverage: Whether for irrigation and increased agricultural productivity or for sanitation and household consumption, the introduction of new water systems or the expansion of existing ones to extend population coverage should be made with a concern for, and explicit work plans to reach, groups that have been missed in the past: small subsistence farmers, women farmers, farms headed and managed by women, and women-headed households. Guaranteeing women equal access to water sources and irrigation facilities will come only from a recognition of the vital role they play in agriculture (World Conference of the United Nations Decade for Women, 1980). --that is, from a recognition of their productive role.

Water and Productive Roles of Women

Substantive changes in women's daily work patterns are made possible through the introduction of potable water systems; these are changes that affect women's productive capacity directly. The provision of water for irrigation of crops for local consumption will likewise have direct repercussions on the agricultural productivity of women in charge of growing subsistence foodstuffs. In either case water remains a basic service, essential for the economic improvement of the household and the community. Raising women's productivity, or indirectly providing supporting systems that allow women to engage in productive activities, are important enough policy considerations to merit inclusion in rural, agricultural, housing, and urban development guidelines.

CHILDCARE: AS BASIC AS CONSUMPTION AND HEALTH NEEDS

When it comes to considering women, development thinking and consequently funding have been plagued with a consistent bias in favor of domestic duties: maternal health, family planning, nutrition education, home economics. Satisfying the needs of women has meant mostly providing services so they can better fulfill their domestic roles and control their reproductive functions. Attempts to define strategies for the delivery of services to the poor of the developing world

have been dominated by this unidimensional view of women. When poor women have been taught anything, they have been taught how to be better mothers and better house managers. When they have been offered goals and services, these have been family planning, maternal and child health, and food supplements.

Women's Productive Roles and Child Care

Policy makers have begun to recognize the multiplicity of roles that women play and refer to women's productive activities and responsibilities in their statements (Agency for International Development, 1978). Such a recognition should lead directly to an appreciation of women's needs in areas of service delivery that have up to now gone unmet. Yet a domestic orientation persists in programming for women as a specific target group.

The most obvious illustration of how this type of thinking has colored development programming and resource allocations is child care --or, rather, the lack of child care services. Child care services are, in the last analysis, a substitute for women's essential domestic function. Recognition of child care services as basic also requires that women's economic pursuits and the needs that arise from them be recognized as central--not only to women's life and socio-economic status but ultimately to the development process itself. Child care is just as essential to the goals of development as the more traditionally recognized services, because it constitutes a strategy to free women's resources for more productive work.

The Increasing Need for Child Care

Several recent studies have documented the rising need of working women throughout the developing world for child care alternatives (OEF, 1979; Engle, 1980). As informal child care systems relying kinfolk become scarce as a result of the breakdown of the traditional welfare function of the extended family, these systems also become overloaded. Women have to seek other alternatives and resort to a variety of strategies in order to satisfy all their child care needs.

For some women the situation becomes downright desperate when the available alternatives do not keep pace with their increased involvement in paid productive activities, including agriculture and their increased needs for income. Older children, particularly older girls, assume major child care responsibilities for children only a few years their juniors. In extreme cases children are left alone; in two reported instances, between 6 and 8 percent of the children between 0 and 4 were reported as having been left alone at least once (Engle, 1980).

Child care needs appear to be more acute among women in urban areas. In Guatemala a survey of 578 rural and 269 urban women found that 33 percent of nonworking rural women and 41 percent of nonworking urban women gave lack of alternatives for child care as the basic reason for not working. Another reason given was that husbands discouraged or forbade them from seeking work because they feared the children would suffer from decreased maternal care and attention (Engle, 1980).

Mothers of young children who are in households with single heads, and mothers who are themselves heads of households have particularly severe child care needs (Engle, 1980). Whereas other women may resort to paying inflated prices to private and/or informal child care systems, the poverty of women heads of households may make this unfeasible strategy for extended periods of time.

A very recent study in Bogota, which surveyed 200 poor women with young children of whom 24 percent were single heads of households, concluded that the children of these single mothers were more likely to be left alone than were children of women with spouses (Engle, 1980). As women become full-time (as opposed to part-time) salaried employees, it can be expected that their needs for adequate, reliable, convenient, and moderately priced child care alternatives will increase.

Agricultural Work and Child Care

The notion that child care and agricultural work are basically compatible activities has been, for the most part, an unexamined assumption. Farm women, it has been thought, either leave their children in the care of other adult household members or carry their children with them to the fields. Consequently they have no need for child-care services. Researchers concerned with the relationship between women's productive and reproductive roles in the context of rapid economic and sociocultural changes have begun to challenge the validity of this assumption (Engle, 1980).

A ground-breaking article by Nerlove (1974) demonstrates conclusively the incompatibility of prolonged breast-feeding with agricultural activities, particularly during seasons that require intensive labor inputs. More recently a group of researchers in Bangladesh found that the frequency of breast-feeding decreases noticeably during the harvest months (Huffman et al., 1980). As more data are gathered it may be possible to demonstrate that the need to be productive--that is, to engage in economic activities in general more than the need to "work" in classic economic terms, is a contributing factor to the recent changes in infant feeding practices in the urban areas of developing countries.

The issue of incompatibility encompasses more than infant feeding during the early months of life. Child care in general, and the quality of that care, may be compromised during times of peak agricultural activity. This incompatibility has been documented in Malaysia and in highland Peru, where women are forced, for lack of alternatives, to take their children to the fields during peak agricultural periods, and leave them unattended, exposed to many dangers, at the edge of cultivated plots. Otherwise they have to carry the infants on their backs while they move up and down the furrows, bending over to weed the potato crops (Engle, 1980).

The question that logically arises is whether physical proximity is a sufficient criterion by which to judge compatibility of work and child care. It appears that the concept of compatibility itself requires some sharpening and qualifying to include factors such as the work efficiency of a woman who is forced to carry a 15-pound burden while she engages in physical activity, or when she is forced to divide her attention constantly between the task at hand and the children at her side (Engle, 1980). Ultimately, then, the question reverts to one of productivity for the women and adequate, safe, and reliable mother substitutes for the youngsters.

Designing Child Care Servicing for Women

A review of various models of service delivery projects that cater to the needs of children in Latin America has prompted the following conclusion:

Some of the programs aimed at enhancing the physical and mental development of the child appear to be relatively unresponsive to the needs of women, particularly working women i.e., child care, and do not offer much opportunity for community decision making and control. On the other hand, the nutritional and educational components of some of the programs designed to serve the needs of the working mothers are quite weak (Engle, 1980).

The recommendation follows that the potential for offering child care services, at least during the periods of peak agricultural activity, that many child nutrition and health care projects have been made possible through supplemental funding (Engle, 1980).

Another logical integration that has not occurred as often as it could is the integration of income-generating activities for women and the provision of child care services (Engle, 1980). These two components reinforce each other and together could make for greater project outputs.

More concrete recommendations include the creation of day care facilities conveniently located in space and time for the women they intend to serve. For instance, the centralization of child care centers will be practical only where settlement patterns are sufficiently concentrated. In dispersed rural areas centralization would only tend to increase women's travel time from home to child care center to place of work.

Whenever possible the staff that is to provide the services should be known to the women whose children they will care for, rather than being strangers who, despite professional qualifications, may not inspire trust. Additionally, child care services should be flexible and modify their capacity and schedules in response to seasonal working patterns (Engle, 1980).

More generally speaking, any project that purposes to integrate women into development activities as full participants should consider components to both ease their household workload and provide child care services in order to make participation viable. A strategy of this kind could help advance the objectives of women in development concerns, as well as the aims of wider development efforts; freeing a significant portion of the potential human resource pool from unnecessary laborious and not always productive activities, and removing a considerable constraint, in order to increase productive capability in the population as a whole. New approaches need to be developed in order to enhance both the mobilization of women's resources and their productive capacity (World Conference of the United Nations Decade for Women, 1980. Child care--whether cooperative and community initiated, whether alone or in conjunction with other services in a women's support center--is a central component of these new approaches.

SHELTER: MORE THAN BRICKS AND WATER

The current view of shelter as a basic human need in the Agency for International Development is an expanded concept that encompasses more than just the notion of a roof over one's head. It includes the provision housing; basic support services, among which water is essential; physical facilities for community services, like schools and markets; financing services and credit facilities to allow participants to obtain legal titles to land and purchase basic structures; and, more recently, the funding of training, income-generation and employment

activities for the beneficiaries of housing programs and services, as well as community upgrading projects (Office of Housing AID, 1979; PADCO, 1980).³

This comprehensive effort is based on the fact that low-income groups in urban areas have multiple and interrelated needs whose satisfaction requires coordinated programming in a number of sectors, (Office of Housing AID, 1979; PADCO, 1980). The integrated provision of services in several areas may also be a successful strategy for attaining growth with equity. (Agency for International Development, 1978).

AID's approach to housing and shelter uniquely exemplifies the development strategy that attempts to increase the economic capacity of the poor to improve their own capabilities to satisfy basic human needs. Shelter programs also uniquely combine the provision of basic human and productive services: a roof over one's head and the capacity not only to pay for that roof but to improve it, maintain it, and obtain legal rights to the land on which it is erected.

The Costa Rican Urban Employment and Community Improvement Program, for example, provides funds for participants' purchase of legal titles to the land on which they established squatter settlements, for the creation of a revolving fund to improve community facilities, and for vocational skills training and subsequent placement. Similar projects have also been started in Panama, Kenya, and Morocco (Office of Housing Agency for International Development, 1979).

Shelter: Women's Needs

A minimal degree of economic success or minimum amount of resources is required to participate in most shelter projects and some degree of assurance that one will be able to repay a loan. For example, poor women among the urban poor are disadvantaged in productive resources and the sources of income (Schumacher, Sebstad, and Buvinic, 1980; Youssef, Nieves and Sebstad, 1980; Youssef, Self and Nieves, 1980b) and therefore their access to shelter and related services may be compromised. This concern is recognized as valid among those involved in urban development within AID, valid enough to require special attention (Conger, 1979; Office of Housing AID, 1979. Women migrants, women heads of household, and women among the unemployed have been singled out as target groups that deserve special treatment in shelter projects (FCHIP, n.d.; Conger, 1979; Buvinic et al., 1979).

Women Headed Households:

A review of several project documents on shelter efforts being financed by the World Bank in Zambia, El Salvador, and the Philippines

indicates that there are differences between man and woman-headed households with respect to participation in housing and shelter projects, dropout rates, and the overall impact of the projects. There is no reason to believe that these groups would behave differently in AID-funded shelter projects.

Women who are de facto heads of household make up a considerable proportion of the applicants to shelter projects. Forty percent of participating families in the El Salvador are headed by women, and almost all of them have young dependents. In the first six months of the project's income-generating component, women constituted 85 percent of all credit applicants (Buvinic et al., 1979; Conger, 1979). In Zambia woman-headed households make up almost 9 percent of applicants; over a thousand applicants were women in 1976 (Buvinic et al., 1979). In Botswana an AID-funded urban shelter project has had to respond to the "significant" numbers of single mothers who are unemployed at any one time and most of whom have little or no cash income (FCHIP, n.d.).

Economic Stability: Other project data seems to corroborate the findings that the economic condition of women applicants to housing projects is less stable than that of the men who apply. They report lower earnings and higher participation in the informal economic sector. Almost all male applicants in the World Bank Lusaka project are employed in the formal sector; only 25 percent of the female applicants had found jobs in that better paying, more secure sector. The average income of male heads in the Santa Ana, El Salvador, project is more than twice as high as that of female heads; and in Colombia, whereas 3.5 percent of all households have family incomes of less than 500 pesos, 9.3 percent of woman-headed households fall below that line (Buvinic et al., 1979). It is reasonable to expect, therefore, that successful female applicants to shelter projects spend a higher proportion of household income on housing and a lower proportion on other goods and services than successful male applicants.

Time and Resources: In self-help projects, women applicants take longer to build or complete housing partially as a result of lack of time, lack of building skills, and lack of resources to hire labor for building. In the Santa Ana project already mentioned, women preferred the more complete, although more costly, housing option over the options that required labor time and material inputs. Lack of time was an important constraint to Lusaka women, who, after being relocated to the site where their unfinished houses were built, had to travel greater distances to the marketplaces where they did business (Buvinic et al., 1979). There may other situations, on the other hand, where self-help projects may have advantages for women. The experiences of the AID-funded Botswana project indicate that "when a Botswana woman is able to help build the new house, her traditional

role of house-builder is maintained: (FCHIP, n.d.), implying that she is not alienated from her productive role and is able to maintain a degree of self-reliance and independence that characterized her life in the rural areas.

Credit: Other project evidence suggests that women applicants have more difficulties obtaining loans and/or repaying them than successful male applicants to shelter projects. Another finding is that women heads of household have either very high or very low rates of attrition in urban projects, and that the circumstances leading to these outcomes appear to be project-specific.

" In comparison to similar men, women heads of household experience more severely time and human resource constraints when performing in urban projects because they have to divide their time between household and market activities and because their households, on the average, have one less adult household member" (Buvinic et al, 1979)

Designing Shelter Services for Women

For poor women in developing countries housing should go beyond the satisfaction of an immediate need for shelter, to women's productive roles as well.

Easing the Household Burden: Adequate shelter should serve to ease a woman's household burden, either by permitting her to fulfill her obligation efficiently in a minimum amount of time, or by providing her with the necessary conditions to transfer some of those obligations to the community or to the market sector--for example, child care and the production of certain staple foods. If either or both of these functions are performed well, a woman can afford to invest more time in productive activities.

Income Opportunities: Shelter projects can themselves provide clients with income-earning opportunities, as indeed they have (Conger, 1979). But they should also permit women to continue their home-based productive activities or to engage in income-generating activities in the community or nearby (Conger, 1979). In very general terms, then, shelter projects and transportation services jointly can make significant contribution to reducing the double burden of poor women in urban and, to a lesser degree, rural areas. "For women in particular...it is especially important that shelter offer the maximum potential as a productive investment" (Conger, 1979).

Two components of shelter programs that may help women become successful participants are credit and legal services (Conger, 1979).

Credit: Access to credit that responds to women's income constraints, work and saving patterns, and the possible lack of property to serve as collateral can make all the difference in women's capacity to obtain shelter. Several actions can be taken in order to make credit more responsive to women:

Facilitate group lending as a means for women to pool resources for collateral, to share the risks and benefits of borrowing, and to overcome obstacles they may face as individuals. Group lending also reduces the administrative cost of the project and provides an efficient means of integrating training, technical assistance, and the introduction of new technologies to women.

Make credit available that waives collateral requirements or employs innovative strategies based on resources available to women (e.g., third-party guarantors, jewelry, ornaments). One of the major obstacles women face in obtaining credit is lack of traditional forms of collateral such as land or other property.

Develop programs that encourage women and women's groups to save through mechanisms that provide opportunities to save along with providing credit.

Incorporate the advantageous features of informal borrowing systems (in which women traditionally are active) into the design of formal credit programs serving women, when it is appropriate. Examples of such features include frequent repayment schedules; innovative collateral requirements; reduced amounts of paperwork and administrative procedures; and women administrators in cases where male/female interactions are socially restricted (Schumacher, Sebstad, and Buvinic, 1980).

Legal Services: It may be crucial for women's participation in shelter programs to have legal services available to them for several reasons:

Women's legal rights with respect to land ownership, property holding, and legal transactions may openly discriminate against them.

Women's legal status may be defined by their marital status. In cases where status is ambiguous or unresolved as a result of de facto separation, their legal status may need to be clarified before they can become project participants.

Protective legislation affecting women is often protectionist in character and intent and based on outdated propositions regarding women's basic weakness and inherent morality (Youssef, Nieves, and Sebstad, 1980). Women may require legal counseling to make them aware of their rights as well as their legal limitations and how to circumvent them.

Women in de facto marital unions are likely to be poorly protected by the law.

Women in the informal sector of the economy may be ineligible by law to certain benefits and protective measures,

Zoning laws make it illegal for women to pursue traditional and customary entrepreneurial activities at the compound or on the site of the project. In the Botswana project mentioned above, for example, women were prohibited by law from generating income by growing vegetables and setting up vending stalls on site (Conger, 1979).

Access and Participation: Additional recommendations made by Conger (1979) include reducing the cost of shelter programs, since lack of income is a key limiting factor in women's access to shelter and related services. In planning the actual physical layout, as well as the services and facilities a shelter project is to have, attention should be paid to design details that may reduce women's household work and to public utilities that can promote the formation of informal support systems in the new community or strengthen them in improved communities. Women should be allowed to participate and contribute ideas in the planning stages of the project in order to guarantee that their needs are met in its final outcome.

A FUNCTIONAL CLASSIFICATION OF WOMEN'S PRODUCTIVE ACTIVITIES AND SERVICE REQUIREMENTS

A review of recent empirical findings in order to specify their policy implications is of limited usefulness to develop practitioners unless the findings can be put into practice. In the course of the previous discussion the reader was able to pick out certain persistent themes, that could inductively lead to the formulation of general guidelines for programming; for instance, the relationship between woman-headed households and poverty. It might prove useful, therefore, to build a functional system categorizing women by productive activity and showing the types of services they would probably require to increase their productive capacity. The substance of such a functional

classification system would be population-specific; the framework, however, would be somewhat more universal. Such functional framework is developed below.

The Framework

The specific concerns of women for basic services will vary according to at least the following set of variables:

1. Their place of residence
2. Their migrant status
3. Whether they work in the agricultural, industrial or service sectors
4. The types of economic activities they perform
5. The type of household
6. The age structure

Place of Residence: The density of population and the concentration of people determine, more than the types of basic services women require, the means by which those services will be provided. The introduction of potable water services is a case in point. How the pipes will be set down and how far apart outlets will be placed will be largely determined by the settlement patterns of the population to be served as well as by the work patterns and preferences of the women who will be most likely to use the service.

Likewise, the system of delivery of child care will be largely determined by where women live, where their jobs are, and their means of transportation. Transportation is itself a basic support system having a direct impact on women's productive capacity and their opportunities to increase it. Women's double-burden--their house and their outside work responsibilities--can be made easier and their workdays shortened by the provision of modestly priced and convenient transportation services (Conger, 1979).

Mobility is an attribute that is critical to women, because socio-cultural constraints have traditionally restricted it. Cheap, safe and efficient transportation can be doubly useful to women: it will save them time, and it will allow them to circumvent culturally determined proscriptions. How transportation systems are to be laid out largely depends on rural/urban distinctions, population density, and settlement patterns. An additional consideration is whether women will be taking produce, children, and/or tools with them.

Migrant Status: The ways in which migration affects women, both those who uproot themselves and those who are left behind, have been summarized elsewhere (Youssef, Buvinic, and Kudat, 1979). The need to become productive in the city is more urgent for women who migrate alone and with their children than for those who are accompanied by kin or a spouse. Support services, social services, and shelter will make all the difference to these women in establishing a foothold in the city and enabling their children to survive. The particular housing and shelter concerns of migrant women were discussed in a previous section.

For those who stay behind when other household members--particularly men--migrate, their productive obligations and the services they require to fulfill them will probably shift as well. Agricultural extension services, if not already available to the women who remain in rural areas, will become essential.

Economic Sector: Work in the agricultural sector will require access to key productive resources⁵ and the provision of basic services, both technological and social, to support these activities, e.g., water and agricultural extension (Chaney, Simmons, and Staudt, 1979). Educational services of a vocational type will be required by poor women who are breaking into or already working in the industrial sector (Youssef, Self, and Nieves, 1980). Finally, women in the service sector, most of whom either find or create jobs for themselves in the informal sub-sector (Youssef, Nieves, and Sebstad, 1980), will need educational services that stress administrative, management and organizational skills. Marketing services will be a permanent need of these women.

Economic Activity: The intersection of two sets of circumstances, (1) the types of economic activities women in a specific population perform and (2) the places they perform them in, will determine, at the discrete project level, the kinds of services they are most likely to require. The level of role incompatibility between the various roles women play will create needs for child care services, specific forms of training and nonformal education, legal counseling, and transportation.

Several factors will make a difference in how compatible a woman's productive work is with child care and housework:
Whether she works:

At home or away from the home environment

In paid or unpaid occupations (e.g., if she is self-employed or a family worker)

In the traditional or the modern economic sector
as part of the informal or the formal labor force

For example, women whose main economic production is the cottage-based manufacture of crafts or work in other cottage industries constitute a population whose utmost service need is accessibility to marketing outlets, as well as cooperation with other women and consolidation of production.

Type of Household: Woman-headed households--cohabiting groups where the male head is absent--place the brunt of financial responsibility for survival on the shoulders of women who are more often than not ill-equipped to assume it. The households are poor, they are appearing more and more frequently in economically depressed urban areas, and female heads are forced into the informal labor sector in order to support their dependents (Buvinic and Youssef, 1978). This situation points to needs for:

Vocational and on-the-job training, with the provision of adequate support services to free women's time;

Better opportunities for female heads of household to become successful applicants in housing projects;

Legislative protection for women who, though heads of household, are not legally recognized as such;

Protective labor legislation for women who work in the informal labor sector (for example, women who work as domestics are not eligible in many countries for social security benefits, although some countries are slowly extending coverage to include them and other informal workers (Youssef, Nieves, and Sebstad, 1980).

Further, the type of household a woman lives in will also provide different alternatives for child care. Women members of extended families can count on other women in the household to perform part of this task, although, as we saw above, this is becoming less of a possibility.

Age Structure: The stages in the life cycle of low-income women appear to be correlated with the range and types of their economic options and with their economic behavior (Buvinic, Youssef and Sebstad, 1979). Age can be used as an indicator of life stage. In conjunction with the variables described above, this one will further specify groups of female populations, their economic involvement, and their needs.

A pertinent illustration is the upcoming program for Out-Of-School Youth that the Office of Education has developed (Kinsley, personal communication, 1980). Young women and men who have had some schooling

but have stopped attending school need to become economically active, but they lack the necessary skills and qualifications. Recognizing the particular predicament of this age group has led also to the acknowledgement that the educational services they require are age-specific, yet different from those of youth that remain in the formal school system.

Cross-tabulating this minimum number of population variables will generate a grid or matrix of several female population groups defined by prevalent productive activity and the service needs derived from the activity. There will be other project-specific or population-specific circumstances that will dictate the addition or deletion of variables to the framework.

A. Typology of Classifications

The multiple intersection of at least those variables described above generates a basic functional classification of women, which will in turn lead to the identification of the social and support services they will be most likely to require. At worst an exercise of this kind will be no more than an educated guess. At best it will provide the means for

Circumscribing the target populations

Identifying the needs of women with respect to productivity-related resources and services

Establishing tentative priorities among these needs

Deciding upon the modes of delivery of services and the kind of vehicles that would be employed to provide the services

Poverty is a common feature of all groups in this classification; an emphasis on productive activities and other parameters of poverty, especially the type of household (Buvinic and Youssef, with Von Elm, 1978) and family formations (Safilios-Rothschild, 1980,) is another.

Several major types of women have already been cited in the course of the previous discussions. They can be summarized as follows:

Poor Urban Woman

Residence: A. Urban

B. Periurban

1. Squatter Settlements
2. Multiple family residence
3. Single family resident

Migration:

1. Migrants from rural areas
2. Native to Urban Area

- a. Recent migrants with dependents
- b. Accompanied by kin and/or spouse

Sector:

A. Unemployed

B. Self-employed

C. Employed

1. In the informal Sector

2. In the Industrial Sector

Activity:

- a. Working in the house
- b. Working away from home

- a. Working on a part-time or piecework
- b. Working full time

Household:

1. Woman-headed

2. Male-headed

- a. Nuclear family
- b. Extended family
- c. Polygnous family

Age Structure:

1. Life-cycle of women

- a. Adolescent
- b. Child-bearing age
- c. Post child-bearing

2. Age Structure within the family

Project Case Examples

Current AID-funded projects provide cases showing how the variables are made concrete when applied to specific populations, and how the needs of the resulting target group are then identified. In Gaborone, Botswana, single migrant women with children, who are either engaged in a myriad of economic activities in the service sector of that city or are unemployed and looking for work, and who are solely economically responsible for their dependents, have been identified as a priority group in a comprehensive self-help shelter project. They are being provided with housing and potable water, vocational training, legal services, and credit (FCHIP, n.d.). A cereals production project in Senegal has determined that rural women engaged in cash-crop and subsistence agriculture, and some degree of trading and marketing activities, are a significant portion of the population it must reach. These women are being provided with agricultural extension services, cooperative and management skills, and marketing facilities (Youssef, Self, and Nieves, 1980). No mention is made in project documents, however, of other support services, such as transportation and child care, that could be relevant to such a population.

A final note of caution with regard to women's concerns in the provision of basic services is in order. In keeping with the theme of providing social and support services that could have a positive effect on all of women's productivity, it is essential to recognize that we have been dealing with only one of two critical factors. An analytical approach requires abstraction and separate treatment of the subject matter. In this case, the matter of services was abstracted from the greater issue of resources and services. It is hoped that readers will be able to supplement this discussion of the problem with his or her own knowledge and experience.

NOTES

¹This paper was developed as a result of discussions with several staff in the Offices of Education, Housing, Urban Development, Science and Technology, Rural and Agricultural Development and Population, of the Development Support Bureau, and two staff members in the Bureau for Program and Policy Coordination. However, the opinions expressed here are those of the author and should not be attributed to the Agency for International Development.

²This is a well-known fact in development circles, and an often quoted one, which has lost, because of increasing familiarity, much of its intended impact. A regional example may help convey that lost sense of urgency: in Central America only Costa Rica has succeeded in providing four out of ten rural households with piped water for domestic use. This still means that the women and children in 60 percent of the houses in rural areas have to spend considerable time and energy obtaining and transporting water. The situation in the other countries of the region is worse according to 1970 figures: less than 1 in 100 rural women in Guatemala have now been relieved of the onerous task of hauling water every day; in El Salvador, Honduras and Nicaragua the figures are up to between 5 and 6 percent, but that is hardly adequate (Hewitt de Alcantara, 1979: 36).

³An innovative concept, the Integrated Improvement Program for the Urban Poor (IIPUP), will fund comprehensive and highly integrated projects which will have, most likely, a shelter centerpiece, in addition to providing facilities, activities and services in the fields of health, education, employment, community needs like child care, and legal assistance and financial and legal counselling (PADCO, 1980:iii, 22-23).

⁴The framework derived from these variables will obviously not include guidelines for the provision of basic services in the nonproductive areas of women's lives. Classification of that type abound in the public health fields.

⁵Access to productive resources--technology, credit, land, and the like--although quite central to the issue of productivity, have been dealt with elsewhere (Schumacher, Sebstad, and Buvinic, 1980). and in other sections of the overall document of which this paper is a part. Since the central theme of this paper is services rather than resources, the question of access to resources will not be discussed further.