

Support to Women's Productive and Income-Generating Activities

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1. Introduction

A. Background

The complexity of forces working against poor women in developing countries is now greater than ever. The traditional socio-cultural constraints that have long limited women's participation in the economy and their access to resources are now coupled with international issues of debt, structural adjustment programmes, declining terms of trade, and war. Austerity measures have curbed public spending, cutting deep into social sector programmes and causing hardship for many poor women and their children. The current lack of dynamism in many national economies has meant there are fewer economic opportunities, while innumerable barriers, such as caste and lack of education and access to land and capital, obstruct the efforts of the poor to break out of poverty.

The worldwide economic recession and the severe food crisis throughout much of sub-Saharan Africa during the 1980s have particularly intensified the burden on poor women. They now increasingly contribute to, and often assume sole responsibility for, the welfare of their families. Where many men are forced to migrate to cities, mines or abroad, this burden is particularly acute.

B. Defining 'Income-Generating Activities'

The limits of a welfare-oriented response to this growing crisis are now well recognized. Alternatively, many development agencies are increasing their emphasis on assisting women to secure income through their own efforts. Such approaches are often categorized as '*income-generating activities*' and cover initiatives as diverse as small business promotion, cooperative undertakings, job creation schemes, sewing

circles, credit and savings groups and youth training programmes. So, how can 'income-generation' be defined? It is sometimes argued that education and health provision, legal and political changes, and global economics all affect the abilities of people to secure an income. From this stems the confusion in the use of the term 'income-generation'. For the purpose of this paper, 'income-generating activities' will be considered those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. Other types of support affecting women's production are considered complementary to income-generating activities. For example, these might include child care or basic services provision and labour-saving technologies.

C. UNICEF and Women's Productive Activities

UNICEF's mandate and modes of operation allow it to maintain close cooperation with social sector ministries in developing countries, and it has built its global reputation by addressing both strategic and practical needs on behalf of women and children. Strategic needs are those that derive from the imbalance in gender relationships and women's position in society. Practical needs are those that are formulated from the immediate and concrete conditions of daily life¹. UNICEF's work to meet the practical needs of women is carried out mainly in the sectors of health, education, water supply and sanitation, and basic services. It also contributes to more fundamental changes through advocacy and institution building. It utilizes opportunities offered by these activities to influence change and provide support in the sphere of women's productive activities.

UNICEF has played a significant role in broadening and complementing income-generating activities and has been involved in the trend towards the use of credit as a key tool, as well as in catalysing and coordinating agencies that support women's productive activities. However, the organization is currently concerned with developing *a holistic approach that incorporates women's practical concerns with the resolution of strategic issues*. UNICEF is beginning to acknowledge as an organization that it is the latter action that will bring about fundamental changes and sustainable progress in women's role and status.

D. Objective of this Report

This document was written to stimulate debate about UNICEF's role in supporting women's productive activities during the 1990s. It was presented to the Consultation on '*Support to Women's Economic Activities and Income Generation in the 1990s*'. This consultation was held in New York in April-May 1992. Participants from many of UNICEF's regional and country offices, as well as representatives from major international and national development organizations, were in attendance.

2. Trends in Supporting Women's Productive Activities: the growing predominance of credit as a development tool

A. A Brief Historical Overview

Approaches to supporting women's productive activities have evolved over several decades. Prior to the 1970s, welfare-oriented approaches predominated. Grants were given for training and income-generating projects that emphasized the domestication

of women. Projects tended to be small scale, under-funded and isolated from mainstream development. A shift by some agencies began in the late 1970s towards creating income-generating components of larger programmes. These programmes as a whole were given higher priority than isolated projects, and in some cases women were able to gain a better understanding of political and power structures. However, the income-generating components often received far less funding and priority than other components, and awareness of gender issues in the programmes as a whole was frequently missing.

By the mid-1980s, disillusionment with income-generating activities began to surface within many agencies. There was increasing recognition that they were, in many cases, failing to raise income levels, and in some cases were additionally burdening poor women. By the end of the 1980s many agencies were avoiding the use of the term '*income-generating*', as it continued to conjure up images of women undertaking marginal economic activities far removed from the increasing thrust towards gender issues and women's empowerment.

By the end of the decade, scattered evidence was revealing that an increasing number of poor women were creating their own jobs in small-scale agriculture, manufacturing, services and petty trade (Berger, 1989a). Evidence also indicated that the smaller the business the greater the chance of its being owned and operated by a woman (Accion, 1988). Access to financing at affordable rates was recognized as a constraint for poor women, and taking this into account, many development agencies began to turn their efforts towards utilizing credit as a development tool. Studies of women-focused credit projects, mostly carried out by the implementing agencies themselves, generally have found positive economic and social benefits resulting from these projects and have shown credit projects to be generally superior to other types of income-generating initiatives (Buvinic and Yudelman, 1989).

The challenge remains as to whether UNICEF should move away from 'income-generating' activities and move towards (as many agencies have) concepts of, and support for, women's productive activities, whether complementary to income-generating activities or directly income related. In addition to stabilizing or generating income, many credit interventions have contributed to improving women's position within the household and community. How these benefits accrue depends in part on the socio-cultural and economic context, but of equal importance are the methodologies and mechanisms used by agencies.

B. Methodologies of Credit Interventions

There are two methodologies of programming credit interventions targeted at poor women. Aspects of each overlap in some instances, but these methodologies can be generalized as: (1) participatory approaches; and (2) approaches that introduce models.

Participatory approaches often start from the existing situation of the beneficiaries. They accept that interventions do not begin in a vacuum and that poor women have ingenuity and understanding about managing finances and household resources. Humility is therefore required on the part of the intervening agency, which must first learn from poor women about the specific informal credit mechanisms already existing in their area. Such mechanisms include traditional systems, such as tontines,

cheetus, money lending, funeral societies, personal borrowing, bartering and pawning. Understanding how these work and what their limitations are takes time and interaction with the poor, because household and individual borrowing issues are considered private matters in most cultures. Through this process of interaction and reflection, trust and understanding can be built between the interveners and poor women. This forms the basis for identifying constraints on these women, and eventually building mechanisms to address their needs. Therefore, planning must not be done externally but with the active participation of the beneficiaries. Where the goal is empowerment, interveners sometimes support the process of building democratic membership-based local organizations with poor women, such as SEWA (box 1).

Box 1: The Self-Employed Women's Association (SEWA), Gujarat (India)

SEWA is an autonomous trade union for women which began in 1972. It has both urban and rural members and originated from the women's group within the Textile Labor Association. It has, since its inception, gone beyond conventional trade unionism. This has been done in response to the inability of conventional unions to deal with the problems of poor women in the informal sector.

It is based on the desire to establish recognition for self-employed women. From this basis it has built components responding to its membership's demands. These have included credit, skills training and a wide range of responses to social problems such as maternal protection schemes, widowhood benefits, child care and training of midwives.

In 1974, SEWA registered its own bank. It began with members purchasing small shares. The process of building the bank required *“close supervision, self-monitoring through participatory process, and building a collective consciousness and cooperative values among the SEWA groups. Training and technical inputs to improve the efficiency of activities were also necessary”* (Wignaraja, 1990: 75).

The bank has adapted its operations to the needs of illiterate women. Loan applications are filled out by bank workers based on face-to-face discussions. Data provided by the applicant are confirmed by a field visit. The time between initial loan applications and disbursement is short. Loans are repaid in 36 monthly instalments. The repayment rate on loans from the SEWA bank is 87% (Ibid: 80)

This participatory approach differs from the `models' approach in which standard predetermined packages are offered. These often include step-by-step guidelines to micro-business feasibility studies, loan administration, etc. Most often they promote a system whereby credit is delivered, collected and recorded by persons external to, and of a different class from, the borrowers themselves. This, and the lack of women's participation in decision-making, can lengthen the road to empowerment.

Methodological tools are emerging from some agencies, such as Accion International (Accion) which do not prescribe step-by-step models but provide principles based on years of experience in credit for the poor. A summary of what Accion has found to be requirements for success is outlined in box 2.

Box 2: Credit Programmes that Work

In Accion's assessment, staff of successful credit programmes recognize micro-business owners as capable individuals who have shown their initiative by starting an economic activity. Staff should gear their services to the owners of the smallest businesses who often have little experience with banks and collateral requirements. Successful programmes must also fulfil the following requirements:

- * Work directly in the community
- * Simplify application procedures
- * Extend credit quickly
- * Do not initially require books and complex business plans
- * Do not require guarantees that would eliminate most potential candidates
- * Work with existing micro-businesses or help start others that are appropriate in the community
- * Focus on the local market
- * Extend small short-term loans primarily for working capital
- * Charge interest rates at the market rate or higher
- * Allow loan recipients to assume a major role in promoting the programme.

Source: Accion. 1988

C. Credit Strategies and Mechanisms

Currently the credit strategy most widely used by development agencies is direct lending to small enterprises. This contrasts with initiating cooperative producer groups whose overall record in terms of economic viability and thus survival has not been good (Devereux and Pares, 1987; Harper, 1992)². Direct lending also contrasts with strategies such as investment in labour-intensive industries likely to create jobs for women. The direct lending strategy most often supports individual productive activities that derive from the poor themselves and are in response to immediate and familiar circumstances. The success or failure of the activity is most often the participant's responsibility. IFAD has summarized a series of potential benefits of such strategies which typify agencies' expectations (box 3).

Even within direct lending strategies, different types of mechanisms are used to reduce poverty and generate employment and income. For the purpose of comparison these can be classified as:

- * Special commercial bank schemes;
- * Intermediary projects that support the poor in borrowing from formal institutions;
- * Government-implemented credit schemes;
- * Projects that run parallel to but outside of banking systems; and

* Poverty-focused development banks.

Box 3: Potential Benefits of Utilizing Credit as a Development Tool

Donor expectations about the benefits of direct lending to the poor often include the following:

- 1. *Transfer of resources to the poor.*** Credit gives the poor access to a range of new technologies and inputs, not just a single option imposed by the project design.
- 2. *Relatively simple project design.*** These projects can be quickly formulated and implemented.
- 3. *Empowerment and increased self-reliance.*** Credit programmes can increase the bargaining power of the poor by providing an alternative to exploitative indebtedness.
- 4. *Organization and group formation.*** It is easier to promote organization and mobilization of the poor within the framework of a credit project than in many types of projects. In this way the poor can end existing exploitative relationships and also make their collective voice heard in community affairs and politics.
- 5. *Participation of women.*** One of the most important advantages of credit projects over others is the ability to reach out easily to groups of women, helping them to develop and sustain viable economic activities.

Source: IFAD, 1991: 9, 14

1. Special commercial bank schemes

Commercial banks generally focus their enterprise lending on large formal sector businesses. However, some have been encouraged to lend to '*small*' enterprises, most commonly defined as those employing 5-50 persons (World Bank, 1987). These commercial banks often operate what are known as '*credit guarantee schemes*'. They receive funds (guaranteed or at low interest) from government or external agencies which they in turn lend. The basic feature is that the risk is shared in an agreed proportion between the banks and the funder. Banks frequently view these as 'social' programmes and operate them as public relations efforts. Evidence indicates that such schemes work best when lending is given to "*creditworthy clients with good projects who are unable to obtain loans because of lack of collateral*" (ibid.). There is a hesitation on the part of some banks to undertake such schemes, either because they lack confidence that their claims will be met if default occurs or because they fear that such claims will face delay and thus increase their administrative costs.

A recent trend in such schemes is to focus resources through rural/regional bank branches in an attempt to reach the more remote producers. This is in response to finding that geographically unspecified support often results in resources being concentrated in urban areas. *By the turn of the 1980s, however, commercial bank schemes had generally failed to reach many poor borrowers, let alone poor women. Women's participation in bank lending schemes for small enterprises rarely exceeded 20 percent* (Berger, 1989a). One study found only 16 percent of borrowers to be women in an Industrial Bank of Peru programme (Buvinic and Berger, 1990). The nationwide KUPEDDES programme in Indonesia had granted only 25 percent of its loans to women, even though women were 60 percent of borrowers in the small

village bank programme that served as its model (CPI, 1986). Where national-level banks have modified their lending procedures in order to reach the poor, some are beginning to reach women. An example in Nepal illustrates how this is happening (box 4).

Box 4: The Agricultural Development Bank: Nepal

The Agricultural Bank of Nepal provides an example of an existing banking institution that is extending facilities and modifying procedures in order to serve the poor. Its Small Farmer Development Project (SFDP), supported by loans from IFAD, is the administrative umbrella through which small loans are channelled to farmers and the landless in a number of development initiatives financed by the Government and different international agencies.

The SFDP administers the funds to various projects, and the bank's branch offices deliver loans and collect repayments through their fieldworkers, the group organizers and women's group organizers. The group organizer is responsible for visiting villages, conducting household surveys to identify those interested and eligible, and for forming groups. By 1988 there were 532 women's groups providing loans to over 4,000 women, compared to 4,667 farmers groups with 42,345 members, mainly men.

Eligibility criteria used in screening loan applicants has been designed to favour the rural poor, both men and women. The small size of the loans provided for groups or individuals are within the women's borrowing capacity, and the activities approved include those that are attractive to them. Collateral requirements have been replaced by group liability and peer pressure for repayment. There is a gradual shift from collateral-based lending to a development orientation and project viability in order to cater to the needs of the weaker segments of the population, who have a low resource base.

Source: Fong and Perrett, 1991

2. Intermediary projects

These projects support the poor in their efforts to borrow from formal institutions by providing referrals, assistance with loan applications, training, technical assistance and guarantees to lenders. They are generally run by non-governmental organizations (NGOs) or government agencies. Women's World Banking (WWB) is perhaps the most significant example of this credit strategy, operating in more than 50 countries. Several governments in Latin America have also set up intermediary projects along these lines. One example is the Institute for Development of the Informal Sector (IDESI) in Peru, which in its first year of operations assisted over 40,000 small businesses, the majority of them owned by women, to obtain loans from state-owned banks.

Adopting this approach is not, however, without constraints and limitations. In Ahmadabad (India), SEWA experienced resistance from banks that had little patience in dealing with poor women, an issue mirrored in the Development of Women and Children in Rural Areas (DWCRA) initiatives in Maharashtra (India). Others, such as WWB affiliates, have been criticized for an inability to reach very poor women,

especially those in remote rural areas. *This may suggest that the strategy of connecting women to the banking system has yet to address the needs of the poorest women for access to credit, even where support from an intermediary agency exists.* Questions remain as to whether such strategies limit opportunities for bank personnel and poor women to learn to deal with each other, and whether intermediaries can generate enough income from their services to become self-sustaining.

3. Government-implemented credit schemes

Where rural banking infrastructure is minimal or non-existent, as in most of Africa, credit schemes are frequently operated under line ministries, most often the ministry of agriculture. These rely primarily on government staff for credit delivery and repayment.

Credit schemes operated by ministries have used a variety of approaches when trying to integrate women. Some have attempted to retrain and motivate male staff where social constraints are considered surmountable others have hired and deployed female extension staff or involved other ministries, such as those dealing with community development. The general conclusion has been, however, that suitable female field staff are difficult to find and retain in remote rural areas, and male staff's attitudes and behaviour are difficult to change. Where workable alternatives have been found, they most often involve female village-level borrowers with leadership qualities who are

Box 5: Government-Implemented Direct Credit Scheme, Malawi

Government-implemented direct credit schemes can encourage institutional changes in women's access to credit. In Malawi, women play an active role in agriculture and about one third of all households are female headed. The Ministry of Agriculture with support from IFAD has begun direct credit to meet these women's needs. This was done initially by direct policy measures and retraining of female home economics and nutrition extension staff. Due to the lack of sufficient staff, the male-dominated extension staff was also instructed to incorporate women into farmers' clubs and groups. In recognition of the superior repayment record of women, the Ministry subsequently revised its original operational manual to place increasing emphasis on direct lending to women. Both seasonal credit and medium-term credit for farm carts, farm implements, dairy animals and other investments were made available to women. By 1986, some 39,500 or 19 percent of borrowers were women; of these, 38,000 received credit and extension advice in mixed groups. Shortage of funds for lending and limited numbers and mobility of female staff have been cited as continuing constraints on project growth.

Source: Fong and Perrett, 1991

paid on a daily basis for extending credit to other poor women. These women are usually closer, both physically and socially, to borrowers than to government extension staff. Government extension staff sometimes feel that administering credit has been *'tagged on'* to their existing job without their being provided adequate remuneration or training.

In many of these schemes, credit is emphasized and savings mobilization has been omitted. With the growing awareness of the importance of savings, IFAD-funded projects, for example, are increasing their attention to this issue and are now emphasizing strategies that build on women's traditional savings methods as an option when collateral is not available. The advantages of such schemes can be major in terms of encouraging permanent institutional change within ministries in favour of women. One example of this is illustrated in the case of Malawi (box 5).

4. Parallel projects

Parallel projects provide credit directly to the poor, thus running alongside but separate from formal banking institutions. These are most often run by NGOs that have been set up expressly for the purpose of lending or that have added credit components to their portfolio of assistance. Given their experience of working with disadvantaged groups, NGOs are perhaps ideally positioned to extend credit to the poor. However, their experiences have varied widely and revolve around the debate between minimalist credit approaches and '*credit plus*' - that is, credit combined with technical assistance, training and marketing links.

Box 6: Training Programme of the Kenya Women's Finance Trust (KWFT)

The KWFT is an affiliate of Women's World Banking. Its programmes can be split into two basic types: training of women; and credit for women.

Although credit has more exposure, the training is considered the core programme for the Trust. All potential credit recipients must take the training course as a prerequisite to receiving a loan. However, training is also given to women who will not be receiving a loan. A one-week course is provided to all applicants, with a small fee charged to cover the costs of tea and supplies. Training is in small groups, whenever possible, for women of similar educational background and from the same area. The topics covered are: managing a business; setting business objectives; salesmanship; sales promotion and display/marketing; basic bookkeeping; stock control; banking/credit; personnel management; planning; legal awareness; leadership skills; and quality control.

The major constraint in running the courses has been the limited education of the participants. KWFT is developing a training approach directly attuned to the needs of the illiterate and semi-literate who form the major part of the potential clientele in the rural areas. The courses are geared to overcome this problem as much as possible through using a combination of lectures, drama, role play and discussions. To date, over 600 women have participated in the training course, and 75 percent of these have taken loans. The women's own evaluation of the courses is that they are extremely useful but too short.

Source: Fong and Perrett, 1991

The '*credit-plus*' approach has been justified as a means of increasing the effective use of credit and improving the productivity of borrowers (see box 6 for Kenya

Women's Finance Trust). It is most often used where the target group is predominantly female. The approach does, however, raise the cost and administrative burden of implementation, thus potentially interfering with the project's ability to become self-sustaining. Some projects suffer from what might be called the '*error of excess*' (Berger, 1989b). Seeing that credit alone is not enough to raise women out of poverty, they add interventions that raise costs. Training has been one such intervention. Poor women will be aware of what the opportunity cost of training is to them, in terms of the income they are obliged to forgo during training sessions and other costs, such as transport and child care. *Training needs that emerge out of credit interventions and from the borrowers themselves are beginning to reveal the most tangible benefits to women.* These needs may be addressed through training in basic, vocational, business or organizational skills.

Though few studies have compared the minimalist and credit-plus approaches, *a review of several Latin American credit interventions found that, overall, those providing little or no technical assistance beyond help in preparing loan applications and keeping basic business records had as strong an impact on borrower's income as credit-plus approaches (McKean, 1989).* Indeed, highly successful credit projects such as Asociacion Desarrollo de Microempresas in the Dominican Republic (ADEMI), Grameen in Bangladesh and the credit unions of Sri Lanka provide little technical business assistance to their borrowers. One organization that has pioneered this minimalist approach is Accion. In their approach training and technical assistance are not major factors prior to borrowing. Training is usually informal and orientated to problem-solving.

Despite the important achievements of the minimalist approach, enhancing the productivity and competitiveness of small enterprises to capture market opportunities often requires more than short-term capital infusions (Gamser, 1992). The Growth with Equity through Micro-enterprise Investments and Institutions (GEMINI) project, based in the USA, has recently begun looking at ways of altering the larger business environment in a way that may open up substantial opportunities for these enterprises. An example of how this might be done can be seen in a sub-sector analysis of rattan furniture production in Java (Indonesia). This revealed the great potential for export production. However, the reality was that small producers in central Java could not export by themselves. Helping a larger export firm to assemble production from artisan producers has opened up a new market opportunity for hundreds of village-level craftsmen. Such focused interventions can be effective or complementary to the provision of credit.

Whether minimalist or credit plus, parallel credit projects have exhibited several factors that make them more accessible to women than the other credit mechanisms mentioned above. These factors include frequent repayment schedules, alternatives to collateral through inter-guarantee systems, use of information channels accessible to women, simple application forms and procedures, and location of lending operations close to the women's workplace. *Parallel credit projects have found also that women's participation tends to be highest in those that utilize solidarity group mechanisms and principles found in traditional credit mechanisms (box 7).*

Box 7: Solidarity Group Mechanisms and Women's Traditional Savings/Credit Groups

Women's solidarity groups generally come together for credit, and only rarely develop into group productive activities. Such groups are often based on 5 to 12 women joining together to guarantee each others' loans, and in some cases to administer lending, repayments and savings.

This mechanism provides a character-based substitute for collateral. It may also reduce the time and administrative costs of lending. Most successful solidarity group projects allow the participants to decide who will be a member of a particular group. Deciding to participate is usually done on the basis of mutual respect and trust. Such solidarity groups have also become the entry points and forums for tackling local issues of concern in health, education, child-care provision and women's rights. Utilizing a solidarity group approach can reduce the cost of credit delivery and provide the potential for rapid expansion through a horizontal linking-up process – group-to-group.

Women throughout the developing world have traditions of group savings and credit which contain some of the elements of solidarity groups. These most commonly take the form of self-managing savings of money or staple food items, which women contribute to the group at regular intervals. The pooled amount is then distributed in an agreed order. Though necessarily small in scale, they are a clear indication of poor women's abilities to save and manage finance. Several innovative NGO projects began by first studying these in a regional or country context, then using them as a starting point for introducing unfamiliar aspects of more formalized credit mechanisms to poor women's solidarity groups

Sources: Women's Help Groups, Sri Lanka; CIDSE, Ho Chi Minh City, Viet Nam; Catholic Relief Services, Thailand; and Accion, Latin America

While parallel credit projects tend to reach poor women in greater proportion than other mechanisms, their limitations are often expressed in relation to their small scale and lack of sustainability. The issue of scale has been most acute where international NGOs have operationalized a project. These interventions have often concentrated heavily on successful delivery and recovery of loans at the expense of developing organizational capacity. These contrast with several local NGOs that have built democratic membership organizations while delivering credit (SEWA and Working Women's Forum (WWF), India; Women's Help Groups, Sri Lanka).

5. Poverty-focused development banks

Some parallel programmes have grown in scale to such an extent that they have become known as poverty-focused banks. They are in most cases officially registered as banks or financial cooperatives, but their exclusive mandate to lend to the poor differentiates them from commercial banks. They reach a very large number of borrowers with credit and savings services. The best known of these is the Grameen Bank for the landless in rural Bangladesh (box 8). SEWA in India can also be included in this category, as can the Working Women's Credit Society of the WWF in Tamil Nadu (India). Besides catering to borrowers, these banks tend to have well-

formulated savings schemes for the poor, dispelling the myth that the poor are unable to save.

Box 8: A Poverty-focused Development Bank - Grameen Bank, Bangladesh

Grameen Bank aims to make credit available to the landless and near-landless women and men of Bangladesh. It began as an action-research project of Chittagong University and a number of public sector banks in 1976. In 1983, it became a specialized banking institution.

It functions on an impressive scale, with over 600 branches covering 14,000 villages by 1989. Some 71 percent of borrowers are women, and the repayment rate on loans is 98 percent. Clearly, Grameen's success in extending credit is indisputable. It operates on a multi-tiered structure consisting of a head office, zonal offices, area offices, branch offices and, at the lowest level, groups and banking centres. People organize themselves at the local level into groups of five, then six of these groups join to form a banking centre. Groups are not formed on the basis of similar activities, but spatial and social closeness have emerged as a premise for well-functioning, cohesive groups. There are clear and simple rules that guide the centre groups and all financial transactions are conducted openly in front of members. No fixed asset collateral is required for loans, alternatively peer pressure and savings are used to ensure repayment. New members must attend a training course of seven consecutive days prior to becoming members.

Within the group rules and regulations, the centres are quite autonomous in their decision-making and there has been an increasing interest in tackling local needs for basic services. UNICEF's support has helped to prepare bank workers and centre leaders for such activities. It is unclear whether existing staff who are required to service credit delivery can also cover these activities. The challenge for Grameen in future may include ways of involving greater participation of the poor within its hierarchies to enable such activities to become widespread.

Documentation of Grameen's development has also contributed to the reorientation of development thinking on key issues, such as poor people's participation (see Fuglesang and Chandler, 1987; Wignaraja, 1990).

Some such poverty-focused development banks operate on an impressive scale and could offer clues about how to expand the reach of other smaller, parallel credit strategies. For example, *these mechanisms encourage and support their small credit groups to network with each other in order to secure their future, thus building a 'movement' rather than isolated free-standing credit groups, which are most common within parallel credit mechanisms. Understanding how to incorporate groups into successful movements is one issue that deserves further study.*

D. Discussion

Credit is increasingly a key element in development strategies. The use of credit, however, varies widely among development agencies. In a general sense, parallel

credit mechanisms and poverty-focused development banks, with limitations, seem to show the strongest potential for reaching the poorest women. Those that have reached a significant scale have, in most cases, required 8-10 years' development. Nonetheless, experiences in all strategies teach that if lenders are to reach the poor they must revise features of formal lending and adopt aspects of informal and traditional mechanisms. The use of solidarity group mechanisms is one illustration of this that magnifies the importance of women's participation. The most successful programmes do not merely deliver credit but involve the beneficiaries in decisions and management of the project. One of the clear lessons illustrated by the PANOS Institute and confirmed by IFAD is that *no single credit model is 'the best' to reach the poor in all situations.*

1. Evaluation

Despite recent progress systematic and comparative evaluations of the impact of credit on women is uneven and thus inadequate. This reflects the lack of effective measurement tools that relate to the goals of interventions.

Credit programmes with poverty-alleviation goals must not only evaluate increases in job opportunities and income, but must also look carefully at indirect consequences of interventions. In this respect, it is essential to consider the inelastic nature of women's labour and the possibility that interventions will actually increase their labour both within the market and the household, and the consequences this may have on the welfare of their families.

Women often cite as a priority the future of their children and the stability of their family. Any attempt to analyse whether credit has led to improvements must, therefore, be looked at from this family perspective. Women do not always determine the effect of credit by looking at how much their business has grown or how much profit has been made. Increased income is often channelled into family welfare. It may have resulted from the woman's changing from the local moneylender to borrowing from a credit-oriented development project. The change in interest rates alone can thus result in a better income for women, but an analysis of her business alone might not reveal this. Incorporating these issues into evaluations may help to clarify the impact of programmes with a poverty alleviation focus. Participatory approaches to evaluation which involve the women themselves in determining the important effects of the programme should be encouraged.

2. Complementing credit

Even if credit is made available to an increasing number of poor women, it cannot be regarded as a panacea for all ills. In addition to financial interventions, other complementary activities should be supported. These may include addressing *strategic needs* such as advocacy. These, in turn, could include issues such as fixed locations for informal sector vendors or reducing red tape in licensing, registering and taxing businesses. The solution to such government-imposed constraints cannot be found in credit or training activities. Rather, the ability of women to lobby on their own behalf is important, as is the possible broker role that development agencies can play through provision of services that the women themselves cannot afford.

These tasks are in contrast to poor women's *practical needs* for complementary activities to credit. Most often these relate to the caretaking of children, elderly or

handicapped family members, as well as other domestic and community responsibilities. If the poorest women are to be supported in their productive role, strategies that help them balance their domestic responsibilities should be simultaneously developed. These have the greatest chance of success when the women themselves are involved in the decisions about what complementary activities are most appropriate. *Indeed, the important issue is not what complementary activity is provided, but how the activity is determined and implemented. Participation of the women themselves in determining what and how these are provided is key if they are to be maintained and sustained.*

3. UNICEF'S Experience in Supporting Women's Productive Activities

UNICEF has been involved in supporting women's productive and income-generating activities for several decades. The ways in which it has done this reflect the evolution of the organization's approaches to women in development generally. Prior to and during the 1970s approaches were distinctly welfare-oriented. During the early 1980s, UNICEF began a gradual shift towards development-oriented activities encompassed by the basic services strategy. Several early examples of this shift included support to the training components of the Grameen Bank, credit projects in Nepal Small Farmers Development Programme (SFDP) and Productive Credit for Rural Women (PCRW), women's gardening groups in Senegal and small-scale enterprise support in Colombia (box 9). These practical interventions provided experience on which to base the policy shift that later developed. The United Nations Decade for Women (1975-1985) and the Nairobi Conference also contributed to this change.

The new policy outlined the need to move away from isolated women's projects towards the objective of integration. The policy was complemented by an implementation strategy and operational guidelines agreed by the UNICEF Executive Board in 1987.

The application in individual countries of these policy guidelines has been influenced by the particular situation of women, varying socio-cultural traditions, legal norms, government commitment and strengths of national institutions to promote the advancement of women. Regional experiences in supporting income-generating activities, therefore, have varied in emphasis and approach but recognize a common set of key issues: heavy workloads, inadequate incomes, limited access to credit and unfavourable disparities in social, legal and political status and participation.

A. Income-Generating Activities by Region

The following gives an overview of UNICEF's support by region to income-generating activities up until the end of the 1980s.

1. Latin America and the Caribbean

The context of the economic and political crisis in the Americas has influenced UNICEF's increasing focus on the socio-economic conditions of women. The reality is that while the male labour force doubled between 1950 and 1980, the female labour

Box 9: Training and Development for Small Enterprises - Servicio Nacional de Aprendizaje (SENA), Colombia

UNICEF entered negotiations with the National Vocational Training Institute (SENA) in 1981 intent on establishing a training and credit project for poor women in the south-east zone of Cartagena. It was one of three projects in Colombia implemented through state agencies in an attempt to influence institutional change for poor women in the informal sector.

The UNICEF proposal was not initially accepted. SENA had established itself as an institute focused mainly on training for formal sector businesses. SENA officials were sceptical about the possibilities for success in assisting women in the informal sector. After a long period of negotiations, two SENA officials were sent on a study-visit to informal sector credit projects in Cali and Medellin as a last attempt to relax their resistance. This bore fruit, and SENA presented its own proposal for a project. In the view of UNICEF, this represented an opportunity to initiate institutional changes that were fundamental to their regional objectives.

The project became incorporated into SENA's organizational structure through the establishment of three departments for implementation. Training courses began that included accounting, administration, technical skills, marketing and organizational issues. Participation and commitment to implement investment plans under supervision replaced traditional collateral requirements for credit. Loans were given at 24 percent interest, equivalent to the softest credit available on the financial market. Repayments in 18 monthly instalments began after an initial grace period of three months. Though capital for lending was contributed initially by UNICEF, the influence of the project led the Government to establish a line of credit for informal sector enterprises.

UNICEF's support thus represents a major step in institutional change for the benefit of poor women. The ability of the project to go to scale, its financial sustainability and the relative cost advantage of its emphasis on training may require further assessment.

The major policy '*leap*' was made in 1985/86 when women's multidimensional roles and responsibilities were specified as a priority area, giving distinct recognition to women's issues in their own right (UNICEF, 1985, 1986 and 1988).

force grew by nearly three times, the greatest increase being amongst the poorest (Berger, 1989b; Buvinic and Yudelman, 1989).

UNICEF has responded at the regional and country programming levels. A regional perspective on women in development comes from the Regional Programme for Women's Empowerment and Development (RPWED). This programme reviews, conceptualizes and defines strategies, and links these to country-level initiatives through designated persons who act as focal points. UNICEF has prioritized its areas of work as advocacy, institutionalization, economic activities, organization and basic services. This has resulted in part from regular and constructive evaluations, which

have helped to point its efforts towards providing a package of services to women. This '*package*' addresses three levels: the national macro-level need for change through advocacy; the need to build sustainable institutional support; and the micro-level need for quality programming.

The region takes the perspective that women's economic activities are a way of supporting the struggle for women's rights by giving them increased control over their lives. This is most evident in the Americas, although more recently country programmes in the Caribbean such as the programme in Jamaica are incorporating this perspective. An example is the interregional PROANDES initiative in which indigenous populations are supported to undertake productive and other activities.

Institutionalizing support has taken place both at the financial and administrative levels. Having specified internally that projects should not depend solely on its funds, UNICEF has supported institutionalization. In the case of Colombia, lines of credit have been designated by the Government for women's small enterprises, and innovative lending characteristics have begun to infiltrate the formal lending institutes. For example, women's participation in training has in one case replaced traditional collateral requirements on loans, and new banking procedures developed by projects have reduced time in securing loans.

UNICEF's regional experience in using credit mechanisms in income-generating activities is diverse. The organization supports a range of initiatives that could provide useful comparisons between minimalist approaches (Brazil, Peru) and '*credit plus*' (Ecuador, Colombia).

Inter-country exchanges of experience are being used to strengthen UNICEF-supported income-generating activities. These have extended beyond a focus on credit mechanisms. Mexico adopted Peru's initiatives of community kitchens in low-income neighbourhoods in Lima to meet the needs of the poor affected by adjustment. Bolivia has assisted with the training of peasant women in Venezuela, and Venezuela has helped Haiti to programme with NGOs.

2. Africa

During the 1980s the economic recession, debt, natural disasters, migration and armed conflict in the region seriously undermined basic services for women, increased their workload and intensified their need for income. UNICEF's response to the critical needs of women was, in many countries (Angola, Benin, Ethiopia, Kenya, Tanzania, Togo, Uganda and Zaire), through an integrated approach. By the end of the decade Ethiopia had gone the furthest: women-specific projects had been eliminated and issues of women's health, education, work burden, income, productivity and participation were integrated into all sectoral programmes.

Household food and economic security has emerged as a major priority, and programmes have been initiated in Burkina Faso, Burundi, Malawi, Nigeria and Tanzania. However, most countries, particularly in West Africa, have responded to the challenge with relatively small-scale projects of vegetable gardening, food processing and distribution. The need for evaluations has been identified in order to assess the impact of these projects on family well-being and their potential for going to scale within mainstream development (UNICEF, 1990a).

Some country programmes have begun analyses and assessments of women's economic activities for the 1990s (Burundi, Kenya, Namibia and Zambia). These revealed difficulties in the use of credit in areas where there are weak marketing links and poor infrastructure, as well as a lack of technical backstopping in Burundi. In these areas the productive base has not been created to allow for effective use of credit, and institutions for credit delivery are weak. This contrasts with market centres where credit is introduced as a means of support for women in the informal sector. In a recent review by the regional office for Eastern and Southern Africa, UNICEF identified the objective of sustainability as key to successful credit programmes. This has been strengthened by strategies suggested in 'Women, Credit and Savings' (Mirero, 1990) in which UNICEF is encouraged to "*adopt one consistent approach in assisting women micro entrepreneurs in the region*" (ibid.: 42) of East and Southern Africa.

Progress was made where strategies to reduce women's workloads have been introduced. These have included technologies, such as grinding mills, and improved stoves and carts. Overall, in UNICEF country programmes there is an increasing attempt to address the matrix of support needs required for successful income generation that does not further burden women. An example of such a programme is the Rural Integrated Basic Services (RIBS), in Ethiopia, where child-care centres have been established out of the profits from flour mills and horticultural projects.

In West and Central Africa, advocacy for institutional change has become a focus of country programmes (Cape Verde, Mali, Niger, Zaire). Advocacy for the removal of legal, procedural and attitudinal constraints has also been highlighted in UNICEF's Eastern and Southern Africa Regional Office's 1989 meeting on women's economic activities.

3. Middle East and North Africa

The focus of UNICEF in this region has been primarily on health and education needs. Gender-related disparities from birth have been documented (UNICEF, 1990c), resulting in an increasing emphasis on the needs of the girl child.

Within the context of firmly entrenched sensitivities and social norms regarding women in this region, some progress in supporting women's economic activities has been made in Egypt, Morocco, the Sudan and Syria. Most have focused on food production and handicrafts. With the exception of Egypt and Sudan, activities have tended to be small in scale and somewhat isolated.

In Egypt, a revolving fund has been established that extends capital to rural banks in 65 pilot villages. The rural banks then make loans available to local women. In the Sudan, loans in kind and support services are provided through government departments in Kordofan to women in 153 villages.

In summary, a regional perspective and impetus for supporting women's economic activities in this region is not yet clearly evident.

4. Asia

The UNICEF programmes in Asia vary widely, reflecting the cultural and economic diversity within the region. UNICEF's country-level presence is in many cases very large and has developed over several decades in some countries, such as in India. Country-specific perspectives, therefore, predominate.

Overall, programmes reflect UNICEF's policy of integrated approaches. Small isolated income-generating projects have become fewer, and UNICEF has become increasingly involved in 'holistic' programming aimed at both the social and economic needs of poor women. In Indonesia, for example, massive mobilization for Child Survival and Development (CSD) has been combined with credit and literacy programmes supported by the People's Bank of Indonesia. Integration has also been an element of the Nepal programmes (PCRW and SFDP) in which a successful credit approach is used as a vehicle for introducing cross-sectoral goals. In Bangladesh, UNICEF has supported the integration of CSD and social development activities into the Grameen Bank's credit initiative, and the Grameen model is being used to help frame the credit programme in the Philippines. Also, in Myanmar, UNICEF is indicating moves to include credit for rural women.

Evaluations of UNICEF support to income-generating activities in Sikkim (India) reveal that within some integrated programmes, income-generating activities are weak. Women were not involved in determining what was to be produced, and access to raw materials and marketing possibilities were not locally available.

UNICEF support to income-generating activities in this region increasingly focuses on intensifying its advocacy and catalytic role in mobilizing national efforts and other development partners. In 1988, UNICEF's Programme Division published *Women, Poverty and Access to Credit: Innovative Approaches*, by Poona Wignaraja, as a Staff Working Paper³. The strength of this document is in its overview of successful approaches to women's projects in South Asia and the essential features and lessons it draws out. Such production and dissemination of information is one way UNICEF is working towards improvements in support to women's economic activities.

UNICEF in Mongolia and Viet Nam has supported quality crèche facilities for the children of women workers. In the early 1990s, UNICEF also made significant progress in supporting women's production through credit mechanisms in both Cambodia and Viet Nam.

B. Discussion

UNICEF is involved in a wide array of support to women's productive activities. These fall generally into the following categories:

1. Strategic issues

- * advocacy for policy and legislative changes
- * institutionalization and capacity-building

2. Practical issues

- * credit and savings mechanisms
- * labour-saving technologies
- * child-care development and support
- * skills and business training.

Through its support, UNICEF highlights the matrix of needs that must be addressed in order for interventions to be successful and not further burden women.

Traditional income-generating projects and components of programmes continue to exist in many UNICEF country programmes. The overall impact of these on the development and welfare of poor families remains unclear. Many programmes concede that they are not generating significant increases in income, but they claim that there are other social benefits resulting from their income-generating activities. Perhaps the most significant of these has been the opportunity for women to meet regularly, build solidarity, share ideas, interface with local officials and development personnel, and better understand their country's political and power systems. Important psychological benefits have been observed in that women participating in these programmes tend to develop an improved sense of self-worth and self-esteem. In some cases women leaders have emerged and developed their skills and knowledge. It is as yet unclear whether such opportunities feed into a process of longer-term, large-scale change by providing the impetus for locally motivated change by and for women.

Where clear country or regional strategies for supporting women's economic activities exist, certain mechanisms predominate. Overall, there is increasing emphasis on credit mechanisms, with simultaneous recognition of their limitations in areas with weak market economies and/or weak institutions for credit delivery. No single specific credit approach is promoted by UNICEF, although support for government-implemented credit schemes and poverty-focused banks have predominated to date. This may be because of UNICEF's dual priorities of institutionalizing sustainable systems of support and going to scale. However, there are also many cases where UNICEF has provided support to NGOs undertaking small experimental credit projects. There is clearly a recognition by much of UNICEF as to the benefits of approaches based on solidarity groups.

UNICEF has played a key role in promoting the use of the 'entry-point' concept. Large-scale credit projects have been utilized as entry points for introducing a wide range of support services in health, education and basic services. Conversely, widespread health initiatives such as CSD have allowed the introduction of new types of credit mechanisms in some areas. This is increasingly being seen as a practical strategy for promoting integrated development.

Two questions remain:

1) Should UNICEF's organizational strategies of support to women's productive activities be hinged on complementing the support being given by other organizations, supporting experimental initiatives and/or advocacy for legal and institutional change? Existing experiences demonstrate the importance of all of these.

2) What is UNICEF's primary objective in supporting women's productive activities? Is it empowerment of women or improvement in child and family welfare? Though these need not be incompatible, they do have implications for the choice of strategies, mechanisms and target groups.

4. Women, Work and the Needs of Children⁴

Development agencies, such as UNICEF, that are concerned with child survival and development (CSD) and undertake support to women's productive activities frequently ask themselves: *Does mothers' work result in an improvement or a deterioration in the health and welfare of children?* This is an increasingly crucial question because the nature of women's work is changing: more poor women are working away from home and more are earning a cash income. Most of these women are of child-bearing age.

Several significant research studies have attempted to address this question (Bennett, 1988; Leslie, 1986; Rogers and Youssef, 1988; Abbi, et al, 1991). In doing so, most begin by acknowledging that the reality for the majority of poor women of reproductive age is that they must, for survival, combine some form of income-producing work with caring for their children. Few poor women have the option to devote themselves exclusively to raising children, even during the first year after childbirth. Thus, the poor nutrition among the children of working mothers cited in some studies may well be due to the conditions of poverty that drove the mothers to work in the first place. This situation of poverty and forced productivity may well have adverse affects on women's own health as well, though this seems to be less well documented.

Perhaps the most significant review of empirical evidence about the link between mothers' work and child nutrition has been done by J. Leslie. After reviewing 50 studies, she concludes, "*No consistent pattern of a negative or a positive relationship either between women's work and infant feeding practices, or between women's work and child nutritional status, is evident*" (Leslie, 1986: 1343).

Interestingly, in an earlier review (Cochrane, Leslie, O'Hara, 1982) a significantly positive relationship between maternal education and child nutrition and welfare was established. The authors conclude that the relation between maternal work and child nutrition/welfare is more complex. Women's work, unlike their educational status, is not fixed, but can and usually does vary over time. A further complication is that both directions of causality are possible: a child's nutritional status may influence the mother's decision about work, just as a mother's decision about work may affect the nutritional status of her child (Carloni, 1984).

In Leslie's findings the prevalence of breastfeeding was not significantly different between employed and not employed mothers. The most consistent effect of maternal employment on infant feeding practices was to cause mothers to shift earlier from exclusive breastfeeding to mixed feeding (Akin, et al. 1981; O'Gara, 1988; Soekirman, 1983; Vial and Muchnic, 1988; Winikoff, et al., 1986).

The research on the relation between mothers' work and child nutrition and welfare has, however, consistently revealed two critical factors that affect children.

- * *The age of the substitute child caregivers; and*
- * *Resource allocation within the household.*

Those studies that have explicitly considered issues of child care have consistently found that children who are cared for by adults when their mothers are working have better nutritional status than children cared for by another child. There is also growing evidence that maternal employment caused by poverty can have deleterious effects on the opportunity for older girl children to attend school. However, many poor women have no option but to leave their young children in the care of older, and most often girl, children.

Child-care responsibilities during a woman's reproductive years are increasingly being recognized as a major reason for the high proportion of women in informal sector jobs (Lycette and White, 1989). These jobs may be low paying and insecure, but they generally offer the flexibility that formal sector employment does not. The location of work is often in or near the home, and the hours of work are frequently self-determined. To women with small children these factors are often considered essential.

The second factor cited above contends that one of the most ethnocentric assumptions commonly made in research on nutrition is that all household members share the same priorities and decision-making power about the use of time and resources (Bennett, 1988). Indeed, men and women often have separate, culturally designated obligations to meet different needs within and beyond the conjugal family. The conclusion is that it is unclear if patterns of decision-making at the household level are comparatively more significant to child nutrition/welfare than issues of maternal employment. What it does do, however, is underscore the common responsibility of men and women in the upbringing of children. One study in a rural area of Maharashtra (India) indicates poverty as the key issue. This research revealed that *“the working status of mothers appeared to have a deteriorating effect on the health and nutrition of their children”* (Abbi, et al., 1991: 23). The authors add, however, that *“it should be stressed that most of the working mothers had little or no access to the income they generated, [and in any case] the poor nutritional status of the children in these families is due mainly to the lack of money”* (ibid.: 23).

In summary, research to date shows that the range of issues involved have not been sufficiently studied to allow for a direct correlation between maternal employment and child nutrition and welfare to be established. The reality is, however, that the majority of women in developed and developing countries confront the need to combine their productive role with the care and nurturing of children. *For the poorest children, it would appear that nutritional deficiencies may well be due to conditions of poverty that led their mothers to seek work in the first place. Issues concerning the age of the substitute child caregiver, the location and time spent at work and the control of resource allocation within the household are factors that may prove to have the most direct impact on children. Such issues have implications for agencies that are concerned with child welfare and women's role in production. Strictly economic approaches and analyses of women's productive activities which do not take these issues into account may prove of limited benefit to women and their children.*

5. Highlights of Key Issues

A. Terminology

There is a general move by development agencies away from the use of the phrase '*income-generating activities*' because it continues to conjure up images of women undertaking marginal economic activities far removed from gender issues and the goal of women's empowerment. '*Support to women's productive activities*' may more clearly reflect the growing trend in UNICEF towards using directly economic tools (such as credit or skills training) and complementary services (such as child care or labour-saving devices).

B. Policy Implications

The predominant model of intervention by UNICEF is aimed at addressing specific health and welfare issues through effective service delivery. It is therefore difficult for programmes to address the empowerment side of women's development. This suggests that there is need to clarify to what extent resources will be designated to women's productive activities as a strategy towards empowerment. In 1991, a total of only 4.43 percent of total general resources and supplementary funds was expended on '*women's projects*' most of which are for income-generating activities. In addition, UNICEF has supported women's productive activities through their urban and rural area-based programmes.

C. Clarifying Strategies

Supporting women's productive activities demands holistic strategies that combine both the practical and strategic needs of women and their children. The choice of strategies and methodologies of intervention depends to an important degree on clarifying the objective of supporting productive activities within UNICEF's overall mandate and a clear definition of the target group. Rather than debating the merits and disadvantages of each type of intervention and programme, it may be best to first step back and answer three strategic questions:

1. What is the objective of supporting women's productive activities within UNICEF programmes: women's empowerment; improved welfare of children and the family; or a combination of these?
2. Who, specifically, are the intended beneficiaries? Do we want primarily to reach the poorest, and if so, are credit mechanisms a realistic option for doing this? Or do we accept programmes that bring economic results, such as increased income/credit repayment, but that may exclude the poorest?
3. Where does UNICEF best fit in within the spectrum of agencies involved in promoting women's productive activities? How should it prioritize strategies such as:
 - * complementing the support being given by other agencies;
 - * supporting experimental initiatives; and/or
 - * advocating for legal and institutional change.

If supporting experimental initiatives is prioritized and credit is chosen as a tool, it may be important to determine regionally what credit methodologies and mechanisms

will be emphasized. This presumes a knowledge and information base on credit interventions. The extent to which this exists or needs to be strengthened should be determined in the near future.

D. Children and Care Giving

A woman's reproductive years most often coincide with the time she makes the greatest contribution to economic production. She enters these years at a disadvantage if her education has been limited by the burden of work during girlhood. This work often involves the care of younger siblings, who themselves may suffer from this inadequate care arrangement. The situation is one in which the daughter's future is mortgaged for present survival. A window of opportunity may exist by freeing up girl children restricted by their role as substitute caregivers, thus enabling them to increase their education and skills for the future.

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