Gender Considerations in Economic Enterprises

Report of a Workshop held in the Philippines November 1990

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Candida March

An Oxfam Working Paper
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organised by Oxfam’s Gender and Development Unit (GADU)
and the Women’s Resources and Research Centre

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INTRODUCTION

This paper is a report of an Oxfam workshop on women’s economic enterprises, held in the Philippines, arranged and facilitated by Josefa Francisco and Eugenia Piza Lopez. The main points arising from the workshop are listed after this introduction. The first section of the paper describes the reasons for holding the workshop, and the way that the workshop was planned and facilitated. The next two sections bring together the conceptual framework that guided the analysis of the workshop, the issues raised and the lessons learnt: Section 2 examines the need for a holistic approach and Section 3 the implications for project design. Section 4 looks at each of the papers presented in more detail.

MAIN POINTS ARISING FROM THE WORKSHOP

Many economic projects make no or only minimal profit.

In many cases they simply increase the women’s workload and stress.

The more successful economic projects are those that include elements of consciousness-raising. Building gender-awareness should be an integral part of any income-generating project.

Many economic projects are still based on inaccurate conceptions of women’s work and use of time. This severely limits their chances of success and long-term sustainability.

NGOs should adopt a programme approach and should not fund projects in isolation.

Economic enterprises should always be considered as a means of strengthening social organisation and empowering communities.

NGOs should look beyond the economic project; for example, consider the option of providing support services such as consumer/production cooperatives.

NGOs should appraise women’s situation both at the micro and macro level. Substantive baseline data is needed. Gender-focused research techniques such as gender needs assessments are powerful tools in gaining accurate pictures of women’s needs.

NGOs should look closely at what services women require in order to support their reproductive and community roles and thus allow them to participate in economic enterprises more easily and effectively.

Integrated (e.g. social, economic) indicators for planning, appraisal and evaluation must be defined. These should reflect the perspectives of the women concerned.

Training is essential. NGOs need to enhance their own institutional capacity in this field.

Sound management should be recognised as crucial. Women in particular need support in learning leadership and organisation skills because of their limited experience in this area.

Training in increased production techniques, marketing and other skills are also vital.
2 Gender considerations in economic enterprises

1 OBJECTIVES AND METHODOLOGY OF THE WORKSHOP

1.1 Objectives of the workshop

To bring together the diverse approaches to working with women on income-generation projects in the region.

To provide a space for a critical analysis of the approaches from a gender and development perspective.

To provide a space where Oxfam staff could examine some of their assumptions, and those of Oxfam's partners, behind work on income generation. The most important assumptions open to challenge included the following:

Most income-generation projects do generate complementary income for the household.

Income-generation projects meet some strategic gender needs because women gain access to and control over cash.

Income-generation projects are appropriate development interventions with women. They are an opportunity to bring women together in their spare time.

Income-generation projects provide an opportunity for women to develop awareness of their oppression as women and identify options for collective action.

Income-generation projects usually have a positive impact on women.

To produce a conceptual framework and practical tools appropriate to income-generation projects. This would enable field staff to:

Appraise and monitor projects with an understanding of whether we were meeting women’s practical and/or strategic gender needs.

Look at Oxfam’s experience from a country-programme approach rather than project-by-project approach.

Identify alternatives in order to strengthen networking initiatives in our support of women’s work and overall development.

1.2 Background to the workshop

Income generation is a very common way of working with poor women. During the process of accompanying Women Project Officers and other Oxfam staff in Asia it became clear to GADU that, in many cases, Oxfam was not contributing significantly to a substantial change in the status and position of women in the areas and groups it worked with. While some projects had integrated generation of income into a wider development strategy, a number had limited their work with women to small economic projects which were largely unsustainable and marginal to the overall work of NGOs.

While this had been discussed with individual staff and country offices there had not been an opportunity to address the issues in a systematic way. In the 1989 Action on Gender Relations in Asia (AGRA) East meeting in India, staff from Cambodia stressed their need to look at income-generation projects as a possible strategy to initiate work with women through different
government Ministries. The interest of the Cambodia staff and the concern expressed by GADU crystallised in the proposal for an issue-based meeting on gender and income generation.

In preparation, GADU initiated a research project on Oxfam's work on income generation in Asia. The brief was to:

- Interview all Desk Officers and gather their views on the issues and their criteria of what makes a successful income-generation project.
- Find out from the Grants List the proportion and type of income-generation projects for women funded by Oxfam.
- Collate five studies as examples of the difficulties encountered in income-generation projects.
- Produce a paper focusing on the assumptions of field staff and partners about income-generation projects.
- Select a series of papers and produce a small basic pack for the workshop's participants.

The final agenda for the workshop was the result of a consultative process between field staff in South East Asia and GADU. The aim was to produce a fully participatory workshop which built on people's experiences and knowledge and, at the same time, moved them forward in their analysis. The workshop consisted of a combination of theoretical inputs from two facilitators; case studies prepared in advance by some country offices in order to look at specific problems and approaches; group work; workshops to design guidelines; games and panel presentations. An important component was the actual visit by participants to six projects where different kinds of income-generation projects had been promoted (credit schemes, consumer cooperatives, producer groups).

The main concern was to ensure that analysis of income-generation projects took place within a wider framework. Thus, discussions on the subject had as a starting point women's economic and overall development needs, in order to assess how income generation, as a development strategy, met gender needs. The three main components for the conceptual framework were:

- The empowerment approach.
- Relating the concept of gender to Oxfam's development approach.
- The value of talking to and listening to women.
THE LESSONS LEARNED: A HOLISTIC APPROACH

This section draws together the conceptual framework of the workshop, and the lessons learnt from the case studies and plenary sessions.

2.1 Overview

When examining the work that Oxfam does with women and income-generating projects (IGPs) it is important to remember that poor women are a doubly disadvantaged group; disadvantaged both as a result of their poverty and of their gender. Conventional IGPs attempt to tackle this disadvantage by simply setting out to increase women's income. Most IGPs are based on traditional skills (e.g., handicraft production) and marginalised from the main economic process. Untold numbers of such projects fail to raise enough money to continue in a sustainable manner, or to provide any real increase in the women's income level even though the women will have worked very hard for these negligible returns. In reality, the women's position is often worsened by the intervention.

Many of the reasons for this high level of failure lie in the underlying problems of women's poor status, low position of power, extremely high workload and multiple responsibilities. Experience has shown that it is necessary to tackle these aspects in tandem with the income-generating side if these projects are to contribute meaningfully to the women's daily struggle and to the strategic aim of empowerment.

Other reasons for failure lie in poor planning of the project or a poor understanding of business principles around management, production, marketing, etc. Few projects are linked to other groups, and women's groups are strikingly absent from structures such as the co-operative movement. This isolation greatly limits their viability and impact.

However, even where involvement in an IGP results in an increased workload and low profit, many women deeply appreciate the much needed opportunity created by the project to get together, discuss their ideas and support each other. Socio-economic projects that combine increased income with consciousness-raising can provide the space and support needed by women to begin realising empowerment. Finally, it is important to recognise that in order to address women's strategic gender needs we must address their economic needs.

2.2 Definitions

There are no clear boundaries between the different approaches to women's economic enterprises. However it is useful to try to make some distinctions.

**Income-generating projects (IGPs):** IGPs include any project where participants gain economic benefits from making products, selling items or engaging in paid employment. IGPs are rooted in the Women in Development (WID) approach. It was believed that once women were economically integrated into development their other problems would be solved. These projects have tended, therefore, to focus merely on providing an income, and have had no awareness-raising component. In spite of the many criticisms that this approach now attracts, it is still a common way for NGOs to work with women. This is partly because it tends to be a safe approach which does not challenge the status quo. It is also a response to women's immediate demands and is seen as an entry point for social organisation.

**Income support, supplementation of income:** This approach looks at women's existing economic activities and provides funding or non-funding support to enhance women's earnings from them.

**Saving and credit:** Poor women have great difficulty gaining access to formal sources of credit. NGOs can help women to start economic activities by providing credit or facilitating access to credit. This may be through formal financial institutions, for example, by providing collateral, or
by supporting savings and loan schemes, which have proved very popular with women.

**People's economic enterprises:** These are income and employment generation projects, schemes or interventions that rely on mutual co-operation and are geared towards enabling poor people to have direct control over the means of production. Emphasis is put on People's economic enterprises (PEEs) being an integral part of the strengthening of social organisation, and on building up an alternative economic system. PEEs were taken by the workshop as the concept towards which we should be striving. Even though difficult to achieve in many parts of the world where Oxfam works, the guiding principles for PEEs create a good framework from which to view socio-economic enterprises. These principles are that PEEs should be founded on strong and solid people's organisations and allow open and voluntary membership for the poor. They should be autonomous, self-reliant and democratic, and be service-orientated rather than consumer-oriented. They should ensure sustained education and skills training for their members and equitable distribution of surplus with other people's organisations; and cooperate with other people's enterprises to build a national movement (see Case Study 1).

### 2.3 A holistic approach

Experience has shown that too many factors militate against relying solely on increasing women's income as a way of increasing their status. These factors, external and internal to the group, also have to be tackled if these projects are to have a greater chance of success or do more to empower women. It is essential to adopt a more holistic approach to income generation by:

- Examining the role economic enterprises can play in empowering women and addressing their strategic needs.
- Looking at women's productive role in relation to their other roles and their subordinate position in society.
- Looking at the project in the context of the wider social, political and economic issues at the community level.
- Looking at the relationship of economic enterprise projects to other development interventions.

### 2.4 The empowerment approach

Before looking at the relationship of economic enterprises and women's empowerment it is important to clarify the concept of empowerment. The following is adapted from a paper by Caroline Moser.

The empowerment approach recognises the differences between Third World women due to caste, class and ethnicity and identifies women's power with their increase in capacity for collective and individual self-reliance and internal strength. Empowerment is seen as the right to determine choices in life and to influence the direction of change through the ability to gain control over crucial material and non-material resources. The ultimate aim is not to increase women's status relative to men but to improve women's quality of life through a redistribution of power within society and between societies.

Thus, this approach questions the assumption that women need to be integrated into development. Women, by the nature of their social and economic roles are already integrated into the development processes and survival of their communities. They need development policies where they have a say in the kind of society they want.

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The empowerment approach looks at the roots of women's inequality nationally and internationally and links the relief of poverty in the Third World with women's development. Strategies should be aimed at meeting women's basic needs free from violence, and promoting meaningful access to decision making.

This approach distinguishes between long-term and short-term strategies. Long-term strategies aim to break down the structures of inequality between genders, classes and castes. Short-term strategies aim to respond to women's current crises with measures to assist women in food production as well as in formal and informal sector employment. The relationship between work on short-term and long-term issues is recognised as difficult but NGOs and women's groups attempt to bring both together by incorporating awareness-building and group formation into different kinds of development interventions.

The role of women's groups and organisations is seen as critical in the process of meeting practical and strategic gender interests where mobilisation, consciousness-raising and popular education are used as important points of leverage. This approach recognises women's triple role and seeks, through bottom-up women's organisations, to raise gender awareness in order to challenge subordination.

2.5 Relating the concept of women's empowerment to Oxfam's development approach

Any analysis of women's economic projects should attempt to identify to what extent they meet gender needs and the complementary components required for long and short-term strategies for change.

Women's development through income-generation projects should be seen as a process whereby they can attain gradual control over resources and processes in the management, financing, production and marketing of goods and services. This approach recognises that economic enterprises have a potential to effect positive change in different areas related to women's status, as long as the projects have an impact on the following indicators:

Changes in the sexual division of labour in the public and/or private spheres.

The development of skills by women which enhance their productive capability.

Women's rights to training and education.

Awareness among the women involved and the community of gender inequalities.

Local, regional or national women's organisations becoming stronger, and networking initiatives at different levels and/or between women of different sectors (eg, peasants, fisherwomen, urban poor, etc).

Women's control in the management and marketing of the enterprise.

Access for women to new credit and financing opportunities.

Women's control and ownership of cash and the means of production.

The development of leadership skills amongst women.

Recognition of women's contribution to the economy and the community.

Access for women to decision-making processes.

Women's issues and development getting on the agenda of people's organisations.
Women challenging unequal relationships in the private sphere.

Impact can be on all or several of these criteria and processes are seen to be as important as outcomes. In short, women's development is a combination of changes in the personal and public life of women which address socio-economic, political and cultural constraints.

2.6 Economic enterprises and women's reality

Women's low social capital (education, status, bargaining power, experience of the political and economic world, self-confidence), their heavy workload, and their triple role all have serious repercussions on the viability of women's economic enterprises. It is also true that participation in an economic enterprise will have complex direct and indirect effects (sometimes positive, sometimes negative) on the other aspects of women's lives. For all projects it is therefore essential to understand this inter-relationship at the micro level of women's daily lives. Some examples which particularly arose during the workshop were:

Women tend to have a very low level of literacy and numeracy. They therefore find it very difficult to handle accounts and other aspects of business. Many cannot make notes of names or money paid and received, making costing goods very difficult, even if they have an understanding of the principles behind costing. Many women cannot read and so their information (e.g. on markets, improved production techniques) is limited to what can be passed on by word of mouth. Many women have also received very little informal training, for instance in production techniques or business principles.

Prevailing cultural attitudes towards women often restrict women's mobility and activities outside the home. Usually the more lucrative and valued occupations are male-only preserves. Women's restricted mobility can have severe implications, particularly on their ability to market their goods, and can make them very dependent on middlemen. Their subordinate role in life means that they also are often resistant to areas of work unknown to them and suffer from a lack of initiative, independence and confidence, which makes it difficult for them to branch out into new ventures.

Women not only have reproductive and community responsibilities but they are usually involved in other productive activities apart from the economic project (e.g. agricultural work). This triple role means that women have great difficulty finding the time to participate in economic enterprises in a busy (and sometimes seasonal) schedule. Consequently they rarely have enough time to develop their activities effectively. Although there may be informal support systems in operation which assist the women in their reproductive role (such as shared child minding) these are rarely enough to prevent their reproductive role impinging on their work for economic projects, putting the venture under strain. For example, pregnancy, childbirth or the illness of a dependent can seriously interrupt income-generating activities. It can be very difficult to resume some economic enterprises after a break because of loss of clients.

Although women have different needs at different stages in their reproductive life, these differences are rarely understood or taken into consideration. Many groups consist of women varying in age from 17 to 70. Young women may prefer home-based activities because they wish to be near to, and available for, their children. For older women their children are less likely to need constant support and their skills may be greater. Their aspirations may also differ. There is a tendency for women to see themselves as part of the family rather than as an individual, and young married women may only view their income as supplementary. However, older women may be keen to increase their economic self-reliance. Single women and single mothers obviously need to earn enough to live on.

Women's lack of control over their own lives (e.g. their fertility), over the factors of production (e.g. land, tools, capital and new technologies) and over their own labour and the benefits of their labour seriously hinder all the work that they do.
Women are normally trying to work against a background of ill health caused by their heavy workloads, poor nutrition and the lack of importance given to women's health in general.

Many economic projects do not empower women but only strengthen male power: the extra income and productive resources are often handed on to men. Many economic projects increase women's stress; the production tasks increase their workload and they have to spend time attending group meetings. They can then be too tired for domestic duties. This can put a strain on marital relationships which can lead to ambivalence about the project from both men and women. Men can have a positive reaction to the increase in family income but, on the other hand, if women begin to gain a greater sense of control over their own lives it can alter the power relationship between husband and wife in a way that some men find threatening. In some cases men have begun to rely on women's income as the main income source. This can lead to increased empowerment for the women but if they have no control over the money they earn and no support for their domestic duties it can simply become another burden for the women to carry.

On a more positive note, despite the difficulties of combining income-generating work with their other responsibilities, working with other women in economic projects can give women a better self-image and can create a sense of solidarity and kinship between the women. Economic projects can also be used to provide an opportunity for women to learn how to manage cash, increase their resources and develop their skills, including those in accountancy, management and leadership. Successful economic projects can also allow women access to formal structures which increase their confidence.

2.7 Economic enterprises and their impact on the community

Women's economic projects must also be considered holistically in the sense of looking at them in the context of the wider community; they both have an impact on it and are affected by it.

The complex interplay between the formal and informal sectors needs to be understood. As the debt crisis and structural adjustment policies have bitten deeper, the informal sector has become increasingly important in providing for the needs of the poor. Well-designed projects can contribute to the community in such ways as creating services at affordable prices, and increasing self employment and community access to products.

On the negative side, economic enterprise projects can divide communities through support to one section of the community - the aided group is interested in maintaining their own power. This can lead to antagonism between those in the group and outsiders who feel envious. In addition economic projects often exclude the poorest (perhaps because they cannot afford membership fees or have no time to attend meetings) and the project can make things worse for those not in the group, by helping members to gain an unfair competitive advantage.

In addition, external factors such as the political and economic climate, legislation, ecology, natural calamities and militarisation can profoundly affect a project's viability.

2.8 A programme approach: economic enterprises in relation to other interventions

Finally, looking at the last component of the holistic approach advocated, economic projects should fit into a wide strategy for democratising the political and economic climate of the country. They should be designed and supported in such a way as to be an integral part of the people's movement and become one more tool in the hands of people for their own empowerment. The People's economic enterprises (PEEs) approach in the Philippines, outlined in Gigi Francisco's paper, sees the main role of the NGO sector as enhancing social organisation: PEEs are seen as an integral part of the support structure and not just as an entry point.

Many NGOs assume that IGPs are the main entry point for the development of women. This is not necessarily the case and there is the very real danger that IGPs have become a donor-created fad. There are numerous other entry points such as projects centred around community-based health care, literacy and informal education, creches, water collection, improved agricultural techniques and community political activity. These may address women's perceived needs in a
more strategic manner.

As a funding agency it is crucial that the projects that Oxfam chooses to fund fit into an overall strategy and programme. (An example of an overall policy approach might be to look at why marketing is so critical and then to attempt to establish ways of making improved marketing work towards wider aims.) A programme approach necessitates a very clear idea of the needs of each targeted sector (e.g. urban, fisheries), and its relationship with other sectors, looking for areas in common and where the sectors are in opposition.

We need to identify the fundamental underlying problems and look imaginatively at ways of tackling them. For instance, if a root problem for women is lack of access to land then this will affect many areas including the viability of economic enterprises. Workshops on women's legal rights, law centres or lobbying may be more appropriate ways of attempting to meet the women's needs than support of IGPs. Areas that were identified as particularly important strategic ones for NGOs to be involved in were social support systems, networking and awareness building.

2.9 Social support systems

One of the critical factors which prevent women's economic enterprises working effectively was identified as lack of time. Although many IGPs are built on the assumption that women have leisure time that can be constructively used in economic projects this is rarely the case. In order to increase the time available, women have a practical gender need for, among other things, time- and/or labour-saving devices and social support systems. Oxfam should look at what indigenous support systems exist and whether they can be strengthened or whether new support systems should be set up, for example, child-minding and daycare programmes, family-planning services, family-life programmes, the formation of women's groups. Community-based programmes in health and labour-saving appropriate technology are also crucial. (See Mary Alexis Salinas' paper, Case study 4, for a detailed discussion of support systems.)

2.10 Networking

Most women and women's economic projects are working in isolation without being able to draw on networks which can provide support, enable them to share experiences and lessons learnt, increase their bargaining power and provide access to economies of scale. In particular they are strikingly absent from structures such as the cooperative movement. Linking projects and organisations is a necessary and effective way of beginning to create an alternative economic system to that controlled by local and multinational monopoly interests as well as being very important in meeting women's strategic gender need for a strong national and international power base.

Oxfam should consider increasing its role in creating networks of like-minded organisations. Networking of production groups would mean that women could share skills in order to improve product quality. There is also enormous potential in networking production groups with alternative distribution and marketing groups.

2.11 Awareness-building

The sense of solidarity and improved self-image felt by women in some economic enterprises can be built on by deliberately incorporating awareness-building components and assisting the women to develop skills such as assertiveness, organisation and leadership. They then gain a better sense of control over their own lives.

In addition, where awareness-raising is incorporated into the group's agenda this usually acts to strengthen the group itself and can lead to a demand for networking. The case study from Klaten highlights the valuable role that innovative interactive media-games can take in such consciousness-raising. The projects can also help women who are politically educated to feel motivated and increase their interest in organising and the cooperative movement. This leads to an increase in the social and economic capital and bargaining power of the group. Experience has shown that it is those projects which integrate consciousness-raising into the group activities that make a greater contribution to women's empowerment.
3 THE LESSONS LEARNT: PROJECT DESIGN

Having discussed the need to look at women's economic projects holistically, this section of the paper now looks at the specific issues that arise when designing and evaluating projects.

3.1 Introduction

The choice and feasibility of projects is obviously critical. Badly conceived projects can have severely negative effects on the lives of those people working in the project and those outside. They also waste resources of time and money.

As Oxfam's aim, when supporting women's enterprises, is to work towards the empowerment of women, any examination of such projects must begin by looking at women's practical and strategic gender needs and clarifying which of these needs a project will meet or respond to. Useful guidelines for examining women's projects are given in Annexe B. While no checklist is complete the process of drawing one up is very important and can prove a fertile ground for new thought and perceptions. All highlight the importance of women's participation and talking and listening to women.

3.2 Talking and listening to women

This is critical for the design, implementation and accompaniment of IGPs in order to:

Understand how women experience their own oppression and the degrees of differences and similarities between women due to caste/class and ethnic origins.

Discuss with them when and how to incorporate men in the processes of development.

Uncover the invisibility of women's work, roles and workloads.

Understand how women see things and how the sharing of their perspective can lead to new information and analysis.

Identify the most appropriate mechanisms to help women to learn from and listen to each other.

By supporting the women themselves in identifying, designing and planning their own project, the micro-information on which the project is designed is more likely to be accurate and the risk of working with inaccurate assumptions is reduced. Oxfam should find out what training and technical and logistical support the women need in order to carry out base-line data gathering themselves. This also meets women's strategic need to identify and prioritise their own needs and recognise their special needs as women.

3.3 Baseline data and gender-focused participatory research

Unless good base-line data exists throughout the life of the project then there is the risk that the project will be based on inaccurate information and stereotypes of women, as is the case in many IGPs. Women's realities at the micro level must be understood.

Traditional research often does not consider the particular needs of women, looking instead at the community or household. In reality this normally means focusing on the needs of men. There is a need for gender-focused research such as a gender needs assessment (GNA). This is a very useful way of identifying women's needs and coming to terms with the issues as perceived by women. Women also often have extensive knowledge of the whole community's problems.

Useful participatory research techniques include interviews, individual life history interviews and focused group discussions where a limited number of women discuss a chosen subject (e.g. the
traditional division of labour, local customs); this also acts as an awareness-raising exercise. The NGO should consider whether to include men in such discussions. This approach is small-scale and intensive. An alternative approach would be to conduct larger-scale research interviewing a greater number of women on a less intensive scale.

Research should look both at the intrinsic and extrinsic factors that will affect the enterprise's chance of success. External macro factors would include the political and economic environment and legislation. External micro factors would include women's status and marginalisation, the traditional division of labour, the role of the NGO, the market, women's control over resources, existence of sustainable alternative structures, saturation of the market, intermediary offices, and women's control over their own bodies. Internal factors would include project planning, management, group formation, exploitation of women, the project's objectives, and the women's skills, both existing and needed.

3.4 Evaluation

Clear indicators need to be developed on how the project will be evaluated in relation to women's development and empowerment. Although all economic projects should aim, eventually at least, to be self-reliant, economic indicators such as increased income, credit and employment should be considered side-by-side with social indicators such as social development, political empowerment and control over their lives and bodies (see indicators in section 3.5). It is also necessary to determine whether cost effectiveness should be looked at in pure economic terms or in pure social terms, or a mixture of both.

Evaluations should involve both grassroots women and NGO staff. We need to explore ways of encouraging evaluation rather than enforcing it. Evaluations should be done from the point of view of the target group, and not simply from the point of view of the outsiders, ie the indicators should reflect the perceptions of the women involved.

3.5 Developing objectives

It is important to have clear objectives in terms of expected gains and outputs, measured both quantitatively and qualitatively; good base-line data is essential for this process. We need to encourage participation in the setting of the objectives; it is absolutely essential that the objectives are understood and agreed by everyone.

However, it is essential that in each project the objectives are not only clear but also realistic. Groups often have aims which come into conflict, such as having the very valuable aim of providing a service for the poorest and most vulnerable in the community but also expecting to make a profit. This conflict can lead to disillusion and confusion.

If an economic enterprise is to be sustainable, it is important to have the economic objective of making money. IGPs must therefore be planned, operate, and have the same financial objectives as business enterprises. Other objectives may be political, social or cultural.

3.6 Group membership

Target participants must be chosen with care since not all women are capable of enterprise (risk-taking) or management. We should look to see if there is an existing and autonomous women's group or organisation that can assume leadership of the economic project. If there is, consideration needs to be given to the group's needs in terms of orientation and conscientisation on women's needs and issues so that it can enhance its understanding and promotion of women's development within the economic enterprise. We should consider whether we should support economic projects with groups which have less than ideal democratic structures. Should we use economic projects as an entry point to try to modify the structures? Can working with such groups lead to the liberation of women?

If there is not a suitable group in existence, we should examine the possible entry points for creating a women's group in the area or consider what could be done to enhance women's participation and the quality of it in community organisations. If there is a group with a strong women's presence or leadership we should look to strengthen this.
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3.7 Business principles

As well as the problems that have been emphasised earlier, weaknesses that are common in women's economic enterprises are a lack of long-term planning, a lack of control over the development of the project, and a poor understanding of business principles around management, production, marketing etc. This means that many IGPs fail even in their limited goal of usefully increasing women's income. Even where the enterprise does make a profit there are many reasons why women rarely make an individual profit. For instance, a group is often too large for the profits made to be of much benefit to the individuals; a project's need for capital often absorbs all profits made; or benefits for the community are considered higher priority than individual profit.

In addition to those areas of support mentioned already, NGOs should help women with the business aspects by providing support for marketing and access to capital, and providing training in productive and management skills and group or cooperative formation. The following sections look at some of the areas of support required in more detail and attempts to identify areas which tackle women's strategic needs as well as their practical ones.

3.8 Management

Good management is essential for the cohesion of a group and the viability and effectiveness of a project. It is a common fault of NGOs that they stress increased production and forget management. NGOs need to look at building their own institutional capacity to support women in establishing, managing and controlling their own project.

In addition to the normal problems that women face in participating effectively they also tend to lack communication skills such as those needed for delegation and consultation. Many women find difficulties in finding constructive ways of working together (caste, religion, age, and competition for men/male partners can all affect women-to-women relationships as can differing concepts of equality and degrees of conscientisation). Women often also have difficulties working out how and to what extent their emotional lives should be incorporated in the group process.

3.9 Production

There are many weaknesses in women's IGPs that can hamper their production ability. Women are in competition with formally established producers/marketers. In addition, generally they lack access to information regarding raw materials and technology and they are dependent on one production skill only. They have practical gender needs for training on how to produce and develop their product and for information on the type, cost and availability of raw materials, available technologies and improved production processes. They could also benefit from economies of scale. They experience problems in sourcing raw materials, a problem which networking may be able to tackle.

NGOs should concentrate on opportunities which include production for the informal market. There is potential for successful involvement in more informal, green or small initiatives (the Green movement may lead consumers back to locally produced goods i.e. jute not plastic).

3.10 Pricing and costing

Many women need training in how to cost and price their goods. They need to understand the relationship between costs, the perceived value to the buyer, and the market and what it can bear.

Costs can be divided into direct, indirect and general costs. The workshop drew up the following checklist:

Direct costs: materials
trimmings
transport
labour
machinery
tools
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wastage
labels
packaging

Indirect costs: wages of those not directly involved in production e.g. administrator
bank interest
depreciation of equipment
child-care
licences, 'tea'
product development
lost production time

General home or factory-based production:
electricity
water
rent

3.11 Marketing

Women's goods may be sold locally (e.g. to the local people or tourists) or sold for export. There may be strict taboos on what goods men and women can sell, or where women can sell their goods. In some countries local market places are male-only preserves and women have to sell through middlemen. Other markets are dominated by women but they rarely market their goods within a formal structure.

Women face many problems which prevent them from being able to market their products successfully. There is often severe competition in terms of quality and pricing of the product (many schemes are initiated for products readily and cheaply available or there is no market at all for the product and sometimes local producers steal ideas and flood the markets) and sometimes women are dependent on one market only. There is a very real need for training in marketing.

Women's problems in marketing arise from a combination of practical and strategic needs. The nature of the NGO's approach can mean that only the women's practical gender needs are addressed, or the approach can be broadened to begin tackling their strategic gender needs. For example, women have difficulties determining which products they should produce since their access to information and skills is limited. In addition they often have poor access to the markets themselves. These are practical gender needs that can be addressed but when doing so we should also move towards addressing the strategic need to abolish the sexual division of labour by choosing activities, where possible, which do not reinforce gender stereotypes. The religious/social/cultural taboos that prevent women from travelling to market arise from strategic gender needs but practical short-term solutions can be used as long as the overall strategic goals are not lost sight of.

In addition there are macro economic policies that impinge on the ability of women to market their goods successfully. These include the fact that IMF policy encourages governments to favour cheap, imported factory goods; governments give low priorities to providing infrastructures that benefit the poorest; and crafts and cash crops are very dependent on fluctuating international markets. By helping women to understand these forces we would begin to address the strategic needs of developing political equality.

Ways in which NGOs might address women's practical and strategic needs could include strengthening women's groups by targeting them to provide information and eliminating the middlemen through enhanced organisation and linking e.g. NGOs can act as enlightened middlemen or offer information on markets.

Many small initiatives operate in complete isolation: for instance, a cooperative store buys the rice it sells through the usual channels, while local farmers cannot dispose of their rice because prices are so low. We should therefore look for ways of linking up groups. In the process it is important not to ignore market forces; there should be profit but this should not be exploitative. The conventional market rewards the middlemen. It buys at low prices from the producers and relies on high commodity prices for consumers. It is the producers and consumers who suffer from
this system.

In an effort to combat this, alternative marketing attempts to promote the primacy of labour as the basis of ownership and disposition of profits. It promotes the ideals of economic and political empowerment and self-reliance. Alternative marketing concentrates on the basic sectors of the economy, promoting production for the masses and patronage of locally produced products.

An example of alternative trading is a NGO in the Philippines which buys from farmers at 10 per cent above the regular price and sells at 10 per cent below the prevailing prices, having found that there is huge room to manoeuvre between the price to producers and the market price. And in Kerala a fisherfolk cooperative sells fish directly to women fish-venders, thus avoiding the middlemen. While the coop sells the fish at a profit, the price is not as high as the middlemen's.

3.12 Finance

In general women have poor access to formal sources of finance. Credit is needed over long periods and should be available throughout the project's growing stages; building up capital funds among women's groups takes a long time but access to credit at moderate interest rates may have enormous effects. Even when capital has been found to initiate an enterprise, lack of working capital can continue to be a problem as many customers buy on credit, and working capital may go into consumption or emergency needs. A woman often has little control over her income and it can be used by her husband for his private requirements. This can mean that the woman can no longer buy the raw materials or is unable to repay a loan. When working capital is limited, the woman cannot buy the raw materials required or is forced to accept low returns since she is unable to hold out for better terms. She also has no room to experiment with new products or designs. It is also worth noting that as the amount of capital involved increases so too does the likelihood that men will take the project over and reap the benefits.

Women have a practical gender need for improved access to credit, and better financial knowledge. They also have a strategic gender need for the removal of institutionalised forms of discrimination, one of the major forms being with respect to credit.

NGOs can begin to address women's financial gender needs in many ways; e.g. women can be helped to start certain economic activities that would require too much capital for them to start by themselves if NGOs facilitate access to formal financial institutions through provision of collateral. This would answer their practical need - a strategic needs approach might involve attempting to change prevailing social attitudes and the legal framework to enable women to have access to formal credit; or the NGO can support the lobbying of banks to change their standards, criteria or policy so that poor women could avail themselves of bank loans, for example, by providing quotas for poor women. Savings and loan schemes have proved very popular with women. If NGOs help groups build up their credit-worthiness the group may eventually be able to access mainstream financing institutions.

NGOs could meet women's practical gender need for credit by providing an alternative credit scheme, or an intermediary source of funds for grants and loans; or by supervising credit administration and repayment schemes. The creation of alternative financial mechanisms could potentially lead to genuine pressure on governments and banks toward transforming the existing regulations, thus meeting a strategic gender need.

Alternatively, NGOs could tackle women's practical need for credit by providing or facilitating access to information about how to obtain funds from banks and other formal institutions. If this is coupled with research and education about financial institutions it will also help women to meet their strategic gender needs.

Women's skills are more geared towards survival of family rather than running business and though they often manage the day-to-day financial side of the business they often have little or no control over the disposal of the income accrued from this and have little recourse to 'household' money. In addition there are often legal constraints on women owning assets such as land and property. NGOs can provide training on financial planning and development. If this is combined with sustained consciousness-raising, assertiveness- and skills-training to empower women as a social group then their strategic gender needs are also be addressed.

The vision of NGOs is often very narrow; there remain many unexplored opportunities for NGOs and grassroots organisations. Creative use of finance could be used to respond to the social needs
of the community. The most efficient use of credit often involves a very flexible division between 
loans for productive work and money needed for household use: e.g. a women may wish to use 
credit to buy food in bulk at low prices after harvest and thus ensure that she will not have to buy 
expensive food later in the year.

There are also aspects that make women’s PEE a desirable project for funding support. Women 
often manage initiatives which have very little need of credit or capital. They are often used to 
managing tight budgets.

3.13 Training principles

Training was identified as a high priority need. It should use both formal and informal techniques, 
cover both practical and strategic issues, and consider the different needs of those with different 
levels of literacy, otherwise there is a risk that the more educated will monopolise the training 
sessions. Training should be an ongoing process with built in follow-up mechanisms.

The following checklist of training needs was drawn up in the workshop.

**Strategic training needs** (pre-project and ongoing)

- Analysing the situation
- Group processes/group formation
- Choice of project/feasibility
- Gender issues
- Legal issues
- Long-term training process for autonomy of project
- Confidence-building

**Practical training needs**

- Production
  - Actual production skills required
  - Improved production techniques
  - Product development

- Management
  - Planning
  - Accountancy, book keeping
  - Evaluation
  - Literacy, numeracy
  - Costing, budgeting

- Marketing
  - Pricing
  - Understanding the market

- Financing
  - Credit management

Unfortunately few NGOs have the capacity to address these issues. For example, they do not 
have the skills to train women in accountancy, numeracy, group dynamics, definition of roles, or 
leadership; they lack resources; and they do not have sufficient numbers of gender-aware staff. 
NGOs need to look at their own staff abilities and provide suitable training on these specialised 
skills.
4 PAPERS PRESENTED AT THE WORKSHOP

This part of the report presents the papers and case studies given in the workshop. We hope that it is presented in such a way that each paper can be used by itself. Each paper is preceded by a short introduction, giving the background. The paper is then followed by a summary of the work done in the sessions, the issues that each paper highlighted and the specific lessons that can be learnt from each case study.

4.1 People's economic enterprises

The following paper is based on work done in the Philippines. It gives a definition of people's economic enterprises (PEEs), defining their functions and principles and emphasising that PEEs, although based on business principles, cannot be separated from the strategic and political context of women's development. A key factor is women's access to, and control of, productive resources.

Background

The Philippines has a very strong people's movement which is organised along sectoral lines. It comprises four main sectors: urban poor, trade unions, rural workers and fisherfolk. These are organised vertically (on community, regional and national level). Where there are shared interests they are also organised horizontally.

Economic empowerment is seen as the process which brings direct control to the people over their economic life; it is not simply the process of increasing income. The people's movement resists the idea of integrating the poor into the current banking system (and by extension the international market) since the banking system focuses on extraction of resources and ignores the needs of the poor.

The thinking of many NGOs and POs in the Philippines is therefore focusing around building up alternative economic systems. The main role of the NGO sector is seen as that of enhancing social organisation through providing and facilitating support services. It is therefore seen as critical that a PEE should be part of the support structure and the organisation of the sector or community and not as an entry point.

Case study 1 Linking People's Economic Enterprises to women's development

Josefa Francisco
Women's Research and Resources Centre, Philippines

People's economic enterprises (PEEs) are income and employment generation projects, schemes or interventions pursued by non-governmental development organisations that rely on mutual cooperation and are geared towards enabling the poor to have a direct control over the means of production. PEEs, whether in the form of cooperatives or small and medium-sized business corporations, have the following primary functions:

To provide employment and raise the income of the poor.

To respond to the basic needs of members.

To facilitate the transfer of skills and technology into the local community.

To consolidate and expand the existing people's organisation.

To preserve the ecological system.
PEEs must assume, be planned, and operate along the objectives of a business enterprise but they cannot be detached from the broad political movement being waged by the poor i.e. they must mix profit objectives with socio-political ones. They must be linked to each other in such a way as to serve as building blocks for an economic system that provides an alternative to the system controlled by local and multinational monopoly interests.

Some guiding principles (adopted from the Conference-Workshop on People’s Cooperatives, July 15-21, 1990, Puerto Galera, Philippines) are:

PEEs should be founded on strong and solid people’s organisations. This is essential both for the advancement of the poor’s political will and in order to avoid control by political and economic elites.

They should allow open and voluntary membership for the poor. (Oxfam needs to consider whether we should be focusing on the poorest of the poor or the poor).

They should be autonomous i.e. free from external intervention and control.

They should be self-reliant i.e. make optimal use of local resources, local leadership, and appropriate management systems.

They should be democratic i.e. emphasise participatory decision-making.

They should be service-orientated rather than consumer-oriented i.e. concentrate on, for example, marketing and transport rather than growing staples.

They should value education for their members and ensure sustained education and skills training in order to build economic efficiency and political astuteness.

They should ensure equitable distribution of surplus with other people’s organisations.

PEEs should cooperate with other people’s enterprises and so work towards building and consolidating a movement that reaches from the village to the national level.

In the Philippines, there is a proliferation of women’s livelihood or economic projects in both the urban and rural areas. However, women’s projects remain marginal, traditional, and lack long-term economic viability. Women’s projects are rarely, if ever, linked to each other, and are conspicuously absent from organised alternative economic movements, such as the cooperative movement. Village-level organisations of poor sectors, such as landless peasants, sugarcane workers, fisherfolk and urban poor, are still predominantly male-oriented in process and leadership. Income-generating projects formed for women within such groups carry a strong perspective that ‘women’s income is supplementary to the men’s’ and ‘women’s income is necessary to free men’s labour and time for the more important task of political education and mobilisation’.

Women’s access to and control of productive resources for economic self-reliance and autonomy is a vital indicator of women’s development and empowerment. In pursuing such a goal within the framework of PEEs, certain critical considerations for women’s development need to be addressed at the field level.

Is there an autonomous women’s group or organisation that can assume leadership of the economic project? If so, what does the group need in terms of orientation and conscientisation on women’s needs and issues in order to enhance its understanding and promotion of women’s development within the economic enterprise? If there is none, what are entry points for creating a women’s group in the area?

What skills training and technical and logistical support do the women need in order to carry out on their own
socio-economic baseline data gathering which is sensitive to the existing sexual division of labour in the area; and

participatory project identification, design and planning activity?

What practical and strategic women's interests will the proposed economic project meet or respond to?

What economic and non-economic support will the women need to establish, manage and control the project?

How will the project impact on women's workload, time use, health status, and existing control over certain resources and processes (e.g. food production)? For example, communal kitchens may reduce women's control over an activity such as cooking.

What adverse impacts on women or groups in the community will the project have?

Are there clear indicators on how the project will be evaluated in relation to women's development and empowerment?

Issues raised

NGOs may have to decide whether or not to work with groups whose structures are undemocratic, and whether IGPs may be a useful entry point with such groups, in the hope of eventually modifying their structures from within.

Where women's groups are centrally controlled, NGOs need to be aware of the constraints this can cause, but also of the possibility of encouraging change by working at the local level.

NGOs need to consider carefully whether or not working within 'top-down' women's groups can in the long term lead to the liberation of women.

The benefits of IGPs in terms of increased incomes need to be evaluated against the other benefits obtained for women through direct socio-political activities.

Linking PEE groups together can often strengthen them in their work for strategic change.

NGOs should consider ways of linking women working in the formal and the informal sectors. Working at the community level is also important.

In the Philippines, where the economy has collapsed, the informal economy has developed to prop up the poor. IGPs have a role to play in supporting the informal economy.
4.2 Gender needs assessment

This case study looks at a gender needs assessment (GNA) undertaken by Oxfam and several partner NGOs among three fishing communities in the Philippines.

Background

The fisheries sector in the Philippines had not considered gender issues. The aims of the gender needs assessment were to identify the problems of women in fisheries, to determine which needs could be addressed by NGOs, and to link such needs to more strategic activities for women's development.

Two research teams, with 3-4 people each, conducted each area assessment over four or five days. By undertaking background information-gathering from partner NGOs, focused group discussions and individual life-history interviews the assessment became participatory. Six to twelve women participated in each focused group discussion; these women were identified by the partner NGO of that community. Questions and discussions revolved around four main topics - general activities of each sex, activities in fisheries, non-fisheries and income contribution to the household. During the focused group discussions the research team assigned members to act as facilitator, co-facilitator and documenter.

The team decided at the beginning of the assessment not to include men, but by the end this was seen as a weakness in the process. There are now plans to create follow-up consciousness-raising activities for the men. However, gender-focused as the assessment was, it did identify men's problems of dislocation as well. Thus the assessment focused on the weaker sector within the community but did not disregard problems of other sectors.

The activity also proved to be a consciousness-raising exercise - it did not merely serve as a means of extracting information, but also provided opportunities for discussing gender issues with the communities.

The case study presented here focused on the village of Sta Rosa along Laguna Lake. Due to the increasing pollution of the lake, fisherfolk were economically displaced. With the fishermen unemployed, the burden of earning fell on the women. Formerly fish vendors, they now worked as laundry women, often becoming their family's main income earners. Laundry work had begun to take its toll on the women's health. It had also caused a lot of stress, increased domestication and a loss of self-esteem on the part of the women who saw the job as lower in status than fish vending.

The assessment report is being finalised and will later be produced as a manual. Meanwhile, popular education materials are being produced to feed the results back to the communities. After this, more concrete follow-up activities will be planned.

Case study 2 Gender needs in a fishing community: Barangay Sinalhan, Sta Rosa, Laguna

Task force for the gender needs assessment in the Philippine's fisheries sector

Location and background of the community

Barangay Sinalhan is one of three fishing communities comprising the municipality of Sta Rosa. It is a long and narrow strip that has been subdivided into three distinct areas. The eastern side of the strip leads to the shores of Laguna lake while the western part is land, partly agricultural, partly residential, that leads to the main highway.

Dwelling units have been constructed on each side of the strip with the lakeside appearing more congested than the roadside section. Running at the centre of the strip is the cement road that connects it to the town proper. Along it are rows of small variety stores, and stalls selling cooked food. As the team passed through the main road, its members observed women tending these stores and stalls while taking care of small children or preparing the day's food. This was one of their most visible productive activities.

The dwelling units are separated from each other in an orderly and geometric fashion by narrow
pathways. Many of the houses create a pretty sight with flowering plants lining their walls or walkways. This brightens up what otherwise could be a drab arrangement of small and medium-size unpainted structures made of bamboo and cement. At the back of several houses are patches of vegetable gardens. Again, the team observed women taking care of this second visible productive activity.

A few metres beyond the vegetable plot, the team saw the quiet, almost lifeless lake. No fishing boats or fisherfolk could be spotted on or offshore. Compared with the hustle and bustle of activities by the roadside, the lakeside is a picture of barrenness, decay and lifelessness. This is the third important observation made by the team; this fishing village rarely, if ever, still engages in fishing.

Over the next few days the team lived in the area and interacted with its residents. It learned of the slow but steady dying of Laguna lake and the drastic transformation that this brought to the lives of the villagers who were completely dislocated from their traditional means of living.

**Prevailing relations of production and how they determine women's productive role**

The women encountered by the team fondly recalled the 1970s as a prosperous period for their fishing village. Then the lake yielded an abundant supply of good quality fish enabling many of them to have a relatively comfortable life where needs were met adequately and part of the income was saved. The women also remember engaging full time in fish marketing which, in their opinion, was far from being a tedious job.

From the late 70s onward and through the 80s, the deterioration of the lake occurred rapidly. Within ten years and before anything could be done about it, the lake reached the stage of decay and death. The number and quality of fish has dwindled; the loss of this precious resource, caused the income of the small-scale fisherfolk to plummet.

What caused the lake to die and why was nothing done about it? The fisherwomen and their husbands pinpointed two major factors, firstly the pollution caused by the waste thrown into the lake by factories that mushroomed in the last two decades as the government launched its ill-conceived and unregulated industrialisation programme for the region; and secondly the unscrupulous construction and expansion of private fish-pens. With much of the water near the shore being 'privatised' and guarded by armed men, the fisherfolk were pushed farther and farther into the sea until their non-motorised boats could hardly reach the distant 'open waters'. By the time the national government began to look at the problem of Laguna Lake, it was already preoccupied with its plan to tap and develop cheap water sources for Metro Manila, and to speed up its implementation of an industrial-tourist-residential blueprint for the region. Its closure of the Napindan channel has directly contributed to the lake's deteriorating ecological state.

Thus the lake has sickened, owing to the competition and abuse of various interests. It is the poor fisherfolk, who for so long have been its companions and caretakers, that were left out of this mad scramble for Laguna Lake. As a consequence, their lives have been ruined and their future is uncertain. A middle-aged woman showed members of the research team an area in her house that used to be a thriving store but which had to close down because of mounting debts by fisherfamilies who could not afford to pay her.

Fishermen who, not long ago came back daily with a good catch, hardly go out to the lake anymore. Those who persist almost always come back empty handed; the few who are lucky bring home small quantities of fish. A few women still buy the small fish and process them, usually by drying. These fish sellers told the team that their earnings are grossly inadequate but they continue to engage in this activity anyway because it is the thing they know how to do best.

The fisherfolk's major economic problems are brought about by:

- the absence of sophisticated fishing gear and methods;
- competition with fishpen operators and big fishermen;
- lack of capital; and
- high prices of commodities.

These are aggravated by the government's 'development projects'.

The women participants of the group focused on by the team revealed in interviews on economic
activities that their husbands move from one temporary job to another, usually as construction workers and tricycle drivers. However, employment has been erratic and many men have experienced unemployment at some time. In the same way as the women in the poor urban fishing community, women in Sinalhan believe that they have taken on a more important role in the household’s finances now that their husbands are unemployed.

To enable their families to survive, the women, who used to have a relatively easy time engaging in fish marketing, now find themselves drawn to physically strenuous service work such as laundering. The women said that laundering has become their major occupation and the principal source of income for their households. Unlike male employment in construction work and elsewhere, demand for women’s services is more stable and regular. Laundering, for instance, is not geared towards the market but is an essential household function. The women said that they usually do laundry for better-off relatives and friends living in nearby communities for which they earn between 40 to 80 pesos a day.

Many women say that they have also taken to growing and selling vegetables. Twice a week, they sell these around the community. They estimate an earning of around 100 pesos weekly, an amount that is not large, but which is valuable to a household needing finances badly. Others raise chickens, ducks and pigs. There are certain women who would like to engage in livestock raising but who are unable to do so because of lack of capital. Tending of stores and cooked food stalls, as observed earlier, are other sources of income for women. For family consumption, women and children gather snails by the lakeside. Reliance on informal credit is a major survival strategy in the area.

Although the women and their husbands have become heavily involved in non-fishing activities, the women’s identification with the fisherfolk remains high in their consciousness. There remains much hope in their hearts that their households may someday return to catching and marketing fish. They regard laundering, their current major occupation, as a necessary yet temporary measure. Based on their remarks, it also appears that laundering has a negative impact on the women’s self-esteem. The team sensed a feeling of sadness, embarrassment or resentment in many of those who admitted that they are now laundrywomen. Everyone said how backbreaking the work is, particularly compared with their previous work selling fish.

Existing environmental and social conditions and how these affect women’s reproductive role

The community in Sinalhan has been able to maintain clean and well-kept surroundings in spite of the absence of adequate public facilities and social services. As in the other research sites, however, water is a community-wide problem. Women need to fetch water from several points, a task that is both labour- and time-consuming. In order to optimise their efforts, women have resorted to bathing their small children and washing clothes near the pump. This group activity gives the women an opportunity to chat with one another thereby turning an ordinary task into a more enjoyable event. A serious threat is the contamination of water drawn from the pumps that is brought about by the mixture of waste material seeping through the ground.

There is also the inadequacy of government-sponsored health services. Although there is a health centre, there are rarely any available health workers to attend to the needs of the people. Whenever a family member is sick, the usual practice among women is to resort to self-medication or application of herbal medicine. This, however, applies only to simple ailments such as coughs, colds or fevers. In the interviews the women explained that they prefer their children to be taken care of by a private doctor, which very often is not possible because of the high professional fees involved. Visits to private physicians are resorted to only in cases of very serious illnesses.

The twin factors of insufficient income and inadequate health services are forcing women to disregard their own reproductive health. One woman, already seven months into her fifth pregnancy, has never had any prenatal examination, apart from once during her first pregnancy. According to her, lack of money prevents her from consulting a doctor. She is hoping the midwife will visit the community health centre soon so she can take the opportunity to have a free check up. Another woman complains of a long-standing skin allergy and suspects that she is anaemic but is helpless to do anything about these problems, again because of lack of finances.

According to the women encountered by the team, their life would have been more miserable
if it were not for a broad range of relatives who help each other. The assistance obtained from this network of relations ranged across material, social and moral dimensions. Women who perform regular laundry work mentioned relying on women relatives to look after their small children. Moreover, it seems that better-off families try to provide their less fortunate distant relatives with regular paid laundry work. This system of kinship relations linking families with one another may be a critical factor in cushioning the impact of people's current dislocation, and women are playing a dynamic role in activating and sustaining such exchange of support.

Organising efforts in the community and factors that hinder/ facilitate women's political participation

SHIELD, a non-governmental institution assisting fisherfolk families in the region, began its organising work in the area in 1989. Its community organisers initially established an all-male organisation called Newly Born Association (SBS). At the start of this year, however, SHIELD began to create a separate organisation for the women under the banner United Women Power or NLKS. Based on discussions with SHIELD organisers and grassroots women members of NLKS, the team found out that several women members were already aware of the potential of unified community action and were actively supporting their husbands' organisational work even before their own organisation was set up. The women relate how, at that time, they would prepare food for the meetings of the SBS, or eagerly listen to the men's discussions. A woman revealed that she had wanted very much to share her ideas, but because she was not a member she could not take part in the discussion.

Given the existing economic problems of the community, SHIELD's organising activities are currently focused on addressing the fisherfolk's immediate survival needs, combined with an education programme that explains the structural roots of their problems, as well as promoting the ideals of gender equality and people-powered progress. It has already established lines of communication and dialogue with the provincial government, as well as enlisting the support of private and other civic organisations for its planned socio-economic projects.

SHIELD's current organising thrust is largely reflected in how the women see the benefits they derive from membership in the NLKS. In explaining why they joined, the women claim it is a way of responding to the poverty of their families since the organisation has vowed to address their various socio-economic needs. In particular, they express much enthusiasm over the prospect of forming a women's credit cooperative that would provide members with salt loans for household projects such as livestock raising, store-keeping and home-based sewing. For them, whatever their families could gain out of the organisation is considered their personal gain as well. There is a tendency among those interviewed to see their self-identity as part of the social unit of their family, rather than as an individual entity.

Women's traditional functions within the household coupled with their intensified economic activities are cited as two major factors that inhibit them from fully participating in the organisation. One woman told the team that her husband has actually forbidden her to attend organisational meetings because 'no one will be left to take care of the small children'. Another said that there is simply not enough time and energy left for organisational work after a full day of washing clothes. Other women said that they are experiencing physical strain and mental stress in trying to reconcile the traditional expectations of their roles as mothers and wives with their emerging roles as income earners and community activists.

Issues raised

This case study underlines many issues which are of importance when looking at PEEs:

The importance, when designing projects, of understanding women's realities at the micro level. Because the fisheries sector was not gender-aware, the people's organisations (POs) and NGOs had not incorporated gender needs into their objectives and so women's special needs had not been considered.
The importance of talking to women themselves about their productive roles. Although some of women's productive activities were visible, the major income-generating activities (such as laundry) were invisible.

The importance of understanding women's productive roles in the context of the community's economic activities. The NGO had assumed that women were not economically active in the fishing industry while the Oxfam team had assumed that women played an active role in the cycle of fishing in pre and post-harvest activities. In the event both assumptions proved incorrect - women had been active in the fishing industry but as this was no longer viable women were now mostly involved in service-orientated activities. This left Oxfam and the NGO with a choice. We could provide support for the fishing industry as a whole and enhance the women's fishing role within this or we could offer the women credit to support their current service activities.

The extensive knowledge shown by the women about the problems and needs of the community as a whole, including their husbands' problems.

The impact of government policy, ecological change and powerful business interests on the productive roles of both the men and the women. Both macro and micro issues had played a part in eroding men's traditional income-earning capacity and increasing the importance of women's earnings.

The importance of informal support structures in enabling women to increase their productive activities. For example, the better-off families provided work for their poorer relations and women looked after each other's children.

The impact of a change in role or activity on women's image of themselves. In this case, for example the women experienced a loss of self esteem now that they were working in laundry work and not engaged in fishing activities.

The stress and physical strain experienced by women who have had to increase their productive and community roles.

The women's desire to participate in political fora. However, the women's increased income earning activities, the adverse pressure from the some husbands and their own exhaustion made such participation very difficult.

The importance that the women attached to credit.

Finally, but by no means least, the role of GNAs in improving Oxfam's and the NGO's capacity and techniques for listening and working with women. The GNA gave a structure within which to work.
4.3 Turning a project around

The next case study looks at the attempts to redress the problems in a project in Central Java that was not working well. An evaluation was initiated which found that the income-generating projects were rather conventional, setting out to increase women's status and role solely through increasing their incomes. The activities varied since these were determined by the groups themselves. All groups held routine meetings and managed a small-scale savings and loan scheme. The evaluation found that though the women's groups were valued by the women and the community they had raised very little extra income.

An evaluation team recommended an 'economic plus' approach, stating that a purely economic approach is not enough to improve women's social status. In the 'economic plus' approach, efforts to develop the economic activities of the groups through feasibility studies and marketing strategies were supplemented by incorporating gender analysis at all levels using interactive media. This was in order to facilitate gender equality in the domestic, productive and social sphere.

Gender training was introduced and a study carried out to re-evaluate the project in terms of the practical and strategic needs of the participants and the community, and the opportunities that existed. It was found that the projects had been based on inaccurate information, and stereotypes of women. Practical and informal training are now also provided and conscientisational and instructional media continue to be developed.

Case study 3 Income-generating and generating change: Work in progress in Klaten

Galuh Wandita, Oxfam's Women's Project Officer, Indonesia

Introduction

This case study considers a rather unsuccessful, somewhat conventional women's income-generating project that is undergoing a transformation into a more innovative project using an interactive multi-media approach to achieve its initial objective to better the status of women in the community.

In 1984 Oxfam, co-funded by Ford Foundation, began supporting a woman's income-generating project in Klaten, Central Java through the work of LP3ES. The objective of the project, called Productive Women's Project (PWP), is to raise the welfare of low-income families by promoting women's income-generating activities.

LP3ES perceives women in rural Klaten as an under-utilised economic resource whose participation in productive (i.e. income-generating) activities has been increasingly encroached upon by the mechanisation of women's jobs in agriculture and local industries. By making women's spare time (after household chores) productive, the project aims to increase women's economic participation which in turn will raise their status and role in the society at large as well as in their own families. (This assumption about the abundance of women's leisure time later turned out to be inaccurate.)

The project

80 per cent of the people in Klaten live as farmers on small land holdings (0.29 ha.). Population growth is putting pressure on the already limited land resources.

Approximately 1,500 women are organised into 80 groups designed to develop income-generating activities. The women are of a wide age range: 17 - 70. The average member has an elementary school education, a family of 5 with 4 dependents, with an average daily income of Rp 910 per day. 87 per cent of participants are married, 3.6 per cent are heads of household.

The activities of the women's groups vary as they are determined by each group themselves. All groups hold routine meetings and manage a small-scale savings and loan scheme. Most groups (92 per cent) have regular arisan - a traditional lottery. 62 per cent of the groups are involved in productive activities, such as food stalls, gardening, livestock, fishery, and tile-making.

Each group is facilitated by a motivator, a member of the local community trained by PWP, who plays a key role in the development of the group. These 24 'local experts' are central to the
implementation of the project’s concept of grassroots development from within.

On a grander scale, the project hopes to establish a woman’s cooperative which eventually will develop into an independent institution from PWP and take over the coordination and management of the women’s groups.

The evaluation

In 1988, after a lengthy evaluation process, Oxfam felt that it needed to reassess its support for this project. The evaluation team observed the following:

The establishment of the women’s groups is seen as positive by the members as well as the community at large. The main function and strength of the group is the setting up of the savings and loan scheme. It is also seen as a positive forum for socialising with other women.

In terms of generating more family income, success has been very limited. The women described an increase in knowledge and skills but this new information has yet to be made practical. There also seems to be a problem that the same core group of people attend for training - a problem that is related to the fact that literacy is needed to follow these training sessions.

There are various reasons for failure: not enough time to develop activities effectively, too many customers who buy on credit, no market for goods, or limited capital. Little extra income was generated from these efforts, which in some cases became merely an added burden to the women. In its design, the project assumed that women in Klaten were not involved in income-generating activities when in fact most of them were. Unproductive time is tied to the planting cycle and the seasons.

There was a lack of conceptual understanding about the project, particularly in terms of its aim to raise women’s status. This becomes a critical weakness at the level of the motivators who play a major role in disseminating information and ideas to the women.

The main criticism of the project was the assumption that increasing economic participation will automatically improve the social status of women. For example, it is important to address patterns of access and control over generated income within the family unit.

The evaluation team recommended an ‘economic plus’ approach to the project. In order to improve women’s social status a purely economic approach is not enough. By incorporating gender analysis at all levels as a mainstay of the project, PWP can more directly facilitate social transformation towards gender equality in Klaten.

The ‘economic plus’ approach included:

Concerted efforts to develop the economic activities of the groups as well as individual members. This means feasibility studies, marketing strategies, capital aid, training in productive and management skills, as well as facilitating the development of the cooperative that will eventually manage the groups.

Development of interactive media to facilitate discussion on gender issues, role and status of women, and on the value systems of society. It is hoped that this approach will strengthen the women’s group (and their own perception of the group) as a dynamic economic and social force.

The work in progress

Oxfam decided to fund the programme for another three years and offered the assistance of a consultant (who was the evaluator) to the project. The objective of the project is to facilitate gender equality in three spheres: domestic, productive, and social.

The new phase has four main activities:
Gender-awareness training for PWP staff and motivators internally and at outside workshops and seminars.

Gender study to re-evaluate the project in terms of the practical and strategic needs of the participants and the community. Also, to examine local custom and perception of women's opportunity for work, participation in economic activity, and access and control over income in the family.

The gender study was conducted by PWP staff and the motivators who interviewed 275 members of the group and community. A seminar in 1989 was held to discuss some of its early findings:

There is gender inequality in wages, work opportunity, and division of labour. Most respondents perceive this as natural, because women are not the breadwinners in the family.

A changed perception of women's reproductive rights and economic participation. Women should ideally have control over how many children they wish to have. Women have the right to have more access and control to means of production and capital. However, it is not always so in reality.

Practical training (sewing, cooking, productive skills) or informational training (women's reproductive health, management skills, marketing skills) as requested by the women's groups.

Development of two types of interactive media: those for conscientisation and those which are instructional. The former aims to facilitate discussion on gender issues, the role and status of women, and the society's system of values. The latter aims to facilitate discussion, problem-solving, and dissemination of information relevant to income-generating activities, such as management of food stalls, book-keeping.

The two types of media have complementary functions. For example, media designed to determine the existence of leisure time was tried on a group of women who are terracotta tile producers. This had the effect of conscientisation: it became clear that they are very busy, with no spare time (except needed rest time) in the dry season but with too much unproductive time during the heavy rainfalls. This is where the instructional media would be of use to help the women solve problems in a practical way.

At this stage, PWP has developed and tried 10 conscientisation media. These media were developed by PWP staff and the motivator, with expert assistance, in a 10-day workshop. The topics of the media include: worker-owner relationship, spare time, sexual division of labour, group dynamics, and so on.

Conclusion

The main problem with this project lies with its initial design which was based on inaccurate information and stereotypes of the productive roles of women. The struggle continues. This is an exciting transition time for the project team (the staff, motivators, and consultant) as they are in the midst of developing very innovative gender material for Indonesia.

Issues raised

This case study highlights:

The importance of baseline data. Good base-line data could have prevented the NGO making wrong assumptions. It would also have helped in the evaluation of the project.

The consequences of wrong assumptions. The NGO had made assumptions as to the amount of spare time available to the women, the type of work that they performed and the way that they did it. These assumptions led to the whole project being badly designed. It failed to meet its
objectives and was expensive.

The necessity of going back to the women and consulting them in order to get an understanding of the way that they actually worked.

The need to incorporate training about group formation and awareness building into the project.

The importance of training staff at the NGO level in order to build up the NGO's institutional capacity to address gender issues.

The high economic commitment and length of time needed to turn a badly-designed project around.

The need to promote gender-awareness as a major component in the project by providing specific training.

The value of interactive media in consciousness-raising and problem solving.

The positive appraisal of women's groups given by the women and the community.

The very limited economic success of the majority of the projects and the variety of the reasons behind this.

The need for inputs such as capital, training in productive and management skills, marketing strategies etc in order to develop the economic activities of the group.

The difficulties in spreading the benefits of the groups fairly between members. In this case, the need for literacy had meant that the same core group attended the trainings.
4.4 Participatory evaluation

The fourth case study looked at a participatory evaluation of the impact of women's economic enterprises through a series of consultations with PEEs across the Philippines. Although there were many projects the women there had not been sufficient analysis of impact.

The assumptions that lay behind the evaluation were:

- That IGPs would provide women with more opportunities for growth and empowerment.
- That IGP activities aggravate women's work loads.
- The need to provide women with support systems for their reproductive and productive roles.
- That women seldom think of their own needs.

The aim of the evaluation was to determine the effects of projects and the factors leading to success, to develop indicators and to assess existing support schemes. It would look at the cost-benefit situation; what the women would ideally like (ie their dreams); and try to find possible strategies for increasing the impact of successful IGPs.

The evaluation found that all the women felt that their involvement in socio-economic projects and access to training had helped them to develop a better self-image and a sense of solidarity and kinship among the women. The extent of their involvement was greatly affected by the way that they dealt with their household responsibilities; for most women, their workloads were increased and difficulties at home could mean that economic ventures could be put under considerable strain if not brought to a standstill.

It was therefore recommended that support systems for reproductive roles should be established in tandem with IGPs eg child-minding programmes, couple's counselling and community-based programmes in health. In addition it was thought important that women should get together in small groups to discuss their problems, raise their awareness and gain skills in assertiveness. The study finally recommended continued support for organising and cooperation in order to increase women's social and economic capital and bargaining power in handling the larger environment.

Case study 4 Participatory evaluation of the impact of women's income-generating projects in the Philippines

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(Langkuman ng Kababaihan sa Pagkilos, Inc.)

Introduction

Has involvement in socio-economic projects increased, rather than lightened, the multiple burdens of women? What relevant support systems do women need to enable them to gain appreciably from income-generating projects (IGPs)?

In 1989, in order to involve grassroots women and Non-Governmental Organisations (NGOs) staff in evaluating the micro-level effects of women's involvement in income-generating projects (IGPs) on their personal, household and community situation, Langkuman undertook a series of three regional consultations: one each in Mindanao, Visayas and Luzon islands.

More than 100 women participated in the project, which was supported by Oxfam U.K. in the Philippines, grassroots women from 45 local People's Organisations (POs)/Community Organisations and 50 intermediary service NGOs.
Summary of findings and recommendations

IGPs and women's empowerment

Women were involved in IGPs of varying kinds: from individual family/ household-based micro-enterprises to joint business partnerships and group/collective cooperative ventures. A majority of these were home-based, e.g. backyard pig-raising, small mixed retail stores, selling cooked food, buy-and-sell ventures involving various items, sewing and marketing clothes, bags, rugs, etc.

The income yields varied, ranging from minimal P300 to P2,000 a month, depending on the enterprise level, as well as the women’s own productive, managerial and entrepreneurial abilities, and domestic situation.

Women in their early 20s and 30s with very young children (infants to pre-schoolers) usually had very low levels of skills and spoke of being satisfied with minimal incomes, because they saw their own incomes as serving only to augment household incomes. For most of these women, the preference was for home-based activities because of their desire to be available to their children. But there were many young women entrepreneurs among the participants who had been able to 'juggle' both child-care and productive work, and felt dissatisfied with their marginal income levels.

Women in their 40s had more time and also more experience in micro-entrepreneurship. They were most interested in increasing their incomes, not only for family welfare, but also for personal economic self-reliance.

For all the women, whatever their age or domestic situation, their involvement in IGPs and access to training has helped them develop a better self-image. Because a majority of them had not reached formal secondary school levels, they appreciated the gains in learning to plan out economic projects, to keep books and records, to improve their products and services, to manage credit. These basic entrepreneurial and management skills have resulted in the women developing a sense of control over their lives.

Because of their income contributions, they gained new ways of dealing with their relationship with their spouses. Most said that their menfolk had, in general, positive attitudes to their wives' help in family income. A few cited extreme cases where some menfolk had actually come to depend on the women's income, a situation that could be a plus for women's empowerment if it were not for the fact that the women's workloads in other areas (child-care, household) were not shared by their spouses.

It was not uncommon to find that the women's involvement in work outside the homes as well as the time they invested in group activities, e.g. meetings, seminars, workshops, became a source of strain for the marital relationship. Women were often unavailable or too tired to attend to the workload or needs of the household, children, or spouse. The women felt that this created ambivalence in their men, as well as in themselves.

All mentioned the fact that their economic projects had contributed to the community, in terms of self-employment and community access to products and services at affordable terms (mostly credit). However, while women's groups and cooperatives had gained, individually or collectively, a social status of recognition in their communities, the women often had to deal with new problems in dealing with other forces/groups who felt envious, threatened by the women's new status (e.g. insurers, traders, or local political officials).

A major gain from their involvement in socio-economic group projects (whether credit, production, processing) was the growth of solidarity and kinship among women.

Support systems for women's reproductive/domestic roles

The consultation revealed that women's involvement in and gains from socio-economic projects was greatly affected by the way they address the problems in the household and family situation.

Most of the women spoke of added workloads, given the socially expected responsibilities to care for the family, minister to the needs of the menfolk and perform household chores, as well as the need to attend group and organisational meetings.

In many instances, problems in the efficient running and sustaining of micro-enterprises and IGPs were traced to the women's domestic situation. Running a socio-economic venture efficiently was constrained by their lack of time, availability or energy, e.g. because a child was sick or
Gender considerations in economic enterprises

unattended to, or because household chores had not yet been done. Working capital often went into consumption and emergency needs. A frequent inability to repay capital loans on time occurs when a spouse uses the money set aside for repayment or, after a marital quarrel, the spouse forcibly gets the money. Frequent pregnancy and childbirth often led to self-employment ventures being temporarily halted.

A general recommendation, therefore, was that any effort to introduce production/IGPs has to be paralleled by the establishment of support systems for reproduction/domestic roles important to women. These include:

Child-minding/daycare programmes whether in community centres, or neighbourhood cluster homes where women of varying ages can share in the childminding responsibilities.

Family-planning services including access to information, counselling, technology, and health care, addressed to both women and men.

Family-life programmes including counselling, couple's workshops, couple-to-couple counselling, socials and recreation, and shelter for victims of domestic violence, alcoholism or drug addiction.

The formation of small women's groups where women can discuss their problems, build self- and gender-awareness, learn basic tools in monitoring the distribution of domestic workload, gain skills in assertiveness and conflict resolution.

Social recognition of role models - couples who share workload, household chores and child-care responsibilities.

Community-based programmes in health and appropriate labour-saving technology are also crucial: safe water supply, sanitation, cooking, child health, etc.

The consultations revealed that in most cases, these support systems were, on the whole, still lacking in women's own communities. In many instances, only one or two components would be present, (e.g. child-minding and small women's groups) and even then, with limited effects on actually decreasing the women's workloads.

Without these support systems, the women's involvement in socio-economic projects, particularly as these also entail the time and opportunity costs of group meetings, training seminars and workshops, would indeed exacerbate the women's workloads.

Viability and sustainability of the income-generating projects

Aside from factors at home and in the family, the problems in sustaining small-scale socio-economic projects are located in interrelated forces of the external and larger environment and the internal factors of project planning and management.

Natural calamities (typhoons, floods) are a perennial factor. Militarisation was also cited by several women. A hostile political climate, where community organisations are suspected of sympathising with insurgents, was a major deterrent.

There was also the problem of legislation against informal vending in the cities. Women vendors along the sidewalks risked their products being hauled off to the police station; in many cases, they had to build into their cost price 'pay-offs' to the policemen.

Access to credit and markets was still limited. The women's bargaining power in terms of the price of their produce/products left much to be desired.

In cases where women had access to a level of political education and social awareness on local and national issues, the socio-economic project had motivated, increased and sustained their support and interest in group/mass action, organising mobilisation and advocacy.

The consultations recommended continued support for organising and cooperativism in order to increase women's social and economic capital and bargaining power in handling the larger environment.

To ensure the sustainability and impact of women's socio-economic projects, the consultations
also pointed to the following factors and strategies:

Project choice and feasibility - in choosing a project type to benefit women, careful consideration must be given to whether an economic project is to meet primarily consumption needs (i.e. it is income-saving) or whether it is to supply a market (i.e. it is income-generating), or a combination of both.

If it is market-oriented, will the product/service meet a need of the local community? If it is to be primarily marketed outside, particularly for foreign export, the project must ensure that gains accrue to the women, not to the capitalist, creditor, middleman or trader.

Feasibility studies must identify gains and outputs, both quantitative and qualitative, both social and economic. In many instances, low profitability has actually meant subsidies and benefits to the poorest, most vulnerable and therefore neediest groups in the communities.

Women's entrepreneurial attitudes and aptitudes - a careful choice of target participants is critical because not all women are interested or capable of risk-taking enterprising and management responsibilities.

Group projects have more opportunity costs, and thus a level of cohesion as well as managerial expertise (usually by one or two individuals) is critical.

Access to credit - this is an area where NGOs have been most active, as intermediary sources of funds for grants/loans and/or supervising credit administration and repayment schemes. Building up capital funds among women's groups takes a long time and credit facilities/subsidies need to be available throughout the growing stages.

For the NGOs, building up the credit-worthiness of grassroots women's groups is a major concern so that the latter may eventually gain access to mainstream financing institutions.

Areas and indicators for evaluating impact of socio-economic projects

The consultations showed the need to examine socio-economic projects in terms of their effects on three areas: the women's situation (both individual and groups), the relationship with menfolk, and the community situation.
COMMUNITY SITUATION

Self-sufficiency in basic needs

Community management of resources
  access
control
bargaining power
skills in planning and organising
linkages developed
benefits to the poorest groups

Ecological/ environment sustainability

Solidarity and networking among women, families, for empowerment of community organisations.

SOCIO-ECONOMIC PROJECT

Outputs (Actual Results)
Income
Skills

RELATIONSHIP WITH MENFOLK

Co-responsibility in decision-making and sharing of workload and reproductive concerns.

Skills in communications, dialogue, conflict resolution

WOMEN'S SITUATION

Health
  reproductive
  workload, rest and recreation
  self-concept
  access to labour-saving technology

Education
  literacy
  numeracy
  awareness of self, gender and social issues.

Shelter/clothing

Leadership
  skills in planning/ organising
  relationship with other women
  relationship with individuals/ institutions of authority

Issues raised

This case study highlighted the following:

Traditionally the criteria for evaluations have been set by outsiders and intervening agencies. This case study gave guidelines on how to start an evaluation from the point of view of the target group.
The importance of development of interpersonal skills by the women involved.

The importance of developing indicators which reflect the perceptions of women.

Different moments in women's reproductive life mean different reproductive, productive and community needs and abilities. This variance is rarely considered in project design.

The public and private domain is intrinsically linked. The evaluation looked both outwardly at the effect of the IGP's on people outside the target group and inwardly at the effect on the women's marital and family relationships.

IGPs have problems both intrinsically (as in group formation) and extrinsically (current state of national economy).

The need for support systems for women and their families.

In cases where women had access to a level of political education and social awareness the socio-economic project had motivated them and increased their interest in active campaigning.

Working capital is frequently redirected for emergency needs or is taken by the husband.

Attending the group meetings and seminars meant that women had less time available for their normal duties.
4.5 Ways of working with women

This paper is a distillation of experiences with IGPs in Kenya. Most of the 30,000 women's groups in Kenya are formed around income-generating activities but these groups continue to be marginalised, and isolated from main economic development. It is often the other benefits of IGPs that are of greater importance than the cash generated.

Nicky May argues that the approach to women's programmes has to be holistic. We need to focus on women and their real needs in all areas and initiate ways of meeting their practical gender needs and beginning to address their strategic needs. The case study questions whether IGPs are the best way of doing this, and whether they go to the root of women's problems. Are there not better ways of organising for the benefit of women?

Case study 5: Turning people's economic enterprises to women's advantage: ways of working with women

Candida March: notes from a talk by Nicky May

Definitions

The term IGP is often used very loosely and covers a multitude of different approaches. It is useful to divide IGPs between:

- group projects (grinding-mills, poultry projects), often with new ideas or improved technology;
- income or complementary support for existing activities (agricultural production, sale of produce) through provision of credit or support for social organisation.

The first approach seems to be less useful than the second in economic terms. However, let us look at these alternatives in the Kenyan context.

Background

Women in Kenya have been marginalised from the development process. Kenya is an enterprise economy, with 30,000 women's groups. Most are organisations formed around income-generating activities, such as producing maize or vegetables for sale, keeping chickens for eggs and meat, or running a diesel or hand grinding-mill.

The groups and IGPs have not been successful in tackling the marginalisation from the main economic development; women are de facto excluded from the co-operative movement.

The problems of IGPs can be divided into problems arising from external constraints and those intrinsic to the project.

External problems of IGPs

A group normally comprises 15-20 women and members usually pay a membership fee. There may be several groups in a village but the poorest women are usually excluded, either because they cannot afford the fee or they do not have the time to attend the meetings.

So not only are these groups not really helping the poorest but there is also a danger that they might be making things worse for those who are not in the group. It is important to consider how income is being generated and the type of activity that the group is involved in. Where a group is buying and selling a staple such as maize for profit, this can result in exploitation of non-group members.

It is often stated that IGPs are of benefit because they enable women to own land and property; because women cannot own land individually, owning it collectively as a group gives them status and recognition. But because women's groups have no recognised legal identity, they cannot actually own land or property, which leads to legal problems. It also leads to problems with the
operation of projects.

Internal problems of IGPs

When maize-grinding projects in Kenya were analysed, it was found that the majority were loss-making or making only very small profits. This can lead to disappointment and accusations, even if they are also providing a service. It is therefore very important to clarify objectives and to ensure that they are achievable and realistic. In order to set appropriate objectives, groups need to analyse the root of the problem.

Groups often have confused and contradictory expectations; many aim to provide a service as well as generate an income. Some groups, for example, provide grinding-mills in communities in order that women can have their maize ground both cheaply and near to their homes. However, these same groups often also expect to make a profit.

Even where profits are made, often individual women do not directly benefit from them. This may be because the profits are too small to be of much use or because profits are reinvested in the project. Although the latter makes sound business sense it does not give poor women the immediate help that they need. Alternatively, the profits can be invested in a welfare fund from which members can draw when needed, or a project which will benefit the whole community.

A group is often too large for the profits made to be of much benefit to the individuals. For example, if a poultry project is to make a profit, after considering veterinary care and feed needs, over 100 birds are needed. Women find it particularly hard to think of profit in individual terms, but a welfare fund can lead to an increase in security. In addition, funds held by the group are not subject to control by members' husbands. This raises another fundamental question as to what IGPs should aim to achieve -- more money (a practical gender need) or better control for women over their own resources (a strategic gender need).

Oxfam's intervention and role

It is easy to take too narrow a view and exclude some options by focusing on particular economic enterprises. What is required is a holistic approach which looks at the root of the problem. In the case of land ownership we need to look at women's legal rights, and link these problems together. An IGP to provide money to buy land which did not tackle these fundamental issues would be sidestepping the problem.

For many women, labour-saving schemes could be a more effective way of meeting their practical gender needs since they reduce the work-burden, which IGPs often increase. Community-based health care projects may be better entry points than IGPs for work on strategic gender needs. Some communities in Kipsaraman are using functional literacy to challenge gender issues which arose when a community-based health care programme, which incorporated water projects and IGPs, found that these were not enough and wanted to work on some of the root causes. Income support systems are useful and should also be considered.

Of course women have a need for cash; but often other side benefits of IGPs are of greater importance. Good IGPs can lead to a growth in the confidence of the women involved, and can be a forum for discussion of gender issues as they provide a 'respectable' reason for women to meet together. They can also help the women develop leadership and organisational skills. On the downside, they often involve increased work while providing little material benefit. There remains the question of whether women ask for IGPs only because they are a donor-created fad.

This leads to a further question as to whether there are not different ways of organising for the benefit of women. Although the importance of developing women's skills in management cannot be denied, the first step should not be to improve the management of IGPs but to analyse the situation and resources available. Oxfam's energies might therefore be better spent in building up its institutional capacity in consciousness-raising through a 'training of trainers' strategy.

Here are two examples of different approaches:

Collective action can be supported to give women an increased return from existing activities. Samburu women are pastoralists who traditionally sell milk, hides and skins, but used to receive low prices for these, especially from the traders and middle-men. They came together
to create a collective organisation for the sale of hides and skins through group stores. They were then able to force the price up. They had a similar success with their sale of milk.

This is an example of working supportively, where an existing way of earning was chosen by the women, but they were helped to organise to increase their control, thus covering both practical and strategic gender needs.

Some Turkana women set up food stores to reduce the distances they had to walk to buy basic commodities and the prices paid for food. They created a service and again this went some way towards meeting both their practical and strategic gender needs.

In this case, Oxfam took an income support approach.

However, it must be remembered that it is much easier to have successful projects with producers. It is much more difficult to help the displaced, destitute, squatters and slum dwellers. We need to ask the question: is an income-generating project the best way of answering the root problems of women? For example, when looking at the root problems of lack of control of income and too great a work-burden, an answer is to challenge gender relations.

Conclusion

Empowering women is vital. It must be understood that in many cases income generation simply increases women's workload. The approach to women's programmes has to be holistic. We need to look not just at projects but to focus on women and their real needs in all areas (reproductive, productive and community) and not just those that are immediately apparent.

We need to meet women's practical gender needs but also their strategic gender needs. The challenge of appraisal of IGPs is to ask whether they are meeting real needs in the most effective way. In addition, do they link in with strategic gender needs? For example, do they:

- link in with women's organisations and the wider women's movement?
- challenge the roots of the problems eg lack of ownership of property, control of income, legal rights, responsibility with power?

Bringing women together is so important. Are IGPs the best way of doing this?

Issues raised

This case study raises the following issues:

- The internal problems of groups.

Women's IGPs are marginal schemes in the marginalised sector in the market economy. The formal sector concentrates on cash crops and products for export; women's groups are peripheral to the main economic activity. Planners rarely consider the informal sector, but under structural adjustment the informal sector becomes increasingly important in providing the basic needs of the poor, such as food.

There is a tendency to fund and support groups without searching for comprehensive strategies. Groups therefore remain isolated and consequently outside the market economy. What would be the impact, for example, of co-ordination of the marketing strategies of 30,000 groups?

- The need to look at the indirect effects of IGPs on other members of society.

Oxfam should aim for a holistic approach, looking to see what would bring greatest benefits to a group -- support services, empowerment.
ANNEXES

Annexe A  WOMEN'S DEVELOPMENT INDICATORS

_Eugenia Piza and Josefa Fransisco_

(Based on ZARD's women's status criteria for project assessment)

1. Is the project meeting women's basic needs?
   (Food, water, health care (including women's health care), creches, shelter, etc.)

2. Is the project promoting women's control over factors of production?
   (Land, tools, capital, new technologies, own labour.)

3. Is the project transforming the existing sexual division of labour?
   (Roles and responsibilities, proportional use of time for work and leisure. Change in 'traditional' roles and in the value attached to them by the community; change in definitions of 'work' & 'housework'.)

4. Is the project enhancing women's community role and participation in community organisations?
   (Women in leadership roles; quality of participation.)

5. Is the project facilitating women's consciousness i.e. increasing their awareness of their problems as women and their needs?

6. Is the project enabling women's control over their own lives?
   (Mobility, number of children, choice of husband, control of own resources, inheritance.)

At project level

7. Are the women involved in the needs assessment?

8. Are women participating in project planning & evaluation?
   (Design of the project, benefit.)
Annexe B  KEY QUESTIONS TO CONSIDER WHEN DESIGNING AND IMPLEMENTING ECONOMIC ENTERPRISES FOR WOMEN

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Stage 1: NEEDS ASSESSMENT -- Was a community socio-economic baseline data undertaken that contained information on the following:

- women's existing tasks and responsibilities on the reproductive, productive and community levels;
- women's existing and desired skills in production;
- women's daily time utilisation - to measure workload and leisure;
- existence of female-headed households and other marginalised groups/households in the community;
- major economic problems experienced by the sector and how these specifically impact on women's personal condition and on their roles as household managers and childbearers/rearers;
- forms of violence against women in the community;
- environmental resources and problems and how these are being utilised/addressed by women;
- existence of grassroots organisations and women's presence/leadership in them;
- existence of indigenous cooperative or mutual support systems/groups in the community and women's membership in them;
- prevailing cultural attitudes towards women that restrict women's mobility and activities outside the home;
- presence and activities of NGOs in the area and women's participation in them;

Based on the above, what are the women's practical and strategic needs?

Stage 2: PROJECT DESIGN

1. What are the project objectives and how do these meet women's practical and strategic needs?
2. What involvement/participation did the women have in project identification and design?
3. What is the planned extent of women's participation in decision making and control over resources and processes in the following aspects:
   - ownership and management
   - production
   - marketing
   - financing
4. What are the foreseen/anticipated economic and non-economic (socio-political) benefits women will derive from the project?
5. What preparation has the community had for the initiation of the project (information, education, organising)?
6. What skills training do women need?

7. What are the support systems the project aims to provide women to free their time and labour for the economic enterprise?

8. What are the foreseen benefits and possible adverse impact of the project on other women and households who are not directly involved in the project?

Stage 3: PROJECT IMPLEMENTATION

1. How is the project promoting the participation of women in the following areas and what is the quality of that participation:
   - ownership and management
   - production
   - marketing
   - finance?

2. What is the project experiencing in the above areas that limits or constrains the participation of women? What is being done to address these?

3. What factors make the project meet/not meet its stated economic and social objectives?

4. What is the extent and quality of women's leadership of the project?

5. How is the project affecting the consolidation of women's groups, the expansion of its members' consciousness on women's issues, and the overall status of women in the community?

6. What changes in the design are being carried out in response to unanticipated factors or development? How are these affecting women and the original objectives stated by the project?

Stage 4: EVALUATION

1. What was the project able to achieve in terms of addressing women's practical and strategic economic (income, credit and employment) needs?

2. What was the project able to achieve in terms of addressing women's practical and strategic social needs (social development, political empowerment and control over their lives and bodies)?

3. What has the project achieved and what problems is it encountering to become a self-reliant and/or a viable economic enterprise?

4. Overall, what was the net gain from the project
   - of women as a social group?
   - of the community in general?

5. Would you recommend continued support for the project? Why?
Annexe C WOMEN'S PRACTICAL AND STRATEGIC INTERESTS

Practical interests are those that come from the everyday activities that women carry out in relation to their reproductive, productive and community roles/functions (e.g. child-care services, time and labour saving tools).

Practical interests are easily recognised by women and are usually the ones women ask for. In many instances, women’s practical interests are met at the individual level. However, it is important to remember that responding to them alone does not challenge the existing status of women and the sexual division of labour in a society.

Strategic interests are those which move towards changing the status of women and are directly related to questions of women’s access and control over resources and their overall empowerment as a social group.

Women need a certain level of awareness about their condition to be able to clearly understand their strategic interests. Women’s strategic interests are contextual and may slightly differ from one society to another in relation to such factors as class and ethnicity. Meeting women’s strategic interests will require structural changes that affect a larger group of women and which aim to transform the existing sexual division of labour and enhance the status of women in a society.