

INSTRAW

news

WOMEN AND DEVELOPMENT



**WOMEN
AND CREDIT**

No. 15 • WINTER 1990

1990 I
ECO-GLO
EN

Contents

-
- 2 ENTERPRISING WOMEN MAKE THE NEWS
-
- 3 WOMEN'S ACCESS TO CREDIT
INSTRAW takes a look at one of women's most pressing development problems.
-
- 15 ALTERNATIVE CREDIT PROGRAMMES FOR WOMEN IN THE D. R.
Poor women prove to be credit worthy.
-
- 17 STATISTICS AND INDICATORS ON WOMEN
Statistical systems throughout the world do not provide adequate measures to assess women's contribution to society.
-
- 18 REGIONAL WORKSHOP ON METHODS OF COLLECTING AND ANALYSING STATISTICS ON WOMEN IN THE INFORMAL SECTOR
A joint effort to assess women's contribution to the Informal Sector in Africa.
-
- 22 MAKING WOMEN MATTER: THE ROLE OF THE UN
Interview with Ms. Hilka Pietila.
-
- 30 INSTRAW
TENTH ANNIVERSARY CELEBRATIONS CONTINUE
The Institute continues commemorating its first 10 years of activities throughout 1990.
-



*Watched by her apprentice, a woman in Bali weaves fabric.
UN photo by Maggie Hopp.*

Departments

-
- 1 EDITORIAL
Women's Access to Credit
-
- 27 WID ISSUES IN THE UN: THE DEBATE CONTINUES
-
- 33 NEW IDEAS OUTSIDE THE UN SYSTEM
-
- 36 BOOKSHELF
-
- 39 BOOK NOTES
-
- 40 IN-HOUSE NEWS
-

Editorial Board: Dunja Pastizzi-Ferencic, Eleni Stamiris, Marie-Paul Aristy.

Editor: Erica Meltzer.

Contributors: Grace Bediako, Borjana Bulajich, Corazón Narvaez, Jeannie Pou, Leticia Vences.

Production and Distribution Team: Magda Canals, Leticia Vences.

Lay-out: Ninón de Saleme.

Editorial

Women's Access to Credit

The enduring international economic crisis of the past two decades has had a devastating effect on the economies and social structure of many developing countries. Structural adjustment programmes have been implemented to boost their recovery, but while those programmes have arguably helped in some respects, they have also worsened the plight of the poorest, by leading directly or indirectly to increased prices of consumer goods, removal of food subsidies, declining minimum wages and the easing of protective labour legislation, erosion of mechanisms that adjusted wages to inflation, reduced public expenditure and an increased use of female and child labour.

It is now commonly recognized that women, who provide the sole support of countless households, bear the heaviest burden and are therefore most in need of financial credit. At the same time, however, access to formal credit is often unavailable to women because of a variety of social, legal and financial constraints. The development community has therefore increasingly focused its efforts on devising credit schemes for the poor, and especially for poor women, whether they are rural subsistence farmers, workers in the urban informal sector or microentrepreneurs producing and selling goods and services out of their homes.

This issue of *INSTRAW News* explores the nature of such credit programmes, particularly those designed for women (lead article, page 3). It looks at the types of credit available, the uses made of credit, components of successful credit programmes and what other elements should accompany credit schemes, such as training and input supply facilities. Case studies provide examples of women's co-operatives, informal credit institutions and other financial intermediaries, solidarity group mechanisms, revolving loan funds, outright grants and microenterprise development projects. A more detailed case study -- of the Dominican Republic, *INSTRAW's* host country -- is contained in the supplement to this issue, with a discussion of the micro- and macro-economic factors involved in women's access to credit.

Activities of the United Nations system, including *INSTRAW*, are also discussed (page 33). The Institute was among the first to link women with international economic relations, including the informal sector and financial policies. It is presently organizing a seminar on improving lending to women (page 9) and has just published a compilation of studies on financial policies for improving women's access to credit.

Female borrowers consistently boast higher loan repayment rates than do male borrowers; they also tend to use their personal income for family welfare, health and education more than men do. The end result is that women-oriented credit programmes, by creating viable employment opportunities and generating additional income, benefit all aspects of society and make a significant contribution to national development. □

Enterprising Women Make the News

A 30-year-old Rwandan woman is leading her country into a new national programme to promote fish farming as a solution to Rwanda's food shortage. And in Pakistan, a rural village woman is helping other women produce and market their handicrafts as a route to additional income and economic self-sufficiency. Both of these stories, which appeared recently in the *New York Times*, demonstrate how third world women with sufficient education and determination can overcome many of the gender-based as well as broader socioeconomic obstacles to success, and assist their countries in the bargain.

As reported in the *Times* (14 December 1989), agronomist Pelagie Nyirahabimana of Rwanda -- the daughter of a traditional farmer -- directs a Government programme that trains fish extension workers who travel from farm to farm, teaching farmers who previously raised only livestock and produce to add tilapia to their production. Animal hutches -- for chickens, ducks or rabbits -- can be placed over fish ponds as sources of fertilizer, enabling farmers to get twice the yield from their land. The fish thrive on chicken manure, growing bigger and fatter than they would from other nutrients.

"Mrs. Nyirahabimana," reports the article, "encourages the workers to involve women, traditionally the hardest-working in the fields of Africa but usually the least rewarded, in the new fish enterprises. Nearly one-quarter of the new fish farmers are women," whom she calls "the most productive. The extension workers say they are the easiest to work with because they are not showing off. And we told the extension workers to seek out women

because we thought it better that the sales from fish go into the family."

This observation reflects much of the research done by INSTRAW and other international organizations, to the effect that women's income can be more important to family welfare than men's, since women tend to spend their earnings on basic household needs, whereas men spend theirs on consumer goods and other less essential items.

Ms. Nyirahabimana has even opened a restaurant near one of the fish ponds to help change Rwandan eating habits and encourage the consumption of fish, which has been taboo in many areas. Largely as a result of her work, fish farming has caught on rapidly in Rwanda, providing a low-cost alternative source of food in a country suffering from high population growth and limited arable land. Rwandans have received training in fishery techniques abroad, and even the President now has fish ponds on his private farm.

"Village Women Earn Respect (and Rupees, Too)" is the title of a *Times* article dated 9 July 1990, which describes how the women of Shah Jewna in the Punjab region of Pakistan have banded together to improve their economic status, thereby enhancing their social condition as well.

Jivni, 40 years old and unmarried, has put her embroidery skills to work, rescuing "herself and her widowed mother from degradation and poverty". Jivni's shirts have become so fashionable that villagers admiringly call her their "St. Laurent", and she now trains other village women to weave and embroider clothing for sale in bazaars.

Jivni has been helped by another

villager, Syeda Abdia Hussain, who left Shah Jewna to study at the university; she is now the village's representative in Parliament. It is Ms. Hussain who is responsible for the self-help programme from which Jivni and the others benefit. She put up a sign in the village mosque and hired the women who answered to embroider garments and tablecloths, which she subsequently sold to a Lahore hotel boutique. Eventually, almost 100 women became involved.

As the *Times* notes, "if there is one factor holding back this region while other Asian nations race into affluence, it is the condition of women. In Pakistan, India, Nepal and Bangladesh ... rural women are poor, illiterate, bereft of rights and overburdened with children." But the experiment conducted by Jivni and Ms. Hussain "shows how easy it can be to change this pattern in one village with the right set of circumstances". The village women say they have not had to deal with "serious opposition" from the men; on the contrary, the experiment has helped gain their respect. "Women here were always dependent on men, and had to ask for our money," the *Times* quotes one woman as saying. "Now it is the other way around, and men are a little afraid of us. But they don't stop us from working."

A variety of United Nations programmes on women and development have demonstrated the effectiveness of collective efforts by women -- whether in applying for and administering credit, running a co-operative or providing daycare. These examples from the international media illustrate dramatically just how beneficial such programmes, as well as locally originated projects, can be.

Women's Access to Credit

Women's access to credit is one of most pressing problems of the developing world today. That access is traditionally restricted -- by the financial policies of lending institutions, by national legislation and by social mores -- and yet in many cases it is women, particularly the poorest of the poor, who are in most dire need of finances to survive, let alone get by or even thrive. Over and over again, development workers have found that it is women's income, not men's, that is spent on family food and education; when that income is limited or nonexistent, as it has come to be during the world economic crisis of the past decade, the social welfare of the future generation is placed in jeopardy.

Fortunately, a new phenomenon has emerged in the development community: the proliferation of credit programmes designed specifically to meet women's needs. These programmes have limitations and shortcomings, but they have done and will continue to do much to offset the frequently negative impact of economic austerity programmes -- also known as structural adjustment programmes, or SPAs -- which are necessary to revive ailing national economies but which often inadvertently lead to deteriorating socioeconomic conditions for large segments of the population.

Linking women to international economic relations is a relatively new field of study, one which began even before the women's movement but which re-

ceived a strong impetus after the economic crises of the 1970s and 1980s, when it became apparent that the condition of women was in some ways deteriorating, rather than progressing. As INSTRAW's 1987 study, *Women in the World Economy*, points out, the depressed global economy led to declining export earnings and increased import costs for many developing countries; the price of credit rose as well. Accompanying these developments was a marked increase in Third World indebtedness, leading in turn to massive speculation, unstable exchange rates and devaluations, capital flight and diminished international aid.

Developing countries in particular suffered falling wages, decreased employment, skewed income distribution and higher prices for basic goods. These are all macroeconomic phenomena; on the micro level, women and children bore the brunt of the global recession, as the rates of infant mortality, morbidity and malnutrition shot up.

Even before the crisis, the progress of women was ambiguous, at best: post-war industrialization had generally created more employment opportunities for them, but frequently in high-tech industries that only deepened the exploitation of female workers or furthered the stereotyped, traditional gender division of labour that favoured men. Capital-intensive industry and new agricultural technologies favoured men's employment, who took over commercial activities while women remained in domestic activi-

Some vital statistics...

- One-fourth of all households worldwide are headed by women.
- Women in developing countries provide 80 per cent of their families' food and water, 50 per cent of their fuel and run 70-to-80 per cent of the small businesses in their villages.
- The value of output from women's domestic and household production activities usually amounts to 30-to-38 per cent of total household cash and in-kind income.
- Women own only one per cent of the world's property.
- Informal sector activities employ 30-to-70 per cent of the labour force in the developing world; a growing majority of informal sector workers are women, in both developing and developed countries.
- The informal sector produces only 10 per cent of urban goods in developing countries.
- Industrial microenterprise employment ranges from 50 to 90 per cent of total manufacturing employment in a number of countries.
- Each \$300-to-\$1,500 in loans can create one new job at the microenterprise level; in industry, the same job would require a \$15,000 investment.
- Microenterprise credit programmes have achieved overall repayment rates of more than 90 per cent.
- Women consistently have higher loan repayment rates than men.
- A higher percentage of women than men use their personal income for basic family needs and children's education.
- Women are more likely than men to borrow in the informal financial market and less likely to engage in the formal financial sector; the informal sector constitutes the largest source of financing for women's enterprises.

ties and the growing informal sector. Men were increasingly identified with the "productive" sphere; women, with the "reproductive".

Market Liberalization: The Key to Recovery?

Structural adjustment programmes were created by international lending agencies -- primarily the International Monetary Fund and the World Bank -- in conjunction with national governments. In return for fresh loans, SAPs have required recipient countries to effect drastic changes in their economies. Their guiding philosophy has been that market liberalization is the best way to help developing countries recover. While it was always understood that SAPs would entail inevitable social, political and economic costs, it was not anticipated that so much of the onus of those costs would fall to the people least able to cope with them.

Liberalization consists of a variety of possible measures, including the removal or limitation of subsidies on basic consumer goods and in public expenditures in social services; the lifting of licensing requirements; devaluation of currency and deterioration of minimum wage levels; and deregulation of the financial markets. Most of these have a deleterious effect on women.

Women in the agricultural areas of developing countries have been especially hard hit by pricing decontrol that encourages export crop production and calls for increased female labour in the fields. At the same time, increasing population pressure on land reduces the possibilities for women to cultivate their own crops for family consumption and personal income. As one example, with the world-wide drop in the price of coffee -- previously the major cash crop for men in Cameroon -- men have been taking over the formerly female-dominated production of maize and tubers, leaving women without a prized source of market revenue. At harvest time, women are

forced to help their husbands in the fields, abandoning their own limited crops as well as neglecting their children. The women are caught in what Susan Joeques has graphically called a "scissors effect: they are required", she observed in an article last year, "to step up their income earning activity on the one hand, but not to fall back on their domestic 'nurturing' tasks, on the other".

SAP intervention in the financial market tends to restrict the amount of credit available, particularly for microentrepreneurs who can ill afford its rising costs. Since women's access to credit is limited to start with, and their numbers are high among microentrepreneurs and informal sector workers, financial market liberalization only serves to cut them off even more from conventional credit outlets.

The same can be said of liberalization of the labour market: women start out at disadvantage, concentrated as they are in the lower-income occupations and on the lower rungs of the occupational ladder. When minimum wages are driven down and public sector expenditures cut back -- women in many developing countries depend heavily on the Government as a source of employment -- there is a shift in employment opportunities towards the private sector, in which legal loopholes abound. Consequently, women's employment and income prospects will only further deteriorate. Again, this drives women into low-productivity, low-profitability cash crop agriculture or, alternatively, the equally low-paid informal sector.

Contracting public expenditures also results in lesser investments in infrastructure: water, energy, transport, education and health services. This is yet another cause of the increases in maternal and infant mortality, fertility rates and homeless women and children living in the streets of cities all over the world.

Adjustment programmes can even impede the effectiveness and viability of credit programmes themselves. The

liquidity of loan recipients may be reduced, making it more difficult for them to honour their financial obligations. Their time will be further taken up by additional income-generating activities, limiting their ability or willingness to participate in credit-related groups and meetings. Finally, cutbacks in public spending mean shortages of skilled staff to administer credit programmes, reduced Government inputs and higher prices for agricultural inputs. For these reasons, it is crucial that credit programmes mobilize savings at the local level, so that beneficiaries can carry on their own form of credit; promote the production of domestically consumed food products; and devote more resources to income-generating activities that diversify from traditionally marginal activities. A UNIFEM project in Grenada, for example, is training women in mechanical, plumbing, refrigeration and electrical wiring skills in order to provide the vast numbers of unemployed women with work in non-traditional areas for which demand is high.

In short, it is abundantly clear that "women's welfare has suffered disproportionately from adjustment programmes as a result of women's multiplicity of roles", as was argued by the recent Commonwealth Secretariat Expert Group on Women and Structural Adjustment. The term "invisible adjustment" has emerged to refer to women's adaptations of their behaviour in an attempt to "cushion the impact" of economic upheaval on their families.

Credit as a Remedy for Crisis

"Much of the problem in developing countries' agriculture can be traced to neglect of the gender dimension in investment and in technology programs," writes Ms. Joeques in *Women in the World Economy*. "Securing women's access to land, capital, technology, and know-how, and supporting women's productive efforts with credit, are essential to any development program

but especially vital in places where the viability of agriculture using low-productivity traditional methods of cultivation has been undermined by falling international prices." Ms. Joeekes further recommends that credit should be more readily available to women producers in agriculture and in the service sector.

What types of credit *are* available to women? What works, and what doesn't? What are the objectives -- and the tradeoffs?

Credit programmes targeted at low-income women borrowers are intended above all to make their economic activity more productive, thereby contributing to the development of impoverished regions. Credit can be used to monetize subsistence production and to generate income from household activities, as well as to acquire time-saving technologies that will free up women's time from such tasks as water and fuel gathering in order to seek outside employment, financial independence and better family welfare.

But as the supplement to this issue of *INSTRAW News* explains, with its focus on the Dominican Republic, women's access to credit is hampered by prevailing socioeconomic conditions that in many cases cut across gender divisions and apply to the underprivileged as a whole. However, this class of people -- the majority of the world's population, in fact -- has proven to be an untapped market and one with highly reliable repayment records, once they are trained in the purpose and operations of credit. Successful credit programmes of the past decade show that group lending is one of the most effective ways to provide credit to the poor: not only does it encourage timely repayment through peer pressure, it also fosters a community spirit and alleviates social tensions. The formation of groups involved in the same productive activity further enhances repayment rates, while involving borrowers as shareholders in local banks minimizes default rates.

Another model for credit program-

mes is derived from the social structure of the developing world itself: informal credit institutions in the form of savings clubs, co-operatives and other indigenous savings and credit societies perform very well in times of economic hardship and are increasingly being adapted for use by the formal financial market in conjunction with development agencies. They constitute another excellent link to the mainstream, functioning as intermediary institutions that do not intimidate women because they are based on long-standing relationships of trust and mutual assistance. In other words, the financial establishment has much to learn from its erstwhile beneficiaries.

It is also essential that credit recipients, including women, be trained in credit and business management; otherwise, as soon as the external staff depart, the groups and businesses may crumble. Equally important are the provision of input supply facilities, which enable women to purchase needed inputs at reasonable prices, and the existence of an accessible production outlet.

Other recommendations for successful credit programmes, contained in an *INSTRAW* paper published last year, include the following:

- Loans should be designated for income-generating purposes only since they are more likely to be repaid than those approved for undesignated uses.

- Credit delivery systems should be accessible culturally and geographically.

- Instalments should be frequent and small, particularly since women tend to hide their income from men; larger, less frequent repayments might expose that income to "expropriation".

- Repayments should be made at more easily accessible locations; going "door-to-door" is an extremely effective method of achieving this.

- Savings deposits should be collected frequently.

- Collateral requirements favour-

ing applicants with land or other capital resources should be waived if applicants possess the necessary productive capacity.

- Loans should be made to groups of low-income women as a form of substitute collateral.

- Mandatory collective savings mechanisms should be included.

- Screening committees should include at least one member who is well-acquainted with the applicants and their businesses.

- Incentive programmes (rebates and fines) can enhance repayment rates.

- Women-only agencies should be used to play an intermediary role between women borrowers and the formal credit market.

- Agencies that provide other services to women should be utilized to contact women who are isolated from mainstream sources of information on credit opportunities.

- Interest must be charged in order to discourage overborrowing, but rates should be neither too low or too high; disadvantaged groups can be targeted by subsidization of interest rates.

- Separate lending windows should be set up at banks.

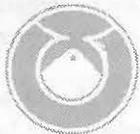
- Governments should abolish laws that discriminate against women's property ownership and ability to act on their own behalf.

- The services of grant-giving agencies should be used.

Credit schemes have been classified by Marguerite Berger into four types, based on the institutional arrangements involved. Broadly speaking, these are commercial bank schemes; intermediary organizations working with financial institutions; parallel credit programmes administered by non-governmental organizations (NGOs); and poverty-focused development banks. But a distinction must be made between the goal of increasing women's activities and improving the returns on those activities.

Ms. Berger adds two other key ingredients of successful credit program-

mes to those suggested by INSTRAW: small total loan size, and alternatives to collateral in the form of co-signers and the use of non-land collateral, such as jewelry or other personal assets. However, she warns that "credit alone is not enough". Furthermore, targeting credit for women is "a second-best solution compared to removing barriers to economic opportunities for women".



Self-Employed Indian Women: A Women's Co-operative

Indian women in the town of Ahmedabad were among the first world-wide to band together to provide mutual self-help. Their organization, SEWA, started out as the women's wing of the Textile Labour Association of Ahmedabad and became a registered trade union in 1972; the acronym SEWA, which in English stands for Self-Employed Women's Association, means "service" in several Indian languages.

SEWA currently represents more than 50,000 poor women workers in both rural and urban areas, most of whom work in the informal sector (and in fact, 94 per cent of working women in India fall into that category). The group runs vendor and producer co-operatives for women working in fruit and vegetable sales, block-printing, weaving, paper-picking, cane and bamboo basket-making, patchwork quilt-making and milk production, among other areas. It trains women labourers to work as artisans, helps with obtaining production inputs, provides an alternative marketing outlet where women can sell their products directly to consumers and operates two shops which serve as marketing centres for co-operative artisans. Since 1984 SEWA has also been training most-

ly illiterate women in the use of video to mobilize membership, organize new groups, train staff in technology and credit and provide visibility for SEWA's political platform. Members are categorized into three broad categories: home-based producers, small vendors and providers of services and manual labour.

One of its earliest efforts was the creation in 1974 of banking and credit facilities for its members, provided by SEWA's own bank, the Mahila Sahakari Co-operative Bank, which was the first of its kind and has since been widely imitated. Members can purchase shares in the bank; SEWA's high repayment rate is also due in part to shareholders' involvement in the financial institution itself.

The SEWA Mahila Trust, funded by members' donations of a day's wages, extends facilities for productivity training, legal aid, health care, and maternity, child care, housing, death and widowhood benefits. Members, who pay a nominal yearly fee, receive the services of the union, the Bank and the Trust.

*"Except for those
differences
which are natural and
which can be
obviously perceived,
I don't approve
of any difference
between
man and woman."*

Mahatma Gandhi

SEWA is an activist group that is working to change public policy. Among other things, SEWA believes that the definition of worker must be changed to include the self-employed;

only then will labour legislation protect that important sector. It is inspired by the philosophy of Mahatma Gandhi, who said, "Except for those differences which are natural and which can be obviously perceived, I don't approve of any difference between man and woman." Largely as a result of SEWA's insistence, the Government in 1986 set up a national commission on self-employed women and women in the informal sector -- the first such machinery in a developing country. The commission's first chairperson was in fact SEWA's General Secretary, Ela Bhatt; and many of its recommendations are now included in India's Eighth Five Year Development Plan (see INSTRAW News No. 12).

SEWA's goals are "to make the socioeconomic role of women VISIBLE through joint action of labour and co-operatives". It does this by providing direct links for women to raw materials and markets, offering credit at reasonable rates and forming production units that enable co-operative groups to buy the raw materials and sell the finished products on their own terms. The idea is not to train women in new fields, but to enhance their incomes in their present occupations and improve their working conditions. Such issues as non-recognition of work, low wages and no control over income are tackled in the process.

"It has changed my life," said one member. "My position within the family... changed after I joined SEWA... I have much self-respect now."

SEWA has had an impact on the social status of women: wife beating has declined, and women support each other, frequently without regard to class: one-third of its members are untouchables, another one-third Muslims. SEWA also enables its members to benefit from the services of banks, universities and government agencies in the areas of health, design, management, housing and research.

The organization has earned the support and respect of the international community, receiving funding from such agencies as UNIFEM and the

United States Agency for International Development (USAID).

A presentation on SEWA's use of video as a tool in training and organizing was made at the International Consultative Meeting on Communications for Women in Development, sponsored by INSTRAW and the Friedrich Ebert Stiftung in Rome, 1988, the proceedings of which were published by INSTRAW in 1990. See Bookshelf in this issue.

Solidarity Group Lending: The Grameen Bank

The Grameen Bank of Bangladesh is one of the earliest and most successful examples of a local financial institution dedicated to serving the banking and credit needs of the landless poor on the basis of "solidarity group lending" — using the peer pressure inherent in group guarantee arrangements as collateral. Founded in 1976, it has since provided loans to more than 500,000 people, most of them women. It boasts a 98 per cent repayment rate, one of the highest in any credit programme, and which the Bank attributes to the solidarity group mechanism. An increasing number of credit institutions now require that loan applicants form small groups to apply for loans collectively; no other collateral or external guarantee is required.

Grameen's policy is to lend to groups of five borrowers, known as "Centres", which appoint a chief to conduct the weekly meetings and oversee compliance with the rules; a bank employee also attends the meetings. The Bank requires that loanees own less than 0.4 acre of arable land or possess assets worth less than the value of one acre. After a one-month trial period, the group joins a seven-day training session, after which two members receive loans for one or two months. If their repayment records are good, the next two group members receive loans; and if they perform well, the group leader gets a loan.

The loans are repayable in 50 weekly instalments, and each group makes a mandatory contribution, equivalent to 50 per cent of the interest charged, to an "Emergency Fund". Members must also pay in five per cent of their loans to "Group Funds", augmented by mandatory weekly deposits. This concept, commonly known as the "mobilization of savings", goes a long way to making the project self-sufficient. While external donors such as the International Fund for Agricultural Development (IFAD) — which was the first United Nations agency to fund Grameen, with an interest-free loan of \$3.4 million in 1980 and second loan of \$23.6 million in 1984 — have made significant contributions to the Bank's fiscal health, such aid may not always be available. Development specialists all agree that in the present economic and political climate, assistance to developing countries is declining. It is therefore vital that such countries begin to finance their own development.

The Grameen project has paved the way for other similar institutions, who benefited from the Bank's early experience with the high operating costs statistically associated with high repayment rates. Small loans require an equal amount of paperwork and administration as do larger loans, but the rate of return is less and the per unit cost high, discouraging formal banking institutions and development agencies. However, "credit institutions always experience a tradeoff between risk and the more easily quantified, transaction costs", as INSTRAW's 1989 paper on "Poverty and Progress" pointed out.

By the same token, interest rates should be neither so high as to force the poor to turn to the informal financial markets nor so low as to lead to overborrowing and continued dependence. Grameen's present rate is 16 per cent, generally considered realistic in commercial terms; it also ensures the Bank's own financial viability. As the INSTRAW paper noted, "the opportunity to capture a virtually untapped market (low-income groups) with

a demonstrated potential to graduate to larger loans is a sound investment for a ... bank to make".

Early funding was provided by the Bangladesh Bank and other national banks; Grameen has been independent since 1983. Grameen now operates some 241 branches serving more than 4,300 villages throughout Bangladesh and has a staff of 8,000; its loan portfolio exceeds \$16 million, and its shares are 75 per cent owned by the borrowers themselves.

Grameen's objectives also include creating self-employment opportunities for its clients by providing them with income-generating assets. Indeed, its loans have increased the employment of female borrowers by an average of 16 eight-hour days each month in such activities as paddy husking, the purchase of milk cows and cow fattening; they in turn provided approximately 10 eight-hour days of monthly employment to members of the borrowers' immediate families. Thus the credit programme has a "multiplier effect" that contributes to national development goals of creating economic self-sufficiency and improving the standard of living. Increased income means higher demand for locally produced goods and services; it also means that more money is available to spend on education, health care, food and housing, and leads to higher savings. In short, it helps to break what has been called the "vicious circle of 'low income, low savings, low investment, low income'".

The Bank relies on several other strategies to protect its clients — and itself. In order to safeguard women's financial independence, their shares cannot be transferred to men, although men's shares can be transferred to women. The Bank has found that female borrowers are more careful with credit, and accordingly it prefers to provide credit to female household members when possible. The collection of small frequent instalments helps to keep repayment rates high; the Bank's highly decentralized structure allows it to take its services to its clients, so that women in particular

are not hampered by time or social constraints involved in travelling to the bank.

One of the challenges faced by Grameen and other similar local financial institutions is reaching the "poorest of the poor". In the past, development agencies tended to lend large sums of money, and at low interest rates, to "rural elites", bypassing the hard-to-reach, illiterate subsistence farmers and informal sector workers, particularly women. One programme in Nepal lent to disproportionately high numbers of better-off farmers; but when loan funds are made available at the community level, as is the case with Grameen, there is less likelihood of their being diverted through graft or kept in the hands of the power elite. Involving indigenous NGOs as intermediaries in credit programmes also leads to the development of new and better-trained leadership for the third world.

Muhammad Yunus, the founder and director of the Grameen Bank Project, stresses the importance of distinguishing between agricultural and rural credit. "The landless do not all live on agriculture," he said in a 1987 interview; "but we have trapped ourselves into believing that anything other than agriculture is only trivial and peripheral." In fact, opportunities for wage employment in rural areas are quite restricted, which is why the informal sector has mushroomed so dramatically in both urban and rural areas. As a Michigan State University survey found, non-farm activities in the rural sector provide employment for 30-to-50 per cent of the rural labour force in developing countries.

(Editor's note: Examples of Dominican solidarity groups are described in the supplement to this issue.)



**Women's
World Banking**

The International Women's Year Conference in 1975 spawned many

8 WOMEN AND CREDIT

new groups and activities aimed at improving women's participation in the economic mainstream. Among them was women's world Banking (WWB), started by a small group of conference delegates to provide a global support network for women entrepreneurs who lacked the capital, management skills and confidence to start viable businesses. Its principal commitment is to improve women's access to credit and financial services in their local economies.

Since its establishment in 1979 as a Netherlands-based non-profit financial institution, with a service centre in New York, WWB has provided more than 56,000 loans valued at \$11.5 million. It now numbers 46 affiliates in 35 countries: 17 in Latin America, 11 in Africa, seven in Asia and 11 in Europe and North America, including four in the United States. More than 50 other affiliates are in the formation stages.

WWB acts as financial intermediary between community organizations, individual women and lending institutions. It works by using its donor-funded capital fund — presently about \$8 million — as collateral for loans given by local banks to women borrowers. This capital fund provides a guarantee of 50 per cent of each loan through a letter of credit. Each affiliate, in turn, is responsible for raising a local capital fund that covers 25 per cent of each loan, leaving the local bank liable for the remaining one-fourth and ensuring the sustainability of the programme. A crucial pre-condition for receiving a loan is that all applicants must have completed a WWB training course: Experience has shown that credit programmes tying loans in with training have a higher success rate.

WWB loans have enabled Kenyan women bakers to purchase an oven, utensils and fuelwood so they could operate their own bakery. In Haiti, loans permitted a woman pediatrician to expand her office and purchase equipment and medicine

needed to care for more needy children and charge lower fees. Thai women recipients of a WWB loan were able to purchase cows from New Zealand in order to participate in a national dairy production programme.

The organization also provides business management and skills training assistance to every loan owner. In addition to the loan guarantee programme, this assistance takes the form of a volunteer consultants programme, in which established professional businesswomen work with WWB affiliates; the administration of small loans; and an affiliate exchange programme. WWB has also sponsored two management training institutes, annual conferences and workshops. It publishes newsletters and works to change legislation and policy regarding women's legal status, helping to revoke laws that forbid women to have bank accounts in their own names and that require husbands to sign contracts for their wives.

WWB attributes its success to its network of local affiliates, who keep decision-making at the local level. These affiliates, besides guaranteeing one-fourth of all loans, also administer the loans and draw up and execute a plan of action based on local financial and economic realities. The affiliates serve as advisors to regional co-ordinators and constitute 40 per cent of the WWB policy-making board of trustees.



**Revolving Loan Fund,
Input Facility:
UNIFEM in Swaziland**

A five-year project carried out by the United Nations Development Fund

for Women (UNIFEM) in Swaziland illustrates two components of credit programmes for women that have proven to contribute to the programmes' success rates: revolving loan funds (RLFs), and input supply facilities (project-run stores). The project consisted of administering credit to graduates of a skills-training project, most of whom were rural women; between 1978 and 1984, there were 1,173 participants.

The objectives of the RLF were four-fold:

- to help local women to be more economically independent by providing loans for means of production;
- to assist them in their businesses by providing loans for the purchase of raw materials at near-factory prices;

- to support them in the provision of low-cost items which have a local market, thus assisting the economy of rural development areas; and

- to assist in training women in small-scale home industries so they do not have to leave home in search of work.

The project has been so successful that UNIFEM is now using it as a model for its global credit strategy and devoting a significant portion of its funds of underwriting credit schemes for women. To reach that success, however, the project had to overcome the "teething problems" of its early years. In 1978, for example, repayment rate was a low 54 per cent, later attributed to inadequate monitoring and collection follow-up procedures.

The Fund did even worse in 1981, with a poor repayment record and an inadequate surplus margin. Consequently, the following changes were initiated: a system of monthly reminders to loanees; the charging of interest; adding a premium on the purchase of both raw materials and equipment from the input facility; and the tightening of loan criteria. By the end of 1982, the default rate had dropped to 2.67 per cent and the repayment rate had risen to 83 per cent; by 1986, that figure was 85 per cent, and it is eventually expected to reach 90 per cent.

In 1984 UNIFEM established an innovative Guarantee-cum-Risk Fund in order to ensure the viability of the loan component of its Swaziland project. The Risk Fund was deposited with the Swaziland Development and



IFAD-INSTRRAW-MIM Training Seminar on "How to Improve Banking for Rural Women"

A two-week training seminar on "How to Improve Banking for Rural Women" is being organized by the International Fund for Agricultural Development (IFAD), the Mediterranean Institute of Management (MIM) and INSTRAW. It will be held in Cyprus and is scheduled for mid November

1990. The seminar's objective is to acquaint participants from rural financial institutions with successful and replicable banking services, systems and procedures. The Cyprus Popular Bank will present its experiences on lending schemes for women in Cyprus, and international professionals in

the field of credit and women in development will present country briefs. INSTRAW will provide an overview of women's access to credit in Latin America and the Caribbean, and elaborate on three case studies on credit for women in the Dominican Republic. □

Savings Bank, which was then able to make loans to the women without collateral and also to cover its own potential risk. The Bank pays eight per cent to the Risk Fund and charges 10 per cent on the loans; in exchange for that two per cent spread, it is responsible for loan administration and collection.

Only those women who have graduated from the training project's various courses – such as sewing, tie-die, batik, welding, brick-making and leather work – may apply for loans. Beneficiaries must demonstrate their skills and ability to handle machines and tools safely and to produce commercially viable goods for which a market outlet existed; and they must have been coached in loan management.

Loanees must pay 10 per cent of their loan as a deposit as well as the 10 per cent interest, payable in 12 monthly instalments; remedies for default include the possibility of legal action and the seizure of property purchased with the loan. Credit advisors visit the women each month.

The Risk Fund marked a "major departure" for the RLF, as it was the first time that interest was charged and served to increase the RLF's own funds substantially while also cutting down on staff's administrative tasks. Loan criteria also became more rigorous, with a ceiling placed on the amount of funds to be lent to any group or individual.

All the money disbursed by the Bank went into equity loans for equipment – not into working capital loans for the purchase of raw materials. This is important because money spent on machines and imports is frequently used for capital-intensive activities that generate little employment, whereas UNIFEM prefers giving loans for raw materials that can be used to produce local goods and services and stimulate the economy.

While the value of the loans rose by one-third after the Risk Fund had begun operating, the number of loans increased by only seven per cent. This

suggested that the loans were not reaching significantly more producers, but that the loanees were taking greater risks by incurring larger loans. It also implied that only the fully creditworthy were taking out loans, leaving a majority of poor women out in the cold. And in fact, many participants came from well-off segments of the rural population; some even owned their own equipment before training, or could afford to buy it without a loan.

None the less, UNIFEM considers that among the project's key achievements are its high repayment rate, facilitated by the linking of credit with skills training; improved standard of living; and greater ability of children to attend school. More than 2,000 people had learned useful skills and obtained low-cost equipment and raw materials, contributing to a significant rise in monthly household income and the production of useful items for domestic consumption.

UNIFEM gives four reasons for the high level of repayment:

- the appropriateness to local conditions of the training given to loanees;
- the loanees' understanding of loan handling and repayment, reinforced by group responsibilities and obligations;
- continuous communication between the Fund's staff and beneficiaries; and
- monthly statements of account.

Among the shortcomings of the Swaziland RLF project: While most participants increased their income, few had been able to save, partly because of the lack of a savings component. The small-scale nature of the activities promoted by the project had only a moderate effect in diversifying the local economy and generating local employment. The project should have made a greater contribution to raising the level of women's awareness. Insufficient data were gathered on the participants' level of education and socioeconomic status.

Staff shortages seriously impeded effective project implementation. Insufficient training was provided in the areas of business management and book-keeping. The project lacked a marketing support component that would have developed the women's entrepreneurial skills.

However, important lessons were learned from the project that have since been applied by other women's credit programmes. Foremost among these is that credit resources for women can be bolstered by linking women's credit programmes to mainstream lending institutions – such as the Swaziland Development Bank. Secondly, tailoring loan procedures to the needs of rural women, especially by not demanding collateral and by making monitoring visits to their homes, can lead to high uptake and high repayment. Thirdly, the extended training period – 18 weeks – which allowed relationships to develop both among the women themselves and with project staff contributed to the high repayment rate.

Fourthly, the existence of an input supply facility in countries like Swaziland that lack communications and transportation infrastructure is indispensable: providing credit without inputs is pointless, especially when the credit is intended for women who may face restrictions on their travel. Finally, a marketing component is equally crucial, since if goods cannot be sold outside of local communities, income-generating potential is severely inhibited.

Subsequently, UNIFEM has used RLFs in 30 of its projects for an aggregate total of over \$1 million. It has also shared its experience with other credit projects, such as Grameen, SEWA, the WID Funding Agency in Barbados, Barclay's Bank Commercial Development Window in Barbados and the Fonds de Développement villageois in Benin. RLFs, UNIFEM concludes, have "facilitated the introduction of a cash economy in certain communities, provided an opportunity for women to work in groups, introduced financial procedures and concepts, provided

women economic independence and self-reliance and made them conscious of their potential, introduced management techniques of small enterprises; given women's groups status in the local, provincial and national spheres; and, above all, made women either loan recipients or potential loan recipients and therefore credit-worthy".

Latin America and the Caribbean: ACCION International

ACCION International is a United States-based private voluntary organization (PVO) dedicated to reaching the poorest in the economically active population, with an emphasis on women. (The acronym stands for "Americans for Community Cooperation in Other Nations".) ACCION was one of the first to use the solidarity group mechanism - it was founded in 1961 - and is involved with 40 non-governmental organizations in 12 Latin American and Caribbean countries.

The organization, which is headquartered in Cambridge, Massachusetts, has a dual goal: income enhancement and employment creation. Primarily these goals are attained through the provision of loans, financial services management and technical training; programmes are funded by major international donors, including UNDP and UNICEF, and local commercial banks, and high levels of self-sufficiency have been achieved.

About \$2 million is disbursed by ACCION each month in loans of less than \$300 each. At least 50 per cent of the borrowers are women, and repayment rates range from "quite good to excellent", according to Maria Otero, director of ACCION's Washington, D. C. office, which handles research, documentation and dissemination of the organization's publications. She adds that in recent years, the focus has been on how to reach the poorest producers and expand the numbers reached.

ACCION's programme in Bolivia

has the highest repayment rate of all, never falling below 99.5 per cent. Not insignificantly, 75 per cent of all borrowers are women. The programme was launched three and a half years ago from La Paz, and since then has lent a total of \$7.5 million to about 10,000 people, whose income has been enhanced by 20-to-40 per cent.

The Bolivia programme is oriented to microproducers - such as carpenters and seamstresses - and microvendors, especially indigenous rural women who sell in the markets. These women are generally illiterate and do not speak Spanish. Therefore, fieldworkers are chosen who speak their languages (primarily Quechua and Aymara): mostly young Bolivians, some of them are university-educated, but all receive training as loan officers for the poor. Each manages a loan portfolio of several hundred people, and also trains borrowers on improving their financial management and operating as solidarity groups.

The groups themselves consist of three-to-six self-selected people, and are therefore heterogeneous in nature, unlike the homogenous groups required by other credit programmes, which believe groups are more effective if they share a common interest or occupation. ACCION's groups can use the funds as they choose; there is one lump-sum disbursement, and a leader is selected to manage the credit. Peer pressure rules: if a member finds herself unable to meet the repayment schedule, she will borrow from others in the group.



The Trickle-Up Program: Outright Grants

Like ACCION, this NGO is dedicated to involving the "poorest of the poor" in local economic development, by offering outright grants of \$100

to recipients. Unlike ACCION, however, TUP requires that its beneficiary groups all work in the same enterprise.

An initial instalment of \$50 is paid to the groups (each with five members), who first demonstrate they have planned a business, have secured any needed approvals and anticipate a profit. They must promise to contribute a minimum of 1,000 hours of labour to the business project within three months and to reinvest at least 20 per cent of the profits; most recipients actually reinvest an average of 70 per cent. To receive the second instalment, the groups must complete a three-month business report, after which their relationship with the programme ends. However, TUP encourages the groups to open savings accounts at local banks so that they are not left without additional resources. In addition, many groups are then able to borrow money from the formal credit market on the basis of the successful business ventures originally financed by the TUP programme.

By 1988, TUP - which was founded in New York in 1979 - had enabled 4,000 microenterprises in 90 developing countries to get under way, benefiting more than 200,000 people. Its founders attribute this success to reliance on the ideas and labour of the beneficiaries, as it is local co-ordinators at the grass roots level who administer the project. The co-ordinators, frequently members of national or international, governmental and non-governmental organizations, identify the groups and assist them with planning. TUP firmly believes that the less supervision and advice the groups receive from TUP, the better their businesses do. This philosophy of limited supervision also ensures that inappropriate ideas are not imposed on the grant recipients.

Why grants? Why not loans? Because channeling credit to people who have already accumulated a good deal of debt with informal lenders is often counterproductive. As Mildred Leet, TUP's co-founder and co-director put

it, sometimes "getting a person out of poverty can't be achieved by putting a person further into debt" (see *INSTRAW News No. 12*).

Helping Microenterprises: USAID

The United States Agency for International Development (USAID) has been involved in microenterprise development programmes virtually since its inception. Only recently, however, has it been mandated by Congress to identify women-owned and -operated enterprises as an "important group that should receive at least 50 per cent of microenterprise assistance resources in credit, technical support and training". This came about as the agency found that not only did assistance to small microenterprises (SMEs) not automatically benefit women entrepreneurs -- it sometimes diminished women's well-being. Congress called for the promotion of equitable income distribution and the use of more appropriate technologies.

USAID's women in development (WID) office has been working on several projects that focus more specifically, although not exclusively, on women entrepreneurs, who now constitute 37 per cent of its clients. One of these is called ARIES, which stands for Assistance to Resource Institutions for Enterprise Support. ARIES is designed to strengthen the capabilities of support organizations in developing countries to implement small-scale and microenterprise development programmes; its three major components were research, training and technical assistance.

ARIES, which operated from 1986 to 1990, ran projects with WID components in Bangladesh, Pakistan, Thailand, Philippines, Indonesia, Somalia, South Africa, Malawi, Sierra Leone, Ecuador, Honduras and El Salvador. Sub-contractors considered that its major WID accomplishment lay in organizing and sharing existing knowledge about the integration of women into

microenterprise projects through seminars and a computerized database known as AskARIES. Its greatest WID shortcoming was project design, which lacked "a strategy for ensuring women's access to relevant SME development activities".

Of 37 technical assistance activities, for example, six included WID components and seven others provided some gender disaggregation; most of them, however, did not significantly enhance women's access to SMEs because ARIES "failed to target women or sectors in which women operate businesses and work and offered no strategy for ensuring women's participation in project activities". This shortcoming may be corrected in USAID's next SME project, GEMINI, which will include "studies of women's contributions to the growth and dynamics of enterprises and the impact of microenterprise assistance on women".

USAID also worked with the Midwest Universities Consortium for International Activities (MUCIA) on a project for developing credit unions in Cameroon. The project investigated gender differences in savings, borrowing and investment behaviour of 146 credit union and non-credit union members, both women and men, examining investment incentives and opportunities and perceptions of informal money groups as compared with credit unions and other formal financial institutions. In Cameroon, 64-to-75 per cent of the population participates in the informal financial market, and development planners are increasingly looking to that sector as a model for credit programmes and sources of funding. All over the developing world, in fact, more people are turning away from the banks and into the informal sector because "interest rates are competitive and red tape minimal", as an expert on indigenous African institutions recently put it.

After completion of the project, recommendations were made to the Cameroon Cooperative Credit Union League, one of the collaborating sponsors. Most notable were that member-

ship education should be improved through special targeting of women, who were found to be less informed about credit unions, and that the use of productive credit should be promoted and expanded by encouraging women to save as members of groups modeled after informal sector women's cooperative meetings.

USAID learned many other lessons from its credit and microenterprise projects. Among them:

- Donor projects tend to be biased against lending to people in trade; consequently, street vendors, most of whom are women, are left in the lurch.

- Handicraft income-generating projects designed for small groups of urban women usually generate marginal income at best and are not sustainable in the long run.

- Although projects may not directly benefit women entrepreneurs, they may enable larger firms to generate more employment for women.

- Assessment is needed of the longer-term socioeconomic benefits of project assistance.

The United Nations and Credit Programmes for Women

Most of the major United Nations bodies have become involved in women's credit programmes, largely as a result of the mandate laid down during the Decade for Women (1976-1985) and the Nairobi Forward-looking Strategies that grew out of it. Women's access to credit has been a part of INSTRAW's ongoing research on the role of women in international economic relations and was the focus of its 1987 case studies on Ghana, Malaysia and the Dominican Republic (see *supplement to this issue*). Presently a publication is forthcoming compiling various research studies on women and credit (see Bookshelf). The studies cover such aspects as the "invisible" worker, the role of women's income in poor

households, obstacles to extending institutional credit facilities, the informal sector as a source of credit and policy and project-level recommendations.

Other credit-related projects of the Institute include an upcoming training seminar on "How to Improve Banking for Rural Women", in conjunction with the International Fund for Agricultural Development (IFAD) and the Mediterranean Institute of Management (MIM).

The World Bank, which has its own WID Division, last year started a working group on women and credit, which has already sponsored eight seminars. A broad range of projects in the area of women, credit and entrepreneurship has already been prepared and is in the pipeline. However, the Bank has long funded credit and microenterprise projects in such countries as the Gambia, Nigeria and India.

IFAD, because of its focus on the agricultural sector in which women in many countries dominate, has an impressive history of involvement with credit projects for women, and most projects include specific components on their behalf. As mentioned earlier, it was the first institute to finance the Grameen Bank, and has just approved a project in Ghana geared specifically to women. In the Gambia, women are taking part in the distribution of improved rice-growing land to make them beneficiaries "on an equal footing" in rice production. In Yemen, where men have gone to work in the Gulf, the Fund is collaborating on a project that will give women "responsibility commensurate with their food production".

In Lesotho as well, whose men have left to work in the South African mines, IFAD is providing women with credit to enhance their productivity. An ongoing project in Malawi disburses loans and credit to village banks and farmers' clubs, in which peer pressure plays a key role in encouraging repayment -- the solidarity group concept applied to a less gender-

specific context. And the Village Development Fund in Ségou, Mali, draws on the success of other indigenous savings institutions -- a prime example of which is the highly successful working women's savings clubs in Zimbabwe, presently numbering 6,000 and encompassing 200,000 members.

The Ségou project is aimed at directing savings to productive investments and community welfare. Villagers form groups that both carry out projects and put together a guarantee fund to obtain bank loans. Although most decisions in these traditional African villages are taken by elder men, two out of seven villages designed projects for giving women access to credit, which attests to the growing respect

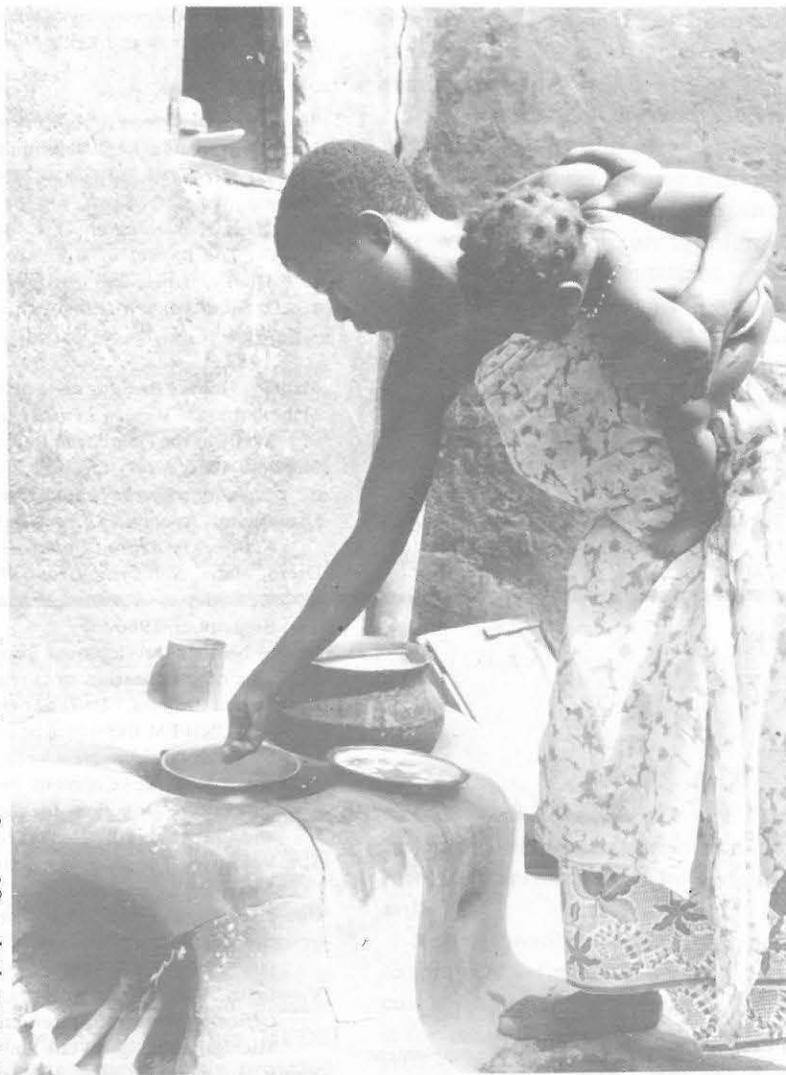
among men for women's newly acquired financial management and income-generating skills. Loans average \$350; interest is nine per cent; and the repayment rate, an astonishing 104 per cent (including voluntary contributions). There is no more dramatic proof of how locally based credit schemes have become one of the cornerstones of development programmes for the 1990s.

INSTRAW News is indebted to Michèle Olivier for her paper entitled "Poverty and Progress: Credit Opportunities for the Women of the Developing World", prepared for INSTRAW in 1989. For other references useful in the writing of this issue, see the selected bibliography, p. 14. □



UN photo/Kay Muldoon

A woman preparing porridge on one of the improved stoves.



Selected Publications on Women and Credit

- Adams, Dale W., Claudio González Vega and J. D. von Pischke, eds., *Crédito Agrícola y Desarrollo Rural: La Nueva Visión*. Columbus, Ohio: Ohio State Univ., 1987.
- Arunachalam, Jaya. *Credit Needs of Women Workers in the Informal Sector. Case Study of Working Women's Forum* (India), Washington: Appropriate Technology International, 1987.
- Bank of India. *Innovative Credit Schemes*, 1987.
- Berger, Marguerite. "Giving Women Credit: The Strengths and Limitations of Credit as a Tool for Alleviating Poverty," *World Development*, 17:7 (1989), pp. 1017-1032.
- *----- and Mayra Buvinic, eds. *Women's Ventures: Assistance to the Informal Sector in Latin America*. Washington, D. C., International Center for Research on Women (ICRW), 1989.
- Buvinic, Mayra. "Investing in Poor Women: The Psychology of Donor Support," *World Development*, 17:7 (July 1989), pp. 1045-57.
- and Sally Yudelman. "Women, Poverty and Progress in the Third World," *Headline Series*. New York, Foreign Policy Association, 1989.
- Commonwealth Fund for Technical Assistance, Food Production and Rural Development. *Gambia: Study of Rural Women's Access to Agricultural Extension and Credit Services*. Commonwealth Secretariat, 1986.
- Crédit Agricole. *La femme rurale et le credit: Constraints et initiatives, experience du crédit agricole*, Rabat, 1987.
- Dumouchel, Suzanne and Nancy Thede. *Women, Savings and Credit in the Sabel*. Solidarity Canada Sahel, April 1986.
- El Saadawi, Nawal. Sub-regional paper on Initiatives from Provision of Credit to Poor Rural Women in Rural Areas, 1987.
- Everett, Jana and Mira Savara. "Institutional Credit as a Strategy toward Self-Reliance for Petty Commodity Producers in India: A Critical Evaluation," in *Invisible Hands: Women in Home-Based Production*, pp. 207-228. A.
- Menegee, A. Singh and Kelles-Viitanen, eds. New Delhi, Sage Publications, 1987.
- FAO. *Analysis of Credit Schemes Benefiting Rural Women in Selected African Countries*, Rome: FAO, 1988.
- , *Rural Savings Mobilization: The Asian Experience*. Bangkok: FAO/RAPA, 1987.
- Hirshchhoff, Paula M. "Development that Works: Fresh Look at an Age-Old Endeavor." *Hunger Notes*, XIII: 11-12 (April-May 1988), pp. 1-14.
- Hossain, Mahabub. *Credit for the Alleviation of Rural Poverty: The Grameen Bank in Bangladesh*. Washington, D. C., International Food Policy Research Institute, 1988.
- , *The Impact of Grameen Bank on Women's Involvement in Productive Activities*, Dhaka: Bangladesh Institute of Development Studies, 1986.
- IFAD. *Rural Women in Agriculture Investment Projects, 1977-1984*, paper prepared for the World Conference, United Nations Decade for Women, Nairobi, Kenya, Rome: IFAD, 1985.
- Madeley, John. "Banking on the landless," *Development Forum*, XV:7 (September 1987), p.9.
- Maher, Monica. *Women's Participation in and Benefit from Microenterprises Projects: A Case Study of the Dominican Republic*. The American University, Washington, D. C., 1986.
- Midwest University Consortium for International Activities (MUCIA). *The MUCIA/WID Cameroon Credit Union Development Project*. Columbus, Ohio, 1990.
- Osuntogun, Adeniyi. *Some Strategies and Guidelines in Establishing Credit Guarantee Schemes in African Countries*, AFRACA, 1986.
- Otero, Maria. *Solidarity Group Programmes: A Working Methodology for Enhancing the Activities of Women in the Informal Sector*. Cambridge, Ma.: ACCION International, September, 1986.
- United Nations Development Fund for Women (UNIFEM). "Preliminary Assessment of Impact of Stabilization and Structural Adjustment Programmes on Selected UNIFEM-Supported Projects." *UNIFEM Occasional Paper No. 10*. New York, UNIFEM, 1990.
- , "UNIFEM Experience of a Revolving Loan Fund." *UNIFEM Occasional Paper No. 4*, by Sarah Murison. New York, UNIFEM, 1986.
- *United Nations Development Programme (UNDP). "Credit for the Poor: Past Activities and Future Directions for the UNDP." *UNDP Policy Discussion Paper*, by Jeffrey Ashe and Christopher E. Cosslet. New York, UNDP, 1989.
- The Voluntary Fund for the United Nations Decade for Women. *A Guide to Community Revolving Loan Funds*. New York, n. d.
- Una Mano para la Mujer que Trabaja: The Participation of Women Microentrepreneurs in the Urban Small Enterprise Development Fund of the Industrial Bank of Peru," *World Development*, 18:5 (May 1990).
- Viswanath, Vanita. "Extending Credit to Rural Women: NGO Models from South India." *Office of Women in International Development Working Paper No. 184*. East Lansing, Michigan, Michigan State University, 1989.
- Yunus, Muhammad. *Group-Based and Credit for the Rural Poor*. Dhaka: Grameen Bank, 1984.

* See Bookshelf in this issue for a brief review.
See also the Bibliography in the supplement to this issue.

Alternative Credit Programmes for Women in the Dominican Republic

● ASOCIACION DOMINICANA PARA EL DESARROLLO DE LA MICROEMPRESA (ADEMI)

ADEMI is a private, non-profit organization. It was created in 1983 by the national private sector. Its main objective is to reduce urban unemployment and underemployment, by increasing productivity and incomes of micro-enterprises in the informal sector in order to further develop their potential and improve their links with the formal economy.

ADEMI works towards the achievement of its objectives through the operation of two mechanisms: technical assistance to entrepreneurs to improve their management and accounting skills; and access to credit. Entrepreneurs at micro-scale usually lack working capital but are barely eligible for credit from the commercial banks.

In the period 1983-89, ADEMI has allocated RD\$56 million to provide credit to 8,537 entrepreneurs, of whom, 3,585 (42%) are women. This has resulted in the generation and reinforcement of 42,000 jobs indirectly benefiting 225,000 persons. ADEMI at present has a loan portfolio of RD\$12,754,923.

Although this programme is not addressed specifically to women, it is the one which benefits the largest number of women in urban areas involved in economic activities at the micro-scale. The number of women beneficiaries has steadily increased, in 1989 alone the number of women loanees increased by 77.5% in the first

half of the year, and by 101.8% in the second half.

In its report of the 1988 annual workshop, ADEMI stated that women as a target group would have priority in its lending programme. For this purpose, micro-businesses will be considered eligible for credit since this is the economic activity in which women are mainly involved. This category includes retail-trade and small shops, and services such as beauty parlors, etc. Prior to this decision, ADEMI granted loans only to activities involving the transformation of materials.

The defining features of this credit programme are the simplification of lending procedures which leads to quick allocation and little paper-work; innovative collateral requirements

from borrowers in the form of machinery and managerial skills; loan amounts in sizes adequate to the small borrowers needs; the interest rate charged is positive and the assistance and monitoring relationship between promoters and entrepreneurs is close enough to ensure proper use and repayment of loans. ADEMI has excellent rates of repayment of loans and the programme is completely self-sustainable.

The organization operates successfully regarding its objective of providing credit for lower income entrepreneurs in the informal sector, who otherwise would have to resort to informal sources with all their limitations.

ADEMI receives technical support from ACCION International and the Peace Corps and financial support from the Dominican private sector, the Dominican Government, USAID, the German Government Technical Cooperation (GTZ), the Inter-American Development Bank, and Pueblito Canada, Inc. □

● MUJERES EN DESARROLLO DOMINICANA, INC. (MUDE)

MUDE was created in 1975 and in 1979 became Mujeres en Desarrollo Dominicana, Inc. Two local agencies — Instituto de Desarrollo Cooperativo — IDECOOP and Oficina para el Desarrollo de la Comunidad (ODC) — acted as liaison between MUDE and peasant women's organizations. When MUDE started its activities it only provided

women with training and legal and technical assistance. Credit was a feature incorporated to the programme in 1979.

MUDE provides financial support to projects — financing 65% of total cost of the project and providing credit for the remaining 35%. Since 1977, MUDE has financed 365 projects,

totalling an amount of RD\$7,540,109. There was an increase in allocated funds from 1987-89 due to inflation. The number of projects funded also increased considerably in the same period. MUDE finances agricultural projects for farming and animal husbandry. In areas where land is not adequate for farming or where women do not have access to land, it finances other income-generating activities such as handicrafts, dress-making workshops, etc.

MUDE's assistance and credit programme covers 233 women's groups involving 5,925 women and 35,550 indirect beneficiaries. The following criteria are used in contacting female beneficiaries: Areas are chosen where the incidence of other organizations is minimal, communities with high concentration of women's organizations are selected, communities having strong rural characteristics and which are relatively accessible are favoured, and groups must at least have been in existence for two years and have a minimum of 11 members.

The institution has been concerned with the situation of rural women and has signed agreements with the relevant governmental and private institutions to improve their situation in regards to access to land and other economic resources.

MUDE's credit programme addressed to rural women is not an easy one to handle due to the characteristics of its target group. This audience has less formal education, a higher illiteracy rate and less knowledge of banking procedures, it is scattered over a wide territory, which makes accessibility more difficult. This increases programme costs and limits the possibilities of a large-scale impact. More complicated though are the social and economic aspects due to the more traditional patterns of the rural society which determine the destitution of the rural populace, and the more conservative behaviour of women.

In spite of the above mentioned difficulties, MUDE demonstrates that poor rural women are credit-worthy

and that they are willing to pay back loans; their rates of repayment are above 90%. The role played by MUDE is crucial in giving this hard-to-reach female population access to financial resources which would allow them to perform economic activities to ensure

a monetary income for themselves and their families.

MUDE receives financial support from BID, Helveta, USAID and Inter-American Foundation, the latter of which also provides legal and technical assistance. □

● ASOCIACION DOMINICANA PRO-DESARROLLO DE LA MUJER (ADOPEM)

ADOPEM was created in 1982 as a non-profit organization and it is the local affiliate of Women's World Banking. Its main objectives are to fully incorporate women and their families into the formal economy and the financial system, through the provision of credit and technical assistance and to generate new employments and reinforce existing ones to help urban women entrepreneurs in the informal sector to improve their level of income and their participation in the development of the national micro-entrepreneurial sector.

In its seven years of existence the programme has benefited 7,200 women, both as part of groups and individually as heads of micro-enterprises; and has disbursed RD\$8,257,242. In 1989, their lending portfolio increased from 1 to 4 million pesos. They are planning to encompass 2,500 women with their credit programme for the year 1990.

ADOPEM allocates loans either on an individual basis to women entrepreneurs, or collectively to women's groups (usually 3 to 5 women). The first group (48% of loan holders) are women who own their own small-scale business and they must have at least one year of experience in running their business in order to be eligible for a loan. Loans for women's groups (52% of loan holders) are granted using the group as collateral. ADOPEM charges different interest rates to the two types of loan holders; a higher rate to individual entrepreneurs who are usually better off economically and a lower one to women's groups whose incomes

and profits from economic activities are lower.

ADOPEM provides technical assistance to their loanees through training to help them develop their managerial skills and knowledge in basic accounting and banking procedures. It also has established agreements with commercial financial institutions, serving as third party guarantor to micro and small-scale enterprises, when their credit needs surpass ADOPEM's limited possibilities.

ADOPEM's programme is characterized by rapid disbursement of loans, little paper work, group guarantees, small loan amounts and short term repayment schedules, positive interest and continuous and close monitoring of loan holders. All this has resulted in excellent repayment rates and the self-sufficiency of the institution.

ADOPEM has a staff of 35 persons. Its main office is located in Santo Domingo with branches in four other cities — La Vega, San Cristobal, San Pedro, and Santiago. This year they are planning to open up two new offices in Baní and Moca.

ADOPEM receives financial support from Banco del Comercio Dominicano, Fondo de Inversiones para el Desarrollo (FIDE), Secretariado Técnico de la Presidencia (Central Government), Inter-American Foundation, Catholic Relief Services, and USA Methodist Church. They have also counted upon voluntary collaboration from the Peace Corps, and the Co-operation Service from Japan. Women's World Banking has provided technical assistance. □

STATISTICS AND INDICATORS ON WOMEN

*San Juan, Puerto Rico,
3-5 October 1990*

The statistical systems used in Puerto Rico, as elsewhere in the world, do not provide adequate measurements to assess women's participation in and contribution to society beyond their reproductive role. Recognizing the need to address this problem, the Proyecto de Estudios de la Mujer (PROMUJER) of the University of Puerto Rico requested INSTRAW's technical assistance in organizing a local workshop on statistics on women.

The workshop is intended to: 1) stimulate a dialogue between producers and users of statistics and indicators on women; 2) familiarize participants with the sources of data applications, the potential of women's indicators and sources of local statistics on women; and 3) contribute to the continuing search for better ways of incorporating data on women into national statistical series and stimulate optimal use of existing data in planning and evaluating policies and programmes concerned with promoting the status of women.

Based on the preparatory mission conducted by INSTRAW last May, the workshop will emphasize the following topics: 1) importance of statistics and indicators on women and development; 2) collection of statistics on women; 3) overview of sources of data on women, including statistics on women's economic activities or labour force participation as well as health and education statistics; 4) measures for compiling and utilizing statistics and indicators on women; and 5) potentials and limitations of existing data on women, including demographic, health and education statistics and the formal and informal activities of women.

The workshop will be attended by users and producers of statistics, including representatives of government, particularly the statistics office of the planning board, the departments of health, commerce and education and other relevant agencies, as well as women's organizations. The United Nations Statistical Office will make a presentation on the database it has developed on the international level. □

USE OF STATISTICS AND INDICATORS ON WOMEN IN DEVELOPMENT

Malaysia, Kuala Lumpur, 5-9 November 1990

This national workshop is undertaken at the request of the Secretariat for Women's Affairs and the University Pertanian Malaysia (UPM) to organize a workshop that would address the basic problems and issues on statistics and indicators on women. Close consultations with national women's machineries, the Government's statistics office and other agencies during the mission resulted in the following definition of the workshop's objectives: 1) to heighten awareness and encourage greater use of existing data on women by planners, decision makers and researchers in both the public and private sectors; and 2) to review and identify limitations of data and indicators in order to enhance monitoring of women in development.

The workshop will focus on the following topics: 1) overview of the situation of women in terms of data sources; 2) review of indicators on women in development; 3) problems in concepts and measures of women's socio-economic situation, particularly their economic activities; 4) measures for improving data and indicators on women in development; and 5) experiences in the Asia and Pacific region on improving data for statistics and indicators on women in development.

Participating in the workshop will be users and producers of statistics from universities, women's bureaus, relevant ministries, agencies and departments as well as representatives of United Nations bodies, including the United Nations Development Fund for Women (UNIFEM) and the Economic and Social Commission for Asia and the Pacific (ESCAP). □

WOMEN, STATISTICS AND DEVELOPMENT

Khartoum, Sudan, 24-29 November 1990

Following a request by the women's Unit of the Social Welfare Department of Sudan, INSTRAW sent a mission to that country to make the necessary arrangements for the organization of a national training workshop aimed at addressing the problems and issues of statistics and data on women.

The workshop aims to enhance the effectiveness of planning, monitoring and evaluation of development projects by generating improved statistical information on women and increasing the accessibility and utilization of such data.

The workshop is expected to produce: 1) strategies for ensuring long-term co-ordination of statistical activities concerning women; and 2) recommendations for the collection of data, statistics and indicators on women.

Approximately 30 participants will be invited, with a balanced distribution of producers and users of statistics from various ministries, statistics offices, women's units, population planning units in the different ministries and representatives of the social welfare regional offices.

The workshop will be the first of its kind in Sudan and will be a collaborative effort of the Women's Unit of the Social Welfare Department, the National Population Committee and the Department of Statistics. It will be co-sponsored by INSTRAW in co-operation with the United Nations Statistical Office. □

Regional Workshop on Methods of Collecting and Analysing Statistics on Women in the Informal Sector

The regional workshop, which was held 23-27 July in Siavonga, Zambia, was organized by INSTRAW and the Statistical Office of the United Nations Secretariat, in co-operation with the Economic Commission for Africa (ECA), the executing agency for the UNDP funded project "Improving African Women's Role in the Informal Sector - Production and Management", of which this workshop is one of the outputs.

The workshop was hosted by the Government of Zambia, through the Women in Development (WID) Unit of the National Commission for Development Planning (NCDP) with the co-operation of the Central Statistics Office and the Women's Affairs Committee of the United National Independence Party (UNIP).

The primary objective of the workshop was to, drawing on regional expertise and national experiences in the use of available statistical data to measure women's contribution in the informal sector, review and provide guidelines for the revision of two documents:

Handbook on Methods of Compiling and Analysing Statistics on Women in the Informal Sector, in Industry, Trade and Services; and

Synthesis of Pilot Studies on Compilation of Statistics on Women in the Informal Sector in Industry, Trade and Services in Four African Countries.

The workshop was attended by high level officials of national statistical services, statistics depart-

ments in the ministry of planning and ministry of labour, research institutions and national women's machineries from the English-speaking African countries. The participants, representing their respective governments, were of diverse backgrounds and fields of specialization including national accounts; survey statistics on households, employment and establishments; and women in development (WID) issues. Eleven countries in the region were represented: Ethiopia, Gambia, Ghana, Malawi, Nigeria, Seychelles, Sudan, Swaziland, Somalia, Tanzania and Zambia.

Also attending the workshop, were representatives of United Nations organizations and agencies: ECA, ILO, INSTRAW, UNDP, and the United Nations Statistical Office; as well as the Netherlands Development Organization.

In addition to lecture presentations on the main topics covered in the handbook, the workshop benefited from participants' presentations of papers covering: sources and availability of data on the informal sector, national experiences in the collection of data and in the estimation of the informal sector component in national accounts.

The workshop proposed detailed guidelines for the revision of the two documents to reflect the needs and realities of national situations; and recommendations for the adoption of the revised *Handbook* and *Synthesis* as train-

ing and reference documents for statisticians, researchers and WID specialists.

A number of recommendations were made with respect to the importance of replicating the training workshops at national level envisaged in the four project countries to all the other African Countries, and the need for a more concerted effort at regional and national levels to improve concepts and methods of data collection and the compilation of statistics on women's contribution in the informal sector. In this context, the workshop recommended that:

- African governments be sensitized as to the need for development of integrated statistics, including statistics on women, to help national planning efforts and that this should also be brought to the attention of the Conference of African Ministers of Economic Development and Planning;

- The Statistics Division of the ECA include in its work programme, informal sector statistics, paying particular attention to the measurement of women's contribution in this sector; and present to the Joint Conference of African Planners, Statisticians and Demographers, the recommendations of the workshop for an *Ad hoc* expert group to be set up to study the handbook and make recommendations to national statistics offices for its use at national level.

• As follow-up to the project on women in the informal sector industry, trade and services, national training workshops using the revised handbook be conducted in all African countries that did not participate in the current project.

Recognizing the important share of women's participation in production

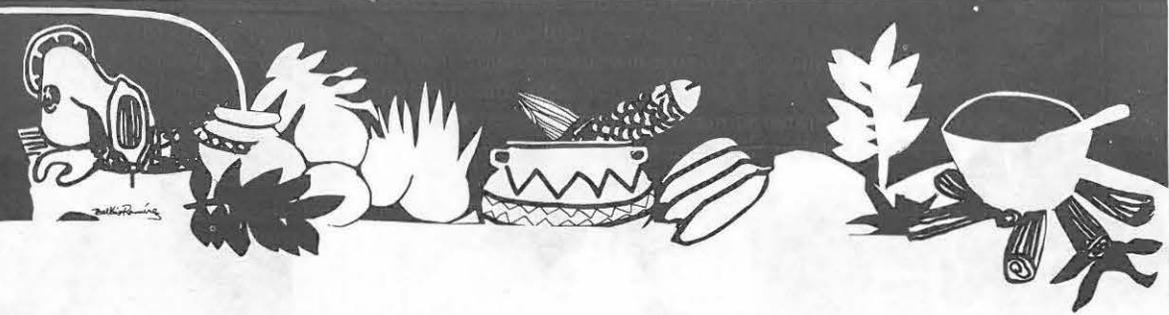
in the agricultural sector and the limitations of available statistical data, it was also highly recommended that a comparable handbook on the compilation of statistics on women in the informal sector in agriculture in Africa be prepared as complement to the handbook on trade, industry and services.

A report on the proceedings of the

workshop, including introductory lectures, highlights of discussions and group work, and papers presented, will be published by the end of the year.

A similar workshop is planned for the french-speaking countries in Africa, and will be held in Ouagadougou, 8-12 October 1990. □

IMPROVING AFRICAN WOMEN'S ROLE IN INFORMAL SECTOR PRODUCTION AND MANAGEMENT



NATIONAL POLICY SEMINAR
1-5 OCTOBER 1990
BANJUL, THE GAMBIA

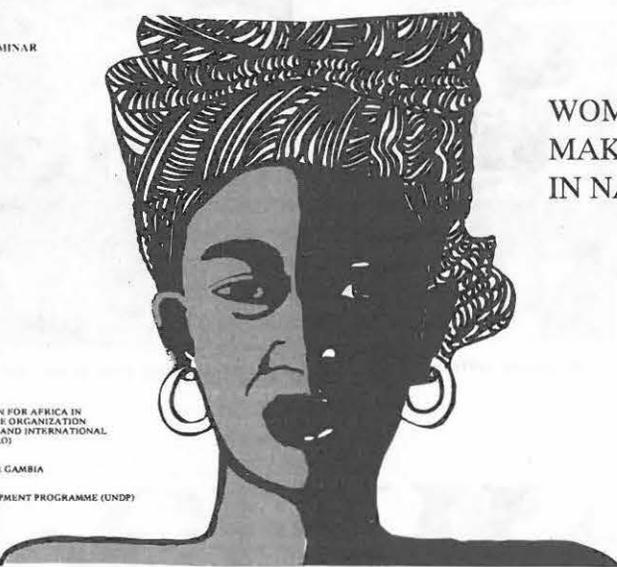
WOMEN IN THE INFORMAL SECTOR MAKING 'EM COUNT IN NATIONAL POLICIES



Organized by:
INSTRAW
UN ECONOMIC COMMISSION FOR AFRICA IN
COLLABORATION WITH THE ORGANIZATION
OF AFRICAN UNITY (OUA) AND INTERNATIONAL
LABOR ORGANIZATION (ILO)

Hosted by:
THE GOVERNMENT OF THE GAMBIA

Funded by:
UNITED NATIONS DEVELOPMENT PROGRAMME (UNDP)



World Bank
Methods of Collecting
Analytical Statistics on Women
International Series

As the world economy worsens, women increasingly need financial credit to meet basic needs. But their access to credit is frequently hampered by social and legal constraints.



Women making wine at a co-operative in Wakefield, Jamaica.

UN photo Jeffrey J. Foxx.

Women generate crucial income at this market in Ubud, Indonesia.

Women and



bud, Indonesia.

UN photo Ray Witlin.

Training is a key component of training programmes for women. Shown here, a stamp-making programme in Addis Ababa, Ethiopia.



UN photo Louise Gubb

Credit schemes devised specifically to help poor women are now flourishing throughout the developing world. This enhances women's income-generating ability, which tends to improve family welfare and bolster national development.

and Credit

INSTRAW'S Energy Activities "Heat Up"

● INSTRAW to Play Leading Role in Inter-Agency Group on New and Renewable Sources of Energy

INSTRAW was given the leading role in women and new and renewable sources of energy (NRSE) at the Ninth Session of the *Inter-Agency Group on NRSE*, held in New York on 26-27 March and 2 April 1990.

The Group discussed ongoing activities of different entities within the United Nations system; inter-agency co-operation, including areas for joint activities; projects and programmes for future focus in the field of NRSE; and views and comments on the Fifth Session of the Committee on the Development and Utilization of NRSE.

Regarding the need to enhance inter-agency co-operation and co-ordination, the Group decided that potential joint activities should focus on the following areas:

- (a) New and renewable sources of energy and the environment;
- (b) energy policies for rural development;
- (c) strategies for dissemination (commercialization) of NRSE technologies; and
- (d) the role of women in NRSE activities.

These four themes for future collaborative work were adopted by the Committee on the Development and Utilization of New and Renewable Sources of Energy at its fifth session, held in New York, 26 March-4 April 1990.

During the Inter-Agency Meeting, INSTRAW's representative, Associate Social Affairs Borjana Bulajich, pointed out that the Institute has prepared a prototype multi-media training package on "Women and NRSE" in cooperation with the International Centre for Advanced Technical and Vocational Training of the International Labour Organisation (ILO) in Turin. INSTRAW had also organized a regional training seminar on the subject in October 1989, in conjunction with the Economic Commission for Africa (ECA), and was planning to organize another in April 1990 at the ILOTURIN Centre as well as two national seminars in the African region during June 1990 (*see below*). The project was funded by the Government of Italy, she said.

INSTRAW has been playing a major role in assisting the implementation of the Nairobi Programme of Action by collecting, analysing and disseminating information world-wide concerning women and energy, for use both within and outside the United Nations; by helping to identify areas where research and training could make a critical difference in relation to women and energy; and by providing assistance to organizations in integrating issues of relevance to women into energy policies, programmes and projects.

The Inter-Agency Group concluded that there was a continuing need to look at NRSE in relation to the environment and sustainable development and to pay more attention to the efficiency of energy development and use and energy conservation in general. Women's needs, the Group said, should be taken into account and their full participation assured in the planning and implementation of NRSE projects and in the development of technologies in those areas.

The meeting was chaired by Mr. Ahmedou Ould Abdallah, Special Co-ordinator on NRSE, and was attended by representatives of the African Regional Centre for Solar Energy. In addition to Ms. Bulajich, INSTRAW was also represented by Nina Miness, Consultant. □



An elderly woman in Bali collects wood.

● Women, New and Renewable Sources of Energy, Training of Trainers

INSTRAW, in co-operation with the ILO/TURIN Training Centre, conducted a four-week training seminar on "Women and NRSE". The seminar was held at the ILO/TURIN Training Centre from 26 March-20 April 1990, within the framework of a project funded by the Government of Italy.

The seminar was attended by 13 participants from five African countries: Egypt, Kenya, Sudan, United Republic of Tanzania and Zimbabwe. The participants represented energy ministries, women's organizations and non-governmental organizations involved in energy projects at the national and local levels.

The seminar focused on the adaptation of the INSTRAW-ILO/TURIN multi-media training package on "Women, New and Renewable Sources of Energy" for country-specific training programmes. During the first week of the seminar, modules were presented with the aim of creating awareness and sensitizing participants to the modular training methodology, the content of the training package and the use of sound-slide packages. Participants discussed training methodology; management of training activities; methods and systems for national exploitation of NRSE; and energy planning and management. Specially designed exercises trained participants in design adaptation, modular training package adaptation, non-projected visual aid techniques and conducting training seminars at the national level. A one-week study visit was also organized for participants to northern Italy, where various types of NRSE—such as biomass, biogas, geothermal and solar photovoltaic energy—were demonstrated.

The final outcome of the training seminar was the adaptation of training packages and presentation of country-specific training programmes, which the participants will be able to use for organizing training seminars in their own countries.

In their evaluations, participants said the seminar was quite useful and relevant for their needs in the field of energy. The training methodology, as well as the content and audio-visual aids of the training package, proved to be highly relevant for adaptation at the national level.

The seminar was opened by Giulio Piva, Chief of Training Operations at the ILO-TURIN Centre, and was conducted by Adelina Guastavi, Programme Manager of the ILO-TURIN Centre, and Borjana Bulajich, INSTRAW Associate Social Affairs Officer. Project Co-ordinator Marina Vaccari participated in the presentation of modules.

Last June, seminar participants had the opportunity to apply what they had learned at two national training seminars on "Women and NRSE" organized by INSTRAW in Tanzania and Egypt, at which they acted as trainers and lecturers for the local adaptation of training packages (*see related articles*). □

● First National Training Seminar on Women and New and Renewable Sources of Energy

INSTRAW organized the first national seminar on "Women, New and Renewable Sources of Energy" in Dar-es-Salaam, Tanzania, from 11-15 June 1990. The event took place at the Tanzanian Bureau of Standards, as part of an Italian Government-funded project.

The seminar was inaugurated by Gertrude Mongella, newly appointed member of INSTRAW's Board of Trustees; Pasquale Baldozzi, Italy's Ambassador to Tanzania; and Sojen Tejno, Assistant Resident Representative of the United Nations Development Programme (UNDP). Hon. Anna M. Abdallah (MP), Minister for Local Government, Community Development, Co-operatives and Marketing, officiated at the opening ceremony, stressing the importance of promoting NRSE in order to improve the social and economic conditions of women and to protect the environment. She also mentioned recent Government measures to encourage the use of alternative energy.

INSTRAW was represented by Marina Vaccari, Project Co-ordinator, and Associate Social Affairs Officer Borjana Bulajich, who spoke on behalf of the Institute's Director. She explained INSTRAW's activities in the field of women and NRSE, adding that the Institute is mandated by the United Nations Inter-Agency Task Force on NRSE to be the "leading agency" on the subject.

The aim of the seminar was to promote the integration of women in energy activities, paying special attention to their roles and needs in the develop-

ment, management and utilization of NRSE. Accordingly, seminar participants adapted the multi-media modular training package on "Women and NRSE", prepared by INSTRAW in collaboration with the ILO-TURIN Training Centre. This package is intended for development planners and senior management officials of women's organizations, and the seminar marked the first time it was tested in a national context. It also represented INSTRAW's first initiative in Tanzania.

The agenda included an overview of United Nations activities in the field of NRSE; the role of women in NRSE; relevant NRSE systems: characteristics and technology; NRSE programmes and projects: design and adaptation; and education and training activities in NRSE. The modules were presented by national Tanzanian lecturers who had adapted them to national and local needs.

The seminar was attended by 22 participants, representing ministries for natural resources, co-operatives marketing, community development and planning, as well as representatives of women's organizations, non-governmental organizations and universities.

According to several participants, the seminar was of crucial importance for Tanzanian women, since the Government is formulating an energy master plan for the next 15 years. In Tanzania, women play a prominent role as producers and users of energy and are responsible for the collection, storage and management of fuelwood. The least expensive energy sources in that country are fuelwood and charcoal, which accounted for 89.9 per cent of total consumption; by the mid-1980s, the demand for fuelwood had exceeded the regeneration of forests by about 35 per cent, leading to other environmental problems.

Participants prepared a set of action-oriented recommendations on improving the participation of women at all levels of energy policies, programmes and projects. Follow-up activities will include the organization of local training seminars on the subject, which is vital for sustainable development in Tanzania. □

● NRSE Discussed at Training Seminar in Cairo

INSTRAW's final national training seminar on "Women and NRSE" was held in Cairo, Egypt, from 24-28 June 1990.

The seminar aimed at increasing awareness of the need to take account of women's interests and promote their participation in energy planning and policies and in the development of NRSE technologies, projects and programmes. It was conducted on the basis of INSTRAW-ILO/TURIN's multi-media training packages on "Women and NRSE". NRSE projects that have been implemented in co-operation with the Egyptian and Italian Governments were presented, and discussions focused on current and potential applications of NRSE in Egypt.

INSTRAW was represented by Project Co-ordinator Marina Vaccari and by Dr. Farhonda Hassan, who co-ordinated the seminar. It took place at the National Research Centre, Egypt's leading public research and development institution, and was organized in co-operation with the Centre, the Scientific Association of Arab Women and the United Nations Development Programme (UNDP). In attendance were 25 representatives of ministries and scientific institutions and 24 observers from the United Nations, governments and non-governmental organizations. The seminar is part of a project funded by the Government of Italy. □

● Mediterranean Training Seminar on Women and New and Renewable Sources of Energy

INSTRAW, in co-operation with its focal point in Yugoslavia, the the Yugoslav Centre for Theory and Practice of Self-Management (YCTPSM), and the International Centre for Public Enterprises in Developing Countries (ICPE), is organizing a Mediterranean training seminar on Women and NRSE, to be held at YCTPSM headquarters in Ljubljana from 18-21 September 1990.

The aim of the seminar is to present the INSTRAW-ILO/TURIN Centre's modules on Women and NRSE, which are being adapted for the Mediterranean energy situation. The target group will be representatives from ministries of energy and planning; professors and engineers; representatives of women's organizations and non-governmental organizations from Yugoslavia. INSTRAW's European focal points will be invited to attend. □

● INTERVIEW

The following remarks are excerpted from an interview with Ms. Pietila, who also addressed INSTRAW staff members about her work and the situation of Nordic women.

"MAKING WOMEN MATTER: The Role of the United Nations"

INSTRAW News: Tell us about the Finnish United Nations Association.

HILKKA PIETILA: The Association has 115 member organizations throughout Finland, and is run by nine staff members, one of whom is male. We work with schools to internationalize education and also publish a journal.

IN: What about the WFUNA? And what are its links with INSTRAW?

HP: WFUNA was founded in Geneva in 1946, and holds a plenary assembly every two years. As a matter of fact, I'll be speaking on behalf of INSTRAW at the 1990 plenary in Moscow.

As far as its connections with INSTRAW, WFUNA has a good co-operative relationship with the Institute at a very high level. In the WFUNA journal, we have had several articles on what INSTRAW is doing. And recently (the Finnish U.N. Association) has had a small fund-rais-

ing campaign for INSTRAW, which is part of the "One Percentage Movement" in Finland, appealing to people to tax themselves for the purposes of development and international cooperation. This campaign is for the United Nations System in general, but in 1988 we decided to allocate all the funds raised to INSTRAW.

IN: What else do you think the WFUNA can do to help the cause of women?

HP: The United Nations associations have not done as much in the areas of information, publicity and promotion as they should have. Although the WFUNA Plenary Assembly in 1985 adopted a very substantial resolution urging national associations to participate in the promotion and implementation of the Nairobi Forward-looking Strategies, I am sorry to say that they have not done enough. Few governments have responded to the Strategies, which

should be integrated into the new United Nations Development Decade of the 1990s; the first draft document of the Decade doesn't even mention the Strategies. NGOs should leverage their governments to do more in this respect.

Speaking on behalf of the Finnish association, I'm pleased that we were able to provide funds for the (Post-Nairobi Strategies) seminar. This represents the first time INSTRAW has received a grant from a non-governmental organization in the North, and we hope it will set a precedent.

IN: What is your personal opinion of INSTRAW?

HP: The Institute was established just at the time when the role of women's research in general had been expanding enormously and having an input to the cultural process of humanity. The United Nations, by establishing a special institute to do research and training on women, was for once quite timely.

As to INSTRAW itself, I've had this excellent opportunity to come here and learn much more about its work in the countries of this region. In my view, INSTRAW's work within the United Nations system is extremely important. I don't know which is more important, the work in different countries or the work at the United Nations system level. In the latter, INSTRAW is essential; otherwise, the whole system would pay much less attention to women's issues, and there would be no institution to provide it with the necessary information

(Continued on page 35)

INSTRAW News 15



HILKKA PIETILA, Secretary-General of the Finnish United Nations Association and Vice-President of the World Federation of United Nations Associations (WFUNA), spent several weeks at INSTRAW headquarters in Santo Domingo during the summer of 1989. At that time she spoke at a subregional seminar on Post-Nairobi Strategies and researched "Making Women Matter: The Role of the United Nations", which she co-authored with Jeanne Vickers and which was recently published by Zed Books in association with INSTRAW and the United Nations Non-Governmental Liaison Service (see "Bookshelf" in this issue). The book is an update of one written by Ms. Pietila in 1985.

WID issues in the UN: the debate continues

Briefings to NGOs

New York, 3 May and 7 June 1990

INSTRAW participated in two briefings to non-governmental organizations (NGOs) at United Nations Headquarters this spring. Dunja Pastizzi-Ferencic, the Institute's former Director, spoke to NGOs on 3 May about INSTRAW's operations during its first 10 years of existence, stressing the "crucial role" of NGOs in shaping INSTRAW's history.

Women suffered the most from the consequence of "the lost decade" for development, as the 1980s have been termed, she said. But the feminization of poverty affects both developed and developing countries: 60 per cent of all adults in the United States who live in poverty are women.

Ms. Pastizzi-Ferencic summarized highlights of INSTRAW's work, such as its analysis of women's role in international economic relations; its methodological studies used in preparing the first statistical, internationally comparable database on women; and its attempts to measure women's real contribution to the gross national product. She said the Institute is planning the first expert group meeting to outline policies for women in the informal sector of the economy and ways to give incentives to that sector, such as increased informal credit arrangements and training.

In a briefing delivered to NGOs on 7 June, also at United Nations Headquarters, Siri Melchior-Tellier, Programme Manager of PROWESS/UNDP, reported on the International

Drinking Water Supply and Sanitation Decade (IDWSSD). PROWESS is the United Nations Development Programme's interregional project for the Promotion of Water and Environmental Sanitation Services; Ms. Melchior-Tellier also serves as Chairperson of the Inter-Agency Task Force on Women and the IDWSSD.

Health improvement, she said, had been the key point when the Decade first began. Now that it had ended, those involved in it were analysing its positive and negative outcomes in order to prepare for future goals. Although the Decade's original objectives of providing water and sanitation for all by 1990 were not met, progress had been demonstrated. Approximately 2 million people in China, for example, now had full water and sanitation coverage. However, a large number of people remain unserved because of dramatic increases in population.

While funding had risen from \$6 million in 1980 to \$10 billion in 1990, investments are not sufficient to cover present needs, she said. About twice the levels of present funding are needed.

Regarding the health impact of the Decade, it cannot be easily or accurately measured, according to Ms. Melchior-Tellier. Prevention and reduction of diseases and sickness evolve from clean water, but unless water, sanitation and health education are all co-ordinated together, there will be neither an enhancement of nor an impact on health.

In practical terms, it is extremely difficult to achieve this synergy between water, sanitation and health education, because at the donor level, water is of greater interest than sanitation, and at the village level, water has higher priority than sanitation. Moreover, there is no awareness of the meaningful connection between water and sanitation.

Ms. Melchior-Tellier said that some progress had been achieved in the area of technology. Technological methods are being better designed and adapted for specific uses, such as better and simpler handpumps that two women can use at the same time. There is also, she said, a growing acceptance of increasing the use of low-cost technology and services on the part of government. However, more data are needed on maintenance and on the uses, costs, strengths and weaknesses of technology.

When the Decade first started, women's involvement was not neglected, but there were insufficient plans that specifically involved them, she went on. Overall, the Decade had four major positive outcomes: a growing awareness of and concern for the neglect of women and their role in development; a 300 per cent increase in funding in that area; progress in women's participation in water and sanitation projects; and increased participation by villagers in decision-making.

A full report on the Decade will be available in August 1990. □

ACC Task Force on Rural Development

Rome, 2-4 May 1990

The 18th meeting of the Administrative Committee on Co-ordination (ACC) Task Force on Rural Development was held at the Rome headquarters of the Food and Agriculture Organization (FAO). It was attended by representatives of 16 United Nations bodies and agencies as well as two regional commissions.

The meeting was chaired by Mr. B. P. Dutia, Assistant Director-General, Economic and Social Policy Department, FAO. The following agenda items were discussed: people's participation in rural development; monitoring and evaluation of rural development; co-ordination and collaboration on rural development and agrarian reform activities and programmes for the 1990-1991 biennium; impact of national macro-economic policies on the rural poor; implementation of the Nairobi Forward-looking Strategies for rural women; global consultations on agricultural extension; the 1990-1991 programme of work and working group on industrial contribution to rural development.

The Task Force paid particular attention to monitoring and evaluation methodologies for rural development and women's participation in rural development. It recommended that Task Force members should report on case studies dealing with specific issues concerning women in rural development and that efforts should be made to develop baseline data on women's participation in rural development in order to carry out comparative analysis.

INSTRAW's representative, Borjana Bulajich, summarized the Institute's activities in the field of monitoring and evaluation of rural development; production of training packages on "Women, Water Supply and Sanitation"; "Women, New and Renewable

Sources of Energy"; and its programme on statistics and indicators for women focusing on women's role in the formal and informal sectors of the economy.

The 19th meeting of the Task Force will be held in May 1991 in Nairobi, Kenya, headquarters of the United Nations Centre for Human Settlements (Habitat) □



Photo John Isaac

Woman pounding and terracing ground to control erosion in Simigou, Burkina Faso.

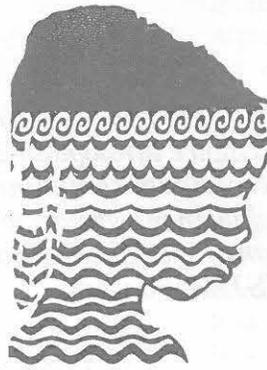
African Regional Committee for Integration of WID

Tripoli, 6-8 May 1990

Tripoli, Libya hosted the Eleventh Meeting of the Africa Regional Coordinating Committee for the Integration of Women in Development. This meeting was organized by the United Nations Economic Commission for Africa (ECA) with the principal task of reviewing national, subregional and regional programmes for the advancement of African women. The meeting also considered follow-up actions of the Fourth Regional Conference on the Implementation of the Arusha Strategies for the Advancement of Women, which was held in Abuja, Nigeria, 6-10 November 1989, and paid particular attention to mechanisms for monitoring the implementation of the Abuja Declaration on "Participatory Development: the Role of Women in Africa in the 1990s".

Items for discussion also included activities of the ECA programme for the advancement of women; reports of meetings of the Commission on the Status of Women, INSTRAW Board of Trustees and the United Nations Development Fund for Women (UNIFEM); a comparative study of national legislation on the rights and status of women in Africa; and reports of expert group meetings to review documents, such as a handbook on "accessing women to credit -- a packaged approach" and a guide for the promotion and development of African women entrepreneurs and their access to credit.

INSTRAW was represented by the President of its Board of Trustees, Tawheeda Osman Hadra. □



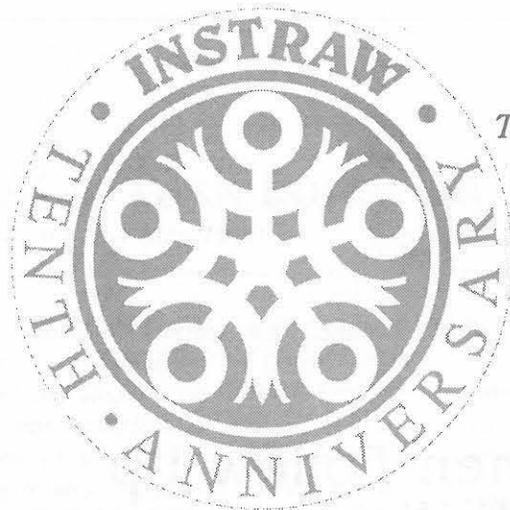
Indian Women Follow Up on INSTRAW Water Seminar

Fifteen rural Indian women received training in water and sanitation issues as an outgrowth of an INSTRAW regional training seminar that had been designed to show participants how women could take an active role in programmes on women, water and sanitation (WSS) and then return to their countries to take action at the local level.

The INSTRAW seminar, on "Women's Contribution to the International Drinking Water Supply and Sanitation Decade", was organized in co-operation with the Economic and Social Commission for Asia and the Pacific (ESCAP) and took place in Bangkok, Thailand, from 23-27 January 1989. The objective was to increase awareness of the need to involve women -- and also to ensure their participation -- at all levels and stages of WSS programmes.

Four female public health engineers from India, and Jan Speets, Water Co-ordinator at the Netherlands Embassy in India, attended the seminar. Hira Sharma, who served as Vice-Chairperson of the INSTRAW seminar and who is Superintending Engineer for the Water Corporation of Uttar Pradesh (UP Jal Nipam), decided to follow up in her state. She organized a one-month training camp for women in the Tharu Tribal Community, Kheri District. The camp was arranged by UP Jal Nipam under a Training to Rural Youth for Self-Employment (TRYSEM) programme in order to equip rural women with hands-on technical and maintenance knowledge of India's MARK-II handpump, presently the major source of safe drinking water in many Indian villages. During the training programme, a group of 15 women, aged 18 to 35 years, were given sufficient training to keep the system running and to enable them to keep the surroundings and platforms clean and educate their fellow villagers on the health and hygiene aspects of clean drinking water.

INSTRAW is most grateful to Ms. Sharma for fulfilling the seminar's objectives and converting words into action. □



The Institute has been commemorating its first 10 years of existence throughout 1990, with the help of the international community, non-governmental organizations and women's groups world-wide. These celebrations take the form of special events and of messages of support for INSTRAW's work.

INSTRAW 10th Anniversary Celebrations Continue

INSTRAW's tenth anniversary was celebrated at a special luncheon in honour of the women delegates to the Economic and Social Council (ECOSOC) held at United Nations Headquarters on 8 May 1990 during the Council's discussion of women's issues. Hosted by Frances Sawyer, president of Women United for the United Nations, the luncheon was attended by most of the women delegates to ECOSOC as well as by many high officials of non-governmental organizations (NGOs).

Ms. Sawyer introduced Dunja Pastizzi-Ferencic, then Director of INSTRAW, who gave an eloquent talk on the Institute's first decade. Ms. Pastizzi-Ferencic paid special tribute to the NGOs that have supported INSTRAW since its formative stage.

The second speaker was the newly appointed Ambassador to the United Nations from Trinidad and Tobago, Dr. Marjorie R. Thorpe, who spoke on the role of women in the Caribbean.

Following the two major addresses, several ambassadors added a few remarks, including Dame Nita Barrow, the new Governor-General of Barbados; Julia Alvarez, Deputy Representative of the Dominican Republic to the United Nations; and Emilia Castro de Barish, Ambassador, First Alternate Representative of Costa Rica to the United Nations.

Although there is a long tradition of luncheons to honour women delegates to ECOSOC and the General Assembly, this marked the first time that any institution has been honoured.

The west terrace of the Delegates Dining Room looked very festive with INSTRAW posters affixed to each column and the anniversary issue of *INSTRAW News* placed at every seat of the head table.

INSTRAW's tenth anniversary was also observed in a resolution passed last May by ECOSOC. In addition to recognizing "the significance of the global role of the Institute as the international training and research body for the advancement of women", the Council expressed its appreciation on the "successful implementation" of INSTRAW's programmes and its "profound satisfaction that on the tenth anniversary of the establishment of the Institute, it has proved itself to be an invaluable body of the United Nations".

ECOSOC further reaffirmed that the Institute would continue its "dual approach as both an agent for sensitization on the role of women in the mainstream of development, as well as a centre for specialized research, training and information". It recommended that INSTRAW continue to work on "new methodological approaches" in those areas and thanked Member States for contributing to the Institute's Trust Fund. □

Message from Dr. Janez Drnovsek Member of the Presidency of Yugoslavia, on the 10th Anniversary of INSTRAW:

On the occasion of the tenth anniversary of the International Research and Training Institute for the Advancement of Women (INSTRAW), I warmly congratulate the Institute and the United Nations on their achievements in promoting the role of women in development.

"The establishment of INSTRAW was the culmination of many years of intensive action by the United Nations – the initiation of International Women's Year and of the United Nations Decade for Women, the adoption of the Convention on the Elimination of Discrimination against Women and the Forward-looking Strategies for the Advancement of Women to the Year 2000.

"Ten years ago, INSTRAW was established as an autonomous institution within the framework of the United Nations to serve as a vehicle at the international level for research and training programmes, to contribute to the integration of women in development and to collect and disseminate information for the advancement of women.

"In pursuit of its mandate to promote the advancement of women in all aspects of life and work and at all levels of society, INSTRAW has built up a network with organizations within and outside the United Nations system, non-governmental, national, including INSTRAW focal points, and international organizations. These efforts have enabled INSTRAW to develop innovative training methods and materials and a unique approach to research analysis and data collection which constitute a methodological breakthrough in the measurement of women's contributions in the economic sector.

"I would particularly like to congratulate INSTRAW on the results which it has achieved in the promotion of the role of women in developing countries, where it has drawn attention to the crucial significance of women's productive work for overall development – which is today increasingly recognized as being beneficial not only to women, but to the entire human family. INSTRAW's commitment to the cause of women within the major develop-

mental trends and in international economic relations is of great importance especially now as we stand on the threshold of a new United Nations Development Decade and are exploring new avenues of South-South and North-South co-operation with the active involvement of all human potential.

"My country has actively been involved in the work of the Institute ever since its establishment, providing expert and professional support to INSTRAW and co-operating along these lines through INSTRAW's focal point in Yugoslavia. I would like to take this opportunity to stress Yugoslavia's continuing commitment to INSTRAW and to this great cause.

"I congratulate all those who have made the Institute's fruitful work possible and most sincerely wish INSTRAW continued success in the future." □

Saudi Woman Designs Poster for INSTRAW's 10th Anniversary

Publication of a poster in commemoration of INSTRAW's tenth anniversary was celebrated at the Nader Art Gallery in Santo Domingo on 19 July. The poster – the fifth in the Institute's series – was designed by Mounira Mossly, a Saudi Arabian artist whose work has been exhibited in a number of countries (*see black and white reproduction in INSTRAW News No. 14*). Ms. Mossly is not unknown in the Dominican Republic, where her work had been on view in a 1989 group show of Arabian artists at the Modern Art Gallery. She studied fine arts and graphic arts in Egypt and the United States, is a member of the Society of Cultural Arts of the Co-operative Council of the Gulf and has won numerous prizes, both in her native country and in the United States. Ms. Mossly is currently a graphic designer for a petroleum company. The Saudi Government provided financial support for production of the poster.

The poster depicts the unveiled face of a young Saudi woman wearing the traditional Arab headdress, the design of which contains symbolic elements representing ancient heritage and love of the land. The face typifies the beauty

of the rural women of Saudi Arabia and is set against the backdrop of a verdant, hilly landscape. Various shades of orange dominate throughout, reflecting the influence of the sun on the fields and the desert. At the bottom of the poster are some verses by Ghassan al-Khunaizi.

INSTRAW's mandate includes the world-wide dissemination of the image of women from developing countries and of their contribution to the economy. As a part of that effort, the Institute has also printed postcards designed by three Dominican and one Argentine artist. Posters and postcards are all on sale in United Nations bookstores in New York and Geneva. □



Publication of Ms Mossly's poster in commemoration of 10th anniversary.

From Dame Nita Barrow, Governor-General of Barbados:

"...I have always appreciated the work of INSTRAW (The personal contributions (of INSTRAW's Director) to its growth and development have been one of the highlights of this 10-year period of development through which INSTRAW has recently gone....

"Although I cannot be personally involved in the work of INSTRAW, I remain personally interested." □



Three New Members Appointed to INSTRAW Board

At the June 1990 session of the Economic and Social Council (ECOSOC), women from three different continents were named as new members of the Institute's Board of Trustees.

Gertrude Ibengwe Mongella of the United Republic of Tanzania is a Member of Parliament and former Minister of Land, Natural Resources and Tourism. Her academic background includes work on the sociology of education, and she is also President of the Professional Teachers Association of Tanzania. She has vast international and regional experience in issues concerning women and development.

From Thailand, Amara Pongsapich has been Director of the Chulalongkorn University Social Research Institute since 1987. Her distinguished academic career began with a B. A. in Anthropology from the University of California and an M. A. in Anthropology from the University of Washington. She has authored numerous publications on women's participation in rural development and on the socioeconomic development of Thailand.

Spanish-born Pilar Escario Rodríguez-Spiteri holds degrees in clinical psychology and fine arts from the University of Madrid. Her specialties include the social status of women, sexism in teaching and the impact of new technologies on women's work and education. □

NEW IDEAS OUTSIDE THE UN SYSTEM

DAWN

Rio de Janeiro, 6-11 May 1990

Rio de Janeiro, Brazil, provided the setting for the Interregional Meeting of Development Alternatives with Women for a New Era (DAWN). This meeting focused on the comparative impact of the food, energy and debt crisis on the poor and the role of women to face them: alternative perspectives. INSTRAW was represented by a member of its Board of Trustees, Daniela Colombo.

Presentations from both global and

regional perspectives provided a comparison of research emanating from various development models elaborated by DAWN members. Agenda topics included alternatives to the debt crises; dialogue with the North; feminism in the Third World; basic needs; and advocating alternatives. Regional papers covered such topics as women and the Latin American crisis; women's organizations and movements in the Commonwealth Caribbean in the context

of the world economic crisis of the 1980s; women's visions and movements in the African context; and the food, energy and debt crisis in relation to women in South Asia.

The DAWN Steering Committee also met to determine the agenda for the organization's future activities at the regional, interregional and international levels in the areas of research, communications, international relations, advocacy, training and publications. □

Feminization of Poverty

Washington, D. C., 21 May 1990

Calling poverty one of the "major environmental degradations", INSTRAW former Director Dunja Pastizzi-Ferencic addressed the Overseas Development Council of the Congressional Staff Forum on the "feminization of poverty". She said about one-third of all female-headed households fall within the category of the poorest of the poor – a situation apparently aggravated by the structural adjustment programmes prescribed by international financial institutions which omitted the "human dimension of development".

The international economic situation has had a number of "negative effects" on women, according to Ms. Pastizzi-Ferencic, who based many of her remarks on the 1989 updated *World Survey on the Role of Women in Development*. The crisis has resulted in "drastic" cuts of per capita income

and an "unprecedented" rise in unemployment, in both developing and developed countries.

However, women throughout history have proven to be excellent "crisis managers", and the present crisis is no exception, Ms. Pastizzi-Ferencic said. For nearly two decades, women have once again functioned as a "reserve labour pool", swelling the ranks of the fast-growing informal sector of the economy and keeping their families afloat. In both rural and urban areas, women throughout the third world are engaged in factory outwork, as seasonal farm workers and in year-round subsistence agriculture. But informal activities are also on the rise in developed countries, in the form of household production units, outwork and pluriactivity of rural women.

Ms. Pastizzi-Ferencic then discussed what the Institute is doing to docu-

ment the feminization of poverty, given that most analyses of the topic rely on existing data and conventional economic approaches and that new conceptual and methodological orientations are needed. She said the measurement of poverty – long a controversial term – is "very inadequate" from women's standpoint. By combining indicators on gross national income per capita, literacy rates and life expectancy, statistics are distorted and it appears that women's "human development index" surpasses that of men. One of INSTRAW's major tasks prior to undertaking a new definition of poverty consists of its innovative re-evaluation of women's work in the informal sector.

The Institute's methodology has been tested in four pilot countries in Africa, as outlined by Ms. Pastizzi-Ferencic in her luncheon address. Pre-

liminary data confirm the great potential of the informal sector: when informal trade is added to subsistence agriculture, the informal sector becomes the predominant source of employment and income for the majority of both men and women. Policy design should be formulated accordingly, and Ms. Pastizzi-Ferencic con-

cluded with the following suggestions:

The informal sector should be excluded from fiscal policy measures in order to promote its growth. Technical assistance should be encouraged by developing incentives for technological improvement. Specifically, women should be assisted in commercializa-

tion, purchase of production inputs, and subcontracting; they should be trained to increase their productivity. One of the major incentives should focus on women's access to credit without collateral or guarantees.

Finally, women's work in the informal sector should form part of a more comprehensive labour policy. □

Women on Agenda of Inventors Symposium

Tampere, Finland, 13-17 August 1990

For the first time ever, women were included on the agenda of an international symposium on the problems of inventors. The "Symposium on Inventors and Promotion of Inventions" was sponsored by the World Intellectual Property Organization (WIPO) and the International Federation of Inventors' Associations (IFIA). Also co-operating were the Central Organization of Finnish Inventors' Associations (Keke) and Tampere University of Technology, with the assistance of the United Nations Development Programme (UNDP). This symposium is the fourth in a series of biennial symposiums on the subject: the first three were held in Geneva (1984), Stockholm (1986) and Beijing (1988), and their respective themes were the situation of inventors; inventions for development; and creativity and the promotion of inventive activities.

Participation in the symposium was open to nationals of all WIPO and IFIA member countries. The symposium provided an occasion for the exchange of world-wide information and views on questions concerning inventors and inventive activities.

Agenda items were as follows: women inventors; young inventors (aged 6-12 and 12-18); mass media and communication; commercialization of inventions; insurance schemes for pat-

ents; and management of inventors' associations. Renowned international experts introduced each topic in plenary meetings, followed by workshops open to all participants.

Simultaneous events taking place in

Tampere were: an exhibition of inventions from Finland at the Industrial and Trade Fair; the IFIA General Assembly; and a series of lectures in Finnish aimed at the commercial and industrial sector. □

Associative Movements in Community Development

Gisenyi, Rwanda, 9-14 February 1991

The International Association for Community Development and Action (AIDAC), headquartered in Marcinelle, Belgium, will hold an international colloquium on "Associative Movements in Community Development" in collaboration with the Rwanda Ministry of Youth and Associative Movement, the Prefecture of Rwanda in Gisenyi, the Centre of Cooperative Research and Training (IWACU) in Kigali, the University of Butare and the Belgium Province of Hainaut. Participating in the colloquium will be representatives from the various types of associative movements, including women's movements; associations of youths and professionals; co-operatives; cultural, edu-

cational, health and other sectoral associations; and officials responsible for community development.

The purpose of the meeting is to study how associative movements can collaborate in responding to the needs of the population, how community development attracts associative movements, how they are integrated and the specific tasks proposed. The meeting will enable participants to exchange the experiences of their associative movements, while representatives of official or private community development organizations can exchange their experiences on collaborating with associative movements. □



Indian market at Ambato, Ecuador.

Photo Milton Grant

MAKING WOMEN MATTER...

(Continued from page 26)

and statistics, or to make initiatives, proposals and suggestions. Without INSTRAW, quite simply, the United Nations could not perform its duty.

IN: What about outside the United Nations system?

HP: That's difficult to say; I can speak only for Finland, where INSTRAW is helping us to penetrate within the United Nations system. Mainly, however, I think the work of INSTRAW is extremely important for developing countries.

IN: Tell us about the situation of women in the Nordic countries.

HP: The Nordic countries are generally more egalitarian than in

other regions, possibly because they're so small: the total population of Denmark, Finland, Iceland, Norway and Sweden combined is only 20 million, which makes it easy to do things.

Finland and New Zealand were the first countries to give political rights to women. Finland first elected women to Parliament in 1907, when they constituted 10 per cent of the members; now, about 33 per cent of all parliamentarians are women.

Finnish women have not achieved as much as they might have, in my opinion: they're still exploited, for

instance, in terms of their increased workload.

Social legislation is good, too. Finnish law requires all children younger than three years of age to have access to daycare; a one-year maternity leave is granted, and new mothers get a three-year subsidy to stay at home.

Finnish society is undergoing a rapid transformation. There are no more maids in Scandinavia generally, as industrialization has opened up other job opportunities for women. In Helsinki, there is a shortage of female labour, which is aggravated by the fact that there are few migrant workers in the country. □

BOOKSHELF

selected INSTRAW publications

Proceedings of the International Consultative Meeting on Communications for Women in Development. INSTRAW, Santo Domingo, 1990, INSTRAW/SER.A/21.

This meeting, convened from 24-28 October 1988 with support from the Government of Italy and the Friedrich Ebert Stiftung, was part of INSTRAW's efforts to contribute to implementation of the Nairobi Forward-looking Strategies (see INSTRAW News No. 12). The purpose was to discuss strategies and techniques in the WID area and to make policy and programme guidelines for the application of communication technologies.

The proceedings have been published in 32 separately bound sections so that interested readers can request copies of a particular paper. The first section – Part One – contains the table of contents, the opening speech and report by the Director of INSTRAW, list of participants (with addresses), list of reports and summaries of each paper. The full texts of each of 31 papers are contained in the subsequent sections, comprising Part Two. The papers are

presented in their original language (28 in English, one in French and two in Spanish).

INSTRAW staff members contributed three papers: an overview of the role of communications in bringing the women's dimension into development; the Institute's multi-media modular training methodologies; and computer technologies as a tool in improving communications for women in development. The next 12 papers provide case studies on the use of communications for WID in particular countries – Kenya, Malaysia, China, Nigeria, Zimbabwe and India – as well as discussions of how such modern communications technologies as television, compact disks, radio, video and teleconferencing have been or can be applied.

The experiences of nine United Nations agencies or bodies are also contained in the Proceedings. Communications technologies for women in agricultural production are presented by the Food and Agriculture Organization (FAO), while the United Nations Centre for Human Settlements (Habitat) describes how it has used communications to enhance women's participation in settlements management.

The last six papers offer the insights of non-governmental organizations that have worked in the communications field, including the Women's Feature Service of Inter Press Service, Isis International's computerized database on WID and the alternative third world communications network developed by MUDAR (DAWN).

A Framework for Training Women Managers in Public Enterprises in Developing Countries. *International Center for Public Enterprises in Developing Countries (ICPE)/INSTRAW, Santo Domingo, 1990. 160 p. Text in English. INSTRAW/SER. B/41.*

The overall objective for developing a special training programme for women managers is not to differentiate between training for men versus women but to: a) prepare curricula which highlight functional/applied knowledge and skills of general management; b) illustrate and analyse the issues confronting women in their endeavours to apply managerial knowledge and skills; and c) offer a framework for implementation that will make it convenient for women to receive management training at levels comparable to what men currently receive.

This publication begins with a general overview of modular training for women in development to which the author makes the connection to modular training in management. Also included are criteria for applying the modular curricula for training women managers which follow. Each of the modular curricula is presented with certain guidelines such as target group, objectives and course duration followed by an outline of the training course including selected reference material.

Module I, "Supervisory Management Course for Women in Industrial Public Enterprises", is aimed at women occupying supervisory positions or who have been identified for future promotion and has a duration period of two weeks.

The first part of Module II, "Operations Management Course for Female Managers at Middle Management Level", is aimed at women who fulfill the requirements in terms of job experience and/or academic qualifications, are involved in staff functions and are being groomed for responsibilities at middle management level. This course lasts three weeks.

The second part, "Training of Personnel and Industrial Relations Managers" is aimed at women em-



INTERNATIONAL CONSULTATIVE MEETING ON
Communications for Women in Development



Organized by the United Nations International Research and Training Institute for the Advancement of Women (INSTRAW) with the support of the Government of Italy and the Friedrich Ebert Stiftung, Federal Republic of Germany.

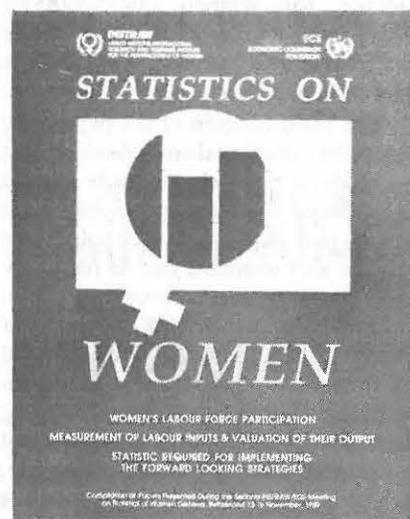
ROME, ITALY OCTOBER 24-28, 1988

ployed as personnel directors/managers and is programmed to last four weeks.

Module III, "General Management Course for Female Executives", contains training material aimed at women in senior or top management positions and is designed to be followed over a six month period.

Statistics on Women. Compilation of Papers Presented during the Second INSTRAW/ECE Meeting on Statistics of Women, 226 p. Text in English. INSTRAW/SER. A/22. (French Forthcoming).

During this meeting, emphasis was placed on three important issues: a) the improved measurement of women's labour force participation; b) the



measurement of labour inputs and the valuation of their outputs; and c) the statistics required for the implementation of the Nairobi Forward-looking Strategies. Significant contributions of research on statistics on women were highlighted in the papers presented by the country representatives, and the international agencies

involved are contained in this publication.

Apart from the country experiences in compiling statistics and indicators, the papers contain approaches to the valuation of household work, in relation to national accounts, the work of women as home carers, the issues involved in time-use studies and others. Many of the conceptual and methodological issues which have long been of interest to specialists as well as to the users of statistics are reviewed.

Since this volume brings together significant work done in some problem areas of statistics related to women, it is a rich source of information on the new and emerging concepts for the valuation of women's work. And as such, it could be a useful reference document for national statistics offices and research institutions as well as for training purposes.

Making Women Matter: The Role of the United Nations. Hilka Pietila and Jeanne Vickers. London: Zed Books, 1990. 177 pages, English.

This book -- a joint publication of INSTRAW and the United Nations Non-Governmental Liaison Service (UN-NGLS) -- sets out to portray how the perceptions of women, their performance and their contributions have changed during the 45-year history of the United Nations, focusing on the catalytic role played by the Organization as the political forum in which many far-reaching decisions concerning women were taken. Starting with a discussion of the 1985 Nairobi conference, the authors look at development from women's viewpoint, the Nairobi Forward-looking Strategies and the United Nations Decade for Women. They then examine intergovernmental decision-making bodies on women's issues, how the United Na-

tions has demonstrated its commitment to women, the emerging rights of women -- as set forth in the United Nations Charter and the Convention on the Elimination of All Forms of Discrimination against Women -- and women's future with the Organization. Seven annexes include the guidelines and checklists for women in development developed by INSTRAW, full text of the Convention and materials drawn from the World Conferences on women.

The book may be obtained in the United Kingdom by contacting Zed Books Ltd., 57 Caledonian Road, London N1 9BU; in the United States, contact Humanities Press International, Inc., 171 First Avenue, Atlantic Highlands, NJ 07716, tel. 201/872-1441 or 800/221-3845.

Women and Credit. Compilation of six papers. INSTRAW, Santo Domingo 1990. English. Forthcoming.

This compilation of studies begins with a general overview of the problems and policies affecting women's access to credit. It is based on three premises: the first is that women are both directly and indirectly linked to the world economy; the second is that they make a substantial contribution to the wealth of nations, although much of their labour input is not rewarded in monetary terms; and the third is that the majority of women are below the poverty line. This, more than any other statistical enumerator, reflects the fact of women's unequal access to capital, assets and income.

The first paper, *Women's Inaccessibility to Credit: Problems and Policies*, by Dr. Krishna Ahooja-Patel, describes the factor in many developing countries which have largely circumscribed women's access to financial resources. The paper discusses women's margin-

alization in society and their continued disassociation from legal, economic and financial institutions. The paper links women's exclusion from financial resources at all levels to national economic and monetary policies.

In the second paper, *Credit Opportunities for Women in the Developing World*, by Michèle Olivier, the focus centers on the need to improve women's capital resources and identifies this factor as the most important means of increasing female employment and productivity. The paper examines several successful credit programmes for low income women in different nations: among the lessons learned are the need to minimize formalities for loan applications; the difficulties of poor borrowers to meet collateral requirements; and the positive results of solidarity group lending.

The third paper, *Increasing Women's Access to Credit in Asia: Achievements and Limitations*, by Noleen Heyzer, looks at examples of successful credit assistance and self-help programmes for women in Asia. In particular the paper focuses on small-scale rural schemes and the urban informal sector in Bangladesh, India, Malaysia, Nepal and Papua New Guinea. An important lesson learned is that the small-scale credit and self-employment schemes implemented at the grass roots are far more effective in inducing social and economic change than large-scale blueprints for social and economic upliftment.

The fourth paper, *Women's Access to Credit in Latin America and the Caribbean*, by Arelis Gómez, discusses the role of credit in women's development and shows that women's incomes are central for the economic survival of families. To that end women's participation in formal and informal sources of credit programmes and in technical assistance projects is a *sine qua non* for raising income levels. The paper then examines successful case studies of model credit schemes in several countries of Latin America and the Caribbean.

In the fifth paper, *Women's Access to Credit in Africa*, by Gloria Nikoi, Ghana is taken as a case study in the examination of the factors impeding women's access to formal credit institutions. Examples of successful informal financial programmes are discussed, together with two formal financial

sector innovative schemes for improving poor women's access to credit.

The sixth paper, *Women's Access to Land as an Asset: An Overview of the Laws in 59 Countries*, by Katherine Mendez, looks at three areas of the law - inheritance laws, land reform laws and laws affecting women's access to credit - showing how these influence women's access to land. The paper examines such laws in 59 countries of Africa, Asia, Western Europe, Latin America and the Caribbean, and the United States and Canada. It is clear that today, in the legal realm, women still face a continuing struggle to achieve *de facto* and *de jure* equality. In particular women in developing countries face the greatest degree of discrimination from persisting customary laws.

This volume serves to focus attention on women's unequal access to financial resources which remains a serious matter of inequity in the pursuit of social and economic development. The compelling necessity of redressing women's inaccessibility to financial credit is clearly established. To this end it is clear that substantive legal and financial reforms at the national level, backed by strong political will, are required to end discriminatory practices against women, in particular poor women whose problems have remained largely unarticulated.

Women's Access to Technology Research Paper Series. INSTRAW, Santo Domingo, 1990. INSTRAW/SER. B/42. 62 p. Text in English.

This publication comprises two papers and a bibliography on the topic of women and technology. Part I contains a paper by Krishna Ahooja-Patel, former Deputy Director of INSTRAW, entitled "Recent Trends in Women and Technological Development". This paper examines the problem of women's inaccessibility to technology and the social costs involved in excluding women from the benefits of technological change.

The author begins with a review of the results of research undertaken by various agencies and bodies of the United Nations system during the UN Decade for Women which brought to light certain misconceptions. These misconceptions have distorted the analysis of the impact of new technologies on women. The first is the perception

of women as a homogeneous group, while the second maintains that a household can be considered as a unit for analysis without any distinction between its individual members. Recent research by some UN bodies aims to rectify these misconceptions and their effect on the analysis of women and technological development.

Women's lack of access to technology and its benefits are attributed to women's inequality in society which is manifested in several ways, including: women's subordinate place within the family unit; the lower levels of education and training as compared to men, combined with traditional attitudes and stereotyping; women's lack of access to credit facilities; the lack of a platform for the defense of their rights as workers; and their widespread absence from decision-making bodies.

The author concludes that the social costs of excluding women from technological advancements in terms of unutilized human resources are considerable and affect national development efforts as a whole. Bringing women into the mainstream development process is strongly recommended.

Part II contains a paper by Susan C. Bourque and Kay B. Warren entitled "Conceptual Insights from the UN Decade for Women (1975-1985)". This paper represents a 'state of the art' report documenting the linkages of women with technology issues.

The main concern of the paper is to assess the conceptual contributions that a decade of research has made toward formulating and answering questions about the impact of technology on women and women's role in technological development. To accomplish this, the paper examines five major schools of thought: the Luddite School; the school of thought dealing with the feminization of technology; the school dealing with appropriate technology; the school concerned with the global economy; and the school dealing with perspectives of cultural-political integration.

Next the authors review research findings on education and employment to show how feminist analyses complicate the policy recommendations currently being advocated by development planners. The final section includes case studies from Hong Kong and Mexico on women in multinational high technology production. □

Book Notes

Women and the World Economic Crisis. *Joint United Nations Information Committee/Non-Governmental Organization Programme Group on Women and Development. Geneva, 1989. 117 pages. English.*

This information kit is the sixth in a series being produced as a development education tool for women's groups, universities, schools, research and training institutes, government ministries and action oriented organizations concerned with women and development issues.

The kit comprises five parts which deal with different aspects of the topic. Krishna Ahojja-Patel, former Deputy Director of INSTRAW, contributed the Introduction to the kit. Part I, "The World Economic Crisis and its

Impact on Women", examines the world economic crisis which began in the 1970s with increasing oil prices and worsened with the debt crisis of the 1980s.

Part II, "Responses to the Crisis", reviews some of the policies and programmes undertaken both nationally and internationally to overcome the effects of overwhelming indebtedness and structural adjustment policies on the development efforts of societies in the North and South. Included are the 'human face' strategies of such organizations as UNICEF and World Bank and the Khartoum Declaration, which asserts that without the human dimension there can be no real structural adjustment.

Part III contains case studies which focus on the effects of the debt crisis

and poverty on women in Ghana, Jamaica, Mexico, the Philippines and Zambia.

Part IV, "A Development Education Agenda and Guide to Further Action", presents proposals on what can be done by local groups and individuals to spread information about the situation and to encourage local action to increase solidarity between communities in the North and South.

A selective bibliography, a list of relevant organizations and a glossary of terms are contained in Part V.

Credit for the Poor: Past Activities and Future Directions for the UNDP. *United Nations Development Programme (UNDP) Policy Discussion Paper, by Jeffrey Ashe and Christopher E. Cosslet. New York, UNDP 1989. 142 pages, English.*

This paper analyses the methods for developing effective and efficient micro-lending projects. It is designed to provide essential background and recommendations for the design, implementation, monitoring and evaluation of projects and credit components.

Part I provides an overview of the importance of the ready availability of credit, and discusses common problems in working with banks and non-governmental organizations. It includes a chapter on the informal sector and the characteristics of successful lending projects and another on intermediate financial institutions.

Part II reviews the recent experience of UNDP in the area of credit, evaluating the impact of the agency's credit-related projects. General guidelines for designing and implementing projects are set forth in Part II, with sections on selecting an area for a feasibility study; promotion; selecting reliable borrowers; extending credit and ensuring good loan repayment; and providing management assistance. □

Women in Rural Development: Journal Abstracts and Database

CAB International, a non-profit, intergovernmental organization based in the United Kingdom, offers abstracts from literature on rural women in the Third World through two sources: the journal *Rural Development Abstracts (RDA)*, and an outline search of the CAB Abstracts database.

RDA, published quarterly, provides 2,500 abstracts annually from documents concerned with rural development: core journals, development agency publications, books, university research reports and a wide range of publications produced in developing countries and not available elsewhere.

En 1989 RDA included over 250 abstracts on women's roles in rural households, grass roots organizations, development projects, forestry, conservation and small farms throughout the third world. These are contained in two special sections, one on "Women" and one on "Female Labour".

Since 1978, RDA has published more than 26,000 bibliographic records - 2,400 of them concerned with women - with abstracts that also appear in the CAB Abstracts database. It is also possible to obtain a monthly update of references on a single subject, such as women, which would yield approximately 25 abstracts per month. Keywords relating to women comprise: women's status, female labour, division of labour and sexual roles. Possible literature searches include: women in African small farms; impact of green revolution on women; women and forestry projects; Nigerian rural women; and Indian rural women. □

In-house news

● In March 1990, Adrea Mach, Project Manager for Women's Issues of the United Nations Department of Public Information, visited the Institute to discuss ways of collaboration with INSTRAW.

● *The First Lady of Guatemala, Raquel Blandón de Cerezo, was informed on INSTRAW activities and programmes; she was in Santo Domingo to attend the Congreso de Mujeres Demócratas Cristianas. Ms. Blandón de Cerezo had also visited INSTRAW's Liaison Office in New York last February.*

● In April, the Ambassador of Sweden to the Dominican Republic, Lennart Klackenbert, made a courtesy visit to the Institute.

● *From the Washington-based Pan-American Health Organization (PAHO/WHO), Rebecca de los Ríos, Women and Health Programme Co-ordinator, was briefed on INSTRAW's modules on women and water.*

● Thais Aguilar, Regional Co-ordinator for Latin America of the Servicio Especial de la Mujer (SEM), a news agency in Rome run for and by women, paid a working visit to the Institute.

● *Elisabeth Marsollier, from Canada, has joined INSTRAW as Communications Officer.*

● Florissa Abreu, a Dominican economist, has taken up the position of Research Assistant at INSTRAW.

● *From Haiti, Clorinde Zephir, founder of ENFOFAM, a Haitian women's NGO, was briefed on the Institute's recent activities.*

● Last June, the Regional Director of the Banco de la Mujer (Women's Bank) in the Dominican Republic was briefed on INSTRAW's programmes.

● *Claire Ball, from Help Age International, came to discuss INSTRAW proposal on developing an information kit and a video on elderly women in Latin America and the Caribbean.*

● INSTRAW/IFAD Liaison Officer Vera Gathright visited headquarters last July on a fact-finding mission.

● *Dr. George Alleyne, Deputy-Director of the Pan American Health Organization (PAHO) made a courtesy visit to the Institute.*

● Alexandra George, a New York based author, has joined the Institute as a consultant, producing various INSTRAW public information materials.

● *In August, Marvin Kaiser, from*

Kansas State University, exchanged views with INSTRAW staff on the Institute's programme on elderly women.

● With the support of the John Sloan Dickey Endowment, Michele Turner arrived from Dartmouth College for a three month internship during which she will be working on WID Curricula. □

INSTRAW Director Receives Post at UN Headquarters

Dunja Pastizzi-Ferencic, who has been Director of INSTRAW since its inception, left the Institute effective 1 August to take up the post of Director, Natural Resources and Energy Division, Department of Technical Co-operation for Development, at United Nations Headquarters in New York.

Ms. Pastizzi-Ferencic's name is practically synonymous with that of INSTRAW. She joined the Institute in January 1981 as its first Director and was responsible for setting up its organizational structure. Since then she has played a vital role in the development and execution of its programmes, and has also been instrumental in raising funds on its behalf.

Previous professional appointments include acting as senior researcher at the Institute of Developing Countries and the African Research Institute, both in Zagreb. She has written numerous publications on technical co-operation, industrial development, the economic development of African countries and women. Ms. Pastizzi-Ferencic has also been a consultant for the Governments of Venezuela and Panama and for the United Nations Development Programme (UNDP), and has been a member of the Yugoslav delegations to several international meetings.

INSTRAW's outgoing Director holds the equivalent of two Master's degrees and one post-graduate diploma, all from Zagreb University, in English and French Linguistics and Literature; Economics and Foreign Trade; and General Theory and Policy of Economic Development. Her thesis was entitled "Integration Processes in Developing Countries".

Ms. Pastizzi-Ferencic, who was born in Zagreb, is married and has twin daughters.

A gala farewell party for Ms. Pastizzi-Ferencic was held in Santo Domingo in September. Her colleagues at INSTRAW wish her the best for her new assignment, but she will be sorely missed. □

The Board of Trustees

FABIOLA CUVI ORTIZ
Ecuador

HAWA DIALLO
Mali

PENELOPE RUTH FENWICK
New Zealand

ELENA ATANASSOVA LAGADINOVA
Bulgaria

GULE AFRUZ MAHBUB
Bangladesh

GERTRUDE IBENGWE MONGELLA
United Republic of Tanzania

VICTORIA N. OKOBI
Nigeria

VIRGINIA OLIVO DE CELLI
Venezuela

AMARA PONGSAPICH
Thailand

PILAR ESCARIO RODRIGUEZ-SPITERI
Spain

KRISTIN TORNES
Norway

Ex-Officio Members

A representative of the Secretary-General
The Director of the Institute
Representatives of the five United Nations
Regional Economic Commissions
A representative of the Government of the
Dominican Republic

United Nations International Research and Training Institute for the Advancement of Women

INSTRAW



The main purpose of *INSTRAW News* is to report on the work of the Institute and, in doing this, to record research trends, disseminate training materials, and promote networking on women in development issues at a global level. The editorial policy of INSTRAW is to select events, news and items linked with its programmes and related activities.

INSTRAW News is published in English, French and Spanish, with a circulation of 14,500, distributed to governmental and non-governmental organizations, research centres, women's groups and individuals in over 120 countries.

Letters and comments of readers are most welcome.

Long letters may be edited for reason of space.

Please address all inquiries on distribution and changes of addresses to:

INSTRAW, P.O. Box 21747

Santo Domingo, Dominican Republic

Telephone (809) 685-2111, facsimile 685-2117

Telex (326) 4280 WRA SD.

Support Office in New York:

Room S-3094

United Nations, N.Y., N.Y., 10017, USA

Telephone (212) 963-5684, facsimile 963-2978

Articles may be reproduced elsewhere provided the source is quoted as *INSTRAW News*.

INSTRAW, an autonomous body of the United Nations, conducts research, training and information activities to integrate women in development.