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ICRW The First 10 Years



Highlights in ICRW's History

1977 Initiates research and public education programs to aid women in developing countries.

1978 Organizes the first roundtable on women and poverty and publishes "Women-Headed Households: The Ignored Factor in Development Planning."

1979 Publishes a major study on women and migration in the Third World.

1980 Begins to provide technical assistance to AID field missions designed to increase economic opportunities for poor women; develops background papers for the US delegation to the UN Mid-Decade Conference on Women, Copenhagen.

1981 ICRW Fellows Program begins. First fellowships are awarded to women from Morocco and the Dominican Republic.

1982 Provides technical assistance to a model low-income housing project in Ecuador.

1983 ICRW's book, *Women and Poverty in the Third World*, is published by Johns Hopkins University Press.

1984 Begins working with an Ecuadorian agency to improve access to credit for women operating small businesses.

1985 Inaugurates a program on Women's Work and Child Welfare with field studies in Jamaica and Guatemala; participates in U.N. World Conference on Women, Nairobi.

1986 ICRW and Research Triangle Institute collaborate on Gender Resources Awareness in National Development Project, involving computer-based simulation models in eight developing countries.

ICRW

The First 10 Years

The International Center for Research on Women seeks to improve the economic status of women in developing countries worldwide. ICRW's programs address the dual economic and family responsibilities of Third World women. By providing access to training, credit, technical assistance, and support services, ICRW helps women to improve their productivity, balance their commitments of time and energy, increase their earning power, expand their role in agriculture, industry, and commerce, and enhance their influence in economic development planning.

ICRW's programs include technical assistance to international and national development agencies and nongovernmental organizations; policy research and public education on issues related to the role of women in economic development; and a visiting fellowship program for Third World professionals and researchers.

ICRW's staff has expertise in project identification, design, monitoring, and evaluation in the areas of credit, rural development, urban and regional development, small enterprise development, vocational training, and health and nutritional services.

ICRW is a private, nonprofit organization supported by grants, contracts, and contributions from international and national development agencies, foundations, corporations, and individuals.

DIRECTOR'S REPORT



Mayra Buvinić

The International Center for Research on Women was founded in 1976 to channel the interest and help address the concerns that had been voiced at the 1975 International Women's Year Conference in Mexico City. We designed our charter around the need to influence development policy on behalf of Third World women and the belief that policy-oriented research on the economic condition of women could help do the job. As an agency based in Washington, D.C., ICRW had a comparative advantage in translating research findings on women's roles into policy alternatives and in garnering support for these strategies through reports, seminars, and briefings for policymakers. Within a few years we expanded our capabilities to include a fellowship program and technical services in the design and implementation of projects to development institutions based in the U.S. and overseas.

Reflecting on the progress made in the last ten years, I believe that ICRW has grown from a vision shared by a small group of women to a viable institution that has made significant strides toward improving economic opportunities of women in the Third World. Our approach is based on the premise that women's work in the Third World is often invisible, yet constitutes a vital contribution to economic development. Knowledge about and recognition of women's economic roles can facilitate the development of effective policies. Time and again we have found that minor changes in project design and implementation strategies, based on appropriate research, can be the key to project success for both women and men.

ICRW's first ten years have coincided with the U.N. Decade for Women and in that time we have seen several major achievements in the field of women in development. First, women's issues have gained acceptance as legitimate mainstream development issues. The increasing willingness of academic and development agencies to tackle the gender implications of development is, I think, to a large extent, one of the most important contributions of the women in development field. In addition, major improvements have been made in the availability of reliable information on women's economic activities.

Perhaps the most important achievement, however, is the growth in the number and capacity of institutions that ad-

dress women's issues in economic development. Women's agencies around the world are gaining strength and effectiveness despite often severe shortages of technical and financial resources. National ministries and international aid agencies have moved beyond creating separate offices to address women's issues and are now experimenting with ways to fully incorporate women into their regular programs.

As we look to the future, however, we see much that remains to be done to improve the participation of women in economic development. Development agencies need to further build their institutional capacity to address women's issues. To a large extent, this is contingent on their renewed commitment to address poverty concerns in the Third World. The recent worldwide economic recession and the African famine have highlighted the critical role of women's contribution to food production and household income in poor households. These crises provide a window of opportunity to formulate policy reforms that effectively address the economic needs of the poor and expand the economic opportunities of poor women.

We at ICRW plan to help meet these challenges by continuing our public education efforts, expanding our work on how to include women in the policy and project work of development agencies, and investigating the gender effects of macrolevel policies and translating this information into policy interventions. We look forward to multiplying the effects of our work by continuing to collaborate with research and development agencies both here and overseas.

I would like to take this opportunity to thank all of those who have supported us over the years. Special acknowledgments go to Irene Tinker, first chairperson of the Center's Board of Directors and a main force behind the creation of ICRW; Nadia Youssef who, as the Center's Research Director for many years, set high standards for ICRW's research; the ICRW Board of Directors, which has successfully guided us through our formative years; the ICRW staff, which has maintained high standards and good spirits while working under sometimes difficult conditions; our funders, who have shared our vision of improving the lives of women in developing countries; and, most of all, the innumerable Third World women who have constantly inspired us with their ingenuity and resourcefulness in the face of poverty.

RESEARCH



Women's Work and Child Welfare

Women's Work and Child Welfare is an ICRW program that focuses on how poor women reconcile their responsibilities as mothers and producers of income, and how these dual roles affect the well-being of children. In Jamaica, ICRW is working with the Caribbean Food and Nutrition Institute and the University of the West Indies on a field study on women's work, social support systems, and infant feeding practices. The study focuses on a group of low-income women who recently gave birth, studying the strategies that these women have used to combine their income-earning and maternal roles, and examining such questions as the compatibility of work with breastfeeding and the effects of such work on infant well-being.

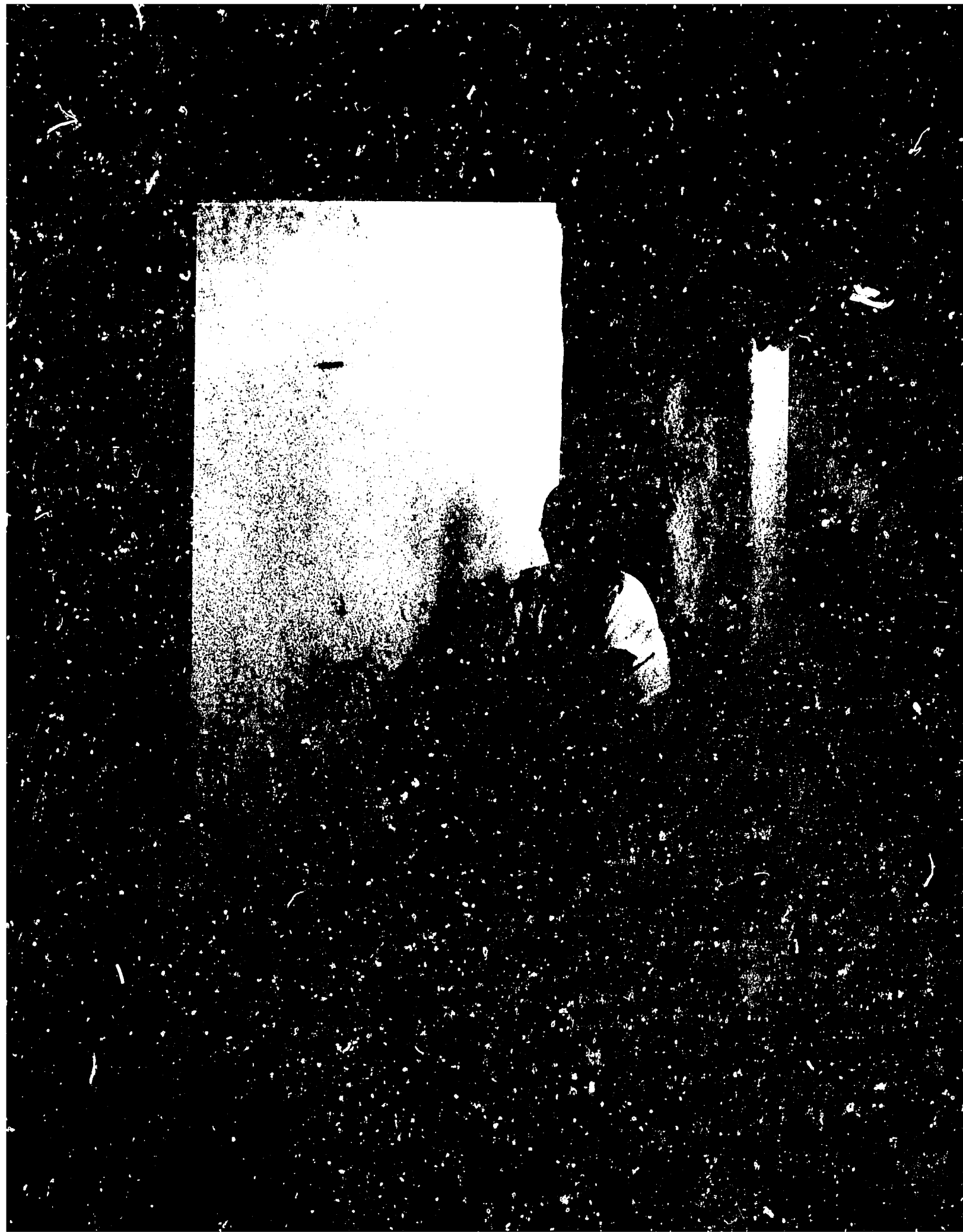
ICRW conducts applied, interdisciplinary research on factors affecting women's participation in the economies of developing countries. Our research is designed to help stimulate economic development policies and projects that will enhance women's productivity and earning power while recognizing and respecting their multiple roles and responsibilities.

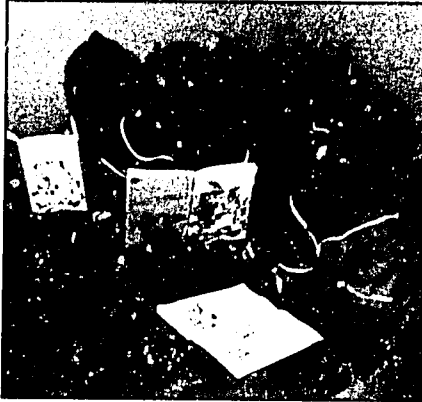
ICRW's technical assistance program, through which the staff works directly with development organizations and projects overseas, provides insights to our research work. We are unique among organizations in the United States concerned with women in development in seeking to influence development policy through this combination of research and technical assistance.

ICRW's research program has undergone several significant changes since 1977. We have initiated collaborative studies with research institutes in the Third World and have considerably expanded our research areas. Our first task was to describe and quantify the socioeconomic status of women in the Third World. Monographs on women-headed households and on women in migration were major products of this phase. This work led naturally to focusing on poverty among Third World women, since women who head households often fall into the lowest income group. The next two years were devoted to organizing and analyzing the information available on the situation of women in poverty.

By 1980, with ICRW increasingly involved in technical assistance in developing countries, our research gradually shifted to focus more on the role that women can play in contributing to national economic growth. Drawing on field experience acquired in our technical assistance work, we identified and described the specific constraints encountered by women who seek access to development resources such as credit, training, and agricultural extension services. ICRW explored various strategies to improve such access and also tackled the controversial question of why so many income-generating projects for poor women had failed.

By 1985, ICRW realized that the goal of promoting women's contribution to economic growth had diverted attention from the issue of women's reproductive roles and choices. Women who worked still had children to care for, meals to





During the past decade, many gains have been made in increasing girls' participation in education. However, male/female enrollment disparities still exist in many developing countries. The girls in the photo above attend school in Liberia, where for every 100 boys enrolled in school, there are only 46 girls. In a project funded by the World Bank, ICRW is researching policy and project strategies for increasing girls' access to education, such as increasing the number of female teachers and changing school hours and days to accommodate girls' work schedules.

prepare, homes to maintain. Serious role conflicts did not disappear simply because they were downplayed or overlooked by planners. Field studies of women working during peak agricultural seasons showed, for example, that they may spend as much as 16 hours a day on production and market work. Obvious questions arise: How can women in such circumstances reconcile their dual roles? And how can development programs be designed to take these responsibilities into account? To address these questions, ICRW initiated a program on Women's Work and Child Welfare.

ICRW also began to research the issue of how low-income women are affected by macroeconomic changes such as the recession that has recently afflicted much of the world. We reasoned that the recession and the accompanying austerity measures were likely to affect women in at least two ways: by putting pressure on poor women to enter the workforce, mainly within the informal sector of the economy where barriers to entry are less formidable; and by exacerbating conflicts for women who must work but who also want to nurture their children.

In a joint research project with the Overseas Development Council, we will examine the changes in women's work patterns and income-earning opportunities in Latin America and the Caribbean as a result of the economic recession. Our purpose is to generate information that can help policymakers improve planning based on women's survival strategies and to structure policies that will minimize the negative effects of the recession and adjustment.

ICRW's current research agenda includes:

- Successful approaches to reaching women entrepreneurs in credit projects;
- Problems of access to education for girls in the Third World;
- Development of computer simulation models for Third World countries that will demonstrate how women's increased productivity can accelerate national economic growth;
- How mothers who head households in Jamaica develop survival strategies to cope with both work and infant care.

Making the Case for Including Women

In many developing countries, government policymakers remain unconvinced of the need to more fully incorporate women into the national economy. Through an AID-financed project, ICRW and the Research Triangle Institute (RTI) hope to change their minds.

ICRW and RTI are jointly implementing a project called Gender Resources Awareness in National Development (GRAND). During the next two years, ICRW and RTI will develop computer simulation models to analyze the current and potential roles of women in key economic sectors such as agriculture, education, and industry. These models will demonstrate the level of economic growth that could be realized if technologies are developed that assist women to increase their productivity. As part of the project, host-country researchers will receive training in the use of microcomputers and economic modeling. The photo below shows the ICRW/RTI team in Jordan, where work on GRAND has begun. The project will take place in eight developing countries.



Women Tobacco Workers

According to the 1974 census, only 642 women worked in agriculture in the Occidente Region of Honduras. But a 1978 study by ICRW in the Region estimated that, at the very least, 11,640 women had worked in agriculture in the census year. Though women play a critical role in agriculture, national statistics in Honduras and elsewhere tend to grossly undercount their participation in agricultural production. Women constituted 40 per-

cent of the workers hired in the tobacco plantations. While men plant the tobacco, women harvest, sort, prepare, and cure tobacco leaves. And 80 percent of the workers in cigar factories are women. "Women have more manual ability than men and are more responsible and reliable," according to one of the employers. And women work for less. Male field workers are commonly paid 3 lempiras a day, compared to 2.5 lempiras for women.



TECHNICAL SERVICES

Skills Training for Women in Morocco

Until recently, young women in Morocco had few opportunities to acquire skills that would equip them for high-paying jobs in the modern sector of the economy. Traditional training for women consisted of courses in typing, shorthand, and bookkeeping. In 1979, AID introduced a vocational training project designed to train women in nontraditional areas, such as industrial drafting, electricity, and electronics. ICRW provided technical assistance in project design and later trained one of the project supervisors through the ICRW Fellows Program. When we evaluated the project in 1985, we found that it had succeeded in increasing the number of women trainees. A substantial percentage of women graduates had found jobs in nontraditional areas and were receiving wages far higher than those received by women employed in traditional fields.

ICRW provides technical services to organizations that plan and implement development policies and projects in Third World countries. ICRW works with organizations such as the United States Agency for International Development (AID), the World Bank, and private voluntary organizations, helping to structure development programs in ways that will increase the opportunities for women to participate in and contribute to their national economies. We also undertake broad economic analyses of labor and employment strategies, program reviews, and institutional assessments.

At the request of AID, we have assessed the needs of a private organization in Kenya with more than 10,000 women members, and the training needs of 13 private organizations in India. We have advised AID missions in Indonesia, Pakistan, Egypt, Costa Rica, and Ecuador on how to incorporate women into their programs, and the government of Honduras on including women in their five-year development plan. Throughout, we have emphasized programs that include both men and women, rather than those for women only.

ICRW provides technical services in areas such as agriculture, housing, and credit. Support provided to microenterprises—the smallest businesses, generally operated by the poorest people—is one of the best ways to help low-income women to increase their output and income. Because women typically have too little education and too few skills to compete for traditional jobs in the formal sector of the economy, they tend to predominate in the informal sector. In Botswana, Tanzania, and Nepal, for example, more than 80 percent of the total female labor force works in the informal sector.

ICRW is currently working with an organization in Quito, Ecuador, that provides credit and training to several thousand street vendors and others—such as bakers, seamstresses, and tailors—who own their own small businesses. Through a grant from AID, we have established a special technical assistance loan fund to help increase women's participation in this program. Women now account for about 35 percent of the businessowners in the program, compared to about 17 percent in similar credit programs elsewhere in Latin America.





In many developing countries, women constitute a sizable percentage of those working in the informal sector—work that is unstable, unregulated and produces low earnings. This Ecuadorean woman is selling plantains in the local marketplace.

Our evaluation of this program demonstrated that access to credit can make a major difference for low-income women who own their own businesses. The typical woman borrower in this program is 37, has four dependents, and has some primary-school education. Women who received credit through the program for one year were able to increase their sales by an average of 27 percent, compared to 5 percent for non-participants during the same period. More importantly, the availability of credit stimulated an increase in productivity. Participants increased their sales at the same time that they reduced their hours of work, from an average of 10.3 hours per day to 9.3.

ICRW has also provided technical assistance to organizations providing low-income housing. For poor people, housing costs can easily consume 50 percent of household income. Access to affordable housing is a high priority for poor urban women, and low-income housing can help meet the need—but poor women are often denied access to conventional housing projects because of illiteracy, inability to meet minimum income requirements, and other factors. Researchers in the development field have become increasingly interested in self-help housing as a potential solution to these kinds of difficulties.

In 1982, ICRW evaluated a self-help housing construction project run entirely by a group of 80 women in a Panama City slum area. The women learned basic masonry, plumbing, carpentry, and electrical skills in short courses offered by a local training agency. They then began building houses from the ground up, doing all the work themselves. At the time we conducted our evaluation, the women had completed 50 houses. The field engineer reported that the work was "slow but well done," a remarkable achievement given that "these women arrived knowing absolutely nothing about the work." Moreover, the project was cost-effective. When all project costs are calculated, including an estimate of the value of the women's time, the project appears to have been more economical than similar projects operated by the Ministry of Housing.

We found that about half of the women involved in this project were household heads with no spouse or common-law partner. Most had monthly incomes below US \$255. Only a third had completed primary school. These characteristics



are typical of poor people who are routinely seen by policy-makers as unable to help themselves. Yet these women built their own homes—and built, at the same time, a new sense of self-reliance, power, and pride.

ICRW also provides assistance to agricultural development programs. Like their urban counterparts, poor women in rural areas experience constraints to increasing their productivity and income, even though they play crucial roles in the growing and marketing of food. An ICRW review of women's access to agricultural extension services showed that the lack of female extension agents available to deliver services to women farmers does not seem to be the primary constraint. Women receive so few extension services because they are the poorest farmers and are therefore least likely to have land, credit, and machinery; and because women's subsistence or food crops are rarely targeted for agricultural aid.

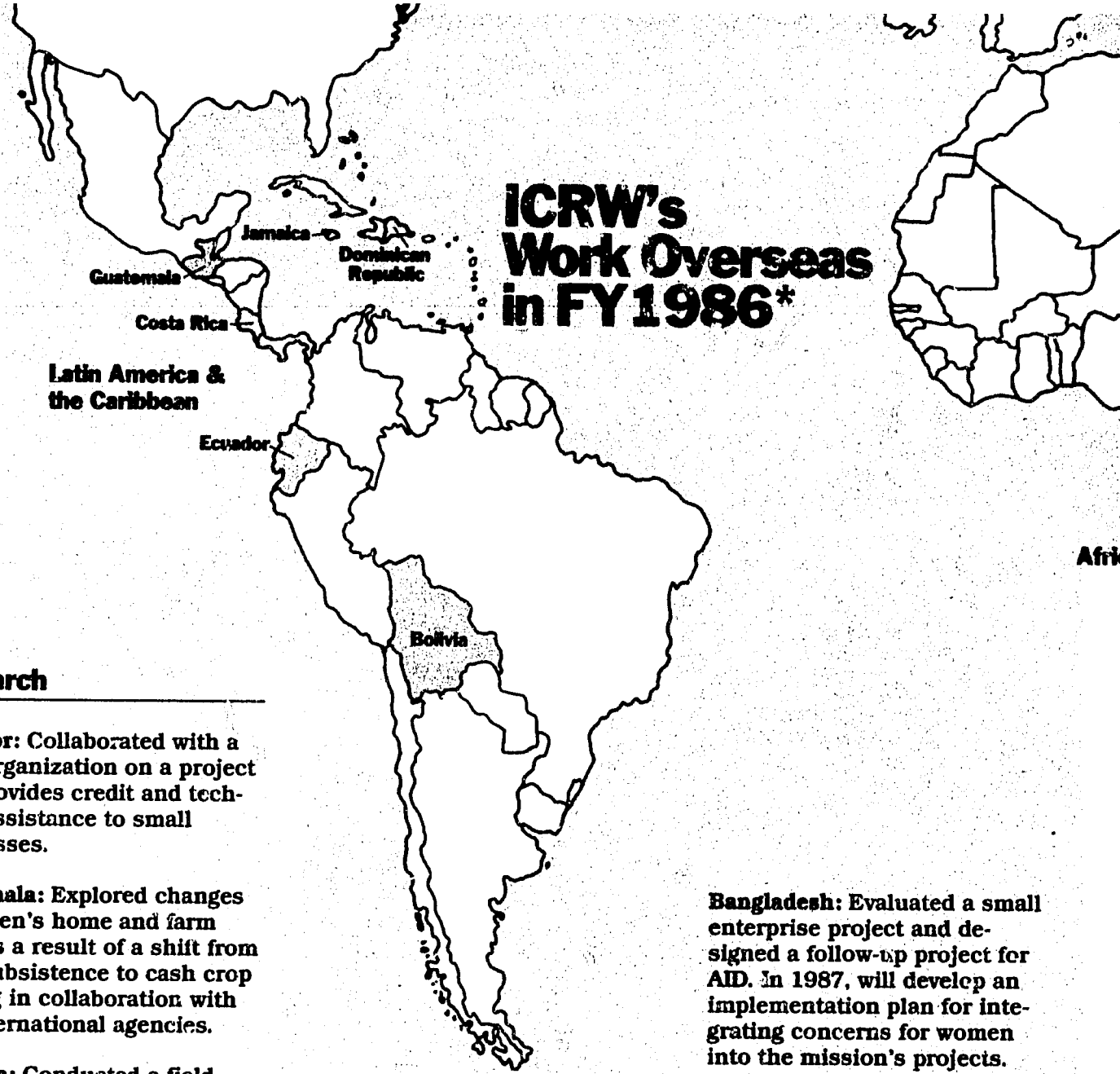
In Africa, women own or manage a substantial proportion of farms. Yet few women benefit directly from agricultural extension programs. Here, an extension agent in Malawi shows a farmer how to use a metal plow.

In the Bandundu region of Zaire, women perform nearly all the work related to producing cassava, the primary food crop. For the most part, local religious missions provide what few agricultural extension services exist. The relative lack of extension, credit, and supplies severely hampers agricultural productivity, a situation that is exacerbated for women. ICRW is currently providing technical support to a component of an AID-financed project in Bandundu. The goal of the component is to strengthen the capacity of the religious missions and other local organizations to better meet the needs of women farmers through extension. ICRW's assistance focuses on training the extension staff, and will make recommendations to improve the relevance and accessibility of extension services to women farmers. If this pilot program proves successful, it will be replicated elsewhere in the region.

ICRW recently began working in the area of women's participation in agribusiness and export-oriented industries. These businesses often employ women in large numbers, as they are considered better suited to the labor-intensive work and will accept lower wages than men. In Latin America, women outnumber men in factories where agricultural products are processed and in light-assembly plants. Through a contract with AID, ICRW is investigating the working conditions of women in the industrial trade zones of the Dominican Republic. Seventy-five percent of the workforce in these zones are women, most of whom are involved in electronics and textiles. ICRW will recommend ways to improve women's working conditions, productivity, and income.



ICRW's Work Overseas in FY1986*



Research

Ecuador: Collaborated with a local organization on a project that provides credit and technical assistance to small businesses.

Guatemala: Explored changes in women's home and farm work as a result of a shift from semi-subsistence to cash crop farming in collaboration with two international agencies.

Jamaica: Conducted a field survey with the Caribbean Food & Nutrition Institute to examine the combined effects of women's work and social support systems on infant feeding practices among women who head their own households.

Jordan: In collaboration with the Research Triangle Institute, began work on the Gender Resources Awareness in National Development (GRAND) project. ICRW and RTI will develop simulation models that demonstrate how economic growth can be accelerated through increasing the participation of women in four economic sectors.

Pakistan: Initiated work on the GRAND project with RTI. Will begin work in six other countries in 1987.

Technical Services

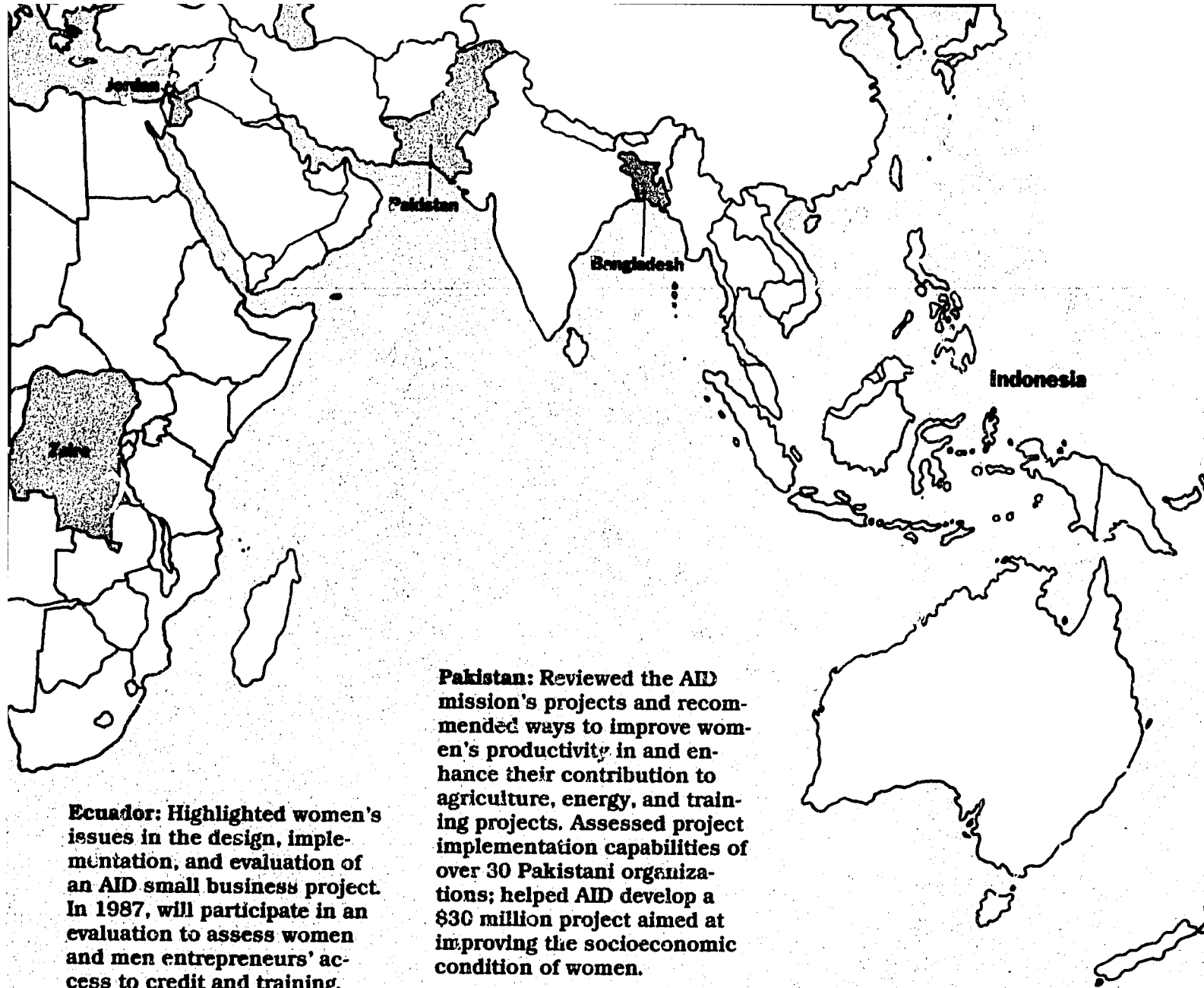
Latin America & the Caribbean: Developed a training manual to help the AID Bureau for Latin America & the Caribbean and its missions identify and address women's roles in policies and projects. Field-tested the manual at the missions in Ecuador, Guatemala, and the Dominican Republic.

Bangladesh: Evaluated a small enterprise project and designed a follow-up project for AID. In 1987, will develop an implementation plan for integrating concerns for women into the mission's projects.

Bolivia: Worked with a local organization to establish a small-scale enterprise program for women at the request of AID.

Costa Rica: Assessed women's economic roles and provided a strategy for including them in AID's projects in the areas of agriculture, training, housing, institutional development, and employment.

Dominican Republic: Investigated the socioeconomic status of women employed in free trade zones; recommended ways in which AID might contribute to improving conditions in the zones.



Ecuador: Highlighted women's issues in the design, implementation, and evaluation of an AID small business project. In 1987, will participate in an evaluation to assess women and men entrepreneurs' access to credit and training.

Guatemala: Formulated strategies for successfully reaching women through the AID mission's agricultural development projects.

Indonesia: Prepared an overview of World Bank projects and provided recommendations on specific activities for increasing women's participation in agriculture and small enterprise projects. Participated in rural credit sector study in order to advise the Bank on issues concerning women's access to credit.

Jordan: Evaluated an income-generation project for low-income women funded by AID.

Pakistan: Reviewed the AID mission's projects and recommended ways to improve women's productivity in and enhance their contribution to agriculture, energy, and training projects. Assessed project implementation capabilities of over 30 Pakistani organizations; helped AID develop a \$30 million project aimed at improving the socioeconomic condition of women.

Zaire: Provided technical services to an AID agricultural project that aims to strengthen the capacity of local organizations to meet the needs of women farmers through agricultural extension and training.

Public Education and Information

Africa: Developed a study guide to accompany "Man-Made Famine," a video on women's roles in African agricultural production. The Peace Corps will use the guide when it shows the video at its missions in Africa.

Latin America & the Caribbean: Fellows from the Dominican Republic and Argentina joined ICRW for 3 months each through the ICRW Fellows Program for Latin America and the Caribbean.

Ecuador: Held a regional seminar on low-income women's access to credit in Latin America, in collaboration with the Instituto Latinoamericano de Investigaciones Sociales and CODEM. ILDIS will publish the seminar proceedings in Spanish in 1987.

PUBLIC EDUCATION AND INFORMATION



At a 1984 briefing, ICRW presented a training plan that would enable private organizations in India to better address the needs of poor women.

Educating the public about the role of women in developing economies has been one of our priorities since ICRW's inception in 1977. At that time, policymakers in development agencies were generally uninterested in research on women and were skeptical of their importance to economic development. We therefore focused our education program on the development agencies themselves, recognizing that the dissemination of information at this level was a necessary prerequisite for broader public understanding and for constructive action in Third World communities.

ICRW has helped build a bridge between research and action by translating relevant data on the economic status of women into substantive information needed for the formulation of enlightened policies. Our efforts and those of others have gradually persuaded policymakers that women's participation in the development process is critical for economic growth. Many policymakers now recognize not only the need but the benefits of including low-income women as full partners in development projects. This represents a significant change in attitude, with important implications for the future.

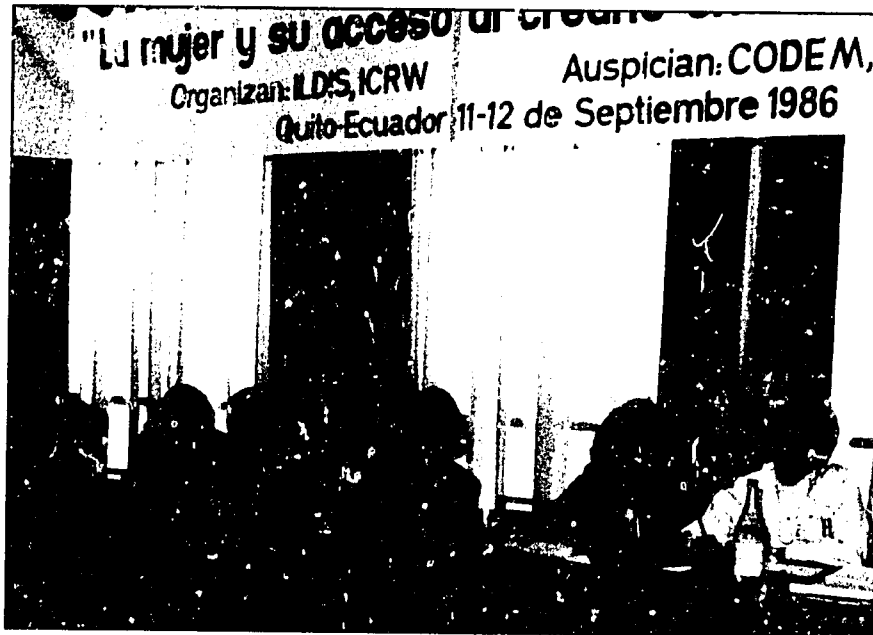
ICRW implements its education program through four mechanisms:

- Policy Roundtables
- Publications
- Fellowship Program for Third World women
- ICRW library

ICRW Policy Roundtables, held about twice a year, have proven to be an especially effective strategy with which to reach policymakers. They provide a forum for ICRW to present research and technical assistance findings with implications for development policy.

We held our first roundtable in 1978, focusing on poverty. (The papers presented at this roundtable were subsequently published by the Johns Hopkins University Press as *Women and Poverty in the Third World*.) Since then, roundtables have addressed issues such as women's access to credit, agricultural extension services, and housing, and the effects of women's work on child welfare.

These roundtables have produced measurable results, both in the U.S. and overseas. For example, a 1981 seminar in Costa Rica on productive programs for women provided participating government agencies and private organizations with many ideas for modifications to existing programs that would offer greater opportunities to poor women. The seminar led to a reorientation of traditional programs and fostered better coordination among agencies sponsoring programs for women.



ICRW publications are another important part of our education program. During the past decade, we have issued more than 50 reports, monographs, and papers on topics ranging from girls' access to education to women in migration in the Third World. Some publications have been prepared in response to a specific country request; others are general works intended for broader audiences.

Development planners at the U.S. Agency for International Development, the World Bank, and the Inter-American Development Bank have used ICRW publications in their work. And ICRW reports have been included in the curricula of graduate programs at many universities.

ICRW's Fellows Program brings Third World researchers and development practitioners to ICRW's offices in Washington to work on research issues and translate them into development policy. Fellows work on research projects with ICRW staff members, meet with policymakers at development agencies, and have an opportunity to hone their skills in data analysis, project design, fundraising, and microcomputer applications.

Fellows may also participate in the design, implementation, and evaluation of development projects. A fellow from Tanzania, for instance, designed an instrument to evaluate her

At a seminar jointly organized by ICRW, the Instituto Latinoamericano de Investigaciones Sociales, and CODEM, researchers and practitioners from the Latin American region discussed low-income women's access to credit.

home institution's nonformal education programs for women. Another former fellow says of her ICRW experience: "I have learned to speak the language of project designers and to know the kind of questions they ask of academic researchers." Without exception, the fellows have put the knowledge gained at ICRW to good use. Some have gone on to help establish similar agencies in their own countries and direct development projects for women. Others have used their new knowledge in the courses they teach.

An ICRW fellow and staff member confer in the library.



ICRW's Fellows Program has forged new links with organizations in developing countries, in some cases leading to joint projects. A professor at the University of the West Indies in Jamaica, for instance, helped draft a proposal for a project on women's work and infant feeding practices during her fellowship. The project has since been funded, resulting in a collaboration between ICRW and the Caribbean Food and Nutrition Institute, with which the fellow is affiliated.

The ICRW library is the fourth component of our public education program. Although the library is primarily used as a resource for ICRW staff, it is open to the public by appointment, and responds to requests for information from the international development community, including many organizations and individuals in developing countries. Its collection, covering a wide range of issues related to the participation of women in economic development, includes more than 9,000 monographs, reports, and unpublished papers in English, Spanish, Portuguese, and French.



U.N. World Conference on Women, 1985

ICRW played an active role in Forum '85 of the U.N. World Conference on Women, held in Nairobi in July, 1985.

Below, Margaret Lycette, ICRW Deputy Director, moderated the panel on "Credit for Women: Project and Policy Considerations." Panelists from Kenya, India, Peru, and the Dominican Republic discussed credit projects that have served the needs of low-income women.

At left, Scholastica Kimaryo of UNICEF/Botswana discussed problems faced by women's projects in Africa at ICRW's panel on "Design and Implementation of Development Projects: Accounting for Women," moderated by ICRW Director Mayra Buvinić.



CRITICAL ISSUES IN ECONOMIC GROWTH

Women throughout the world tend to be poorer than men, and the number of poor women is growing. Several factors contribute to women's continuing poverty: the rapid growth in the number of families dependent on women for income, the sustained worldwide recession that has increased the need for women to work, and the restricted economic environment that limits opportunities for low-income women seeking work to support their families.

For ten years, ICRW's program activities have addressed these problems, focusing on three key areas that will continue to be important in the future: the poverty of women, the competing demands of their productive and reproductive responsibilities, and the economic barriers that prevent them from attaining their income-earning potential.

Women-Headed Households

Within the past decades, women worldwide have experienced major changes in their economic lives. High rates of rural-to-urban migration, marital abandonment, and male mortality, especially in areas torn by civil strife, have contributed to a remarkable increase in the number of households headed by women. ICRW was the first organization in the U.S. to recognize the importance of this issue and bring it to the attention of policymakers. In a 1978 report, ICRW assessed the trend toward women-headed households, that is, households likely to be headed—formally or otherwise—by women. The study provided preliminary evidence that households headed by women were among the world's poorest. Recent data shows that this is true in many countries.

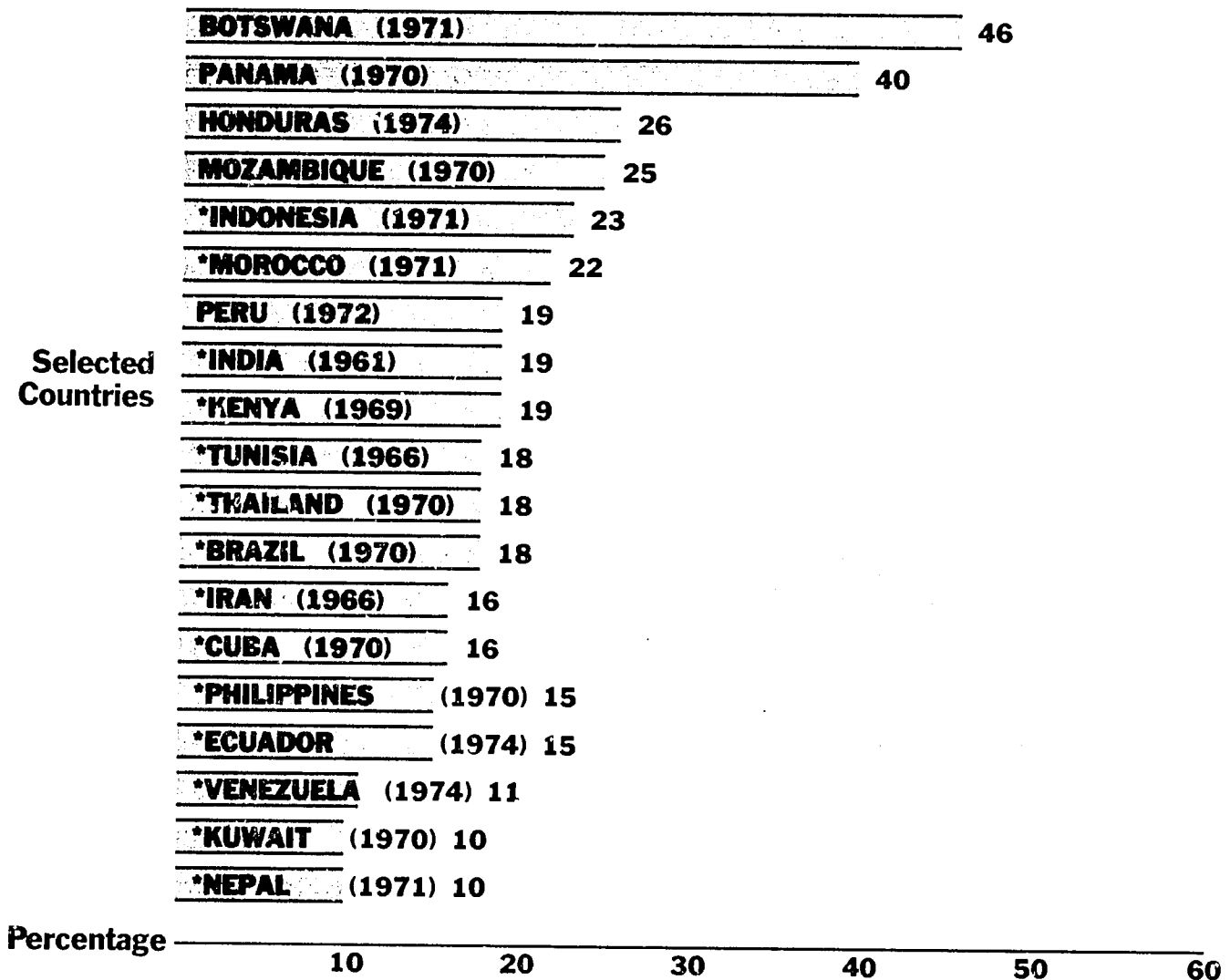
Why Are Women-Headed Households Poorer?

Research has consistently confirmed that households headed by women are among the poorest, in both urban and rural areas of the Third World. At a 1978 ICRW workshop on women and poverty, Thomas Merrick and Marianne

Schmink discussed their work in Belo Horizonte, Brazil, where they found 45 percent of households headed by women were impoverished—compared to 27 percent of households headed by men. Merrick and Schmink found that male and female heads of households in Belo Horizonte did not differ markedly in age or in educational characteristics. They did dif-

fer, however, in access to mainstream employment. Most men could find jobs in the mainstream economy; most women couldn't. Only 13 percent of male household heads worked in the informal sector of the economy (e.g., work that is unstable, unregulated and produces low earnings), compared to 53 percent of female household heads.

Percentage of "Potential" Heads of Household who are Women in Selected Countries



*Single mothers are not included as data were not available.

NOTES: The magnitude of households that might be headed by women was defined by the percentage of "potential" women heads to "potential" total household heads. "Potential" women heads of household include all women who are widowed, divorced, separated or single mothers. "Potential" total household heads include "potential" women heads of household plus men over the age of 20 who are not single.

Data were obtained from national censuses or U.N. Demographic Yearbooks. Dates for the different data analyzed are given in parentheses in the figure.

SOURCE: Buvinić, Mayra, and Nadia H. Youssef. "Women-headed Households in Third World Countries: An Overview." Paper presented at the International Center for Research on Women Workshop "Women in Poverty: What Do We Know?" Belmont Conference Center, Elkridge, Md., April 30—May 2, 1978.

Credit for Rural Women

Poor women in rural Bangladesh, like women in most developing countries, lack access to formal credit, despite their growing participation in economic activities.



ICRW recently evaluated the Women's Entrepreneurship Development Program (WEDP), which has provided small loans to about 6,000 rural entrepreneurs.



This young fishnetmaker received a WEDP loan of US\$70 for working capital. She repaid the loan, made twice the amount in profit, and used the money to purchase a rickshaw for her then unemployed husband.

ICRW has successfully demonstrated that this kind of research can be translated into development action. ICRW helped a private housing agency in Quito, Ecuador, to design a low-income housing project sensitive to the needs of women. An ICRW survey showed that women heads of households constituted about 25 percent of the applicants to the housing project, but fewer than a third of these women had incomes high enough to qualify for housing loans. Our findings became the basis for a new policy lowering down-payment requirements for all applicants, from 15 to 5 percent. This change meant that poorer applicants generally—and women in particular—could hope to obtain project-financed housing.

Policymakers still know little about both the prevalence and the survival strategies of households headed by women in Third World countries. ICRW is currently working with women heads of households in Jamaica, researching their formal and informal support systems and the strategies they develop in order to participate in an inhospitable economic system. With this kind of work, ICRW will continue to provide information to improve our understanding of the dynamics of women-headed households—the kind of focused, results-oriented research that is of basic importance to the evolution of enlightened development policies.

Women's Work in the Informal Sector and Their Access to Credit

In the Third World, the informal labor and product markets have expanded as a result of the world recession—largely because employment opportunities in the formal sector have been severely limited for many years. Despite many shortcomings, informal employment has proven to be a dynamic area for the poor in depressed economies.

In most regions, women tend to predominate in the informal sector of the economy. This type of activity draws women because it requires little education, few skills, not much capital investment, and can often be combined with family responsibilities—especially if the work is done in the home. But informal work has major drawbacks. This kind of employment tends to be insecure, rarely offers full-time employment, and yields incomes that are generally low and unpredictable.

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A common view in the development field holds that women's work has a detrimental effect on the health of infants and young children. A recent ICRW review of the empirical literature, however, showed that evidence to support this belief is inconclusive at best. Some studies associated mothers' work positively with infant health, while others showed a negative relationship, suggesting both methodological weaknesses among the studies themselves and the complexity of the work/child health relationship.

Several social factors may explain the variations observed: the presence of siblings or other caretakers, for example, or the characteristics of the work undertaken by mothers, both in terms of its compatibility with child rearing and its income-generating capacity. Thus our review suggests that no one explanation can answer the question, "What are the effects of women's work on children?"

Self-employed women working in the informal sector find that they have even more difficulty than men in obtaining credit to expand their operations. ICRW is working to change this situation. Research and field experiences have demonstrated that relatively minor changes in project design can be important. Modifications in collateral requirements, financing mechanisms, identification of target groups and average loan size can significantly increase the participation of women entrepreneurs in credit projects. A 1984 ICRW report, widely disseminated among policymakers, documented the constraints affecting women seeking credit and explored strategies for change.

In 1985, ICRW evaluated the Women's Entrepreneurship Development Program (WEDP), which provides credit to poor women in rural Bangladesh. Although most women in Bangladesh practice *purdah*—the traditional belief that a woman should remain within the home and its immediate environment—they are increasingly participating in the economy. Most of the women who receive loans from WEDP engage in food processing, animal husbandry, or handicrafts. The average loan size is US \$70-100. Loan repayment rates have reached about 70 percent, a rate well above the average for loans by national development banks. WEDP has demonstrated that poor women can be good credit risks, and that providing them with improved access to economic resources through formal channels can work.

Women's Work and Child Welfare

Within the past decade, development professionals have been increasingly attentive both to the needs of children and to the social and economic well-being of women. Unfortunately, these have generally been addressed as separate subjects. The process of developing and implementing policies to help children will become more rational and effective when researchers and analysts learn to deal in an integrated fashion with the needs of both women and children. This is a major concern at ICRW.

Increased attention to child health and development has led to the establishment of child survival programs focusing on decreasing infant mortality and fostering healthy child development. In order to realize their enormous lifesaving potential, however, someone must implement these programs. Generally, "someone" means a mother, who not only must



New technologies such as growth monitoring offer hope for increasing child survival but may take a toll on mothers' limited time and energy.

find ways to adopt unfamiliar health-care practices—such as immunizations, oral rehydration therapy, and family planning—but must also manage to adapt the requirements of these practices to the conflicting demands of her other work.

For example, in order to perform the seemingly simple task of taking a child to be weighed or immunized, a mother may have to forego an entire day of work—depending on the distance travelled and the waiting time at a clinic. Similarly, when a child with diarrhea needs oral rehydration therapy, someone must be in attendance almost constantly. If not designed to accommodate the needs of working women, these programs may add to the burdens that women already carry in their multiple roles as income earners, mothers, and home managers, and may result in less successful interventions for children. In short, policymakers must become more sensitive to the potential social costs to women as well as the benefits to children of these programs.

ICRW's program on Women's Work and Child Welfare is relatively new, but we have already made important contributions in conceptualizing how to integrate the multiple responsibilities of women and the needs of their children with child survival and development strategies. ICRW is currently developing a conceptual model to guide analysis of how women and their families make choices concerning services and strategies to protect the health and improve the development of their children.

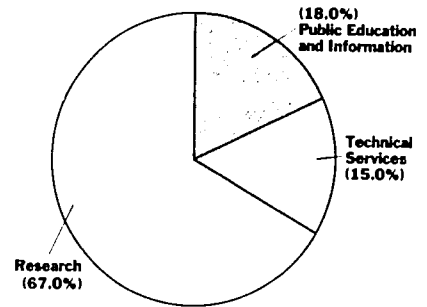




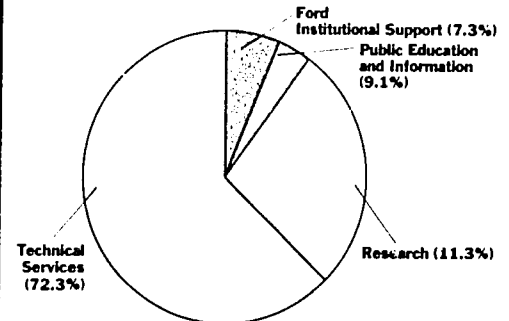
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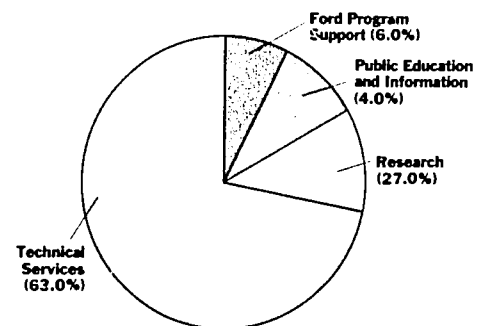
FY78 – Total Expenditures \$79,010



FY82 – Total Expenditures \$415,541



FY86 – Total Expenditures \$708,199



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During our ten-year history, the International Center for Research on Women has been guided by four fundamental principles:

- The full participation of women in national economies is a necessary precondition for economic and social progress in the Third World.
- Many traditional notions about women and families in the Third World, widely used as the basis for development policy, are inadequate at best, and should be subjected to close scrutiny and constructive criticism.
- Women must be recognized as productive resources for economic development rather than as passive beneficiaries of aid projects.
- Development policies must respect the dual responsibilities of Third World women who seek to be both income-earners and mothers. Programs should be designed not to force them to choose between these roles but to help them do both jobs better.



Staff

Standing: Roxana Moayedí, Libby Lopez, Judith Sherman, Frank Wellner, Karen White, Rita Doherty.

Seated: Nadine Horenstein, Margaret Lycette, Mayra Buvinić, Susan Joekes, Marcella Lember, Miriam Ramos.

Missing: Marguerite Berger, Judith Graeff, Joanne Leslie, Cecilia Jaramillo.