REPORT OF THE INTERNATIONAL SEMINAR ON WOMEN IN DEVELOPMENT

LESSONS LEARNED FROM FIELD EXPERIENCES IN INTEGRATING WID IN DEVELOPMENT COOPERATION

FEBRUARY 7,1992

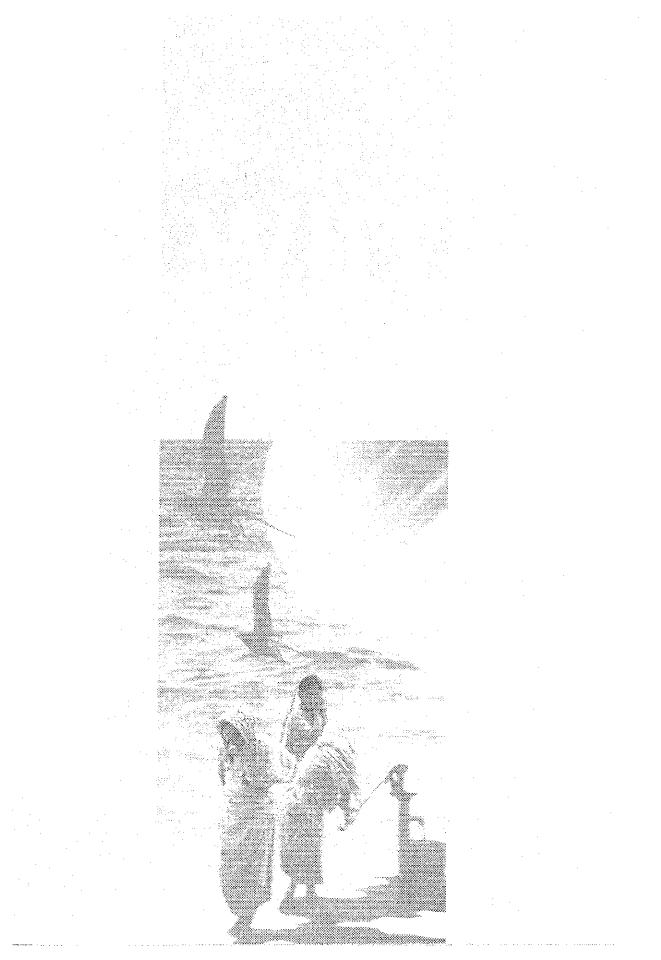


INSTITUTE FOR INTERNATIONAL COOPERATION

JAPAN INTERNATIONAL COOPERATION AGENCY (JICA)

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First Printing in March 1992

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FOREWORD

The Japan International Cooperation Agency (JICA) and Yokohama City convened the International Seminar on Women in Development "Lessons Learned from Field Experiences in Integrating WID in Developing Cooperation" through the cooperation of the Ministry of Foreign Affairs, the Overseas Economic Cooperation Fund, the Yokohama Board of Education, Yokohama Women's Association, Yokohama Overseas Exchange Association and the Mainichi Shimbun. The seminar was held on February 7, 1992 at the Yokohama Women's Forum. This report contains the keynote speeches, case study reports, and discussions from the seminar.

This seminar was put together to present reports on development projects instigated by women in developing countries in Asia and Africa. With these reports as a base, the seminar was aimed at the exchange of ideas on the needs of Women in Development (WID) within the development cooperation program, and to reflect the results on future cooperation activities. The seminar also saw enthusiastic discussion on policies for making future WID implementation more fruitful through cooperation between local governments, non-governmental organizations (NGOs), and citizens and their governments.

The panelists were field experts who worked on community development projects along with women in developing countries, and knowledgable, experienced representatives of academia. Through these people, the discussions became extremely meaningful. The enthusiastic question and answer sessions with the audience also gave rise to various WID-related problems and subjects for further discussion, which was one of the great achievements of this seminar.

I would like to take this opportunity to express my deepest gratitude to Yokohama City, to people of all the organizations that supported this seminar, and to all the lecturers and participants who made this seminar a success.

March 1992

Akira Kasai Managing Director Institute for International Cooperation Japan International Cooperation Agency

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OPENING SESSION

Mr. Hidenobu Takahide

Mr. Kensuke Yanagiya

OPENING ADDRESS

Mr. Kensuke Yanagiya President Japan International Cooperation Agency

Thank you all for your attendance at this seminar, and for giving your valuable time on such a cold day. This seminar is jointly convened by Yokohama City and the Japan International Cooperation Agency, JICA.

Today's theme is, as you know, Women in Development, or WID — an abbreviation you will often hear during the session today. This expression may not be familiar to everyone. Some of you will be hearing WID or Women in Development, the theme for this seminar, for the first time today.

Needless to say, women in both the East and the West have been playing an important role in our daily lives. For example, we all need to eat to survive and housewives play an important role in this respect. And that's not all. They look after the health of the family, and as mothers they give birth to and rear the next generation. Furthermore, although this may vary from country to country, women act as the treasurers in control of the family purse strings, an extremely important function.

However, past aid and support programs for developing countries paid little attention to the role of women when various types of cooperation were planned and implemented. That is, insufficient attention was paid to women's special needs, their characteristics, and their roles within the family or community. Having recognized this shortcoming, the United Nations and many other organizations came to recognize the importance women play in development. As a result, a new concept called WID, or Women in Development, was born.

This concept has continued in the form of the "International Women's Year" in 1975, later followed by the "United Nations Decade for Women." It is now regarded as a priority subject in development cooperation in the 1990s. In recognition of this, JICA established the Women in Development Aid Study Group in February 1990. This group was headed by Professor Meguro, who will deliver a keynote speech later today. The group has analyzed the current situation surrounding the social and economic role of women in developing countries, and studied the form that aid programs should take. Their work is based on the view that women are not only mere beneficiaries of aid as in the past, but are an active agent of development. JICA has been working hard in recent years to implement all the valuable recommendations contained in reports from this group.

JICA has joined with Yokohama City to organize today's WID International Seminar. For today's session, we have invited experts from both Japan and overseas – people who have been involved in various projects in Asia and Africa. Later, we will

OPENING SESSION

invite them to speak on some of their field activities and experiences. And through the exchange of opinions, with their help and your participation, we will look at this subject together. I hope this seminar presents many opportunities for active discussion towards a deeper understanding of WID. It will also be gratifying for us if this seminar initiates a network of cooperation with Yokohama, an international city serving as the principal node. This network could present the opportunity for government, local public organizations, non-government organizations and citizens to give play to their individual advantages as an effective means of assisting WID. We would like to see the various opinions proposed in today's seminar reflected in our future activities.

Lastly, I would like to thank all the lecturers and panelists who have willingly agreed to participate in today's seminar. I would also like to thank Ms. Arima and people of the Yokohama Women's Forum whose great efforts have made this seminar possible.

Thank you very much.

OPENING ADDRESS

Mr. Hidenobu Takahide Mayor of Yokohama City

Ladies and Gentlemen.

Today's seminar is jointly sponsored by the Japan International Cooperation Agency, or JICA, and Yokohama City, which is the first city to sponsor such a joint event on WID. These days, a lot of attention is paid to the important role that local government plays in such fields as international exchange and cooperation. It is therefore particularly significant for Yokohama City that we are taking part in such a seminar in cooperation with JICA, the core organization of the Japanese official development assistance programs.

As you may know, Yokohama City has already held two international seminars under the theme of Women in Development here at the Yokohama Women's Forum. Those seminars presented opportunities to understand Women in Development, a subject gradually assuming world importance. The two seminars also gave us the opportunity to consider the kind of activities that could be provided by local governments, as well as by citizens and communities. I believe today's seminar will serve to deepen our understanding of this subject. We will be listening to the valuable opinions of people from JICA (the organization responsible for Japan's aid programs in developing countries), to people from INSTRAW (a United Nations organization), and to the people who are actually involved in implementation of the aid programs.

As internationalization progresses, people, things, information, technology, capital, and so forth, are quickly becoming globalized or borderless. The world of today is changing greatly, which means that great changes are taking place in people's attitudes to subjects that are closely related to their daily lives, such as population, poverty, the environment, resources, and so forth.

Today, we are expected not only to work on improving the status of women in our own country, but also, as members of the international community, to understand the true situation in other countries in order to improve the status of women worldwide, through mutual support and cooperation. As in other places, Yokohama City is planning to carry out various WID programs as part of its many efforts to promote international cooperation and exchange.

Lastly, I would like to thank Ms. Margaret Shields, Ms. Remedios Rikken, Ms. Martha Menya, Professor Yoriko Meguro. all the panelists, JICA, and all the other people who have so kindly provided assistance towards this seminar. Thank you very much.

KEYNOTE SPEECHES

Ms. Margaret Shields

Ms. Yoriko Meguro

KEYNOTE SPEECH Making Women Visible

Margaret Shields

Director, United Nations International Research and Training Institute for the Advancement of Women (INSTRAW)

May I begin by thanking JICA and the City of Yokohama most sincerely for their invitation and the opportunity to discuss with you the work of INSTRAW. INSTRAW is perhaps one of the lesser known institutions of the United Nations but it is, in my view, an extremely important one. Its full name is the United Nations International Research and Training Institute for the Advancement of Women so you can understand why we use the shorter form, INSTRAW.

People often ask me "what does INSTRAW do?" They know it is something to do with women but often they do not know how it differs from UNIFEM and the Division for the Advancement of Women (DAW) which are the other UN organizations with a special responsibility to women. In fact UNIFEM is what we call an operational agency. It provides funding; advice, support and training to women in developing countries. It is an organization that is specifically directed to assist women, in a very practical way. DAW has a coordinating role for women especially in relation to the implementation of the convention of the Elimination of Discrimination against Women.

INSTRAW on the other hand is rather like the research and development section of a large corporation. Our job is to do research that will make the work of our corporation, the United Nations and its member countries, more efficient and more effective. Our particular mandate is to carry out research and to develop training materials that will assist in the inclusion of women in the development process — especially in developing countries.

In many ways we resemble the research and development section of a large company. Much of our work is hard painstaking research. Most of it would not make a very interesting film. The same goes for much of the work in any research organization. But without research and development no sophisticated company can hope to survive, let alone develop new products. The United Nations is our large corporation.

INSTRAW, like UNIFEM, was formed as a result of the 1975 United Nations International Women's Year Conference in Mexico. The people at that Conference recognized that it was not enough to simply have good intentions as far as women are concerned. Policies intended to improve the situation of women needed to be evaluated and monitored to ensure that the good intentions were translated into reality.

In fact our job divides into two main tasks. The first one we call "making women visible," that is describing and defining the activities and situation of women

much more precisely and comprehensively – because to a remarkable extent much of the work of women remains invisible perhaps because it is unpaid. Our second task is to develop effective programs and techniques to include women in the development process.

So we have these two main areas of work: (1) making women visible and (2) developing techniques for the inclusion of women.

How do we do it?

1. Making Women Visible

The job of making women visible also divides neatly into two. The first part is the continuation of work that INSTRAW has been doing over many years, in collaboration with a number of other UN agencies. That is the improvement of statistical collections at the national level and helping governments and those who work in the statistical agencies of governments, to develop methodologies for collecting new data and for compiling statistics using both new and existing data. Of course we do not confine ourselves to data on women. In order to understand the situation of women it is essential to also understand how it relates to the condition of men in the same society.

I know that many people think statistics are a bit boring. I worked for many years in the New Zealand Department of Statistics and I can well remember the glazed look that came over peoples' faces when I told them what my job was. "How dreary." Part of my job was to teach new recruits to the Department how to deal with people who think statistics are boring and to make them more interesting and relevant.

In fact, statistics are an essential part of policy making process. If we don't know how many, how big, how far, how often, it is impossible to plan accurately. If we don't know what we are dealing with it is very hard to know what to do with it. We need a more complete set of data properly analyzed to build up a complete picture of our societies.

Unfortunately we are far from having adequate data for planning purposes in most developing countries and data on the activities of women is particularly lacking. Women are, in many respects invisible. So INSTRAW has a continuing program of improving data collections in cooperation with governments in developing regions. Naturally in countries where budgets are small statistical activity must be considered a luxury. A strong case must be made for any new activity — even when it may have a long term benefit. We cannot force any country to do anything but what we do is to develop methodologies, test them and provide training where requested to help on the development of data bases that will help countries and aid agencies to focus more sharply on new and emerging problems.

Examples of these that are included in our program for the current biennium are firstly, statistics on the elderly and secondly, statistics on the causes and consequences of the growth in female-headed households with particular focus on migrant and refugee

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women.

I hardly need to remind an audience in this country of the extent to which developed countries now have a vastly increased proportion of older citizens. What is less widely appreciated is, that as a result of a number of factors, developing countries are now going through the same "aging" process. There are, however, significant differences. In most developing countries there is little in the way of developed social security systems and few people have the capacity to save for their own full or partial retirement. We do know that the increasing number of people surviving into old age are likely to place an increasing burden on smaller families and less than adequate health systems. It is important now, while there is yet time, to assist countries to develop the data systems that will enable them to reach policy decisions that will fit with their own cultural and social conditions.

The second special project area is concerned with migrant and refugee women. There has been a very rapid increase in the volume of migration worldwide — both migrant male labor leaving female-headed households behind them and refugees. One of the facts that is beginning to emerge is that the refugee problem is essentially a problem that affects women. Around 80 percent of refugees are women and their children.

To summarize, one side of making women visible is the development of statistics in emerging problem areas and the carrying out of workshops to train people in the techniques needs to improve national statistics in the most economical way.

II. Counting Women's Contribution in Unpaid Work

The other side of making women visible is developing methodologies for the collection of new data, in substantive problem areas. Here we have a new project that is focussed on an area of concern to everyone working in the field of women in development — the informal sector.

We know that a very large proportion of the work that goes on particularly in the less developed countries, takes place in what is loosely called the informal sector. This can describe anything from subsistence agriculture to door-to-door peddling, from corner food stalls in the larger cities to the home based production of goods and services. In addition there is an increasing concern especially among women in the more developed countries to develop means of measuring the extent, and in some cases the value, of household activity and voluntary work in the community. How do we begin to take all this into account?

At the moment the people who are engaged in such activities are officially counted as doing nothing and women are the largest proportion of those working in the informal sector – regardless of whether we are talking of developing or developed countries. They are doing nothing according to the records and therefore they do not merit support or recognition for the work that they are doing. You may well be saying to yourselves "Does that really matter?" Well the truth is that it would not matter if we lived in a world where power was shared and people were all valued equally or rather, given equal opportunity to develop their skills and abilities. In fact we live in a world where economic values have predominated and where people are judged on their monetary value almost exclusively.

I am not making a judgment on this. However I do believe that a system of national accounts that leaves out as much as it includes is a bad system. For example if, as is suggested, more than half the agricultural production in sub-Saharan Africa takes place in the informal sector then the GDP figures for those countries are nonsensical. Similarly it does not make sense to me that if I go down the road to the local factory and make ten shirts, there is a rise in the Gross Domestic Product but if I stay home and make the same garments the GDP does not quiver. The reality of the system of national account is that it under-counts economic activity in general and that it particularly under-counts the contribution of women.

We have done some preliminary work on this topic. This included case studies in four different African countries where we endeavored to derive better informal sector statistics from existing data sources. Now we believe that the best chance of improving our knowledge of the relationship between paid and unpaid work and of developing more accurate measures of total productive work lies in the use of time-use survey techniques. These have been already quite well tested in developed countries but mainly as a mechanism to either measure activity or domestic activity.

In developing countries there has been some excellent work done but mostly on very small scale.

There is still a great deal of work to be done. The first problem is that because the work has been experimental it is virtually impossible to compare one study with another. The definitions are not standardized.

Secondly collection techniques that are suitable for developed countries are quite inappropriate in countries where literacy levels are low. There is still a lot of work to be done to develop techniques of data collection that are both inexpensive and reliable for use in countries with high illiteracy rates.

Our informal sector project will begin with what we call a "state-of-the-art" study in collaboration with the other relevant UN organizations: the United Nations Statistical Office and ILO.

The Statistical Office has a clear interest in continuing improvements in the System of National Accounts (SNA) while the ILO has a primary interest in employment status categories and the maintenance and protection of workers — and workers in the informal sector are among the least well-protected, along with housewives. Neither group enjoys protection in the form of sick leave annual holidays, health care, let alone retirement benefits.

And why is INSTRAW in the middle of all this?

Primarily because the undervaluation of women's work has resulted in the

discounting of women and their virtual exclusion from decision making. As I said earlier we are mandated to assist in the inclusion of women in development – based on the belief that decisions based on the experience of both men and women will be better decisions. But while women's contribution is undervalued, women themselves are seen as less valuable than men. And women themselves tend to accept the valuation that is placed upon them, and reinforce it. If you ask the average housewife what she does she will probably reply "Oh, I do not do anything, I am just a housewife."

The work that we are planning will we hope have a considerable benefit, not only in providing a better basis for social and economic planning but also in improving women's self esteem.

That brings me to a very important point. That is, INSTRAW does not have a welfare approach to women.

We are not in favor of labelling women as victims. Rather we are working to empower women to make choices that fit with their lives and enable them to contribute fully to their own and their community's benefit.

III. Research and Training for the Inclusion of Women

And that leads us to our second major area of activity, "Research Training and Evaluation for the Inclusion of Women." Our "making visible" activities are directed at why we need to do something about women, for women and with women. Our other main stream of activity is directed to showing how to do it better.

We have over the years built up a range of programs which are all to do with the inclusion of women in development. We describe these as our "inclusion of Women in Development programs." One of the difficulties about being a small organisation is that people remember the bit that they saw. One of the bits that they have seen tends to be, our water and sanitation modules, a program that has been very successful and much in demand. But we are not about water and sanitation. We are about the inclusion of women in development programs for water and sanitation, just as we have developed programs for the inclusion of women in plans for new and renewable sources of energy, just as we are now working very hard in the area of the environment because we are not going to let the decade for the environment happen with women being remembered three years down the track as optional extras. We actually have to ensure that everybody understands why it is important to have women included in the planning, the identification of problems and the execution of programs right from the outset.

IV. Testing Our Worth

There is one stunning reality that we have to confront. Despite all the "rigmarole" about the need to include women in development both within the UN and outside — the track record is still not good. And while we can continue to provide the techniques and the training programs, it is very important to prove the benefit to those

people who continue to act as though women do not matter. What we are planning as a major program, and it will probably take about five years to completion, is an impact analysis study. This will be a very large study, in collaboration with a large number of organizations, (including, I hope, JICA).

We will be looking at one particular kind of program which has been in vogue for the last few years and that is the "use of credit in the informal sector." We are going to look at programs which have already been completed. And having developed a typology of credit programs which is something which nobody seems to have done fully before, we will, with the help of those other organizations, go out and do some field work. A major dependent variable will be the inclusion of women. In other words, we will be looking to see what effect, excluding or including women, has on the success or failure of a program. We will also, of course, be looking to see whether women are included or not, but also at which stages of a program they were included. We will be endeavoring to show, for the first time, just what happens after the project implementers go home. And that's what the impact analysis side of it is. We will be going back three years after the selected programs were officially evaluated and completed and asking that very important question. And then what happened?

Now all of us have heard wonderful anecdotal stories about the flow-on effects from good aid programs. We actually don't know what caused those good flow-on effects, nor do we know about the ones that they did not tell us about. And so it is extremely important that we start to get a better fix on what makes things work better, what is nice but necessary and what is a disaster. And so again we are acting like the research and development agency of the big corporation. But we are not going to restrict our information to the big corporation because we are well aware that in many ways the UN itself is catalytic. It inspires governments and private organizations to go out and do the same kind of aid and development work as do ourselves and we are not going to be at all selfish with this information. We want as many agencies as possible to be actually involved in the collecting of it and committed to the results. It will certainly be an extremely open project unlike the research and development of private companies. Which is, I think, the only way it should be because, of course, our research is paid for through the generosity of a number of member countries. I am not going to give a "commercial" about how much money we need. Like all research organizations we always need money and more resources.

But what we also need to do is to ensure that the information that we have gets shared and that the methods that we develop are made available as freely as is humanly possible.

So outside our research program and I have not been able to give you all the detail, we also have, as a very necessary part of our enterprise, a communications stream, communications and public relations. Clearly we need to do more of that but that all takes money too. We produce a biannual newsletter and of course our research reports

are published and distributed as widely as possible.

A few facts and figures. INSTRAW is a very small organisation with a large agenda. Our annual operating budget is US\$2 million and we are entirely dependent on voluntary contributions. Although we are based in the Dominican Republic our work is international. In order to maximize our resources and to enhance the quality of research we favor the use of consultants and welcome special projects and collaborative work. I hope that in the future we can work more closely with JICA. Can I say again how much we welcome JICA's initiative in giving me this chance to meet with you.

I hope that this is just the beginning of a long and fruitful relationship.

KEYNOTE SPEECH Japan's Position toward Women in Development

Yoriko Meguro

Professor of Sociology, Sophia University Chairperson, JICA WID Study Group

The concept of Women in Development (or WID), which has attracted widespread attention in the international community for the last two decades, has finally began to gain recognition in Japan over the last several years.

Three interrelated trends lie behind this development. The first trend is the promotion of international exchange and cooperation, as conveyed by the somewhat vague concept of kokusaika (or internationalization), a slogan mobilized throughout Japan in the 1980s. The impetus behind this trend lies in the need for Japan's position in the international community to be affirmed through people-to-people exchange rather than just through money and goods.

The second trend has to do with an increased interest in problems of a global nature. A demand arose for a redefinition of Japan's role in the changing international community. In particular, the debate over Japan's international contribution since the Gulf Crisis in the summer of 1990 demands our examination of Japan's participation in global problems.

The third trend has to do with the efforts to improve the status of women seeking equality, a movement that has been very active since the United Nations Women's Decade was declared in 1975. The recent interest in WID can be viewed as a result of the achievements and problems in this sphere. But, it also has to do with criticism of the current state of the Japanese government's burgeoning overseas development assistance (ODA), especially the lack of a gender perspective, and with demands to improve the situation. In my talk, I will focus on the third trend and reflect upon the tasks that lic ahead.

I. Development and Activities to Improve the Status of Women

Action based on WID's recognition of the concept of the importance of the role of women has already been conducted for the past two decades in the world of development assistance. The United Nations Commission on the Status of Women and DAC (Development Assistance Committee), an arm of the OECD (Organization for Economic Cooperation and Development), have been active in this area.

The increase in the number of members of the United Nations from developing countries has been accompanied by a growing interest in the relationship between a nation's development and its female population. A concomitant perception emerged among all members of the United Nations that the escape from poverty was essential in improving the status of women.

In 1980, the start of the third "Decade of Development," a congress was held to mark the mid-point of the UN Women's Decade, which began in 1976. Much attention was given to issues regarding women and development. The "Nairobi Forward-Looking Strategies Toward Year 2000" compiled at the World Conference on Women held in Nairobi in 1985, the last year of the UN Women's Decade, pointed out that the position of women had not improved in regions where development assistance was most advanced. Demands calling for a reexamination of the process of development to date, based on the need for development to encompass all aspects, including politics, society, and culture, rather than just economics, were made.

The study of WID made headway in DAC in the 1970s. In 1984, a group of experts specializing in WID was formed. In response to the 1985 "Nairobi Forward-Looking Strategies Toward Year 2000," DAC created "From Nairobi to the Year 2000: Action that DAC Members are Proposed to Take." It has promoted the establishment of domestic guidelines by member nations and other activities in support of WID which included changes to the administrative organization of member nations.

The failure of the status of women to improve in spite of the large increase in development assistance has been attributed to such problems as an inaccurate picture of the circumstances and needs of women and a failure to incorporate women in development plans and programs. This situation was caused by the fact that discussions about the process of development to date continued to be male-centered and to ignore problems of gender, even though the question of fairness regarding contributions and the distribution of the results of a country's economic development underwent reexamination. In the past, women occupied a marginal place in development planning; there was no perception of the fact that, like men, they played a central role in development.

The significance of development for women also came to be questioned from the perspective of the problems caused by certain development. For instance, environmental damage caused by certain development processes is linked to the impaired health of inhabitants not only through difficult living conditions but also through water and air pollution and the contamination of the food supply. The effects are then passed on to the next generation through women's role as mothers. Moreover, development plans which try to solve North-South problems often exacerbate the working conditions of women.

II. Japanese Activities to Improve the Status of Women and WID

The slogan "United Nations Women's Decade: Equality, Development, and Peace" and the three international conferences that were held under its mantle had an impact on men as well as women around the world, and raised people's consciousness about the need to improve the status of women. Moreover, many studies and investigations shed light on the link between two aspects: (1) the sexual division of labor and the power structure and (2) women's rights and relations between men and women. In addition, the slogan and accompanying conferences encouraged various governments to make institutional changes.

In response to the World Plan of Action adopted at the International Women's Year conference held in Mexico in 1975, the Japanese government created the Headquarters for the Planning and Promotion of Policies Relating to Women headed by the Prime Minister and charged with responsibility for policies related to women's issues. In 1977 the government announced a national action plan, and the local governments followed with ones of their own. The formation of most of these action plans was made with the active participation of citizens. Great interest was shown by women's groups and grass-roots organizations. NGOs (nongovernmental organizations) also participated more actively in subsequent international conferences. The active involvement of nongovernmental women's organizations could also be seen in the establishment of the National Women's Educational Center, whose goals of research, training, and informational exchange were necessary from the standpoint of lifetime education to improve the status of women. The cooperation between the government and the private sector was probably most constructive in this sphere.

At the World Conference held in Copenhagen in 1980 to mark the mid-point of the UN Women's Decade, the Japanese government signed the Convention on the Elimination of All Forms of Discrimination Against Women. The convention was ratified in June 1985. The improved conditions that accompanied ratification included revision on the Japanese law on nationality, enactment of an equal employment opportunity law for women and men, revision of the labor standards law, and a study of the state of home-economics education. Several laws dealing with women's rights were already in the process of being revised. By ratifying the Accord to Eradicate Inequality, however, the government in theory recognized the validity of a reexamination of the sexual division of labor, a system that could be said to reflect the basis of Japanese society. It also recognized the validity of women's participation in policymaking in all fields.

Of the three themes incorporated in the Women's Decade slogan, Japanese women's activities have manifested an especially strong interest in equality. This behavior reflects the reality faced by Japanese women. Economic development was essential to Japan's recovery from the devastation of World War II, but in the process of contributing to the country's economic growth, and enjoying the rewards thereof, women questioned the role played by women and what it brought them. The improved standard of living made them conscious of the existence of sexual discrimination. By the time of the International Women's Year, realizing the equality promised in Japan's postwar democratic constitution had become a task for Japanese society now that it had achieved

economic growth.

Women's activities include action to eliminate sexual discrimination, learning about the position of women, and research on women. The government especially promoted the creation of learning opportunities. Since the latter half of the 1970s, the aging of Japanese society has grown rapidly. The advent of longer life spans offered an important opportunity for reflecting on the nature of women's lives. A reexamination of the sexual division of labor was accompanied by the spread of administrative programs encouraging and supporting international ties by women under the slogan of internationalization. Although an interest in the lives of women in other countries was enhanced through the process of learning about the position of women in Japan and the experiences of trying to achieve change, the concern of Japanese women in general focused on conditions within Japan. In particular, almost no interest in development issues was manifested, except by a handful of active groups. Moreover, almost none of the NGOs engaged in development cooperation activities in developing countries displayed much interest in WID. The involvement of nongovernmental organizations in WID had to wait for the participation of women's groups and organizations that were dealing with the question of equality.

During the past two or three years, activities aimed at development education and the relationship between development and women have been stepped up by women's groups and organizations. WID has become an important new item in the latest domestic action plans. General interest in WID has also heightened.

Until recently, the activities supported by the Japanese government's overseas development assistance programs exhibited little interest in WID. Even though it was a key member of DAC, the government created no domestic guidelines regarding WID, nor did it disseminate knowledge in Japan about innovations in the administrative organization or about WID-related activities in DAC. In short, recognition of the importance of WID was undeniably lacking. Finally, a committee was established in the Foreign Ministry's Economic Cooperation Bureau. In the area of bilateral aid, the government instituted small-scale grants and a NGO subsidy program, and began, albeit on only a small scale, to offer indirect aid to grass-roots NGOs active in the field of women and development.

In 1988, an officer in charge of women in development was installed in the Overseas Economic Cooperation Fund (OECF), an organization in charge of administering loan assistance. In May 1991, the results were published as "OECF Guiding Principles on Women's Development." In the area of multilateral aid, the government has provided aid for programs connected with women, although the amount of the aid is not very large. In February 1990, the Japan International Cooperation Agency (JICA) organized an aid study group on WID. The creation of a report setting forth guidelines for Japan as a member of DAC was begun. The report was presented in February 1991. On the basis of this report, an "Environment, WID and Global Division"

unit was founded in JICA, and the training of aid officials as well as WID-related programs and other matters began to be studied and implemented.

III. Tasks Facing Japan in Regard to WID

Although interest in WID is rising, various positions and concerns are reflected in its interpretations. The underlying philosophy behind WID is for women not only to be the beneficiaries of development, but to play an active role and participate in all fields and processes, thereby promoting a general rise in the status of women. In concrete terms, the meaning of WID depends on who realizes those goals, and how they go about achieving it.

It is often pointed out that development promotes positive changes in the position of women when all aspects, from politics and society to culture, rather than just economics, are included. Development in a specific society does not mean change simply to support the existence of the members of that society. It represents change that makes improvements possible in the quality of life. When we speak of changes that create better conditions, what is the standard underlying the expression "better"? So far, the standard has been material goods, followed by a recognition of the value of services. More recently, an emphasis has been placed on the environment and time. However, the standard, "for whom?" (that is, "on whose behalf?"), must not be forgotten. Decisions about "whom" are based, for instance, on ownership, gender, age, and handicaps. Development assistance includes the roles of providers and a recipients of aid. Thus another question relates to "who" the actual recipient of aid is?

Likewise, the circumstances in the countries requiring development aid differ greatly; their needs also vary. Even so, the countries share several common points. One is that the nation's economic development is given top priority. The second is that political power is concentrated in the hands of a single person or a few chosen individuals. (The special nature of the political leaders limits the possibilities of democracy.) The third point is the existence of North-South issues. The fourth is the strong presence of patriarchy. In all instances, the quality of life on an individual level, not to mention consideration for human rights, is given very little priority. Focusing attention on women as the recipients of assistance leads to demands for fundamental changes in political and economic systems.

Improving the status of women means establishing women's rights. Most of us believe that this theme applies to women in all regions. The question is, however, can those of us from Japan, or even the spokeswomen from the developing countries, decide the needs of the women who need assistance most? We can, at least, help to express their needs. It is said that relations with women from the developing countries is determined by policymakers, administrators of aid projects, and local officials. Even if the contents of a policy are outstanding, the results are affected by human factors; namely, the administrators of development aid. Awareness of WID has just begun, and there is a need to improve understanding about it among both individuals involved in development programs and ordinary citizens. The rationale here is simply that WID is not only for women. Indeed, its approach is one which seeks to "help all members of society from the standpoint of women."

FIRST SESSION

WOMEN'S PERSPECTIVE IN COMMUNITY DEVELOPMENT

Ms. Remedios I. Rikken Ms. Martha J. Menya

CASE STUDY (1) Experience in the Philippines — The Birthing of a Strategic Livelihood Development Program for Women

Remedios I. Rikken Executive Director National Commission on the Role of Filipino Women

Thank you very much for your invitation and the experience of enjoying the hospitality of your wonderful city. I hope I can bring some of our Mayors in Manila and in the Philippines to see what you have done here. I bring the greetings of the National Commission on the Role of Filipino Women and the Office of the President.

But since I have only twenty minutes, please allow me to go straight to my presentation of the experiences of the women of San Miguel since they decided to organize themselves in 1979. Much has been written about this project. We can continue to learn from them as they continue to learn and do what they have set up to do.

First, let me show you where it is. The Philippines is divided into provinces and each province into municipalities, and each municipality is divided into Barangay. The **Figure 1** will show you the province where San Miguel is located. Bulacan is one of the provinces. There is Bulacan up there north. May we also have the map now of Bulacan? It's one of the provinces of the Philippines located in the central plain of Luzon. Can we have **Figure 2**? the rice producing area of the Philippines.

Here, we have the map of Bulacan province (Figure 2), and you can see that San Miguel is in the last municipality which will take three hours by car from Manila. Let's have the map of San Miguel. We have San Miguel Municipality with its forty-seven villages or Barangays (Figure 3). It has 29,000 hectares, but only 13,000 can be considered farmland.

San Miguel is a micro-example of rural Philippines. Let me describe it in 1979. It's mainly agricultur-based population, who lives near or even below subsistence level. 65 percent of its population are very poor families. The farm size is small, income is very low because of the low productivity, lack of farm management and technologies, and also unequal distribution of land ownership.

Out-migration is necessary. So, during the dry season, men go out to Manila to work, and that leaves the women to handle not only the home but also some of the things they have to do in the farm. The mountain range that surrounds them is completely bare. The farmers are indifferent to change.

Now, let me describe the actors in this drama of twelve years that I will unfold before you. But first, let me clarify the terms we use in the Philippines.

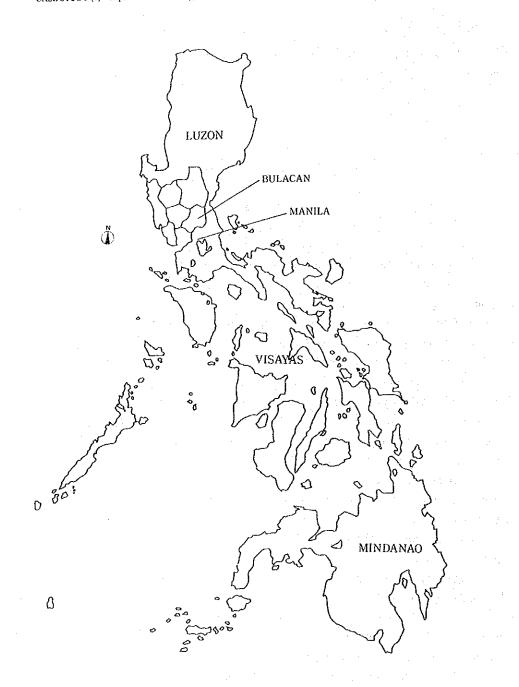


Figure 1 The PHILIPPINES

CASE STUDY (1) "Experience in the Philippines - The Birthing of a Strategic Livelihood Development Program for Women"

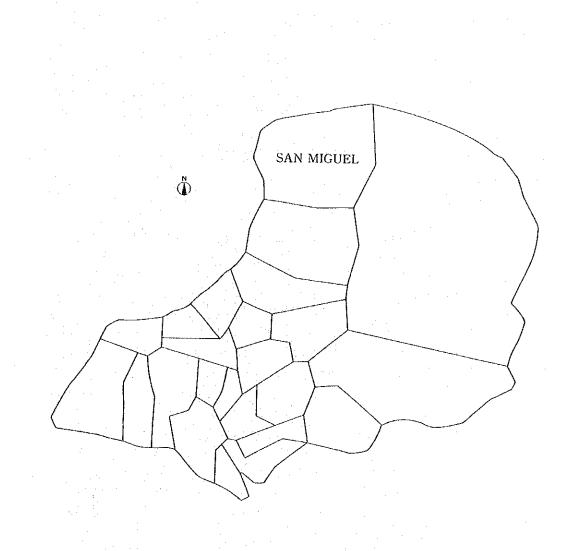
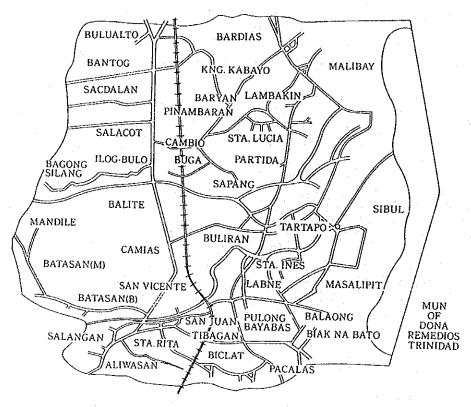


Figure 2 Province of BULACAN

PROVINCE OF NUEVA ECIJA



MUNICIPALITY OF SAN ILDEFONSO

Figure 3 Municipality of SAN MIGUEL

CASE STUDY (1) "Experience in the Philippines - The Birthing of a Strategic Livelihood Development Program for Women"

In the Philippines we refer to government as Go, governmental organization. NGOs are non-governmental organizations who give support, such as financial aid, organizing expertise, capability building and research and communication support to grassroots people's organization, which are then organized by the people themselves. Any organizations organized by the people themselves are called POs, or People's Organization.

Now, in this drama, the PO is the Kababaihang Barangay of San Miguel, or the Village Women of San Miguel. In 1978, without any help from outside, they banded together on their own initiative, held free election of officers and started organizing women above the age of 22. Eventually they organized 56 chapters in their 47 Barangays.

However, to keep themselves together, they said, organization is not enough. They must have some project to do, and this project must earn them economic income.

Where do you begin? And they will say: Begin with something that women already know. And so, they started with swine dispersal project, that means they bought mother pigs, which were given to women, and the women will have to pay back when the litters come. They owe it to organization that two other women will be given two piglets, one piglet each. And that's how they started.

They became so good at this, and they said that the only thing we have to add to what the women already know are some updated technology. So successful did this project at the first year and the second year, that they were funded by UNIFEM with US50,000 dollars. So you ask your question: How did UNIFFM come to know about them? And that is where the second actor comes into the picture.

And this is the NGOs called the Foundation for the Advancement of Filipino Women (FAFW) so, that has the PO and the NGO. NGOs have connections with either government or international funding agency. NGOs have to look for organized groups. And the advantage of this group is that they are organized, and they know what they want.

This FAFW is also dedicated to the improvement of the social, economic, cultural and political status of women. And what they want is to create economic opportunities for women, that will lead them towards mainstreaming. How? By building their capabilities first as skilled workers, as knowledgeable leaders, as knowledgeable managers. They feel these are the three best combinations. Together, they nurtured each other in trying to build the capability of the women. We will say that FAFW deliberately centered their strategic help in studying what are the other possibilities in helping the PO, or the women of San Miguel.

The programme they decide was the National Women's Cooperative Programme. That means to make the women move as a united group towards undertaking projects that are essentially self-help or self-management mechanisms. What are their priorities? Increase household income. What are they saying? It's not enough that women are organized; they must have economic projects that will glean increased household

income. The project must have a built-in potential for expansion, and it must use indigenous materials.

The other work of the NGO is to connect them with institutional support, both from government and the private sector. In this, what the two partners are trying to do is to evolve in essence a sustainable livelihood development system emphasizing the achievement by the people of a diverse but balanced mix of economic activities. That means they try to look for other projects so that women are not just in the piggery project.

However, the piggery project became so popular that government agencies started coming in. And by 1982, it was the high point of the project. Government came in because the women were getting too many; they were having problems getting quality mother pigs. And so, the government gave them what they call a sixty sow breeding farm and a feed mill.

They are now what they call in the stage of mini agro-industry. That means breeding farm, a feed mill, a revolving fund for credit for women, plus training, supervised credit assistance, and extension service. And they try to organize the women themselves.

It started to become so big that, I think, the mistake here was that both the NGO and the women of San Miguel, and the people helping them from government, were not studying the development of the industry itself, and it hit them in 1984, the collapse of the hog industry, together with the economic crisis in the Philippines. It was absolutely devastating. They had to stop the project. A feed mill's cost went up.

But the women of San Miguel, looking back, they said: It is our best proof that our organization is intact, because they said: How do we begin all over again? And they said: Let us look back ourselves. And they said: We have backyards by which we can plant vegetables. So, another movement set in, the women got together, how do we pick ourselves up? The next project is: There is no hunger at the back of your house.

When the industry proved to be a losing venture, other resources available to the rural families became their next project. And this is where they are thankful, because one of the aspects of the swine dispersal project is "forced savings". And now the women can dip into this "forced saving" to sustain them in this crisis.

However, as backyard gardening, there is always this time lag before you can earn income. So, they started looking for other projects. And this is probably the beginnings of informal sector. They got in touch with exporters of knitting materials, and they started the hand knitting project to augment their backyard agricultural project.

On August 7, 1985, they did subcontracting job. They had 26 knitters, and again they used what they call the "earn, learn as you do, and do as you earn". The 26 knitters taught their families and their other friends. It's again pass-on from woman to woman, that in less than a year, they have 800 women doing knitting work, that augmented the income.

Inspired by this, they now are in what they call the "Stuff Toys Project". But



Regular meetings are held among members to make decisions (San Miguel, the Philippines)

now, they begin to realize the beginnings of growth problems. With the backyard gardening, house to house. Knitting is done house to house. But now, they have a subcontracting job that will require a factory type of coming together. And this is where they now gave birth to another foundation.

They organized themselves, and this was made possible again with the advanced level of skills development among the women. The new enterprise was introduced. This is to prepare themselves when the NGO can get out. And they organized themselves into a foundation.

Its expansion was made possible with a US 300,000 dollars grant from UNIFEM, again, through FAFW. And now, they have what they call the "Kababaihang Barangay Foundation". They have this little factory that was put up by this grant from UNIFEM, and they registered it, and they called it the "San Miguel Bulacan Toy City Inc." Now it's not agro-industrial; they are getting into what is called the factory-type of production.

I would like to go and finish on where are they now; they have gotten over the crisis, they have this factory that is making toys. This time, they conduct a study on the toy factory; as they don't want to have the same experiences in the piggery. And they realize that they have to diversify. So, in addition to the toys, they went into garments.

They are now into the biggest project, which is the Greening of San Miguel. This is an integrated food industry project. The project was started by the Rainfed Resource Development Programme of the Department of Agriculture. They are now ambitious in the sense that, funded with 12 million US-AID grant, it involves 20 of their

Barangay in this naked mountain, and the greening effort is being continued by the women under an ambitious activity of tending one million trees in ten years. So, they are looking forward to this.

Training is a major component. Participants are taught managing, a backyard seedling nursery, establishing orchards or tree plantation, and putting up model farms. It would be fantastic to see them.

There are two other projects. I will not go to describe that, because my time is limited. But the lasting value of the Barangay women's group is in involving an organization as they needed it.

We interviewed some of the individual members, and we asked them: What is the impact of all of these activities to you? And they want to describe it on three levels.

The impact on them as women, first they said: We used to be passive, plain housewives, and we thought we just are keepers of the income earnings of our husband. Now we have discovered our hidden strength. We have learned to see ourselves in a completely different light. Self-worth, the confidence of the women went up. Gaining new skills and the skill immediately implemented to an income generating project absolutely put their selfesteem very high. Self-confidence went up, because now, they get elected : Even if I am grade 4, grade 6, I get elected in the organization. My shyness goes out. I remove my shyness. I learned to face big crowds of people, I learned how to conduct knittings. I can prove that I can lead.

And because of this, every time the Municipal Mayor gives them an award, or the elite women's groups recognize them, and then, the UN in 1985 gave them an award in Nairobi, that's absolutely for them, getting back, so that they can persevere. I think that's what they have.

At the same time, their intellectual analyses of the problem, not only of the family but the community, and now they are looking at what is the industry going to be. They are now looking at macro-policies, at the big policies of government. At the same time, they said: Now, it's not just my neighbours. I talk to my whole village, and my village talk to the other villages, and other towns come to us. It also helps them maintaining the momentum.

Now, the impact for households; - I have three minutes to do this.

Since this impact was not deliberately planned, in 1979 they just did — the women, they wanted to do something. But no talking about husband/wife relationship. It was too early for that. And then they said: However we noticed that our sons and our husbands started swapping roles as our economic activities demanded time for knitting and time in the factory. When we come home, our children already washed; our husbands have done some cooking. And they said: "That is absolutely fantastic." So, husbands learned to share household work.

Impact on social cultural milieu; sexist view that knittings is women's work. When the men cannot find jobs in the city, and there are knitting available, the men did not shy from knitting, because they also earn from that. So, knitting now is disassociated as only women's work. The increases of the income that they earn, they notice, also improve the community.

However, what are some of the learnings from the point of view of the NGO? And they said:

Livelihood technology and skills training for capability building. Project participants must be given the training on appropriate technologies and skills enhancement. That is absolutely necessary. The values of gaining better techniques for operational efficiency. They must appreciate operational efficiency.

The technology for transfer; they call this the "chain method", that like the pig dispersal, women train each other down the line, that is the least course for training.

Networking between the women and their community, and other women. Also visits from international visitors to them is part of networking.

Organization and the continuing organization must be undertaken. Regular meetings of officers and members are must, for communication, for group thinking, discussion of plans, as well as socialization.

Leadership development is a must. Now, they are being quoted to run for political office. So far, they have said "no" to this. I probably should visit them and say they should say "yes".

Development of positive values. The project should provide opportunities for attitudinal change. How should this be done? Examples by the leaders, examples by the peers, or if that doesn't work, a little bit of discipline and pressure that is part of the project itself.



Anniversary celebrations (San Miguel, the Philippines)

Also, "forced savings" at the beginning, but now it is a habit. Apparently, you have to make them to save first, until they appreciate that it is necessary, until it becomes a habit.

And also, the need for community media. The women like to read about themselves. So, they have a newsletter. I am happy that one of your section here is producing newsletter from the community.

But now, what are some of the weaknesses? They would like to get our help, and this is for monitoring and evaluation; how to monitor the actual impact on the cross fertilization of projects. Also, to prepare the weaning; the NGO must get out and they prepare that they are self-sufficient. Markets and marketing. And discussion of other values formation, not just skill and getting earning, but also they would like a more concrete discussion of men/women relationship, and not to leave it as part of the development of the project.

To me the women of San Miguel are now asking: We are now getting into the factory type activities, and we are beginning to realize the need for professional management. How do you teach us professional management so that people don't take over what we are doing? So, there is a need for people like us to study in what way we can talk to professional managers, how to talk to the women. So that they understand their professional managers. I hope that as the project grows bigger women do not lose control of what in the first place they begin with themselves.

And to me is the challenge; it's how to teach ourselves, how to help them answer all these questions, which is part of the beginnings of growth, what I call it the growth problems; new questions and new visions will come as they grow. And if we help them come out with some of these entrepreneural questions. Then, all of us can become part of all the San Miguel Projects all over the world that has been begun by women. And this is our challenge: How to be a part of them.

Thank you very much.

Reference Materials for a Case Study Report Experience in the Philippines — The Birthing of a Strategic Livelihood Development Program for Women

Written by Merlita Lorcna Tariman, 1989

I. Introduction

In 1979, the Foundation for the Advancement of Filipino Women (FAFW) launched a program for women's cooperative development. Its pilot project was a swine fattening dispersal. Beneficiaries were housewives of poor farmers of San Miguel, a rural town in the province of Bulacan, Republic of the Philippines.

The project (recorded in the UNIFEM files as PSA/SOC/WO- 3/p. 3) received a grant of US\$50,000 from the United Nations Voluntary Fund for the Development of Women (UN-VFDW). The amount was released to the FAFW by the United Nations Development Programme (UNDP) through the Economic and Social Commission for Asia and the Pacific (ESCAP).

The first recipients of the dispersal piglets were 70 members of the Kababaihang Barangay (KBB) who were selected according to set criteria. The KBB is an association of village women in the town of San Miguel. The said association was, at the time, undertaking a pig dispersal breeding project funded from a grant-aid given by the Canadian International Development Agency (CIDA). On the basis of their experience in backyard raising of breeder pigs, the FAFW designed the dispersal fattening project as a complementary activity to the on-going breeding project.

In 1985, the San Miguel women's project was judged a successful undertaking on mainstreaming women, showing significant contribution to the attainment of the UNIFEM mission. A special recognition was bestowed upon the rural women of San Miguel and received by their project coordinator, Emma Sta Ana, in an honors ceremony at the closing of the UN Decade for Women held in Nairobi, Kenya.

It has been advanced that, over the years, the rural women of San Miguel have achieved long-term viability for their project. They have likewise developed viable and sustainable community-based enterprises that now provide learning points to development program managers who are looking for strategic approaches in addressing the global challenge of generating livelihood for poor families and communities.

It has also been advanced that in the course of their project implementation, the women have undergone certain transformation, from passive observers to active doers; from mere housewives to export entrepreneurs.

The economically and educationally disadvantaged women of San Miguel who had wanted only to augment the meager income of their husbands by raising pigs in their backyard, got involved also in many other projects and activities undertaken by their village association from 1979 to this date. Some of these activities provided opportunities for building durable skills. Others served as experiential situations for instilling in themselves personal as well as community values.

The element of time is thus considered an essential factor to the advancement of the women of San Miguel. In the more than a decade that they have been working together they now speak of experience, an experience that is no less an education which bears the advantages of managed growth.

Over the years (1979 – 1989), new strategies of implementing the likes of the San Miguel women's projects have likewise been evolved with the gradually changing roles they played — from subsistence and domestic roles to that of skilled artisans and now enterprise managers. Their projects, serving as models, have likewise generated similar livelihood development programs and projects for other peoples in other places.

In just about the same way that the pig dispersal project had set the momentum for these village women since 1979, it is also being said today of the town of San Miguel, with the women's organization setting a certain kind of a momentum for similar undertakings in the country and probably elsewhere in the Third World.

II. Objectives of the National Women's Cooperative Development Program of the FAFW

The Foundation for the Advancement of Filipino Women (FAFW) is a nonstock, nonprofit NGO dedicated to help women find ways to actively participate in community development through economic activities. In launching its National Women's Cooperative Development Programme in 1979, the FAFW mission was emphasized. Broadly, the program adopted strategies on how to integrate women's participation into economic development concerns. One of them was through livelihood projects in which the women are encouraged to participate actively.

The objectives of the program are as follows:

- 1. To study various approaches in mobilizing the active participation of women, from both rural and urban communities, in economic activities that will make them self-reliant as well as improve their socioeconomic status.
- 2. To develop a model for a cooperative-type and mass-based movement involving women that will serve as a mechanism for their wider participation in community development.

The program was designed as a response to the social, economic and cultural conditions obtaining in Philippine society which considerably restricted the participation of women in community development activities. It also addressed the problems hindering the participation of the rural poor women in economic pursuits that can provide augmentative family income.

III. Achievements and Accomplishments

Tangible services and benefits were derived by the women of San Miguel directly or indirectly from their backyard fattening dispersal project. Among the more significant ones are as follows:

1. In 1981, technical and support services were extended to the project by the Philippine Government through its line agencies such as the Technology and Livelihood Resource Center (TLRC), the Department of Agriculture, the National Food Authority, and the Department of Trade and Industry. A couple of years earlier, the women's project in San Miguel was made the basis of the program concept of the Bagong Lipunan Sites and Services – Level II (BLISS II), a livelihood program implemented by the now defunct Ministry of Human Settlements in strategic rural communities with anchor facilities located in mini agro-industrial estates provided by agricultural schools. The BLISS II has ceased operations since 1984, but the women's project remained.

San Miguel became one of the model BLISS II sites at the time and would often be shown to visitors from other places who had wanted to learn first-hand how community-based and people's organization-run livelihood projects work. To development program managers, San Miguel has essentially fulfilled their idea of a "school without walls."

- 2. In 1982, the dispersal project served as the model for similar schemes included under the national livelihood program of the government, the Kilusang Kabubayan at Kaunlaren or KKK. Further, the project has attracted and gained funding support from other sources.
- 3. In 1983, the project obtained a 1-million pesos loan from the KKK for the expansion of its pig dispersal program. It enabled the project to increase its number of beneficiaries to 150.
- 4. With their organizational network growing stronger, the KBB was tapped as sub-contractor by a manufacturer-exporter of knitted apparel in 1985. The first 26 members of the women's association who were trained by the exporter, "transferred" the knowhow to 575 more hand-knitters townwide in only six months. The knitters have continuously earned from the knitting project since then.
- 5. In November 1986, the women of San Miguel ventured in another sub-contract project, stuffed toy manufacturing. As with the knitting project, the KBB was able to set up its first sewing center, with 13 women workers who own sewing machines, right on the day that the project was presented to them. Their organization was so "well-oiled," so to speak, that it was so easy to call on the members at a very short notice. Four months after, about 300 stuffed toy workers were already earning from the project.

Half-a-year after, they were on their own, exporting directly to their buyers the 10,000 dozens of dolls they were producing every month.

- 6. In 1987, the Department of Agriculture (DA) approved the KBB's Greening of San Miguel project, whose aim is to plant half-a-million trees in the entire town in five years. Funding and support services were extended to them by the Rainfed Resource and Development Programme (RRDP), a joint undertaking of the DA and the Agency for International Development of the United States (US-AID). On their own, the KBB, assisted by the community, intends to plant another 500,000 fruit trees to complete the greening of San Miguel with no less than one million trees in ten years.
- 7. Also in 1987, the pig dispersal project was strengthened through the assistance of three big piggeries (Console Farms, Robin Farms, and Federal Agricultural Farms) in the locality and the help of civic-spirited individuals as well as former KBB leaders who are now residing abroad.
- 8. The growth of their organization and their enterprises prompted the KBB to set up spin-off organizations. Two new entities are now registered with the Securities and Exchange Commission (SEC), the Kababaihang Barangay Livelihood Foundation, which looks after the various other projects for the women of San Miguel and the San Miguel Toy City, Inc., which attends to the stuffed toy enterprise. The KBB has also spearheaded the creation of a livelihood movement in the municipality, the Agro-Livestock Livelihood Movement (ALL-MOVE).

Managers and implementors of community-based and people's projects among the local NGOs, GOs and PVOs have also been coming to San Miguel to learn from the women how they have managed through the years.

In most cases, this exchange of ideas results in the adoption of the San Miguel approaches by other communities. Some of these San Miguel visitors would write their hosts and tell them how they appreciated the things they have learned from San Miguel or that the projects they have patterned after the women's projects in San Miguel were gaining good results.

A number of case studies have also been written about the San Miguel women. At least two have been written and printed by the Asian Institute of Management, a third one was a case documentation on video. Together with various other feature articles by local periodicals, these publications have helped in making it possible for the women's projects to be known by other communities and thus serve as example of a well-managed livelihood program for rural communities.

A high point in the life of the women's association in San Miguel, Bulacan, was the making of a short film feature about them and their projects, together with a similar undertaking in Mexico. The movie was released by the UNIFEM in 1987. The making of this film documentary on the women of San Miguel also underscored the relevance of the project to the UNIFEM's effort in leading poor rural women toward the economic mainstream.

Most of the gains derived by the women from their original project in 1979, however, were not exactly programed. A good number of their accomplishments were offshoots of a continuing effort in making their project more sustainable and viable.

By and large, the women of San Miguel have shown, for one, a shorter route (not anymore as long as 10 years) that can now be taken by other rural communities and other women's organizations who would like to get themselves to the economic mainstream. As gleaned from the experiences of the women of San Miguel, the way is through development strategies which provide opportunities for growth and development.

Some of these critical strategies are as follows:

- Livelihood technology and skills training for capability buildin The San Miguel project included training as an imaginative and purposeful development strategy. Project participants are given training on appropriate technologies value formation, and skills enhancement before they are allowed to engage in a particular livelihood project. Imparted to the participants are the values of gaining better techniques for operational efficiency as well as skills for enhanced economic opportunities.
- 2. Technology transfer The "chain" method applied in the pig dispersal project provided opportunities for transfer and sharing of technology on a person-to-person-basis. The same approach has been applied in the subsequent projects/activities of the women in San Miguel by which method livelihood technologies were transferred from member to member, and to their kin, neighbors, and friends afterward in a setting where they communicate best.
- 3. Networking The project has established a network where information (e.g., technical, managerial), resources, and opportunities were mutually shared. The value has been imparted through the dispersal system which enabled the women to recognize the advantages of networking.
- 4. Organization The organizational strategy adopted by the FAFW in nurturing the KBB through their projects is one that exemplifies the growth of an efficient and workable mechanism. The women's participation provided the experiences for them to become more involved in community affairs.
- Regular meeting Officers and members consult each other in regular interactive meetings that serve as main venues and channels for communication and consultation, group dynamics and group thinking, discussion of plans and programs as well as socialization.

- 6. Leadership development Leadership was likewise nurtured as a means of providing opportunities for growth and development through active participation. Also provided are opportunities for acquiring leadership qualities. Project participants are trained to lead and are exposed to experiential situations on leadership within their association as well as outside of it. Member's dealings with their fellow members as well as with other organizations are also improved through a system of exchange visits and/or group dynamics. Leaders who are selfless and unselfish found more adherents from and among the women of San Miguel.
- 7. Development of positive values The project provided opportunities for attitudinal change among the members, either by examples set by the leaders or by peer example and/or pressure. The underlying principle was to guide the members in adopting positive values toward improving their economic conditions as well as their social conditions in the rural setting.
- 8. Savings in the bank Instituting a "forced" savings plan provided the members the chance to experience how to save in the bank. It also taught them the merits of building their own capital for enterprises they plan to put up in the future without resorting to borrowing.
- 9. Community media In addition to the periodic meetings where the members share little successes as well as problems encountered, a community media publication was also used. The KBB publishes a monthly mimeographed newsletter called the KBB Balita. The newsletter reinforces the non-formal training and person-to-person approaches in technology transfer. It also helps in keeping the members bound by the association's common goal while opening lines for better communication.

1.5

IV. On-Going Projects

An expected offshoot of the pig project was the establishment of small scale livelihood enterprises by the successful participants. This has been considerably attained by those who were able to build sufficient capital under the "forced savings" scheme. Others continued raising pigs.

Aside from the accomplished targets, the community association of women (Kababaibang Barangay) also ventured into other economic activities to generate livelihood opportunities for the locality. The committed involvement of the association members and their confidence in their capability have been proven as very essential in their continuing pursuit of more permanent economic benefits.

Among the major on-going projects are as follows:

 The Stuffed Toys Project which operates the main training center for stuffed toy making. The center, housed in the old swine breeding site of the BLISS II Programme, serves as service facility where cutting, finishing and

quality-controlling are done. It boasts of a modern die-cutting machine. Workers who become skilled as they learn and earn at the center are now getting high-paying jobs in big factories outside San Miguel.

- 2. The Knitting Project which now boasts of 600 skilled knitters who are earning an average of 700 pesos per month. Skills training is continuing under a scheme of "each-one-teach-one." To women organizations in other places who would also like to learn the trade, the project extends to training services.
- 3. The Greening of San Miguel Project which now provides additional gains to the town through its tree planing activities. Training is also a major component of this project. Participants are taught how to manage a backyard seedling nursery and an orchard among other skills. The women's long-term goal is to plant one million trees in 10 years, which trees shall be the source of raw materials for the establishment of a fruit puree processing plant in San Miguel. In the plan is also the possibility of putting up commercial nurseries to supply the needs for grafted seedlings.
 - 4. The Agro-Livestock Livelihood Movement (ALL MOVE) which was spearheaded by sectional leaders in the community, and in which activities the KBB members are also actively involved.
 - 5. Wajang Guton Sa Likod Bahay, or literally, "there's no hunger at the backyard," a project which emphasizes a strategy that is premised on a broad rural mobilization and employment opportunity focused on the role of the women of the house. It puts to full use other resources available to the rural families such as food production at the backyards, as well as the availment of skills training for food processing or soap making and many others, the needed skills of which are identities according to the resources available in community.
 - 6. The Breeding/Fattening Pig Dispersal Project which continues the chains of beneficiaries who are earning from backyard pig raising, despite some industry setbacks that affected them sometime in 1983 – 1985. The project also sustains a revolving fund they have set up.

In the above-mentioned projects, the women learned to improve their methods in breeding and raising pigs, and since then, there have been chains of breeders and progenies dispersed from household to household. The dispersal system, for one, enabled them to appreciate networking.

The trees they have planted are growing and are starting to bear fruits, enabling the women and the townsfolk, in general, to understand that the seeds they have sown did not only grow into trees and bears fruit, but that, more significantly, the seeds of ideas they have likewise sown in the process have grown into better ideas. The fruits of these ideas are just about as interesting as the foodstuff they are producing and the income they

are contributing to the rural economy.

The women of San Miguel, as individuals and as an organization, have grown ideas for the future, as well. These ideas include the following:

- 1. Community projects should underscore the enhancement of the role played by the people, people working together, in bringing about economic growth and development.
- 2. Community projects should address direct distribution of economic gains to the masses.
- 3. Community development programs and plans should be socially and economically legitimate.

These ideas also serve as guideposts to the KBB in their business ventures today. In the manufacture and the export of stuffed toys, the bigger gains go to the participants or workers.

As of this writing, the story of the women of San Miguel is not about to end yet. It has just opened a new chapter, a new decade. They are now prepared to undertake larger projects and more challenging activities.

They continue to learn and reinforce these lessons by actually doing what they are best capable of to realize themselves as equal partners of men.

Succinctly, Madam Phoebe M. Asiyo, UNIFEM Ambassador of Goodwill, in her recent visit to San Miguel, observed: "They (the women) have proven to the world that although the men have tried to walk on one foot, they couldn't walk on one foot for too long."

That the opportunity to create an economic future for a community depends on the willingness of the people in that community to "walk together" has been proven true by the women of San Miguel. Walk together and work together they did, and the entire community walked with them.

To this Madam Asiyo adds: "Now they (the people of San Miguel) can see real development with men and women walking together for the development of their communities, their own self-improvement, and the improvement of their socio-economic conditions."

V. Significance of the Project in Terms of the UNIFEM's Mandate

The UNIFEM's support to projects like the Women's Cooperative Development Programme or the Kababaihang Barangay of San Miguel, Bulacan in the Philippines, underscored its mandate to use the resources of the Fund for two priorities, to wit:

> 1. To serve as a catalyst, with the goal of ensuring the appropriate involvement of women in mainstream development activities, as often as possible at the pre-investment stages.

> 2. To support innovative and experimental activities benefiting women in line

with national and regional priorities.

The lessons learned from the experience of the women of San Miguel, Bulacan, Philippines show considerable contributions to the realization of the UNIFEM mission. Significantly, the project has communicated clearly the singular idea which is at the core of all development concerns: how to nurture an effective people's organization for socioeconomic change.

This project has proven that women provide the simplest natural and normal way of creating the fundamental network by which a lot of things can be made possible - from economic development to sociopolitical empowerment of people. It has not only shown an innovative approach toward integrating women in mainstream development activities, but it has also offered several strategic options, each mode adoptable where it is more appropriate.

The project, basically and more significantly, has addressed today's global challenge of promoting and implementing a sustainable economic development system.

Elsewhere in the Philippines, as experienced by the Foundation for the Advancement of Filipino Women, the implementing NGO of this project, the women - hardy and homogeneous - have always been inspired by the notion that life and work should be an exercise in self-fulfillment. In this project, this notion has galvanized the women into action.

The women's community organization, the KBB, which has now grown into an effective mechanism for the involvement of the San Miguel women in the mainstream of development in their locality, has also created an impact on the community's socioeconomic life. It has made the women aware of their power. If the same organization could maintain its well-managed growth, the community can have very strong reasons to venture into a program for rural industrialization and look forward to more permanent and bigger economic benefits for the people.

In this project, the financial intervention of the UNIFEM has been catalytic in that within the 10-year period of sustained activities, the rural women's cooperative organization has continuously facilitated the entry of its women members into the work force which, in turn, has propelled entrepreneurship. It has brought about two-paycheck families in the rural economy. It has allowed the women to chance upon and penetrate the highly-competitive export market.

For rural women to become export-market entrepreneurs is not typical. That this happened in San Miguel, a rural community in the Philippines, puts across a strong argument in favor of supporting innovative and experimental activities involving women. Given the opportunity and direction, together with other essential development props (e.g., organization structure, management-cum-technical support, and financial intervention), the rural women, and the rural poor for that matter, can attain the capability to translate into action big, bold, and ambitious ideas of entrepreneurship. Consequently, this can bring about greater socioeconomic impact and change. The rural women's project in San Miguel is an example of this kind of an effort at effecting change, a change that has shown a way - a development approach that is perhaps worth emulating by other rural women elsewhere - to make the difference between a developed community and an underdeveloped one.

VI. Methodology

This paper presents a detailed tracking of the experiences of the Kababaihang Barangay, the rural women's association in San Miguel, Bulacan, Philippines, as they went through the various phases of their community-based economic activities. It also takes note of the highlights of their projects over the years since they started the pig dispersal project.

This paper thus tells about a story of people, of a community, in their attempts at effecting change for the better and how they attained considerable success in the process. Also taken into account in this document is the women's transformation from passive observers to active doers, from housewives to entrepreneurs as they pursued their objectives from the embryonic stage to full development.

There have been mistakes and failures, but these, as the women themselves understand, are parts of all development processes where lessons are discerned and learned, although in the cases of the mistakes and failures, the learning may have to come the hard way at times.



Trading crops (the Philippines)

CASE STUDY (2) A Credit Scheme through Women Group^{*}Mechanisms

Martha J. Menya

Managing Director, Allums Ltd.

I should like to thank the Japan International Cooperation Agency, JICA, and the City of Yokohama for giving me the opportunity to relate my experience of integrating women in development cooperation. In particular, I should like to share with you a model (a case study) of a women in development micro enterprise, credit, project I was privileged to coordinate.

I. Purpose

In view of widespread inequalities in social and economic development, for Kenya, poverty alleviation is a major goal. One strategy to redress this imbalance is the integration of women into the market economy as a cost-effective means of reaching poor families. Based on this premise, the overall purpose of the Women Enterprises Development (WED) project was to raise the standard of living of poor families in urban slums, through job creation in the informal sector. If successful, the project would be replicated in other areas.

II. Socio-Economic Background in Kenya and Women in Development

Situated in East Africa, Kenya has approximately 24 million people. The core of Kenya's economy is agriculture, which provides employment for eighty percent of the labor force and contributes over one quarter of its GDP. In 1989, Kenya's per capita income stood at US\$360. Also, Kenya's population growth rate (3.6 percent) remains one of the highest in the world. Some three quarters of the country is classified as arid or semi arid. The remainder is medium to high potential land on which the bulk of the population reside.

Since independence in 1963, the Kenyan Government within its policy framework, has consistently made progress in the field of women in development. In addition, as a direct outcome of the global Women's Decade Conference, held in Mexico, 1975, a Women's Bureau was established under the Ministry of Culture and Social Services. The Bureau is charged with the responsibility of acting as a resource and documentation center for women's activities, and to coordinate the work of women groups in the country, that number over 30,000. Also, since the end of the Women's Decade Conference held in Nairobi, 1985, the Government of Kenya is in the process of incorporating WID concerns in all aspects of the development process.



Agricultural extension to a woman farmer (Kenya)

III. Women Enterprises Development

In 1987, Women Enterprises Development (WED) was registered in Kenya as a limited liability company. Its two main objectives were (1) to raise the standard of living of the poorest of the poor through employment creation; and (2) to enable marginalized, low income women, overtime, to enter Kenya's formal market system. The two objectives would be met through a women's group mechanism, providing uncollateralized credit within a revolving loan fund. The loans would be supported by training in business management skills and technical assistance.

The board of directors was composed of Kenyan women. The chairperson was a banker; the vice chairperson possessed a masters degree in business administration; the secretary to the board was a lawyer; one member was an entrepreneur and the managing director, myself, a sociologist.

IV. Situation in the Community

Kisumu Municipality, within Kisumu District, lies in Nyanza Province. It is located in the western part of Kenya. It is inhabited primarily by a Nilotic people, the Jaluo. The Jaluo is Kenya's second largest tribe. Kisumu lies on the shores of Lake Victoria and is the second largest city in Kenya. Kisumu municipality serves as a Provincial Headquarters. Within the town, there are a large number of Asian traders, and middle class Kenyan civil servants along side the urban poor.

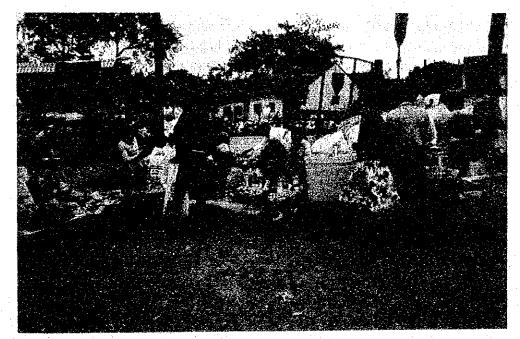
WED's initial contact with the community emanated from a visit to WED's offices in Nairobi by leaders of two market women groups who requested assistance for

group projects, like a posho mill, as individual members' micro enterprises seemed untenable. The market women needed to earn more funds to meet domestic needs, pay school fees and provide for the general welfare of their families. Their individual projects were characterized by low effective demand and saturation of the market, as many of them sold the same commodity (like tomatoes). The sale of such commodities were not cost-effective as women would sell from 8 a.m. to 6 p.m., and in small quantities. Thus, a great deal of time was wasted daily in unprofitable economic activities which brought little or no return. After further discussions with other local women leaders, government officials and NGOs in Kisumu Municipality, it was agreed that WED conducts a needs assessment to see how best to assist the market women.

V. Profile of the Groups

Most group members in Kisumu municipality are semi literate. In addition to some group projects, many group members are engaged in individual petty trades within Kisumu's four main markets. Their individual activities include the sale of fruits, vegetables, fish and clothing. They are also engaged in small manufacturing and services. These small-scale, micro enterprises are mainly conducted by low income women who usually have control over what little resources they possess and also have a potential to benefit from their own productivity, as ascertained from the needs assessment.

Most groups are registered with the Ministry of Culture and Social Services, and have office bearers of chairlady, secretary and treasurer along with members. Each



A market in Nairobi City (Kenya)

group operates under a group constitution. Membership of each group ranges from 15 to 30 members, usually all women.

VI. Project Design and Implementation

A random sampling of market women in the four markets was conducted to determine their activities and barriers to their productivity. After conducting this needs assessment, the project was designed based on the findings. The study indicated the need for a credit project which would include three components of training in business management skills, uncollateralized credit for working capital needs, as they lacked collateral to penetrate formal banks, and technical assistance during the life of the loans. Also, WED would only work with those groups whose members already had micro enterprises, as this was indicative of some commitment about business development on the part of the women entrepreneurs.

WED decided on two sets of criteria for the credit project. One set of criteria related to the groups and the other to individuals within the groups. Each group had to open a WED savings account and save monthly, and also agree to guarantee each member in case of loan default. Each group member, in addition to training, must have her business screened and appraised for credit worthiness by WED officials before loan disbursement. Loan repayments would be made monthly, during each group's savings club meeting where, in addition to loan repayments, they would also conduct modest savings. A local bank would be identified to deposit WED loan repayments and savings from the savings clubs. Also, WED staff would produce a loans package and training manual to guide WED operations.

To facilitate the implementation process, WED held meetings and observed projects within sixty women groups together with government officials, NGOs and representatives of various churches. Thereafter, WED selected ten groups to work with, (comprised of 200 individual entrepreneurs with micro enterprise) representing the four markets of Kisumu municipality. Loans were disbursed at between US\$30 – 100 each over a six month period. Funds for the first phase were provided by DANIDA and CIDA at US\$110,000 over a two year period.

The project was innovative as it was designed together with the beneficiaries, based on their assessment of need. Moreover, as these illiterate and semi literate women got used to utilizing the bank through their savings clubs a number opened individual accounts to facilitate the entry formal banking services.

VII. Socio-Economic Impact

An independent evaluation (project report) was carried out by a consultant on behalf of one of the funding agencies. Her report assessed performance of individual entrepreneurs against the earlier base line study. Her findings revealed a positive correlation between the project and increased health and nutrition of children under five, ability of the entrepreneurs to pay school fees, quantity and quality of stock, and increased earnings. A few entrepreneurs also introduced value added services as a result of the project.

Although 200 women entrepreneurs were provided with loans, another 75 (mainly women) were employed to assist with increased volume of work as a result of improved levels of business through credit. Thus, at an average family size of 7 people per household in Kisumu Municipality, indirectly around (7 \times 275), 1,925 individuals were assisted through the project.

An important impact related to support of husbands. 60 percent of the entrepreneurs were married. The husbands supported the project, as the project goals and objectives were explained to them along with their wives, from the very beginning of project initiation. In addition, as collateral, in the form of formal security, from land tenure, was not required from them, they gave the project full support. Also, as they witnessed improved standards of living for their families, most hoped their wives would secure second loans.

One important impact for the community related to initial attitudes of men and women in Kisumu Municipality about credit mechanisms. Most felt that loans should be avoided as loan default resulted in one's property being taken by the authorities. Previously, such attitudes about credit systems mitigated against economic development efforts in the area. Since the WED project, not only do the initial 200 women want second loans, but an additional 57 women groups in the municipality have expressed keen interest in the project.

One important objective of WED related to sustainability of its credit project once donors pull out after this pilot phase and replication to other areas. WED officials found that to recover administrative costs in one district for the credit aspect only WED must disburse loans to 500 women over a six month period, at an average loan size of US\$180 per entrepreneur. Thus, the project needs adjustment if replication is to be successful. In addition, funds for training and technical assistance would need continued donor input.

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DISCUSSION

WOMEN'S PERSPECTIVE IN COMMUNITY DEVELOPMENT

Panelists: Ms. Remedios I. Rikken Ms. Martha J. Menya Ms. Makiko Arima (Moderator) Ms. Yumiko Tanaka Mr. Shiro Akamatsu Ms. Yoriko Meguro

Moderator: Ms. Rikken and Ms. Menya have just given us their accounts of some actual examples of women in development project from the field.

I will now ask two of our panelists to add their comments and pinpoint further problems based on the presentations of Ms. Rikken and Menya.

Would you please welcome Ms. Yumiko Tanaka.

Yumiko Tanaka: We have just heard about two very interesting examples of women in development project. A great number of WID projects have been implemented so far; development cooperation projects in which women play a part. But these two projects would provide the material for some very interesting case studies indeed.

First of all, let us take a look at the projects established in these two very separate countries - Kenya and the Philippines. The projects are quite distinct in a number of ways, but then again, they also have many similarities. In the Philippines, as you know, agriculture, mainly the cultivation of rice commands a very high percentage of the national income. Of late, though, the service sector has also come to command a very large percentage. As Ms. Menya just explained, in Kenya, nearly 80% of the population is involved in farming, but this is also gradually changing.

Something that is very common in the two countries is the very high population growth rate, accompanied by a very high unemployment rate. Because there is little work in the rural regions, you find a situation whereby people - mostly men - flock to the cities to work. It is the women who are left in the villages to do most of the farming. Such is the situation in both countries now. The proportion of people under the so-called poverty line in the cities and farming villages is very high: in Kenya half the rural population, and in the Philippines around 60% of the rural population suffer extremely harsh conditions under the absolute poverty line.

In comparing these two projects, I expect you are already aware that the Sam Miguel case that Ms. Rikken spoke about could be described as a project that was implemented by the women of these poor farming village. The Kenyan example, on the other hand, looks at a farming district, but as you probably already realize, tends to be more about the women involved in the service industry in the city part of the district in question. The San Miguel project had its roots in pig farming, and gradually found links with production of stuffed toy, knitting, the private sector, and business. It became a sustainable and successful operation, not only functioning to improve people's incomes, but spreading to the entire community as well. Everyone functioned with the entire community in mind. A greening campaign was also established as part of the project, along with day care centers, school buildings, and so on. The project was one that grew to be very much linked to improvements in the living

conditions of the community as a whole - it had that sort of far-reaching influence.

The Kenyan case was designed to improve the living conditions of people such as the so-called 'market mummies' — the many women in Africa who sell things at market. Still continuing our comparison, you could describe this project as one that focused on credit — loans.

If you study the method behind the San Miguel case, you can see that it had a far-reaching effect in the Philippines. The project saw an improvement in the various capabilities of women, as well as technology transfer, networking, and the establishment of organizations — this last distinguished in particular by the fact that women organized themselves through their own efforts and developed the ability to solve their own problems.

Another point, as mentioned by Ms. Rikken just now — and a very significant result of the San Miguel project — is the fact that the women's way of thinking changed from a very passive approach to a positive one. The women developed a more macro approach. They took not only their own community into account, but the entire country. It is an extremely significant feature of their development that they looked to find the connection between themselves and their country's policies as a whole.

Taking a look at both projects now, one sees that the social advancement of women in Kenya and the Philippines is flourishing indeed. In both countries, women constitute almost 40% of the work force. Women's organizational prowess is growing in these countries, to the point that projects such as the San Miguel and Kenyan ones have an extraordinary impact on society as a whole.

What lessons we can learn from these two projects? How should development cooperation projects be implemented in order to succeed? This is what I'd like to look at next during this session.

What exactly is the aim of a development project? Is it simply to give women the things they need to exist from day to day? Or is it more a case of seeking methods by which women can solve problems by themselves and strive to remove the various obstacles in their path. When a project bears fruit, how do we measure that success? What sort of yardstick do we use? Do we perhaps base it on the improvement in women's income? Is it the technical knowledge that women acquire? Or, is success measured by the development in women's organizational abilities? Should we think of a development project as something that needs to exert some form of far-reaching influence on the family as a whole, or the community as a whole, before we can say that it has been successful? And if a project doesn't go well, then why not? Is the problem simply one of a technical nature? Or is it related to women's leadership, lack of information, or perhaps the fact that the male-female role isn't properly understood?

So, let's proceed with this morning's session and compare the two projects as we go.

Moderator: Thank you very much for your comments.

Next then, will you join me in welcoming Mr. Akamatsu to the stand.

Shiro Akamatsu: The presentations by our two speakers, Ms. Rikken and Ms. Menya, are, I thought, very deeply rooted in field experience. I expect you all felt the same, so rather than comment on their presentations, I will explain some of my own thoughts on the matter.

> First of all, it is very hard for us here in Japan to comprehend conditions in developing countries. Naturally! Such things lack reality for us. I have some experience of working in developing countries. When I hear about Kenya or the Philippines as we have today, I myself find the more detailed points very difficult to grasp. Judging by my own experience, what the two speakers recounted here today is still only a small part of the enormous amount of hard work and effort they have put in over the years. Just the tip of the iceberg, you might say. In such a forum as this, I can't help but marvel at just how much experience and endeavour underpins the information presented here today in such a coherent and confident manner. Credit programs and the organization of women's groups are very vexed, very diverse issues. By their very nature, such programs seem to have to overcome problem after problem after problem.

> In my experience, the two speakers and I were dealing with people in so-called the 'informal sector'. Such people ultimately lead a life fraught with instability. If you stop and ask them "Exactly what sort of pressures are you under at the moment?", in Bangladesh (I know a little about life in Bangladesh), they would use the words "Naran korom". By this they mean 'many and varied' or 'innumerable' — 'too many to mention'. Such pressures would include, say, if the breadwinner of the family could no longer work, the family could no longer eat. If the family could no longer eat, then it isn't simply a matter of suggesting that they go next door to procure some rice. Another pressure might be when a child is sick, and the parents don't know what to do. So you see, there are various problems facing them from day to day. Credit programs are therefore designed to deal with their straightened circumstances. Credit programs tie together the hard work, ideas, wisdom, knowledge, and experience of various people.

> As I listened to our speakers, I kept feeling that it would be extremely presumptuous of me to comment on the observations of the people who have exerted themselves so unstintingly.

So, to develop my observations a little further, in credit programs there are

always people that need some form of capital, for example in the informal sector. You give those people funds, but if you expect results simply from giving them money, then you're mistaken. They try to start something new, as I said before, but they have all sorts of problems. So, they end up not being able to pay back the money borrowed, or whatever. Say, their child gets sick. They need to buy medicine. They have some money set aside that they were going to use to repay the loan. But what to do - repay it or use it to buy medicine? What would you do if you were in their place? I expect you understand their predicament... There are various circumstances that mean that, in spite of everything, you end up not being able to comply with the rules designed to move a project in the right direction. There are also moral problems to contend with - how do you conquer self-interest?

Consequently, as Ms. Menya said just now, the repayment rates - in effect, 98% – are much higher than normal banks. Similar small credit programs existed in Bangladesh as well. The world-famous Grameen Bank program was one such, with a repayment rate of over 90%. At over 90%, the quality of development shown by this high repayment rate is guaranteed by the meticulous efforts of the people in the informal sector who have all these problems.

In development projects, a number of problems come to light. Management skills are often lacking and there are problems in the way money is disbursed. On the other hand, though, people do make a huge effort themselves to find ways around their own problems. The quality of development is achieved by such endeavour. I feel that projects accompanied by this type of community participation, or participation by local inhabitants, assume an extremely solid attitude towards social development. On the other hand, as Professor Meguro explained just now, economic development has been a very important aspect of Japan's history over decades. A tremendous amount of energy has gone into Japan's economic development, amid which I feel that the attitude towards Japan's social development has been somewhat feeble. Is the same sort of thing happening in developing countries? And is the type of development they need taking similar shape to Japan? I dare say so, as far as our experience is concerned. Or should development projects place a much greater emphasis on social development? I feel that we need to reflect on these issues.

My last point. I do apologize that I have been talking mostly from my own experience, but then again, I guess there are probably some people in the audience who are thinking they might be lucky enough to hear something interesting from the only male panelist. — As a matter of fact, when I was in Bangladesh, I organized the petty farmers, peasants, and landless into groups

and started up a number of activities according to their needs - for example, credit programs like the one mentioned just now, technical training, group management training, and so on. However, as you all know, 80 to 85% of Bangladesh's population is Muslem, which means the social advancement of women is extremely limited.

No matter what country you visit around the world, it is great fun to take a trip to the markets. You come to understand the particular nature of that country, the people's eating habits, the things that are of importance to the people, and so on. But in an Islamic country like Bangladesh, what I personally find extremely disagreeable is that you only find men at the markets. Men go shopping, chatting away with their shopping baskets at the ready. It is just that different from our own sense of what is socially acceptable. It is therefore very difficult to, say, set up women's groups in the villages in Bangladesh.

What I first had to confront was the fact that because I was a foreigner, and a male, it was not easy to approach any of the women. It was next to impossible to get the opportunity to talk and consult with them. If I approached a house, the women would immediately disappear inside, or hide in the shadows. I gradually made friends, but still, it was hard to form ongoing contacts with such people, and discuss various things with them in an effort to understand their way of life. In consequence, around 30 or 40 groups were formed in the initial phase, but there were only three women's groups.



A market in Dhaka City (Bangladesh)

As I remember - it must have been in 1984 - our work was funded by a non-governmental organization in Europe at the time. We were actually told by head office, at one stage, that it might be difficult to continue giving us financial aid if we couldn't increase the rate at which we were setting up women's groups. You could not help feeling that you should be out in the field, organizing women's groups and creating your own opportunities to do something with them, but as I said to you just now, it is easier said than done. Well, this was a fine state of affairs! So, without a moment's delay, we decided we'd start with what we knew we could handle. Within two or three years, women's groups comprised about 40% of the groups in Bangladesh. Of course, experienced male social workers supervised the process at the start, but gradually passed that function on to the women. As time went by, the organizational process was accelerated by quite a margin.

So, as you can appreciate, you can establish groups even in an Islamic country like Bangladesh. Although, had I been a woman, my reaction would probably have been completely different at the time. To be more explicit, I'm not saying that males are useless at such WID work, but I do feel that women who are sympathetic to the cause need to be involved.

Thank you for your attention.

(Applause)

Moderator: Well then, I would like to invite Professor Meguro to comment on events so far.

Yoriko Meguro: I have two questions.

The first relates to a theme that ran through both speaker's presentations. Namely, that women in both locations expressed the desire to try and start some form of group activity. But I gather that there are many other places where that desire is absent. And even when one feels there is a problem, it is sometimes hard to express them in the existing structure. So my question is, what sort of conditions, typically, denote such handicaps? When women themselves can't or won't initiate action, but you want to do something, what sort of approach is required, do you think?

My second question concerns how to measure results. As Ms. Tanaka commented just now, even if you've reached a situation where, say, some organizational achievements have been made and the people have started to earn an income, or the women have gained self-confidence, in the final analysis, just how much are the women involved in the decision-making process and the policy-making process. If I could ask our speakers to comment in this regard.

Lastly, I would like to add a small word in relation to Mr. Akamatsu's comments about our being a country centered around economic development. I

hope that developing countries learn from our experience as an economically developed nation. The problem we need to study and resolve in this country is the fact that equality of the sexes has not been achieved in the course of Japan's economic development. Achieving this equality of the sexes is as important as the achievement of economic development in developing countries, and for this reason, we need to adopt a new approach based on the experience of economically developed nations to expedite further development activities.

Moderator: Thank you.

Well then, let's address Professor Meguro's questions. Professor Meguro's first question asks exactly how we should go about promoting WID-type development if the women's movement is not visible in the field, or when women seem to lack the necessary motivation to improve their lot. Do we have to do something in spite of the fact that there's no motivation? If so, what? Perhaps Ms. Menya could offer her opinion or some actual examples in answer to this question.

Martha Menya: Development will reach women if women's projects are integrated into the mainstream of activities implemented by various government departments. I see this as a more desirable course than promoting 'women-specific' activities.

Nonetheless, there are situations where 'women-specific' projects are more advantageous. To be more explicit, as Professor Meguro mentioned, women tend to be shy and modest — because of their historical, social, and cultural backgrounds. They're afraid of being outspoken. It is useful for us to focus on creating women only groups when confronted by such circumstances. In Kenya, there are around 30,000 women's groups. Traditionally, for example, if there's a natural disasters, or a funeral, or perhaps the roof of a house has blown off, then Kenyan women help each other out. They also lend each other money — like an informal mutural help society — to cover their children's school expenses and so forth.

Therefore, if there are obstacles to participating in a main stream development project, then it's best to start with a women's group. The women can then proceed at a pace that suits them. Also, I've found that women's groups want to actually do things that they haven't tried before, which I think is exemplary. In other words, for women who have never had the opportunity of taking a front seat, or who don't have the right skills, or who've been driven into a corner by age — old customs — I think it's good for them to start out on a small scale you know. Then, as they gradually gain in confidence, they too can become involved in main stream development projects.

I can only tell you from my own experience about evaluating or promoting participation in all phases of a project. Before we start a project, the first step

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we must take is to have women involved. That is, for example, the women themselves must state what their needs are. We can then use such information as the basis for planning projects. It is therefore important to urge women to participate at every level. Group leaders can explain to the members when it's better to have a loan than a grant. Leaders can also hold discussions with a loan board and other NGO representatives to clarify who should best receive a loan first, because the leader understands each member and her circumstances.

When we evaluated the loan project, it was important that all members of the women's group participate in the evaluation process. Not only that. We wanted district leaders and husbands involved too, so that the women who evaluated the project could indicate what the strong and weak points of the project were as a community social activity. Then, in the second stage, we had the women state what improvements needed to be made. Based on this, we gradually improved the loan system. For example, they may have had to increase the upper limit on loans. Some people were of the opinion that six months was too short as a repayment period, and that it should be changed to one year. Most people said that six months was fine. So, by the very process of involvement in this way, you can also achieve community involvement. And of course, you can also have people participating in the evaluation process itself.

Remedios Rikken: I'd like to tell you about some of the different types of groups organized in the Philippines.

The groups I have in mind consist of those people called squatters living in extremely poor parts of cities. They occupy public property and band together to prevent having their homes knocked down. There are no economic projects set up for these people, and it would take rather a long time for them to ultimately reach the stage where they owned the land they were squatting on.

And yet, over and above the achievement of long-term goals, there are various little things that these people need: for example, a shared source of piped water, and street lights. These things are an essential part of everyday life; there are groups organized to tackle such matters. Women's groups normally take care of things like installing small street lights, but when it comes to very large projects like, say, people wanting to obtain the land, the only people gathered to discuss the purchase are men, and the project leaders are men.

If you go to the villages, there are backyards, and wells, and people produce their own things. In other words, the people are self-sufficient, in which case, the group's interests tend towards financial projects. It is only five years since I was commissioned by the President of the Philippines to start working for the government. Before that, I had always worked as an NGO member. All the community theatre projects, the loan projects, and the health projects I was involved in, I acted on behalf of non-government organizations. And yet, after 12 years of organizing women's groups within such projects. I still wasn't seeing women any more clearly. I only started seeing women in a clear light after I received training in gender sensitization. It isn't always true that women can understand women simply because they're the same sex.

Women's needs are different from men's. Therefore, in order to understand women's needs, you must ask women, as well as men, what their needs are. But it takes a long time to truly understand these things. If you aren't aware of women's needs, you automatically assume that women's projects are welfare-related. You also assume that all you need do for women who are poor, who're incapable of doing certain things, and who're unskilled, is to give them things. But this sort of approach is dying out now. Instead, it's Women in Development — WID. But, what exactly is involved in integrating women in development? Feminists would say "Women have always played a central role in farming, you know. Despite this fact, society and women themselves simply haven't been able to seen women as farmers." So they have changed the expression from Women in Development to Women and Development.

It is not a female only or a male only problem. It involves the way men and women relate against a cultural background — in other words, the question of gender comes to the fore. I believe we have to reeducate ourselves, organizers of development that we are. I feel that we, as organizers, first of all need to prepare environments that will enable women to be more vocal in talking about their own needs from their own point of view. The dramatization method that I'm using are one such attempt to lay the groundwork for women to speak up and tell their own story in their own words.

As regards a yardstick for evaluating the success of a project, our main objective is sometimes for families to increase their income. But that's not enough. It comes down to a question of just who controls the purse strings of that income. Men and women use money differently. If the woman's income increases, then most of the money is spent on the family. But, given the same income, what would happen if it were frittered away on cock-fighting and so on?

We therefore need other indicators for measuring actual results. We need more involvement from social scientists, researchers, community organizers and the like. For example, with regard to the Philippines, they used to say that Filipino women were the most liberated women. That was because the men handed over their earnings without even opening the pay packet. We in the middle income bracket earn slightly more than we spend, so we get along fine.

But when you think about the poverty-stricken, even if the husband hands over his pay packet intact, it's not enough to cover all expenses. It's the wife's responsibility to decide how to scratch along on very little money. The poorer classes have such problems. So I think it's up to the organizers to lay the right sort of groundwork for women to be able to state their own needs to us.

Moderator: Thank you very much.

In relation to what we've just heard, and in relation to Professor Meguro's previous question "What happens if the women's movement is not visible in the field", I would now like to call on Mr. Akamatsu. Mr. Akamatsu said earlier that in the initial phase of a project in Bangladesh, there were only three women's groups. This increased to 20 in an Islamic society. Martha Menya also mentioned the effects of one's cultural background, yet how were these women's groups organized? Would you briefly explain for us what motivated the women to start organizing the groups.

S. Akamatsu: You often hear the claim that there's no response from the women, and no clearly stated needs. But, the fact that their needs aren't visible is, in a way, what you might call an excuse on the part of the people engaged in the development work. They simply haven't made enough effort to see what the women's needs are – and they won't even listen anyway. In point of fact, when we think of ourselves, we can easily see that everyone has needs, whatever they might be.

> In effect, the first three women's groups were organized by women who were related in one way or another to the men's groups in the same villages. They asked themselves "Why don't we set up a group of our own?", and that's how the three groups came about. But when all is said and done, with woman's groups, their 'cruising radius' is limited. Take what I said before, for example: they're limited in that they can't even go to market. Such marked restrictions limit their 'social training' or the 'accumulation of experience' in various ways, you see. Consequently, we have to monitor them, or it will be very hard for us to move onto the next activity.

> Even having formed a group, human relations sometimes don't go so well, or there are communication problems. In one of the speaker's addresses earlier on, it was said that each group comprised 30 people. A unit of 30 people is extremely significant. What I mean is, a group may have members who can't read, or who aren't very experienced. In such a group, to let other people know what you want to say, clearly and precisely, is a basic necessity. Unless this sort of communication is guaranteed, it is impossible for the group to function. That's why I think the scale of 30 people is significant. To resolve such communication problems, we started out by gradually transferring know-how from men's groups — where the men had started earlier and were more

experienced – to women's groups.

We noticed that when a group grows to a certain scale, the village people begin to sit up and take notice. Bangladeshi women don't handle cash. The husband goes to market, buys spot goods like rice and vegetables, and tells his wife to manage with same. So, whenever they need to save money, each group member stores away a handful of rice, and once it piles up, they ask their sons or husbands to take it to market and sell it, thereby converting it to cash. Whether it's curiosity or what, I don't know, but the wives eventually start thinking they'd like to go and see what the market is like. Their confidence gradually increases, to the point that they choose two or three representatives to go to market. Along the way, they might meet a religious leader and become the target of malicious gossip, or be ridiculed — such things occur. But, they learn to justify their own actions in the face of it all.

In many cases, the greatest problem for these women is the fact that they aren't aware of their own problems. Once they begin to acknowledge there are problems, that's half the battle won. According to my experience, one woman is reputed to have told a religious leader "If you feed my children and send them to school for me, then I'm happy stay at home. Ah, but would you do that for me?". As such occurrences become more frequent, more women start feeling the need to rally around. They begin to think "Well, if they can do it, so can we." And so the whole thing gradually mushrooms. So you have to have the right combination of pressure from outside versus a propagation effect from within. I have seen some situations result in extreme hardship because they didn't involve the right combination of these two elements.

Moderator: Thank you very much.

Ms. Tanaka, you also have many years of experience in the field. What are your thoughts on this matter?

Yumiko Tanaka: I have had many opportunities to observe various projects in various countries, but I've never had the opportunity of joining a community and starting up a project by myself like Mr. Akamatsu did, actually becoming involved with the various people of that community. Still, last year, I went to the Philippines to study for preparing cooperation activities for poverty alleviation. I was able to visit a great many farming communities. What impressed me most was the very healthy relationship between the people's organizations (POs) that Ms. Rikken spoke about just now, and the community NGOs that give them aid. An external NGO joined the community to help the people work out what was needed in the area and what needed to be done to improve their life. They spent about a year working together with the local people — that was the sort of process they went through. The NGO people used various words, such as 'value formation', or 'social preparation', and

'capability building' — to work through things together. It was an exercise for everyone to study the values of these people, and help them work out how they could impart problem-solving skills.

When we implement a development project, we don't normally spend a year in the community like they did, viewing the problems of the community from the people's standpoint. Therein lies a huge problem; by standing more in the shoes of the local inhabitants, I definitely received the impression that we could establish many, many viable projects without having to spend vast amounts of money or build extensive facilities.

Moderator: Thank you very much.

Well then, I expect there are a great many people in the audience who have questions, so let's hear from the audience at this point.

Please feel free to put up your hand if you have a question. Is there anyone who has a question, or anyone who wishes to express an opinion ...

Hiroko Hara: I really enjoyed everyone's speeches, but I have one particular question.

In "Section 8. Saving Money" of this handout we've received, it mentions a system for making it compulsory to save money — forced savings. Ms. Rikken also spoke on the subject a short while ago. But who makes it compulsory for whom? I think it probably relates to Professor Meguro's question just now, but when the women didn't show any inclination to save money, then did the members of the PO decide that everyone had to save money? I wonder if you could expand on this a little.

Moderator: Well, perhaps Ms. Rikken should answer this directly. Ms. Rikken?

R. Rikken: Veterans of the pig farming project use the word "forced savings." Anyway, I have brought with me a 2-page contract for people interested in the subject. Each time someone person receives a pig, she have to sign this contract.

> Some of the rules in this contract cite that she must save money. Before starting to organize women's groups, we were wondering how we could enforce the habit of saving money. To make something a habit requires peer pressure, and you have to work on it. So, it's women that need to convince other women. The term "forced" may sound rather negative. It may be better to use some other term. The term may give you the impression that you have to save money no matter what, but that's not the case. I think we've already gone through that stage.

> With the knitting work, the women earn a wage. Because a percentage of their wages is deducted in advance, this involves a higher degree of enforcement or obligation than with pig farming. This deduction scheme was built into the overall program because the women decided to save money for

emergencies. So, I agree with you that we should stop using the term "forced."

H. Hara: So, we should get rid of expressions like "forced." What do we use instead? This is the sort of the time when one can't help feeling how important the choice of words can be. At any rate, as Ms. Rikken just explained, what steps do we have to take to convince women in their own mind of the importance of saving money. And how do we go about it?

How can we successfully convince them?

R. Rikken: Let me tell you about my own experience. We have to know who are "good members" of the credit union, in the true sense of the word. I remember one day we held a pre-membership seminar, and one middle-class woman immediately decided to save 500 pesos or so on the spot. But this is not the way we believe it should be. What we call "saving money" is the way in which poor women save money, as much as humanly possible each month, and then deposit their savings as if it were their own life blood. This is what is meant by "forced." When depositing their savings, a woman might say, for instance, "I wanted to buy a new dress for Christmas, but I decided not to," or "My husband used to smoke 10 cigarettes a day, but he cut down to five, and this is what I have saved." So, my impression is that women saved money by really tightening their belt.

M. Menya: In our case, we always had a tradition of what you might call "an informal mutual help society," where the members of each group would contribute a small amount of money, and any member needing money had ready access to it. Also, at home, women traditionally keep emergency money, just like a nest egg under the bed or inside a pillow. So, the extension of such traditions was the concept of opening a proper savings account.

> Our project regards it as important to make women understand how money is earned and spent, and the system under which banks function in a market economy. Having a club for saving money is also important in some cases. In our case, we say, "Everyone must deposit money. It doesn't matter how much. The amount is up to you - even the tiniest amount will do." We run our project as a kind of bank, so how to handle bad debts is a crucial issue. One way of handling the problem is for members to become guarantors of other members. When a woman can't make the repayments for whatever reason, we need some form of mechanism to help her repay. Anything - the group leader having a talk with her is fine - but it must be done. Having money saved away can also enable a woman to handle bad debts. Members can withdraw only up to 40% of their savings over a certain period of time.

> Also, in one or two cases, women who'd graduated from our project were able to start dealing with banks and financial institutions. After two or three years of aid from us, we believe women should be able to start dealing with

commercial banks. So, we make that a rule, with an interest rate included, as a necessary skill for women to acquire.

- Moderator: We haven't yet touched on how to convince women. How do you do it? Do you tell them that saving money is a good thing? Or, do you tell them that if they don't do it, it'll mean trouble for everybody else? Could you tell us how you convince them?
- R. Rikken: When I wanted members to understand the necessity of saving, I'd ask them how often they'd faced an unplanned or unforseen need for money. School always starts in July, so you had to plan by going to the credit union before April. Or, if you were expecting a baby, you had to plan for it because the baby arrives in 9 months. Similarly, the rainy season, the dry season, Christmas, and graduations are predictable. So, members come to understand the importance of planning for such contingencies by discussing it amongst themselves. Of course, there are unpredictable things – death and taxes, for example. You cannot plan for such things. However, women gradually come to understand the fact that, although there are things you cannot plan for, planning does ease financial worries in most cases. This understanding, I think, leads to the determination to start saving.

Ms. Mimura: I have a question for Ms. Rikken.

I actually visited the San Miguel Project, and I thought it was a wonderful project. I have one question related to that project, though. I believe that having a leader like Emma is the key to the success of any project. I understand that UNIFEM and the Philippine Government are considering starting similar schemes in other parts of the Philippines and in other countries. But without a leader like Emma, the San Miguel Project could not have been so successful. So, my question is this. Is it possible to build similar experiences and progress in the same way in different communities? Also, is organizing important factors such as leaders, or networking them if you like, feasible?

R. Rikken: Let me again talk from my own experience. You do sometimes need to search for a good leader. Emma, for example, is a retired teacher, 65 years old and healthy, and extremely intelligent. She also has great organizational skills. I truly believe that if we look long enough for suitable women leaders, we always find them. They're everywhere. However, we may not always be as lucky as we were with Emma. So, we have to open doors and discover the right people. This means that a person like me who organizes groups must be able to identify, must have eyes to identify potential leaders. I think this is a kind of talent. And as a result, the number of people like Emma increases of its own accord. People having the fundamental ability — the ability to make sensible judgements — can give full play to their potential as leaders. Ms. Kuba: Someone mentioned the "informal sector" a little while ago, and Ms. Shields also used this term in her speech. Would you explain what the "informal sector" refers to?

In fact, there are two things that I'd like to ask. Firstly, I believe the difference between the "formal sector" and the "informal sector" has been defined by organizations such as the ILO, but I wonder if you could describe the characteristics of the informal sector in your own countries. And if I may add, how different is it from the formal sector? Are you aiming to shift the informal sector toward the formal sector? In other words, could you describe the informal sector in relation to the formal sector?

The other question is a point I would like to clarify. It is extremely difficult for people like me who live in Japan to understand the informal sector. In Japan, as you may know, our classification generally uses three sectors: first, the income-earning formal sector, including wage work; second, volunteers work; and third, domestic work. However, the informal sector is different from any of those. So, I would be most grateful if you could perhaps suggest a section of the female workforce in industrialized nations that corresponds to the informal sector that you spoke of.

R. Rikken: To join the workforce means to become an employee of some company. This forms a relationship between employer and employee. Under the labor laws, the employee can then work and form an organization. In other words, you are guaranteed various rights; you have the right to join a labor union, for example. Each government has a ministry of labor, and this ministry of labor is the main body for keeping industrial relations stable. This is what applies to the formal sector anyway. The informal sector, on the other hand, does not have such privileges.

The number of people working in the informal sector is increasing in developing countries, but the informal sector is often invisible. My office, for instance, has security guards who are sent from a security company. These security guards are working in the formal sector. On the other hand, we have women in San Miguel, for instance, who are subcontracted to sew at home. These women are classified as being in the informal sector. They're at a disadvantage because they do not have a formal employment relationship with their subcontractor. Take San Miguel for example. If these women hinted to their subcontractor that they'd like to form a union, the subcontractor would say, "Oh, no. If you're going to do that, I'll go elsewhere for workers." Even organizing a union is impossible. So, in a way, the informal sector can be described as an area where even a union can't be organized, and it's not protected by labor laws.

The informal sector is a so-called "underground economy" of

micro-enterprises organized by women. The law tries hard to force the underground economy to the surface. Currently, people in the underground economy don't need to pay tax. Town authorities want to shift the people from the underground economy to the formal sector, but these people don't want the government telling them what to do. They don't want to be under government control, so they try hard to prevent the underground economy from rising to the surface. This seems to be the reason for the continuous increase in the number of people working in the informal sector, devoid of protection or control as it is.

M. Menya: I would like to tell you a little about Kenya's experience.

The formal sector is said to be a formal organization. For example, there are various types of companies; companies whose partnerships are registered, companies whose stocks are formally listed, limited companies, and so on.

On the other hand, the informal sector is said to comprise businesses that are not protected by law, or businesses that are not operating under the law. In Kenya, people in the informal sector can build a temporary hut that does not conform to the building regulations, but they have to demolish it if ordered to do so by the city authorities. The informal sector has only limited funds and uses simple skills. Incidentally, the government has recently begun to pay more and more attention to this informal sector. For example, in Kenya, the number of people working in the informal sector increased by 9% per year between 1983 and 1987. By comparison, the number of people working in the formal sector increased by only 4% per year. The informal sector has the advantage of requiring very little capital, needing little investment because local raw materials are used, and still creating many job opportunities.

Nonetheless, there are problems. For example, middlemen come and buy baskets at an extremely low price from producers in the informal sector. They then take the baskets to market and sell them at a ridiculously high price. Problems involving this sort of exploitation also exist. The informal sector is exploited by virtue of its being the informal sector, and it therefore needs to be much stronger in areas such as marketing.

Moderator: Thank you very much.

Professor Meguro, in relation to this question, could we have your comments on the informal sector, and could you also comment in relation to what the informal sector might be in Japan? The informal sector is a subject that is next to unknown in the Japanese context, but extremely important in the international context, isn't it?

Y. Meguro: I think what Ms. Kuba pointed out a while ago is the fact that this term is used differently by different people. As the responses from the two guest speakers indicated, the difference is not simply the presence or absence of income. Although conditions may differ in essence, the informal sector can also be described as that sector which is outside the main stream. The informal sector is extremely unstable and is not included in the macro economy. Its activities are very important, but they are underestimated, and the main problem here is that the situation is prone to exploitation.

Moderator: Thank you very much.

Well, as this subject may be discussed more in Session 2 this afternoon, let's move on. I see a gentleman over there who wants to ask a question.

Mr. Sakakibara: The United Nations is said to have started its development program about 30 years ago, but the process of resolving problems such as poverty is still said to be extremely slow. In reality, 40,000 children die every day. In Kenya, for example, this report says that the health and nutrition of children under 5 has improved. So, my first question is, what sort of results did you get? Also, as I am involved in a movement to protect the lives of children, I would like to know what kind of projects you would describe as being effective from your experience.

Moderator: Thank you very much.

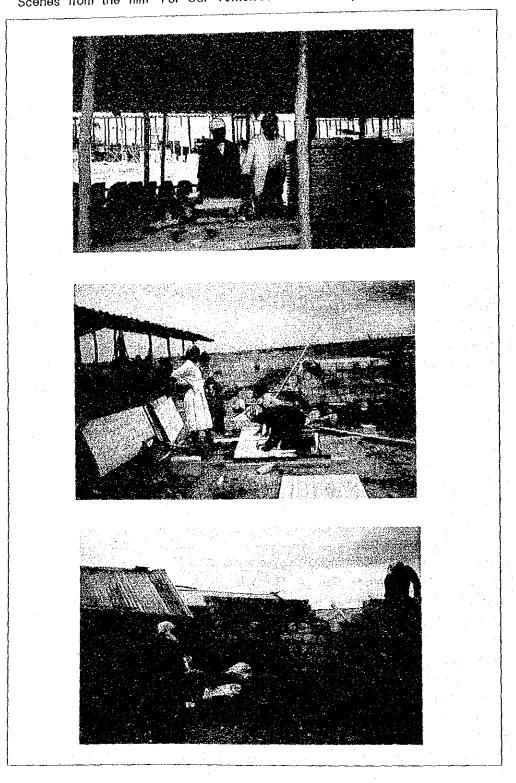
I would like to ask for a brief answer from Ms. Menya.

M. Menya: I am glad that you brought up such a good point. There are lots of children suffering from malnutrition in Kenya, and the infant mortality rate is still very high. UNICEF has been working hard in this area. Before starting our project, we conducted a base survey that revealed that there were still many children suffering from malnutrition. We measured the children of the families participating in the project by using the ratio of weight to height as an index. We then followed up our study by taking their measurements every two years. The second survey in the second year showed that the health of the children had improved greatly. Note that this applied only to the children of the families in the project, not to the entire Kenyan population. Does this answer your question?

Moderator: Thank you very much, and so we have come to the end of Session 1.

Chairman (Mr. Suzuki, Deputy Managing Director of JICA Institute for International Cooperation): Thank you very much. We now close the morning session.

> The afternoon session will begin at 2 o'clock. At 2 o'clock, we will show the movie "For Our Tomorrow — the Lively Women of Kenya" which our Institute produced this year, as Ms. Menya from Kenya mentioned a while ago. I trust you will enjoy it.



Scenes from the film "For Our Tomorrow : the Lively Women of Kenya"

SECOND SESSION

JAPANESE EXPERIENCE IN DEVELOPING COUNTRIES

Ms. Yôko Suzuki Mr. Akira Namae

CASE STUDY (3) Women Workers' Education in Thailand

Yôko Suzuki

Section Chief, International Affairs Department Japanese Trade Union Confederation

For the three years from 1988 to 1991, I served in Bangkok as a JICA expert to the Asia-Pacific office of the United Nations international Labor Organization. That assignment afforded me an invaluable opportunity to become involved in worker training programs, particularly those for women. Though my activity in the field of international cooperation may have been relatively short-lived, I would like to share some of the highlights of this experience with you today.

I. The Background, Objectives, and Nature of My Job

Women in the Asia-Pacific were the key focus of my work. I believe I can say without equivocation that compared to men, women in most developing countries today share a number of handicaps. First, consider education: only a small percentage of women in the developing world attend primary or secondary school. On top of that, they are characterized by high dropout rates and low levels of literacy.

Second, women face an inordinate level of hardship in employment and daily life; they are typically overworked at home, suffer poor health or nutritional deficiency, and have little or no access to credit, financing, public resources, or information. In addition, one can cite their lack of access to occupational training programs or retraining after extended leave. In employment, salaries, and advancement in the workplace, women face disadvantages on the basis of marriage status, age, or level of responsibility in the home. It is extremely difficult for women to find suitable employment that is balanced with their abilities or desires. Workplaces that can employ women remain underdeveloped. Further, women face the danger of losing their jobs as a result of pregnancy or childbirth, and have little or no access to employment agency services.

Though women are skillful and persevering, such harsh and discriminating circumstances have made it easy to hire, replace, and fire them, with the result that they are generally treated as a source of low-cost labor. What is more, women who are unable to find legitimate employment even under these conditions are out of necessity forced to supply their labor to the so-called informal sector.

The purpose of my job was to help improve the social status of women workers in the Asia-Pacific. The larger goal, in effect, was that of heightening the position of women by striving to ease, if only modestly, the disadvantages experienced by women workers in labor unions. In practice, my job entailed assisting in the education of women