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Learning About Women and Urban Services in Latin America and the Caribbean

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LEARNING ABOUT WOMEN AND URBAN SERVICES IN LATIN AMERICA AND THE CARIBBEAN

A Report on the Women, Low-Income Households and Urban Services Project of The Population Council

With Selected Contributions from
The International Center for Research on Women
The Equity Policy Center
The Development Planning Unit of University College
LEARNING ABOUT WOMEN
AND
URBAN SERVICES
IN LATIN AMERICA AND THE CARIBBEAN

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Marianne Schmink
Judith Bruce and Marilyn Kohn
Editors
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In 1978, when the Population Council formulated its program to learn more about low-income urban women's access to services, the dearth of information on women's functioning within the urban system was striking, particularly in contrast to the emerging body of information delineating rural women's access or lack thereof to credit, extension, membership in rural institutions, and representation in local governments. It seemed to us that the access to services issues of low-income urban women were much less well defined owing to the diverse cultures that meet in the urban environment, the mobility of city life, the fluidity of households, and the less striking--though significant--distinctions between men's and women's rights and roles.

In search of answers, Marianne Schmink visited with urban development planners, researchers, and those involved in community action projects in a number of South American cities to find out what they knew. What she found was a surprising degree of interest on the part of urban planners in learning how their plans and programs differentially affected men and women. On one occasion she was given a major transport study for a sizable city and asked to comment on "how women are affected." A concern with these issues was evident among researchers and those working at the community level, but these groups were not in contact with each other or with planners.

The interest of these diverse groups in low-income women's access to urban services was, of course, good news. The lack of defined questions or practical answers and the wish to merge differential but potentially reinforcing perspectives called for a long-term approach that would establish a data base, generate new information, and provide a local constituency to carry out service experiments and press for change. Thus three working groups on Women, Low-Income Households, and Urban Services evolved in Kingston, Jamaica, Lima, Peru, and Mexico City, Mexico.
Much detail is provided in this volume as to how these working groups function and arrive at their priorities. For those of us involved in the program from the beginning, one of its most rewarding aspects has been the independence of the working groups, their uniqueness, and responsiveness to their local environment. It has been their initiative that put critical items on the agenda—such as food distribution—which were not envisioned in the initial scope of work. It was one of the delights of being a co-manager that one was constantly impressed by the groups' enterprise. The Jamaica group raised extra-budgetary funds to produce a videotape on the Western Kingston Women's Constructive Collective, and the Peru group published a monograph on communal kitchens.

In this preface, though I cannot satisfactorily summarize the groups' accomplishments as collective bodies and the results of individual research and action projects, I would like to relate some highlights. From the beginning, the Mexico City group enunciated a concern with extreme budgetary limits (which have worsened since the working group was founded) that they believed would confine the expansion of urban services. Thus, this group has attached priority to increasing the utilization of existing services, improving their content where possible, and exploring how low-income communities could design and manage critical services. In the course of the last three years, the group has documented and encouraged participation in waste management and self-help housing schemes as well as produced pamphlets that assist women in getting to training and employment services about which they had no information.

The Lima, Peru group has balanced the representation of different political constituencies and has been particularly effective in combining individuals from the research community with those working at governmental and at community levels. This group has always been alert to spontaneous efforts by the poor to organize themselves. As noted above, they have done groundbreaking work documenting the extensiveness of communal kitchen activity, and are currently working to organize communal kitchens into a more effective force.
The Jamaica group, rooted as it is in a practical and powerful Jamaican institution, the Urban Development Corporation, set its sights on innovating concrete new possibilities for women's income generation. The disadvantages faced by women-headed households, particularly in the case of women who began their childbearing in adolescence, have been a special concern. As difficult as it is to provide supports such as credit to women who are already engaged in micro enterprises, it is even more difficult and risky to create entirely new employment sources for women. Yet the Jamaica group in its first phase has sponsored the entry of women into the nontraditional areas of construction and home repair, and will initiate three or more entirely new and original income-generating approaches in its next phase.

Finally, a word about the form and purpose of this report. Rather than confine reporting to a lengthy internal document, we seek to bring this work in progress to the attention of a broader audience through summary articles. You will note in the list of documents in the appendix that much longer versions of almost every article are available on request (some of them are originally in English, others in Spanish). This report is meant to function as a "reader" which transmits the flavor of each project and relates its key substance. Bearing in mind the notable work of some other organizations, we have invited articles by the Equity Policy Center (Washington D. C.), which has sponsored research on women's role in street foods; the Development Planning Unit (University College, London), where a remarkable course is underway which integrates gender concerns into an urban planning curriculum, and the International Center for Research on Women (Washington, D. C.), which has undertaken innovative work on women's participation in low-cost housing schemes.

This report is divided into subsections (Overview articles, Shelter and Environment, Food Distribution, Facilitating Access to Other Services) so that readers may pick and choose. We hope these divisions and the brevity of most articles will make this report a useful text for training courses as well as for education among urban development professionals.

On behalf of myself and my partner, Marianne Schmink, I extend my gratitude to Eric Chetwynd and Bill Miner for their
flexibility and vision in having supported the project. We further acknowledge the supportive management we received from David Olinger and Pamela Hussey at the Office of Housing and Urban Programs, the United States Agency for International Development. We thank the coordinators of the working groups and the working group members themselves for their fine and continuing efforts; we pay special tribute to the tireless work of Marilyn Kohn in editing this report.

Judith Bruce
Associate
The Population Council
PART I

INTRODUCTORY OVERVIEW

Women in the Urban Economy of Latin America
Marianne Schmink

The Working Group Approach to Women in Urban Services
Marianne Schmink

Women's Needs in the Urban System:
Training Strategies in Gender Aware Planning
Caroline Moser
This paper synthesizes existing information on the position of low-income women in the economy of Latin America's large urban centers. Although some data are incomplete and inadequate, available studies suggest that, regionwide, poor women's productive activities and their access to urban resources are similar. Their commonalities are largely a reflection of the form that urban industrial development has taken in the last three decades and the way it has shaped the urban environment in most Latin American countries.

The paper begins with a summary of aspects of urban-industrial development that have been most important in determining women's economic roles. It then outlines how women's work patterns are affected by their situations and explores their numerous productive activities, including direct income generation and unpaid labor inputs. Because the use of collective urban services is an important component of household and community welfare that has not been adequately explored and documented, the third section provides an overview of the available information regarding women's access to and utilization of education, child care, health care, housing, and transportation.

The paper concludes with a discussion of the relevance of gender to the design of urban projects. Insights from various urban projects are presented in later sections of the book. This general introduction will help to frame the context for the detailed studies in the remaining chapters.
INDUSTRIAL DEVELOPMENT AND WOMEN'S EMPLOYMENT IN THE LABOR FORCE

Through the beginning of this century, most Latin American countries supplied their internal markets with manufactured goods through imports which were exchanged for raw materials or semi-processed goods on the world market. With the Great Depression and the Second World War, as supplies of these goods from abroad were greatly reduced, Latin America entered a phase of relative isolation from the international market. National governments, in conformity with new perspectives of the Economic Commission for Latin America, began to formulate conscious economic policies promoting Import-Substitution-Industrialization (ISI) to supply national markets with manufactured goods. Industrial establishments during this phase of development tended to be small-scale, labor-intensive and nationally controlled. Workers were recruited from the ranks of migrants from rural to urban/metropolitan areas. Because of these economic policies, it was important to create an internal market for manufactured goods. Populist political policies permitted a wider margin for labor union activity to achieve more adequate wage levels, and also promoted an expanded state role in the provision of collective social services.

Beginning in the post-war period and mainly in the 1950s, the role of Latin American economies in the world economic system entered a new phase, marked by the appearance of an important economic agent on the Latin American industrial scene: the multinational corporation. Facing the need to expand operations and the increasing costs of labor in developed economies, foreign investors were attracted primarily by the lower wages in overseas economies. Labor policies in Latin America began to shift with these changes in industrial development patterns. Labor's bargaining position was increasingly restricted, in some cases through overt repression of union activities, but also through more institutionalized means of controlling wage increases to provide a "programmed decline" of salaries. As a result, in many Latin American countries, high rates of growth in industry have been associated with a tendency toward an increasingly unequal distribution of income.
The penetration of international investment into the Latin American industrial sector began to change the dominant form of industrial enterprise in the region. New firms were larger in scale, used more productive technologies and were often controlled by multinational corporations. New industries were frequently capital-intensive and required less labor. Less productive national firms were increasingly driven off the industrial market.

At the same time, the streams of migrants from rural to urban areas began to surpass the capacity of the industrial sector to absorb new workers. The new industries, often based on intermediate and capital goods production, selected workers from among the "prime" skilled young male laborers who were paid relatively high wages in comparison with those in other urban employment, where the capacity to pay was much lower. Thus, while multinational corporations sought investment sites in Latin America in part because of the lower wage rates, their impact within the region was to create a kind of worker's elite, with higher salaries than those paid in other urban sectors.

With the most skilled workers being selectively absorbed into the industrial sector, the remaining urban workers have swelled the services and commerce sectors, particularly those jobs characterized as informal. These workers, many of them women, have more erratic earnings and less stable employment patterns. They also lack access to the indirect benefits assured by formal sector employment. Health services, vocational training, workmen's compensation and retirement pensions all provide an important "social wage" for those in formal sector jobs, which functions as a safety net to underpin family financial security.

Urban industrial development thus intensifies a shift of both male and female labor out of the agricultural sector, principally through migration. This movement is a result of both "pull" factors related to the growth of urban-industrial employment possibilities and "push" factors associated with complex changes in the countryside.

In Latin America, in contrast to other developing regions, rural-urban migration has tended to be female-dominated.¹ This is particularly true in the youngest and oldest age groups.² Young
women respond to the pull of employment in domestic and informal sector jobs, especially in the largest urban centers. Older women probably migrate when left (through widowhood or separation) as heads of households or alone; in the city they either join their children's households or look for their own employment. The economic necessity of heading a family may be in itself sufficient to induce rural-urban migration for a woman, as may be the status of single motherhood. In this sense, poor women without male partners find their way to urban areas and help to make female headship a phenomenon associated with cities rather than the countryside.

It has been argued that traditionally women's role in agricultural production in the region has been much less important than in Africa and Asia. On the other hand, several recent studies suggest that women's agricultural inputs have been underreported because of the inadequacies of standard data collection procedures. While it may be true that agricultural employment for women in Latin America is relatively less widespread than in other regions, the magnitude of rural-urban migration streams suggests that women are migrating in response to fundamental changes in agricultural production systems.

The degree of sexually imbalanced migration streams and the causes of these differential patterns vary, but in many parts of rural Latin America, female migration is associated with deteriorating opportunities for employment in rural areas. The large majority of women agriculturalists were employed in small family farming systems, and the proportion employed as wage laborers was relatively low. With the breakdown and subdivision of smallholdings and sharecropping arrangements and with the expansion of agrarian capitalism in the region, employment opportunities may actually decline: "Women's high rates of rural outmigration are attributed to their displacement from subsistence agriculture as land consolidation, agricultural mechanization and the growth of wage employment reduce women's productive role and leave them increasingly dependent on men's insecure income."

Population pressure often contributes to the fragmentation of landholdings, so that the number of smallholdings may actually
increase although each productive unit is less capable of supporting all its potential workers. Farm families typically respond by allocating some members to wage labor, either as seasonal day laborers or through temporary urban employment in order to maintain the family's diminishing holdings while generating sufficient income to meet consumption needs.\textsuperscript{7}

Some women find wage work in agriculture, but their employment opportunities are much broader in urban areas. In fact, some agricultural workers are actually urban dwellers.\textsuperscript{8} However, once in the city, women's employment possibilities in the expanding industrial sectors are still limited. Female patterns of employment suggest that the migratory pull is urban rather than industrial in nature.\textsuperscript{9} With increasing emphasis on the heavier industries associated with the second phase of industrial development, women have been progressively excluded from industrial employment. Some women workers are incorporated into factory work, particularly in textile and food processing industries, where female labor has traditionally been employed. Many women in these industrial sectors, however, work at home as pieceworkers or are self-employed.\textsuperscript{10} In Brazil, the proportion of women in manufacturing fell from 18.6 percent to only 11 percent during the two decades from 1950 to 1970,\textsuperscript{11} although women's participation in some of the more advanced sectors has increased in recent years. Industrial workers account for only 10 or 20 percent of the female labor force in most Latin American countries. These patterns apply to both migrant and native women, whose economic characteristics show few significant differences in the urban setting.

Some women are incorporated into the modern sector as secretaries, receptionists, store clerks, teachers, and nurses. Much has been made of this pattern and its contrast with other developing regions,\textsuperscript{12} but overdrawn assumptions about the possibilities for upward mobility for women should be avoided. These traditionally "female" occupations are usually reserved for younger, white, single women with the benefit of some education or training. In part, this selectivity is a result of protective labor legislation which prohibits women from some jobs considered dangerous and from the workshifts usually favored by large modern firms (overtime and night work). Firms typically hire only
single women and dismiss them when they marry, arguing that maternity leave and day care requirements make women workers more expensive than men (although in many countries these costs are borne by the state and not the firm). 13 Even young single women with some education find that their employment options are increasingly limited to the few occupational categories described above; studies in Venezuela and Brazil showed that after two decades of rapid industrial growth, women were increasingly concentrated in these traditionally female occupations. 14

The majority of urban women, whether migrants or native urbanites, are not absorbed directly into the capitalist or modern sector. Most are concentrated in the domestic sector (whether paid or unpaid), the female domain par excellence. 15 Domestic service is consistently the largest category of female urban wage workers in Latin America. Women also dominate many occupations in the so-called informal sector, where they typically work in low-level service occupations such as street vendors, seamstresses, beauty operators, laundresses and other similar self-employed workers or unpaid family workers. 16 Moreover, whereas men may find informal work to be one step in a process of upward mobility, for women the informal sector is largely a dead end. 17

The occupational segregation of women is compounded by discrepancies between the earnings of men and women. Even female jobs that are considered higher status occupations, such as schoolteacher, are extremely low paying, despite the relatively large investment in education they require. In fact, women’s earnings rise much less with education than do men’s, so that salary differences between the two sexes increase systematically with women’s education levels. 18 Wages offered to women need not be competitive on the male market, since men do not directly compete for the same jobs. In short, earnings for women workers do not reflect their human capital investments and are generally little affected by occupational difference. Lower-status female occupations are particularly low paying, even taking into account the bed-and-board benefits often included in the domestic servant’s indirect wage. Informal sector jobs are typically underpaid as well because they operate in a labor-surplus context, with individuals turning to them out of financial necessity.
WOMEN'S ROLE IN THE DOMESTIC ECONOMY

Despite the limited capacity of official statistics to fully reflect women's work patterns, it is evident that low-income women play an active, productive role in contributing to the material support of their families. The global economic crisis of the last several years, bringing increasing unemployment and rising costs of living to many Latin American countries, has accentuated the need for women in poor families to work wherever they can find it. Because poor women do not find employment in the formal sector, labor allocation at the household level is crucial to an understanding of their productive activities.

The boundaries and functions of households vary across societies and through time. In some cases co-residence is coterminous with kinship relationships. Households may serve as the principal focus of production and/or of biological reproduction. People who reside together share most forms of consumption, since a final pooling and redistribution of resources to individuals takes place in the household. As it is used here the household (or domestic unit) refers to a coresident group of persons who share most aspects of consumption, drawing on and allocating a common pool of resources (including labor) to ensure their material maintenance and reproduction. 19

In contrast to societies where households are the principal units of production, domestic groups in industrial working-class communities are characterized by their dependence on wage income. 20 Theoretically, the cost of producing labor power is borne by the capitalist sector, through direct or indirect wages sufficient to support workers and their potential replacements (children).

The focus on the "wage" often implies a nuclear family model comprised of a male breadwinner, his nonworking wife and dependent children. 21 In reality, many women in working-class households are the sole support or important contributors to household income. Furthermore, salaries often cover only a portion of the long-term consumption needs of the household. Families are therefore forced to intensify and develop new strategies to stretch and supplement the wage. 22 The household's
overall standard of living will be derived from a combination of monetary income from different sources, benefits associated with employment, collective services provided by the state and private sector, and nonmonetary inputs from home production and from wider exchanges. Women play a central role in managing these different strands of activity at both the household and community level, whereas adult men tend to specialize in the generation of monetary income.

Women constitute a high proportion of the poor in Latin America and Caribbean cities, and head as many as one-third of all households. Microstudies have begun to detail the sources of their disproportionate and often intense poverty. Survey data from Belo Horizonte, Brazil, showed that households headed by women had higher dependency ratios and were much more concentrated in the lowest income group (61 percent, as compared to 35 percent of those headed by men). Poverty was to a large extent the result of a domestic unit's inability to effectively use its stock of potential adult workers. Not only are the heads of these households disadvantaged in the labor market, other members of the unit are also less likely to be prime-age male workers. A sense of family responsibility makes women more likely to take on displaced relatives (especially other females) even when their finances are inadequate, whereas young adult males may find it easier to escape the poverty trap of such households.

Whereas women in all social groups work, their participation in formal wage labor, the economic returns they derive from working and their life-cycle patterns differ. Women in moderate-to-higher income groups tend to have a relatively short working career, consisting of the period between the termination of schooling and marriage or their first child. As a result, in the aggregate female labor force, participation rates rise with income and education and are highly responsive to marital status and childbearing patterns. Most Latin American countries lack the "second peak" of participation typical of developing countries, where women reenter the labor market after their children have grown up.

Poor women in general have a much more permanent link to the labor market than do higher-income women because of the
importance of supplementary income (however meager) to poor households. It is for this reason that some studies of women's work participation rates report higher levels among poor rather than middle-class women, contradicting the aggregate trend for rates to increase with income. If official data collection techniques were better suited to capturing women's home-based, informal and seasonal work activities, this trend would undoubtedly be more apparent. Furthermore, if women's domestic work, which often takes up more total work time in low-income households than do income-generating activities, were counted as productive activity, poor women's work participation rates would be similar to those of men.

Whether low or middle income, functioning as sole or joint household heads, women are the key managers of the households nonmonetary resources such as urban services. In order to illustrate the balancing act performed by low-income women, it is useful to contrast what are often termed "survival" strategies with what might be called "mobility" strategies. Survival strategies are associated with marginal populations in extreme poverty whose day-to-day needs may force all family members of working age to seek income, despite losses in future opportunities (education for children) or status (women take low-status jobs), and despite the "double burden" of domestic and paid work poor women face. More affluent households have the luxury of placing their strategic priorities on long-term mobility, with a continuous and complete education for their children and the wife choosing to work only if she has the skills or training for an acceptable occupation. Women in these households are much more likely to have completed secondary or higher education, giving them access to relatively higher-status jobs. In addition, their domestic tasks can sometimes be allocated to a paid domestic servant.

Strategies in the two types of households differ in the way their components (unpaid labor, extra-domestic exchanges, collective services and monetary earnings) are combined. Households with regular monetary income are more likely to have access to benefits associated with the formal labor market, such as health benefits, company-owned transportation, and company-sponsored credit programs. Poorer households deprived of access to these benefits "manage" by limiting consumption of
purchased goods, substituting unpaid labor (usually women's) whenever possible, and manipulating extra-domestic networks and patron-client relationships in order to negotiate access to collective services for themselves, their families and their communities. The women in low-income households are the agents responsible for building social networks to help meet day-to-day material needs. Whereas middle-class households—especially the women in them—manipulate extra-domestic networks, it is more in pursuit of longer term class and kin interests than the requirement of day-to-day survival.\textsuperscript{28}

While these concepts of household strategies are useful, insofar as they obscure domestic households' internal dynamics they can inadvertently lead to crucial conceptual pitfalls.\textsuperscript{29} For example, the poor household "survival strategy" imposes differential tensions and costs on its members. Poor women "manage," but at the cost of their leisure, often their health and their sleep. Further, not all income earned by household members is contributed in equal degrees to the household. The degree of income pooling and the precise nature of income streams within the household are highly variable.\textsuperscript{30} In general, virtually all of women's income is contributed toward household and family needs, whereas a portion of men's income is more likely to be withheld for personal leisure pursuits of men. Women generally place a higher priority on expenditures for food, health, housing and education.

Disagreement over these consumption priorities is often cause for discord within the household. However, a sense of obligation to the marital unit or nuclear household attenuates some of the potential conflict between individual claims and the collective demands of the household. This familial pull co-exists with the tension between men and women and between generations. Thus the resultant "survival strategy" and its internal balance between earned income, selective consumption, domestic work and interhousehold exchange depends, in part, on the relative bargaining power of individuals.

Through the execution of these "survival strategies," low-income women's disadvantages are shared with and passed on to their children, particularly their daughters. In households facing the greatest financial pressures, girls are often pulled out of school
at an early age while their brothers continue their education; they either enter the labor force or take over the domestic chores to permit other household members (their mothers) to work outside the home.31 Girls in poor families often have lower rates of school attendance than boys, and much lower rates than girls in higher-income families.32 A study of female-headed households in Brazil found that girls missed school 30 percent more than boys, and that 80 percent of their absences were due to responsibility for domestic chores.33 Similarly, studies of time use in Brazilian, Mexican and Venezuelan households found that wives' labor force participation was in part determined by the age of their eldest daughter.34

WOMEN AND URBAN SERVICES

A growing number of recent studies have focused on patterns of women's work, yet relatively little is known about women's access to essential urban services and the effect these may have on facilitating income-generation and improving household welfare, both in the short and long term.

Little is known about women's and men's differential access and use of urban services or their implications for the productive activities and well being of low-income households of different types. The concepts of collective goods and collective consumption have rarely been explored from the standpoint of gender differences. Statistics examining sex-differentiated patterns of service use are extremely scarce, making diagnosis difficult at this stage of research: "Since few mainstream projects specify women as 'target' in project goals and evaluation procedures rarely include distributive justice between men and women among their criteria, there is little incentive for managers to collect data to monitor implementation effects on women or for evaluators to examine such impact."35

The principal responsibility for household management and provisioning typically falls not only to the nominal heads, often
women, but also to those who are present in the house during the day. In urban communities located in peripheral areas far from the workplace, women often function as daytime managers of households whose males leave their homes before daybreak and return after dark. Women are the key actors in the food distribution system—both as purchasers, final processors and preparers of the household's food and as small scale retailers.

On a day-to-day basis women activate social networks to provide information, emergency loans and other crucial exchanges of goods and services. Women work to secure access to urban services (e.g., primary school facilities, health clinics, child care, housing, transport, improved feeder roads) through cooperative actions of community members in mothers' clubs, housewives' groups and neighborhood associations. This sometimes leads to direct clashes with authorities. In a community near Mexico City, for example, women used their extensive networks to resist a neighbor's eviction. Thirty women surrounded her lot, shouting insults and blocking the way of the judge, representative and policeman who had come to serve an eviction notice. Eventually they chased the intruders off with physical violence.

**Education**

Studies in a number of Latin American countries have shown that female school enrollment rates have become similar to males' during the last two decades of educational expansion in the region. Women's illiteracy has fallen to levels which are not significantly higher, and in some urban areas, are actually lower than men's. The implications of this apparent equality of access are less clear, however. The benefits of educational expansion have gone primarily to the "middle sectors" in Latin America and not to the poor. In Colombia, for example, women actually form a smaller proportion of illiterates than men, but most have not completed primary education, and only 9 percent have completed middle or higher levels.

Even at higher educational levels, women are uniformly concentrated in a few female categories, notably schools to train
teachers. Furthermore, it is doubtful that increased education leads to better employment opportunities except at the higher levels of the occupational hierarchy, and here women are limited to those few "female" fields described earlier. Their wages are likely to be lower, and their mobility is more limited. In Peru and Colombia, parents' aspirations for their sons were higher than for their daughters. Yet some studies show that young women are less likely than young men to be kept out of school in order to work to contribute to household income. In families with an income sufficient to maintain nonproductive members, young women's time may be allocated to poorly paid productive labor in order to support the more realistic mobility project centered on their brothers' educational attainment. Households headed by females in low-income groups were more likely to have no children registered in school and much more likely to cite financial problems as the reason for their children's absence. Their children were also less likely to be in desired schools. Thus, the need for multiple earners in female-headed households appears to affect the extent to which their children, particularly female, are able to take advantage of educational programs.

The difficulties women face in turning the benefits of education into work opportunities and earnings can be illustrated by examining vocational training opportunities. In Latin America, only Cuba and Costa Rica have official policies related to the training of the female labor force. As a result, statistics on female participation in vocational training programs are extremely scarce. Recent studies show that women's participation is generally under 25 percent but appears to be growing in the post-1970 period. As in the general educational system, women tend to be concentrated in "female" fields which parallel their limited occupational options--commerce and services represent more than half of those enrolled. Within industrial training programs, between 60 and 70 percent of women are in food and drink, textiles and leather and shoe industries.

Child Care

One of the most important priorities of women as managers of households is their role as "primary dispensers of health and
nutrition care of the family." Women are responsible for virtually all tasks related to the care of children. For mothers, access to some form of day care is probably the single most important factor determining participation in income-earning activities. Bittencourt's study in urban Brazil found that over half of the women surveyed were unemployed; the presence of young children was the most frequently cited reason for unemployment: "Although children may create the need for a woman to enter the labor force, they may require her to stay home and thus limit her alternatives for work." Home-based employment does not guarantee greater compatibility between work and mother roles. A study of home-based pieceworkers in Peru found that most rely on help from their children either in their own productive activities or in domestic tasks, leaving less time for children to devote their schoolwork.

Adequate day care facilities are pitifully scarce in Latin American metropolitan centers, and virtually nonexistent in smaller cities. In Chile, for example, despite a national commitment since 1965 to providing services to children under six, existing programs reached less than 5 percent of that population in 1972, rising to 12.3 percent by 1976. Mothers of children in the Mexican public day care centers represented only 5 percent of the economically active female population in the Mexico City Federal District. Where public child care programs do exist, they are usually linked to formal sector or public employment and therefore exclude the majority of low income women in informal activities who need them the most.

The design of the services is frequently incompatible with the realities of working women's lives. For example, Brazil's Labor Law of 1943 requires that firms employing at least 30 women provide a day nursery where female employees may keep their children during the nursing period. However, the law permits services to be provided at a distance from the workplace, leaving many women with serious transportation problems. Furthermore, the law provides for child care only during the first six months of the child's life. Finally, the law is not enforced, and the fine for transgression is so minuscule as to be insignificant.

Recent studies of child care arrangements have found that social networks composed of female kin and neighbors provide
working women their main assistance in child care and other
domestic responsibilities. A 1970 survey in the state of São
Paulo found that only 1 percent of working mothers left their
children in day care institutions; nearly half (46.6 percent) left them
with relatives, while 21.6 percent left them unattended in the home. None of the working women surveyed in poor urban
neighborhoods of the Dominican Republic and Brazil in 1979
used day care institutions; by far the most common solution was to
leave children with relatives in their own home or that of the
caretaker. The second most common alternative was to leave
young children at home in the care of older siblings, an option
which potentially interferes with young women's school or work
participation. However, a large proportion of women surveyed
(one-third in Brazil; nearly two-thirds in the Dominican Republic)
stated that they would prefer to leave their children in a day care
center if one acceptable to them were available.

Institutional facilities for day care might also be a means of
improving children's nutritional level. The Brazilian study found
children of working mothers more likely to be malnourished,
apparently not because the mother was away from the children,
but because of the family's low economic level. When incomes
cannot purchase sufficient foods, many low-income mothers
reserve larger rations for working households members, thus
depriving growing children of necessary nutrition.

Several institutions have begun to outline the elements
needed for appropriate and effective day care programs. Appropriate child care may be defined as "an integrated system of
services for preschool age children including health, nutrition and
education and custodial care, which is responsive to the child's
social, economic and cultural context" and which is usually
provided in the absence of the mother, who is involved in income-
generating activities for cash or kind, inside or outside the home.
These services are most urgently needed by the urban poor with
children under the age of seven.

A community base characterizes most successful child
care programs; community location and participation are both
critical. In the Dominican Republic, the overwhelming majority of
women (90 percent) preferred neighborhood locations for day
care centers in order to avoid transportation problems. The location of day care centers in low-income urban neighborhoods permits their integration into multisectoral efforts to provide combined services (such as training, education, health and nutrition) which can have a far greater impact on the community's basic necessities. Furthermore, local centers permit a higher degree of local participation and authority, an essential element for the continuing success of the endeavor.

Day care centers may be based on already-existing reciprocity networks, such as the "spontaneous" creche: women who take children of working neighbors into their homes for monetary or other forms of reciprocal payment. In particular, community-oriented day care and other services can provide women at the community level with an opportunity to be in positions of authority and can furnish sources of training and direct employment close to home.

Health

While data on women's demand for and use of health services is fragmentary, women incontestably predominate over men as clients due to their role in biological reproduction and as caretakers of the health of other family members. A study in Colombia, for example, found women's demand for outpatient services to be twice that of men's; the proportion was even higher in urban areas. In addition, women of childbearing age (15-44) were three times more common in hospitals than were men. At the same time, women's direct access to government-subsidized health services is much less than that of men because of the link between social security health programs and employment in the formal sector. In Lima, 87.8 percent of manual workers eligible for social security benefits are men, and 61.8 percent of eligible white collar workers are men. The lack of direct access is critical for the many women whose husbands are ineligible for benefits and for women who temporarily or permanently find themselves without the protection of a male partner.

Analysis of Belo Horizonte survey data comparing households with both adult male and female present and those
with sole female heads showed striking differences in use of health services. Households headed by women in all income groups were much less likely to have access to the main government-sponsored social security program (INPS); in the lowest category, male-headed households were more than four times as likely to have access. This difference reflects employment patterns that relegate poor women to informal sector jobs, while men of all income groups are more likely to have formal wage employment which qualifies them for INPS coverage. As a consequence, male-headed households were about twice as likely to use INPS medical, laboratory and hospitalization services, whereas those headed by women were twice as likely to use services provided by religious and charitable organizations or government health posts.59

Furthermore, households headed by women showed distinct patterns in their use of noninstitutional health care: They were less likely to turn to a pharmacist and more likely to resort to a friend, relative or ritual curer. This pattern probably reflects the differential cost of services for poor households and may also suggest a preference for community-based health specialists. Studies in Brazil and Peru suggest that low-income women feel alienated from doctors and hospitals. Instead, they prefer to visit the neighborhood pharmacist or community healer, who offer credit, are familiar with the medical history of family members and are more integrated into the local community.60

Evidence therefore suggests that health services, like day care, can more effectively reach those who need them if offered on a community basis. The decentralization of some health services could provide many of the advantages of local control and participation described above, including the potential recruitment of local women as nonprofessional and paraprofessional personnel. These measures could improve both the cost and the appropriateness of health services used by poor women and their families.

Housing

Whereas women's special needs with regard to services such as health and child care are readily perceptible, women's
housing and transport requirements are much less obvious. Few studies have focused on gender differences in the demand for or use of such services. Several exceptional cases are reported in the section on shelter in this book.

Housing needs are distinct for different subgroups of the urban poor. Many of the obstacles limiting poor populations' access to decent housing programs are intensified for women as individuals or as household heads. The age of the household can restrain effective demand, determining both the motivation for moving within the urban system and the capacity to pay for housing and infrastructural services. Mature families may be more likely to have income sufficient to afford their own housing, but adequate facilities for those with young children may be beyond the family's means. Because women usually have menial savings, irregular incomes and few assets for collateral, housing schemes and site and service projects that have an income criteria are more likely to exclude them. Female-headed households often have less family labor available for construction in sites and services schemes. They may have more family members but fewer able-bodied adults. This forces them to try to purchase more expensive finished units. Even where income or a lack of family labor is not a limiting factor, participation in low-cost housing schemes may result from their exclusion from information channels.

Housing projects stand a better chance of meeting the needs of low-income women when their location provides access to marketing, to employment and to such necessities as water and domestic fuels. Women's use of household and community space may dictate the need for locally-based cottage industries, culturally appropriate public gathering places for women, sufficient privacy both from neighbors and within the household itself and for design modifications to facilitate domestic activities. As household managers, women are the experts on how housing design can facilitate easier care and supervision of children and alleviate the burden of upkeep through the size and placement of kitchens, the placement of water and bathing facilities and the space available for kitchen gardens and care of small domestic animals.
Transportation

The transport sector is relatively unexplored with respect to gender issues. Indeed, research on women and transport is extremely rare, and mostly limited to developed countries.65

Since 1950, Latin American urban transport planning has relied mainly on gasoline-powered vehicles instead of less expensive streetcar and commuter train systems. This policy has been criticized for its potentially negative impact on the distribution of income within urban areas. The problem is compounded by the spatial distribution of Latin American cities, where the poor are typically relegated to distant peripheral areas.66 In most cities, bus tariffs based on distance travelled mean higher prices for the poor who live in distant areas (and often have to transfer buses to reach their destination). Some Brazilian poor families pay 25 percent of their income for urban transport.67 Time spent travelling is also higher for lower-income populations. In São Paulo, one study found that average travelling time increased more than 30 percent from 1970 to 1976, and workers commonly spent three to four hours per day travelling to and from work.68 Another study found that about half the workers in the poor neighborhoods of São Paulo and Recife spent over two hours daily travelling between home and the workplace.69

Travel to work accounts for the largest proportion of trips by both men and women in low-income households.70 Transport planning has focused almost exclusively on the home-work trajectory that accounts for the bulk of urban travel during compressed periods of the day. Because of women's lower employment rates, their trips to work account for only one-third of total work-related travel. For the same reason, women are less frequent travellers overall than are men.

Despite its obvious importance, travel for nonwork purposes is not taken into account in the planning process. Women overall travel less than men because they are less likely to be employed outside the home, but they nevertheless undertake a fairly equal share of the trips carried out for nonwork purposes. Women travel most for health-related errands and for provisioning, and must often make a difficult choice between taking their
children along or leaving them alone at home. Women living in distant low-income neighborhoods therefore seek to fulfill most of their family’s needs through resources in their own local communities, even if they must, for example, pay higher prices in local shops.

Employed women’s travel patterns are more similar to men’s than are those of nonworking women. However, differences between men and women in their types and location of employment and consequently in their trips to work imply the need to differentiate time, trajectory and mode of travel for workers of both genders. Research in Belo Horizonte, Brazil and in Ciudad Juarez, Mexico found that women were subjected to more prolonged, complex, and costly trips to work compared with men because existing transport system did not address their particular productive activities. In some cases, special transport facilities such as mini-vans for market vendors can provide a significant improvement in women’s economic enterprises.

GENDER ISSUES IN URBAN PROJECT DESIGN

Far from being primarily a technical issue, the provision of urban services is a process with strong social, economic, and political ramifications. By delivering urban services, governments perform the welfare function of redistributing the outcome of national economic growth. This is an important means of enhancing social control and the legitimacy of the state, while subsidizing the costs of reproducing necessary labor. The fiscal and institutional policies required for expansion of urban services can, however, run counter to private sector interests. Especially under conditions of economic crisis that increasingly constrain Latin American economies, the welfare approach has been replaced with policies to “privatize” or “commodify” urban services as a means of reducing government spending. As resources become more and more scarce, the tensions inherent in the process of negotiating urban services for low income communities have grown more apparent.

In recent years, service policies have stressed the importance of community participation because of the failure of many “top-down” approaches to development. Community
participation can reduce the costs of individual programs through increased utilization of resources, infrastructure, labor, and skills available within local communities.

The "participative" approach, however, has contradictory aspects. The goals of various agencies and of community members and their definitions of "participation" are often quite distinct. On the one hand community participation can constitute "economic development on the cheap" with low-income populations contributing their own labor and resources, and it often constitutes a means to control or squelch autonomous grass-roots organizations. On the other hand, the process of mobilizing for collective efforts may trigger longer-term processes of change in some communities. Low-income populations may manage to increase their access to resources and power, and may even come to defy both government authorities and their own local leaders. Even when they do not win their struggles with local elites, communities may gain a collective sense of autonomy and of social power from their experience of political action. They increasingly view access to services as a basic right against which they can make demands.

While some programs view community participation as a means to achieving some concrete services-related goal, others focus on participation as an end in itself, to strengthen and build the self-help capacity of low-income communities. Central to this perspective is the view of change as a social process in which individuals and communities are mobilized and stimulated in ways that guarantee the continuation of activities beyond the confines of the initiating project. The focus on community mobilization and self-help thus also implicitly highlights the need for an integrated, multisectoral approach to service provision and problem-solving.

An example of this approach is found in the programs supported by the Inter-American Foundation (IAF), which stresses "enablement" (habilitar in Spanish; capacitar in Portuguese), giving persons the necessary elements in order to be able to negotiate for themselves (Inter-American Federation, 1977). The community capacity-building approach emphasizes projects as entry points into a longer-term process of changing how a community conceives of itself and behaves. It focuses on
joint accomplishment of commonly defined goals, rather than on the material results of a concrete project. The underlying premise is that given a minimum of support and skill development, poor populations can organize, strive for appropriate goals and help themselves and one another.75

The IAF funded 18 small community projects in São Paulo which were evaluated in 1977. Evaluators described a complex of problems faced by the poor women who comprised the principal clientele of the projects. The rising cost of living combined with a high rate of abandonment by their spouses caused these women to assume increasingly important income-generating responsibility despite their lack of skills, information, and day care and health services. Women not only faced serious material needs but lacked the information, confidence and organizational experience that might enable them to more effectively help themselves overcome these deficiencies. The evaluating team found that the most important feature of successful projects was the stimulation of spontaneous change energy in the community. This energy was not the result of fulfillment of specific material needs but of a status-fulfillment distinct from individualistic self-images (which are frustrated by the poor's life experiences) and from the status assigned to poor populations by the society as a whole.

There are compelling arguments to suggest that women are the ideal target group for programs which seek to build this change energy. They face problems and disadvantages which defy easy solution. They play an important role in the immediate and long-range welfare of their families, but, in doing so, are unable to optimally utilize their own skills and resources. Preceding sections of this chapter have demonstrated how poor women's activities are often virtually restricted to the geographic limits of their community because of their primary responsibilities and because of impediments to their access to outside employment and services. Yet the experience of urban projects, including several described in this volume, has shown the potential they hold for building women's confidence, experience and collective capabilities.
Women's sphere of action is the community. They have shown themselves to be adept at building informal reciprocal networks of support and exchange. Formal community organizations are often male-dominated, with women lending support to, but not participating in leadership. In other cases women have their own organizations, such as housewives' associations and mothers' clubs, which tackle a wide variety of problems.

Because of the importance of women's roles in household and community management and in the negotiation of service provision with urban agencies, programs that seek to foster community participation should involve them directly as project practitioners, providing them with local sources of employment and skill development. However, few programs explicitly emphasize women's participation, even when the beneficiaries are themselves mainly women. Studies have shown that projects typically are based on the ungrounded assumption that "men universally head households and share resources with wives and these women automatically benefit from projects that focus on men." In some cases it may be necessary to develop programs specifically geared to women or to include components to directly assess women's strengths, economic roles, potential contributions and specific needs. However, women's projects must also be based on a realistic assessment of the project inputs required to achieve productive, rather than merely welfare, goals. While multisectorial, community-oriented and women-oriented service programs should not be regarded as a panacea for the complex problems plaguing poor urban women in Latin America, they provide a convenient entry point to address the complex challenges faced by low income women in the urban areas of Latin America.

ENDNOTES

1. The notes that follow are extensive in order to guide the reader to existing literature in the field. All repeated references will be cited by author and date of publication.


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THE "WORKING GROUP APPROACH" TO WOMEN AND URBAN SERVICES

Marianne Schmink

Though much research has been carried out on the urban poor in Latin America, little of it has made an impact on the way urban planning is carried out. There is a strong argument to be made in favor of building urban plans based upon a realistic understanding of poor communities' dynamic, the variety of family structures and gender roles. Such grounding should improve the chances of urban projects' success, particularly where an equitable distribution of benefits is sought. As economic and environmental crises further constrain the options open to developing countries, more effective delivery of services—in the absence of increasing budgetary resources—is crucial to improving the quality of life.

Yet, up to now, political factors and bureaucratic obstacles have often dictated policy choices that mitigate against drawing beneficiary communities into participation. Urban planning is typically carried out on a sectoral basis, which often overlooks the important connection between aspects of the complex lives led by the urban poor, particularly women who are simultaneously responsible for income-generating work, child bearing and rearing, household management, and the maintenance of community services. "Participative planning" is often advocated, but few successful models have been developed. Even fewer examples exist of urban service projects which have taken into account gender and household structure differences in access to housing, transportation, skill training and education, health services, and environmental upgrading.
Some of these obstacles can be overcome by increasing the links between those in planning, those in research, and those involved in community work. The working group approach is based on a model of social change that recognizes multiple levels of intervention and impact and the need to strengthen mechanisms linking these distinct levels (Figure 1). The model does not assume that effective change depends on technical skills and information alone. Such resources must be made more effective and utilized in an integrated manner by using an approach that recognizes the interaction of political, technical, and socioeconomic forces. For example, discussions of new ideas in public media provide a favorable climate for change at the grassroots level and in the public sector; social movements in low- and middle-income urban sectors help shape the priorities and modes of delivering state-provided services; national policies define the context and limits for demands and for research priorities. This integrated model of change is especially important in addressing women's issues.

Figure 1: An Integrated Model of Social Change

The working group approach described here illustrates one experience which sought to develop new modes of contact between planners, researchers, and community development workers. It stresses the need for "information brokers, translators, and disseminators" to increase the practical use made of research data and to sensitize government functionaries and the population at large to women's issues related to urban planning.

The project entitled Women, Low Income Households and Urban Services in Latin America and the Caribbean began in July 1981 through a cooperative agreement between The Population Council and the United States Agency for International Development (USAID) Office of Urban Development. Funds were provided by USAID's (now-defunct) Integrated Improvement Program for the Urban Poor. Recognizing women's critical role and their organizational potential as well as the declining budgetary resources of most Latin American municipalities, the Council sought to bring low-income women's concerns into the existing urban planning and service delivery process. To achieve this, local working groups were created in three metropolitan areas: Kingston, Jamaica, Mexico City, Mexico and Lima, Peru.

The specific objectives of the project were:

1. To increase the flow of information on living conditions and specific problems that affect the access of low-income urban women and their families to critical services.

2. To identify, help initiate, or demonstrate optimal approaches that would help low-income women and their families gain better access to basic resources and services.

3. To promote collaborative efforts between planners, government and university-based researchers, managers and community leaders to identify policy and program factors limiting access to services and to design solutions.

4. To build a local resource group with the capacity to provide information, technical assistance, and policy advice on urban services for low-income women and their families.
The project consisted of three interrelated activities. First, the Council stimulated the establishment of working groups in Kingston, Mexico City and Lima to serve as a primary mechanism through which problems could be defined and actions taken. Second, the Council provided to these working groups an action/research awards fund, which supported relatively low-budget projects such as documenting action projects, piloting new service approaches, reanalyzing existing quantitative data, and generating new qualitative information. Finally, the working groups disseminated information and policy advice locally, and utilizing the Council's extensive network, more broadly through a series of local working papers in Spanish and English, as well as individual meetings and seminars to share the results of specific studies as they related to crucial policy issues.

The working groups were composed of urban planners, government researchers and statisticians, practical development workers, and social scientists engaged in research on and familiar with the urban poor, particularly poor urban women. Planners were frequently looking for assistance on how to integrate women into their projects, but were unaware of academic resources and had little contact with community action groups in the low income areas of the city. Researchers had conceptual and analytical advantages in data collection, yet often had little idea of the kind of information planners needed or at what points this information would be most critical. Similarly, those who executed small-scale action projects often had a wealth of descriptive information about life in poor neighborhoods and the capacity of community groups to deliver critical services; however, they often lacked the skills and the means to systematize and disseminate the information at hand.

The project also emphasized the process of group interaction as a model for improving the application of knowledge to practical problems. The working group brought individuals from different sectors together in accordance with their common interests. Information about the urban poor, which is so often compartmentalized, was pooled. Realistic priorities for action, distilled out of wide experience, transcended any group's bounded perspective and narrow self-interest. The momentum of the group's consolidation during the project led them to gradually
take on a more outwardly oriented role, based on their growing consensus about goals and strategies for action. (See Figure 2.) These working groups have become unique local resources of substantive knowledge about low-income women and their families.

1. Forming the Working Group
2. Managing the Working Group
3. Setting Priorities
4. Awards
5. Disseminating Results
6. Consolidating a Group Identity

Figure 2: Steps in the Working Group Process

THE WORKING GROUP PROCESS
Forming the Working Groups

In consultation with the funding agency (USAID), three sites for the working groups were chosen. The next step was to become familiar with institutional and human resources at each site and to select a local coordinator. Social scientists with experience in governmental social or economic planning units were hired on a part-time basis as local coordinators. Their political openness and abilities with people were qualifications as essential as their professional experience.

During the project's first six months, coordinators and project co-managers interviewed potential group members from the community of planners, researchers, and community workers in each city. The most important selection criteria were a
willingness to work with other people who had different orientations and a personal involvement in concrete work related to the issue at hand. The proper selection of group members took somewhat longer than had been anticipated, yet this stage was crucial to the project's enduring success. Project organizers sought a careful balance of varied perspectives, skills, experiences, and links to relevant institutions. Members chosen included men and women in a variety of professions, from both in and outside of government, and aligned with different political parties. The Lima working group, for example, includes a city Councilman who directs municipal services, a social worker who specializes in business self management, and a transport consultant. In Jamaica, members come from a local social assistance organization, from the Masterbuilders Association, and from the National Planning Agency. (See Appendix II for a description of participants.) The careful selection period produced a stable yet diverse group of talented people with strong personal commitments to the working groups' goals.

Managing the Working Groups

The coordinators' tasks were manifold. They helped to select group members, organized meetings, developed agendas, and invited policymakers--such as World Bank or housing trust or other key government planners--to address the working groups. They served as a conduit for written materials bearing on the group's interests. The coordinators were in charge of overseeing the group's publications, describing both their policy views and the substance of the awards made in key areas. They also proved invaluable in keeping members' commitments high and making the interdisciplinary process work. Further, they were essential to the process of influencing government policy. They took a great deal of time to regularly visit key governmental offices and make them aware of the work the group was doing.

The structure of project management was decentralized and flexible. The division of labor between co-managers in general allocated to the New York partner primary institutional responsibility, including Population Council-USAID relations and financial and bureaucratic requirements, the task of overseeing
publications, and a continuing role in technical assistance. The New York co-manager's close ties to the development community and awareness of issues in other regions of the world helped to keep the project linked to interests beyond the local setting. The other co-manager, an anthropologist working as a consultant to the Council, was responsible for the operations of the groups, relations with local coordinators, routine reporting, and development and supervision of each of the project's 14 sub-awards. Her familiarity with the language and culture of the region was essential to smooth communications between New York, Washington, and the three local sites. She visited each site once or twice a year, when she attended working group meetings, worked on individual sub-award proposals, assessed progress with coordinators and other working group members, and evaluated achievements and goals with each working group. Frequent contact was maintained between project co-managers and local coordinators, by correspondence, telephone and cables. Finally, the co-managers, local coordinators and the Council's regional representative for Latin America and the Caribbean met twice at the Council's Mexico City office.

Setting Priorities

During the first year or so, each group identified issues and priorities, focusing on specific geographically and demographically defined target groups. At the outset, the groups drafted an annual agenda in which each meeting was devoted to a sectoral focus such as employment, housing, or transport. Over the year, using the work being carried out by individual members and selected outsiders as a starting point, the groups developed a consensus on priority areas that included income generation, shelter (housing and basic services), and food distribution.

In the original project plan, meetings had been proposed for every one to two months. In late 1981 and early 1982, the three working groups began meeting on a regular basis, once a month or even more frequently throughout the intervening three years. Meetings lasted several hours. Despite the fact that most members were individuals with extensive commitments and were not paid for attendance, attendance records were remarkable. For example, attendance rates for members of one group ranged from
for attendance, attendance records were remarkable. For example, attendance rates for members of one group ranged from 53 percent to 94 percent of the first 17 meetings, with an overall average of 72 percent. (See Appendix III for description of sample meetings.)

Awards

The first year's deliberations led to a the collective sifting of priorities that generated criteria for the second year's awards. The granting of awards was very different from a simple research competition in which individuals with special writing skills and academic backgrounds articulating personal agendas have an advantage. Rather, the awards were a group product: each proposed research or action project benefitted from an internal review, ongoing technical guidance, and a commitment to promote policy applications.

Award-making involved a number of stages. Initial project ideas were discussed in the working group and with project co-managers. If the idea seemed promising and relevant to the project's goals and philosophy, it was developed further as a pre-proposal. At this stage, technical feedback from other group members and from co-managers was incorporated into a full proposal format, reviewed by The Population Council and USAID. Each proposal in its final form, therefore, bore the imprint of a pool of expertise, although functional responsibility for carrying it out lay with one or more individuals, usually group members. (For a listing of the projects, see Appendix I.) Some of those involved in carrying out research or action projects supported by the groups became regular group members as a result of their involvement in a specific project.

Several projects were carried out by teams involving persons with very different skills and backgrounds. For example, one project report was written by a high-level government consultant, an architect who had designed a new waste recycling system, and representatives of two cooperatives in low-income communities who managed the system. Another study was jointly carried out by an anthropologist and a transport engineer. Most
into projects directly, project results have been of immediate practical use.

Disseminating Results

The goal of making information easily available to planners, community workers, and academics is built into the working group approach. Aside from their own (often multiple) institutional ties, group members encourage invited outsiders who share the groups' concerns to participate in regular meetings. They also actively seek opportunities to discuss the groups' work on an individual basis with people in their professional networks.

During the project's second year, the working groups greatly expanded their outreach to persons and institutions outside the groups. For example, the Jamaica working group has been addressed by representatives of the national Women's Bureau, the United Nations Development Projects, the USAID, the Small Business Association, and the University of the West Indies. The Lima Mission of USAID requested the coordinator of the working group to review their planning document for future women's programs. Group members have been consulted on several new urban programs in the Municipality of Lima. In Mexico, a subset of group members was drawn into the consultative commission that developed policy suggestions for the new President with regard to the distribution of urban services. The Colegio de Mexico's Permanent Seminar on Research on Women invited the working group to present a series of talks based on their work.

Furthermore, each sub-award is designed to maximize the involvement and consultation of planners and community workers in project implementation and dissemination. The results of each sub-award were disseminated locally through diversified strategies, including written reports in comprehensive and summary form, popularized booklets accessible to low income populations, and coverage in newspapers, magazines, radio, and television. Seminars and workshops have been presented to audiences of academics, community organizations, and development workers. Individual interviews with key planners to discuss project results have been a key element in strategies for all sub-awards.
television. Seminars and workshops have been presented to audiences of academics, community organizations, and development workers. Individual interviews with key planners to discuss project results have been a key element in strategies for all sub-awards.

The working groups have produced a series of more than thirty working papers of different types (See Appendix IV for list of papers.) These include comprehensive and summary reports on projects; compilations of data on key variables; analytical papers that have emerged from group discussions; and the reports for the present study.

Generating Information to Influence Policy

In evaluating the experience of the project, working group members cited the pragmatic, task-oriented nature of the group as a key element in drawing together a heterogeneous group and transcending both political and professional differences in the interest of common goals. The group members personally and professionally value the resource and information networks created. The opportunity for cross-fertilization of ideas was recognized as particularly useful in dealing with the complex and intractable problem of improving the conditions of the urban poor. The value of the working group, said one member, was in providing a "pool of expertise and experience by which solutions and strategies can evolve."

After three years, the working groups reached a new phase. They recognized their ability to influence specific policies and programs and turned their attention to the need to formalize the group's identity and goals, both for internal clarity and to facilitate fundraising for future activities. In both Spanish-speaking sites, working groups chose their own group names: in Peru, Servicios Urbanos y Mujeres de Bajos Ingresos (SUMBI); in Mexico, Mujer y Ciudad. The groups are committed to continuing their meetings and projects, to expanding their membership, and to disseminating the results of their work more broadly.
Women's Needs in the Urban System: Training Strategies in Gender-Aware Planning

Caroline Moser *

This paper describes a recent initiative to develop a training program which specifically addresses the problems of low-income women's needs in the urban system. The paper contains three parts. First, it discusses briefly the reasons for undertaking such a training program; secondly, it discusses in some detail the underlying conceptual rationale of a specific planning approach, designated as gender-aware planning, developed for the program; thirdly and finally it outlines the experience of running the program to date.

BACKGROUND TO THE TRAINING PROGRAM

The decision to design and implement a short training course for midcareer professionals, "Planning with Women for Urban Development," came from the recognition that to date issues of women and development have been acknowledged primarily at either the research or project levels, but largely ignored at the policy and program levels. While both academic

*In the development of ideas, both for this paper and for the training program I am particularly indebted to the work of Marianne Schmink and Maxine Molyneux, to the solidarity of my DPU colleague Michael Safier and for the tireless support of Caren Levy.
institutions and voluntary agencies have recognized the role of women in the urban system as an important area of intellectual and practical concern, ministries and local authorities involved with urban development planning have tended to ignore its importance. Consequently decision-making powers at both national and local levels in most countries throughout the world remain male dominated and gender blind in orientation.

In the last decade the number and diversity of both Third and First World institutions providing academic courses on gender-related issues has increased significantly, though it remains small in absolute numbers. Courses vary widely, from full-length programs to single-course components, and their focus ranges from women's studies to women and development issues. But the majority of teachers and course participants are women, and there has been a tendency for the subject to be marginalized as an area of women's academic interest.

There are training programs nominally directed at equipping participants to integrate gender concerns into development planning. Usually these programs, in response to their largely female clients, put increasing emphasis on management skills. The interest in management skills reflects the institutional placement of the female participants, who are usually middle-level government workers or leaders of small- to medium-scale nongovernmental organizations. This type of training is valuable as far as it goes, but it does not contribute to the reform of major planning institutions which still consider the interjection of women and gender issues unnecessary or irrelevant.

The resources allocated to this particular field of training remain severely limited or nonexistent. Even a cursory examination shows that the contents of training programs are largely determined by the market, in other words, the expressed needs of the client group for whom they are intended. Since the majority of such training is undertaken in male-dominated institutions, it tends to be gender blind. In curriculum development the issue of gender is never an integral theme running through all the courses. If it is mentioned at all, it is typically in a special lecture on "women," held in the afternoon, when many participants skip the lecture.
Training at the Development Planning Unit, London

The Development Planning Unit (DPU) is one of a number of development training institutions established in the United Kingdom since 1960. It operates as a self-financing unit within University College, London providing graduate and midcareer professional training programs in the field of urban and regional planning in developing countries. The central purpose of the DPU is to strengthen the professional and institutional capacity of governments and nongovernmental organizations in developing countries.

In addition to postgraduate diplomas and Masters courses, the DPU runs a special program of three-month short courses on specific aspects of development planning to meet the needs of senior and middle-level professional and managerial staff in urban administrations, development authorities and planning agencies, nongovernmental organizations and universities. These courses are concerned with policy and planning issues in such fields as regional and metropolitan development, housing, transportation and land-use planning. In 1984 some 130 participants from 50 countries attended courses.

Attempts over a number of years to "graft" gender on to the particular planning discipline and sectoral focus of existing courses led to the conviction that women will always be marginalized in planning theory and practice until gender-aware planning is a recognized and well-articulated planning approach in its own right. Further, if the theoretical basis for marginalizing these issues is to be overcome, the training of urban planners must include a conceptual reorientation to women's issues and gender roles.

Thus, as an experiment both in developing new conceptual foundations for urban planning and in training approaches, "Planning with Women for Urban Development" was established in 1984. The structure of the course and selected experiences relating to its implementation in 1984 and 1985 are described in the third section of this paper. However, we felt it of value to preface this discussion with a summary of the conceptual foundation of the course, which follows in the section below.
CONCEPTUAL FOUNDATIONS FOR THE SHORT COURSE: TOWARD GENDER-AWARE PLANNING

The issues and approaches detailed below are used as a framework throughout the course. Students must learn to see women's roles in the urban system, differentiate between men's and women's needs, and identify gender interests as "practical" or "strategic." Discussion of the differences between the "practical" and the "strategic" and an examination of the potential usefulness of welfare, equality, and anti-poverty approaches to women and gender issues are meant to assist trainees in realistically projecting the impact of housing, employment and basic service schemes on low-income women over the short and long term.

Women's Roles in the Urban System

In the stereotypical urban context it is the man of the family, as the "breadwinner," who is primarily involved in productive work outside the home either in a factory or the informal sector, while the woman, as the "housewife," takes over all responsibility for the organization of the household. In most societies this sexual division of labor is ideologically reinforced. Among low-income families, women's work includes not only reproductive work (childbearing and rearing responsibilities) required to guarantee the maintenance and reproduction of the labor force, but also productive work. Most frequently women become secondary income earners, working either in the home (in subcontracting or piece-rate work) or at the neighborhood level in informal sector enterprises.

In Third World cities, in particular, two critical factors must be taken into consideration in any discussion of households. First, the growing number of de facto women-headed households--globally one-third of all households but reaching 50 percent or more in many Latin American cities -- means that significantly larger numbers of low-income women are also primary income earners, facing a particularly acute struggle to survive. Secondly, the increasingly inadequate provision by the state of housing and basic urban services has resulted in a "crisis of collective consumption." Women, as organizers of their households, suffer
most in this situation. They are increasingly involved in managing their local communities, where they frequently take on the responsibility for providing or allocating limited basic resources. In those instances where the crisis has resulted in open confrontation between community-level organizations and local government authorities through attempts to put direct pressure on the state to allocate resources for basic infrastructure, it is women who, as an extension of their domestic work, take primary responsibility for the formation, organization and success of local-level protest groups. Women, in their gender-ascribed roles of wives and mothers, struggle to manage their neighborhoods.

Low-income women, unlike men, are severely constrained by the burden of simultaneously balancing three roles: productive work in income-earning activities, management of the household and community, and childbearing and rearing responsibilities. However it is only productive work, because it has an exchange value, which is recognized as "work." Reproductive domestic and managing work, because they are identified both as 'natural' and nonproductive, are not valued. This has serious consequences for women. It means that the majority if not all the work that they do is made invisible and consequently fails to be recognized either by men in the community or by those planners whose job it is to assess different needs within low-income households.

Differentiating Men's and Women's Needs in the Urban System

Planning for women in the urban system therefore requires a reconceptualization of their roles. If urban planning is to succeed it has to be gender aware. It has to develop the capacity to differentiate not only on the basis of income, now commonly accepted, but also on the basis of gender. This requires modifications, particularly in local level planning, to achieve a more integrative approach that takes account of women's particular requirements.

Planners perceive themselves as planning for people, yet lose sight of the empirical reality. For example, there is still a widespread tendency to assume the abstract ideal world, described above, in which the male-headed nuclear family is the
dominant household stereotype, and the sexual division of labor within the family (man the producer, and his wife the reproducer) the 'natural' order.

Planners are often blind to the triple burden of women, and they fail to relate planning policy to women's specific requirements in a manner that ensures equality of access to urban facilities and increases the possibility of women participating in community-level organizations. Urban development planning based on a sectoral approach does not provide the integrative strategies women require. Employment planning, for instance, is concerned primarily with individuals as workers and assumes a household support system, while women's participation in the labor force is constrained by their triple commitment. Social welfare planning that concentrates on the child-rearing roles of women does not adequately take account of their income-earning roles. For example, health facilities in low-income areas are frequently undersubscribed because their hours are inappropriate for working mothers. The failure to make the necessary accommodations does not merely jeopardize the implementation of policy, with programs frustrating rather than meeting basic needs, but may perversely worsen the position of women.

Identifying Women's Interests and Needs

Within the urban planning context, it is useful to distinguish between women's interests, strategic gender interests and practical gender interests, following the threefold conceptualization of Maxine Molyneux. These can then be translated into planning terms as women's needs, strategic gender needs and practical gender needs. Frequently these different needs are conflated by planners and academics alike, and clarification is essential if we are to recognize the limitations of different policy options and the extent to which they really assist women in the urban system.

In distinguishing between "women's interests" and gender interests Molyneux states,

Although present in much political and theoretical discourse, the concept of 'women's interests' is.....a
highly contentious one. Since women are positioned within their societies through a variety of different means--among them class, ethnicity and gender--the interests they have as a group are similarly shaped in complex and sometimes conflicting ways. It is therefore difficult if not impossible to generalize about the 'interests of women.' Instead we need to specify how the various categories of women may be effected differently, and act differently on account of the particularities of their social positioning and their chosen identities (p.7).

"Women's needs" obviously vary widely, depending not only on the specific socioeconomic context, but also the class, ethnic and religious position of women within it. Consequently, although the category of "women's needs" is frequently referred to by planners in general policy terms, it is of limited utility when translated into specific planning interventions.

Molyneux argues that women may have general interests in common but these should be called gender interests, to differentiate them from the false homogeneity imposed by the notion of "women's interests." Thus she writes,

Gender interests are those that women (or men for that matter) may develop by virtue of their social positioning through gender attributes. Gender interests can be either strategic or practical, each being derived in a different way and each involving differing implications for women's subjectivity (p.7).

This distinction between strategic and practical gender interests is of critical importance when translated into planning terms because it helps establish realistic parameters as to what can be accomplished in the planning process, and indicates the very real limitations of different policy interventions at national, regional and local levels. In Molyneux's terms:
Strategic interests are derived from the analysis of women's subordination and from the formulation of an alternative, more satisfactory set of arrangements to those which exist. These ethical and theoretical criteria assist in the formulation of strategic objectives to overcome women's subordination, such as the abolition of the sexual division of labour, the alleviation of the burden of domestic labour and childcare, the removal of institutionalized forms of discrimination, the establishment of political equality, freedom of choice over childbearing, and the adoption of adequate measures against male violence and control over women.....the demands which are formulated on this basis are usually termed 'feminist' as is the level of consciousness required to struggle effectively for them (p.7).

Historically, it has been shown that the capacity to confront the nature of gender inequality and women's emancipation through direct state intervention has been an uphill struggle with limited success. Despite a few optimistic examples, it has proved remarkably difficult to utilize national legislation to remove any of the persistent causes of gender inequality within society as a whole, and through dismantling such fundamental structures to fulfill the strategic gender needs which for feminists are women's "real" interests.9 Finally, Molyneux states that,

Practical gender interests arise from the concrete conditions of women's positioning by virtue of their gender within the division of labour. In contrast to strategic gender interests, these are formulated by the women themselves who are within these positions, rather than through external interventions. Practical interests are usually a response to an immediate perceived need and they do not generally entail a strategic goal such as women's emancipation or gender equality.....practical interests do not in themselves challenge the prevailing forms of gender subordination even though they arise directly out of them (p.7).
Therefore, in planning terms, policies for meeting practical gender needs must focus not only on needs in the domestic arena, such as health care, nutrition and education, but also at the community level on requirements for housing and urban basic services. In reality practical needs such as these are required by all the family, particularly children. However, they are identified as practical gender needs not only by policymakers concerned to accomplish developmental objectives, but also by women themselves. The emphasis on practical gender needs rather than strategic ones by both women and planners reinforces (even if unconsciously) the sexual division of labor. This naturally serves the purposes of planners who are then identified as meeting "women's needs." At the same time these short term albeit important ameliorations make it even more difficult for women themselves to recognize their strategic gender needs.

Current Policy Approaches in Gender-Aware Planning

Concern for the needs of low-income women in the Third World is not new. Historically, identification of their needs coincided with the recognition of the importance of their role in economic development. Since the 1940s a diversity of policy and program interventions have been initiated at local, national and international levels. Policies for women in development, however, have not been formulated in isolation but in relation to macrolevel economic and social policy approaches to Third World development. Thus the shift in women's policies from a welfare approach to an equality approach and finally to an anti-poverty approach has mirrored general shifts in Third World policy formulation. In the training program each of these different approaches is analyzed in terms of its potential and limitations in meeting practical and strategic gender needs.

The Welfare Approach. The welfare approach is one of the oldest and still by far one of the most popular social development policies for the Third World in general and women in particular. Welfare programs with women as the main beneficiaries were first widely initiated by international and national relief agencies soon after the Second World War. Relief aid was provided directly to women, who, as wives and mothers, were seen as those who were primarily concerned with their family's welfare. Since then
this view of the role of women has been further reinforced by a diversity of policies and programs, right up to the 1970s when development agencies responding to the world's population problem saw women as key actors.

Planning undertaken with a welfarist orientation has meant that women have been dealt with within the parameters of social planning. It has focused at the infrastructural level on the provision of community level services. In most countries the profession of social planner has become dominated by women, to the extent that this area of planning is frequently perceived of as 'women's work.' This in turn has only reinforced the perception that social planning is a "soft" area of planning, less important than physical and economic planning, and with comparatively smaller resource allocations.

The welfare approach is based on two important assumptions: First, that motherhood is the most important role for women in society; second, and more critical, that this is the most important role for women in all aspects of economic development. As such welfare programs are family-centered and directed at improving the family, particularly the well-being of children, through maternal, child care, nutrition and family planning programs. In such programs women have been the beneficiaries of food, contraceptives and educative information, nearly always provided as free handouts. When training is included it is for skills which are appropriate for nonworking housewives and mothers, and not for increasing the productive capabilities of women.

Although welfare programs and projects for women have widened their scope considerably over the past decade, the assumptions underlying them mean that throughout they have been concerned to meet practical gender needs. Intrinsically such programs identify "women" as the problem rather than lack of resources, and place the solution to family welfare in their hands. Thus, for instance, nutrition programs which allocate free food may meet the short-term practical gender needs many women have in their reproductive and domestic role, but fail to support the development of women's skills in productive and managing roles. Programs such as these create dependency. The welfare approach is popular precisely because it is politically safe and
does not question the traditionally accepted view of women. As a consequence however, it does not confront gender inequality.

**The Equality Approach.** More recently, particularly as a consequence of the Women's Decade, a diversity of policies, programs and projects broadly defined as "equity or equality oriented" have attempted to move toward meeting strategic gender needs. By recognizing women's productive roles in the marketplace as well as their reproductive roles in the home, they have acknowledged the critical productive contribution of women to economic growth and development. Consequently they have focused particularly on reducing inequality between men and women, especially in the sexual division of labor. Developmental in orientation, the logic behind equality programs is that women beneficiaries have lost ground to men in the development process, with inequality between them increasing. Consequently, a redistribution is called for, which entails women from all socioeconomic classes gaining and men from all socioeconomic classes losing. The rational consequence of this is that greater equality will result in an increase in economic growth.

The achievement of greater equality between women and men may require policies of positive discrimination for women. Thus, for instance, a training program which skills only women in a trade such as masonry or carpentry not only reaches women's practical needs of skilling for productive employment but, if this has previously been a protected area of 'man's work', it may also reach the more strategic gender need to abolish the sexual division of labor in this particular area of work. If the skilling of women results in their competing with men for a limited number of available jobs, conflicts can occur. Indeed equality programs have encountered widespread criticism and hostility precisely because of their potential impact on strategic gender needs. As Buvinic has written,

Programs intended to improve the economic opportunities of women imply changes in the political and social relations between man and women beneficiaries. Productivity programs for women usually require some restructuring of the cultural fabric of society and development agencies do not like to tamper with
unknown or unfamiliar social variables. As a rule of thumb they
tend to believe in upholding social traditions and thus are reluctant
to implement these programs.  

The Anti-Poverty Approach. A reluctance to directly confront
gender relations between men and women has resulted in a toned-
down version of the equality approach, the "anti-poverty approach." In this strategy economic inequality between men and
women is linked with poverty and thus the rhetorical emphasis is
placed on poverty reduction. This approach focuses mainly on the
productive role of low-income women with the argument that the
promotion of balanced economic growth requires the increased
productivity of women in low-income households. Attributing the
origins of women's poverty and inequality with men to their lack of
access to private ownership of land and capital and to sexual
discrimination in the labor market, it focuses on increasing poor
women's employment and income-generating options and on
securing better access to productive resources so as to increase
their productivity and income.

In anti-poverty programs criticisms relating to issues of
redistribution between men and women are said to be reduced,
not only because the focus is specifically on low-income women,
but also because of the tendency to encourage productivity
projects in sex-specific occupations where women concentrate, or
which are targeted particularly at women who head households.
However, although an income-generating project, for instance,
may assist women to augment their income, and thereby meets a
practical gender need, often it does so at the expense of
increasing their triple burden, for it assumes that women have free
time to start with, which is often not the case. Therefore unless an
income-generating project also alleviates the burden of women's
domestic labor and child care, through, for instance, the provision
of adequate, affordable child-caring facilities, it cannot meet
strategic gender needs.

Recently anti-poverty programs for women have also
included those directed at increasing their standard of living
through the allocation of basic needs such as housing and access
to basic public services, not as a welfare handout but through
participatory self-help programs and projects. Although the practical gender need of housing may be reached, the participatory aspect of such programs falls particularly on women, who in their homemaking roles are assumed to have free time for community participation. For women who head households with no other adult to share the burden, such free time is illusory. Unless such projects also provide adequate local child-care facilities and neighborhood level income-earning opportunities for women they do not have the capacity to reach such strategic gender needs such as the alleviation of women's domestic labor and child care burdens.

The severe difficulties encountered by women's programs in shifting from the traditional welfare approach to the anti-poverty approach (let alone the more radical equality approach) illustrates the difficulty in achieving any real "synthesis" of practical and strategic gender needs. It also gives an indication of the considerable political and ideological controls encountered by those, mainly women, who struggle through "bottom up" projects to reach practical gender needs, and through them reach more strategic gender needs.

Through the training program, the evolving ability of trainees to differentiate practical from strategic gender needs and, in addition, to evaluate the extent to which welfare, equality, and anti-poverty policies meet these different needs leads almost inexorably to the understanding that planning for the needs of low-income women in the urban system is not necessarily feminist in content. To date, the specific policy targets of those concerned with planning for women's needs have been almost exclusively practical needs. These practical gender needs can become feminist in content only if and when they are transformed into strategic gender needs. For planners, the capacity to accomplish this is a question that remains open to debate. One important purpose of the training program--for both students and instructors alike--is to explore this debate in terms of its relevance to the specific planning contexts in which the trainees undertake their work. The following examples are drawn from recent training programs, and are intended to indicate the scope of the debate and room for maneuver in the areas of employment, housing, and service sectors.
For low-income women seeking employment, one of the most critical problems is a lack of adequate skills. Therefore the provision of skill training can meet the important practical employment needs of women. How far skill training also reaches more strategic gender needs depends on the type of training. For instance, many of the very traditional community development welfare-oriented domestic science training courses are intended to make women better provisioners within the household through, for instance, the introduction of new recipes, and do not even have an income-generating focus. In the course participants provided evidence that low-income women rapidly drop out of such courses precisely because they do not equip women with skills that can increase their potential to earn an income. The women prefer to spend their time cooking traditional foods that can be sold on the market. Although the domestic science training may meet very real practical health and nutrition needs, by excluding an income-generating component it does not meet the more important practical gender need to earn an income, let alone a strategic gender need of women.

In contrast to this, skill training in such areas as primary school teaching and nursing can and does meet practical income-generating gender needs of women. But because these are the areas where women traditionally work, this training, common in anti-poverty programs, does not in any way challenge the sexual division of labor in society. However, skilling of women in areas traditionally identified as "men's work" may not only widen employment opportunities but also break down occupational segregation dictated by the sexual division of labor, and as such always meets women's strategic gender needs. In the course the best example of this was the training of women in building skills such as masonry and carpentry. In societies where women participate at all in house building it is usually as unskilled workers. Skill training for women in the construction sector consequently is often met by hostility and resistance because it is confronting the sexual division of labor. Yet as case studies from, for instance, Sri Lanka, Jamaica and Nicaragua have shown, women construction workers tend to find work with the tacit acceptance of male colleagues. For many participants in the course concerned with successfully implementing self-help housing projects, giving women solid saleable skills in
construction provided an important solution since it allowed women to be involved in the building of their own homes as well, thus considerably reducing the costs of housing.

Housing is another sector in which the distinction between practical and strategic gender needs is revealing. Although the provision of housing meets family needs, these are frequently identified as meeting the practical gender needs of women, because it is women in their domestic roles who are the principal users of housing. However, this does not necessarily mean that women become the owners of either the house or land. In recent housing projects (both site and service and squatter upgrading) tenure has been increasingly identified as the critical issue, with rights to land generally given to men on the assumption that they head households, even where women have primary or sole responsibilities for their families. Where housing projects have been designed to provide for ownership regardless of the sex of the "household heads," this has allowed women to achieve the strategic gender need or the right to own property. Although this may be very difficult to accomplish in those countries where women, by virtue of their lack of legal standing, do not have rights of ownership, in other situations where it is more a question of tradition, there may be quite simple means of achieving land ownership rights for women. In one upgrading project, for instance, it was found that because a woman staff member happened to be in charge of handling title deeds in the community development office the men in the community allowed their wives to complete the paperwork. As a result titles ended up in the women's names, thus meeting, albeit inadvertently, a strategic gender need.

THE 1984-1985 SHORT COURSE EXPERIENCE

The short course "Planning with Women for Urban Development" was run at the DPU London for the first time in 1984, with the intention to repeat it annually. The course was initiated and directed by Dr. Caroline Moser, an urban anthropologist, assisted by Caren Levy, an urban and regional planner whose different skills provided a complimentarity
necessary in the design and teaching of the course. This team was augmented by a wide diversity of lecturers from development agencies, universities, and government departments who contributed additional essential inputs to the program.

The purpose of this short course is:
1. To analyze research methods for assessing more accurately the different needs within low-income households.
2. To identify the ways in which, in the research, design and implementation of policies and programs for low-income communities, women can be better incorporated.
3. To clarify the mechanisms through which, in participatory development projects, women can be more effective agents of community improvement.
4. To assess the ways in which national and local policy strategies can include gender as a planning category.
5. To examine the necessary modifications required in local level planning to achieve a more integrative approach which takes account of women's particular requirements.

In 1984, the first pilot year, six participants attended the course. This small group was ideal in professional composition, age range, and number. It comprised two professionals from international agencies (UNICEF and the World Bank), two from national/regional government planning ministries (Institute of National Planning, Egypt, and Corporacion Venezolana De Guayana, Venezuela), and two from NGOs (Women and Urban Services Group, Lima, and Popular Sectors Working Team, Bogota). This provided a good balance of the three different levels of intervention in planning, allowing for a critical exchange of experience between participants.

In 1985, 15 participants attended the course with the significant increase in numbers also resulting in a wider range of professional experience. As before this included professionals from national/regional government ministries (National Economic Development Authority, Philippines; National Price Commission, Tanzania; Office of the Commissioner for Planning, Metro Manila Commission) as well as from NGOs (Small Scale Programme, Euro Action Accord, Sudan; Grace Kennedy and Staff Foundation cooperating with the Jamaica Working Group). In addition, it
included researchers (Housing Research and Development Unit, University of Nairobi; Centro de Investigacion de la Costa Atlantica, Nicaragua), other related professionals such as a psychiatrist (Costa Rica) and a teacher (Nicaragua), and finally a number of professionals working at different levels in the field of community development (Ministry of Social and Rural Development, Nigeria; Community Development Assistant, Housing Development Department, Nairobi City Commission; Assistant Director, Community Development, Mombasa Housing Development Department). Again there was a good balance between different levels of intervention as well as between different specializations.

All the participants came to the course because of a concern for low-income women's needs in planning the urban system. However, the majority had no conceptual background in women's issues, and none were familiar with the issues of gender-aware planning. Thus, the course did not involve preaching to the converted, but provided a forum for a fundamental reexamination of previous work practices within the particular field of each participant's expertise. This clearly showed the relevance and importance of gender-aware policy and planning as a critical, if new, level of intellectual and professional concern.

The course structure comprises three interdependent but interrelated modules with the underlying conceptual framework of gender-aware planning, as described in the previous section, providing the main backbone for the course. It is designed so that it can be modified from one year to the next as a consequence of the development of the subject, annual evaluation and the particular requirements of each group of participants. The overall structure is as follows:

Module One provides a basic background to theories of development, urbanization and planning. All participants share a two-week introductory program dealing with these issues. In the following two weeks, the same issues are reexamined with particular emphasis on gender, women's needs, strategies for low-income households and community participation. Out of this a common framework is developed to provide analytical tools for participants to address specific issues in gender-aware planning.
Module Two examines women's needs in specific sectors as well as current policies, programs, and projects. Each week focuses on a specific sector such as employment, housing, urban basic services and land-use planning. A field visit to the north of England enables participants to examine a diversity of relevant projects.

Module Three focuses on the organization of interventions at the policy, program and project level, analyzing the ways in which strategies for gender-aware planning can be put into practice. The Greater London Council provides an important case study of planning practice which participants consider.

A number of other critical themes also run through the course. The importance of community participation is stressed conceptually in terms of the identification of sectoral needs, and as a mechanism of intervention. Another focus is on gender-aware planning methodology which includes scrutiny of current planning methods in terms of gender needs; for example, ensuring the inclusion of gender in quantitative analysis and project evaluation. In addition, contributions made by participants from their own professional experiences are particularly significant. These range from report sessions at the beginning of the course to evaluative case studies on sectoral interventions or the presentation of an individual project based on a specific problem relevant to the participant's work, which after the course ends is published in the Gender and Planning Working Paper Series.

To ensure that a training program focusing on women's needs does not become marginalized, the course runs concurrently with other training courses in the DPU. Within each module emphasis is given to gender-aware planning issues in housing, employment basic urban services and community participation, and joint sessions with other ongoing courses are organized to highlight these issues. Participants share appropriate seminars and workshops with courses such as Housing Policy Formulation and Implementation or Sites and Services: Project Design and Evaluation. They join the Urban Land-Use Planning course for a four-day exercise in which a city level land-use plan and its projection for the year 1990 is developed.
Although it is still early to draw general conclusions, evaluation of the course content by both course staff and participants indicates that the focus on the hard-edged planning issues of housing, employment and basic services (rather than the traditional areas of health and education) is of crucial relevance and concern to the participants. However, what has also clearly emerged is that effective gender-aware planning involves the integration of these traditionally separate sectoral divisions of planning. For example, participants concerned with the implementation of housing projects have recognized the importance of incorporating income-generation projects for housing beneficiaries, to guarantee their capacity to complete housing construction and repay loans. Thus while there may be a trend toward more specialist rather than general skilling in the course, this must take place in the context of an integrated planning approach. The evaluation reinforces the emphasis on community participation as an important element in this approach.

Given that gender-aware planning is still in the formative stages of development, existing materials on the subject were found to be sparse and often inadequate. For instance, much of the "women and development" and women's studies literature is not applicable to the Third World urban development planning context, while gender-aware planning techniques at this point in time are unsophisticated and limited. Consequently, the development of resource materials was identified as a critical area for future course development. A start has been made with the introduction of a new Gender and Planning Working Paper series at the DPU, whose purpose is to publish a wide diversity of case studies and other training materials relating to gender-aware planning.

In addition, the experience of running the short course indicated the necessity to network the program within Third World countries. It is clear that there are a diversity of professionals who are concerned with low-income urban women's needs, but who are gender-blind in their decision-making. However, to identify such potential participants requires considerable on-the-ground research and in-depth discussion to reach beyond women's NGOs and Women's Bureaus to government, international institutions and agencies involved in the planning of low-income
communities. Only in this way can professionals with decision-making powers be sensitized to gender issues. The longer term intention is to run relevant short courses as in-country training in collaboration with local Third World institutions. An essential precondition is the "training of trainers" in the London course. Only when participants have been able to disseminate their training experience and stimulate institutional support can in-country or regional level training be considered.

Probably the greatest barrier to carrying out training courses such as this is financial. Given the very limited resources allocated to training generally, any course relating specifically to women is always very low on the list of priorities. The problem is exacerbated by the fact that training funds are generally available nationally and internationally for those working in government departments, who are nominated for the relevant courses. This doubly disadvantages women. Those women in government departments tend to be of lower professional status and therefore less likely to be nominated for training. At the same time the majority of women working on issues relating to low-income women in the urban system tend to work outside government, in a wide diversity of institutions and non-governmental organizations, who are a priori excluded from access to funding sources for training.

This "double bind" ends up reinforcing gender-blindness in the allocation of funds for training. Many international agencies sympathetic to this problem nevertheless tend to limit their funding to research or projects, the two areas in which "women and development" work is most legitimized. Therefore they also, if inadvertently, reinforce the existing situation, in which the majority of decision making in policy and planning for the urban system remains in male-dominated gender-blind institutions.

Concluding Comment

In this paper I have described very briefly my recent experience in developing a new training course to assist those professionals concerned with planning for the needs of low-income women in the urban system in Third World cities. As with most experiences it has been both exciting and frustrating. The
necessity to begin to develop a new approach to planning—gender-aware planning—more appropriate to the particular problems it is addressing than any existing models, has been intellectually exacting and highly stimulating, with enormous scope for further development. The problems encountered in designing the course, in the limitations of resource materials, in networking, and in identifying potential funding sources are similar to those experienced by others introducing new training programs on gender-related issues. They are mentioned here not to dissuade those embarking on this critical but much neglected area of training, but more to assist them in identifying those factors which need to be taken into consideration, both conceptually and practically when training in the field of gender-aware planning.

ENDNOTES


2. See, for instance, Kate Young and Caroline Moser, eds. Women and the Informal Sector, Institute of Development Studies Bulletin 12, no. 3 (July 1981).


4. See, for instance, Manuelle Castells, City, Class and Power (Macmillan, 1979) and Peter Saunders, Social Theory and the Urban Question (Hutchinson, 1981).

5. See, for instance, Violetta Sara-Lafosse, Comedores Comunales, La Mujer Frente A La Crisis, Grupo de Trabajo, Servicios Urbanos y Mujeres de Bajos Ingresos, Lima (1984).

6. See, for instance, Caroline Moser, "Residential Level Struggle and Consciousness: The Experiences of Poor Women in Guayaquil, Ecuador,"


PART II
LEARNING FROM URBAN PROJECTS

Shelter and Environment

Meeting Housing Needs: Will Self-Help Housing Projects Work for Women?
*Margaret A. Lycette*

Women's Experience in Self-Help Housing Projects in Mexico
*Liliana Kusnir, Carmen Largaespada*

Performance of Men and Women in Repayment of Mortgage Loans in Jamaica
*Florette Blackwood*

Women-Headed Households and Housing: A Case of the Solanda Low-Income Housing Project, Ecuador
*Mayra Buvinic, Margaret A. Lycette, Marguerite Berger*

Women's Construction Collective of Jamaica
*Ruth McLeod*

Women and Waste Management in Urban Mexico
*Fernando Ortiz Monasterio, Marianne Schmink*

Project Brief

Housing Needs of the Elderly in West Kingston
*Karlene Evering*
MEETING HOUSING NEEDS: WILL SELF-HELP WORK FOR WOMEN?

Margaret A. Lycette

As more and more information has been obtained regarding the characteristics of potential beneficiaries of low-income housing, development agencies have begun to focus on the potential differential impact of housing projects on women versus men and the particular housing and shelter needs that urban women may have. The impact of shelter solutions on women has always been great because of the major role that women typically play in managing the household. However, the importance of a women's perspective on housing and urban services recently has been underscored by an increased awareness of women's substantial responsibilities for the economic well-being of the household; the relevance of household location to women's employment opportunities; and the opportunity costs of women's time spent in obtaining urban services and participating in mutual-and self-help schemes. Documentation of the increasingly large proportion of urban women who are single, divorced heads of household has also helped to bring the issue of women and housing to the forefront.

In general, low-income women are among the poorest segment of the population, less well-educated than their male counterparts, responsible for both managing the household and contributing to its income, disproportionately represented in informal-sector occupations, with a high propensity to be heads of household. This means that women face potential difficulties in obtaining access to urban housing projects that can be attributed to the key features of projects: information distribution channels,
selection and affordability criteria, financing mechanisms, physical design and type of participation required of the beneficiary.

Because women have low literacy rates, for example, project information made available through newspapers and public notices will not reach the majority of low-income women. Nor are women likely to learn of projects through community organizations and local clubs that tend to be male-dominated. Affordability criteria usually consist of minimum salary and income stability requirements which women cannot meet because they predominate in informal sector jobs where regular wages are the exception, or because they rely heavily on transfer income to maintain their households. A study in El Salvador, for example, found that in the lowest decile of the earnings distribution of the city of Santa Ana 58 percent of the households were transfer recipients, and the transfers represented 66 percent of total income. In the second lowest decile, 48 percent received transfers representing 25 percent of total income.  

Project financing mechanisms usually involve complex application procedures and high transaction costs in terms of time taken to negotiate loans; because they are responsible for household and child care duties in addition to their work outside the home, women are less likely to be able to take the time to complete these procedures. Moreover, the monthly repayment schedules required for loans may be inappropriate for women involved in small-scale informal businesses of day labor; for them, frequent smaller payments may be more manageable. Finally, the physical design and type of participation required in a low-income housing project can be critical factors in whether or not women will have access to the project and how they will benefit from it. Whether as members of households or heads of household, women typically spend upwards of 12 hours a day performing income-earning activities and necessary household functions such as food preparation, water and firewood collection, child care and cleaning, and women participants in self-help projects frequently take longer to complete construction of their shelter units. In addition, women often lack skills for construction with modern building materials, yet are less likely than men to be able to afford to contract labor.
Within the context of traditional low-income housing programs and the sites-and-service schemes which have become, to some extent, the new orthodoxy in housing schemes, there are many steps that can be taken to improve women’s access to the programs.

A number of housing projects have developed nonconventional financing mechanisms that include redefining acceptable forms of collateral and guarantee; instituting small, short-term, repetitive loan programs with flexible repayment schedules; and providing branch offices that have convenient locations and operating hours.

There is growing interest in the concept of self-help construction as a potential solution to the housing needs of the lowest income groups. The concept is quite controversial, with opponents suggesting that it amounts to a denial of society’s responsibilities in meeting basic needs. From a women’s perspective, it raises concerns over the use of women’s labor and the undervaluation of the opportunity costs of women’s time.

Little or no analysis of the costs and benefits of such projects has actually been made, however. Thus ICRW was eager to undertake, at the request of AID/Panama, an evaluation of the Panama Women’s Self-Help Construction Project (WSHCP). ICRW was to explore questions of whether self-help housing construction could be organized on a cost-recoverable basis and what effects the training in construction skills might have had on the income-generating capabilities of WSHCP participants.

From ICRW’s perspective, additional questions of interest related to the socioeconomic characteristics of the project participants, how they managed their household responsibilities during the construction period, the quality of the housing built and, most importantly, whether the benefits of the project outweighed the costs when the women’s labor in the project was appropriately valued. Of particular concern was the opportunity cost of the participants’ labor given past experience with development projects that assume no cost of women’s time and work.

The importance of these questions is highlighted by the results of the final evaluation of the project: Using standard
mortgaging methods, only 18 of the 50 women who participated in the project would have been able to afford a house.

**METHODOLOGY**

In order to carry out the WSHCP study a two-part methodology was employed to gain both from the project participants and from the institutions that provided support for the project.4

*Participant Information.* For the purpose of interviewing the project participants, a survey instrument was designed by ICRW and refined to fit the Panamanian context. The questionnaire was to elicit information regarding the socioeconomic characteristics of the project participants; any change in their income that may have occurred during and after the construction project; any changes in the participants’ allocation of time to household tasks, leisure, child care, etc.; changes in household size/structure that may have helped the participants cope with household and income-earning responsibilities during the construction period; and the participants’ perceptions of the costs and benefits of the project, including the training in construction skills. The subjects of the questionnaire consisted of 60 project participants who attended an interview session on the WSHCP site; 12 participants were selected at random for more intensive interviews.

*Institutional Information.* Pertinent staff of the institutions that provided support to the WSHCP were interviewed regarding their institutions’ role in the development of the project, the institution’s specific contribution, and the construction process overall. Information on land, labor, and material costs of housing was obtained from the Ministry of Housing (MIVI) either through interviews or from MIVI publications. All interviews were open-ended, but were conducted with reference to guidelines developed for the study. The institutions visited were: SENAFORP (*Servicio Nacional de Formacion Profesional*) MIVI; and Instituto para la Formacion y el Aprovechamiento de Recursos Humanos (IFARHU).
BACKGROUND

The organization base of the WSHCP stems from a larger community-based political organization, Las Mujeres Torrijistas. Members of the organization provide grassroot support to the Partido Revolucionario Democratico, the political party currently in power. Romelia Pardo—a strong community leader in Curundu—heads the Mujeres Torrijistas Association in the district. Since the late 1960s she has been campaigning for self-help construction programs both to help solve the urban housing problem and to improve the lives of poor urban women.

In the spring of 1981, Pardo organized a group of 105 women to form the first Organization of Women Constructors (OWC). We could not determine precisely how these women were chosen—whether at a community meeting or at a meeting of Las Mujeres Torrijistas. However, they were often referred to as "volunteers."

Following the formation fo OWC, Pardo mobilized the support of IFARHU and then pressured SENAFORP to organize a special training course in basic construction skills for the women of OWC. SENAFORP agreed to offer training in masonry, plumbing, and carpentry. Free training courses began in July 1981 and were offered at the SENAFORP Center, with free transportation also provided. Regular teaching staff in SENAFORP were assigned to give two-month basic courses in masonry and plumbing. Two instructors from IFARHU taught the carpentry course.

Most of the women were trained in one area of specialization; only two or three were exposed to two areas. Of the 91 women who enrolled in the training courses, 86 completed the full program.

The completion of the SENAFORP training courses roughly coincided with a September 1981 fire in Curundu which destroyed 300 homes. This event provided an opportunity for Pardo, her supporters and the women constructors to pressure the government to grant land, construction material and other support services to an already trained labor force to construct their homes. In October 1981, the first Women's Self-Help Construction Project in Panama was launched with support from the Ministry of Housing (MIVI), SENAFORP, and IFARHU.
THE CONSTRUCTION PERIOD

In December 1981 the WSHCP moved into the actual construction phase. Eighty-three women, of whom 80 had received SENAFORP training, arrived on the construction site—a hill at the northwest edge of the Torrijos-Carter Housing Project in San Miguelito. The site had been cleared and terraced by the Ministry of Housing (MIVI). Fifty houses were to be built on three different levels. They would consist of 23 duplexes, one triplex, and one single unit. No other site preparation had been undertaken. The women were to construct the houses and install all plumbing and electrical connections.

The women reported that they were stunned by the empty site, the hot sun and the realization of the work ahead. Their SENAFORP on-site instructor was initially disappointed by the attitude of his newly-trained workers, and the MIVI engineer reported that, at the beginning, he and others at the Ministry expected the project would be "un fracaso" (a disaster).

Supervision was primarily the task of the SENAFORP on-site instructor, but he was assisted by the MIVI field engineer, a full-time site supervisor from MIVI, and a plumbing supervisor.

Construction was completed in 10 months, 3 months more than anticipated. MIVI reported that they normally employ 80 workers to build 50 houses in about 3 months with a ratio of supervisors to workers in MIVI projects that is the same as in the WSHCP. Yet the quality of WSHCP construction was equivalent or superior (the finishing was better) to other MIVI projects, though the time spent was about three times as long as that required by a trained construction crew. The women were able to undertake all tasks and reported no difficulty attributable to the arduousness of the labor.

The construction supervisors rated the women as equivalent to professional male construction workers in tardiness and absence despite the irregularity of the bus service to the construction site, child illness, and home duties. The field engineer reported that the work was "slow but well done," which he considered surprising given his view that "some participants arrived knowing absolutely nothing about the work."
THE WOMEN OF THE WSHCP

Who were the women who participated in the WSHCP? Demographic and socioeconomic characteristics of the surveyed participants are discussed below.

Heads of Households. Forty-five percent of the women were heads and sole supporters of households, that is, women who had no spouse or common-law partner residing in the household and, in one case, a woman whose resident husband did not contribute to household income. Half of these women had a nonresident husband or common-law partner, however, and in some cases he contributed to household income. Another 20 percent of participants headed their households jointly with their spouses; both household heads contributed a similar share to household income.

Employment. The women of the WSHCP and members of their household were not exception to the pattern of high unemployment that is characteristic of low-income populations in Third World urban areas. One-third of the women reported that they had at least one unemployed adult living in their household. Eighteen percent having two or more unemployed adults residing with them. Forty percent of women heads of households were not working at other jobs during the project, but a full 47 percent were working for pay. Thirty percent of the other women were not working and only 36 percent were working for pay. Fewer women who were heads of households reported being housewives than did other women, and the difference approached statistical significance.

Income. The majority of the participants had incomes of less than $255 monthly and thus fall into the two lowest deciles of the Panama income distribution. Women heads were somewhat poorer than other women: the majority of women heads (63 percent) had incomes below $134 per month while only 15 percent of other women reported such incomes.

Education. All but three women interviewed reported having some primary schooling. Thirty-three percent of the women had completed primary school, and another 33 percent had some
secondary schooling. Only seven women heads of households had some secondary schooling and overall, women heads had slightly lower levels of educational attainment than women in male-headed households or in jointly headed households.

Age of Children. The ages of the women participants ranged from 19 to 62 years old. Over 65 percent of the women, however, were less than 40 years old and over 88 percent were less than 50 years old. The median age for the participants was 34 years. Most women in the project, therefore, were in their prime childbearing years, and slightly more than half of the women interviewed indicated that they had children under six years of age living with them.

Coping With Household Responsibilities. Participants, who worked on construction for eight or so hours daily, seem to have relied somewhat on other people to help them with household tasks during construction. Two-thirds of the participants reported having the help of nonresident relatives, friends, or other persons.

For most women, however, help was not very frequent, and seems to have been specific to certain household tasks. High proportions of the women never received help, from either children or spouse, with some household tasks. For example, no women reported having help with shopping. Only in child care, carrying water, and washing clothes did a substantial proportion of the women—18 to 33 percent—receiving daily help, and this help was from children rather than spouses.

The Women's Experience. The women talked very positively of the training and the construction phase, and did not indicate any problems in working together. They felt that the training sessions and construction work fit into the normal routine of their day. They continued to rise at 4:30 a.m. to prepare food for the day; they left home at 6:00 a.m. and returned after 3:30 p.m., some to take up a job for a few hours, others to engage in informal trade. Saturdays were reserved for washing clothes, cleaning house and other household tasks.

The women claimed they lost no hours from entertainment because they had seldom experienced such activities. In fact,
some said that the first time they enjoyed "entertainment" was during the construction job.

Child care was not considered problematic. It is, apparently, common practice for them to leave children over age five at home alone. The women assured us that neighbors "look in" on their children at different times during the day.

Many women derived income from informal sources and it is inconceivable that their activities were not affected by the time spent on the project. However, they made no reference to any economic losses incurred. Some women, including trabajadoras comunitarias, engaged in "trade" when at home--activity which apparently was not affected by the work schedule of the construction project. Two women continued to work full-time jobs in the evenings after returning from the construction site.

COST AND BENEFITS OF THE PROJECT

Has it made sense for the women of the WSHCP to construct their own houses, or would they have been better off purchasing already built low-income housing? In order to determine this we examined the costs and the benefits of the WSHCP both in absolute terms and relative to the low-income projects undertaken by the Ministry of Housing.

Project Costs. The total costs of the Women's Self-Help Construction Project consist of indirect and direct costs as follows:

Indirect Costs:
--training of participants

Direct costs:
--material costs
--land and infrastructure
--labor
--supervision costs
--interim financing costs (use of capital during construction)

All costs were estimated using several sources or methods to ensure accuracy. A discussion of the estimate of each cost appears in the Annex.
Project Benefits. Direct benefits of the project include:
--housing built in the project
--improved environment and services
--training received by participants
--benefits of the participatory experience
  (improved self-esteem,
   greater sense of community, etc.)

Indirect benefits include the potential contribution of participants’ construction skills to the repair and expansion of houses of friends; the transmission of skills to future project participants; and intergenerational transmission effects—the positive effect that skills transmission and environmental improvement will have on succeeding generations.

Estimates of the value of these benefits appear in the Annex although, of course, benefits such as the participatory experience cannot easily be quantified and should merely be kept in mind as a positive aspect of the WSHCP.

Benefit-Cost Ratio. According to our analysis, the total present value of benefits is $374,990. This compares with project costs of $292,175 yielding a ratio of benefits to costs of 1.28 (see Table A-2).

How do these figures compare to the alternative of construction by MIVI with the women simply purchasing their houses? The present value of MIVI units is estimated at $307,787 with a benefit-cost ratio of .99. Of course, MIVI units are more costly than WSHCP units because they are built on larger lots and higher quality land. If we assume that MIVI would be willing to reduce lot size and quality to a level comparable to WSHCP units, total MIVI present value of benefits would be $254,566 while the benefit-cost ratio would remain at .99. WSHCP units again compare favorably.

COST RECOVERY AND FINANCING OPTIONS

The concept of cost recovery is based on the principle that funds expended by agencies in undertaking a project should be "recovered," or repaid by participants, so that these funds can then
be recycled to other, similar projects or used to expand an entire development program. That is, given limited development funds, cost recovery is necessary, though not sufficient, condition for project replicability on a meaningful scale.

In typical housing projects, houses are built and then sold to those who can afford them in order to ensure that costs can be recovered. Affordability is sometimes enhanced through the use of "cross-subsidy" schemes whereby "profits" derived from the sale of higher-cost housing are used to reduce the price of the basic housing units intended for low-income families. Mortgages are used to recover direct project costs; taxes recover many indirect project costs.

In the case of the WSHCP, the circumstances are atypical. No consideration, prior to the project, was given to the income levels of the women who participated in building their houses. Now we must ask whether these women can afford to pay for their houses: can cost recovery be accomplished in the WSHCP?

The indirect costs of the WSHCP—training and supervision by SENAFORP—will be recovered through the Panamanian tax on profits and earnings. While there are several different methods of recovering direct costs of the project, all are variants of the mortgage mechanism. Since the ease with which participants can meet their housing payments will determine the extent to which the project will be able to recover its costs, the ideal method will be one that does not impose high administrative burdens or risks while maximizing the number of project participants who can afford to buy their houses.

Table 1 shows the percentage of WSHCP participants in each income decile along with average affordable monthly housing payment for the decile. We calculate affordability on the assumption that families can devote 25 percent of income to housing, except for the poorest decile who can afford to devote no more than 10 percent of their income.
TABLE 1

WSHCP PARTICIPANTS’ INCOME DISTRIBUTION AND AFFORDABLE HOUSING PAYMENTS

<table>
<thead>
<tr>
<th>Monthly Income ($)</th>
<th>% of WSHCP Participants</th>
<th>Percentile of Income Distribution</th>
<th>Monthly Affordable Housing Payment ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-87</td>
<td>21.50</td>
<td>0-7</td>
<td>3</td>
</tr>
<tr>
<td>88-121</td>
<td>6.25</td>
<td>8-9</td>
<td>22</td>
</tr>
<tr>
<td>122-134</td>
<td>3.25</td>
<td>10</td>
<td>31.50</td>
</tr>
<tr>
<td>135-183</td>
<td>17.20</td>
<td>11-14</td>
<td>34</td>
</tr>
<tr>
<td>184-194</td>
<td>4.60</td>
<td>15</td>
<td>46</td>
</tr>
<tr>
<td>195-224</td>
<td>11.45</td>
<td>16-18</td>
<td>49</td>
</tr>
<tr>
<td>225-255</td>
<td>8.75</td>
<td>19-20</td>
<td>56</td>
</tr>
<tr>
<td>156-365</td>
<td>14.0</td>
<td>21-30</td>
<td>64</td>
</tr>
<tr>
<td>366-475</td>
<td>5.0</td>
<td>31-40</td>
<td>92</td>
</tr>
<tr>
<td>476-600</td>
<td>4.0</td>
<td>41-50</td>
<td>119</td>
</tr>
<tr>
<td>601+</td>
<td>51.0+</td>
<td>150+</td>
<td></td>
</tr>
</tbody>
</table>

The standard mortgage currently used by MIVI involves a 12 percent interest rate and 25-year term mortgage. Given these terms, the required monthly payment for amortizing a loan of $5,480, the "most likely" recoverable cost of WSHCP units, is $57.54 (excluding insurance). (See Table 2). Under the traditional payment structure, therefore, only about 36 percent of the WSHCP participants would have the minimum monthly income required--$230--to meet the monthly payment; only women from households with incomes in approximately the nineteenth percentile and above could afford ownership. Fully 64 percent of the WSHCP participants and women like them, whose families desperately need housing, would be excluded. Alternatively, however, more "creative" methods of low-cost housing finance could be considered:
TABLE 2
STRATEGIES FOR COST RECOVERY IN THE WSHCP

<table>
<thead>
<tr>
<th>COST RECOVERY</th>
<th>STANDARD REPAYMENT</th>
<th>REDUCED INTEREST RATE</th>
<th>SERVICED LOT</th>
<th>NEGATIVE AMORTIZATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount to be amortized ($)</td>
<td>5,480/unit</td>
<td>5,480/unit</td>
<td>2,050/unit</td>
<td>5,480/unit</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>12%</td>
<td>9 %</td>
<td>12%</td>
<td>(a) Actual: 12%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(b) Base of payments</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>variable, begins</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>at 5%</td>
</tr>
<tr>
<td>Term (Years)</td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>Variable</td>
</tr>
<tr>
<td>Monthly payment</td>
<td>$57.54</td>
<td>$45.48</td>
<td>$21.52</td>
<td>$31.78 initially</td>
</tr>
<tr>
<td>Percent of WSHCP</td>
<td>36</td>
<td>52</td>
<td>79</td>
<td>72</td>
</tr>
<tr>
<td>participants included</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant element</td>
<td>None</td>
<td>$1145/unit</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

Reduced Interest Rate Option. If the interest rate charges were to be reduced to 9 percent the situation would improve appreciably. In this case the monthly payment required would fall to $45.48, allowing 52 percent of the participants (those in the fifteenth percentile and above) to own their homes. Nevertheless, 48 percent of the sample of project participants who need and want housing, and were willing to work to obtain it, would still be excluded.

Of course, a 9 percent interest rate would be well below the market interest rate; the present value of the subsidy required to reduce the rate to such a low level would be $1,145 per unit and thus would impair wide-scale replicability of the project.

Serviced Lot Option. Permitting low-income participants to build a "serviced lot" instead of a house could reduce the cost of housing from $5,480 to $2,050. This would mean that low-income participants would be given possession of a foundation serviced
with water and electrical currents but no shelter unit, in lieu of a 25.2 meter "core unit," a serviced foundation with a housing shell. Under this option approximately 79 percent of the WSHCP participants could afford "housing" at a minimum monthly cost of $21.52. This option could reach those in the eighth percentile of the income distribution and above. However, it is not clear whether low-income women would readily participate in building the higher cost units for others when they themselves would receive only serviced lots. This is an empirical question requiring further exploration.

**Negative Amortization Option.** Under the negative amortization option a 12 percent market rate of interest would be applied to loan balances. Payments, however, would initially be calculated on the basis of the 5 percent interest rate, allowing the inclusion in the project of low-income households. Monthly payments would initially be $31.78. The rate of interest used to calculate payments would be adjusted upward each year (increasing by perhaps 1 percent annually) until reaching the 12 percent market rate.

Meanwhile, the difference between actual payments and money owned on the basis of the 12 percent interest rate would be added to the outstanding loan balance. The term of the loan extends until repayment is achieved.

With this method about 72 percent of WSHCP participants could afford their houses. A cautionary note: This option should be used by those whose incomes will be rising enough to enable them to make the annually increasing payments. Moreover, it must be recognized that the borrower gains little equity over long periods of time.

**CONCLUSIONS**

The Women's Self-Help Construction Project is an ambitious undertaking and one which covers difficult terrain. Not only did the project introduce women to construction activities--an area of work that had been the virtual preserve of men--it also involved them in the self-help approach to housing solutions. The project raises questions about the potential impact of skills training
on future income generation, the potentially positive effect of the entire experience on women's lives, and the chances for project replicability (including cost recovery) for the most impoverished segment of the Panamanian population. The project highlights some of the more difficult issues, in both theory and practice, regarding women's economic roles and the entire concept of self-help housing.

The crucial issue, and the one against which a final evaluation of the WSHCP must be measured, is the extent to which the project is a model of what works or what does not work. What are the scope and the limits of this type of self-help housing in addressing needs for affordable urban housing in the Third World?

Projects that shift a major portion of the cost of construction—i.e., the labor component—to the individual may be the only avenue by which the poor can gain access to basic housing. Nevertheless, it bears recounting that of the 50 women who built their own houses in the first phase of the project only 18 could have afforded the actual cost. Moreover, it is questionable whether debt-strapped governments will have both the capital and the administrative resources needed to make self-help projects successful. Such small-scale projects tend to be intensive in their use of administrative labor. The availability of administrative capacity and training resources for operation on a larger scale are likely to be constrained. In view of the managerial constraints typical of many Third World countries, it may be that self-help housing can hardly be expected to fully provide a large-scale solution to the housing needs of the poor. However, the traditional market strategies offer no solution since high interest rates operate to exclude access by the poor to basic housing. ICRW has suggested some alternative housing finance mechanisms for addressing this problem and believes that it would be worthwhile to study them in greater detail.
ENDNOTES


ANNEX
DETAILED COSTS AND BENEFITS OF THE WSHCP

Project Costs

Based on several sources or methods of estimation, Table A-1 presents likely estimates for each cost category discussed below.

<table>
<thead>
<tr>
<th></th>
<th>WSHCP (Most Likely)</th>
<th>MIVI (Actual)</th>
<th>MIVI (Estimate, Reduced Lots)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surveying and Foundation</td>
<td>346</td>
<td>190</td>
<td>190</td>
</tr>
<tr>
<td>Floor</td>
<td>177</td>
<td>177</td>
<td>177</td>
</tr>
<tr>
<td>Walls</td>
<td>409</td>
<td>409</td>
<td>409</td>
</tr>
<tr>
<td>Roof</td>
<td>609</td>
<td>609</td>
<td>609</td>
</tr>
<tr>
<td>Doors</td>
<td>140</td>
<td>140</td>
<td>140</td>
</tr>
<tr>
<td>Plumbing &amp; Fixtures</td>
<td>380</td>
<td>380</td>
<td>380</td>
</tr>
<tr>
<td>Wiring</td>
<td>110</td>
<td>110</td>
<td>110</td>
</tr>
<tr>
<td>Paint</td>
<td>25</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Total Materials</td>
<td>2,196</td>
<td>2,040</td>
<td>2,040</td>
</tr>
<tr>
<td>Land and Infrastructure</td>
<td>1,950(^a)</td>
<td>3,040(^b)</td>
<td>1,950(^a)</td>
</tr>
<tr>
<td>Supervision</td>
<td>140(^c)</td>
<td>142</td>
<td>142(^c)</td>
</tr>
<tr>
<td>Labor</td>
<td>1,137.5</td>
<td>732</td>
<td>732</td>
</tr>
<tr>
<td>Interim Financing</td>
<td>420</td>
<td>290</td>
<td>290</td>
</tr>
<tr>
<td>Total Cost</td>
<td>5,843.5</td>
<td>6,244</td>
<td>5,154</td>
</tr>
<tr>
<td>Memorandum Item: Training</td>
<td>120</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
<tr>
<td>Recoverable Cost</td>
<td>5,480</td>
<td>6,244</td>
<td>5,154</td>
</tr>
</tbody>
</table>

\(^a\) 130 m\(^2\) serviced lot, $ 15/m\(^2\)

\(^b\) 160 m\(^2\) serviced lot, $ 19/m\(^2\)

\(^c\) MIVI reports no supervision costs. This figure reflects profits per unit.

N.A. Not applicable
Training Costs: Training costs were estimated from SENAFORP data on materials cost per participant and instructor salary information. The cost estimated range from $100 to $160 per unit. However, since training costs in Panama are financed from a tax on salaries and profits and training is available as a government service, these estimates are noted as a memorandum item and are not included in the calculation of the total cost per unit.

Material Costs: The estimated costs of material, including foundation, range from $1,952 to $2,271 with a most likely estimate of $2,196. This figure is 8 percent higher than the costs of equivalent MIVI units, even though the materials for the WSHCP were supplied by MIVI at cost. The higher cost of WSHCP materials seems to be attributable to a higher cost of foundation work in the project.

Land and Infrastructure Costs: Land and infrastructure costs have been estimated based on MIVI costs and adjusted for the smaller lots and quality of land used in the WSHCP.

Labor and Supervision Costs: Perhaps the estimate most difficult to make, from a methodological point of view, is that of labor costs. It was initially intended to value the labor of the participants in terms of the opportunity cost of their time, i.e., the amount of money that the women would have earned had they been engaged in their normal income-earning activities. This amount was to be measured by estimating the actual deviation in family income during construction from normal family income. Additionally, costs incurred as a result of a woman's work on the project rather than in household tasks—such as increased food costs because the household had to buy more already prepared foods—were to be factored into the estimates.

As it turns out, family incomes actually increased overall during the construction period because a high proportion of project participants were trabajadoras comunitarias who retained their $125 monthly salaries throughout the project period. In addition, project participants received an $80 monthly stipend from IFARHU. Finally, many women continued to carry out their normal work after the construction day, on weekends, or occasionally by
doing their normal work in lieu of going to the construction site. Obviously, these women must have reduced the time they devoted to household tasks or leisure and the costs of this foregone time should be considered. Unfortunately, the responses to the survey questions dealing with such cost are few and appear to be somewhat unreliable. Labor costs, therefore, have been estimated assuming a $3.50 daily shadow price of unskilled labor calculated by MIVI, resulting in a unit cost of $1,137.50.

The best estimate of supervision costs based upon the salaries of the supervision personnel provided by SENAFORP and MIVI is $140 per unit. This cost, however, is not to be regarded as recoverable because, as with training costs, SENAFORP and MIVI salaries are financed through taxes which are already borne by the salaried project participants.

**Interim Financing Costs:** Interim financing is the cost of the use of capital during the construction period. Our estimates of this cost are calculated assuming a 12 percent interest rate for a full year on the total value of project land and infrastructure and on the average monthly amount of other costs.

**Total Costs:** The range of total costs of the WSHCP is from $4,856 to $6,603. The most likely estimate is $5,844, $400 below the MIVI cost of $6,244 for its typical unit. Despite the fact that WSHCP material costs, labor, and interim financing expenses were higher than MIVI's, the total cost is lower, since the costs of land and infrastructure at the WSHCP site were substantially less due to the small area of the site and marginal quality of the land. The most reliable estimate of recoverable cost is $5,480. This is derived by reducing the total cost (which does not include training) by supervision costs as well as the difference between the imputed labor costs and the amount paid to the participants through SENAFORP stipends.

**Project Benefits**

Project benefits discussed are presented in Table A-2 in comparison with total project costs:

**Housing and Environment:** The annual benefit (E) of WSHCP housing, along with improved environment and water,
electricity, and other services is estimated as the annual payment required to amortize the estimated cost of 50 comparable MIVI units with reduced lot size ($5,154/unit) at a 12 percent rate of interest over 25 years--$32,470.

**Training and Potential Effects on Income Generation:** The SENAFORP training that the WSHCP participants received was not intended to result in construction sector employment and did not prepare women to be construction workers. It did, however, prepare the women to expand houses and core units, organize a construction cooperative and/or work as independent contractors on small construction jobs.

At the time of our interviews, none of the women had attempted to earn income with their construction skills. It is impossible, therefore, to value the training benefit with a high degree of reliability. An evaluation at a later date would be useful in order to better assess the impact of the construction training. In the meantime, given both the training of the participants and their current and expected on-site experience it seems reasonable, if not conservative, to assume a 10 percent increase in participants' average earnings as a training effect (T) equal to $9,000 per annum.

**The Participatory Experience:** A review of participant and institutional interviews indicates that significant processes have taken place among the participants in the WSHCP. We believe that these are "benefits" that have been generated and strengthened in large part by the participatory experience itself and are of significance beyond the immediate construction effort. They include improved self-perception and a sense of community/solidarity. These efforts are not quantifiable but should be kept in mind as a positive aspect of the WSHCP.

**Indirect Benefits:** The indirect benefits of the project have been estimated as follows:

- The potential contribution of construction skills in the community (C) is equal to $6,000 per year, based upon estimates developed in two 1981 studies of self-help housing (MIVI 1981). This benefit refers to the additional housing value that would result from future building and expansion of the housing units following the
completion of the project and using the skills acquired during the project.

- The transmission of skills of future project participants (S) is equal to $3,000, the estimated cost saving due to the training of the new participants in the second phase of the project by the first phase participants. This is a first year benefit only.

- Intergenerational effects could not be quantified.

**Total Benefits:** We calculate the present value of the WSHCP's benefit stream, PV, as follows:

\[
PV = \sum_{t=1}^{n} \frac{B_t}{(1 + i)^t}
\]

where \( B_t = \sum_{t=1}^{n} E_t + T_t + C_t + S_t \)

\( i = 12\% \)

- \( E \) = annual benefit of housing and environment
- \( T \) = training effect
- \( C \) = contribution of construction skills in the community
- \( S \) = value of skills transmission to new participants

**Benefit-Cost Ratio:** According to our analysis, the total value of benefits is $374,990. This compares with project costs of $292,175 yielding a ratio of benefits to costs of 1.28. (See Table A-2.)

The present value of MIVI units is estimated at $307,787. The benefit-cost ratio would be .99. If we assume that MIVI would be willing to reduce lot size and quality, the costs of MIVI units could be reduced to $5,154 per unit. Total MIVI present value of benefits would be $254,566, and the benefit-cost ratio would again be .99 due to the reduced value of land and lot size.
### TABLE A-2

<table>
<thead>
<tr>
<th>TOTAL PROJECT COSTS ($)</th>
<th>WSHCP (50 units)</th>
<th>MIVI (50 units)</th>
<th>MIVI, Reduced lot size (50 units)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Materials</td>
<td>109,800</td>
<td>102,000</td>
<td>102,000</td>
</tr>
<tr>
<td>Land &amp; infrastructure</td>
<td>97,500</td>
<td>152,000</td>
<td>97,500</td>
</tr>
<tr>
<td>Labor</td>
<td>56,875</td>
<td>36,600</td>
<td>36,600</td>
</tr>
<tr>
<td>Supervision</td>
<td>7,000</td>
<td>7,100</td>
<td>7,100</td>
</tr>
<tr>
<td>Financing</td>
<td>21,000</td>
<td>14,500</td>
<td>14,500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>292,175</strong></td>
<td><strong>312,200</strong></td>
<td><strong>257,700</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TOTAL ANNUAL BENEFITS ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(E) Housing &amp; environment</td>
</tr>
<tr>
<td>(T) Training</td>
</tr>
<tr>
<td>Participatory experience</td>
</tr>
<tr>
<td>(C) Contribution to community construction</td>
</tr>
<tr>
<td>(S) Transmission of skills</td>
</tr>
<tr>
<td>Intergenerational effects</td>
</tr>
<tr>
<td>(PV) Present Value of benefits</td>
</tr>
</tbody>
</table>

Benefit/Cost Ratio
- WSHCP: 1.28
- MIVI: .99
- MIVI, Reduced lot size: .99
WOMEN'S PARTICIPATION IN SELF-HELP HOUSING PROJECTS IN MEXICO CITY

Liliana Kusnir and Carmen Largaespada

INTRODUCTION

Between 1950 and 1980, the population of the Mexico City Federal District grew from 3 million to nearly 10 million as migrants from rural areas came to the city seeking better living conditions and employment opportunities. Poor and without vocational skills, the migrants settled in the peripheral areas of the city, often in slums that lacked any services. As these slums grew, city authorities could not meet the need for basic urban services, especially in times of economic recession. Migrants solved the problem of shelter by collecting used construction materials and cardboard and erecting shacks on rented land or on land seized for illegal occupation.

Since the 1950s, the Mexican government has supported the organization of self-help housing cooperatives as a means of reducing costs and increasing democratic participation in service provision. This process through which a population or community provides itself with housing is most common in developing counties. In Mexico, 65 percent of all housing units are self-built, compared to only 20 percent in the United States. More than simply a system for building a house, self-help housing is a broader concept that includes several components: building with the most accessible technology and with the most flexible system that will accommodate the family's economic situation and changing needs.
Despite a history of mismanagement and political manipulation, self-help housing cooperatives still provide the best solution to the housing problem of low-income populations. Because of their irregular incomes, these people lack their own savings and are not eligible for credit. Even though it often requires a period of 10 to 15 years of construction, it is often the only alternative. In the past decade, housing cooperatives have been especially favored as a response to the housing crisis in the Federal District.

Self-help housing construction can be categorized according to the degree of official support it receives. Spontaneous self-help construction refers to housing units built by the user without formal support, such as credit and the provision of services. Directed self-help construction refers to building projects for which the users have obtained the assistance of government housing institutions that provide one or more of the following services: architectural plans, financing, low-cost materials, or legal advice for the regularization of the property title.

As the concept of spontaneous self-help housing suggests, the timing of construction corresponds to the existence of surplus family income, and therefore houses may stay unfinished for long periods of time. While official agencies might intervene at some point, the development of the community is not the result of an urban plan.

On the other hand, directed self-help construction counts on outside technical and financial assistance. In many instances the programs are carried out with excessive paternalism which limits the initiatives of the user. For example, because designs are unvaried and imposed externally, they are rarely adapted to the specific needs of each family. Family participation is often limited to the provision of manual labor.

Little is known about women's participation in the process of self-help housing. Some studies that have tried to identify the ages, family structure, and income levels of builders in Mexico make no specific references to their contribution by gender. Government planners generalize when they talk about self-help
projects that "stimulate participation by the population." Some studies of housing cooperatives mention women's active participation in collective decisions and in building their homes, "even against the will of their husbands." Where women's roles are acknowledged, their participation is described by simply accounting for hours spent doing physical work. No studies found make specific references to women's participation in the design of the houses, to the difficulties they faced in carrying out domestic work during the building process or to the sacrifices they were forced to make in family budgets in order to buy materials.

The present study sought to collect some basic information on these neglected aspects of women's roles. It was financed through the Working Group, Mujer y Cuidad, of The Population Council/USAID project, "Women, Low Income Households and Urban Services in Latin America and the Caribbean." Architect Genovevo Arredondo initiated the study, which was carried out in collaboration with the authors - both sociologists - and with sociology students from the Universidad Ibero Americana, who conducted the interviews. The study included an exhaustive review of published sources as well as interviews with key informants at government and private agencies involved in self-help housing projects.

Two communities in the Federal District undergoing the process of self-help housing were selected for more intensive data collection. In both, settlers were already living in their "self-built" houses. Both communities are cooperatives occupying land with irregular legal status. They differ from one another in that one of the cooperatives (La Tropa) is the result of an official initiative, while the other (USCOVI) carried out the process by its own efforts. In order to facilitate comparisons, in depth interviews were carried out with roughly equivalent numbers of women living in each settlement (30 out of 48 USCOVI households, and 27 out of 30 La Tropa households). These interviews probed for information about women's participation in each phase of the self-help housing process. Interviews with community leaders provided additional background information.
FINDINGS: AN OVERVIEW

Most women in both communities studied were migrants from other states; their education levels were low, the majority having not completed primary school. The modal age of women in both communities was early 30s. In general, *La Tropa* women had somewhat less formal education; they were more likely to be employed outside the home, had more children to support, and more children over the age of 15 (suggesting that they began bearing children earlier in their lives) and they also had less stable marital unions. Self-help housing might be expected to be especially important for women in such a community. However, overall, the women in USCOVI were more positively involved in the self-help project.

The discrepancy can largely be traced to distinct styles of project organization and the resultant design and nature of the communities. *La Tropa* represents a case of self-help housing with the narrow goal of providing dwellings for cooperative members. The form of organization was dictated by outside agents. Participation by the future residents was restricted to labor inputs. The structures and norms imposed by the project regarding the issuing of land titles to heads of households and the allocation of family labor had the effect of limiting community decision-making and restricting women's participation.

In USCOVI, by contrast, obtaining housing was only one of a broader set of goals defined by the community itself. Women have historically been involved in the community's organization and struggles, and their particular needs were explicitly recognized in some of the cooperative's statutes. While the actual construction may have been less efficient in USCOVI, it stimulated a greater involvement by the community, and by women in particular. Women's participation thus acquired different meanings in the two cases.

**Cooperative USCOVI - Sección Liberación del Pueblo**

The idea for the cooperative USCOVI came from a group of some 500 people living in the *Colonia Ajusco* who faced the possibility of eviction as a result of land regulation undertaken by
municipal authorities in 1977. When various attempts to work with the authorities failed, they formed a cooperative called Unión de Solicitantes y Colonos para la Vivienda, or USCOVI, in order to seek a collective solution to their need for housing. They created a common savings fund and began to seek land where they could settle. After two years they still had not managed to find an appropriate site, their savings fund was rapidly losing its value due to inflation, and members began to lose interest.

In 1980, a group of 60 families who were members of USCOVI decided to proceed with the purchase of a lot of land in Colonia Santa Ursula. Members of the new section of the cooperative called themselves "Liberación del Pueblo." They required three basic conditions of prospective settlers: they had to be a couple, whether married or not; they could not own property; and they had to be in need of housing. There was a three-month "trial period" during which the new members' level of participation and adaptation was assessed. The cooperative is governed by a General Assembly, of which all inhabitants (male and female) 15 years or older are members. It has several committees, some permanent and some temporary. A rotation system allows all new members to serve on some committee.

In accordance with the membership guidelines, most of the households consist of couples, 82 percent of them legally married. Only three women live alone (two widows and one recently separated). Families have an average of 2.8 children, of which 30 percent are 4 years or younger; 41 percent are between 5 and 9 years of age, and 85 percent are less than 15 years old. The average woman is 34 and most have borne a child by the age of 22. Three-fourths of the families are nuclear. There are only three extended families, but there are various degrees of relationships among several family groups living in the settlement.

About two-thirds of the women of USCOVI were born outside of the Federal District. Half of the women have a maximum school attendance of four years in elementary school. Only five reached any type of formal schooling after primary.

Only 15 percent of the women interviewed have paid jobs, mostly in the informal sector. Their incomes ranged between 10,000 and 20,000 pesos per month (about US$50-100). Only
one receives more than this. One woman indicated that she had a permanent "job" for which she receives no remuneration (as a health volunteer in the community). The men of the settlement are almost fully employed. Sixty percent are manual workers, and the others hold jobs such as government functionary, social worker, librarian, baker, driver or radio and TV repairman. While 85 percent of the male workers receive only the legal minimum wage or less, these earnings must cover the daily needs of the home. Not only are incomes low and irregular in most cases, but self-employed workers are not recipients of social security benefits.

The Cooperative's constitution ensured that the land was held communally and land titles were registered in women's names, in order to protect mothers and children against a possible absence of the male partner. The internal code of the settlement specified, among other things, that violence or force could not be used against women and children.

Each of the 60 families made an initial down payment of about US$125 and a commitment to monthly payments of about US$25. When it became difficult to transfer title to the cooperative, they decided to suspend payment until the situation was clarified - which had not yet been accomplished at the time of this writing. Originally, each of the 60 families was to have a lot of 100 to 120 square meters. But municipal regulations required allocating land for parking, green areas and streets, which forced a reduction of 78 square meters per lot and left only enough space for 58 families.

In late 1980, the first five families moved in to prevent possible invasions or eviction due to the still-uncertain status of the land title. Shortly thereafter, 4 provisional buildings were raised and 12 more families moved in. Finally, the remaining lots were allocated according to the degree of participation by settlers in labor, committee work, administration and other communal activities of the cooperative. At the time of this study 48 of the 58 lots were occupied.

In early 1981 authorities started to evict families from lots near the Cooperative because they had not respected the restrictions for the area regarding population and building density.
While this situation did not directly affect the members of USCOVI, they saw it as a threat to their own rights and decided to back the families that were evicted. In this mobilization, women had a decisive role in protesting to the authorities. It was perhaps the first public and collective action of the cooperative in which women appeared both as promoters and participants. These events left the women with some mistrust toward authorities, but it reaffirmed their role in the organization and decision-making process of the community.

*Initial Decisions and Responsibilities*

All the families came to USCOVI from other areas of the Federal District. They were living in rented or loaned houses. The women individually (in 37 percent of the cases) or together with their partner (in 48 percent of the cases) made the decision to transfer to USCOVI. The main impetus was to have their own home. In almost half of the cases, women assumed the responsibility for handling all the requirements for the move to USCOVI. While most of the pecuniary requirements for the down payment and the monthly quotas were supported from the men's earnings, in 37 percent of the cases the women contributed with their own resources.

At the beginning, the Cooperative tried to finance construction costs from the funds it had accumulated from members' down payments, but when this fund was exhausted, each member family started to cover its own costs. One-third of the women contributed to this family fund for materials. While men assumed most of the responsibility for administration of household resources, in 44 percent of the cases the woman took some management responsibility by herself or with her partner. Most of the women interviewed indicated that these resources were well or adequately handled.

Architecture students from the university (UNAM) provided the technical assistance to USCOVI for the design of the houses. Almost all women of the settlement intervened in the design phase of the process. Only four indicated that they did not know about the
designs. Sixty percent of them made suggestions for changes in the architects' design, mostly related to the position, size and number of windows and doors. These amendments did not involve substantial changes in the plans.

The Building Process

Most families built a provisional dwelling without an embedded foundation in order to quickly occupy their assigned lot and escape rent payments on their former homes. Only 26 percent of the members now have a "pie de casa" that is, the foundations for a permanent structure. In general, the construction of provisional dwellings took four months or less. In about half of the families, children participated in light and entertaining tasks, indicating that their mothers were interested in including them in the experience. Men also participated in the experience on their days off, but help from neighbors, friends and other family members was scarce during this stage.

Women's labor contribution was considerable, especially in certain tasks (carrying materials and water, preparing cement, digging and finishing details) but some participation could be seen in all phases of the process. Only one woman indicated that she did not participate in the building. The number of hours worked by women averaged 17.2 per week, and 52 percent worked between 1 and 15 hours weekly. Most women had had no previous experience in building and learned "by doing." In general, they enjoyed the work and 67 percent felt that the experience acquired would enable them to obtain work in the construction industry, if necessary. In spite of their inexperience, there were no accidents. Their opinions were evenly divided regarding whether the work was "easy" or "difficult." However, most (78 percent) of the women believed that this phase would have been easier had they had more money and training.

All the men agreed to the women's participation, although in different degrees. Slightly more than half approved of their working in all phases of construction. The rest were divided between those that thought women should restrict themselves to "feminine" work, such as cooking, and those that favored their
participation only in auxiliary jobs (clearing of lots, carrying water and materials, mixing cement, etc.) Because of the high priority placed on housing, family labor was a crucial input to substitute for scarce monetary income.

**Overall Satisfaction**

A high percentage of women considered the results of their efforts adequate. The one-third that were not satisfied cited inadequate space and security as issues. All felt pleased to own a home. Women indicated that they liked the settlement, had good relations with their neighbors, and enjoyed the satisfaction of having their own homes, the security and tranquility, and the proximity of the neighborhood to their partners' workplace.

Their perception of the social dimensions of the self-help process was less explicit. In interview responses, they defined self-help building only as a means to obtain a house. Yet only one-third of the women indicated that they contributed labor primarily because of lack of funds to pay labor, and only 13 percent participated in community activities because they were obliged to. A large majority of women in USCOVI enjoyed their participation in the cooperative and viewed it as one step in their learning and deciding about community needs. Twenty-one percent valued the construction skills acquired.

In discussing their experience, some women reflected a consciousness of how participation helped build their self esteem as well as their collective abilities. While most were aware of the need to plan construction more carefully, 22 percent also emphasized the need to organize themselves. Further, they indicated that their concerns extended beyond the construction of housing units to include community problems such as lack of basic services, water, drainage, garbage collection, etc. A small group also mentioned political problems with the authorities due to the uncertain land tenure situation, and the need to improve the political consciousness of cooperative members.

Participation provided a public role through which women secured increased visibility and acceptance of their leadership. For example, the Health Committee was proposed by women of
the settlement and is composed entirely of women. They have been able to set up a dispensary and secure the voluntary services of a doctor who makes weekly visits. They also carried out family planning campaigns in the community. Those women who have taken an active part in the organization and implementation of these committees have emerged as leaders. But women also stress that all of them, in one way or another, have learned to exercise leadership when the community needs them.

Cooperative La Tropa

This community of 49 families occupies a central area of the Federal District, where many inhabitants have lived for about 35 years on land rented from a private owner through an informal arrangement. When the landlord died, they stopped paying rent.

The self-help housing project began when municipal authorities threatened to close down the settlement because it had become a center of drug traffic, alcoholism and violence. The settlers sought the assistance of the ruling government party (PRI) and the federal agency in charge of cooperatives to build new houses and organize the community for self-help. As a prerequisite, the group had to organize itself in a cooperative.

Slightly more than half of the women 27 interviewed in La Tropa were born outside the Federal District, most of them in nearby states. Their average age is 31, and educational levels are low: 33 percent did not attend school; 43 percent have a maximum of fourth-grade schooling; and only 13 percent finished primary school. Only one indicated having completed secondary studies. Most of the women lived with a partner, but only half are legally married. Another 10 percent are single or separated. Most have from one to three children; a few women have very large families with up to 12 children. Many women began childbearing as young as 20 years old, and 69 percent of the children are under the age of 15. Many of the older children have already left to start their own family groups. While nuclear families predominate (73 percent), there are also many relationships between families.

In contrast to USCOVI, nearly half (47 percent) of the women interviewed work outside of their homes. Most of them (64
percent) are self-employed in street or market vending; 22 percent work in nearby shops and two are houseworkers in the textile industry. None earns the legal minimum wage and 35.7 percent earn less than half of that minimum. Only 28.6 percent work what could be considered a "normal" work week of 42 to 50 hours; 35.7 percent work less, but the same percentage work even longer hours, in some cases up to 80 per week. The work situation of their partners is not very different. Most work in the informal sector either as employees (46.2 percent) or autonomous workers (38.4 percent). Only 11.6 percent earn the legal minimum wage. (This information was supplied by the women and therefore does not cover 11 percent of the cases in which women had no idea of their partners' earnings). Thus, in about half of the families of La Tropa, both partners contribute to family sustenance. But because of employment patterns, they lack social security benefits and stable, regular incomes.

When the cooperative was formed, some inhabitants of La Tropa moved to other areas because they did not believe assistance would be received from authorities or because they did not have the means to assume the payments required of cooperative members. Only individual heads of families are considered to be members of the cooperative with participatory rights; therefore, only single, widowed or separated women may be formal members.

The building project started with a loan in materials and specialized labor granted by the Departmento del Distrito Federal (DDF) for 49 units. DDF also provided training in construction skills, but it was not considered adequate by the participants, who hired a contractor to train them. The settlers' participation in the project was to consist of their labor contributions or a cash substitute. While at first this obligation could be covered by any family member, it became clear that the men were leaving all the work to the women, so the rules were changed and the head of the family was required to fulfill the obligation. This change was imposed by the project's resident engineer and reinforced by the social worker. After that, women's labor participation was limited to those that were heads of families, or to 10 percent of the population.
The irregular legal situation of the land is a continuing source of confusion that has not yet been solved. There is also much ambiguity regarding the monetary contributions that the settlers are making, which research failed to clarify. Some think these are for the collective purchase of the land (although nobody knows to whom it belongs); others believe that they are paying for professional services to clear the land title. Some think that payments will stop as soon as the land is titled, and still others think they are paying for the design of their houses (although these are DDF prototypes). To make up for shortfalls in monthly payments (according to some) or to cover building taxes (according to others), settlers were obliged to give choice parts of their land to outside professionals as compensation for their legal or architectural services. The lack of clarity about these issues reveals the distance of community members from the decision-making process, which has remained in the hands of authorities.

*Initial Decisions and Responsibilities*

Most of the families of La Tropa have always lived there. When the building project began, 10 new families came from other settlements in the Federal District and two came from other states. None of the participants owned a house. When construction started, existing houses had to be disassembled in order to properly align the lots. Families were moved to provisional houses built by the DDF at the rear of what would be each settler's new home.

In almost half of the cases it was the woman who first learned about the possibility of participating in the project, mostly through relatives and friends. Twenty percent said that they decided to participate because "they had always lived in the community;" 17 percent mentioned the fact that the settlement is close to schools and workplaces and a similar percentage indicated that it was cheaper to live in La Tropa.

The legal paperwork necessary for participation was handled by the women in 37 percent of the cases, in 46 percent by the man and only 3.3 percent of the cases jointly by the couple. Only 17 percent of the women indicated that they had documentation of their home ownership. As it is the head of the family who participates in the cooperative, 40 percent of the women stated that the title of the property would be given in the man's name, 30 percent said that it would be in the woman's name and 25 percent had no idea about this matter.
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All women agreed that the house plans prepared by the professional architects were effectively unalterable. Thirty-three percent had suggested improvements, especially in the placement of staircases, doors, windows and kitchens. Only one woman indicated that her suggestions were taken into consideration. The reasons given for the unresponsiveness of the designers to the women's points were: "the design was definitive"; "the changes weren't important"; "the engineer does not accept suggestions"; "costs would be much higher"; or "it requires more time than allotted."

About half (53 percent) of the households had some minimal resources (mostly cash) with which to start building. Men provided these resources in nearly half of the cases, women and their children in one-fourth and in 21 percent of the cases the resources belonged to both members of the couple. Resources were channelled through the cooperative, with the exception of one woman (head of the family) who handled them herself. Women thought resources were managed well (43.3 percent) or acceptably (33.3 percent). Two-thirds suggested clearer record-keeping to improve administration.

The Building Process

At the outset of building, 53 percent of the women expected it would take a year at most to complete their houses; one-third had no pre-established expectation. In reality, 24 of the 30 took more than a year to finish. Only 17.7 percent were completed in one year or less.

Women's participation was extensive in auxiliary tasks (carrying water, preparing meals for workers) but men carried out most of the manual work such as laying cement, floors and roofing. In one-third of the families, women participated in the finishing details, but in other tasks (cement, plumbing, electricity, and floors and roofing) they contributed labor in less than 20 percent of the households. Twenty-three percent of the women did not take
part in any work. Of those who did participate, 44 percent worked an average of three hours daily; 22 percent worked two hours or less per day and 34 percent worked for four to five hours. The experience acquired was perceived by 74 percent of the women as sufficient for employment as an assistant in the construction industry.

Only 57 percent of the men favored women's participation in the construction work and, in most cases, they would prefer to limit them to auxiliary tasks such as carrying water and materials or digging and mixing cement. Almost one-quarter of the women indicated that their husbands actually prohibited them from working. On the other hand, despite the pressures of income-generating work, 82 percent of the women indicated that they had time available to work and 54 percent were glad to do so. Eighty percent of the women reported having received help in various tasks from their female neighbors and slightly more than half said their children participated. There were accidents during the construction period: two involved children and one an expectant mother.

More than half the women considered it appropriate for them to contribute heavy physical labor to the project, although 73 percent considered it difficult work. Forty-three percent thought that it would have been easier had they had more knowledge as to how to do things, but their participation in the training provided by the DDF and the privately-hired contractor was low. Administrative and management tasks were handled by the federal support agencies, so neither local women nor men participated.

**Overall Satisfaction**

The majority (73 percent) of the women were satisfied with their new houses, particularly because of greater comfort and security. Those that were not satisfied primarily mentioned problems with the flooding and rats that can be traced to design deficiencies. Half of the women would not make any changes, and the other half would like to expand or redesign the existing space, or relocate the staircases (about which many had complained at the design stage). A large majority intended to improve their house in the future.
Nearly all of the women (90 percent) liked their settlement, mostly for reasons unrelated to the self-help project: it is centrally located; it is pretty; they are used to living there. A similar percentage intended to remain. The main problems of the community as perceived by women are: lack of water, electricity, paving, security, and problems of drug addiction and alcoholism. One-third have interpersonal problems with their neighbors. Less than half (43.3 percent) reported that they meet with their female neighbors to discuss their problems.

All but one of the women knew about the cooperative and nearly 90 percent said both men and women participated in its meetings. Three-fourths of those who attend meetings do so to learn about and express their opinions on their evolving community. The others complain that the meetings are a waste of time since their opinions are not taken into account, or that misunderstandings between neighbors develop in the meetings.

On the question of female leadership, one-third of the women say there is none. Slightly more than half consider female leaders to be the single women who "are not dominated by a man" and who are obliged as heads of households to participate in the cooperative. Others identify as women leaders those who are better informed, more competent, or the sole woman who holds official office (the cooperative's treasurer).

While women participated in the self-help project, they did not articulate a conscious management role with clear objectives, nor an appreciation of it as a directed communal solution to the need for housing for their families. Nor did their participation increase their economic sophistication: two-thirds had no idea of the monetary value of the house. Women did not seem to value the concept of self-help housing and 10 percent simply stated they did not like it at all. These findings indicate that the manner in which official support was provided to the self-help project deterred self-management and failed to draw out women's participation and support.
SUMMARY AND CONCLUSIONS

The relatively greater involvement of the USCOVI women was evident in all phases of the self-help process. In both projects, women were strongly involved in the household's initial decision to transfer to the new housing area. But USCOVI women were more likely to be responsible for handling the bureaucratic requirements for moving. This is undoubtedly related to an unusual community statute that calls for land titles to be issued in the women's name. In La Tropa, by contrast, many women were unaware of who held the title, and most expected it to be issued in their male partner's name.

In addition, in La Tropa, designs were prepared by outside professionals with little regard for the input of female or male residents, whereas USCOVI women were about twice as likely to make suggestions for changes in the house design. A much larger proportion of USCOVI women were able to estimate correctly the time needed for construction of their homes, showing some understanding of the process.

In both communities women contributed financial resources to the project in a significant proportion, although the proportion was somewhat larger in La Tropa, perhaps reflecting the fact that the women in La Tropa were more likely to have outside employment. In addition, in both communities, women contributed labor to the actual building, especially in auxiliary tasks. However, in USCOVI they were nearly unanimously enthusiastic about participating, whereas in La Tropa, only a little more than half said they enjoyed it. Only one USCOVI woman failed to work on the construction; in La Tropa nearly one-quarter did not. USCOVI women also tended to participate in a wider range of tasks including heavy labor.

These patterns were certainly influenced by the decision of outside project directors in La Tropa to require that labor be contributed by "household heads," usually male. This decision may also have influenced men's and women's feelings about their labor contributions. A larger proportion of La Tropa women found the work difficult compared to those in USCOVI, despite the training available to La Tropa residents. Men in La Tropa were also more opposed to women's participation in the work: one-quarter prohibited their wives from working at all.
Differences were also apparent in the women's perceptions of their own communities. All of those interviewed liked their neighborhoods and intended to stay. But a significant proportion of La Tropa women did not get along well with their neighbors, and they tended to have a more negative attitude about participation in cooperative meetings. Perceptions of female leadership in the two communities were especially distinct. Leadership to USCOVI women means directing committees and taking part in cooperative struggles. Their attitude reflects the cooperative's membership policy and flexible committee structure, which was designed to rotate leadership opportunities among community members. La Tropa women view leadership as possible only for single women who can participate without seeking the consent of a male partner and who are obligated to participate as household heads. These views explicitly recognize the constraints placed on women's participation by the norms adopted by the La Tropa cooperative (i.e., restricting membership to presumptively male household heads).

The findings of this study suggest that in further research the role played by official institutions and problems in the structure and norms guiding housing cooperatives must be examined more closely. Channels of communication that are sufficiently flexible to incorporate women's inputs could be devised. Training is needed for women, as well as men, in construction techniques that will improve the building process. Efforts should be made to involve women in decision-making stages of the process, not just as labor, and to link this participation to a broader learning experience for their own and community goals.

ENDNOTES

2Jan Bazant, Margarita Nolasco and Javier Gomez, Aspectos Cualitativos de la autoconstrucción de bajos ingresos in Investigaciones en Autoconstrucciones (Mexico: CONACYT, 1981); henceforth Investigaciones.
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THE PERFORMANCE OF MEN AND WOMEN IN REPAYMENT OF MORTGAGE LOANS IN JAMAICA

Florette Blackwood

INTRODUCTION

Housing, a basic human need, is increasingly recognized by governments as a major element of economic and social development. In the economic sphere, it is a commodity which now calls for a large share of household expenditure, and it is a primary goal of family savings. In the social sphere, it provides privacy as well as basic facilities for the satisfaction of a family's needs and allows for its development as a basic social unit within the community. It provides stability, security, and a sense of pride and belonging. It can also be a determinant of social esteem and a stationary reference point for children and other relatives away from home.

The provision of adequate shelter for all has long been a national priority in Jamaica. Successive governments have tried different strategies with varying degrees of success. As in other Third World countries, the high rate of population growth and rapid urbanization have created housing needs which are difficult to cope with in the face of critical foreign exchange shortage and low productivity and income. The supply of housing intended for and affordable by low-income groups is limited. In addition, when low-income housing is built, often higher income families end up purchasing the houses.
In the face of all these difficulties, particular needs and constraints of women in securing housing for themselves and their families are almost unknown. Women represent 51 percent of the Jamaican population. They have always had a high level of participation in the labor force. However, the majority of women are in low-paid, low-skilled and at times, marginal jobs. In 1982 approximately 60 percent of the women employed in Jamaica earned less than J$50.00 weekly. The median income was J$45.00 for women, and J$49.00 for men.

Approximately 40 percent of all households (nationwide) were headed by women and in an even larger percentage of households, women's earnings made a significant contribution to family income. Most of the female heads of households were in the 35-44 years age group. During 1982 this group experienced the highest increase in unemployment.

Female unemployment in Jamaica has reached crisis proportions and continues to rise each year. Within a five-year period, October 1977 to October 1982, female unemployment increased by 5.7 percent, moving from 34.7 percent of 40.4 percent. The national unemployment rate for the same period moved from 23.8 percent to 27.9 percent.

Home Ownership

There appears to be a strong preference for home ownership, self-containment and privacy throughout Jamaican society. In 1982, 47 percent of the population owned their homes.

However, the cost of obtaining houses has increased at an astonishing rate. Between April 1982 and March 1983 and December 1983 cost had increased 16.1 percent. Mortgage rates on the open market increased from 13 percent in 1982 to 16 percent by 1984. In addition, costs have risen at a much faster rate than income. This situation:

(1) effectively decreased the number of purchasers within any given price range;

(2) implied that more than 50 percent of heads of
household would require some sort of assistance in housing themselves;

(3) more than 75 percent of all working women applying for mortgage loans, under the standard criteria being applied by financial institutions,\textsuperscript{4} would be disqualified primarily on the basis of income.

The National Housing Trust

The National Housing Trust (NHT) was established in 1976 by the Government of Jamaica. The Trust provided the opportunity for workers earning low-incomes to become home owners, a group that would otherwise have had very limited chance of purchasing houses. The Trust is a financial institution responsible for administering the pool of funds collected through compulsory contributions made by Jamaican employees, employers and self-employed persons for utilization in public-sector housing.

By law, employees contribute 2 percent of their income to the NHT. This, combined with a 3 percent contribution from employers, provides a central pool of funding to build and improve houses primarily for low-income earners.

The Trust then provides contributors with loans to purchase houses, make improvements to existing structures, or build on land owned by the allottee. Awards of benefits were to be weighed on a priority basis between the different income groups: Approximately 85 percent of all benefits was expected to be reserved for persons earning up to J$60 weekly; 14 percent was for those earning between J$60 and J$115; and the remainder was for those earning an excess of J$115. Any contributor could apply for a loan as long as 13 weekly contributions were made in the 26 weeks prior to the date of the loan.

There are four types of mortgage loan programs offered to contributors by the National Housing Trust. These are:
1) **Build on Own Land.** Loans are given to build houses on lands already owned by the contributors. This is considered to be one of the most economical ways for contributors to own a home. However, the contributor must prove ownership of the land on which he or she intends to build in order to qualify for a loan. A registered certificate of the title, common-law-title or certificate of compliance is required. The Trust assists applicants where necessary in obtaining any one of these documents.

2) **Open Market.** Loans are made available to purchase houses outside of the NHT program, that is, from private developers, other agencies, individuals and any source other than the NHT-financed schemes.

3) **Home Improvement.** Contributors can apply for loans to make improvements to already existing structures.

4) **National Housing Trust Schemes.** The Trust has been the principal mechanism for financing the construction and the provision of homes for those least likely to purchase houses on the open market. In the past the Trust provided financing or sponsorship for private developers as well as other agencies involved in housing. This service was provided on the condition that houses would be sold at affordable prices and marketed by the Trust under their system of allocation.

The NHT no longer performs the role of a developer and has discontinued the practice of providing interim financing. The Trust has, however, expanded its program of providing and servicing primary mortgage to its contributors who purchase houses on the open market.

The Trust provides 100 percent mortgage financing, including the closing cost associated with the creation of a mortgage and the first-year insurance premium. At the time of disbursement, the contribution of beneficiaries is set off against the total sum advanced. Usually, this is an insignificant amount, as
contributions date back only to 1976. In determining the amount a beneficiary can obtain, certain assumptions are made:

1. Salary is assumed to increase by 8 to 10 percent annually;
2. Repayment is based on 20 percent of annual income
3. Interest rates vary with income of a beneficiary (6 to 10 percent).

Loans are granted for a maximum of 30 years. The principal has to be repaid by the age of 65 for men and 60 for women. Benefits are for owner occupation only and are restricted to contributors. In the case of non-NHT mortgages (those from other financial institutions), income levels are used to determine affordability only and not used to adjust interest rates, returns on capital being the priority.

THE STUDY

In Jamaica the emphasis on how to deal with the widening gap between housing need and effective demand has overshadowed the problems faced by those who had already obtained mortgage loans and were now repaying those loans. This study provided the opportunity to investigate issues which are central to the housing problem but which have so far been ignored by researchers.

The National Housing Trust was selected as a focus because of its role as the major source of mortgage loans for low-income population. This study focused on 9,702 loan recipients of the NHT for the period 1976 to mid-1983, exploring their composition by gender and their performance in mortgage loan repayments. Special attention was given to problems leading to delinquency in mortgage payments. Detailed qualitative and quantitative data were derived from the NHT’s records and through consultation with NHT personnel. The study was designed to illuminate problems associated with the development of programs to ensure access by low-income groups to adequate housing. It highlights the need for an in-depth study on the
provision of housing for women and their families. The research was carried out by the author of this report, a member of the Jamaica Working Group, now with the Ministry of Construction (Housing).

To obtain information on the principal aims and objectives of the NHT, reports, newsletters and other documents were consulted, including publications from the Planning Institute of Jamaica, reference reports on housing in general, and journals dealing with aspects of housing and the economy. Beneficiaries of the NHT program are distributed throughout the 14 parishes of Jamaica, and data on these beneficiaries are compiled by the Trust according to age, income group, type of account and type of benefit. All quantitative data related to these variables were provided by the Trust through the Mortgage and Collections Divisions.

Informal discussions and interviews were held with persons involved in the housing industry and staff of the NHT, which provided much of the qualitative data used in the study. Parish Managers of selected parishes were particularly helpful in this regard.

FINDINGS

Beneficiaries and Benefits

As of March 1983, a total of 49,388 contributors had applied for benefits under the National Housing Trust Program. Women represented 40 percent of all applicants. Over 14,000 have so far been selected to receive awards, but only 9,702 applicants had actually obtained mortgage loans at the time this study was undertaken.

The proportion of female beneficiaries (38 percent) was roughly equivalent to their proportion as applicants (40 percent). These findings, along with information from interviews with NHT staff, rule out systematic discrimination as an explanation for women's lower-than-expected participation rates. Instead, economic constraints are the most likely explanation: Lower
incomes may discourage many women from applying for mortgages.

Contributors to the Trust, as loan beneficiaries are called, can hold either single or joint accounts. A single account implies that one contributor has applied for a benefit and, on the strength of the person’s ability to pay (among other factors), the benefit is awarded. No one else has any legal commitment, unlike the joint account, where more than one person is regarded as a beneficiary. The application requires full details on single-account holders, such as National Insurance numbers, income, and other information about assets.

In joint accounts, two persons are listed as jointly responsible for repayment of the loan. In some cases, this is done because the combination of salaries is necessary in order to qualify for the benefit. Examples of persons joining are husband and wife, common-law partners, grandparents and grandchild, parent and child and other relatives.

The high proportion of women beneficiaries with joint accounts (61 percent) suggests that they must pool their income in order to qualify. Furthermore, the requirement of title to land probably discourages them from participating in the more economical Build on Own Land Program.

Looking at the income distribution of beneficiaries, it was observed that only 35.3 percent of all beneficiaries earned a weekly income under J$60.00. This is in contrast to the initial intention of having majority of the loans awarded to members of that lowest income group. Of mortgage holders (loan holders), about 54 percent earn between J$60.00 and J$150.00, and about 12 percent earn more than J$150.00.

Problems of Delinquency

Of the total beneficiary population studied, only 16.3 percent were classified as having active accounts, that is, being up-to-date in payments. Eighty-four percent were classified as having accounts in arrears; this group largely consisted of those in the lowest age and income groups. Unemployment and inadequate
income were the most significant causes of delinquency in loan payment. While these problems affected both male and female loan recipients, as suggested above, women are particularly constrained by economic problems.

However, despite the relative economic disadvantages of women, the data indicate that they perform somewhat better than men in repaying their mortgage loans. Women held 38 percent of all mortgages but 43 percent of the active accounts. Women beneficiaries showed lower rates of delinquency in nearly all categories of age, income, occupation, and program type.

These data were confirmed by interviews with NHT staff charged with dealing with delinquent beneficiaries. They reported a greater sense of responsibility for repayment of loans by women compared to men, as evidenced by their willingness to appear at NHT offices to discuss their financial problems.

Yet the "willingness" on women’s part to contact NHT offices was also responsible for the inaccurate impression among officers that women were the majority of the loan beneficiaries.

As the National Housing Trust does not store its data on beneficiaries using a male/female breakdown, in the initial stages of investigation, before quantitative data were made available, much of the information received consisted of impressions from staff members of the Trust. Most of these persons had been employed by the Trust for two or more years, and some had been with the Trust since its inception. These staff members either related to beneficiaries on a regular basis or supervised those who did. The Trust no longer had a research department, and much of the relevant data was not readily available.

Members of the Trust in the collection, mortgage and other sections, parish managers and others, confidently expressed the view that there were more women than men who received mortgage loans from the Trust. This opinion seemed to derive from the following observations:

(1) More women seem to visit the offices to collect application forms for mortgage loans.
(2) More women seem to visit or telephone the office to
check on the progress of loan application and awards.

(3) More women make mortgage loan payments.
(4) More women seem to make inquiries or report problems being experienced with the units or concerning mortgage repayments.

It therefore seemed that more than half of the mortgage loans were awarded to women. The women were far more visible and accessible, particularly when contacts were to be made regarding problems of arrears.

On receipt of the quantitative data, staff members expressed a sense of disbelief that there was nearly a two to one ratio in favor of the male beneficiaries. To learn why women were so visible, we investigated the whole process of payment and delinquency contracts.

**Identifying and Contacting Delinquents**

Beneficiaries were considered delinquent after they were two or three months in arrears. There seemed to be some flexibility among the parishes regarding when notices of arrears were sent. For some parishes, two months of arrears were considered manageable and letters outlining arrears might not be sent until three months of nonpayment. Beneficiaries were then invited to attend the offices for an interview. In some instances telephone contacts were made in addition to sending the letters. Staff felt that this type of contact, when possible, proved quite effective. It was the experience of all the officers that invariably the first letter was ignored.

The overall response to notices of arrears was 50 to 60 percent. It was the view of the officers that those who responded usually had a record of regular payment and for some reason were having difficulties with further payments.

While the data indicate that more men are delinquent in payments, the women responded more frequently. Those women who were considered delinquent usually visited the offices. Other women who were partners of male beneficiaries visited the Trust
or at least made some contact in order to discuss problems of repayments, even though they might not be direct beneficiaries of mortgage loans.

There were occasions when female partners of male beneficiaries made personal payments on mortgage loans to ensure that the shelter for their children and themselves was protected. The officers also felt that at times men visited the offices on the encouragement of their female partner. One parish manager commented, "More women attend, and more women also pay, even though they suffer most."

Further analysis of records and interviews with staff, to learn in more detail about the reasons for nonpayment confirmed women's strong investment in housing and demonstrated the role that low-income, unemployment and unstable partners play in reducing their access to housing. The common reasons for being in arrears were:

- **Unemployment**: With growing foreign exchange problems and the contracting of the productive sector, more and more jobs were becoming redundant. Loss of jobs was the most serious and frequent reason given for nonpayment.

- **Inadequate earnings**: Income earned by beneficiaries was insufficient to cope with domestic payments and mortgage loans, and domestic payments took priority over mortgage loan payments. This problem was experienced by both men and women but was more critical for single women with children. School tuition, food and utilities were paid for first and usually nothing was left for the mortgage loan payment.

- **Noncommitment to mortgage loan payments**: Most officers felt that there were times when the above reasons were given as excuses but that in fact there tended to be an attitude of noncommitment toward repayment, particularly among the male beneficiaries. The feeling prevailed that there should be no obligation to pay because the Trust is owned by the Government and therefore "free". Women were more concerned with problems of repayments. They were the ones who were burdened with children and had to consider the consequences of no shelter for
themselves and their children. While their levels of arrears might not be very different from the men, delinquency was more often a problem of financial hardship.

- **Unreliability of financial support from male partners.** Women in common-law unions seemed to have grave problems with loan repayments because of uncertainty in their relationships. While they remained in the union, the male partners accepted responsibility for sharing domestic expenses and assisted in the repayment of mortgage loans. However, once the relationship was terminated (which seemed to occur frequently) or if the male partner had similar responsibilities in other homes, women were left to take care of all the expenditures on their already small incomes and were unable to meet their mortgage loan repayments. There seemed to be an increasing number of women with problems of this nature.

- **Age and type of benefit received.** Although there were no quantitative data coordinating age group and type of benefit, the officers stated that contributors in the younger age groups tended to apply for the NHT Scheme benefit, while older contributors applied for the Build on Own Land or Home Improvement programs. They were more likely to own land on which to build. Those who have obtained mortgage loans within the last two to three years were usually better mortgagees. They placed more emphasis on repayment of loans and the provision of proper security and documents such as titles for Build on Own Land and Home Improvement benefits. When asked if there were any observable differences in repayment problems among the different age groups, officers responded that the older beneficiaries who received mainly Build on Own Land benefit were more responsible and were more anxious to retrieve their titles from the Trust: therefore, they had better records of payment than the Home Improvement and Scheme programs. No differences were observed in repayment problems among various occupation or income groups.
SUMMARY: STEPS TO ADDRESS THE HOUSING PROBLEM

The study highlights the problem faced by low-income earners who manage to qualify for a mortgage loan but can no longer service the loan. The most critical problems identified are unemployment and inadequate income. Nonpayment is widespread and therefore indicates the possibility of a common problem faced by male and female beneficiaries. The high rate of inflation and unemployment have effectively minimized the benefits of the graduated system of payment, as many beneficiaries can no longer cope with mortgage loan repayments at all.

In the case of women, while the findings suggest that they play a primary role in managing housing and other basic needs of their families, their very low incomes are frequently too limited for major domestic purchases and mortgage loan repayment.

The upward movement of interest rates, increased credit restriction and continued decline of the Jamaican dollar have severely curtailed residential construction costs and a contraction of supplies have resulted in significant increases in the price of a finished housing unit. This has also effectively reduced the number of purchasers.

Measures adopted to make mortgage loans repayment more possible and to increase access to loans, particularly among the lowest income group, are likely to be limited in scale. This is partly because not enough funds are available to carry out any widespread program. In addition, the nature of the problems identified (inadequate income and unemployment) suggests that long-term solutions are required.

The following are examples of some steps taken since 1983 within the public sector to improve the delivery capacity and promote home ownership by increasing the pool of loan funds available among low-income populations, including women:

-Lower interest rates. While interest rates on mortgage loans
continue to increase on the open market to a record high of 22 percent, the National Housing Trust and the Ministry of Housing have kept their rates to 5 to 10 percent.

-100 percent mortgage financing. The provision of 100 percent mortgage financing for a maximum period of 30 years has greatly reduced the burden of repayment of home owners and has improved the chances of some others to own a home.

-Increased mortgage loans. The National Housing Trust has expanded its mortgage loan portfolio and has increased the amount available to each borrower, thus providing somewhat easier access to those houses available on the open market.

-Expanded eligibility. In calculating mortgage payments, the salaries of the entire household are used rather than that of the household head. This increases access to loans, especially among the lowest income groups, as it allows for greater eligibility for mortgage loans.

-Use of creative financing mechanisms. The Ministry of Housing partly replaced fixed-level mortgage payments by a series of innovative financing mechanisms designed to make its housing projects more affordable to the low-income target group. Graduated payment mortgages and variable rate payments have also been introduced. Policy guidance and procedures for the shared equity participation mortgage have been developed; however, they have not yet been formally introduced.

-Expansion of the Ministry of housing squatter settlement upgrading program. This program does not involve the construction of housing units, but rather the upgrading of settlement sites. All selected areas are provided with a minimum improvement package, including secure land tenure and rationalization of the existing plot layout. The rationalization/regularization is a prerequisite for establishment of tenure and for any subsequent incremental improvements. Rationalization includes (1) more equitable distribution of total residential area among existing residents; (2) definition and pegging of new plot boundaries; (3) road/footpath alignment; (4) provision of basic urban services such as storm drainage, water supply and sewerage.
-Promotion of economic enterprises within communities. The Community Services Division of the Ministry of Housing continues its work of community development in all communities which fall under the umbrella of the Ministry's Settlement Program. Small businesses are developed, strengthened and promoted by this Division to assist in the generation of additional income for home owners and promote the growth of viable communities.

-Development of indigenous building material. The government is also promoting development of research on indigenous building materials and construction techniques which are accessible and available and which will result in reduced construction costs.

ENDNOTES


2 Goldson, B.L., Trends in Housing Costs II, Housing and Finance, (Building Societies of Jamaica), Winter 1983/84.

3 By September 1985, mortgage rates in the open market ranged from 20 to 22 percent.

4 Most financial institutions stipulate that no more than 30 percent of monthly income should be allocated to monthly mortgage loan payment.
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WOMAN-HEADED HOUSEHOLDS AND HOUSING: A CASE STUDY OF THE SOLANDA LOW-INCOME HOUSING PROJECT, QUITO, ECUADOR

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It is estimated that about 30 percent of the households in the world are headed by women who have no husbands or common-law partners contributing significantly to household income. Within particular populations, however, the proportion of these households can be substantially higher. In Latin America, woman-headed households dominate in the urban environment; census data for 13 Latin American countries reveal that the incidence of woman-headed households is 60 percent higher in urban than in rural areas.¹ In the cities of Brazil, Venezuela, and El Salvador, as many as 45 percent of households heads may be women.² In Paraguay and Honduras, one in three urban households are headed by women, and in Chile 43 percent of all single women over 14 years of age are mothers and, therefore, potential heads of households.³

The emergence of woman-headed households in Latin America as well as in other Third World countries cannot be traced to specific ethnic or cultural heritages. Most studies suggest that both internal and international migration, mechanization of agriculture, the development of agribusiness, urbanization,
overpopulation, and the marginalization of low-income workers, all of which are integral parts of rapid economic transformation, explain the rise of female headship in the Third World.

Women who are heads of household appear to be among the poorest of the poor. In Ecuador, one study claimed that over 80 percent of the households in the lowest income category were headed by women. These households are poorest, first, because women heads are concentrated in lower-paying service, commerce, and informal sector occupations. Second, female-headed households are characterized by high dependency ratios which contribute to their poverty, and by the relative absence of male secondary workers who might help to increase household income. In addition, partly because of their unstable economic situation, women heads of households have especially limited access to the credit and development assistance that would help them to improve their welfare. Although large numbers of poor women tend to apply for housing projects, for example, only a small proportion are selected to participate in these projects.

Because of their poverty, the access of women heads to traditional housing is limited. Serviced lots and core units, with their reduced costs, might seem to be more appropriate vehicles for providing women with housing. A strategy sometimes used by male participants in self-help programs is to send their wives to work while they build the house, or vice-versa. In woman-headed households, where the head is alone and has the dual responsibilities of both income earning and home maintenance, the economic contribution of each household member is critical so that a similar strategy may not be feasible. During the construction stage of self-help housing, participants may be compelled to pay rent for shelter while also investing in building materials for the new house. Limited income, again, constrains the access of women to this option. Despite these handicaps, when women do succeed in qualifying for housing, and when projects are designed and implemented with their needs in mind, project information reveals that they are enthusiastic participants who perform well and contribute to project success.

Based on this evidence, the International Center for Research on Women (ICRW) proposed to work on improving the
access of woman-headed households to low-cost housing when asked to assist in the design of a project that would benefit low-income women in Ecuador. During an 18 month period in 1982-1983, the Center provided technical assistance to the Fundación Mariana de Jesus (FMJ), a private, nonprofit Ecuadorian agency, on a low-income housing project to be built on the grounds of the old hacienda Solanda in the outskirts of Quito. The Solanda project is designed to benefit approximately 6,000 low-income families by providing inexpensive housing, community facilities, and planned social programs. The land for the project was donated by the FMJ, which has also designed and will implement the social component of the project. The construction is being financed with a Housing Guaranty loan from USAID. Two sister government agencies, the Ecuadorian Housing Bank (BEV) and the Ecuadorian Housing Board (JNV), are undertaking the construction and will disburse the loans and collaborate with the FMJ in the social areas.

ICRW assisted the FMJ in analyzing the data on applicant households, with a particular emphasis on developing a socioeconomic profile of women heads of household in that population, and studying the feasibility of establishing a down-payment fund for women heads of household in the project. By becoming involved in Solanda, ICRW wanted to break away from the typical development intervention for women in the region, in which a private voluntary agency, usually staffed by women volunteers, implements one or more small projects that are designed specifically for women and benefit only a few. The Solanda project offered the opportunity to integrate women into a mainstream development effort rather than create a special (possibly marginal) program for women, and had the potential for reaching a large number of women beneficiaries.

But there were trade-offs in choosing Solanda. The liabilities of large projects that try to integrate more than one component and involve more than one institution are well known. Delays in implementation are common and Solanda is no exception. Fifteen months later, at the end of ICRW's technical assistance agreement with the FMJ, the social and physical components of the project were out of phase because of delays in the construction timetable that were the result of the complexity of
the project and were worsened by the 1983 economic crisis in the
country. Delays and the crisis have increased the cost of housing.
The objective of expanding the access of woman-headed
households to the project still awaits implementation and may be
affected by the increased construction costs.

A PROFILE OF WOMEN HEADS OF HOUSEHOLD IN
THE APPLICANT POPULATION

Based on a summary data sheet prepared by the social
workers who interviewed all housing applicants, FMJ and ICRW
staff jointly identified women heads of household, following a
conservative operational definition of women heads that restricted
the use of the term to those who were clearly the main economic
providers of the household. They were chosen only from the
population of women applicants, thus excluding women heads of
household whose applications were submitted by a male family
member. Using this definition, 16.4 percent of the 7,176 applicants
were categorized as women heads.

The data show that 47 percent of women heads of
household applying to Solanda are single, while another 30
percent are separated or divorced and 12 percent are widowed.
The remaining women are married or living with common-law
partners but are the main breadwinners. The high percentage of
single women in the applicant population is striking, but not
surprising, given existing research that shows a significant
proportion of single mothers in Latin American cities. The median
household size for women applicants is four persons.

As expected, single women are younger than women in
other marital status categories, although the overall population of
women heads is relatively young. Fifty-five percent of all women
are less than 39 years old and a full 70 percent are less than 44
years old.

The educational level of single mothers is not significantly
different from that of "other" women; that is, women heads in any
other marital status. Slightly more than one-third of both groups
have at least some secondary education and slightly over half of
the women in each group have at least some primary education. Single women, however, differ from women in other marital status categories both in their typical occupations and in their average monthly household incomes.

Table 1 presents data on the occupations of women heads of household by marital status. These data indicate that women in other marital statuses are more likely to be self-employed than single women. Thirty percent of "other" women are involved in occupations that include high proportions of own-account, or

<table>
<thead>
<tr>
<th>TABLE 1</th>
<th>OCCUPATION OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARITAL STATUS</td>
<td>Single n</td>
</tr>
<tr>
<td>Professionals</td>
<td>15. 2.7</td>
</tr>
<tr>
<td>Professional assistants, technicians, paraprofessionals</td>
<td>65. 11.8</td>
</tr>
<tr>
<td>Laundresses, seamstresses, pressers</td>
<td>41. 7.4</td>
</tr>
<tr>
<td>Merchants</td>
<td>53. 9.6</td>
</tr>
<tr>
<td>Personal service proprietors</td>
<td>2. 0.4</td>
</tr>
<tr>
<td>Personal service workers</td>
<td>29. 5.3</td>
</tr>
<tr>
<td>Other service workers</td>
<td>69. 12.5</td>
</tr>
<tr>
<td>Managers/proprietors of small-scale production enterprises</td>
<td>26. 4.7</td>
</tr>
<tr>
<td>Office workers</td>
<td>26. 4.7</td>
</tr>
<tr>
<td>Sales workers</td>
<td>46. 8.4</td>
</tr>
<tr>
<td>Laborers</td>
<td>41. 7.5</td>
</tr>
<tr>
<td>Others</td>
<td>138. 25.0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>551. 100</td>
</tr>
</tbody>
</table>

self-employed, workers: laundresses, seamstresses, and pressers; merchants; personal service proprietors; and managers/proprietors of small-scale production enterprises. At most 22 percent of single women heads of household can be considered as part of this "self-employed" category.

Table 2 shows the distribution of monthly incomes by occupation of the household head. Since single women are more heavily represented in the lower-paying occupations, such as personal service workers and other service workers, they tend to have lower incomes than other women heads of household. As illustrated in Table 3, a comparison of incomes by marital status indicated that average incomes were lower for single women, of whom only 2 percent had no dependents. The mean monthly income of households headed by single women was only S/8,412, as compared to S/10,037 for households headed by women in other marital statuses.*

### TABLE 2

MONTHLY HOUSEHOLD INCOME OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS BY OCCUPATION

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>Monthly Household Income (Sucres)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$\bar{x}$</td>
</tr>
<tr>
<td>Professionals</td>
<td>11,249</td>
</tr>
<tr>
<td>Professional assistants, technicians, paraprofessionals</td>
<td>9,325</td>
</tr>
<tr>
<td>Laundresses, seamstresses, pressers</td>
<td>9,233</td>
</tr>
<tr>
<td>Merchants</td>
<td>10,857</td>
</tr>
<tr>
<td>Personal service proprietors</td>
<td>8,877</td>
</tr>
<tr>
<td>Personal service workers</td>
<td>8,808</td>
</tr>
<tr>
<td>Other service workers</td>
<td>8,180</td>
</tr>
<tr>
<td>Managers/proprietors of small-scale production enterprises</td>
<td>9,005</td>
</tr>
<tr>
<td>Office workers</td>
<td>10,422</td>
</tr>
<tr>
<td>Sales workers</td>
<td>9,943</td>
</tr>
<tr>
<td>Laborers</td>
<td>9,606</td>
</tr>
<tr>
<td>Others</td>
<td>8,636</td>
</tr>
</tbody>
</table>

$x = \text{mean}$  
$Md = \text{median}$  
$s_x = \text{standard deviation}'$

1 At the time the data presented in these tables were collected, the exchange rate was U.S. $1 = 80 sucres.

SOURCE: See Table 1.

$t=7.19$  $p<.001$
CONSTRAINTS FOR WOMEN HEADS OF HOUSEHOLD IN SOLANDA

By definition, the socioeconomic analysis excluded poor women who did not apply to Solanda because they did not have access to information about the project or had difficulty with the application procedures. Data recently made available by the FMJ also shows an implicit selection operating during the application process: of the 7,176 applicants who responded to the socioeconomic survey, 1,500 did not complete the next step in the process—picking up a second form that requested standard documentation required by the Ecuadorean Housing Bank to process loans. An additional 901 applicants received the forms but did not return them with the proper documentation. This means that 33 percent of the original applicants had already dropped out of the project before any actual selection had begun. (Information is not yet available on how many of these dropout cases are women heads of household and why they dropped out.)

Aside from the unknown reasons for the dropouts, the major constraint women heads of household faced in having access to the project was financial. In January 1983, the estimated cost of the least expensive housing option in Solanda was 231,295 sucre. Given that a 15 percent down payment was required (approximately 35,000 sucre for the cheapest housing option) and only 25 percent of monthly income was allowed to be allocated to housing payments, only those households with incomes of at least 7,820 sucre per month and no more than 10,716 sucre (the maximum income level allowed) could qualify for Solanda housing.

Table 3 shows that, given the January 1983 prices, 43.7 percent of single women and 31.6 percent of other women would not have been eligible for Solanda because their monthly family income was below 7,820 sucre per month. A small percentage of women applicants would be excluded because their incomes were too high (greater than $10,716 at the time of the study).

*U.S. $3,850 using the exchange rate at the time, U.S.$1 = 60 sucre.
### TABLE 3

MONTHLY HOUSEHOLD INCOME OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS BY MARITAL STATUS

<table>
<thead>
<tr>
<th>Monthly Household Income (Sucres)</th>
<th>Single</th>
<th></th>
<th>Other</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fn1</td>
<td>%</td>
<td>Fn</td>
<td>%</td>
<td>Fn</td>
<td>%</td>
</tr>
<tr>
<td>0-5,714</td>
<td>121</td>
<td>22.0</td>
<td>83</td>
<td>13.3</td>
<td>204</td>
<td>17.4</td>
</tr>
<tr>
<td>5,715-6,764</td>
<td>181</td>
<td>32.9</td>
<td>133</td>
<td>21.3</td>
<td>314</td>
<td>26.7</td>
</tr>
<tr>
<td>6,765-7,337</td>
<td>216</td>
<td>39.3</td>
<td>172</td>
<td>27.6</td>
<td>388</td>
<td>33.0</td>
</tr>
<tr>
<td>7,338-7,820</td>
<td>240</td>
<td>43.7</td>
<td>197</td>
<td>31.6</td>
<td>437</td>
<td>37.2</td>
</tr>
<tr>
<td>7,821-8,322</td>
<td>300</td>
<td>54.6</td>
<td>230</td>
<td>36.9</td>
<td>530</td>
<td>45.1</td>
</tr>
<tr>
<td>8,323-8,800</td>
<td>329</td>
<td>59.9</td>
<td>253</td>
<td>40.6</td>
<td>582</td>
<td>49.5</td>
</tr>
<tr>
<td>8,801-9,165</td>
<td>357</td>
<td>64.9</td>
<td>282</td>
<td>45.3</td>
<td>639</td>
<td>54.4</td>
</tr>
<tr>
<td>9,166-9,685</td>
<td>380</td>
<td>69.1</td>
<td>314</td>
<td>50.4</td>
<td>694</td>
<td>59.1</td>
</tr>
<tr>
<td>9,686-10,186</td>
<td>413</td>
<td>75.1</td>
<td>365</td>
<td>58.6</td>
<td>778</td>
<td>66.2</td>
</tr>
<tr>
<td>10,187-10,716</td>
<td>431</td>
<td>78.3</td>
<td>391</td>
<td>62.8</td>
<td>822</td>
<td>70.0</td>
</tr>
<tr>
<td>10,717-12,716</td>
<td>500</td>
<td>90.8</td>
<td>489</td>
<td>78.6</td>
<td>989</td>
<td>84.2</td>
</tr>
<tr>
<td>12,717-</td>
<td>551</td>
<td>100.0</td>
<td>624</td>
<td>100.0</td>
<td>1,175</td>
<td>100.0</td>
</tr>
</tbody>
</table>

1 Fn = Cumulative frequency

SOURCE: See Table 1

Tables 4 to 7 present the basic statistics on women who were eligible, in terms of the January 1983 requirements, for Solanda and those women who would not have qualified for the project, simply because they did not have sufficient income to meet the monthly payments. The poorest women who head households in the applicant population are younger women, single, and probably with children. They have little education and
### TABLE 4
MARITAL STATUS OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS BY MONTHLY HOUSEHOLD INCOME CATEGORY

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>&lt;7,800 Sucres</th>
<th>%</th>
<th>≥7,800 Sucres</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td></td>
<td>n</td>
<td></td>
<td>n</td>
<td></td>
</tr>
<tr>
<td>Consensual Union</td>
<td>14</td>
<td>3.2</td>
<td>98</td>
<td>13.2</td>
<td>112</td>
<td>9.5</td>
</tr>
<tr>
<td>Single</td>
<td>238</td>
<td>54.8</td>
<td>313</td>
<td>42.2</td>
<td>551</td>
<td>46.9</td>
</tr>
<tr>
<td>Separated</td>
<td>74</td>
<td>17.0</td>
<td>119</td>
<td>16.1</td>
<td>193</td>
<td>16.4</td>
</tr>
<tr>
<td>Divorced</td>
<td>48</td>
<td>11.1</td>
<td>109</td>
<td>14.7</td>
<td>157</td>
<td>13.4</td>
</tr>
<tr>
<td>Married</td>
<td>9</td>
<td>2.1</td>
<td>12</td>
<td>1.6</td>
<td>21</td>
<td>1.8</td>
</tr>
<tr>
<td>Widowed</td>
<td>51</td>
<td>11.8</td>
<td>90</td>
<td>12.2</td>
<td>141</td>
<td>12.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>434</strong></td>
<td><strong>100.0</strong></td>
<td><strong>741</strong></td>
<td><strong>100.0</strong></td>
<td><strong>1,175</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**SOURCE:** See Table 1

### TABLE 5
EDUCATION OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS BY MONTHLY HOUSEHOLD INCOME CATEGORY

<table>
<thead>
<tr>
<th>Education</th>
<th>&lt;7,800 Sucres</th>
<th>%</th>
<th>≥7,800 Sucres</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td></td>
<td>n</td>
<td></td>
<td>n</td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>20</td>
<td>4.6</td>
<td>9</td>
<td>1.2</td>
<td>29</td>
<td>2.5</td>
</tr>
<tr>
<td>Some primary</td>
<td>268</td>
<td>61.8</td>
<td>364</td>
<td>49.2</td>
<td>632</td>
<td>53.8</td>
</tr>
<tr>
<td>Some secondary</td>
<td>122</td>
<td>28.1</td>
<td>284</td>
<td>38.3</td>
<td>406</td>
<td>34.6</td>
</tr>
<tr>
<td>Some special training</td>
<td>16</td>
<td>3.7</td>
<td>37</td>
<td>5.0</td>
<td>53</td>
<td>4.5</td>
</tr>
<tr>
<td>Some higher education</td>
<td>8</td>
<td>1.8</td>
<td>47</td>
<td>6.3</td>
<td>55</td>
<td>4.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>434</strong></td>
<td><strong>100.0</strong></td>
<td><strong>741</strong></td>
<td><strong>100.0</strong></td>
<td><strong>1,175</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**SOURCE:** See Table 1
### TABLE 6

**OCCUPATION OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS BY MONTHLY HOUSEHOLD INCOME CATEGORY**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>&lt;7,800 Sucres</th>
<th>≥7,800 Sucres</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
</tr>
<tr>
<td>Professionals</td>
<td>6</td>
<td>1.4</td>
<td>23</td>
</tr>
<tr>
<td>Professional assistants, technicians, paraprofessionals</td>
<td>39</td>
<td>9.0</td>
<td>79</td>
</tr>
<tr>
<td>Laundresses, seamstresses pressers</td>
<td>31</td>
<td>7.2</td>
<td>72</td>
</tr>
<tr>
<td>Merchants</td>
<td>32</td>
<td>7.4</td>
<td>109</td>
</tr>
<tr>
<td>Personal service proprietors</td>
<td>3</td>
<td>0.7</td>
<td>4</td>
</tr>
<tr>
<td>Personal service workers</td>
<td>23</td>
<td>5.3</td>
<td>30</td>
</tr>
<tr>
<td>Other service workers</td>
<td>58</td>
<td>13.4</td>
<td>65</td>
</tr>
<tr>
<td>Managers/ proprietors of small-scale production enterprises</td>
<td>20</td>
<td>4.6</td>
<td>40</td>
</tr>
<tr>
<td>Office workers</td>
<td>12</td>
<td>2.8</td>
<td>42</td>
</tr>
<tr>
<td>Sales workers</td>
<td>34</td>
<td>7.8</td>
<td>70</td>
</tr>
<tr>
<td>Laborers</td>
<td>31</td>
<td>7.1</td>
<td>50</td>
</tr>
<tr>
<td>Others</td>
<td>145</td>
<td>33.3</td>
<td>157</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>434</td>
<td>100.0</td>
<td>741</td>
</tr>
</tbody>
</table>

**SOURCE:** See Table 1.
### TABLE 7
**TOTAL HOUSEHOLD SIZE OF WOMEN APPLICANTS WHO HEAD HOUSEHOLDS BY MONTHLY HOUSEHOLD INCOME CATEGORY**

<table>
<thead>
<tr>
<th>Total household size</th>
<th>Monthly Income</th>
<th>&lt;7,800 Sucres</th>
<th>≥7,800 Sucres</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>14</td>
<td>3.2</td>
<td>9</td>
<td>1.3</td>
</tr>
<tr>
<td>2</td>
<td>66</td>
<td>15.2</td>
<td>65</td>
<td>8.8</td>
</tr>
<tr>
<td>3</td>
<td>110</td>
<td>25.3</td>
<td>129</td>
<td>17.4</td>
</tr>
<tr>
<td>4</td>
<td>86</td>
<td>19.8</td>
<td>193</td>
<td>26.0</td>
</tr>
<tr>
<td>5</td>
<td>66</td>
<td>15.2</td>
<td>125</td>
<td>16.9</td>
</tr>
<tr>
<td>6</td>
<td>40</td>
<td>9.2</td>
<td>83</td>
<td>11.2</td>
</tr>
<tr>
<td>7</td>
<td>22</td>
<td>5.1</td>
<td>69</td>
<td>9.2</td>
</tr>
<tr>
<td>8</td>
<td>13</td>
<td>3.0</td>
<td>34</td>
<td>4.6</td>
</tr>
<tr>
<td>9</td>
<td>10</td>
<td>2.3</td>
<td>17</td>
<td>2.3</td>
</tr>
<tr>
<td>10+</td>
<td>7</td>
<td>1.7</td>
<td>17</td>
<td>2.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>434</td>
<td>100.0</td>
<td>741</td>
<td>100.0</td>
</tr>
</tbody>
</table>

SOURCE: See Table 1.

Predominate in work in the service sector and "other" occupations that were not identified in the survey, probably because they were too unstable and sporadic. Differences in education and occupation between the two income groups were highly significant.*

---

### THE NEED FOR DOWN-PAYMENT ASSISTANCE

In order to determine the feasibility of a down-payment-assistance scheme for women who were "income-eligible" for Solanda housing, ICRW conducted a survey of the income, expenditure and savings patterns of a 10 percent representative

*P<.001, in both cases.
sampling of the 520 women heads of household with monthly incomes between 7,800 and 10,716 sucres.\textsuperscript{10} When asked how they planned to raise the required housing down payment if accepted into Solanda, the women interviewed for this study mentioned virtually every option that might be available for generating funds. Most respondents named at least three strategies by which they intended to raise the money required. The most frequently mentioned strategies were using current savings (38 percent), saving more/spending less (42 percent), and borrowing money (40 percent). Collecting money due/selling assets was also a popular response (see Table 8). Although these responses clearly indicated intentions to sacrifice a great deal in order to obtain housing, analysis of the women's financial situation showed that their intentions did not stand up to the reality of their financial situation.

**TABLE 8**

**MEANS OF RAISING DOWN PAYMENT FUNDS**

<table>
<thead>
<tr>
<th>Method</th>
<th>% of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings already in bank</td>
<td>38</td>
</tr>
<tr>
<td>Save more/spend less</td>
<td>42</td>
</tr>
<tr>
<td>Help from children</td>
<td>10</td>
</tr>
<tr>
<td>Collect money due/sell assets</td>
<td>26</td>
</tr>
<tr>
<td>Borrow money</td>
<td>40</td>
</tr>
<tr>
<td>Change/increase work</td>
<td>18</td>
</tr>
<tr>
<td>Profits from work, business</td>
<td>8</td>
</tr>
<tr>
<td>Don't know</td>
<td>2</td>
</tr>
</tbody>
</table>


Note: this table refers to percentages of the total population interviewed in the special survey, i.e. 50 women heads of household.

**TABLE 9**

**CURRENT SAVINGS**

<table>
<thead>
<tr>
<th>Sucres</th>
<th>% of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,421 - 17,000</td>
<td>69.2</td>
</tr>
<tr>
<td>17,500 - 35,000</td>
<td>15.4</td>
</tr>
<tr>
<td>35,000+</td>
<td>15.4</td>
</tr>
</tbody>
</table>

SOURCE: See Table 8
Given the costs of construction and financing arrangements as projected at the time of the study, the down payment required on the lower-cost housing option was to be 35,000 sucres; the highest-cost housing would have required a down payment of 50,000 sucres. Unfortunately, according to information from the sample survey, only 15.4 percent of the women who were eligible for housing in terms of income had enough savings at home, in BEV, and in other banks and cooperatives, to make even the minimum down payment (See Table 9).

As can be seen from Table 10, adding potential savings during 1983 did not change this proportion, and it was only when it was assumed that households would use all current savings and liquify all assets that 69 percent of income-eligible women had funds enough to make the minimum required down payment. Under the more reasonable assumption that only half of the value of total assets could be recovered, only 46 percent of income-eligible women had enough funds for the down payment. If the down payment were to be lowered to half, counting current savings and selling 50 percent of liquid assets, an additional 23 percent of the women would have been eligible. The study further showed that these women had limited experience with borrowing even from relatives and friends. Yet they would have to borrow substantial amounts to raise the Solanda housing down payment.

### Table 10

| Percent of population with entire minimum down payment | 15.4 | 15.4 | 69.2 | 69.2 | 46.2 |
| Percent of population with one-half minimum down payment | 15.4 | 23.1 | 23.1 | 23.1 | 23.0 |
| Percent of population with less than one-half minimum down payment | 69.2 | 61.5 | 7.7 | 7.7 | 30.8 |

Note: This table refers to income-eligible women in the special survey, those with incomes of 7,800 - 10,716 sucres.

Source: See Table 8.
Given the rather clear indications of the potential demand of woman-headed households for housing finance -- particularly down-payment finance -- what is the existing supply of such finance in Ecuador? Existing housing institutions in Quito are mostly not focused on low-income groups. A recent conference in Quito (1980) showed that the savings and loan system (mutualistas) currently concentrates on the 66th to 88th percentile income strata of urban households. Projects sponsored by the JNV and BEV have almost completely focused on the 50th to 80th percentile income strata. Only one small JNV/BEV project, Hacienda Mena in Quito, has been able to reach a level below the median income.

ICRW explored, however, the possibilities for down-payment finance through the different financing options available, including the Social Security System. The assessment showed that all income-eligible women could have qualified in terms of income for total housing finance only through the Social Security system, but this option would have been restricted to those who were wage and salary workers in formal sector jobs. At least one-third of the women household heads would not have been able to utilize this source of finance because they were self-employed. All other options required incomes that would have excluded a minimum of 58 percent and a maximum of 77 percent of income-eligible women.

This analysis clearly indicated that women heads of household needed an alternative source for down payment finance for Solanda. Discussions with financial institutions in Quito eliminated ICRW's first proposal to establish a housing down payment loan fund, due to the perceived high cost of administering small loans. Instead, ICRW recommended a dual approach to housing finance for women heads of household in Solanda. First, a down payment guarantee fund would be deposited with BEV to be utilized as a guarantee against total or partial down payment deferments for selected beneficiaries for up to ten years. Beneficiaries would be required to save a given amount each month in addition to making the established basic monthly mortgage payment for a given housing solution. Second, in order to ensure that women heads of household under the guarantee program would be able to maintain monthly housing payments
and savings, it was further recommended that a Solanda multipurpose cooperative be developed to improve women's access to productive resources and thus stabilize, or even increase, their income levels.11

RESULTS OF ICRW's TECHNICAL ASSISTANCE

The BEV, however, did not have the institutional capacity to implement ICRW's proposal for a down payment guarantee fund and there were no other existing financial institutions that could handle such a program. Instead, the implementing agencies began exploring the possibility of modifying the down payment policy to benefit lower-income families, both male- and female-headed.

As a result of these conversations the implementing organizations adopted lower down payment requirements (5 percent) and, starting with the second phase of the project, lower design standards (sites-and-services rather than complete housing). According to July 1983 estimates, the price of the cheapest serviced lot would require a monthly income of only 6,300 sucres. Without considering down payment requirements, 78 percent of single women heads of household and 87 percent of those in other marital status categories would now be eligible for Solanda. The minimum down payment requirement for that cheapest solution would be less than S/10,000, enabling over 70 percent of woman-headed households to finance the down payment out of current savings.

But many of those eligible women heads of household would only qualify for the cheapest, incomplete housing options. Thus, they would have limited time and capital to undertake housing completion. This would create new problems for women-headed households, since these women often do not have other household members who can undertake construction and are unable to afford to hire laborers to do the job.

* U.S. $1 = 80 sucres
One way out of this dilemma is to provide credit to finance construction labor cost, child care, or income foregone during construction. In response to this need a credit program was proposed to provide low-income women and men in Quito access to short-term, small loans with flexible repayments and a savings component. Another solution, under active consideration in the design of Solanda's social component, is innovative child-care arrangements that would free women's time for self-help construction.

Even with these alternatives available, the hidden costs of incomplete low-cost housing may still discourage eligible women heads of household in the applicant population, who may drop out of the project. In addition, lowered payment requirements are a necessary but not sufficient condition to insure the equal access of women and men heads of household to Solanda housing. The selection process can still favor men over women within any income category, simply because there are likely to be more men than women heads in all categories. To reduce the risk of excluding eligible women heads of household, ICRW collaborated with the FMJ in setting up the variables for the selection of housing applicants that would not be biased against women.

Overall, the collaboration between the FMJ and ICRW was successful in bringing to light basic information on women heads of household and in encouraging a greater awareness and understanding of their situation. An indication of this impact is the resolutions that were adopted at an October 1983 international meeting in Quito by the agencies implementing the project; some of the main resolutions dealt with women heads of household, the need to find solutions to their poverty, and their lack of funds for housing down payment and monthly payments. Awareness and resolutions, however, are not sufficient to ensure that women heads of household will be assisted during implementation. Aside from sensitive designs, a component critical to the success of Solanda in benefiting all low-income households will be clear targets disaggregated by sex and effective monitoring of progress.
in achieving these goals.

CONCLUSIONS

There are a number of important conclusions that can be drawn from ICRW's experience providing technical assistance to the FMJ for the Solanda housing project.

First, the usefulness of setting up women's components within larger projects must be critically evaluated. At the beginning of the technical assistance ICRW proposed, for administrative reasons, establishing a women's unit within the FMJ to coordinate all technical assistance; but the proposal was rejected. In retrospect, establishment of a separate women's unit would have improved the efficiency of the technical assistance in the short term, but would have severely hampered important achievements that entailed close collaboration with FMJ project staff in other units on a variety of non-women-specific tasks. The achievements that were conditional on working across units were: (a) the recognition, by project designers and implementers, stated in revised project priorities, of the economic bind of low-income women heads of household that was documented in the research; (b) the refinement of employment and other related research questions for all applicants as a result of a concern to assess more reliably the employment patterns of women; and (c) the decision to lower the down payment requirements from 15 percent to 5 percent of housing costs to all applicants.

On the other hand, the importance of monitoring and evaluation must be recognized. Even the most basic information about the proportion of women heads of household in the applicant population is useful to track the impact of project selection procedures. Thus, ICRW's simple request that a question on the sex of the applicant be included in the socioeconomic survey helped establish a record on women heads of household and set the stage for monitoring and basic impact evaluations. A related lesson is the importance of having basic data disaggregated by sex to define sex-specific targets and monitor progress toward reaching them in integrated projects, such as Solanda, that do not have independent or isolated women's components.
The Solanda case also shows that efforts to bring more women into projects can be hampered by the lack of appropriate institutions that can provide poor women with access to financial resources. The inability of women heads of household to meet project selection criteria, largely for economic reasons, is the major stumbling block to their participation in this and other housing projects. Financing mechanisms in particular may be inappropriate to meet the needs of potential projects beneficiaries. As in the case of Solanda, down payment requirements may be so high as to exclude many women applicants. Minimum monthly income requirements, applied to ensure cost recovery, may be too rigidly defined, assuming an unnecessarily low proportion of income to be devoted to housing or excluding transfer income from affordability calculations. Again, low-income women are especially susceptible to exclusion from housing projects based on such criteria. Women who do qualify for housing finance may be discouraged from project participation, or may be unable to perform successfully in the project, because of hidden costs engendered by financing mechanisms that are not tailored to their needs.

Delays in implementation of complex housing projects also work against women, because of the resulting increase in housing costs and the diminished possibility that "nonessential" components (i.e., social ones) will be implemented. With Solanda, many of these delays and increasing housing costs were a product of Ecuador's 1983 economic crisis, which also affected the priority given to social components directed to the poor.

The final and perhaps most important conclusion, however, is that technical assistance focused on but not restricted to women contributes to outcomes that also benefit lower-income male-headed households and, more generally, lower-income families. In the case of Solanda, these outcomes are lower down payment requirements and more reliable assessments of employment patterns for all applicants to the housing project.
ENDNOTES


4. Carlos Luzuriaga, Situacion de la Mujer en el Ecuador (Quito: Graficas San Pablo, 1982).


9. For additional information on the women heads of household in the applicant population, see Margaret A. Lycette and Mayra Buvinic, La Mujer en el Programa de Vivienda Solanda, ponencias prepared as para y bajo los auspicios de la Fundación Mariana de Jesus (Quito, Ecuador, 1983).


INTRODUCTION

Jamaica has a population of roughly two million people. Over half of the population is located in urban areas, the largest of which is the capital, Kingston.

The island's sophistication is demonstrated clearly in the high-rise buildings of Kingston's financial center and the luxury hotels of the island's North Coast. Kingston's squatter settlements and urban ghettos present the opposite side of Jamaica's identity. Characterized by high unemployment, political partisanship, and poor living standards, these densely populated areas present a complexity of social, economic, and political problems for development planners and particularly for those concerned with the role of women.

Given that at least one-third of the island's households are headed by women, with the figure rising to nearly half in urban areas, and given that women's unemployment rates are over twice those for men, it is not surprising that the position of women within Jamaican society and their role in the development process attracted considerable attention during the International Decade for Women. One of the outcomes of this attention was the formation of the Working Group on Women, Low-Income Households, and Urban Services in Latin America and the Caribbean.
The Working Group was sponsored by The Population Council with support from the Office of Urban Development and Housing, United States Agency for International Development, and was based at the Urban Development Corporation of Jamaica. It consisted of 15 women representing different disciplines and professions (planners, researchers and community action leaders) who met monthly to review information about low-income urban women’s access to services and to set priorities for group-sponsored research and action.

In May 1983, the Working Group accepted a proposal for an experimental project to train unemployed women and find them jobs at the trade level in the building and construction industry. The author of this study became project coordinator through her role as a Human Resource Development consultant to the Incorporated Masterbuilders Association of Jamaica (IMBA), an organization composed of nearly 80 percent of the Island’s building contractors. In this capacity, she coordinated contractors’ input into government training programs and helped determine labor and training needs. She also helped form the Construction Resources Development Center (CRDC), an independent nonprofit research and development organization governed by seven professional or trade associations, including architects, engineers, quality surveyers, and joint trade unions.

The rationale for the project was presented along three broad lines:

1. The building industry was booming. In mid-1982 the president of the Masterbuilders stated that 5,000 new skilled workers would be required annually until 1985. According to the Planning Institute of Jamaica the industry grew by 14.8 percent in 1981-82. In 1983 it contributed 6.1 percent to the Island's GDP. The industry employed 32,000 individuals. However, only 800 of these were women. Of these, 100 were professionals, 600 were clerical or service workers, and 100 were skilled manual workers.

2. Women had recently been effectively excluded from entry into the Government's building and construction training program at the trade level. Until 1983 the vast majority of vocational
training had been coeducational, though few of the estimated 1,000 women trained in building skills between 1976 and 1980 had found job placements. In 1983 an emphasis was placed on single-sex training facilities. At the time of this writing not a single woman had been trained in building skills through the new system. Women were also unrepresented in official government statistics for trade workers in the industry, as craftsmen, or in production process and operating occupations.

3. There were also concerns that despite the National Family Planning Board's attempt to reduce teenage fertility by providing free family planning services, the particularly high unemployment rate for young women would create a countereffect. A positive correlation had been recognized between female unemployment and fertility, particularly in the ghetto area, where the role of "baby mother" brought with it status. (Mothers are typically called "baby mothers" in Jamaica; the corresponding Jamaican term for the father is "baby father." )

Tackling the problems at the industry and community level simultaneously was not only a viable option but might be a new way to look at the linkage between training and employment, particularly for women. In addition, it would provide an opportunity to document the role of women within a nontraditional skill area. There were no accounts of the women who had received training in nontraditional areas or of their attempts to find employment. The women who had been successful thus remained invisible in the statistics and as role models for other women. In the absence of any documentation policymakers developing training programs generally assumed women were not interested in the area and/or were unable to work in it.

The project faced a number of constraints. The budget for facilities and instructors, materials, and transportation was limited; the project had a budget of only US$8,000 over a 15-month period. The job placement process would involve research, time and appropriate contacts. In addition, there are 66 occupational groupings recognized in the Jamaican Construction Industry, many of them with three grade levels. Which occupational groupings at what levels would provide the greatest opportunity for job placement?
These complications were exacerbated by the way that trade labor is hired in Jamaica and the difficulties of arranging placement with subcontractors who have no addresses, telephones or secretaries. Subcontracting is a major feature of Jamaican construction, with between 70 and 100 percent of all trade work being carried out by subcontractors hired on a task basis. The vast majority of subcontractors work through informal trade gangs, the composition of which may change as often as the jobs do. Entry into the trade gangs occurs through access to a male network of friends, relatives and workers met on previous jobs. It is not an easy network to access through formal or female channels.

The balance of building work, however, is carried out on a direct hire, day-rate basis. The main contractor normally hires site supervisors, time keepers, equipment and plant operators, security guards, trade helpers and casual laborers. Trade helpers are often selected from the laborers and are usually allocated to specific trade subcontractors as work on site progresses. If the women could find employment as trade helpers, they would automatically have access to the subcontractors network which, in turn, would give them access to the on-the-job training and therefore allow them to upgrade their building skills while earning income.

An additional complication was presented by the extensive influence of territorial political rivalries in Jamaican construction. If a site is located in an area whose constituency is associated with a particular party, the party followers expect exclusive job privileges. These expectations are encouraged by official or semi-official political representatives. Those from outside parties enter at their own risk unless they have a scarce skill or a strong tie to the main contractor. The violence associated with this political territoriality was something the group might have to consider.

THE PROJECT

An Overview

The project began with the formation of a collective of 10 women. Through it, customized training could be made easily accessible and targeted to the specific needs of women in order to
help them understand the workplace, men's reactions and their own fears, misconceptions, and expectations which would be particularly critical as they moved into an unfamiliar male-dominated field. A small group would allow questions to be explored in greater depth and training to be grounded in actual experience. It would allow the range of flexibility needed and maximize the cost-effectiveness of the project.

Since May 1984, CRDC has served as the "parent organization" of the project. CRDC administers the funding, hires personnel, provides offices as well as a structure and legal framework until the collective can form itself into a formal legal entity such as a cooperative or a corporation.

In two years, 34 women have passed through basic training and upgrading courses. More than 90 percent of them have been employed. Most of them were employed in carpentry or masonry.

The trainees have been drawn from three diverse communities, two urban and one rural. The Collective is represented in six construction trades (plumbing, masonry, carpentry, electrical installation, painting and steelwork) and over 15 members of the Collective have received further upgrading training ranging from driving and automechanics to blueprint reading and first aid. Two women have completed the Construction Technology Course at the Island's College of Arts, Science and Technology (CAST), and two women from the Collective have taken over the project's day-to-day management. The Collective has refurbished new office space for itself and the Construction Resource and Development Center from an old, rented, wholesale liquor store. Funding sources have been expanded and the project has recently launched its own business in order to develop its own source of income.

Industry response has been extremely positive, with employers indicating that the women's presence has led to reduced levels of on-site violence and a noticeable increase in productivity.

The change in the women has also been dramatic. As they found themselves able to earn their own livings in a male-
dominated industry they developed new confidence. Many have become articulate spokeswomen. As the group evolves, individual and group responsibility has also grown through the necessity of making and abiding by group decisions.

The major problem faced by the Collective at the time of this writing is a serious slump in the Building and Construction Industry, with rising unemployment in the sector and no hope of improvement in the immediate future. In response, members of the Collective are now seeking to upgrade their skills and to create alternatives to on-site employment.

Each problem the Collective faced led to new innovations and adaptations regarding training, organization of the members, and job seeking strategies. The discussion which follows describes these various stages in the project's development in relation to participant selection and community support, training and placement, expansion and organization.

**Laying the Groundwork**

By May 1983, the Kingston-based Urban Working Group requested US$8,255 from the Population Council's working group grant fund. Ten unemployed women from Western Kingston were to be selected, put through an intensive training program, placed in jobs and monitored so that their experiences over a 15-month period could be closely documented photographically and in writing. The documentation was to be used in arguing a case for opening the Government's Building Skills Training Program to women.

A member of the Working Group who was community liaison officer in the Western Kingston area agreed to select the participants. They were chosen from Tivoli Gardens in Western Kingston, a community developed as part of an upgrading scheme during the 1960s when the Jamaican Labour Party was in power. It consists of 1,000 living units, mostly four-storied apartment blocks and terraced units. It is a highly partisan community supporting the current prime minister. Nonetheless, it is characterized by high rates of female unemployment and teenage pregnancy.
The women were chosen on the basis of literacy and numeracy tests as well as input from leaders of the local youth club. Initially, the working group felt that 10 was a large enough number of women to allow for a variety of experiences and yet be manageable in the available workspace.

The community focus laid a strong basis for cohesion among the women who joined the group. The women knew each other's strengths and difficulties and could help each other with practical problems, such as child care. The community liaison worker was known to them and acted as an important anchor for the project, particularly in its early stages. For example, she supported women who had problems with their baby fathers by talking to both the men and women. She made sure that the community knew what was happening.

The majority of the original recruits also belonged to the Tivoli Community's Ultimate Youth Club. This club is mainly managed by men who, fortunately, recognized the importance of developing new employment options for women in their communities and agreed to support the project from its inception. They provided ongoing assistance in organizing fundraising events and also attended some of the Collective's early meetings. However, when the male youth club members attempted to control the selection of participants, this was strongly resisted by the Collective's own leadership and, since the Collective has since incorporated beyond Tivoli, the male influence remained restricted to fundraising.

The support offered to the women by significant members of the local community was very important. It made their attempt to enter a male-dominated field not only credible but also legitimate. People such as the Youth Club leaders and the Community Liaison Officer talked about the project in the community and portrayed the women as pioneers and examples of how strong women could be and what they could do if they tried.
Training, Placement and Expansion

A crucial first step was locating an agency to provide the training. The project coordinator undertook this because of her experience in the field and her knowledge of agencies capable of providing such training. CRDC often develops experimental training programs for adult construction workers and had worked with the Vocational Training Development Institute (VTDI) in the past. VTDI is an agency responsible for training vocational instructors for Jamaica and other islands in the Caribbean. It also provides short-term courses to upgrade skills in a wide variety of industrial areas. The project thus was able to work with CRDC and VTDI. The staff of VTDI provided invaluable technical and moral support on an informal but ongoing basis.

The basic objective of training was to develop skills of the kind and to the level that the industry could use. The three basic components were: practical tasks, classroom sessions, and talks by visiting lecturers who were experienced in the industry. This was to be followed by a wide range of skills upgrading programs.

The discussion that follows focuses on the training of the first group of women to provide a full sense of their experience. It also seeks to convey a sense of how the program grew. After the first training program for these phase-one recruits, the training received by members of the Collective took many different forms in order to adapt to individual needs and the changing needs of the industry as well as to maximize the available resources. However, the basic objective and components of training remained the same.

On the basis of some initial research, the experience of group members and the funds available, it was decided that trainees would begin with a five-week basic masonry and carpentry training program. The group of 10 women who arrived at the Building Department of VTDI in Kingston early one morning in September 1983 resembled anything but a potential gang of construction workers. They wore shoes that could only have been bought for a dance floor, wore stockings of the most fragile kind and, with a few exceptions, giggled nervously behind their hands as they were asked to introduce themselves to the team of
instructors. They were all between 17 and 25 years old, all from Tivoli Gardens and had completed at least Grade 9 level education. All of them were numerate, literate and physically fit and most of them had had at least one child by the time they were 17. None had ever considered looking for employment in the Building and Construction Industry.

Within five weeks these same women would be prepared to start work as trade helpers on large construction sites. They would have to develop basic building skills and an understanding of basic building terminology. If they succeeded, they would be guaranteed take-home pay of at least twice the minimum weekly wage (J$50.00) and a chance to become skilled tradeswomen. With the first group, training began with a project of the most practical kind. The VTDI Building Department had no bathroom or changing facilities for women. The women’s first task was therefore to partition the existing male facilities so that women would have permanent access to their own washing and changing area. During this process a substantial number of stockings were ruined and within a few days the physical appearance of the women began to change. Jeans and sneakers replaced skirts and sandals and work began in earnest.

There were classroom sessions to attend on topics such as correct mixes for mortar and concrete, accurate measurement and estimation. Each woman had to build a concrete block wall herself using a trowel, hand hawk, plumb-bob and spirit level. The wall had to be rendered correctly and finished neatly in between sawing up wood to make building formwork and a correctly jointed stool.

Both male and female visiting lecturers shared their expertise. A woman contractor introduced some of the practicalities of working as a woman on a building site. Questions about changing facilities, keeping the respect of men and dealing with menstrual cramps were discussed. This contractor operates six of her own companies, ranging from a building and contracting company to a manufacturing plant for gas cylinders, and provides a formidable role model for the women in the Collective. She has also sponsored the Collective at trade fairs by paying for the booths and has supported the training of one member at CAST.
Another lecturer, who became an ongoing supporter of the Collective, spoke on career options, which later led to a tour for all the women of offices for engineers, quantity surveyors and builders, a building component factory and at least three building sites.

Halfway through training, most of the women had completely changed their idea of the building industry. As one woman put it, "I thought it was just laying blocks and digging trenches. I didn't realize there were all these other jobs -- I mean even computer work."

During training the women were expected to work hard. If they were persistently late or absent or became pregnant they faced expulsion. They would never survive a construction site if they were not disciplined and physically tough. They also had to be highly motivated. No trainee allowances were provided other than lunch and enough money to pay for a bus ride to VTDI and home again each day.

While the first 10 women were being trained, an agreement was reached with contractors to place the women as trade helpers on a government market upgrading project. This involved the refurbishing of a number of markets located in the downtown area of Kingston. These markets are used by vendors (almost all of whom are women) who bring produce from all over the island. The market facilities are extremely old and the upgrading project was aimed at altering the facilities to provide improved sanitary facilities as well as better lighting, ventilation and stall space. This would have been ideal. The chief architect for the project was a member of the Working Group and the project was in an area sharing the same political allegiance as Tivoli. This would mean that the women's involvement might not be resisted on political grounds. The contractor had agreed that the women would be taken onto the direct labor force, paid the same rates as male trade helpers and allocated to work with subcontractors. Unfortunately, three weeks into the training program major budget cuts by the government led to the indefinite postponement of the market project. As far as placement was concerned, the project was back to square one.
Training finished toward the end of November and with the Christmas season soon in full swing, arranging job placements became difficult. The Collective agreed to meet on Sundays at the Tivoli Community Center and as December arrived, the mood at each meeting was more and more depressed.

However, the Collective soon developed a new strategy of finding placements through "job auditions": they offered to work on site on a trial basis at no cost to the employer. If the employer was impressed and offered a long-term placement he would pay the auditioner for the time already worked. If, on the other hand, the auditioner did not perform satisfactorily, the contractor would be under no obligation to pay her.

A number of contractors were contacted and in mid-January the first contractor responded. She offered to hire two women on a trial basis for housing project in Spanish Town, 12 miles out of Kingston. Two women with excellent technical evaluations from VTDI were there the following Monday, complete with new trowels and measuring tapes provided by the Collective. By the end of the week, they had been taken on to the regular work force.

Soon afterwards, four women auditioned on a site in Kingston, building middle-income housing units. They began regular work almost immediately. At last it seemed the job drought was over. Every woman who auditioned after that got a paying job and the women felt rewarded as potentially high wages was one of the key incentives to enter the training program. Work in the construction trades even at the entry levels is relatively well paid, especially when compared to the "unskilled" work women undertake. For example, the official minimum weekly wage in Jamaica in 1986 is JD56. JD50 is typical weekly pay for household help and other domestic services. Thus, the starting salaries of JD100 a week for masonry helpers and carpentry helpers represented a major economic advantage for the collective's trainees. Further, some women began at markedly higher salary levels such as JD500 a week for a woman industrial painter. Over time these salaries increase. Construction helpers in various categories usually earn JD125 weekly at the end of one year as their skills improve.
A problem associated with the job audition strategy is deciding who should be chosen to audition. At first, with only 10 women, the selection could be handled easily on the basis of technical performance during training. As the Collective became more diverse however, a system had to be developed. Women who never had had jobs or who were without work for long periods of time were the first considered eligible for placement.

It soon became apparent that the rising demand from employers would justify expansion of the project. Five more women joined the Collective in January, but there were still more jobs available than women to fill them. In February, 1984, the Collective was asked to provide 10 to 15 women for a factory building project. However, further expansion would require additional human and financial resources and a number of critical decisions would have to be made about the way in which the project was developed:

- How were new participants to be selected?
- What organizational structure would the Collective need to cope with an increase in membership?
- How could the Collective become independent and self-sustaining in the long term?

The Collective could expand its membership with new recruits from Tivoli. This, however, would result in the Collective being clearly identified with the political party to which the community was allied -- the Jamaica Labour Party (JLP) -- and make the Collective vulnerable to charges of political partisanship. This could damage the long-term developmental prospects of the project.

Another alternative was to advertise for new recruits on an open basis. This option was rejected because the experience of the Working Group indicated that a strong community base makes a significant difference to the ease with which women's groups develop cohesion.
A third option was to identify specific other communities for recruits. The option of identifying new feeder communities with different political affiliations was finally agreed upon and incorporated into a proposal to raise the necessary funds for expansion from the Canadian International Development Agency (CIDA). A local foundation, the Grace Kennedy Foundation, helped in the short-term with a grant of J$5,000.

In making the decision to expand the project to other feeder communities, new community selection criteria were spelled out:

- The communities would have to demonstrate high female unemployment rates, particularly among younger women;
- They would have to have identifiable and sympathetic community leadership (formal or informal);
- They would have to have a local meeting place available for use by women joining the Collective;
- They would have to be within reasonable bus distance of the training institution (VTDI) and areas in which construction jobs were available;
- One of the communities would ideally be as strongly identified with the opposition political party, the People's National Party (P.N.P.) as Tivoli was with the JLP.

The final decision to expand coincided with the arrival of a new volunteer resource person, who offered to assist in the coordination of the project over the next year. If more women were to enter the collective, coordinating tasks would grow. Monitoring up to nine different construction sites in geographically separate areas required full-time commitment. By May, the funding from CIDA arrived; the new coordinator was in place. Expansion began.

The end result was the selection of two new communities: Nannyville, a housing settlement built within Kingston city limits in the 1970s by the P.N.P. Government; and Glengoffe, a rural community some 15 miles outside of Kingston. Nannyville met all the criteria listed, including political allegiance to the PNP, and Glengoffe was selected as a result of approaches made by a Glengoffe community worker who was developing a woman's horticultural project. The Glengoffe project needed to develop
women's carpentry skills for the construction and maintenance of the plant houses, but did not have available funds to design a special training program. The Collective thus decided to include five women from Glengoffe, at least on a temporary basis. (Glengoffe was geographically too remote to make access to work sites easy, but the horticultural project was to absorb their labor. As it turned out, the horticultural project was not implemented and they required placements.)

There were some political concerns, since PNP supporters entering Tivoli were likely to be subjects of violence and JLP supporters in Nannyville would meet similar opposition. Therefore it was with some trepidation that the idea of training women from two violently opposed political communities was approached, and it was also assumed that each community would require a separate Collective. This separation, however, was adamantly opposed not only by the new recruits but by the Collective's original members, and as a result the Collective remained a single entity. It now holds its monthly meetings on neutral territory at the CRDC's offices. As one of the members put it, "We don't have any business with tribal politics. Let the men have that, we women have had enough."

Since the project began, there have been four training sessions serving 34 women. The following chart summarizes the intake, training, and placement of all the women.

By June 1984, nearly one year into the project, it was clear that an even greater expansion in membership of the Collective might be unwise as there were clear signs of contraction in the industry. Housing starts declined by over 30 percent in 1984, and the Ministry of Housing budget was cut from 30J$ million to a token amount of J$100. A decision was made to consolidate and focus on further development of skills possessed by women already in the Collective.* There was still a long way to go before any of the women could really be considered "skilled" and able to work without supervision. However, this too required further resources, which were secured from the Inter-American Foundation.

*From January to June 1985, new residential housing starts in the public sector were 82 percent below January to June 1984 levels. Private sector housing starts declined by 70.9 percent.
SUMMARY OF INTAKE, TRAINING AND PLACEMENT OF WCC MEMBERSHIP

<table>
<thead>
<tr>
<th>PHASE IV</th>
<th>PHASE I</th>
<th>PHASE II</th>
<th>PHASE III</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intake Data</td>
<td>October '83</td>
<td>January '84</td>
<td>May '84</td>
<td>June '84</td>
</tr>
<tr>
<td>Number in Group</td>
<td>10</td>
<td>5</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>Initial Training</td>
<td>5 weeks full time</td>
<td>12 weeks part time</td>
<td>5 weeks full time plus 6 weeks supervised work*</td>
<td>12 weeks part time plus 6 weeks supervised work*</td>
</tr>
</tbody>
</table>

| Tivoli Community | 10 | 5 | 6 | 1 | 22 |
| Nannyville Community | 4 | 3 | 9 | | 7 |
| Glengoffe Community | 5 | | | 1 | 5 |
| Drop Outs | 2 | 1 | 1 | 0 | 4 |
| Mason | 7 | 3 | | | 19 |
| Carpenters | 1 | | | | 3 |
| Plumbers | 1 | | | 2 | 1 |
| Electricians | 1 | | | 2 | 3 |
| Steelworkers | 1 | | | | 1 |
| Painters | 1 | | | 2 | |

*Supervised work refers to work at CRDC rather than on a business site (refurbishing the office, for example).

SOCIAL SUPPORT FOR THE TRAINEES

The industry focus of the project appears to have been largely responsible for the high placement rates achieved, but the community focus that accompanied it proved no less important in that it laid a strong basis for cohesion among the women who joined the group.

From the beginning then there was a reasonably sound basis for the development of the community support system that
the women would need in their transition from unemployment to nontraditional employment in the male-dominated world of construction.

Family support was also important but not always forthcoming. This took time and education. As one of the trainees, said, "At first my parents were not in favor of me doing construction work, because they spent money on me for business study." Other women described how their families thought they were joking and that they could not seriously be considering working as construction workers: "Everybody knew that was a man's job." Some women were even prevented from joining because their baby fathers "did not want two men in the house." Two relationships were broken off as a result of this conflict.

One of the interesting findings of a university student who interviewed members of the Collective was that they had received far greater support from the female members of their families than the males. This support also appears to have come from women in church groups. On the other hand, one male pastor who viewed the church primarily as a social organization was totally against the project because it encouraged women to wear pants.

Probably the strongest psychological support system is that provided by the membership of the Collective itself, which meets one Sunday each month. Not only do the women share their experiences on site and the reactions they receive at home but they also organize group events, such as team sports and outings that increase the Collective's cohesion.

The Collective also initiated a public awareness campaign through local newspapers, on television and radio, and through the development of a video showing the women at work and talking about their experiences. It also describes the training model used by the Collective in its early stages.

Women require not only the will to enter a nontraditional field, but also the financial means. It is practically impossible, for instance, to get a job as a carpenter's helper if you do not have a saw. For this reason, the Collective runs its own revolving tool fund. Each woman is loaned tools to job audition. If she gets the job, she keeps the tools and repays the cost of them into the tool
fund as she begins to earn income. She must repay in order to be eligible for further loans or for sponsorship in additional training programs. The tools, however, are less costly when purchased in bulk and the operation of a revolving loan fund in an interest-bearing account ensures that new tools needed can be provided on a credit basis without collateral being necessary.

The Collective also provides the women with busfares to attend the monthly meetings and any training for which they are sponsored. This is particularly important for women who may not be working because they have not been found initial placement or are between jobs. Occasionally, the Collective's fund, which is now managed by the Executive Committee, has been used to give loans for health and child care, but this is very unusual and is not encouraged as the Collective does not aim to become a total welfare system.

ORGANIZATIONAL STRUCTURE

The process of expansion led to redefining the role of the Collective and to the creation of a new organizational structure. The key issue was to increase the Collective's ability to govern itself rather than rely on the judgements of the coordinator and her co-manager and, by the same token, enhance the capability of each woman to play a responsible role.

The question of dependency has been a problem since the Collective was formed. The first group of women spent a considerable amount of time discussing the issue and actually expelled one woman from the group because of her almost total passivity and inability or unwillingness to take any group responsibility.

A good example of participants' dependency was the enormous effort required to open a bank account in the Collective's name. After the project had been operating three months, the coordinator refused to go to the bank to get any forms, arguing that the members of the Collective should allocate
eventually chosen but it was two months before they finally coordinated their efforts sufficiently to open a standard bank account that could have been opened in 10 minutes by the coordinator. At the end of the two months however, at least a few of the members knew how to open a bank account on behalf of an association and they knew how to deal with banking personnel.

One of the results of the group's focus on dependency was a decision by them to set a selection test for new recruits in phase three so that women who were not highly motivated could be weeded out from the beginning. They designed two test papers, one in English and one in mathematics, that every potential new recruit had to take. The tests included a question asking the applicant why she wanted to become a construction worker as well as specific questions relating to estimation and measurement using building examples.

Initially, the women elected a single gang leader who chaired meetings and acted as the Collective's spokeswoman, a secretary, and a public relations officer. Most women working together at a particular site also selected a site gang leader to represent them with the employer and to speak for them at monthly meetings. One group developed an informal and revolving system of representation.

By the end of the first year, the Group gang leader and the secretary were complaining that everything was being left to them and "the women are cussing us and giving us a hard time when we ask them to do things." The Collective as a whole agreed that a formal Executive Committee should be appointed with clear job responsibilities and that this should take place at an annual general meeting held each year. As a result, the Collective now has an active Executive Committee of five women who meet on a regular basis with the project coordinator.

The transition of the Collective as a whole from dependency on outside management to independence is taking place relatively slowly. Initially, the project founder and coordinator made most of the key policy decisions regarding selection, training content, job placement and so on. However, when the co-manager began to assist in managing the Collective, two women were
selected as trainee managers. One had been made gang leader (since renamed president) by the original membership and another had joined the project in the third phase and came from Nannyville. When the co-manager left at the end of her year's contract and the CIDA funding, it was agreed that the time had come for the members themselves to take over the day-to-day management of the Collective. The trainee managers have moved into the old coordinator positions, managing the bookkeeping, placement, site monitoring and other organizational tasks. They are assisted by other members of the Collective's newly appointed Executive Committee.

Nowadays if a member of the Collective wants to participate in a particular training program, she can approach the Collective's Executive Committee. If they consider it worthwhile to the Collective as a whole as well as to the individual and if appropriate loans are available, then the application for training will be approved.

Another way in which the movement toward independence is being encouraged has been the establishment of the Collective's own business: a repair and maintenance business and a carpentry workshop. Women who are not employed with contractors rotate through the business in five-to eight-week cycles, either in the workshop building wooden components such as doors, shelves, windows, etc., or carrying out repair jobs throughout the Kingston area. The workshop is run by a male carpenter employed by the Collective, while the repair work done "on the road" is supervised by a Peace Corp volunteer.

The repairs and maintenance businesses emerged in response to a clearly identified need for businesses able to carry out small-scale domestic repairs such as rehanging or replacing doors, fixing windows, installing shelves and so on. Female clients tend to feel more secure about letting women into their homes. This project-based training pays for itself out of the business fees. Each woman is paid as a trade helper during training according to rates established in the industry and is expected to carry out a personal project, making by themselves an item needed by the Collective. Any money made by the business goes into the Collective's fund. The workshop, for instance, was built by the
Collective with money made when the business built a wooden house for Ma Lou, one of Jamaica's famous potters.

Initial funding for the business came from the IAF funds, which allowed for upgrading training and provided the equipment and vehicle needed for the business. In order to prevent a situation where the Collective is dependent on only one or two people to drive the pick-up truck, with the help of CRDC's driver more women are being encouraged to learn to drive.

Now that the Collective is operating on so many levels, the need for effective coordination is becoming much greater. One recent agreement has been for the CRDC staff, and the Women's Construction Collective (WCC) members working in the Collective's workshop, repair business, and office to meet on Friday afternoons for an open "rap session" in which the previous week's activities can be discussed and tasks allocated for the following week.

The Collective, however, is by no means independent as yet. The project as a whole continues to be supervised by the original coordinator/founder. CRDC continues to administer major funding, hire staff as needed through CRDC's organizational systems, and provide office space. There is little question that both the organizational structure and administrative framework of the Collective will continue to change and adapt to new developments over the next two or three years before settling into a permanent form.

THE WOMEN

"Before I became a member of the Women's Construction Collective, I was at home suffering from the frustration of depending on my family for whatever I needed for my use, not able to obtain a job and thinking of what I could possibly do to make myself independent."

Sharon was 25 years old and the mother of two children when she joined the Collective. She has always been very close to her grandfather, who encouraged her to make little trucks and
fix things with his tools. Her father worked in construction too, and used to take her with him to visit building sites. When Sharon first told him about the Collective, he laughed, but he is pleased now when she talks about one by twos or two by fours. "If I had been a boy, I would have been working at the Public Works Department helping to patch roads, but Public Works does not seem to really employ women except as secretaries."

Her baby father "talked against" her joining the Collective so, "I told him I was just nailing a few nails and didn't tell him anything about the cement. When I took home the stool I made, he started calling me carpenter and now, when anything wants to fix, they ask me to do it."

Sharon has learned how to put up an entire wooden house and use electric drills, squares, sledge hammers, saws and hammers. She laughs when she says "I never thought of myself hitting down walls and all that, I really enjoy it."

Sharon joined the group in the third phase and comes from Nannyville. She feels strongly about the unity of the Collective. "We're supposed to be close to each other as sisters -- I don't see where politics comes into our bracket. I don't see where it would help us. I think it's good that we're women from different political areas -- all mixed up."

Millicent is President of the collective and is also one of its youngest members. She was only 18 when she joined the first phase of intake. She lives with eleven relatives in a two-bedroom apartment in Tivoli, but spent much of her childhood with an aunt who is a farmer in rural Jamaica.

When she first heard about the Collective, she thought it was a "bit wierd", but she decided she might as well try it. "Being made Gang Leader was a real challenge. I knew it would mean a lot of trouble because some of the girls love a 'long argument.'

When we started to pay money into the tool fund and put on activities to raise money, there were a lot of problems. Everybody seemed to have an excuse for not doing something. But one of the things I like about the group is that everyone is open and we can talk things out."
Millicent walked three miles to get to her first building job. "I was a bit scared at first because the men looked rough, but after talking with them, I felt different as they always wanted to work with us. When the mason man did not come, we helped casting. We filled the first foundation and laid the first set of blocks. When the mason men came the next day, they were amazed and said they did not know women could do it."

Pauline dropped out of school two months before graduating, pregnant with her first child. She then tried commercial college, but had to drop out when her baby father got sick. When he left for the States, Pauline became fully responsible for her child's support and started looking around for work. She heard about the Collective because "all her friends were talking about it," and joined in Phase Two.

She spent 10 months working on a large construction site, building a new training facility for building-skills trainees. If she were a man, she would be eligible to attend the institution on a residential basis. As a woman, however, she is ineligible.

Asked about her experience in construction, Pauline replies, "It has been real good for me. It has more career possibilities than the sewing I do before. If it wasn't for the Collective, I wouldn't have reached in construction because there wasn't anything to involve women in work like this."

Lurl joined the Collective in May 1984, having passed through the selection procedures developed by the original members of the Collective. Her first task as a member was to introduce herself, which she did nervously, giggling and covering her mouth so that much of what she said was inaudible. It finally emerged that she had not completed school, had two children to support and had never been employed, but wanted to be a beautician. Failing to find opportunities in that field, she was prepared to try anything that came up. What came up was the Women's Construction Collective. She started training in Phase Three.

When the five-week training period was up, there was no job available for her immediately because of delays in
implementation of the building project that was to have employed her. Instead, she started on-site with 10 other women who worked unpaid for 6 weeks to refurbish an old wholesale liquor store that was to become the CRDC and WCC's Center. In the last week of this exercise, the Collective was asked to send two women to interview for a maintenance job with one of the large bauxite companies. Lurl was the first to arrive at the interview and started work the next week, earning the highest wage any of the members have ever received.

Shortly afterward, there were rumors, which were later confirmed, that Lurl had moved out of her community. Lurl had left her baby father. Lurl is one of eight children from a poor rural family. By the time Lurl was 14, her mother could hardly cope with the economic burden of supporting the family, and Lurl eased the burden by moving in with a male benefactor who agreed to pay her way through school. By the time she was 16, she was pregnant by her 'benefactor' and out of school. By the time she was 18, she was the mother of two children and being beaten regularly by the man on whom she was economically dependent.

As a result, when she got the job, she had no hesitations about packing her bags and going. Today, she lives in another parish with her two children and a sister. Her work as an industrial painter is stable and her performance has been favorably reported on by her employers, who are now considering employing other women for their maintenance team.

Sharon, Millicent, Pauline and Lurl have all had different experiences during their time with the Collective, and the long-term impact of the project on them and their families is difficult to evaluate. All four of them have, however, stuck with the project; two of them between themselves have turned down five job offers in more traditional areas. Of those women who have left the Collective, four did so because of pregnancy. Of these four, two claim they have been made pregnant against their will by baby fathers who did not want "two men in the house." The two women concerned never started work, and neither have returned to the Collective.
THE FUTURE

The impact on the industry appears to have been positive and this may have resulted from the early work that was done to determine the needs of the builders at trade level. The willingness of project participants to job audition certainly helped in placement. Reported decreases in violence and increases in productivity seem to have been directly related to the positive perception of women's roles on site. Builders and foremen felt that men almost automatically behave less abusively and violently in the presence of the women. They also felt that both men and women tended to compete with each other on the job with women working to show that they "could do the job as well as men," and men trying to "always outdo the women," a form of competition that almost inevitably boosted construction productivity. Another interesting achievement of the project has been its ability to move women across political border lines. Women from communities associated with one political party were placed on sites identified with the opposition party without any serious problems.

The women as yet present no serious threat to male dominance on site. They are few in number, and have not reached the skill level at which they can compete for jobs with subcontractors. In effect, they are still 'bossed' by men and this may account for the absence of any serious resistance to them by their male colleagues.

As jobs get scarcer resistance is likely to increase. One woman has recently reported being threatened on site by a man who declared she was taking away his job because he was a man or because he came from the "correct" political territory for the job while she didn't. She seemed to think the politics were more significant than gender in this case.

However, the local publicity that the project has received on television and radio and in the newspapers has made the concept of women working on site at trade level increasingly acceptable at the workplace and in the community. This acceptance is demonstrated by the ability of the Collective's members to maintain jobs and find new placements despite serious recession
in the Industry, and by the regular requests for entry into the Collective.

In this context, the entry of 30 competent women into the Industry at trade level becomes significant, especially as contractors who have employed Collective members are now employing other women in addition.

This may mean that some of the over 1,000 women who received building trades training prior to 1980 and the introduction of the new residential training institutions will have options for employment in the future. The Collective has also been excited by the interest shown in it by women's groups in other countries largely as a result of the video that was produced to document the Collective's activities.

The future of the Collective will certainly not be easy. Despite all the members' efforts, the effects of a major decline in the industry are bound to be felt, especially in the area of direct employment. This is compounded by a general economic contraction which has left potential clients with less money in their pockets. The main response to this situation has been a search for new markets for the skills that the women have developed and for opportunities for them to continue to upgrade their skills on an ongoing basis. At the moment, it is still too early to say whether this will be effective, though it is clear that the workshop experience is significantly raising the standard of members' carpentry skills.

So far, the response to the business has been extremely positive, but its long-term viability has not yet been established and it is unclear how many women it will be possible to absorb into the business over what time period. The growth of the business will of necessity entail a greater formalization of the Collective's operations, including the adoption of a legal status. Already the Collective has a subcommittee responsible for drafting articles needed if the group is to be registered as a Cooperative.

Since its inception, the Collective has relied on overseas grant assistance. In May, 1986, present grant funding will expire. The growth of the business as a significant source of income will
be a major determinant of its self-sustainability. The membership feels strongly that the Collective should continue not only for the benefit of the women involved, but also because of entry-level and upgrading training in building skills is still not available to women on the same basis as it is to men.

The government has recently opened a central residential facility for training in building skills known as the Port More Heart Academy. This institution will, in theory, accept women as day students. However, this limits entry to women who are located within the immediate geographical area and as yet not a single woman has been given a place. Yet six members of the Collective helped to build the facility. One solution may be to establish a hostel for women trainees near the institution. This is one of the ideas that the Collective is looking at. Another is the expansion of the Collective in the future to include women who have already been trained in building skills, but have not had access to the support systems that facilitate job placement and skill upgrading. In either case, the options will require funds which will have to be raised one way or another. The future success or failure of the Collective in meeting these challenges will be the most critical test of the project’s training and employment model. It is hoped that the interlinkages of industry and community bases will continue to provide the flexibility that has been so central to the Collective’s development.

LESSONS

1. A thorough analysis of the industry, particularly if it is one that does not traditionally employ women, is crucial. The trainees found employment because they had been trained for identified job openings at specific levels.

2. Women need to have access to tools without initial cash outlay in order to start work -- there are no jobs available for tool-less women. A revolving fund can ensure this access without requiring collateral.

3. Strong links to feeder communities through a body such as the Urban Working Group provide a good basis for future group
cohesion. The Tivoli Community Worker and community leadership in Nannyville and Glengoffe provided ongoing support and motivation for the women, particularly in the early stages. The Working Group provided access to these support systems.

4. It is extremely useful to have access to individuals or institutions able and willing to provide customized training. Training can be exhorbitantly expensive and short-term training does not permit extensive outlays of capital on expensive machinery and equipment. The Vocational Training Development Institute allowed project management a major input into training design and was also able to provide well-equipped and supervised facilities.

5. When working in politically volatile areas, project management personnel should maintain a neutral political identity in order to allow for movement across territorial lines. The political neutrality of project management allowed for entry into the violently opposed political communities. This, in turn, allowed for a coming-together of women from these communities.

6. Projects often evolve in directions quite different from those anticipated in proposals to funding agencies. A good relationship with the project officer of a funding agency will allow for flexibility in the way available funds are used. When the project began, it expanded far more rapidly than had been envisaged. However, soon after money was mobilized to cover further expansion, the industry went into a slump period and the project had to focus on consolidation rather than expansion. Dialogue with funding agencies allowed for these changes to be made smoothly on the basis of decisions made by the Collective.

7. Development cannot be rushed: women who have been dependent most of their lives need time to adjust to taking on responsibility for themselves. It took 18 months before any woman found a construction job as a result of her own initiative. It took over two months for the Collective to open its own bank account once the decision had been made to do so. If the founder or any single leader unburdens other cooperative members of critical tasks, a welfare mentality develops that prevents the growth of initiative. It is better to allow the time that the
participants need to work out a way to do something for themselves.

8. Documentation is worth all the energy and effort it entails. Detailed written and photographic documentation together with a ten minute video made it far easier for the project to present a case for funding to the funding agencies. It also allowed the project to travel both inside and outside of Jamaica, and hence widened its impact. The women's own energy, enthusiasm, and involvement is clearer in the video than it can be in any written account.

POSTSCRIPT

The Collective's work continues. An expanded account of its development and current status will be published in the SEEDS series obtainable from: Ann Leonard, Editor, SEEDS, P.O. Box 3923 Grand Central Station, New York City, NY. 10163 USA.
INTRODUCTION

In urban areas of the developing world, the accumulation and disposal of wastes can have a marked influence on the sanitary and health levels of the community. Low-income populations often inhabit hillsides and other broken terrain that make it difficult and expensive to provide traditional waste disposal systems. The International Drinking Water Supply and Sanitation Decade (1980-1990) focused greater attention on these issues and on the need to develop low-cost alternatives that are technologically appropriate to urban areas. But technical solutions must also be linked to sociological aspects of such new technologies. One important issue is the role played by women in service management.

In recent years there has been growing recognition of the critical role played by women in managing water and sanitation systems in low income communities of developing countries. Studies carried out in the 1970s highlighted women's extensive labor contributions to water provisioning, especially in rural areas. They also showed that planners frequently overlooked the fact that women were the principal managers of water and sanitation systems, and they frequently focused their project efforts on community leaders, who were predominantly male. This sometimes impeded successful implementation of water and sanitation projects and limited women's access to the health, employment and productive benefits such projects could provide.¹
Women's management of water and wastes is a good example of their participation in an essential activity that tends to be "invisible". Disposal of household wastes is but one of the many tasks women carry out routinely as part of their roles as housewives. By extension, it is most frequently women who become involved in addressing problems of water supply, sanitation, and waste management at the community level. The importance of these basic services for low-income communities underscores the need to recognize and support women's individual and collective efforts.

Waste management has both a service aspect -- the sanitary disposal of household and community wastes -- and a potential economic return, when wastes are not just discarded but recuperated for reuse. Use of recycled wastes by industry is big business in many developing countries, indirectly absorbing thousands of workers who collect useful materials from garbage deposits and deliver them to intermediaries who supply them to factories and workshops in the paper, steel, plastics and other sectors. In Mexico City an estimated 10,000 persons work in the dumps or streets, separating wastes according to their resale value and selling these items for about one peso per kilo to middlemen who, in turn, sell to industries for three to four pesos per kilo. In Brazil, an informed estimate placed the value of these activities at US$250 billion annually, roughly equivalent to the nation's coffee production. Some 6,000 tons of garbage are collected daily in Sao Paulo, 53 percent of it by just one company. The 1973 oil crisis, and more recently the impact of several years of economic recession in Brazil, increased the prices of recyclable materials and incentives for reuse. The paper industry in that country now depends on recycled wastes for 30 percent of its raw materials, compared to 18 percent in 1972. A case study of the paper industry in Cali, Colombia, similarly found that waste paper provided 33 percent of the raw material used. It also emphasized the hierarchical nature of the waste recycling industry, in which the income of the individual garbage picker remained low despite the substantial profits to be made at higher levels of the enterprise.

The rising economic value of waste materials also provides an incentive for individual families to separate and save or sell certain items among household garbage. Recycling of wastes at
the level of urban communities is probably a far less common phenomenon. Yet such enterprises hold the double promise of improving service provision and community health conditions while also providing a potential economic return. Organized on a cooperative basis, they permit the community to retain control over the profits generated. These benefits can be especially important for women, who are most likely to be participants in community waste recycling activities.

The remainder of this chapter documents the initial impact a new technology for waste recycling had on community management in two urban neighborhoods in Mexico. It is based on a collaborative study that received support through The Population Council's Mexico City-based working group Mujer y Ciudad. The study was coordinated by working group member Fernando Ortiz Monasterio, and relied on the assistance of Josefina Mena, the inventor of the technology and founder of the organization that was seeking to implement it. Cooperatives in the two communities also collaborated in writing the project's final report and consultant Marianne Schmink subsequently visited both community sites twice in order to collect additional information for a publication documenting their experiences with the new technology. 4

THE SIRDO

The SIRDO (Integrated System for Recycling Wastes) has been under development by the Alternative Technology Group (GTA, for the Spanish Grupo de Tecnología Alternativa) in Mexico since 1978. GTA is a small group founded by architect Josefina Mena to develop technologies for recycling organic wastes in urban areas. The SIRDO is designed not only to manage urban wastes, but also to include in this process the potential for income- and employment-generating activities. The system is based on intensive community labor inputs in all phases, from construction through maintenance and production, as well as cooperative community management for day-to-day operation.

Basically the SIRDO system works as follows. Each house is connected to the community system by two pipes that separate
the "gray waters," those containing detergents flowing from bathroom, sink and laundry, from the "black waters" coming from the toilet. After filtering, 80 percent of the "gray waters" can be reused for irrigation. The "black waters" are channelled into an accelerated sedimentation tank where sludge is separated from the water. The sludge is spread into an aerobic decomposition chamber and then mixed with household garbage. In this chamber solar drying evaporates the water and within a year's time the sludge is transformed into a nutrient-rich fertilizer. The chamber's dual compartments yield fertilizer harvests at altering six-month intervals. The treated "black waters" in the meantime pass into garden beds where vegetables and flowers may be grown; they may also be channelled into ponds to support aquaculture.

The unique technical feature of the SIRDO is its combination of aerobic and anaerobic processes. The system produces a dry powder fertilizer that resembles ground coffee in appearance and is free of pathogens. Yet it is based on waterborne sewage instead of dry privies that are unacceptable to most urban populations in Mexico.

Its key innovative quality is its intermediate scale. Wastes in the chamber are decomposed by aerobic bacteria contained in excreta. These bacteria must be supplied with the proper proportion of carbon (as food) and nitrogen (as fuel) in order to enable the aerobiotic process. Black water sludge must be added to the chamber at intervals no longer than 48 hours in order to achieve the proper chemical balance. Such careful control would be impossible with a municipal-level system for treating wastes, in which nitrogen would be lost from urine during transit. On the other hand, the system is too costly to be installed on a single-house basis. Therefore it is ideal for community-level management and operation.

Because of its hybrid nature, the SIRDO must be carefully adapted to each specific site and monitored over time to assure proper functioning. Ecological and socioeconomic aspects of each community determine the precise technical design of the system and its management. Through such experimentation, the GTA is continually improving the SIRDO with the active collaboration of community members. The system is therefore a
good example of the complexity of the process of technological and socioeconomic change, as it has been experienced by two Mexican communities.

INTRODUCING THE SIRDO IN MERIDA

At the beginning of 1978, a group of families were awaiting access to low-cost housing in Merida, a city on Mexico's southeastern coast. Such subsidized housing consists of a three-room core unit with water, electricity and drainage. The waiting list for houses with the conventional type of drainage used in the region, with an absorption well and septic tank, was long. There were some units, however, equipped with the SIRDO. This system was between 20 and 40 percent less costly than the conventional one and posed fewer risks of environmental contamination. Families interested in living in the experimental block where the SIRDO was to be installed could be given housing right away. For the most part, those who accepted the offer were compelled to do so by their urgent need for housing. Although the drainage system was explained to them, for most it was still an unknown when they moved in.

Between January and May of 1980, the GTA built the first two SIRDO units in Merida with financing from INDECO, a government agency charged with assisting low-income populations to acquire lots for housing, with basic services also provided. The agency's central office was interested in the new technology, and the regional office in Merida somewhat reluctantly revised its housing program to accommodate the new drainage system. Apart from offering lots with water and electricity, the agency financed the drainage system and connected it to core houses -- the basic three-room unit to which families could later add more rooms. Original plans called for installation of houses and drainage in 28 blocks near the southern edge of the city. In practice only one block was provided with the SIRDO.

At the end of 1980, the agency granted housing to two dozen families in the experimental block. Little by little the families began to occupy their lots. Most of them were headed by men employed in services, small-scale commerce, or crafts. The vast
majority of these men were self-employed, and more than half earned less than the prevailing minimum wage. Most of the women had no regular employment, but since marital unions are often somewhat unstable, many had worked at some point in their lives, either as primary or supplementary supporters of their families. Those women who did hold jobs usually worked as domestics or in the small-scale sale of food and other items. Only one woman worked in a factory. The families had three children on average, and most of the adults were literate but had not continued their education beyond the primary school level.

Strong opposition to the SIRDO was encountered at both sites where the system was initially introduced. As in many other countries, in Mexico the provision of urban land and services is influenced by political considerations. Typically, community leaders or groups recognize the need for housing sites and/or services and organize residents to make demands to politicians in the ruling government party. In response, government agencies seek to establish a "patron-client" relationship with these leaders by offering to subsidize urban services. Usually the community receiving the services is required to contribute labor and money to the project as well. Private companies also profit from contracts for public work projects. Through such "clientelistic" politics all parties stand to gain.

It is perhaps not surprising then that a community-managed system such as the SIRDO might initially be perceived as a challenge by those having an interest in the established way of doing things. Community members with ties to benefactors worry that their position may be weakened by such community initiatives. Some government officials may be resistant because they think such projects will make the urban population less dependent on state support and thereby increase their political independence. And private firms may resent the loss of profits from large public works contracts. Added to the potential resistance of those with vested interests in the status quo is the natural skepticism that tends to surround the introduction of any new technology. Many people are just more comfortable with a system they know works and which is what "everyone else has". Furthermore, since most people have little awareness of the risks of contamination from other types of drainage systems, the
SIRDO's environmental benefits can only be demonstrated through an educational program. What frequently happens is that vested political and business interests from both within and outside the community that are opposed to the system take advantage of its unfamiliarity to encourage opposition. They argue instead for the traditional form of service provision that relies on the clientelistic process.

Some officials favor new service delivery systems such as the SIRDO because they stimulate community self-help and are lower in cost than traditional systems. This position has been more popular as the current economic crisis makes the Mexican government less and less able to afford costly investments such as conventional drainage systems. Furthermore, the SIRDO has generated strong interest because of its role in reducing the risks of environmental contamination and educating the urban population about these concerns. So despite some incidents and harassment, the experiment went forward.

The GTA presented a series of orientation talks about the SIRDO in August 1979, which the families attended somewhat skeptically. Because of ambivalent support for the project within the regional housing agency, all but one of these families were subsequently settled elsewhere. Thus those who moved into the experimental block did so without the benefit of the orientation sessions. Furthermore, community members who opposed the new system committed several acts of vandalism. The drainage system began to function, but there were many problems in its initial phase of operation. Users complained of flies, unpleasant odors, and leakage. In addition, changes had to be made in housecleaning routines. Acid products could not be used for cleaning because they would damage the chemical balance in the decomposition chamber. The system also required that organic garbage be separated from plastics, glass, and metals which could not be dumped into the chamber. For these reasons, many community members were resistant to the system despite the assurances they received from GTA as to its advantages.

But soon the odors began to disappear and the other problems were resolved. The children were the first to collaborate with GTA staff and participate in maintenance tasks such as
separation of garbage and dumping of organic wastes into the chamber. They even painted wall murals that showed how to use the system. Seeing this example, many of the women began to cooperate as well. In May 1981, a few community women started meeting to allocate tasks on a cooperative basis. They also formed a committee to guard the system against vandalism.

In October 1981, to the astonishment of the residents of the experimental block, the first harvest yielded nearly a ton of fertilizer. Community members now needed to organize the labor required to remove the fertilizer from the chamber and to process it for use or sale. This increased the workload and required greater organization on the part of the community. Thus the idea of forming a cooperative was born. After seeking information and technical advice from several sources, the residents voted to name their new cooperative Muchuc-Baex, a Mayan term meaning "let's get together." The fertilizer itself was named tierra bonita (pretty earth). By January 1982, the Cooperative Muchuc-Baex was legally constituted with 18 members, 14 of them women.

The cooperative's first goal was the sale of the fertilizer. This required modest capital to purchase plastic bags, labels, stapler, a scale and a few other essential tools. The GTA offered several small loans during this initial period to assist the cooperative and was later repaid in fertilizer. Members set to work extracting the fertilizer from the chamber, mixing it with earth, and putting it into kilo bags for sale. Initially the mocking remarks of neighbors ("crazy women playing with shit") discouraged some women from participating in these tasks. Others, however, persevered and by the end of 1982, the cooperative was selling its fertilizer in two main supermarkets in the city, bringing a small but symbolically important income to the group.

By September 1983, the GTA had delegated most of the responsibility for maintenance of the system to the community, the neighborhood's children had written and performed their own play recounting the history of the cooperative, and Muchuc-Baex had reaped four fertilizer harvests. The quality of the fertilizer was evident both in kitchen gardens of the members and through tests carried out by the local agency of the federal agricultural ministry (SARH). To promote its fertilizer, the group used photographs of a giant cucumber produced in one of their gardens.
With technical assistance from the GTA, eight cooperative members operate and maintain the SIRDO. In general, the men carry out the heavier, periodic cleaning jobs for which they receive nominal payment. The tasks associated with day-to-day operations, which are not too time consuming, are taken care of by the majority of the neighborhood’s women who do not hold jobs outside the home. The maintenance tasks are periodically rotated among members on a voluntary basis. The technical requirements of the SIRDO are spelled out in the "Biotics Manual" provided by the GTA to serve as a reference guide for community managers. Cooperative members work collectively to process and package the fertilizer on weekends.

While cooperative members are now convinced of the advantages of the SIRDO, they also recognize that some problems still exist. Their housing development was not designed with the system in mind, and its piping and treatment sites occupy physical space that is in short supply; nor is there any work area for the maintenance operations such as cleaning of filters. Other aspects also could be improved: the cement covers for the gray water filter, for example, are so heavy that women generally have to rely on male help to remove them; and there is a need for equipment, such as gloves and masks, to protect workers from the fine dust raised during the sifting and mixing operation.

To insure its economic feasibility, the cooperative currently needs to widen the market for its fertilizer. Its members have produced four harvests of about one ton each -- about half the maximum capacity of their two units. Two of these harvests were sold or used, the third was damaged by gray water detergents, and most of the latest harvest is now stored in the houses of members. So far most earnings have been reinvested in productive enterprises (e.g., purchase of earth for mixing), although small amounts have been distributed to members based on the amount of labor contributed.

At this initial stage the cooperative is willing to sell below real costs in order to build a market for their product. The good results they have seen in their own gardens have given them confidence in their product and the patience to wait for demand to grow in the long run. Most sales are to middle-class urban
dwellers, who use the fertilizer in their gardens. Cooperative Members hope they eventually can get it into the hands of peasants to improve the quality of their overworked soil. Fertilizer could even be exchanged for foodstuffs needed by members' families; however, as yet they have not found a mechanism to link them directly to peasant producers in their region.

Aside from the potential economic return from fertilizer sales, cooperative activities take on a larger meaning for the community. From the beginning, membership has been made up almost entirely of women, although several of their husbands regularly help with specific tasks. In some cases, husbands have tried to impede their wives' participation, but the women have recognized the value of their collective activities and continue to participate in the organization. The SIRDO provides a basis for community solidarity that surpasses the importance of the future income the women hope to generate. The cooperative's president put it this way:

Most people (in the cooperative) are not thinking about money. I lived for eleven years without knowing my neighbor's name. After I moved I lived here for three years without knowing my neighbors. If I don't know my neighbor and there is an emergency in the middle of the night I can't call on her - nor can she call on me. This is the greatest value of the cooperative. Here, we are more sisters than neighbors. If I don't have money to eat, I'm not ashamed to ask Dona Candita for two hundred pesos or for some leftover tortillas. The drainage system has done this. It did not exist I assure you that I would be here all these years without knowing my neighbors' name.

Community women stress that mutual aid is now a practice that extends to virtually all aspects of their daily lives. Cooperative members work together in other activities as well, including the collection of inorganic garbage and wholesale buying of vegetables from peasant producers. In 1981 they built a recreational park for their children and convinced the state to donate playground equipment. They use their own fertilizer to plant productive kitchen gardens. In the future they plan to build a warehouse to store their fertilizer.
THE PILOT EXPERIENCE IN THE VALLEY OF MEXICO

A more recent pilot SIRDO experience in an urban community in the Valley of Mexico drew on the lessons learned in Merida. This zone, including Mexico City and its surroundings, accounted for about 20 percent of the total Mexican population, or roughly 13 million persons in 1978. While the population of the zone continued to grow at an annual rate of about 5 percent, the volume of wastes produced has grown at the astounding rate of about 30 percent per year. By 1984, this amounted to approximately 13,000 tons of waste per day in Mexico City, of which about one-third was organic materials. On average, each resident of the city produces one and a half kilos each day of waste products. An estimated 70 to 80 percent of these wastes are not systematically recycled and pose a threat of contamination to the environment. Alternative waste-management systems like the SIRDO appear to be well-suited to such circumstances.

The history of the second SIRDO pilot project differs from that of the Merida project. Located near the northern margin of the city, the site is managed by a community cooperative that began in 1956 with 48 low-income families. The cooperative first negotiated the purchase of an area settlement, then took charge of dividing it into lots, opening streets, and assisting residents to construct houses. Later it oversaw the installation of the community's own water system and electricity, and the building of schools, green areas, and other facilities. All this has made the community a desirable neighborhood in comparison to other less organized areas in the Valley of Mexico.

By 1976 the problem of waste disposal had become apparent. The community was inhabited by about 18,000 persons who produced about 240 tons of wastes per month. About one-third of this quantity was collected by trucks; the rest was deposited by residents in ravines, green areas or vacant lots. Open-air drainage also collected in ravines. As these deposits led to contamination, the community began to explore ways to resolve their growing problem.

Conventional waterborne drainage was the first option explored. Its cost had been estimated at 26 million pesos (about US$1 million) in 1972. The community was able to raise only 2
percent of this amount over the next eight years. In 1979 a new estimate by the municipality placed the cost at 44 million pesos, without calculating direct costs which would raise the sum to nearly 60 million (more than US$2 million). By this time the cooperative had managed to raise two and a half million pesos, or about 4 percent of the total cost. Given the impossibility of paying for the conventional system, the cooperative began to seek alternative solutions and came into contact with the GTA in Merida.

In early 1982, 40 members of the cooperative visited Merida, attended a meeting of the Cooperative Muchuc-Baex, and became acquainted with the SIRDO. Shortly thereafter cooperative members voted in a general assembly to use the money collected for the conventional drainage system to finance installation of a pilot SIRDO, with technical assistance from the GTA and other groups in Mexico City. Community members explored financing for the project’s various stages. The pilot system would serve 84 families settled on 40 lots surrounding a natural pond, as well as a secondary school with about 80 students. Experiments with aquaculture were to be carried out in the lily-pond.

At the outset, only about 20 percent of the population favored the new technology; another one-half were doubtful or did not understand how it worked. The remainder were opposed. Nonetheless, construction went ahead over a period of 27 weeks and the pilot system was inaugurated in December 1982. Twenty-two community members contributed their own labor; the direct costs of construction came to two and a half million pesos (about US$55,000). In order to assist in preparing the community for the new technology, members of the Machuc-Baex Cooperative developed a seven-lesson course for users, promoters and technicians, attended by adults and children. As part of the course, a competition invited the children to submit their best drawings related to the SIRDO.

Immediately after the pilot system began to function, two more sections of the community requested consideration for the next SIRDO. One group formed a committee of 24 persons and named a treasurer on each block to collect funds to finance the project. GTA began to prepare designs for these two areas. The municipality tentatively offered six million pesos (about
US$60,000) in credit for construction of the system. A Technical Council, consisting of cooperative representatives, technical advisors and state and municipal government personnel, was formed to oversee the new installation.

While these plans were getting underway, however, those opposed to the new system were also organizing. They formed a Council for Municipal Collaboration and tacitly opposed construction of the new SIRDO. They put pressure on the municipality, causing it to withdraw its offer of support for the SIRDO and promise instead to construct a traditional drainage system at a cost of 3,000 million pesos (about US$3 million). The atmosphere became unpleasant as a director of the local primary school prohibited two teachers from taking their students on a site visit to the SIRDO as a field lesson on the environment, and the dome on the gray waters filter and the grating on the chimneys of the decomposition chamber were broken by vandals. In 1983, the anti-SIRDO group was able to win control of the cooperative's directorship, but the community itself remained divided over the issue.

Only 30 percent of the cooperative in the Valley of Mexico are women. Since the cooperative's statutes permit only one member per family, the male head of the household usually represents the family. One woman reported being prohibited from taking her absent husband's place at a cooperative meeting. In contrast, the Merida cooperative is based on individual membership which permits women to have a greater voice in collective decisions. As one woman put it: "Sometimes I think one way and my husband thinks differently. But both votes count." Despite limits to their direct participation in the cooperative, however, the women in the Valley of Mexico found ways to exert their collective power in matters related to basic community services, including the SIRDO.

The cooperative's new leadership soon felt the women's pressure when the community's water system failed. Women bore the brunt of weeks of hauling water long distances and of deteriorating sanitary conditions. A small group of women who previously had not known each other called a meeting to discuss solutions to the water problem. They systematically organized neighbors in each neighborhood zone until they succeeded in
ousted the cooperative's directorate and calling for new elections. They also raised nearly US$5,000 from raffles and donations over a one-month period, to pay for needed repairs and overdue water bills. They succeeded in forming a Gran Comisión to oversee the work of the cooperative's Directorate. Six of the nine commission members are women.

Once the water problem was resolved, the commission turned its attention to other community problems including road paving, green areas, and drainage. When the municipal authorities arrived on the scene and began to dig up the neighborhood streets to put in the promised conventional drainage system, the women resisted. Individual women faced the construction teams saying, "You will not dig in front of my house!" They were backed up by a large group of women who informed the officials that, "If you arrest her, you will have to take all of us." The women of the community were learning to use their collective solidarity as an effective tool of resistance and pressure within their own communities. The groundwork was now laid for getting on with activities related to installation and operation of the SIRDO.

During the first year following its installation, the SIRDO's primary merit was an improvement in the environmental conditions: fewer flies and rats now that garbage and sewage no longer accumulated in the ravine behind the houses. However, since only a small proportion of the neighborhood's houses were connected to the system, other sources of contamination still existed.

As in Merida, the appearance of the first harvest of fertilizer provided the needed incentive for greater involvement by the users. The fertilizer was tested by the state water and sanitation company after the residents used their ties to advisors of the state governor (who favored the SIRDO). The tests initially showed some germs remaining, due to improper operations, so the residents corrected this problem by further drying and the addition of more organic matter. By May 1984, test results had improved.

In the meantime, the SIRDO users began to organize themselves for the tasks of producing the fertilizer and planning
new productive activities. In March about 20 families connected to the system established a more formal user's group, called the "Community of SIRDO Users," and began to meet on a weekly basis. One community resident, a medical doctor, also began to train eight young men from the group to maintain the system and collect garbage. Given the large number of users at this site, and the greater distances from the houses to the chamber, this division of labor was more attractive than the communal system used in Merida. The users agreed to pay these young people a small wage, based on the Mexican minimum wage, for an estimated two to four hours work per week. In order to cover this expense and start-up costs for other activities, members agreed to contribute 500 pesos (about US$3) to the group every two weeks.

Soon the user's group decided to adopt a formal organizational structure with elected officers and six specialized commissions. The general director and secretary are men, the treasurer is a woman, and each of the six commissions is the responsibility of one woman. The group also named three advisors for technical and administrative matters. These are professional people who live in the experimental block.

Each commission began to develop its own set of activities. Commission I is in charge of operation and maintenance of the pilot SIRDO. Its principal task is to supervise the young trainees who operate the system. Commission II is preparing for the production and sale of the fertilizer, which has been named ABOSIRD Tierra Nueva (New Earth). They have spent about US$50 for a two-color, silk-screened logo which will be printed on the plastic bags in which the fertilizer will be packaged. The initial plan is to distribute most of the fertilizer to the families using the SIRDO and to sell the rest to cover their costs. Already they have been approached by other community residents who want to buy the fertilizer for their own gardens. They are also planning a market survey to set an appropriate price at which to sell their product.

The other four commissions have more long-term objectives which are expressed by the group's motto: "For a Self-Sufficient Urban Community." Commission III is in charge of planning productive activities related to the recycling of plastics, metal and glass. The group hopes to move toward recycling most of the
neighborhood's inorganic, as well as organic, wastes. As a first step, they consulted an expert in plastics recycling from Mexico's National University who is experimenting with a technology to convert waste plastics into useful products such as the plastic tubing used for plumbing and for construction of SIRDOs.

Commission IV has the task of developing horticulture projects. They began by planting a small experimental plot of carrots, radishes, squash, onions, tomatoes, and herbs next to the chamber. Two biologists from the local university have been offering their advice, as well as seeds, on a voluntary basis. The first garden was planted without the use of fertilizer in order to compare it with later yields. The group now plans to expand the plots to other areas surrounding the SIRDO. They also plan to plant fruit trees nearby, beginning with trees that have already been grown successfully in the area, such as peaches, pears and avocados. To irrigate these crops, the group is building a large holding tank for recycling gray waters from the SIRDO. A pump will be installed to allow year-round irrigation. The final goal is to have 400,000 square meters of land producing food for the community's 23,000 inhabitants on a regular basis.

With assistance from biologists, Commission V is developing plans for future aquaculture projects using treated black waters from the SIRDO. Plans call for creation of four tanks for the various stages of water treatment; 6,000 to 10,000 trout will be raised in the fourth tank. Infrastructure and community training necessary to operate such a project is estimated to cost US$12,000, which must be raised from outside sources. Initially the fish will be consumed within the community; then it is expected that increased production will enable some to be sold for a profit.

The sixth commission has the delicate task of overseeing waste management in homes and caring for the environment. These tasks are primarily social and educational. Committee members oversee the composition of garbage dumped into the SIRDO chamber and, when necessary, suggest corrections. They are also responsible for contacting the 28 families living in the SIRDO area who are still not connected to the system. Members encourage these families to clarify their views on the SIRDO and either decide to be connected or waive their rights so that families
on nearby blocks, who have expressed an interest in using the system, may become users.

All these new activities reflect a greater sophistication on the part of SIRDO users as to the need for effective public relations within the community. SIRDO users also have learned that it is more effective to be open-minded about the conventional drainage system favored by some community members. Instead of proclaiming themselves *sirdistas*, they now advise neighbors to base their decision on an analysis of the relative merits of the two systems. They are confident that the conventional system will never be completed due to its high cost and that the SIRDO will gradually win over community residents as income-generating activities take shape and environmental conditions improve. Within the community there are already about 200 families who wish to have SIRDOs installed on their blocks.

The potential economic return from the SIRDO depends on the development of productive activities by community members. The GTA has calculated that 50 to 80 full-time jobs could be generated at the Valley of Mexico pilot site once fertilizer, aquaculture and agricultural production are well underway. The cost of producing the fertilizer can be reduced by more than half if maximal use is made of community labor. The Merida experience has demonstrated that a kilo of fertilizer that can be sold for US70-80 cents costs less than US5 cents to produce. Materials costs accounted for only US$250/year to produce four tons of fertilizer. Given the demand for low-cost fertilizer in all parts of the world, the economic potential of the system is evident.

SIRDO users also point out that because of the system there is more unity and communication among residents of the experimental block than there had been before. Solidarity has been fostered by their everyday communal labor, their work on the commissions and their weekly meetings. The SIRDO also has increased their awareness of the danger of contamination posed by the inefficiency of conventional sanitation systems.

The SIRDO and its related activities have greatly increased women’s visibility within the community and their confidence in handling community affairs. While men continue to dominate formal decision-making positions in the community, women have
increased their power through informal pressure groups such as the water commission. Their collective participation has increased their self-confidence and encouraged them to speak out. Women represent more than half of the membership of the SIRDO user's group, they have the greatest involvement in the day-to-day operation of the system, and they head all the working commissions created by the users' group. While they have not yet reached the level of confidence and independence achieved by the women in Merida, the women of the Valley of Mexico are expanding their community participation involvement with the SIRDO.

REFLECTIONS ON THE SIRDO EXPERIENCE

Six years after the first pilot experience in Merida was installed, the SIRDO has achieved national credibility in key sectors of the government, the press, and the academic community. The nation's three principal newspapers carried out a support campaign called "Operation SIRDO" beginning in June 1984, that focused on the system as the solution to problems of environmental contamination in Mexico's cities. Scientists from a variety of government and academic institutions have been drawn into activities like plastics recycling, aquaculture, horticulture, and testing potential uses for the fertilizer, as a result of GTA's educational work that convinced them of the value of applying their technical knowledge to the problems of low-income communities. The GTA has also enlisted the aid of allies within the government in order to neutralize opposition to the system from other official sectors. In Merida, for example, the new state governor and federal-level housing officials have put pressure on regional authorities who were opposed to the system, with the result that the state government has made a commitment to share with the community the costs of some needed repairs to the system.

By 1984 the GTA was building SIRDOs not only for grassroots groups, but also for the government and the private sector. The state oil company, PEMEX, intends to build 10 SIRDOs a year in its new developments in order to protect the environment from contamination. The federal urban development and ecology agencies are beginning to work with the GTA in several communities and would like to build as many SIRDOs as possible
during the next year. University students will be trained to work with communities where these systems are installed. Current initiatives include creation of workers' cooperatives to produce parts for the SIRDO, thus providing employment for community people who have participated in construction of the systems. The parts will be sold to both the public and private sector.

The two pilot experiences in Merida and the Valley of Mexico demonstrate some of the problems and potential involved in introducing new technologies. As a result of these experiences, GTA modified its strategy of technology transfer in order to reduce the potential for technical mistakes. Community acceptance of an innovation like the SIRDO involves overcoming technical, social and political obstacles. Before introducing the system, GTA now forms a community Health Committee and a Production Cooperative to be responsible for decisions related to the system's productive activities. A small number of community members are trained to operate and maintain the system within the technical limits established by GTA.

The first SIRDO was not designed with the idea that it would be managed mainly by women and young people. However, since women and young people generally take charge of household waste disposal and sanitation and are less apt to be employed outside the community, they are the ones who are able to devote the necessary time to operating and maintaining the system. Their roles need to be anticipated in the design of a system so that they can carry out day-to-day activities without outside assistance. For example, some parts of the original system had to be reduced in weight so that women and children could handle them.

With growing acceptance of the SIRDO come new challenges for GTA. As responsibility for operating and maintaining the systems is gradually handed over to the community, GTA becomes an outside technical advisor. The process is part of GTA's goal to design a system that would alter the relationship between user, technology and the environment and foster collective action as an alternative to passive dependence on governments that often lack either the will or the resources to respond to local demands. In both Merida and the Valley of Mexico, this transfer has entailed periods of tension as
community members begin to assert their independence by reaching decisions contrary to the advice of GTA.

Women's active participation in waste management can improve their influence in community affairs. In Merida, the need to operate and maintain the SIRDO and to handle fertilizer production gave rise to a new cooperative structure dominated by women. This structure resulted in a strong sense of solidarity among women who had not previously known one another and increased their independence and confidence in dealing with husbands and other family members. They consciously acknowledge the importance of the SIRDO in providing this new source of collective and individual strength. In the Valley of Mexico, a strong preexisting cooperative structure dominated by men initially impeded women's access to formal decision-making power. However, the SIRDO stimulated the creation of less formal organizations in which women have expanded their community influence. Their growing consciousness of the effectiveness of collective action has spread to the other areas of community concern, such as water management. Participation in these activities has built up women's confidence and strengthened their relations with outside authorities. In addition, the potential of the system to generate income through the sale of fertilizer (and eventually fruits, vegetables and fish) may offer women a greater opportunity for economic independence.

In sum, a number of lessons have been learned:

1. The introduction of a new technology depends on both technical and social processes and requires the long-term commitment of a community.

2. Women and the community must see an immediate benefit in adopting a new technology.

3. New technologies must be modified as the requirements of men and women participating in the project become clear.

4. The nature of community participation in waste management or any new technology is a process that changes over time;
responsibility must gradually be transferred to the community with outside technical assistance as needed.

5. The cooperative structures can enhance the ability of the community to address other problems and view them in a long-term perspective.

ENDNOTES


2 A rectigagem vem à tona, É. Isto. 29 August 1984, pp. 52-6.


6. Fernando Ortiz Monasterio, Josefina Mena and Angel Parada, Experiencias Tradicionales y Alternativas para el Manejo

7. For a similar case of women's resistance see Carlos Vélez-Ibañez, Rituals of Marginality, cited in note 5, pp. 118-21.
HOUSING AND COMMUNITY NEEDS OF THE AGED IN SALT LANE COMMUNITY, WESTERN KINGSTON, JAMAICA

Karlene Evering

The Salt Lane Community, situated in Western Kingston, Jamaica, is generally considered the most economically depressed on the island. It is bordered on the west side by the Coronation Market, the largest of Jamaica's urban markets. Because the market is seriously overcrowded, the Urban Development Corporation (UDC) plans to extend the market and upgrade the area. This will require relocation of the Salt Lane occupants--over 600 persons or 221 households. Approximately 15 percent of this population or 105 individuals are 50 years of age or older, and they require special relocation assistance.

The first project approved by the Jamaica Working Group of The Population Council was designed to assess the living conditions of the elderly, comparing men and women, and to develop a set of recommendations to the planners of the relocation project.

Although the sample population studied was small, the study provides useful data about the condition of elderly women and the elderly in general. Contrary to the general assumption that in developing countries elderly women can rely on their extended families to help care for them, the study demonstrated that poor older women experienced isolation to much the same degree as men. More than half of the elderly in the relocation area lived alone, and the proportion of women living alone was higher than men. Women were also more likely to have lived alone previously,
even if they had children (most did). Forty percent of the sample had no children. The study demonstrates the need for urban planners to consider the dependency patterns of the elderly, their ties to the residential community, and the nature of the exchange and social networks they form among themselves.

This project brief provides details of the design of the study and highlights selected findings and recommendations.

**Project Design**

The principal investigator was a social worker and development officer at Operation Friendship, a private voluntary social agency in Western Kingston that provides services to children, adolescents and the elderly. The project was to draw on results of a study already completed by the investigator on conditions in 13 infirmaries in Jamaica caring for the elderly. A preliminary survey of the 211 households in Salt Lane Community was conducted early in 1982. On the basis of this preliminary survey data, in-depth interviews were conducted with 40 of the 105 Salt Lane residents who were over 50 years of age. These 40 were drawn from the 46 individuals who were not living with a family member; most of them were living alone.

Questions covered family and household composition, economic status, knowledge of and preferences regarding relocation, medical and nutritional needs, level of social funding, and access to networks of socioeconomic support. Interviews were conducted by the investigator and specially trained nurses and community workers from Operation Friendship, who were already familiar with the population, and had previous interviewing experience.

The interviews were originally scheduled over 18 weeks, from August 1, 1982 to December 31, 1982, but extended some months into 1983 in order to accommodate staff commitments and avoid burdening the elderly with overly long and unmanageable interview sessions.
The Community

An earlier survey of the 211 households in the Salt Lane community indicated that most households earned between $1 and $50 per week, and existed below the subsistence level. About two-thirds of the households had between one and four persons living in one room apartments; about one-third were single-person households.

The modal rent in the community was nil (46.9 percent); 24.6 percent paid between $5 and $10 JD monthly. The majority of residents were tenants of absentee landlords who allowed the house to fall into disrepair; only 15 households owned their own homes. Generally, the houses were in a dilapidated state, far below human habitable standards, with roofs and walls missing or with gaping holes. Many "yards" had no running water, sanitary or cooking facilities. The area known as "Grass Yard," which was actually a coal yard, consisted of shacks made from old car parts, cardboard, and jute bags. Charcoal dust covered everything in the area, and the skin of residents, including babies, quickly lost its natural color as a result.

Chronic unemployment, inadequate housing and adolescent violence were serious problems.

Findings

Twenty-one men and 19 women were interviewed. (Others initially selected either died, moved, or were not located.) Only one woman and one man owned their homes. The majority (60 percent or 24 individuals) lived alone, in one room apartments with inadequate sanitary and cooking facilities. Sixty-eight percent of these were women.

Sixty percent (26) of the group was unemployed. Of the remaining 14 individuals, 11 were sitting at the gates of the market with small trays of goods such as fruits, cigarettes, and sweets for sale. It was difficult to determine the source of income in many cases. Nonresponse to income-related questions was higher than for other questions. Some men and women who claimed to be responsible for household expenses reported having no earnings.
All of the respondents, whether currently earning or not, had been previously employed in unskilled or poorly paid activities, often self-employed as higglers in the women's cases. The few who had been formally employed (as security workers or portworkers) were invariably male.

The study sought to establish some sense of the previous living standards of this population. Most of the sample had lived in the community for many years, with an average 24-year stay, suggesting strong psychosocial and economic roots. Approximately one-quarter were originally from outside the Western Kingston area. None had owned their previous dwellings. Nearly one-quarter of the women had lived alone previously, approximately double the proportion of men. A large portion of men claimed to have lived with relatives in the past.

Forty percent of the sample (16 individuals) had no children, a high percentage for this socioeconomic group. It is interesting to speculate on the possible relationship between the social isolation of the aged and the number of children. Five individuals claimed to receive no help from either the government or relatives, and it is unclear how they maintain themselves. They seem to receive help from "godchildren"—higglers in the Coronation Market.

The majority of the aged in this community had multiple medical complaints, ranging from arthritis and hypertension to poor vision and hearing. Two were blind, and two were bedridden. Less than one-quarter of those interviewed appeared strong, healthy, and in control of their facilities. Most were in poor nutritional health and approximately half seemed not to be well cared for. Many could not sustain the interview process and visits had to be repeated. Most received health care from nearby hospitals within walking distance.

The survey also showed that 11 persons did not own a bed and 13 did not have a table in their households. Some share stoves with other neighbors. The social or recreational activity of most individuals in the sample was practically nonexistent. Seventy-five percent claimed to have some religious affiliation.
When individuals were asked about the government's market plan, 85 percent did not want to be relocated outside the Western Kingston Area.

The recommendations to planners focus on a number of issues which emerge from this data. In general, planners must recognize that the living situations of these individuals are very fragile, and any major dislocation could be devastating. What limited independent income the elderly are able to tap derives primarily from intermittent selling in the nearby market. They rely heavily on the limited networks of assistance they have: neighborhood hospitals, community workers, etc. In addition, action needs to be taken to assist these elderly quickly, because as word of the government's plans for redevelopment spreads, a vicious cycle of exploitation is set up, with landlords providing even fewer services, and the elderly becoming prey to the violence and other anti-social acts as the more financially stable families leave and a sense of dissolution sets in.

General recommendations stressed the need for a carefully planned move in phases, with social work intervention to minimize trauma and government supervision throughout the process to avoid pilfering. It was suggested that the elderly be moved first before the younger groups in Salt Lane and that specific attention be given to those in the Grass Yards. The new housing should be located within walking distance to the Coronation Market in light of the income-generating possibilities, however limited, that it offers the few able-bodied among the elderly.

The working group also addressed questions relating to design, and recommended that the new community contain both ward-style facilities and individual units. Facilities should incorporate both men and women, and should be designed with the limited physical mobility of the elderly in mind. For example, standards for staircases and ramps, shelf heights, shower design, etc. were carefully delineated.

Recommendations included specific provisions regarding management and needed services which would promote privacy and encourage independent living:
A board consisting of members from the Council of the Aged, the community, and the Ministry of Social Security should be responsible for supervision of the residence, fiscal accounts, fundraising, and such matters as burial arrangements.

For the many residents who will need assistance in managing their lives as well as in day-to-day matters, a resident or nonresident coordinator should be employed by the Ministry of Social Welfare to pay bills, plan meals, monitor medication, and promote harmony between residents. Management should ensure that those in need are placed on national insurance.

Health services must be accessible and include outreach as well as provision for financial assistance. Thorough medical examinations were also recommended to identify and treat existing problems.

Attention must be given to basic living facilities. For example, cooking facilities should be at one central location to avoid the risk of fire. Space should be available for those wishing to cook for themselves. Arrangements for food supplies from organizations such as Catholic Relief Services should be made. Laundry facilities should be available for the able-bodied. Payments of water rates and electricity should be shared between residents and various government organizations.

To date, the planned expansion of Coronation Market has been limited to some minor repairs in the market itself. The original plans, including the recommendations of this report, are being held in abeyance pending the receipt of international loan funding.
PART II

LEARNING FROM URBAN PROJECTS

Food Distribution

Communal Kitchens in the Low-Income Neighborhoods of Lima
*Violetta Sara-Lafosse*

Street Foods: Income and Food for Urban Women
*Irene Tinker*

The Higglers of Kingston
*Alicia Taylor, Donna McFarlane, Elsie LeFranc*

Project Brief

Feasibility Study: Food Preparation Outlet in Salt Lane, West Kingston
*Sonja T. Harris*
COMMUNAL KITCHENS IN LIMA
Violeta Sara-LaFosse

Peru was one of the first of Latin American countries to feel the effects of the debt crisis which have brought it to repeated negotiations with the International Monetary Fund and private creditors in the industrialized countries. Government policies (1980-85) intensified the crisis for the rural and urban poor. Easy imports can no longer be sustained, and domestic agriculture has suffered meanwhile from a lack of investment, distorted food preferences, natural disasters, and low returns. The problems of day-to-day subsistence for the great majority of Peruvians have taken on a new urgency.

One response to the high cost of food and rising incidence of tuberculosis and deficiency diseases in poor urban neighborhoods has been the organization of communal kitchens, variously known as comedores populares or cocinas familiares (popular mess-halls or family kitchens). A walk through Comas, El Agustino, Villa El Salvador, and other populous districts of Lima will quickly lead to a variety of types of kitchens.

It is precisely because a final, most effective organization of the communal kitchens has not yet been found that they were of interest to the Lima Working Group on Women, Low-Income Households and Urban Services (Servicios Urbanos y Mujeres de Bajos Ingresos). The Group selected hunger/food as the overriding theme of its discussion and research, and focused on the urban communal kitchen as a topic that was of critical importance and appropriate to the Group's policy orientation.

Some kitchens involve only a few families and function in the home of one of their members. These are the communal
kitchens in their original and purest form and can be called "cooperative family kitchens." They require a high and equal level of participation from all their members. The adult women do the purchasing, cooking, and management, while their husbands contribute to the cash pool and occasionally--when they are out of work--do the cooking and dish-washing as well. The facilities are likely to be rustic. Cooking may be done on a semi-industrial kerosene stove placed on a dirt floor, while vegetables and rice are washed at a tub outside. There may be a stool or two in the room for the use of the women whose turn it is to peel potatoes or crush hot peppers, but there are no tables or chairs for member families who receive their meals from the kitchen. They take their rations home and serve them as they would a family meal prepared by the mother or daughter in the traditional way.

At the opposite extreme are the large communal kitchens administered by special advisors rather than the families themselves. These are organized in facilities especially constructed for the purpose of providing meals for large numbers of individuals. For the purpose of this paper, we have termed them "externally administered kitchens." The responsibility for management is no longer shared, and those partaking of meals may comprise a group of shifting membership, since the administrators may apply criteria of unemployment or temporary economic emergencies in admitting members. Since meal planning and preparation for 200 or 400 persons is a skill that surpasses the experience of most poor women, the externally administered kitchens typically abandon the practice of having beneficiaries take turns and instead hire permanent cooks. These kitchens are more likely to have come to the attention of well-wishers who donate industrial stoves, refrigerators, blenders, and cooking utensils, and their facilities may resemble those of large restaurants. They may have space for some of their beneficiaries to take their meals on the premises, but most individuals continue to carry them out for serving at home. The close cooperative spirit which animates the small kitchens disappears in this type.

Between these two extremes are several transitional types of communal kitchen. The kind of organization they have tends to reflect the style of the private social promotion groups that intervene in their formation. Some of the intermediaries take
community participation to be their principal goal, while others are more oriented to social assistance. The infrastructure and implements that each comedor possesses also reflect the capacity of the intermediary organization to obtain resources and its ideological stance in relation to such transfers to poor communities. Some prefer simply giving logistical support to the communal kitchen for carrying out its own local fund-raising (bingos, barbecues, raffles). In these cases the role of the intermediary group is minimal and the kitchens are self-managed almost to the same degree as the cooperative family kitchens.

The majority of communal kitchens are interconnected, and this reflects the process by which they have spread through the New Towns of Lima and Callao, with one stimulating the formation of the next in a chain. The process of diffusion of the communal kitchen model is also evident in their geographical concentration in two districts of Lima. The two districts of Comas, in the Northern Cone, and Villa Maria del Triunfo, in the Southern Cone, were the locus of the earliest comedores, dating from 1978. In Villa Maria del Triunfo, the first communal kitchens were organized on the initiative of one of the local priests and were administered by the parish. In Comas, the earliest kitchens were administered cooperatively by 10 or 15 women who came together to form them. These kitchens evolved out of food donation programs in which women were organized in brigades to carry out communal work projects and paid in foodstuffs. Some of the brigade members, apparently on their own initiative, decided to cook in common and were able to persuade the food donor to continue providing subsidies. They maintained contact with other nearby groups doing the same and eventually formalized their links in federations of like-minded and geographically contiguous communal kitchens.

BACKGROUND

The comedores had been a major agenda item at the annual assembly of delegates to the Women's Secretariat of the Federation of New Towns (Pueblos Jóvenes) of Lima in 1982. They were praised by community leaders, many of whom were actively involved in kitchens in their own neighborhoods. The demand for information about the kitchens was such that three
discussion groups were organized to hear the testimonies about saving time by taking turns in cooking, reducing food costs with cooperative buying, and the spirit of solidarity that the kitchens inspire.

Communal kitchens were also a centerpiece of the municipal government's Emergency Plan after the November 1983 elections which brought the Left Front coalition to power in the city of Lima. Some Working Group members had been involved in the elaboration of the three-pronged Emergency Plan, which called for daily milk distribution to preschool children and pregnant and nursing mothers, a series of primary health measures, and support to communal kitchens as an immediate and necessary response to malnutrition. Other members of the Working Group who had not been involved with the kitchens on a policy level were nonetheless familiar with their operation. One of the externally administered kitchens, for example, had been followed closely by a group member since its inception in 1980. The fact is that by early 1983 when the research began, almost anyone working with women or in social promotion in barriadas of Lima perforce had knowledge of communal kitchens of one kind or another.

Although communal kitchens in poor urban neighborhoods are a recent development, their origins can be traced to two sources: the shared cooking practised in the Andes in conjunction with communal sowing, harvesting, school-building and house roofing, and the olla comun (common cooking pot) of the urban labor movement during strikes. These two culturally enshrined practices, which provide all the members of participating families with the major daily meal (the noon meal), combined with rising food costs and the incapacity of poor families to fill their stomachs, led to the formation of kitchens. Other practices, such as school breakfast programs which have existed sporadically in some regions of Peru, were less important contributors, given their age-specific focus and their supplementary nature.

The development of the communal kitchen movement was also spurred by the availability of donated foodstuffs. These arrived from the United States (P.L. 480) and the United Nations World Food Program. Various distribution schemes had been
attempted, but Caritas, an agency of the Catholic Church, had consistently sought to deliver the food to organized groups rather than individuals or families. It had supported community breakfast programs for children in this way. Authorizing distribution of food to groups that were forming communal kitchens was a logical extension of that practice, particularly when Catholic priests and nuns were closely involved as advisors to the groups, or in some cases the direct instigators of their formation.

The Study Design and Sample

Defining the universe of communal kitchens in Lima of 1983 was a major methodological conundrum. As women's organizations they typically do not come under the aegis of the local community government, an increasingly polemical issue. The agencies which could produce data on existing communal kitchens, it was reasoned, were the food-donating agencies. Caritas had lists of some 215 kitchens which were receiving donations for providing one or another daily meal. This list was verified and over half the kitchens eliminated either because they lay outside the bounds of Greater Lima (Lima and its port of Callao), because they provided only breakfast or an afternoon snack, not the heavy mid-day meal, or because a visit proved that they had ceased to function (3 kitchens).

The 100 communal kitchens remaining on the list were linked together to a rather high degree. Fifty-six of them were of the cooperative family type and were grouped in three different federations. Twenty-four were administered by local parishes (See Figure below). The remaining 20 kitchens were neither federated nor associated in the same parishes, but functioned autonomously in relative isolation. The level of authority exercised by external agents relative to that of the members themselves varied, and the organizations tended to be small. One grew out of a training program for primary health monitors organized by a private center for social promotion. Others were created spontaneously by their members but were supervised by the social worker attached to the food donating agency.

Communal kitchens now exist in 10 out of the total 24 districts in the city. The districts which house them are, as one
might expect, the outlying districts of recent settlements and El Agustino, an inner-city formation of dense precarious housing of the bald hills, left for useless by urban developers and industry. The sample of 27 comedores chosen for in-depth analysis in the present study was geographically representative of the 100 communal kitchens which provided full daily meals. The most important independent variable which the research considered was not the size of the communal kitchens (except insofar as it related to the key variable) or their geographical location, but the level of participation of the users in developing and managing them.
The information on which this report is based was gathered at several points in the chain of the food process; we interviewed directors of the agencies which distribute donated food, governing boards of the federations and their advisors, supervisors from the parish or other administering body in the case of communal kitchens not administered by their members and advisors of the isolated, independent kitchens. The utilization of outside advice is prevalent if not invariable, and the advisors were crucial providers of information as well as an important audience for the research results. The bulk of the data derived from personal interviews carried out with the officers of each communal kitchen and a random sample of members/consumers. These last, a total of 200, provided information about their participation in the kitchens, their perception of them, and about their husbands and children, also patrons of the kitchens.

Of the 100 kitchens surveyed as the research began, only two were not using donated foods in the preparation of meals. One of these had applied for a grant to assist in covering its operating costs, and the other, recently organized, was awaiting the decision on its application to Caritas. At the same time, the kinds of foodstuffs provided through donations obviously influence the type and quality of dishes which the kitchens can serve. The donations are dry goods: rolled oats and special grain blends, wheat and soybean flour, powdered milk in limited amounts. Cooking oil is an important complement. Fresh vegetables and ingredients such as rice or noodles must be purchased, however, which explains the requirement that the group members contribute regularly to a common fund or charge for meal tickets, however modest a sum that may be. Chicken, fish, visceras, or vegetable proteins such as beans are purchased in small amounts and stretched as far as possible. While their importance cannot be denied, the long-term implications of food donations will be examined further below.

Independent of their effects on food consumption and nutritional needs, the communal kitchens embody a reorganization of domestic tasks for women traditionally responsible for food preparation in the household. This change was a central interest of the research: To what extent do the kitchens relieve women of the burdens of daily purchasing,
cooking, and serving meals, thus freeing time for other activities, including income-generating pursuits? While sex roles are not challenged by the kitchens, given that women do the cooking (whether paid or on a voluntary rotating basis), male expectations that their food will be prepared by their wives to their personal tastes are. The importance of this challenge for Andean migrants to the *barriada* should not be underestimated, since in the Peruvian sierra a woman's cooking for a man is the public sign of their having initiated marital life. The isolation of food preparation in the household is also broken in the kitchens, where the enormous pots of 20 to 25 liters of soup and *segundo* (second course, usually a grain boiled with oil, a protein food, and vegetable for seasoning) are necessarily handled by two or three women together.

**FINDINGS**

**The Operation of the Communal Kitchens**

Most of the kitchens studied provide more than one meal a day; that is, either breakfast and/or an afternoon snack in addition to the noon meal. In such cases the line for receiving the rations, with plastic or enameled receptacles provided by each family, forms two or more times daily. In rare instances families receive double rations at noon to cover the evening repasts as well. The communal kitchens prepare between 50 and 400 rations daily.

The kitchens vary greatly not only in the size but in the stability of their client population. In those associated through one of the earliest federations, 80 percent of the clients are the same from day-to-day. In another federation, only 31 percent of the patrons form a regular core of users. The other clients are occasional patrons who wait in line for a ticket. In some cases, irregular users are the families who are not always able to meet the economic obligations associated with the communal kitchen. In yet others, the kitchen serves a function of convenience, and families use it or not according to the availability of time for food preparation in the household. These differences are closely related to the type of administration of the various communal kitchens: Those which require a high level of involvement of their members have the most stable clientele.
While all the communal kitchens make a modest charge for each ration -- the equivalent of 14 to 17 cents for the two-course noon meal in August of 1983 -- the way the funds are collected and used varies greatly. In one federation families make weekly prepayments of a lump sum. The more usual pattern is daily payments for rations received. The women charged with preparing the day’s meals purchase ingredients with the money collected the day before. A persistent problem is members who fall behind in payments and threaten the economic stability of the collective. Given the origins of many of the groups in Christian-based communities (comunidades de base) and the ethic of solidarity with which they are imbued, expelling such families represents an agonizing but necessary decision. In one of the cases studied the group had decided to permit an indigent member to use some of its donated flour to make snack foods to sell outside the kitchen, and thus earn enough to meet her payments.

Beneficiaries of the Communal Kitchen

The average family size of the comedor participants was 6.8 members. Some family members did not partake of the meals, so that the average number of patrons per family was found to be 6.2 persons. The consumers of the meals prepared in the kitchens by age and sex were: 35 percent adults (19 percent women and 16 percent men), 21 percent adolescent offspring 14 to 17 years of age, 37 percent school-aged children, and 16 percent children aged 5 and under. Men or adolescents working away from the neighborhood might take their noon meal near the work site. In a few cases certain family members did not participate because they did not like the food prepared in the kitchens.

Fully 20 percent of the families utilizing the kitchens constituted female-headed households. One-quarter of those were households headed by widows. Except for the age of the women participants, which was a rather constant average of 35 years for all the kitchens, the demographic characteristics of the women members were quite variable according to the type of organization and administration of the communal kitchens. Women with origins in the Andean region of Peru, as opposed to the more urbanized coast or culturally diverse Amazonian basin,
predominated in all the kitchens. This finding strengthens the notion that Andean communal traditions were an important element in the genesis of the communal kitchens.

Some of the most interesting relationships between characteristics of the women associates of the communal kitchens and the type of kitchen concerned labor force participation. Overall, 65 percent of the women were working, i.e., obtaining income through some activity, whether piecework in the home or full-time vending, domestic service, industrial work, or another job. The lowest proportion of working women (50 percent) was found among those who belonged to the small family cooperatives. Since these operated by rotating the heavy responsibility of meal preparation among members, all woman would be required to give at least a half-day's labor to the kitchen in the course of a week. The members had also to dedicate time to frequent meetings of the collective, to meal planning and to overseeing the accounting done by the treasurer. This last was one of the members, not a highly educated nun or advisor as in the case of the larger kitchens, and that meant that keeping clear accounts was a major task requiring attention from all the women. The working women who were members of family cooperative kitchens were likely to have jobs which allowed for the demands on their time that belonging to the kitchen implied.

Among those who obtained meals from externally administered kitchens, a much higher proportion of women (79 percent) were working. Attendance at such kitchens relieves women of a major part of shopping for food, preparing it and serving it, both at home and in the collective itself, and thus removes some of the constraints women typically face in pursuing paid employment or other income-generating ventures.

The husbands associated with communal kitchens were found to work in a variety of unskilled or semiskilled occupations, often with little stable or predictable income. Somewhat greater stability was found among those who participated in the independent, unfederated programs.

The quality of the meals being provided to the comedor users is a crucial consideration in assessing their effectiveness.
Rations were tested from all the 27 communal kitchens of the sample. The average quantity of cereals or carbohydrates per ration was found to be 143 grams. The average for vegetables was 48 grams. While animal proteins were not entirely absent from the menus, the amounts of protein, whether animal or vegetable, were very small. One-third of the rations were found to have less than a 25 gram serving of food containing animal protein; 38 percent of the rations included a 25 to 50 gram serving of food with animal protein; in 22 percent the serving was 51 to 99 grams; and in only 7 percent was there a serving of 100 grams or more of food containing animal protein. The type of organization of the kitchen was strongly related to the quality of the meals as judged by protein content. In general the family cooperative kitchens provided better meals than those administered by outsiders, with the exception of one federation that charged a flat prepaid (and unrealistically low) weekly fee for participating families, whose meals were especially poor.

Bearing in mind that these figures reflect the nutritional value of what was the major meal of the day for most of the patrons, we are led to a somewhat tempered assessment of how much of a solution the communal kitchens alone offer to the undernourished. Further, the poorest families often resort to buying less than a full number of rations during periods of special hardship. The importance of this forced-savings mechanism can be understood if, for all the communal kitchens in our sample, we divide the number of rations by the number of patrons on a given day. If half rations are attributed to children under six and their equivalent is subtracted from the total number prepared, the results show that 32 percent of the older children, adolescents, and adults were consuming less than a full portion. The proportion rose to no less than 84 percent in one of the federated groups of comedores. Despite the deficiencies, a majority of patrons of the communal kitchens felt they ate better there than they were able to eat at home on Sunday, the day nearly all the kitchens closed. This was especially true of larger households.

In discussing the problem of nutritional adequacy, it is important to note that many communal kitchens have growth-monitoring systems for the children they serve. The responsibility for periodically recording height and weight is invested in a
member of the elected officers’ committee in the family cooperative kitchens affiliated with one federation. A similar concern for the health of the adult women in the kitchens was not evidenced, however, and two-thirds of the women participants interviewed complained of fatigue and illness. One case of tuberculosis and a few of what appeared to be pretubercular conditions were found, but the most common affliction was anemia, which affected fully one-third of the women. Women were excused from turns at cooking in the final stages of pregnancy and during acute illnesses.

The Effects on Women’s Roles

The principal motive indicated by the women for entering into the communal kitchen was economic necessity (the leading reason cited by 75 percent of the women). Nonetheless, after having had the experience of participating, a majority of the women said they would continue as members even if their economic situation should improve. The women valued the camaraderie and sense of common purpose, and they felt themselves to be part of la lucha, the struggle of the poor to escape from oppressive conditions of life. Participation in the communal kitchens was a strong incentive to acquiring or improving literacy skills: one-fourth of the sampled kitchens had organized literacy courses. Many had offered nutrition education. Three of the kitchens operated in conjunction with workshops where members sewed clothes and other items for sale on collectively owned sewing machines. A few others had organized courses in knitting, weaving, or pastry-making. One of the Comas federations of family cooperative comedores had a borrowed sales outlet for their products. The other federation in Comas had obtained a loan to buy the premises for a workshop. The federation of El Agustino had produced, in collaboration with a social promotion agency, an attractive printed booklet on how to organize and operate a communal kitchen. It is evident from these examples that the kitchens -- particularly those that demand a high level of involvement, solidarity, and trust from their members -- are seen by them as a potential means of resolving problems of poverty far beyond simply getting a square meal on the table day by day.
The communal kitchens are a finishing school for women motivated to assume more active roles of participation and leadership in the larger community. The women who gravitate to them are relatively experienced in assuming group tasks and in working on community projects on a purely voluntary basis. Nearly half, for example, participated -- simultaneously with the communal kitchen or at some time in the past -- in a variety of organizations: neighborhood committees for obtaining basic services (potable water, electricity), committees of health promoters, permanent committees of representative community government. These organizations in pursuit of a collective good brought no individual benefits to the women except leadership experience. One-third of the comedor members participated in a variety of organizations whose objectives were oriented to individual or family improvement. These were mother's clubs, food-for-work programs, and parent-teacher associations of the local school. Only 22 percent of the women in the communal kitchens had no previous experience in a community organization.

One-third of the husbands had opposed their wives' participation in the communal kitchens at the outset but had come to see the advantages of shared food preparation. Their opposition had to do with their wives' leaving the house for meetings and turns at cooking, and their eventual acceptance had to do primarily with the savings on food or the improved eating standard the family was able to maintain because of its participation. Husbands who continued to oppose their wives' participation were predominantly those from the coast rather than the sierra region, those who had higher levels of education and those with greater job stability. Husbands also tended to object to belonging to the communal kitchen when their wives did not have independent earnings but were exclusively amas de casa (housewives). The findings suggest a certain ambivalence on the part of husbands whose perception of their own status was in conflict with the stereotype of the comedores as a poor person's solution to food problems. Those with higher educational levels and higher incomes aspired to a middle-class model of the privacy of the nuclear family and the wife's full-time dedication to its particularistic interests. The women, in contrast, clearly viewed the communal kitchens as an opportunity to transcend the limits of such a restricted role.
The findings suggest that a male partner's opposition to the woman leaving the house for whatever reason may prevent some women from associating themselves in communal kitchens. The men see the kitchens as a part of community participation, not as a mere extension of the domestic domain to which many prefer to limit their wives. Recognizing this problem, one of the federations had convened an open meeting with husbands to attempt to convince them that this new kind of women's organization need not be a challenge to their authority or a threat to harmonious family life.

DISSEMINATION OF THE RESEARCH

The present study was the first systematic effort to enumerate and evaluate communal kitchens in Peru. Interest was high in many audiences, including journalists, church bodies, policymakers, and poor women who were contemplating the organization of new groups. The research team was committed to going back to the advisors and members of the kitchens with a report on the findings, but what actually took place over the months following completion of the study greatly exceeded all expectations. Not only were the research subjects avid for the opinions of outside observers, but a new level of organization was achieved among the communal kitchens and certain joint actions were planned to resolve common problems.

A first round of reporting took place with informal meetings in each of the four "Cones" of Lima -- the peripheral areas to the north, south, east, and west which house the squatter communities and working class housing tracts. All the communal kitchens sent representatives and only those which were externally administered by a few local parish agents that were relatively indifferent to grassroots participation were less receptive. Merely raising the issues and focusing attention on the kitchens through these meetings gave impulse to the establishment of new groups; in one sector of the Villa El Salvador district, comedores mushroomed from 1 to more than 20 in the lapse of a few weeks. Out of the local meetings came the proposal for a citywide meeting of representatives of communal kitchens. The agenda which was developed was oriented to proposals for bettering the organization of the programs, not simply discussing the research results.
With a massive attendance of 175, the first such encounter in June 1984 led to the establishment of an informal coordinating board comprised of elected spokespersons from the federations of comedores and the various city districts where comedores exist. One of its initial tasks was to open discussions with Caritas with a view to gaining some power of decision for women in the management of food donations from the agency. At the same time, this and successive meetings of the communal kitchen representatives highlighted the necessity of gradually replacing food donations with autonomous, local sources of food. Bulk buying from nearby agricultural cooperatives and communal gardens in the barriada are two proposals currently being explored. UNICEF proved sympathetic to the suggestion of installing refrigerators, which would alleviate the enormous burden of daily purchasing of greens, meat products, and soup bones and permit a more careful husbanding of donated grains and oil.

The remarkable initiative already shown by the members of the kitchens, and the daily practice they have had in resolving basic subsistence problems through solidarity and democratic decision-making suggests that they will rise to the present challenge of ensuring their food supply and, thereby, the economic viability of the communal kitchens, which must become increasingly autonomous over time. Communication and exchanges among them, so dramatically stimulated by our research, can contribute significantly to achieving this goal.
STREET FOODS: INCOME AND FOOD FOR URBAN WOMEN

Irene Tinker*

Street foods are traditional "fast foods"; they have always been a part of festivals, pilgrimages, and market days. They provide special delicacies, snacks, or quick meals for women and men too busy with buying and selling, worshipping, or celebrating to prepare and cook regular meals. In the United States, fast-food chains are admired for their reasonable prices, adequate food, and high profits. In most urban centers in the developing world, however, street food sellers are harrassed by municipal authorities who overlook their importance in providing food for workers, children, shoppers, and travelers, and who ignore the economic contribution and employment opportunities provided by this activity.

The tendency to discount the economic activities outside the modern sector has its roots in development theory. Western liberal development theorists tended to class such micro-enterprise as traditional and assumed that with modernization it would disappear. Marxists often equated this activity with petty capitalism; alternatively, they felt that the workers in the nonmodern sector were unorganized and therefore exploited. Either way, the sector was not one to be encouraged.

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*Data for the EPOC Street Foods project reported here were collected in Senegal by Jill Posner, in the Philippines by Gerald Barth with Mei-Jean Kuo, in Bangladesh by Naomi Owens, and in Indonesia by Barbara Chapman. Monique Cohen served as project director and did much of the comparative analyses of the data.
Rendered economically invisible by both government leaders and development theorists, the traditional micro-enterprise sector has nonetheless continued to prosper and adapt. After a decade of studies on the informal sector theorists have begun to discard some of the stereotypes about its economic role, but the term "informal sector" itself has tended to reinforce the assumptions about the dichotomy between modern and traditional, formal and informal, and so perpetuate the negative attitude toward vendors.

As far as planners are concerned, invisibility has characterized most of women's economic activity in developing countries. Recent literature documents women's roles in rural areas, both as unpaid workers in activities such as farming, food processing, or providing fuel and water for the household, and as paid labor, performing unskilled work on farms and in households or in construction of houses and roads, as well as in household and small industries. The resultant workday for women is eight to ten hours long, compared to a six- to eight-hour workday for men. Urban women also are responsible for earning income and provisioning the family; however, in urban areas their economic activity is even more likely to be ignored by planners, since women working in urban micro-enterprise activities are subject to a double invisibility: of sex and of sector.

If planners and administrators do not give cognizance to women's economic activities, then projects which undercut these activities will go ahead unchallenged. Over the past decade the community of women in development has had some success in making planners aware of women's economic contributions to rural life by conducting studies, collecting data, writing articles and reports, holding conferences, meeting with planners, and undertaking other activities designed to give greater visibility to women's work in near-subsistence societies. Because urban problems have not ranked high among the priorities of development agencies, women's urban employment has been neglected. If women's rural work was masked behind the term "family labor", it has similarly been masked with regard to urban work by the term "informal sector."
PROJECT OBJECTIVES: PRESENT AND FUTURE

In undertaking this study of street foods, the Equity Policy Center's (EPOC) first objective was to document women's roles and the extent of their involvement. It was obvious to anyone visiting towns in the developing world that many women were occupied in selling ready-to-eat food. While many studies have been made of market women who trade in all manner of goods including vegetables and fruits, no data were found on women producing and selling Street Foods. A recent study on the informal sector identified "restaurants" as a profitable activity of the sector, but neither defined nor provided sex-disaggregated data. EPOC felt that a carefully documented study of an urban economic activity characterized by a significant participation of women would be the first step in forcing the development community to consider women in its urban planning.

A second objective was to collect income data on a traditional income-generating activity of women. In the past decades, much effort has focused on creating income-generating activities for women in developing countries. Too often focused on handicrafts that require quality control and have limited markets, these activities have seldom been economically successful. It seemed more appropriate to look at an activity which clearly provided a livelihood for many women throughout the world.

Documenting women's activities in the preparation and sale of street foods as an example of successful income generation was, therefore, the basic reason for undertaking the study. But the project design required two other elements in order to fit EPOC's philosophy. First, the study would have to be of the activity as a whole, with men's as well as women's roles identified and quantified. Thus we focused on the vendor and the vendor's family, visiting the home and observing the various tasks undertaken and the time spent by family members in the preparation of the food. During these observation visits we also tried to ascertain how income from the sale of street foods was used and noted whether food not sold during one day was eaten by the family or recycled for sale the next day. In this manner we were able to see the extent to which a women's business activities conflicted with or reduced the time she had to spend on household responsibilities.
Further, in order to understand the dynamics of the trade, such as the buying of raw ingredients to prepare and sell homemade foods, or the buying of previously prepared foods for resale, not only the activity itself but its context in the wider food system would have to be reviewed. Thus we also decided to collect data on the customers, check the safety and cleanliness of the food sold, and consider the relationship of street food sellers to formal sector restauranteurs and wholesalers.

Secondly, conducting a study was necessary, but not sufficient. The underlying reason for the study was to find ways to assist the street food vendors to increase their incomes and to improve their products. Hence EPOC's final goal was to develop recommendations for actual projects or programs to help the vendors. Since such projects tend to depend on local interest and support, local activists, researchers, and government officials were briefed on the project at its inception and invited to join an advisory committee to formulate recommendations. This involvement of local citizenry has had important, though differing, consequences in the various countries where the Street Food Project was carried out.

To accomplish the policy shift we felt was necessary if vendors were to be supported by municipal authorities, we originally sought to undertake out project in ten countries worldwide. The results reported here are from the first four countries included in the project, which were funded by the Women in Development Office of USAID: Senegal, Bangladesh, the Philippines and Indonesia. While every effort was made to make these first four projects identical, local circumstances led to the selection of provincial towns of widely differing sizes. The method of utilizing local surveyors differed because of differences in the background and training of available staff. Interview schedules and timing of in-house observations varied from one country to another. But the questions asked of vendors and customers were similar. In addition, funds were allocated in the budgets for Philippines and Indonesia to conduct a general household consumption survey; and in Bangladesh funds were added to test recommended interventions.
A second round of countries, not reported on here, was funded by the Ford Foundation: Nigeria, Thailand, and Egypt. In each of these three countries EPOC identified a local research group interested in undertaking the project, worked with them in developing the questionnaires, and assisted in the analysis and formulation of recommendations. The study itself, however, was conducted by the local group.

Preliminary findings as well as accumulated experience from the first four countries simplified and shortened the data-gathering process for this second group. Thus, within the timeframe of a year's basic data collection, other issues could be addressed. In Nigeria, the emphases were on the training needs of the vendors and on the consumption of street foods by students. In Thailand, the study focused on relationships between particular foods and the vendors who sold them: by sex, ethnicity, or migrant status, and whether the vendor was independent or sold on commission. An attempt was made to see whether large firms were taking over from individual vendors in supplying certain foods. In Egypt, more attention was paid than in the original design to the backward linkages to rural women and men who prepared the foods sold on the streets.

EPOC still hopes to complete the worldwide coverage by including data drawn from Peru, Jamaica, and Haiti. In the course of preparing proposals for projects in these countries, EPOC found current studies which provide answers to some of the questions we were asking elsewhere. Two of these studies appear elsewhere in this volume. The existence of previously collected data will allow for an even greater local specialization than in the Ford series, and thus we hope to utilize and build on such work by encouraging the collection of sufficient additional data for comparisons.

These additional studies in EPOC's Street Foods Project would round out the data already collected by the studies reported on here, and those being collected in the Ford Series. In addition to the basic facts of the street food trade described below, these studies will collect information on issues which emerged in the course of the earlier studies:
- the extent and variety of the invisible street foods trade;
- costs and economies of street foods, particularly the cost of fuel;
- backward linkages of street foods to wholesalers of both prepared and raw foods, and the importance of traditional foods in these activities;
- importance of street foods in the diet, particularly of school children;
- training techniques and incentives for encouraging vendors to improve the sanitary and nutritive aspects of foods sold;
- changes in the street food trade caused by in-migration, the emergence of large-scale firms, or new governmental regulations.

STUDY DESIGN

EPOC's AID-funded Street Foods Project carried out research in Senegal, Bangladesh, Indonesia and in the Philippines. In each country a provincial town was selected so that the entire urban area could be mapped and a full census taken of all sellers of foods on the street. Street foods include, by our definition, any food that can be -- and is intended to be -- eaten on the spot, and is sold on the street, from carts, or from shops with fewer than four permanent walls.

Having completed the census, EPOC's next step was to categorize the sellers by type of food and location and draw a random sample. Selected vendors were then interviewed in depth about their enterprise, themselves, and their families. Data were collected on all inputs to the trade: fuel, cart, credit, labor, and food (self-processed and preprocessed). Questions were asked (and confirmed by observation) about turnover, profit, use of unsold
food, and relationships with other vendors, regular customers, the police, and municipal authorities. A smaller sample of the vendors, selected according to the importance of women's contributions to the making or selling of the street food, was observed over a period of time both at work and in their homes to ascertain how the foods they sold were made or obtained, and by whom: a family member, or hired staff. At each stage of the study we were careful to note the differences between the activities of women and men, to see whether the foods they sold, the places and times they worked, their implements, or the organizations to which they belonged were sex specific.

Customers of street foods sellers were interviewed in all four countries; in addition, in two countries we conducted a food consumption survey among the general public to ascertain the importance of street foods in their diet. Samples of major street foods were tested for bacteria count; sanitary measures of the vendors at home and at the place of sale were observed. We also utilized local nutritionists to assess the value of various street foods. In Indonesia, EPOC worked with the nutrition department of the university to develop ways to enhance the nutritive value of foods, particularly those consumed by children.

In addition to working with local scholars and hiring graduate students or junior faculty as staff, each country director met with municipal authorities, government planners, and leaders of both community and women's organizations in the town and in the capital city. Formal or informal advisory committees were set up to discuss the progress of the research. At the conclusion of the study, seminars were held in both the provincial town and the capital for the advisors and other interested scholars, activists, and administrators. In three of the four countries the final report, or a summary of it, was translated into the local language and widely circulated.

FINDINGS

Collectively, the data challenge the assumptions about this sector made by both policymakers and administrators as to the value and importance of street foods as a source of employment and income on the one hand, and as a source of food on the other.
The data also confirm that women play an important role in street foods sales even in such traditional Islamic countries as Bangladesh. In addition, the data produced some unexpected results relating to male-female differences and to the spatial distribution of vendors. The data on women suggest differential use of new technologies and ingredients, and the consequent emphasis on making and/or selling more traditional foods. Both male and female vendors could benefit from greater access to credit; but their need for money is not always related to business expansion and so vendors are often ineligible for existing micro-level credit programs. These points will be reiterated after a presentation of the basic findings.

**Women’s Involvement in the Street Food Trade**

The four provincial cities studied range in size from 38,000 in the district capital of Manikganj, Bangladesh, to nearly a quarter million in both Iloilo, Philippines, and Bogor, Indonesia. The number of vendors range from 550 in Manikganj to an incredible 17,760 in Bogor. As Table 1 shows, the ratio of vendors to population decreases as city size increases; whether this generalization will hold as more studies are done is not clear.

The dominance of female vendors in Senegal and the Philippines was expected, as was the absence of women sellers in Bangladesh. In all cases, these statistics reflect women’s role, or lack of one, in the marketplace. Bogor’s low percentage of women vendors surprised us, considering the prominent role of Indonesian women in markets in Central Java. However, unlike Bogor, that province is the center of Javanese culture, which accords a place to women much closer to that in the Philippines than in the more Islamic-influenced parts of Indonesia. Bogor, on the other hand, is in West Java, where the fundamentalist Darul Islam waged civil war against the central government for many years. This strong Islamic bent is moderated by the growing westernization of Bogor as it becomes a satellite of Jakarta. In Indonesia and the Philippines, about one-quarter of the enterprises are managed by husband and wife together. However, additional questions about who controls income from the business and who makes business decisions show that in the Philippines
the women control the income, while in Indonesia, men control it. Business decisions are somewhat more egalitarian in both countries.

**Table 1**

**STREET FOOD VENDORS, BY SEX, IN FOUR COUNTRIES**

<table>
<thead>
<tr>
<th>Country</th>
<th>Population</th>
<th>Number of Vendors*</th>
<th>Vendors: Population (ratio)</th>
<th>Enterprises (by Sex)</th>
<th>Women (%)</th>
<th>Men (%)</th>
<th>Couples (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manikganj, Bangladesh</td>
<td>38,000</td>
<td>550</td>
<td>1:69</td>
<td>1</td>
<td>99</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Ziguinchor, Senegal</td>
<td>86,000</td>
<td>1,534</td>
<td>1:56</td>
<td>53</td>
<td>47</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Iloilo, Philippines</td>
<td>245,000</td>
<td>5,100</td>
<td>1:48</td>
<td>63</td>
<td>10</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Bogor, Indonesia</td>
<td>248,000</td>
<td>17,760</td>
<td>1:14</td>
<td>16</td>
<td>60</td>
<td>24</td>
<td></td>
</tr>
</tbody>
</table>

* In selling or in preparation or processing at home

**Table 2**

**CONTROL OF BUSINESS INCOME AND DECISIONS**

<table>
<thead>
<tr>
<th></th>
<th>Female control (%)</th>
<th>Male control (%)</th>
<th>Joint control (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iloilo, Philippines</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Income</td>
<td>79</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>Business Decisions</td>
<td>60</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td>Bogor, Indonesia</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Income</td>
<td>19</td>
<td>76</td>
<td>4</td>
</tr>
<tr>
<td>Business Decisions*</td>
<td>22</td>
<td>71</td>
<td>5</td>
</tr>
</tbody>
</table>

*In 2% of the cases, neither person claimed control of decisions; they stated that business decisions were made by a manager.*
Women are more involved in the street food trade in both Indonesia and Bangladesh than the vendor figures alone would suggest. Approximately one-quarter of the male vendors in both Bogor and Manakganj said that their wives helped to prepare the food they sold. In addition, 11.6 percent of the vendors in Bangladesh had female assistants, mostly in those establishments that served full meals. These women were not family members and were generally paid. Thus, as Table 3 shows, women are involved in 40 percent of all street food establishments in Bogor and in 37 percent of those in Manikganj. They did this work in addition to maintaining their households. It is important to note that in Quiguincho the women vendors were largely relieved of their household duties by other family members; only 20 percent of the women vendors said they cooked meals at home daily for their families. Also, in both countries, as will be noted later, jointly run enterprises made more money than those run separately by either women or men.

Table 3
WOMEN'S INVOLVEMENT IN STREET FOODS ACTIVITIES

<table>
<thead>
<tr>
<th></th>
<th>Female vendors:</th>
<th>Male vendors</th>
<th>Total enterprises involving females</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>alone in groups</td>
<td>with female family help</td>
<td>hired help</td>
</tr>
<tr>
<td>Manikganj</td>
<td>1</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td>Ziguinchor</td>
<td>53</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Iiloilo</td>
<td>63</td>
<td>27</td>
<td>--</td>
</tr>
<tr>
<td>Bogor</td>
<td>14</td>
<td>24</td>
<td>--</td>
</tr>
</tbody>
</table>

The Philippine staff concluded that husbands engaged in other unskilled work tended to join their wives if the business was thriving. Since the woman had established her contacts with customers, she continued to be the primary manager, while the husband undertook errands away from the site, often going out into the rural areas to secure cheaper raw ingredients. This effort reduces middlemen charges and thus adds to the profitability of
the enterprise. Women on their own would be unable to do this because of time, but also because such a trip might be more dangerous for her.

It is important to note that women's involvement in street foods is only part of women's activity in processing or preparing ready-to-eat foods. Because the EPOC study focused on the vendor and her/his family, we did not trace the food back to the maker unless it was prepared by a family member. We did, however, ask where the vendor procured her/his wares. In Indonesia, most of the traditional rice-based sweets are made by women, often rural women, and sold through both street food vendors and larger grocery stores. All of the puffed rice and the fried lentil snacks sold in Bangladesh are made by women, most of whom live outside the town. Further, in Indonesia, as in many other countries outside this study, there is a growing incidence of "invisible street foods": meals cooked on contract for offices, students, or other families, and delivered through the streets rather than sold on them.

**Foods**

As part of the census of vendors, researchers listed all street foods available in each town; these ranged from peanuts in baskets sold by women sitting along the road, to cafeteria-like chop houses providing a fast food meal. Over 245 varieties were recorded in Indonesia, 220 in the Philippines, 129 in Senegal and 128 in Bangladesh. These were then grouped into categories which generally reflected whether these foods were perceived as snacks, meal substitutes, or regular meals. It is interesting that in Bangladesh, which is clearly the poorest country in our study, the foods were primarily snacks, consumed by very poor customers such as rickshaw pullers who perhaps must eat frequently to keep up their strength but who seldom have much money. In Senegal, Ziguinchor was small enough for most people in the town to go home for midday rice or millet meal; breakfast was popular, as was a kebab throughout the day, but most other foods were also snacks. In contrast, in both the Philippines and Indonesia, people seem to eat all day long, both snacks and meals.
In Ziguinchor, Senegal, most foods were sex specific; even though yogurt is sold by women and men, the women use fresh milk to make it while the men use imported powdered milk. In the other cities, women were found selling nearly all categories of food, though few women sold noodle soup in Bogor, Indonesia. In Manikganj, Bangladesh there were only six women vendors; one spent most of her time begging and only sold bananas when her tree bore fruit. Each of the five permanent vendors sold food in a difference category: meals, tea, fruits, dry snacks, and combined snack and grocery. In no country were women found selling on commission; only men sold ice cream in the Philippines and Senegal or bread in Indonesia.

Although in three of the four countries men and women sell many of the same foods, there is some sex specificity in the mode of selling. For example, no men were observed selling out of baskets which could be carried on one's head. Conversely no woman was observed pushing mobile carts. This fact accounts for the predominance of men sellers of noodle soup, which is traditionally sold from heavy mobile carts. Similarly, no women seemed to be selling bread from tricycle carts or hawking sate (small kebabs) while pushing a cart or shouldering a balance pole. But women did sell these items from permanent stalls or from carts moved into place for the day. An early study of an individual woman street food seller in Jakarta noted that the woman married a series of husbands in order to ensure that there was a man in the house who could position her stall in the morning and move it to an alley each evening!\(^5\) Few vendors, including those with carts, sell at more than one site per day; rather they set up at the same place everyday, and by custom not only have the right to sell at that place but also to "sell" the spot if they leave the trade. Similarly, vendors who ride tricycles move along a regular route, as do the sate (kabab) vendors in Bogor.

Most of the food women make is fairly traditional; many of the recipes were learned when they were children. But there is also some indication that women have less access to new imported foodstuffs or to technologies utilizing such foods. In Ziguinchor, the women who made yogurt did not utilize imported dried milk powder; it is unclear whether they could not buy the powder or whether they preferred whole milk yogurt. In Bogor,
women make sweets from rice; the increase in imported wheat has caused a gradual move toward breads, especially for breakfast. Most bakeries are small industries, generally run by men.

Economics of the Street Food Trade

Overall statistics from the four countries studied indicate that street food sellers make a reasonable income. Average profits per enterprise are in all cases well above earnings from comparable work: above the minimum wage in the Philippines, or the current wage for unskilled farm workers in Bangladesh, the construction worker's wages in Indonesia, or the income of a housemaid in Dakar, Senegal. While the housemaid in Senegal receives some food and sometimes a room in addition to the wage, the profits of the street food enterprise are more than enough to compensate for the lack of those fringe benefits. Since a majority of the vendors work alone, particularly those on the low end of the profit scale, it is clear that selling food provides an income above that of being paid for unskilled labor (Table 4).

Table 4
AVERAGE DAILY EARNINGS FROM STREET FOOD ESTABLISHMENTS

<table>
<thead>
<tr>
<th></th>
<th>Iloilo, Philippines</th>
<th>Bogor, Indonesia</th>
<th>Manakganj, Bangladesh</th>
<th>Ziguinchor, Senegal</th>
</tr>
</thead>
<tbody>
<tr>
<td>per US $1.00 =</td>
<td>13</td>
<td>995</td>
<td>24</td>
<td>400</td>
</tr>
<tr>
<td>Sales</td>
<td>236.22</td>
<td>16,027.31</td>
<td>299</td>
<td>925</td>
</tr>
<tr>
<td>Expenses</td>
<td>182.38</td>
<td>11,649.93</td>
<td>227</td>
<td>557</td>
</tr>
<tr>
<td>Profits</td>
<td>53.84</td>
<td>4,377.38</td>
<td>72</td>
<td>368</td>
</tr>
<tr>
<td>Minimum/unskilled wage</td>
<td>33.00</td>
<td>2,000.00</td>
<td>20</td>
<td>250</td>
</tr>
</tbody>
</table>

In Southeast Asia the women vendors do very well. Enterprises run by couples have the highest sales in both countries. Jointly run enterprises are dominated by women in the Philippines; according to EPOC's research staff, when successful
women-run enterprises grow enough to provide two incomes, the husband joins his wife in the business. In Indonesia, women-only enterprises have a slightly higher income than men-only, a situation that is reversed in the Philippines. In both countries, women vendors are found at all levels of the income scale.

Table 5

DAILY SALES BASED ON TYPE OF OPERATION

<table>
<thead>
<tr>
<th>Operator</th>
<th>Bogor</th>
<th>Iloilo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband &amp; Wife</td>
<td>Rp 21,473.21</td>
<td>Ps 373.78</td>
</tr>
<tr>
<td>Male only</td>
<td>Rp 14,022.56</td>
<td>Ps 363.22</td>
</tr>
<tr>
<td>Female only</td>
<td>Rp 15,018.42</td>
<td>Ps 154.46</td>
</tr>
</tbody>
</table>

In Ziguinchor the low income of women sellers compared to men was something of a surprise. Two factors can explain this: the different categories of food sold by women and man, and the seasonal fluctuations in numbers of vendors (See Table 6). Foods sold by men require relatively higher fixed capital outlays that ensure full-time, year-round commitment to the enterprise. Women, on the other hand, can enter and exit the market in response to labor demands of the agricultural cycle because the capital outlays are minimal.

Table 6

AVERAGE DAILY SALES EXPENSES AND PROFIT FOR ALL PRODUCTS, BY SEASON, IN ZIGUINCHOR, SENEGAL

<table>
<thead>
<tr>
<th></th>
<th>Sales</th>
<th>Expenses</th>
<th>Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(cfa francs)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>WOMEN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry Season (N=127)¹</td>
<td>930</td>
<td>625</td>
<td>305</td>
</tr>
<tr>
<td>Wet Season (N=136)</td>
<td>920</td>
<td>490</td>
<td>430</td>
</tr>
<tr>
<td><strong>MEN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry Season (N=38)</td>
<td>5,450</td>
<td>3,560</td>
<td>1,890</td>
</tr>
<tr>
<td>Wet Season (N=49)</td>
<td>3,740</td>
<td>2,361</td>
<td>1,379</td>
</tr>
</tbody>
</table>

¹ The dry season sample included only market sellers; in wet season both market and street sellers were included.
Fluctuations in the number of vendors, primarily of women vendors, between the wet and dry seasons were significant, with the average number of market sellers declining 35 percent in the rainy season. Further, those women who continue to sell during the rainy season had increased income because of higher prices made possible by reduced competition. In the dry season, women returned to the market, driving down the legislated minimum pay for a domestic servant.

Senegalese women work to support their families: 59 percent of the female vendors are the major provider for their families. Those living with a husband provide 45 percent of the family food budget, an amount that represents the seller’s total profits. In Manikganj, Bangladesh, the five women vendors were all sole supporters of their families; given the social disapprobation toward women appearing in the market, the fact that they were vendors simply underscores the poverty of those five families. With these exceptions, women vendors in the Asian countries studied mingled their income in the common household budget so that discrete use of their income was not available.

It is not surprising to find that household and enterprise finances are frequently inseparable. Dipping into operating and investment capital when family emergencies arise is not uncommon and, in turn, limits the ability of street food establishments to accumulate capital regardless of net profit levels.

Among vendors able to build up a reserve, the tendency is not to expand the existing enterprise. An examination of formal sector food catering establishments in Iloilo indicated that none of them experienced a transition from a micro-enterprise to a small-scale firm. Rather the trend is for the street food entrepreneur to invest the surplus by diversifying into other activities, particularly the sale of nonperishables, or to invest in the next generation, i.e., through social investment in their children’s education.

Indeed, for an enterprise of this size it would seem that the levels of supply of foods and the demand for them are in a delicate balance. Thus, expansion is not necessarily a business objective. Actually, expansion may mean increased prices of greater
spoilage, and so lead to business failure. At this level of enterprise, access to credit, while possibly not sought for growth reasons, is still needed -- as working capital and as a buffer against bankruptcy that can strike when household emergencies inevitably force the drawing down of operating capital.

The tendency has been to classify street food establishments as distributive and service enterprises. Yet the street food firm is no less important as a productive enterprise, involved in food processing as well as sales. These establishments undertake an integrated process extending from the purchase of the raw ingredients and their processing through to their marketing and distribution. For example, monie (thin, millet porridge) sellers are involved on a daily basis in milling as well as the manufacture and sale of their porridge. In Bangladesh women puff rice as a snack. The production process is not unlike that which takes places, albeit on a different scale, in the large-scale manufacture of breakfast cereals such as oatmeal or Rice Krispies. Our data indicate that three-quarters of the street food vendors in the Philippines, Indonesia, and Senegal processed some or all the food which they sold; in Bangladesh the figure was 42 percent.

Overall, our data and other studies indicate that women are more likely to be involved in the processing than in the sale of street foods. Even in traditional societies where the rules of seclusion require women either to delegate the retailing to other family members or to sell their output to other food catering enterprises, women earn income in this manner. In Bangladesh, for example, most of the rice-based snacks as well as pickles are made in the homes of rural women. Sweet rice steamed in banana leaves is a favorite Indonesian snack; it is generally made by rural women and sold to vendors or shops in town. Women's present involvement in such activities should be considered when plans are put forward for small-scale food processing cooperatives or plants. A modest increase in the size of production could greatly enhance the income of the women. Pilot projects need to be established to test methods of organizing such plants, types of products, marketing streams, etc. What is essential is to support the women currently engaged in this activity rather than ignore or undercut their activity.
Demand for Street Foods

Household survey data from Indonesia and the Philippines identified a strong level of effective demand for street foods. Urban households in these two countries spend an average of 25 percent of their food budgets on street foods, a percentage which is consistent across income levels. Estimates for Senegal suggest a proportion of the household food budget allocated to street foods closer to 20 percent.

Although street foods have long been thought to be marginal to diet, the data show that, to the contrary, they are integral nutritional components:

- In Iloilo street foods appear to provide the fats and oils that are lacking in a diet defined exclusively in terms of household prepared foodstuffs.

- In Bogor it is possible to obtain more than half of the recommended daily allowance of protein, iron, vitamin A and vitamin C from a 30 cent street food meal.

Only in Bangladesh does the term "supplement" best describe the role of street foods in diet. In a country where few eat more than one full meal daily, any street food, the majority of which are snacks, is nonetheless an important dietary supplement.

The primary street food clientele are the vendors' peers, other members of the informal sector, and the urban poor. Even though their per capita levels of expenditure are lower than their middle and upper income counterparts, by their numbers they comprise the major group of consumers. Their purchases reflect rational choices. Many urban women as well as men living alone find it more economic to spend their time in income-generating activities and to purchase street foods, rather than to shop for and cook many traditional foods which are time consuming to prepare and perishable. Furthermore, the rising costs of fuel and ingredients, particularly in times of food scarcity, have meant that for many poor households, daily cooking has become expensive.
As a result many may, in fact, find it cheaper to purchase street food meals where economies of scale bring the price of a serving below the cost of home preparation.

Next in importance as consumers are students, both those who live away from home and elementary level pupils. The latter, the target group in school feeding programs, often purchase more than simply the odd snack or breakfast on the way to school. In urban Nigeria the data show that as many as 76 percent of school children in Ile-Ife eat two street food meals and 96 percent eat breakfast daily in the street. In Nigeria the provision of health, hygiene and nutrition training to street vendors who sell to school children suggests an alternate approach for targeting nutrition assistance to this population.

RECOMMENDATIONS

The magnitude of the street food trade and its importance as a source of employment and food, especially for the urban poor, requires a shift in attitude toward this sector both by theoreticians and development planners. Street Foods are not marginal, or expendable; this sector is not separable from the entire food system of the city. Indications are that as the size of the city increases, so does the percentage of street food vendors located outside the main business district. In Bogor, fully 85 percent of the vendors sold in the neighborhoods.

Legitimation

Despite the essential services provided by street food vendors, in most countries the sector has no legal status and has a history of being harrassed or forcibly removed from the streets. Thus a basic requirement for improving the life of the street food vendor is the need to legitimize the sector and so reduce the constant fear which the vendors have for their livelihood. Increasingly, planners in the developing countries are recognizing the importance of the so-called informal sector in providing employment to the urban poor. They need more data such as this study has provided; but they also need contact with the vendors themselves.
Associations

In order to establish a dialogue between the multitude of vendors and the municipality, some form of organization is essential. Actually, some sort of vendor groupings existed in the four cities studied, but they tended to be weak and fragmented. For example, all the cities have some sort of marketplace group that allocates spaces in the market and collects rental fees, used to clean and police the market. In addition, sidewalk vendors have their own group in Iloilo; representatives from this group and the market associations attended the EPOC seminar and utilized the occasion to bring up grievances to the mayor. In Indonesia we worked with a local activist group which was organizing the vendors, while in Bangladesh we provided funds for a credit program to an urban service group which then became an organizing force for the vendors.

Strong associations of vendors provide a mechanism for negotiating regulations governing where vendors can sell, and what their responsibilities will be in terms of congestion and cleanliness. Associations could also collect a tax to pay for such services. Since many vendors already pay market taxes, organizations fees, or bribes to police or health officials, paying municipal taxes would not necessarily increase their cost of doing business. Finally, vendor associations could work with the government to develop reasonable regulations, particularly in terms of health and food safety.

Support Services

Support for vendors is essential if this sector is to compete with larger and better funded entrepreneurs as modernization continues. Such support included credit, training in the basics of record keeping, and provision of health insurance. All of these services are best provided through a vendor-based organization; such groups could begin the dialogue, which government needs to legalize and regulate vendor activities. Since women in mixed groups seldom take active leadership roles, it is recommended that separate men's and women's groups be formed. These data suggest a co-mingling of household and business enterprise
budgets. Other studies of men’s and women’s loans payback rates indicate women’s superior performance. Thus women should be allowed to borrow without requiring that the funds be used for business expansion. As long as the loans are repaid, it would appear unnecessary to limit the use for which loans are granted. The possibility of insurance for critical illness should be explored to see if such a provision could prevent business failures, since in family and one-person operations the illness of the owner not only stops income but uses up working capital.

Provision of Water Taps

Assistance in improving the quality and safety of food sold is also critical. A major contribution which the government can make is the provision of water taps near the place of sale so that there is adequate water to wash hands and utensils as well as to use in food preparation. In fact, this has been done in several parts of Manikganj. Thus a tea seller has access to clean water both for her tea and for washing up; yet she also uses boiled water to rinse out the coffee cups between each serving. In contrast, in Bogor a single bucket of water often is used the entire day for washing both hands and plates.

Micro-enterprise Support

Women’s roles both in food processing of particular types of food and in providing full meals should be recognized as essential parts of the urban food system. Supports for these different activities will necessarily take different forms. For food processors, improved technologies introduced in slightly larger scale operations should be tried as pilot projects, and carefully monitored. Direct linkages with urban entrepreneurs or customers would also improve income. For invisible street food vendors, bulk buying could be introduced. Delivery methods could also be observed and improved. In every case the support should improve the income and working conditions of the vendors but not increase the costs of the food of the enterprise such that many women are put out of business. Nor should academic measures of profitability be used to dismiss enterprises which provide minimal, but
nonetheless essential, income to the entrepreneur. Both studies and projects should assist their micro-entrepreneurs, not put obstacles in their way. The line between efficiency and survival is a narrow one; planners must pay close attention as they try out new ideas. New ideas are critical, however, if the women and men who make their living as street food vendors are to be allowed not only to exist, but to grow.

ENDNOTES


3 See note 1, William J. House, Nairobi's Informal Sector.

4 For example, in Haiti we would like to look in greater depth at the interplay between the costs of securing cooking fuel and the costs of buying street foods. In other countries we found that the costs of street foods are often less than the total costs to an individual of fuel and ingredients, primarily due to the economies of scale. If the costs of women's time are factored in, then street foods become the most economical way of feeding oneself and one's family. Given the acute fuel shortage in Haiti, data from there would set off this argument in stark relief.

The economies of scale are clearly a major factor in the emergence of community kitchens in Lima, Peru. Women in these kitchens cook for the families in a neighborhood. By buying fuel and food in bulk, often making direct contact with rural cooperatives, they reduce costs of ingredients and fuel while also freeing many women from these time-consuming tasks. In Lima we propose to study "invisible" street foods as well. By that we mean various other forms of eating arrangements made by people who do not wish to cook for themselves:
generally, the food is prepared in one home and transported through the streets to be eaten elsewhere. A similar example can be found among textile workers in Bombay: lunches are transported to work but the evening meal is served in the cook's home. This type of invisible street foods is prepared on contract; other types may be made to order daily for delivery to office of home. Similar types of prepared foods in the United States would include meals-on-wheels, telephone pizza delivery services, or eating clubs. While the EPOC study design did not include this invisible aspect of street foods, our data suggest that its volume may be nearly as great as visible street foods.

What better place to study the really invisible informal sector than Lima, where informal activity overwhelms the formal sector? Our original study design calls for data collection in a provincial town. Major urban areas are simply too large for a citywide mapping of vendors. But now that we know what questions to ask, what information to look for, we feel we could select sections of Lima to study the total food system and the role of both visible and invisible street foods within it. As in previous studies, we will look at the food system in terms both of income and nutritive value. A thorough analysis of the wide variety of existing informal sector studies and reports as well as recent nutrition reports would necessarily precede such an effort.

In Jamaica, a different aspect of the total food system would be studied. There, the dominant role of higglers in street foods begs the question as to the connection between their wholesale inter-island trade and the profits from street food sales. Also, the importance of street foods in the local diet suggests the need for more careful studies of their nutritive value. Finally, the consumption of street foods by students at all levels would give additional information about the possible use of street foods to provide dietary supplements to growing children. (See Annex for a comment on this issue.)

Lea Jellinek recorded the activities of this woman street food vendor over several years until the slum in which the woman lived was torn down. The Life of a Jakarta Street Trader, Center for Southeast Asian Studies, Working Paper No. 9 Australia: Monash University, 1978).

Note: The following studies are available from EPOC Publication Services, PO Box 551, Arlington, VA 22216:

Utilizing the Street Food Trade In Development Programming, Irene Tinker, Monique Cohen, Coralie Turbitt.

The Urban Street Food Trade: Implications for Policy, Monique Cohen.

Street Foods In Senegal: Income Generation and Employment Opportunities, Jill Posner. Also available in French.

Street Foods: Informal Sector Food Preparation and Marketing In the Philippines, Gerald Barth.
ANNEX: COMMENTS ON VENDING OF STREET FOODS IN JAMAICA

One of the studies mentioned in note 4, the survey of higglers in the Kingston metropolitan area, canvassed the largest market locations in the corporate area in West Kingston. Though it did not include in its sample the cooks who are a specialized category in the markets, it is recognized that these cooks are an integral part of the market system, supplying the higglers with cooked meals. There are both male and female cooks. The data on the numbers of cooks in the West Kingston markets, compiled by the Urban Development Corporation, is not currently disaggregated by sex. The numbers are as follows:

| Street food suppliers in the market areas of Kingston |
|------|------|------|------|
| 194  | 157  | 156  | 163  |

Source: Urban Development Corporation

Women usually set up as cooks of food at construction sites to supply the men working there. They also appear at public places such as sports stadiums to cater to the crowds attending spectator events. By and large, however, women in Kingston do not sell cooked food on the streets, but confine themselves to selling packaged snacks, sweets and soft drinks at street corners or at school gates. The favorite Jamaican quick lunch snack is a patty (a meat-filled pastry) and this is sold at places known colloquially as "patty shops". Lately, the selling of smoked chicken cooked in oil drums which are converted into stoves has become a popular street food. From observation, this activity is dominated by male cooks and tends to be limited to certain locations in the Kingston Metropolitan area. Women used to supply cooked lunches to office workers, but this custom seems to have been superseded by offices setting up canteens to provide cooked lunches for their staff.

The cooking activity in the markets is being taken into account in the plans for the physical upgrading of the markets.
THE INFORMAL DISTRIBUTION NETWORK IN THE KINGSTON METROPOLITAN AREA

Alicia Taylor, Elsie LeFranc and Donna McFarlane

INTRODUCTION: A Brief History of Higglering

'Higglering' or vending has been a traditional female occupation in Jamaica dating from the days of the Sunday markets that flourished during slavery. Most of the conditions that resulted in the emergence of higglering still exist, and during the last two decades the changing economic situation has provided additional impetus to this activity. Looking broadly at the Post-Emancipation period, it may be said that there are at least four major reasons for the growth and persistence of higglering.

The first one has to do with the enduring strength and dynamism of the principal source of supplies, the small-farm sector. In spite of the drastic reduction of land in farming and the large-scale migration out of the rural areas during the Post-World War II period, this sector has demonstrated a degree of buoyancy not often found elsewhere in the economy. During the severe recession of the 1970s and early 1980s, domestic agriculture was, and it still continues to be, one of the very few growth areas.

Food higglers benefit small farmers in several ways: Higglers pay higher prices for crops than the Official Agriculture Marketing Corporation; they assist farmers in reaping crops, thus providing free labor; and they go to the farm gate, saving the farmers transportation costs.
Secondly, like many other Third World Countries, Jamaica has experienced rapid urbanization during the Post-World War II period. The 1970 census* shows that 40.6 percent of the population lived in the urban areas—up from 19.2 percent in 1943. Although in the 1960-70 intercensal period other parishes significantly increased their urban populations at the expense of the principal ones in Kingston and St. Andrew, at the end of the period these two parishes still accounted for 63.3 percent of the island’s urban population. But this main metropolitan group is not simply large, it is widely spread out; over the last two decades in particular there has been a steady outward movement as new suburbs and new shanty towns were created, as a lower middle class population moved into the older suburbs being vacated by higher status persons, and as the densities of old shanty type settlements in the suburban areas increased. The growing size of the urban populations would obviously increase the demand for the foodstuffs traditionally marketed by higglers, but in the Kingston Metropolitan Area (KMA) the spread of the population has perhaps been the most important cause of the rapid expansion of street or curbside vending, as higglers seek to take the commodities to the client.

Third, higglering has traditionally been dominated by women. Women have valued it as a means of achieving economic independence and improving their children’s educational chances. The growth of higglering has therefore been not just a response to small-farm production, but also a part of an increase in economic activity among women. Since 1943, for example, the labor force participation rate for females (aged 14-69 years) has gradually risen, rising from 38.1 to 45.9 in 1960 and falling back slightly to 43.3 in 1982.

Fourth, the economic declines over the past one and a half decades have had severe impact on employment possibilities. It has been said that higglering has been one of the few occupations available to black females in the lower income groups. This

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*Data from the 1982 Population Census are not yet available.
statement needs to be both reaffirmed and modified. Analysis of available statistical data will quickly show that not only have the occupational opportunities for women continued to be severely restricted, but also that as the "formal" sector has contracted - affecting both men and women - the economic role and significance of women have increased. Higglering and petty trading have come to be seen as one of the remaining strategies for economic survival and mobility, and as a means of survival for those who are temporarily out of employment or for those wishing to supplement their incomes. Estimates vary somewhat, but approximately 13,000 persons are employed in higglering and petty trading.

The term 'higgler' covers several categories of vendors. Originally the word referred to women who traveled from the rural areas to the town markets to sell the produce from their family farms, or those who bought produce from the farmers for resale. Higgler remains a generic term for these vendors. It has been extended to refer to persons who specialize in the selling of fish, meat, craft items, haberdashery, and footwear and to persons who service these sellers, such as cooks and handcartmen.*

Rural higglers concentrate their selling activities in the markets and their environs in all the main towns of the island. These higglers are almost solely responsible for the rural-urban trade in domestic foodstuffs, but since the mid 1970s there has been a mushrooming of "bend-down" plazas (marketplaces where sellers sit on the ground), especially in Kingston, the capital city. The higglers who congregate in these uptown and downtown locations and sell on the sidewalks in close proximity to shops offer a variety of goods, mainly garments and footwear, that they import from places such as Panama, Haiti, Cayman and Miami. The growth of this new category of vendors, officially known as "informal commercial importers" (ICIs), can be traced to the mid 1970s, and arose in response to shortages of manufacturing goods due to the lack of foreign exchange and contraction of the local manufacturing sector.

*men who transport the produce from trucks or buses into the market compound.
OFFICIAL RESPONSES TO HIGGLERING

Given its significance for female employment, the documentation on the activities and structure of this "informal" sector is woefully inadequate. Most of the available studies on the rural higglers are dated, as they were carried out in the 1950s and 1960s. In fact, documented information is at best descriptive and, as such, does not provide an analysis of the internal dynamics of the informal market sector. That is, those studies leave a number of questions unanswered, such as the relationship between social and economic mobility on the one hand and higglering on the other, reinvestment patterns, the relationship between higglering and capital formation and the lack of transformation of the higglers into a trading bourgeoisie.

Since the 1960s, economic, political and social changes have taken place in the society, the most significant of which has been the achievement of political independence and the emphasis on industrialization as a strategy for economic development. Within this framework, higglering has continued, whether aided by, or often in spite of the various official economic strategies. To date, all official efforts to replace the higgler with more formal network organizations have more or less failed. There is, therefore, an urgent need for an understanding of the ways in which development policies might incorporate and capitalize on the services provided by higglers.

A positive move on the part of the government with regard to the higglers is the West Kingston Markets Redevelopment Project, currently being carried out by the Urban Development Corporation (UDC). Since 1981, a process of planning and implementation has been taking place in the area which contains the four main markets in the Corporate Area and the largest street market in the island. As part of its planning process, UDC has carried out head counts over four consecutive years (1981-1984) which have recorded upwards of 11,000 vendors trading on the peak market day, Saturday.
The project includes upgrading roads, sewers, drainage, electricity and telephones, putting in place a proper garbage collection system, refurbishing existing market structures and providing added market structures both indoors and outdoors to accommodate the growth of the vending activity.

Besides improving the physical environment in which the higglers are working, the project aims to improve the delivery of social services in the area by providing a hostel with overnight facilities for out-of-town higglers.

The planners are also proposing a system of registration of vendors to arrive at better estimates of the number of vendors selling on either a full-time or a part-time basis, in order to assist in the provision of vending space. Specialized facilities for meat and fish vending will be provided.

In summary there is no one government or official response to higglers. Some government agencies are mainly concerned with regulating and containing higglering activity, while others are engaged in facilitating the vending activity by providing an infrastructure and social services for the higglers.

STUDY METHODS: PROBLEMS AND A TYPOLOGY OF HIGGLERS

The working group on Women, Low-income Households and Urban services of Kingston, Jamaica sought to further explore the role of the higglers within the Jamaican economy as one of its key projects. This study was designed by three women with different backgrounds (in economics, sociology, and anthropology), and seeks to answer theoretical questions about the role and the function of the higglers in the internal distribution system of Jamaica as well generate practical information about them as economic actors. The study details personal characteristics, employment histories and aspirations and the family structure of higglers to assess whether higglering is an avenue for social and economic mobility or simply a short-term absorber of surplus labor. Data has been collected on higglers' economic operations, sources of products, location of markets, access to credit, and so forth so that we might provide guidance on
measures to improve their living and working conditions and the economic basis of their enterprises.

Three research methods were employed in the study: review of the existing literature, use of a questionnaire and observation of the vending activities in the market, combined with free-flowing discussions with some of the higglers.

Interviews were carried out in 10 market locations in the corporate area and confined to the market enclosures or the immediate environs of the market. The aim was to interview 1,000 higglers using a sample based on approximately 25 percent of the peak attendance at the various market locations, according to the records of the Kingston and St. Andrew Corporation, who administer the markets (see Table 1). In the case of the Informal Commercial Importers, an arbitrary number of 100 was chosen to be interviewed at two market locations, with the majority of the interviews being carried out in the Arcade, the market which houses the largest number of these vendors (581 stall locations). (See Tables 1, 2, 3 for details of the sample).

This sample was not weighted by type of higgler, as the relative numerical distribution by different types of higglers was not known. The interviewers applied the snowball technique in locating the respondents.

Although we had hoped to include in our sample representation of all types of higglers, the focus on those actually found selling in the markets as well as the difficulties of interviewing late at night meant that certain actors, for example, a large number of the country wholesalers/farmer vendors, were not included.

A deliberate decision was taken not to study certain specialized sellers in the market, such as fish, meat, craft and coal sellers, although a certain number of fish and meat vendors appear in the sample.

A pilot survey was conducted to pre-test the questionnaire and some revisions were made subsequently. Interviews were conducted between February and August, 1984. Most of the
markets are located in high crime areas, which necessarily restricted interviewing to daylight hours. The final number of reasonably complete and accurate interviews was 866. Some had to be discarded, either because the data was too poor, or the researchers had good reason to doubt the veracity of their responses. This, taken together with the refusals, resulted in a nonresponse rate of 13 percent.

Although questions concerning sales, costs and profits were answered by roughly 70 percent of the total number of higglers interviewed, inconsistencies were found in their responses. These inconsistencies may have resulted from poor memory recall, or a deliberate resistance to the questions owing to uncertainty as to the ultimate use of the data. This justifiable, and to some degree expected distrust, intensified in the course of the study period because of the recent attempt by the government to increase revenues through taxation and also attempts to politically manipulate the higglers. The resistance of the ICIs (Informal Commercial Importers) was particularly acute because of the foreign origin of their goods and their relatively high incomes. Thus, we had to try various strategies to reconfirm results such as, for example, estimating the costs for the sample of both goods purchased and goods sold over a period of several weeks.

In developing categories for our study, we reviewed previous literature. The categories used draw both on past literature and the understanding derived from our own interviewing:

1. International Commercial Traders: Sellers of imported manufactured goods bought abroad predominantly in Panama, Cayman, Curacao and the U.S.A.

2. Sellers of locally purchased manufactured goods, usually purchased form local wholesalers.

3. Vendors of locally produced fish and meat.

4. Farmer-vendors: Farmers who sell wholesale in the markets the produce from their own farms.
5. Farmer-higglers: Farmers who retail the produce from their own farms.

6. Country higglers: Residents in rural areas who buy at the farmgate and bring the produce into town to retail.

7. Town higglers: Urban residents who buy their produce from the farmers who wholesale or retail in the markets, as well as from country higglers.

All categories of vendors are found side by side in the traditional markets. However, the informal commercial importers tend to sell in two main locations in the corporate area, namely the Arcade and the plazas in Constant Spring in close proximity to the established clothing and footwear stores and in competition with them.

**TABLE 1**
Distribution of Sample by Market

<table>
<thead>
<tr>
<th>Market</th>
<th>Peak Attendance</th>
<th>No. in Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coronation</td>
<td>2,000</td>
<td>500</td>
</tr>
<tr>
<td>Redemption/Queens/Jubilee</td>
<td>1,000</td>
<td>250</td>
</tr>
<tr>
<td>Constant Spring</td>
<td>300</td>
<td>75</td>
</tr>
<tr>
<td>Cross Roads</td>
<td>180</td>
<td>40</td>
</tr>
<tr>
<td>Papine</td>
<td>150</td>
<td>35</td>
</tr>
<tr>
<td>Arcade</td>
<td>580</td>
<td>75</td>
</tr>
<tr>
<td>Constant Spring - Plazas</td>
<td>300</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>4,510</td>
<td>1,000</td>
</tr>
</tbody>
</table>
TABLE 2
Gender of Higglers

<table>
<thead>
<tr>
<th>Sex</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>141</td>
<td>16.3</td>
</tr>
<tr>
<td>Female</td>
<td>723</td>
<td>83.6</td>
</tr>
<tr>
<td>Not Recorded</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>Total/Completed</td>
<td>866</td>
<td>100.0</td>
</tr>
</tbody>
</table>

TABLE 3
Distribution of Types of Higglers

<table>
<thead>
<tr>
<th>Type</th>
<th>Frequency Distribution</th>
<th>Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICIs</td>
<td>120</td>
<td>13.9</td>
</tr>
<tr>
<td>Sellers of locally purchased</td>
<td>31</td>
<td>3.6</td>
</tr>
<tr>
<td>manufactured goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fish, Meat Vendors</td>
<td>40</td>
<td>4.6</td>
</tr>
<tr>
<td>Farmer-vendors</td>
<td>69</td>
<td>8.0</td>
</tr>
<tr>
<td>Farmer-cum-higglers</td>
<td>86</td>
<td>10.0</td>
</tr>
<tr>
<td>Country-higglers</td>
<td>281</td>
<td>32.6</td>
</tr>
<tr>
<td>Town-higglers</td>
<td>234</td>
<td>27.2</td>
</tr>
<tr>
<td>Difficult to determine</td>
<td>5</td>
<td>0.6</td>
</tr>
<tr>
<td>TOTAL/Completed interviews</td>
<td>866</td>
<td>100.0</td>
</tr>
</tbody>
</table>

SELECTED FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

In this concluding section, we will summarize some of the key findings from the 110-page report. The original text contains in excess of 20 tables to support the conclusions related below. Those wishing the full text of this study should see the references at the back for information on how to obtain the full report.
Key Findings:

- Higglering is dominated by women. The movement of women into higglering in their twenties (36 percent of the sample) and thirties (25 percent of the sample) and out of higglering in their forties confirms their report that they enter into this activity in response to a need to support families, in the absence of other occupational opportunities and/or in response to sudden unemployment. In higgler households, the support of children is often borne exclusively by a female higgler head.

- Higglering is a primary and usually a sole occupation. Eighty-nine percent of higglers in the sample reported it as an exclusive occupation. Further, the great majority of all higgler classifications (except for farmers-vendors, a small group that farms part of the year) spend over 1,500 hours a year in higglering activities. The data did not suggest that higglering is taken up as an inherited occupation or viewed as an extension of the family tradition. Indeed, 62 percent of the higglers in our sample are from farm or fishing families. Very few higglers report entering into higglering as a strategic economic choice or in response to an appreciation of market forces. Most higglers seem to view their occupation as trading for survival as opposed to trading for profit. (Exceptions to this conservative stance are to be found among the informal commercial importers and a minority of town and country higglers who appear to be more entrepreneurial in selecting goods for sale and seeking out markets.)

- The higglers have a negative perception of their occupation as being coarse, rough, physically exhausting and not a desirable occupation for their children. However, they value the occupation for the independence it leaves them and most expect to continue it in the forseeable future, in the absence of alternative occupations and especially in light of the downturn in the economy.

- In general, the data support the view that higglering is largely a small scale activity, but not necessarily a low-income earner. The difficulties of obtaining economic data on the higglers (as described above) notwithstanding, 70 percent of higglers
reported on sales revenues over two consecutive periods. The median sales revenues reported were JD 500 to JD 999 per week. At the upper end of the scale, a small minority (approximately 9 percent) reported sales revenues in excess of JD 10,000. Gross margins vary by type of higgler, commodity, or combination of commodities—but even assuming a 25 percent to 30 percent error range, it is apparent that higglering can be a satisfactory income earner. For example, the minimum wage is JD 50 per week for household help (in 1985), and nonbauxite factory workers (in 1983) could expect to earn up to JD 120 per week. High status jobs, for example, teaching and nursing in the middle echelons of the civil service, are not normally paid in excess of JD 1,000 to JD 1,500 per month. Given these standards, the economic status of certain types of higglers compares favorably with that of other occupations.

- All higglers in the sample sold retail and a large minority also sold wholesale. These proportions range from 16 percent for the ICIs to 53 percent for the country higglers. In between are the farmer higglers (49 percent) and the farmer vendors (45 percent). Thus this division of labor is not sharply developed and cannot really be used to distinguish between the more or less fortunate higglers.

- The relationship between higgler’s education and sales revenues (as reported in a variety or ways) is quite weak and in one instance, even negative. Clearly, higher levels of education is not reflected in bigger and better operations.

- Higglers tend to specialize in their trading activity and handle a limited range of items, generally less than five. Most higglers appear not to diversify their product sources, and buy within a relatively small area which is familiar territory. For example, 89 percent of all country-based sellers do not buy out of a 10-mile radius, and less than 10 percent of town higglers venture outside the Kingston metropolitan area in search of supplies. Among the ICIs there is a heavy dependence on one country for purchases (Panama was identified 63 percent of the time, followed by the U.S.A. 23 percent).
- Once higglers have established their vending location they vary it little. As a group, only 15 percent sell at more than one location and it is usually the ICIs or the traditional farm-based higglers who are likely to have multiple locations. Higglers seem to operate within a fairly confined area or set of relationships.

- Higglers make little attempt to compare prices between markets; 95 percent said that they never did. ICIs are more likely to do so, but the percentage who never do is still high. Higglers in general emphasize security concerns as a basis for decision making in their business transactions. In response to the questions "why do you sell this particular set of goods" or "sell these things" the most frequent answers are those emphasizing the availability of commodities and steadiness of suppliers.

- Successful higglering requires accomplishment of many onerous and sequential tasks. Goods must be purchased, collected, packed, transported, and distributed. The pursuit of these activities requires movement over fairly wide geographic areas. Markets are developed, built up, and established, and higglers will at some point capital for setting up and running the business. Yet, higglers' experience in taking credit is limited. Only 38 percent of higglers have ever taken loans of one kind or another. Most of these (80 percent) were business related and taking account of those loans on which the actual value was reported, almost all (95 percent) were very small - JD100.00 or less. Most higglers capitalize their business from their own resources or with loans from friends. Only 14 of 349 responding to this question had taken loans from banks or institutions. While many higglers do not borrow money, they may and do take goods for sale and credit. For example, 17 percent of the entire sample reported paying for goods after sale. This figure reached 24 percent among the town higglers.

- Higglering is labor intensive. Yet use of hired labor among this sample is quite modest. The reported average monthly expenditure on hired help by type of higgler ranged from JD 125 per month among ICIs to JD 39 among town higglers.
We expect higglering to remain an important sector of Jamaica's "informal economy," providing crucial income to women heads of household, delivering reasonable priced goods to low-income people at convenient locations. As such, higglering should be legitimized by positive official supports. We recommend that the policies of government be directed to recognizing this group and facilitating their activity through improvements to existing market facilities and provision of additional vending areas to accommodate their activity, especially in the Kingston metropolitan area. Credit facilities should be extended to the sector in recognition of its role in the small business sector of the Jamaican economy. Active involvement of rural higglers in agriculture should be encouraged and their dual occupations supported to prevent further movement of women out of farming. Associations among higglers of similar products should be encouraged, and further, the views of these groups should be solicited when any physical development of markets is planned. They should be asked to react to designs of stalls and locations of specialized vending facilities, as well amounts to be charged for market stalls or vending space.

POSTSCRIPT

A key activity for the second phase of the Jamaican working group's operation will be to establish a small revolving credit fund with appropriate credit mechanisms for recently organized fish vendors. Access to this fund will be expanded to groups of higglers when the mechanics are worked out and the economics well established.

ENDNOTES


INTRODUCTION

The area in West Kingston commonly known as the Salt Lane area actually comprises some four narrow streets. Houses here are small old wooden structures, built in a quadrangle with a common yard. "Yard" culture has its own unique features and social processes. As many as 5 or 25 persons can live in one yard, surviving side by side, but not comfortably.

The area, once historic by Jamaican standards, has lost all of its former prestige and grandeur. Where Salt Lane was once the training ground for recognized artists, politicians, and professionals, it is now a dubious haven for "revivalist" groups, political party loyalists, and itinerant criminals.

Chronic adult unemployment, male and female, is dealt with through an intricate system of hustling or informal trading of mostly imported garments and household appliances. Vocational skills, appropriate for the wage-labor market, are low, and unlike many rural populations, individuals with traditional and potentially income-generating skills are also few.

It is the women whose mobility is most limited by household and family responsibilities. While the man can "hustle" for spoils
outside of the community, the women's sphere of influence beyond the home extends to the nearby markets where they get food daily as cheaply as possible for their families.

The Coronation Market, adjacent to Salt Lane, is the single most important centralized collection and distribution point for farm produce in Jamaica. It plays a significant role in the survival of people in Salt Lane. The market prices, lower than those in most other markets, are supported by an abundance of fairly high quality vegetables, fruits, and grains. The physical conditions of the market represent some health hazard. The market is run down, and there is open sewage. Despite this, women and their children sometimes sleep in the market, creating another complex in the social order.

The Jamaican Urban Development Corporation/Population Council-sponsored Working Group on Women, Low-income Households and Urban Services established a priority interest in projects that would improve the understanding of and conditions in the West Kingston redevelopment area. Salt Lane fell into this areal focus. Further, the Working Group's guiding philosophy was that efforts to improve women's income-generating capacity should be linked to wider community development efforts. Therefore, the urban working group felt it appropriate to focus on the young unemployed mothers in the Salt Lane area; they were viewed and defined as a group in special need of vocational skills to generate income to support young and vulnerable families. The Cultural Development Institute, one of whose directors served as a member of the Urban Working Group, designed a study to test the feasibility of training 7 to 10 young women from this community in an innovative income-generating skill; the skill and the project to be selected were to be consistent with the resource base available in the community and appropriate to the Salt Lane location.

THE PILOT EFFORT: RESEARCH AND EXPERIMENTATION

The project identified cast-off produce of the Coronation Market as a source of low-cost material from which to make dried fruit and vegetable snacks. The Institute, conscious also of the poor diet in the area, thought such a snack might be sold to school-
age children among other persons. Therefore, in 1983, a somewhat complex feasibility study and pilot income-generating project was mounted. Seven female project participants were selected from the Salt Lane community with the assistance of Working Group members familiar with the area. They ranged in age from 18 to 28, except for one 50-year-old member added later when one of the original trainees dropped out. None of the women had ever held formal employment or attended a socially recognized high school. Six of the seven were young mothers and primary supporters of young children.

This group of trainees along with staff of the Cultural Development Institute carried out feasibility research which included: interviewing market vendors and other distributors of food products, learning more about the origins of school-age children's tastes and their daily expenditures on street snacks, testing the prospective acceptability to school-age children's and their parents of a dried snack food, applying solar drying technology to preserve fruits and vegetables, and developing a variety of food products on an experimental basis.

Their findings can be summarized as follows: 90 percent of the distributors contacted were willing to retail a dried fruit and vegetable product. This included 6 companies (bakeries, supermarkets, stores and pharmacies) and 16 street vendors. The majority of the vendors indicated that they marketed street foods to school-age populations and could expand their line. Young people were interviewed about their tastes in snacks and also given a chance to sample the dried fruit and vegetable products. The great majority in all age groups, both "uptown" and "downtown," liked the product and indicated that they would buy it. The parents were even more enthusiastic: 98 percent indicated they liked the sample and would buy it for themselves or encourage their children to do so. Parents indicated that they would be willing to pay between one and two dollars for a two-ounce package. It was noted during this research that in spite of Salt Lane's proximity (and that of other ghetto communities) to the plentifully supplied fruit baskets of Coronation Market, the most common snacks for all families were biscuits, bread, buns, and patties. None of these items has the vitamin content of dried fruits and vegetables.
A solar drying technology developed at the University of the West Indies was applied by the trainees to a variety of fruits and vegetables. In addition to mastering the solar drying technology, the women became familiar with the Coronation Market's operations so that they could purchase cast-off food at low cost and then were given some general skills in accounting and management to prepare them to run a food outlet.

In April 1974, the dried fruit business was launched. Currently, the key items produced are any five or six fruits in season, such as apples, June plums, gimbillins (a type of cherry), papaya, bananas, jackfruit, mangos, or pineapples. The dried fruits are marketed under the name Inner City Enterprises, in four ounce packages (which are heat-sealed in a plastic bag) and retail for JD 2.50, or in bulk at about JD 10.00 per pound. Other potential products, such as dried vegetables, vegetable drinks, or patties, have not yet been marketed.

Currently, there are nine distribution outlets. These include four supermarkets, two airport shops, an exclusive delicatessen, a craft cottage, and two hotels. Further market expansion is possible and is curtailed only because of current levels of productivity. Some explorations have been done in international markets (United States and Germany), and tentatively favorable responses have been received.

The Coronation Market has been able to provide a fairly steady source of supplies. The only adverse factor has been reduced amounts of fruits in August, usually a peak supply month, due to a protracted drought. Should drought conditions persist, the project may need to consider establishing orchards in the near future.

Since mid-1985, the dried fruit project has operated with six solar dryers, with a capacity of 60 pounds of fruit weekly or approximately 240 pounds of fruit monthly. Only 50 percent of the production target is currently being met because of the spoilage of fruits during the month of August due to cloudy rainy weather and poor overnight ventilation of the shop. Income to members has therefore fluctuated between JD 30.00 and JD 50.00 weekly. (The average income for household help in 1985 was JD 50.)
Future plans include the purchase of an indoor dryer as a backup system on cloudy days, a heavy-duty industrial stove, a secondhand refrigerator or cooler to reduce spoilage, and some improved technology such as a mixer-blender unit with a slicer attachment. Furthermore, there is space on the current premises for three additional dryers.

The planned expansion for 1986-1987 also includes the likely addition of vegetable drinks, vegetable drying, and the production of by-products of food preparations such as fruit syrups and jams. A video documentation of the group's work (commissioned by the Working Group) and its technique of solar drying is underway; it will be used to train other groups in fruit drying.

Overall, this project can be viewed as successful in terms of (1) engaging the trust of the Salt Lane community; (2) the successful training of unemployed women in valuable income-generating skills; (3) the formation of the trainees into a working cooperative of seven women and the development of their management and budgeting skills; (4) the application of low-cost solar drying technology to preserve produce that would otherwise be lost; (5) the production of an attractive viable economic product.
PART II

LEARNING FROM URBAN PROJECTS

Facilitating Access to Services

Transportation and Public Safety: Services that Make Service Use Possible
Jeanine Anderson, Nelson Panzio

Educational Pamphlets for Low-Income Women in Mexico City
Elsie McPhail Fariger, Melba Pinedo Guerra, Elsa Rodriguez Rojo

Project Briefs

Public Sector Services for Low-Income Women in Mexico City's Federal District
Lourdes Romero Aguilar

Child Care in Mexico City
Maria Luisa Acevedo, Jose Inigo Aguilar, Luz Maria Brunt, Maria Sara Molinari
TRANSPORTATION AND PUBLIC SAFETY: SERVICES THAT MAKE SERVICE USE POSSIBLE

Jeanine Anderson and Nelson Panzio

INTRODUCTION

Standards of adequacy and equity of service provision in Third World cities are often reduced to service ratios: A desirable ratio of health posts or schools to urban population is presumed to assure coverage. However, while supply of services is undoubtedly important, mere availability does not guarantee use. The presence of certain kinds of facilitating services is one among many conditions which must obtain in order for urban populations to take full advantage of collective and public services theoretically at their disposal. Two of these intermediate, facilitating services --public transportation and safeguards to physical security -- are the subject of this report.

Carried out in the City of Lima in 1984, the research described is the product of collaboration between an urban anthropologist and a transportation engineer. It was designed and executed under the auspices of the Lima Working Group on Women, Low-Income Households and Urban Services, sponsored by the Population Council.

Our research could only suggest the many factors that, in conjunction with transportation and public safety, influence women's service use. It is clear that personal networks are
important, both in the way they channel information about service locations and the way in which members of a network collectively draw the line between problems amenable to solution by friends, neighbors and relatives, and those which exceed the capacity of the immediate network to resolve. Paradoxically, the social dynamics of urban communities may limit rather than facilitate access in cases where services are created by the efforts of one faction of the community, and thereby exclude those belonging to another faction. In some *barriades* of Lima, for example, potable water systems established for the benefit of the entire community may in fact be providing water to the more powerful groups that live down the hill, while the supply is insufficient for later settlers -- that is, later invaders forced further up.

Cities are culturally heterogeneous, and the use of services reflects differences in both ethnic background and degree of urban experience. The willingness to rely on such services -- ideally, a "modern" product of the impersonal, bureaucratic urban setting -- is one measure of acculturation for rural migrants to the city. The complex sequence of verifying an address, going to an office or service center, and demanding attention as a right given by residence in the city, is entirely alien to newcomers from some cultural traditions. The manner in which public services operate reflects the urban culture-in-formation of Third World countries. Indeed, few services function in an impersonal, bureaucratic way, nor are they usually available as a simple and direct consequence of urban citizenship. They may appear to be, on the contrary, something that must be wheedled out of *padrino gobierno* ("godfather" government) by the personal intervention of powerful local politicians.

The deficiencies of public transport and public safety have obvious differential effects according to class and gender. The rich in the city of Lima buy private cars, hire chauffeurs, pay private guards (often reluctant army recruits discharged without further skills) for 24-hour-a-day vigilance of the streets they live on, and stash guns that, by law (liberally interpreted in the case of the rich), may be used in legitimate defense of person or property. In any part of the world, women are far more exposed to the danger of physical attack than men. The real dimensions of the problem are only beginning to be revealed in countries with a longer history of
research on domestic and street violence than Peru. In relating characteristics of the transportation and public safety systems to the use of urban services specifically by low-income women, then, we seek to understand the consequences of their deficiencies for those urban residents who are most dependent upon them.

The Lima Working Group on Women, Low-Income Households and Urban Services placed the present study of transportation and public safety on its agenda because of what it could reveal about why services are underutilized despite the low levels of health, education, and welfare characteristic of the "other half" of Lima's 5 million inhabitants -- those families who live in the euphemistically named *pueblos jóvenes* (New Towns). Why are health posts in such communities found empty, after a prolonged mobilization of the entire population has successfully brought the demand for a small infrastructure and the assignation of Ministry of Health personnel? To what extent do the routes of major bus lines determine the crowding of the large public hospitals, defeating the purpose of a decentralized system emphasizing primary health care near the home? What are the trade-offs between a longer ride to a service one considers of higher quality, and the risks of leaving the house unprotected for a greater period of time?

Some of the answers which poor women give to these questions were suggested in a 1981 study of child care use in a 10 percent sample of Lima's then 350 *pueblos jóvenes*. Regardless of the availability of child care, women were not disposed to take older preschoolers to a center in cases where they were the only member of the household that could be left at home to raise the alarm in the event of an attempted robbery. The lack of guarantees of a minimal level of safety was evident as well in the women's fears about sending small children away from home for whatever purpose: They might stray away, be kidnapped or abused. As we shall see, our study confirmed this evidence that fears about the physical security of children are especially acute and condition the choice to utilize urban services to an important degree.

Our research problem, then, was to evaluate the extent to which deficiencies of the transportation system and public safeguards are responsible for decisions which poor women make
about using urban services. Our central hypothesis was that these deficiencies have a simple, linear effect on reducing the level of usage. In plain terms, they persuade women it is better to stay home. Other effects are more complex, however. Women with little money for bus fares can be expected to use services they can reach with a single direct connection from their homes; or they will use services they can reach on foot. The routes used by buses, especially those of the private, loosely regulated bus "committees"2 that dominate the transportation sector in Lima, are influenced by the location of large public services centers (major hospitals, government ministries, offices of the social security system, markets) and, in turn, new services are created along the arteries which move large contingents of the population.

The deficiencies in the transportation system and the lack of guarantees of public safety interact in a complex manner. Traffic accidents are frequent in Lima, too frequent to merit comment in the newspapers. Buses lure petty thieves who operate in pairs or trios and frequently blandish knives. Women traveling with sacks of merchandise, their market basket, and small children, are powerless to defend themselves in such circumstances. Buses are the scene of another gender-specific crime: sexual harassment that can go from straying hands difficult to distinguish from the inadvertent physical contact caused by bumpy roads and extreme overcrowding, to near penetration. Our study discovered another important connection between the problems of transportation and safety: the danger of bus stops. Harassment that begins on board the bus may be consummated in rape at the dark corner where passengers are discharged.

While the urban transportation system has been the subject of many studies, including attempts at monitoring by the Ministry of Transport and Communication, none of the existing studies has discriminated men from women in its analysis or conclusions. Their transportation needs have been assumed to be the same. Most research has been studies of supply (number of vehicles available, frequencies of trips, capacities) and demand (sometimes differentiated according to the purpose of the trip). The underservicing of poor areas of the city is well documented. With bus fares the subject of political debate and controls, private operators fill their vehicles to maximum volume and refuse to plan
their routes to feed into lines served by the municipal buses. The municipal buses avoid outlying districts which lack paved streets. Service stops and starts at hours set arbitrarily, often in collusion with taxi and _collectivo_ (shared taxis with fixed routes) drivers, who exploit the night-time market by charging exorbitant rates. Past policies, the lack of coherent planning for the expansion of the urban transportation system and an unwillingness to make public investment in it have created a situation in which 77 percent of all journeys are made in privately owned buses, property of one of the most powerful interest groups on the urban scene.

The information available on public safety was even more limited. Police statistics on complaints use broad categories. When charges are brought to a justice of the peace or police station, the sex of the plaintiff and accused are noted but not included in statistical compilations available to the public. Such compilations, in fact, stopped being produced regularly at the outbreak of terrorism in Peru in 1980. Access to police records, difficult in normal times, was prohibited unless the interested party could show a waiver from the Supreme Court. Terrorist activity, with several major dynamite attacks on police stations in _pueblos jóvenes_ during 1984, was in fact, a major obstacle to carrying out the study in accordance with its initial design. For example, it was impossible to ask in detail about service being provided by the police in the communities where interviews were done: Both researchers and informants would have been subject to reprisals for any doubts raised. The police being the principal official guardian of public safety, this was a severe limitation indeed.

**THE SAMPLE AND STUDY DESIGN**

Our general hypothesis -- that deficiencies in the transportation system and lack of safeguards to physical security would restrict low-income women's use of all types of urban services -- led us to select as research areas communities that would yield a contrast on these variables. In one, services would be relatively abundant, the product of a relatively long evolution or special circumstances. In the other, any service use would necessarily take women outside the community. Within each
community some blocks of housing would be better served than others by whatever transportation was available (some would be near final stops or lying directly on the route). Some areas would be more exposed than others to dangers of theft or physical abuse (border zones, near open lots, less illuminated at night). These considerations led to the selection of Villa El Salvador and Canto Grande, at opposite poles on the outskirts of Lima, and to pinpointing 4 housing groups of approximately 25 blocks each within them.

Villa El Salvador is not a particularly old shanty-town formation for Lima. Its occupancy dates from 1971 and it was a showcase of autogestión (self-help) during the military regime in the early 1970s. Its high levels of organization have made it a favored community for testing a series of development theories, and UNICEF has been a weighty presence, installing services for women and children. Canto Grande, by contrast, did not have potable water or a sewer system as our study began in early 1984. It had a minimal complement of primary schools and primary health posts. A geographic area as extensive as Villa El Salvador, it was only being served by private buses which inched slowly over the rocky roads.

Approximately 50 women were interviewed in each of our 4 groups (190 in all), 2 groups in Villa El Salvador and 2 groups in Canto Grande. We could not control the place of residence very carefully in two housing groups, where our entry into the community had to be through women's clubs rather than the community organization. The men who dominated the local community organizations resisted having "their" women queried about issues of physical danger and sexual abuse. As one community leader put it, "We men are capable of protecting our women." The notion that their wives and children might be exposed to risks beyond their control was extremely threatening to the men. It should also be mentioned that the political leaders of the housing groups insisted on reading the interview guide before permitting any interviewing in their area. Opening or closing the door to researchers has come to be considered an inalienable right of the elected representatives of pueblos jóvenes in Peru. As our case demonstrates, such representatives -- almost invariably male -- may perceive research as a useful tool (they were
enthusiastic about having their transportation problems studied from whatever perspective), but their priorities and women's are not identical. Acceding to their demands in the name of respect for the local community organization would prohibit research on many of the issues most relevant to women and, indeed, on the issue of the legitimacy of the male political leaders themselves as representative authorities.

Although the men balked at questions about the lack of guarantees of safety for women and their children, the women had surprisingly little difficulty in answering them. They were not asked to talk about their personal experience of sexual harassment, rape or attempted rape. The research team felt it would be irresponsible to call up memories of profoundly disturbing experiences in the context of a brief, one-time interview. Such questions were phrased to elicit information the women had about other women who had been victims, or what they believed to be the frequency of such happenings in the community. The informants were asked directly about robberies they had suffered and about frightening events associated with their children. In speaking of their children, the women did describe rape and kidnappings that had affected a few (5 women, or some 2 percent of the total). Although some must have been victims of sexual abuse themselves, none volunteered this information. Far more experience needs to be accumulated in interviewing about security problems among women in Peru before much can be said about the validity of our procedures or the real incidence of violence and sexual abuse. Since women's perception of the prevalence of danger for them or their children would likely affect their mobility as much as actual experiences of violence, their perceptions, and certain behaviors like talking to neighbors about incidents of theft, rape, or the disappearance of children, were pertinent to our research questions, independent of the objective frequency.

In questioning our informants about problems they experienced with the urban transportation system, we met with a more unexpected problem. This was the very low level of use on the part of most of the women. For some others, the use of buses or collectivos was so sporadic as to foil attempts at comparisons and generalizations. Rather than complain about the bus service
at their disposal, they simply avoided it. Our data were probably affected to a certain extent by a problem common to studies with a geographical base, which rely on interviewing at the place of residence: that is, the underrepresentation of working women with extremely long or irregular work hours. Presumably these women were frequent users of the transportation system. As we shall see, the others did not, in limiting their travel out of the neighborhood to a minimum, renounce health, education, and other services: The services tended to come to them.

**FINDINGS**

Nearly 60 percent of the women interviewed (110 out of 190) had had their houses broken into at least once, and one-quarter of them had had a child lost, whether for a few hours or for periods of two to three days. The probability of a robbery increased as a simple function of the length of time the informant had lived in the *barriada*. Those women who had made investments in the construction of their houses -- that is, they were well advanced towards replacing the original straw walls with bricks and cement, and even adding the steel bars which adorn windows and doors in wealthier parts of Lima -- were even more likely to have been robbed. They had, it could be assumed, more possessions worth breaking in for. Such facts justify beyond a doubt the high level of concern the women expressed about personal safety and the physical integrity of their home.

The women's apprehensiveness was directed to certain targets according to their past experiences and present life situation. Contrary to outsiders' stereotypes, they did not so much fear solitary places in the *pueblo joven* where they lived as places were people congregated: the main streets, the market place, bus stops, and the entrance to the school rather than the open school yard. Women with only one child, or no small children, left the house with apprehension about what might happen to them in the street. Women with two or more children fixed their fear on what might happen at home in their absence, where they might have left several active youngsters under lock and key without adult supervision. Having lived before in other *barriadas* or in inner-city poor neighborhoods increased the
women's overall level of fear. Those who had come directly from higher income residential neighborhoods, usually former domestic servants who had moved to the pueblo joven upon forming their families, were somewhat less likely than others to feel threatened merely by walking about in the community (54 percent in contrast to 77 percent of the women who had migrated to the pueblo joven from another low-income area).

Our expectation that rural-born women would be less fearful and more disposed to respond to an attack was not borne out. Half the women of whatever origin considered themselves to be "cowards" who would not fight with an assailant. There were, however, two circumstances which heightened their determination to meet an attack with force: having met a thief face-on in the past, and being without a male companion. In our sample, 17 percent of the women were heads of household, but another 24 percent had husbands who did not always spend their nights in the domicile, whether because of work or for other reasons. These women were more confident of their ability to fend off an attack, and, in fact, they had not been robbed significantly more than the women whose husbands were present. The female-headed households had experienced more frightening moments with their children, although the kinds of dangers involved (accidents, grave illnesses) were indicative of the vulnerability of households with only low-paid and overburdened women to support and manage them, rather than of any greater security problems.

Having a husband around seemed to diminish women's tendency to fight in their own defense and their tendency to prepare their children with realistic, detailed advice about what to do in case of danger. They were prone to leave their children with general admonitions ("Be careful!") whereas the women who did not feel themselves sheltered by a man were much more specific: "If a stranger tries to talk to you on the street, throw sand in his eyes and run to your aunt's house on the corner," or "Don't open the door to anyone without first making sure you recognize the voice."

What can be said about the capacity of the local community organization to raise the level of safety in the barriada? It should first be clarified that the police, representative of the larger,
national community charged with maintenance of the peace, are almost entirely absent. Patrol cars and telephones are practically nonexistent in the *pueblos jóvenes*. In the cases of kidnapping and rape that our informants related, the police invariably did too little and arrived too late. They were thought to attach little importance to lost children, although strays had occasionally been picked up by patrol cars in other parts of the city and taken to a refuge, where their parents were advised to seek them. In this vacuum of authority or response the possibility that the community organization will take the law into its own hands is a threat that has been realized on several occasions. Both Villa El Salvador and Canto Grande have had the practice of nighttime patrols by the householders, and both have been the scene of informal public trials of habitual thieves. The patrols were relaxed once street lights were installed, the burden of lost nights of sleep having been borne primarily by the men. At the time of our research patches of households were still using whistles to mobilize the neighbors in case of an assault.

Our evidence suggested that the presence of organization in the community reduces the likelihood of crimes against persons but not of crimes against property. This requires some explanation. Of the *pueblos jóvenes* studied, Villa El Salvador was not only the older and the better supplied with services, but it had by far the more effective internal organization. Here, a higher proportion of women reported having had their houses broken into than in Canto Grande. In Canto Grande, by contrast, there were more incidents of rape (of children of both sexes and adult women), assault, and loss of children known to the informants, and they were more likely to attribute the loss of children to abduction than to accidental straying. The older *pueblo joven*, physically better defined, with more landmarks and a more stabilized population, offered a higher level of safety for persons, but the very organization that accompanied its development seemed to give protection to thieves once they had been integrated as community members. The popular notion that thieves do not prey on their own neighbors was not, in our study or in anecdotal evidence available in Lima, confirmed.

Whether in Villa El Salvador or in Canto Grande, the women made rather slight use of the transportation system. Only
14 percent made daily or almost daily trips, while 57 percent reported getting on a bus once a week or less. Even those that worked (half the sample) tended to use the transportation system for less-than-daily pick-ups, deliveries, or sales. With their economic activities focused on freelance home production or put-out work such as assembling toys or clothes for a factory, it is not surprising that, within the limits of their infrequent travel, a high proportion of the women's use of public transportation had a service-seeking objective. Of 141 women who had made a journey by public transport the last weekday before the interview, nearly half (46 percent) had gone to a hospital, pharmacy, public utility, or another kind of service outlet. The second most frequent motive for trips (29 percent) was visits, typically to relatives. On the Sunday before the interview, 40 percent of the women reported not having gone anywhere. The bulk of Sunday transportation use was related to special purchases or to the relatively rare practice of laying in stocks for the week.

Health problems would seem to offer the strongest test case of the women's disposition to use transportation for gaining access to services. Their behavior in our study was especially telling. To resolve the most recent family health emergency, a full 58 percent of the women had simply walked to a local service. Whether this was to a public health post, traditional practitioner, private doctor's office, or the nearest pharmacy we do not know, although correlative information permits us to hazard the guess that private doctors were by far the most utilized. Out of these 106 women who walked to the doctor, half estimated their walk to have been 3 blocks or less and 6 blocks was the limit for three-quarters. The search for health services suggested a bimodal pattern: most women were using services very close to home, but those that did use public transport to look outside the community were making relatively long journeys. The evidence showed that this pattern applied to other services as well; either the outlets were in the immediate neighborhood and within walking distance, or they were rather far away by transport.

These findings are concordant with expected patterns of decision-making by persons whose low incomes force them to use efficiently the small amounts they can spend on transportation. Trips served multiple purposes. Furthermore, if a woman had children enrolled in schools outside the local community, using the
transportation system to get there, she was likely to be involved in a job that caused her to travel and to report taking a bus to purchase medicines and even foodstuffs outside the community. In such cases the whole family was making a kind of daily migration to work, services, and outlets for goods. Often these were families who had arrived in the pueblo joven more recently, who retained strong ties to their former neighborhoods. Such patterns did not appear to be related to income differences.

Though images of poor women nearly hidden under their cloth-wrapped packages on the caving metal seats of rickety buses or jostled in the crowded aisle with a swarm of children and nearly asleep from exertions of the workday are common in the city of Lima, the excruciating discomfort suggested by such scenes seems to be tolerable to the women. The working women complained about the waiting time at the bus stop more than about the crowded conditions. Nonworkers complained about the time in travel. Sunday transport users were the least complaining of all, probably because their time constraints were the least severe. Our informants had never taken action to improve the transportation service available to them except to support community petitions to have new bus lines extended to their neighborhoods.

In the face of current conditions in Lima, doctors, food and supply outlets for all manner of merchandise, barbers, lawyers, photographers, and even preschools and private, primary and secondary schools are going to the consumer rather than obliging the consumer to come to them. This was the overall conclusion of our examination of low-income women’s use of transportation services. With a depressed economy and a glut on the market for service professionals, it is only the existence of an abundant supply of services close to the buyer that keeps poor people actively involved as service users despite their own high levels of unemployment and economic stress. Our central hypothesis, that safety and transportation problems would curtail women’s use of services in general, across-the-board, could not, then, be confirmed. Both kinds of problems are very real, but they do not impede the use of a variety of services which, being close at hand, are not seriously compromised.
This research points to a critical area for future studies: the quality of the services poor women are using in their neighborhoods, particularly since the bulk of them seem to be provided by the private sector. If Canto Grande appeared initially to be poorly supplied with public health, education and other services, a more accurate vision would have taken into account clandestine private substitutes and some surprising flexibility in service sources, with drugstore helpers, for example, called upon to diagnose health problems and prescribe treatment.

Improving the availability and efficiency of urban transportation and protecting adequately the safety of women and children in the *barriada* are ends whose justification is independent of their effects on the use of services. Unfortunately public safety issues in Peru of 1985 are eclipsed by a frontal attack on basic human rights in which the police and armed forces are clearly implicated. At the same time, Peru's foreign debt crisis and the depression affecting its exports make investment unlikely in the two categories that could do most to resolve deficiencies in the transportation system: paved, multilane access routes to the major agglomerations of *barriada* population and the purchase of more large vehicles for public transport. Solutions to these problems on official levels are not foreseeable in the near future; if anything they will be exacerbated.

Possible remedies for alleviating the situations that our research confirmed at the local community level seem relatively straightforward, especially in the area of safety. Because of the indifference or even hostility of male community leaders, however, the solutions may become enmeshed in struggles for the autonomy of women's organizations in Lima's *pueblos jóvenes*. These power struggles have become acute in the last two or three years. Projects such as fencing bus stops with steel pipes or replacing nonworking bulbs in street lights would be well within the reach of neighborhood organizations were they to assume women's interests as their own. Whatever the men's attitude, women can fortify their knowledge of techniques of self-defense and their conviction of the right to use them, with the assistance of feminist organizations, which are becoming increasingly sensitized to problems of security.
The most effective brake on security risks to women and children in Lima's *barriadas*, nonetheless, would be achieved by closing the circle between the local community organization and the police. The organized local community is the only body capable of responding immediately to an emergency and imposing norms of respect for persons and property. If thieves, wife beaters, and rapists are to be caught and stopped, the local community organizations must have clear authority to intervene up to that point. The police and judicial system, in turn, must support the community by accepting its testimony, giving due importance to crimes committed against the poor and reporting back on the prosecution of cases, since at present the police practice of releasing accused abusers without bothering to investigate is the most serious deterrent to the local community organization's assuming a consistent role in detaining wrong-doers.

For this proposal to work in women's interest and give adequate protection to women and their children, a women's ombudsperson at the district-level municipal government would have to be named to hear appeals and oversee the functioning of both the police and the community organization. Such an ombudsperson would give the necessary reassurance to women who have suffered a threat and make it possible for others to come forward with complaints about abuses they are witness to, without forcing them into a position of having to embark on the complicated and risky process of formal denunciation to the police. Better monitoring of the real levels of insecurity in the community would then be possible, and women could be given sound advice about the best way to proceed toward a solution in each particular case. The ombudsperson would have to be endowed with the authority to review police practices and the actions of community leaders, however, because putting this machinery in place would still not change an essential fact: Those who occupy positions of power in Peru are men with little interest in the safety problems of women and children. As long as they continue to value their solidarity with fellow men who commit abuses against women over strict justice and the creation of an environment safe for all, they cannot be entrusted with policing and governing the community without guaranteeing to women the right of redress.
ENDNOTES


2 Vans and buses for public transport are a favorite investment for enterprising individuals in Lima, encouraged by government policies which forgive import duties on such vehicles. The purchaser is not free to cover any route he may choose, however, but must buy into a group of similar owners (typically 30-50) which has obtained permission from the Ministry of Transport to operate on certain streets and connecting particular zones of the city.
EDUCATIONAL PAMPHLETS FOR LOW-INCOME WOMEN IN MEXICO CITY

Elsie McPhail Fanger, Melba Pinedo Guerra, and Elsa Rodriguez Rojo

INTRODUCTION

The Population Council's Mexico City Working Group Mujer y Ciudad recognized that one of the difficulties facing low-income women in Mexico City was the lack of adequate information about available services and about how to make decisions regarding their use in order to maximize personal and family goals. Two projects were therefore designed to prepare educational pamphlets that would be directed at low-income women and focus on service needs in key sectors. The selection of topics was based on previous work experiences of the researchers in vocational training and job placement, adult education programs, and the development of print and audiovisual materials on different aspects of family welfare for rural and urban populations.

The researchers had found that more and more low-income women were leaving their homes in search of vocational training and employment, largely due to the economic crisis that especially affected this sector of the population. Furthermore, many women were the principal breadwinners for their families. But incorporation into work and training was difficult because of their rural origins and low levels of schooling, which were inadequate in an urban setting. They also lacked the necessary information to select programs and opportunities suited to their personal needs. With this in mind, one project was to create
pamphlets entitled *Speaking of Work* and *Speaking of Training*, whose principal objectives were to help low-income women select employment appropriate to their needs and assess existing training opportunities.

Other observations suggested the need for a pamphlet on self-help health care. Low-income women have traditionally been the ones to resolve their family's health problems, sometimes using their knowledge of traditional medicine. They help to satisfy the needs not covered by a health system that has expanded but has nonetheless been unable to keep up with population growth in marginal zones of the city. Women's central role in family health care has been neglected in health campaigns. Existing services are largely limited to women's reproductive function and lack a more integrated perspective on women's health needs. Women often are unaware of services or how to use them, or are too intimidated to try. Moreover, as in other aspects of their lives, women view their own health needs as a last priority, attending first to the needs of their children and husbands. The pamphlet *It's Better to Prevent than to Lament* recognized the capacity of low-income women to prevent and treat diseases in their early stages.

Educational storybooks have been used effectively in Mexico to address diverse topics from family planning to kitchen gardening. The pamphlets are low-cost, reusable media. They can be developed by one or two persons with help from fieldwork assistants and a designer, and require minimal materials. Our previous experience, as well as that of others, had shown women to be assiduous readers of these comic style storybooks or *historiettas*, partly because of women's limited literacy. *Historiettas* have a simple structure and language, and their accompanying graphics make them easy to follow. Women often rent or sell the storybooks secondhand, and each book might reach between five and eight women. They are often used by both children and adults in learning to read. Furthermore, they are widely distributed nationwide, making them a part of women's popular culture. Their stereotyped and universalized depiction of characters and events have great lasting power as a means of communication. The books can be read and reread as many times as the reader wishes, unlike radio and television programs that are more ephemeral.
THE GROUNDWORK

The pamphlets had to be grounded in a basic knowledge of their intended audience and of the information they had about the topics selected. The first phase of the project consisted of consulting documents and contacting personnel in private and public sector institutions with responsibilities in health care, work placement, or job training. Other materials disseminated for popular consumption were reviewed to avoid duplication of effort. There were no existing materials on work and job training made specifically for women and none that took a user's perspective on decision-making. Health information focused only on women's reproductive role and neglected their knowledge and capacity to understand and treat general health problems.

The next step was to design and test survey instruments to determine the perceived needs of the population. The questionnaire on work and training sought to identify the forms of women's employment outside the home, their positive and negative feelings about types of work, nontraditional alternatives for work and training, and the institutions involved in training and job placement. After field testing, a single questionnaire that was found to be too long was divided into two. In one, women were asked about their current and past experiences working both inside and outside the home for pay. Aside from information on the type of work, location, reasons and methods for choosing their job, the interview focused on the problems and advantages of each form of employment. Women also supplied information on their husband's attitudes toward their working and how they managed their domestic and child care responsibilities. Finally, they were asked about their current views on working and about experiences of their female relatives and friends.

The training questionnaire took a similar approach, asking women to evaluate their past experiences, positive and negative, as well as their current needs for job training.

The health survey was devised with the following goals: To explore women's concept of health and pain and determine what diseases they suffer from most, to learn what means they use to treat disease and pain, and to learn where they turn for
treatment. Women visiting the local health post were asked why they had come. If they answered because they were sick, they were asked, "How do you know you are sick?" Other questions included: How do you treat yourself for illness at home before visiting the doctor? When you visit the doctor, do you tell him what you are feeling or just say you are sick? Do you ask the doctor to explain things about your illness that you don't understand? Who else do you ask about diseases and treatments? A separate questionnaire, applied to doctors and social workers in the same community, asked their views on the health concepts and practices of their low-income female clients.

The surveys were carried out in low-income migrant neighborhoods lacking most urban services. For the training and work surveys, a social worker introduced the researchers to community leaders, who organized a meeting with 30 local women. This two-hour discussion of the goals of the study facilitated subsequent interviews and encouraged the interest of the community women in the topic at hand. Thirty women participated in the one-hour interviews. Interviewers were recruited on the basis of their experience working in marginal areas of the city, familiarity with the anthropological method of interviewing, and ability to establish rapport. They recorded general observations about the women’s perceptions and daily problems in addition to direct responses. Along with open-ended interviews with community leaders and others who worked with them, this contextual information helped in interpreting questionnaire responses and framing the content of the pamphlets.

For the health survey, cooperating doctors and social workers assisted in selecting a specific site and helped the researcher gain access to the local population. One drawback of this strategy was that the population identified the research team as health supervisors, especially since the doctors and social workers initially served as interviewers.

FINDINGS

The work and training surveys revealed that most women living in the marginal urban zones have some experience of working either at home or outside, usually in service occupations
or small-scale vending. They were about equally divided in their preference for work inside and outside the home, and could articulate the trade-offs involved in this decision. Most relied on the advice of relatives or friends to help them in choices about work or job training. However, they had little information on the range of jobs held by other women or the fact that in recent years Mexico women have entered nontraditional activities like construction and export-processing industries. Most of their experience in training courses was confined to nutrition, child raising and consumption, topics that did not address their need for job skills.

Other factors affecting their search for employment included the need for child care. Women also felt constant pressure from husbands, who opposed their working and participation in job training. It was therefore important to design the pamphlets so that they placed a positive value on women's remunerated work. The pamphlets needed to describe formal training and job placement opportunities and to highlight women's domestic activities and suggest ways to use training to generate income, reduce expenditures, and satisfy both family and community needs.

Results of the health survey showed that many low-income women have some knowledge of traditional medicine, including herbal remedies and other forms of home care familiar to older generations. However, despite their availability and low cost, these practices are disappearing because of the influence of allopathic medicine, with its emphasis on formal health providers and prescription drugs. In addition, although women are traditionally the chief caretakers of family health, because of their low self-esteem and the other demand on their time, they often defer meeting their own health needs. They seek care for themselves only in extreme cases; disease is acknowledged when pain becomes so strong that it impedes movement and therefore normal activity. Health prevention is practiced only in relation to children. Common illnesses like the flu and coughs are not mentioned as priority problems, although doctors express concern about self-prescription of drugs and injections for flu treatment.
THE PAMPHLETS

On the basis of these findings, the general contents for each pamphlet were defined and story-line synopses were created. Characters and situations were based on the lives of the low-income women who had been interviewed, but care was taken to avoid any identifications that would limit the pamphlet's generalized use in other urban areas of the country. Specific messages were to be delivered by the appropriate family or community member: The grandmother or mother-in-law would offer advice on herbal remedies; the husband might be presented as initially opposing his wife's decision to work, but later agreeing; the social worker could be the one to indicate where public services could be found. Dialogue and corresponding images were revised several times in an effort to simplify language.

Several graphic designers with experience in educational storybooks and sensitive to women's issues were asked to prepare accompanying drawings. One-page samples by each designer were reviewed. Clarity of design was a central issue. For example, the first version of the work pamphlet was faulted for its overly complicated distribution of frames and lack of delineation of figures. In the final version, realistic figures were used rather than caricatures in order to maximize identification with the characters. Overt stereotypes were avoided: A scene of a family on a Sunday outing with the woman preparing food while her husband rested was rejected because it reinforced traditional roles.

For the work pamphlet, the subjects of work and training are treated in story form, beginning with a family's Sunday outing to the park. The first sequence deals with the definition of work. On seeing food vendors, the children ask if they are also there on an outing. Their father (Julian) explains that they are working, and begins to explain the different kinds of work (factory workers, teachers, mechanics). The mother (Rosa) adds domestic work to the list, emphasizing its importance despite its unpaid character. On the way home, the children occupy themselves by naming the different kinds of work they observe.
The following day, a neighbor comes to ask Rosa to look after her children. They begin to talk about the high price of necessities such as school uniforms and food. Rosa mentions that lately Julian has had to take on a second job to make ends meet. Her neighbor suggests that she could help out by working herself. Rosa protests that she has to tend her children, her husband would not allow it, and in any case she has no skills other than domestic ones. But she agrees to approach Julian. The next day he arrives home tired and complaining because he has fallen asleep on the job. Rosa points out that he is killing himself and suggests that she could help out by working. Julian responds negatively, saying her place is at home and the family income is his responsibility. But he agrees to discuss it with her neighbor, who has experience working.

The following day, all three go to visit a community leader to ask for more information on employment for women. The leader is supportive and tells Julian that at first her husband opposed her working, too, but later changed his views. The leader and the neighbor discuss the many kinds of jobs held by women in the community, interrupted constantly by Julian, who insists that Rosa has no skills and should stay home. The advantages and disadvantages of each kind of work are discussed: Factory work provides a fixed salary, benefits and training but doubles the work day and poses problems of health conditions and child care; home-based work allows flexible hours to accommodate child care and domestic chores and teaches management skills, but provides an unstable income and invades home space, increasing utility bills. The conversation ends with the conclusion that each woman must address a series of questions related to work hours, salaries and benefits, child care and domestic chores, and costs of transport and food, in order to define the best kind of work for her.

Julian finally agrees to allow Rosa to work. In the last sequence, she consults with the community social workers about how to find employment. As sources of information she recommends friends, relatives, newspapers, and public agencies, but warns against private agencies that often charge illegal fees. The pamphlet ends with a list of available public job placement services. The story continues, with the same characters, in the
pamphlet on training in which Rosa seeks advice about how to improve her skills related to different forms of employment.

The health pamphlet focuses on women in their daily round. In the first sequence, women talk while standing in line to fill containers with water from the public standpipe. They give one another advice on preventive health measures. A woman suffering from back pain learns that carrying buckets of water of different sizes may aggravate her problem. She also intends to try an herbal pomade recommended by a market vendor. Keeping dry feet (with plastic bags or boots), avoiding brisk changes in temperature, and resting--while other family members help with domestic chores--are suggestions given to another woman who has chronic colds. In a second sequence, a child's mother and grandmother converse while applying cold poultices to reduce her fever. They discuss herbal remedies for her sore throat and the need to drink plenty of (boiled) water and avoid taking medicines without a doctor's guidance. The grandmother chides her daughter for neglecting to attend to a persistent abdominal pain. The pamphlet ends with a list of public institutions providing medical care.

The Working Group project supported the development of the pamphlets to their black-and-white design stage, including the creation of sample drawings. At this stage, the municipal agency in charge of urban services for Mexico City was contacted to review them and to provide assistance with final diagramming and production using color graphics. The Department of the Federal District will distribute the pamphlets on work and training, throughout low-income communities in the city.
PROJECT BRIEF

PUBLIC SECTOR SERVICES FOR LOW-INCOME WOMEN IN MEXICO CITY'S FEDERAL DISTRICT

Lourdes Romero Aguilar

There are a wide array of public services (education, health, infrastructure, provisioning, and employment) for the low-income population of Mexico City's vast Federal District, inhabited by some 17 million people. An inventory of these services was carried out by the Mexico City Working Group, Mujer y Ciudad. Its purpose was to provide a timely survey for the new government in 1983, to help it face the challenge of restructuring urban service provision for this large population during a time of severe economic hardship.

The study reviewed not only the plans, activities, and programs of different institutions, but also the available technical and administrative resources, the extent of coverage of low-income populations, and the level of consistency and coordination between various activities. Information on programs was gathered from documents and complemented by interviews with agency personnel. A lengthy project report was produced\(^1\) and findings were synthesized in a working paper\(^2\) that presented major conclusions for each sector as well as more detailed results in tabular form.

In the face of Mexico's current economic crisis, new urban service policies emphasize austerity. Agencies of the Federal District must allocate a portion of their budget to debt repayments; for example, the Department of the Federal District which is
responsible for coordinating service delivery had to reserve 38 percent of its 1983 budget for debt repayment. Beyond debt repayment, federal agencies must also work to reduce expenditures for public works and optimize the use of existing services. Thus, appropriate design and location are crucial. Though the majority of the programs studied cited the most needy in the general population as their target group, the content and location of service programs often reflected a response to spontaneous demands, an approach that tends to favor groups with better information, more resources, and generally in better established neighborhoods. Rarely do providers--public or private--have the means to diagnose the long term and sometimes less obvious needs of marginal populations or promote their use of services. Mitigating in favor of the participation of marginal populations is the current policy emphasis on "community participation" as a low-cost means of extending coverage.

With these policy directions as background, the Working Group reviewed current government programming with special attention to how these programs did or could meet the needs of low-income women and the families they support. The Working Group noted a generally low awareness of poor women's lives, particularly their need to balance childbearing and rearing, household management, and income generation. To its credit, the Federal District has initiated a number of programs intended to benefit low-income women and their families specifically. However, as is evident in the brief reviews below, some of the most promising programs still fall short in coverage and most have significant flaws in their design and implementation.

-Subsidized Consumption: Through the government program CONASUPO (National Company for Popular Subsistence), a well-established complex of programs has helped to reduce expenditures on basic consumption needs by low-income populations by some 20 percent. Among the items supported through production and distribution subsidies are milk and corn for tortillas. The tortillas are now mass produced, freeing many urban women from the daily hard labor of making them by hand. But many older CONASUPO stores are located in neighborhoods that are no longer "marginal," or were placed in
higher income areas based on criteria that stressed cost return. This inappropriate concentration of stores and low-cost supplies has resulted in a substantial unmet demand in low-income areas. In response, an expanded program will emphasize the establishment of consumer cooperatives that will help build, maintain and staff new facilities, rather than allowing the government to provide new stores without community trust.

Women play a major role in the existing community groups that will be strengthened through the new program. Organization of consumers is intended to increase the efficiency of group purchasing, promote self-management of consumer groups, and increase the bargaining power of consumers vis-a-vis the marketing system.

- **Job Training and Placement:** Women represented only 8 percent of those enrolled in job training courses sponsored by the Federal District. Of the 32 courses in "culturally appropriate" female job skills, 19 courses concentrated on manual arts rather than industrial skills because of the high cost of acquiring industrial machines. In order to qualify for placement in jobs, women had to present a medical certificate to the effect that they were not pregnant. In 1983, 32 percent of the applicants for a job placement program were women, but women represented only 24 percent of those placed on jobs. Their number amounted to one percent of the potential female demand for paid employment. As for the 1983 Emergency Employment Plan that provided temporary jobs in repair and construction of public works, it was designed with only male workers in mind, and created jobs for some 8 percent of the unemployed.

- **Education:** The 1977 National Education Plan called for extension of preschool and primary education. As a result, girls' enrollment is equal to or greater than boys'. Yet expansion has resulted in even greater differences between services available to low-income households and those available to middle-income households. Though positive in direction, experimental programs such as flexible, individualized programs of study for children of working mothers, or training in preschool education for women to operate "mother's kindergartens" in low-income areas, reach a very small proportion of the population and cannot expand due to current limits on funds.
- Child Care: Centers for Initial Development (CENDI), a government program created in 1976 in response to increased rates of female employment, offer comprehensive care for children of working mothers. Care is provided by an interdisciplinary team of doctors, dieticians, social workers, psychologists, and educators. The high cost of providing such comprehensive services makes it prohibitive on any large scale. Mothers with children in the CENDIs represent only 5 percent of the economically active population in the Federal District. Thirty-four percent of the women served are employees of state and peristatal institutions, usually technicians and professionals. Unfortunately, the economic crisis that has increased the need for women to work, also is likely to limit the resources available to expand these services.

All programs studied would be improved by a realistic understanding of low-income women's employment patterns and experience with child care and job training. Institutions should consider, especially when contemplating building costly physical infrastructures, taking into consideration the likely geographic distributions of new settlers. Service coverage goals should be revised periodically in order to incorporate new settlements and gradually eliminate programs in zones that are no longer marginal.

ENDNOTES


Among the many unsatisfied needs of low-income families, that of child care is singularly important. It affects both the short-term welfare of children in terms of their social and physical development and also their long term prospects, as it permits their mothers to work for needed income. For women, competent and affordable child care provides the peace of mind of knowing their children are safe and well looked after. A study of informal and institutional forms of child care was sponsored by the Mexican Working Group, Mujer y Cuidad. The research was carried out in several low-income areas of metropolitan Mexico City, with a questionnaire administered to a sample of mothers having at least one child under six years of age and another administered to those who used official child care institutions. Case studies of child socialization practices among a small number of families provided more in-depth information, as did observation and interviewing at child-care institutions. The study's information is available in the original project report and a separate project summary.

The study found that conditions for children among low-income families living in peripheral areas of the city were worse than those among equally poor families in the urban core. Outlying neighborhoods, often more recently established, were characterized by low-quality housing and services, a lack of home furnishings, crowding, and health threats from both domesticated and wild animals. The mothers interviewed were the principal caretakers and had extremely low levels of education. A large
proportion were functionally illiterate. Because of the communities’ distances from workplaces and services, mothers had to spend long hours on public transport.

The need for child care arose primarily when mothers were absent for shopping, health needs, or work. On short, irregular trips to shop or visit the doctor, children were usually taken along, or left with a neighbor or relative. They were seldom left alone. Working women who must be absent for longer periods sometimes took their children with them, but for them the occasional caretaking by neighbors and relatives was insufficient.

Most of the respondents (69 percent) believed that official child-care institutions could help mothers and contribute to children's development, but few based this opinion on direct experience. Only 9.1 percent had ever used them, and only 0.9 percent were using them at the time of the survey. Only seven families interviewed had rights to official services through their employment. However, none of these families used institutions: two said there were no openings for their children and five used other child-care strategies. While most mothers preferred personal forms of care by relatives (86.5 percent) over institutional care (10.4 percent), relatives such as grandparents and siblings actually cared for children, on average, less than 20 percent of the time.

The supply of institutional care is far from sufficient to meet the child-care needs families cannot fulfill themselves. Private agencies charge fees beyond the reach of poor populations, and some official services are available primarily to those employed in the public sector. The largest official program is that of the CENDIs (Centers for Infant Development), created in 1977 for children under six years of age whose mothers work. The program’s expressed objective is to offer schooling to the children and provide emotional tranquility to mothers during their workday in order to improve their productivity. The program also aims to involve parents in providing family-based educational continuity. The goal is to substitute this broad educational approach for the old custodial concept. Unfortunately, such an approach is too costly to satisfy existing demand. In the Federal District, where coverage is best, there were only 400 CENDIs to serve a total of
1,038,766 working women. In 1980, 92,632 inscriptions were received for the 55,815 openings. The bureaucratic requirements of the Centers prevent most low-income mothers from entering their children. Many of the women who surmount the bureaucratic obstacles are domestic workers who do so with the intercession and assistance of their employers, who prefer them to work unencumbered by children.

Though the services provided by the CENDIs are generally of high quality, the child-care approach is sometimes incompatible with the child's home environment. The mothers rarely have the same level of training in child care as do the personnel in the centers. Given the precarious nature of their communities, mothers sometimes cannot follow the advice they are given: they cannot bathe their children regularly because they lack water; they cannot change their clothing frequently because they do not have extra clothing; other demands on their time limit the attention they can devote to each child. Furthermore, child-care personnel point out that many mothers are still in their teens and unprepared for motherhood, which is unplanned and often occurs because they are ignorant of birth control methods. Very young women who become pregnant are usually abandoned by their male partner and by their own families, who feel dishonored. Forced to work to support herself and her child, such a young woman may feel victimized by a baby for which she was not prepared.

The orientation sessions scheduled for mothers coincided with the working hours of many women, so attendance in the sessions was low. Most of the mothers who leave their children in the CENDI, even those who have visited during hours of functioning, are unfamiliar with its rules or operation. They had few comments on the content of the program. Instead, their complaints about the service emphasized the problems they faced when a child was not admitted on a particular day, either because it was dirty or sick or because of tardiness or absence of personnel at the center. This often cost mothers a day of work. Transport also presented a problem to those mothers whose home or workplace was distant from the CENDI.

The study concluded that only a small portion of low-income women use official child-care institutions. The CENDI program
does not assist nonworking mothers, and only a small proportion of those who do work can gain access. Its organization and operating system are ideal for public or private sector bureaucrats, or employees who have middle-class lifestyles. They are not suitable for most low-income working women who work in the informal sector of the economy.

**ENDNOTES**


PART III

APPENDICES

Summary of Projects
List of Project Documents
Working Group Members
Working Group Meetings
Author Descriptions
Appendix I: Summary of Projects

1. Housing and Service Needs of the Aged (Jamaica)
   Survey of target population of elderly women and men and assessment of their needs and capabilities. Recommendations for the process of relocation of the target populations, to be presented both to the working group and to planners. Project completed December 1982. Principal Investigator: Karlene Everling, Operation Friendship.

2. Urban Services for Women in Mexico City (Mexico)
   Overview of institutions that target their services to low income women in the Federal District and evaluation of their implementation. Recommendations to planners to improve effectiveness of service provision. Project completed September 1983. Principal Investigator: Lourdes Romero Aguilari, Centro de Estudios y Programas Sociales.

3. Waste Management (Mexico)
   Documentation of technical and social aspects of the "Integral System for Recycling Organic Waste" currently being used in a community in the Valley of Mexico, with emphasis on the role of women. Preparation of pamphlets and reports for dissemination of the experience. Project completed September 1983. Principal Investigator: Fernando Ortiz Monastério, Human Settlements Secretariat.

4. Communal Kitchens (Peru)
   Study of forms, locations and beneficiaries of existing communal kitchens. Analysis of role of women as consumers and service providers, and of effects of communal kitchens on consumption patterns and the division of labor within the domestic unit. Recommendations for the design and functioning of communal kitchens. Project completed February 1984. Principal Investigator: Violeta Sara-Lafosse, Catholic University.

5. Women Street Food Vendors of Prepared Foods (Peru)
   Survey of social and economic characteristics of street food vendors. Recommendations of actions to improve their work conditions. Participative pilot training programs followed by a public seminar to discuss results. Project completed April 1984. Principal Investigator: Estrella Picasso, Instituto Peruano de Empresas de Propiedad Exclusiva de Trabajadores.

6. Transportation and Physical Security (Peru)
   Study of limitations posed by transportation and physical security considerations on the use of urban services, and of the informal means used to deal with these problems. Recommendations for the design of support services that can increase real access to existing services. Project completed March 1984. Principal Investigators: Jeanine Andersen Velasco and Nelson Panzio Vera, Peru-Mujer.

7. Food Preparation Outlet (Jamaica)
   Feasibility study of employment creation for women in marketing of prepared foods using surplus market produce. Initial skills training, market testing, identification of sources of technical assistance and credit, assessment of costs. Project completed January 1984. Principal Investigator: Sonja Harris-Williams, Cultural Development Institute.
8. **Self-Help Housing and Basic Services (Mexico)**

   Study of women's role in management, design, financing and execution of self-help housing. Comparison of women's participation in a government-controlled and a spontaneous community. Analysis of mechanisms to support women's participation in self-help housing and management of basic services. Project completed July 1984. Principal Investigator: Genovevo Arredondo F.

9. **Repayment of Mortgage Loans (Jamaica)**

   Study of data at National Housing Trust on mortgage loans awarded since 1976. Documentation of socioeconomic characteristics of female loan recipients as well as their repayment performance compared to men. Focus on the problems leading to women's delinquency in loan repayment. Project completed October 1983. Principal Investigator: Florette Blackwood, Women's Bureau.

10. **Booklets on Training and Work (Mexico)**

    Evaluation of existing services and opportunities for training and employment for low income women. Compilation of two pamphlets to orient women in their use of these services and in decisions about income-generating activities. Recommendations for up-dating and dissemination of information. Project completed November 1983. Principal Investigator: Melba Pinedo Guerra.

11. **Self-help Pamphlet (Mexico)**

    Design of pamphlet containing information to serve as a basis for self-help health care. Focus on most common health needs of low income women and their families, how these problems can be prevented and treated, and available health services. Dissemination of pamphlet to public health education institutions and programs. Project completed January 1984. Principal Investigator: Elsa Rodriguez Rojo.

12. **Child Care Strategies (Mexico)**

    Study of informal means of child care, their effectiveness and possible ways to support them. Estimation of supply and demand for institutional services. Evaluation of existing services and suggestions for integration with other programs. Project completed January 1984. Principal Investigator: Maria Luisa Acevedo.

13. **Higglers (Jamaica)**


14. **Women In Construction Work (Jamaica)**

    On-the-job training of ten women in construction work and continued skills upgrading. Documentation of women in the construction trade. Recommendations to the public sector concerning the provision of training for women in construction skills. Project completed December 1984. Principal Investigator: Ruth McLeod, Building Research Institute.
Appendix II: Working Group Members:
Field of Work and Institutional Affiliation

A. Peru: *Servicios Urbanos y Mujeres de Bajos*

<table>
<thead>
<tr>
<th>Field</th>
<th>Institutional Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sociology; research/planning</td>
<td>Population Council</td>
</tr>
<tr>
<td>Anthropology; research/action</td>
<td>Peru Mujer</td>
</tr>
<tr>
<td>Sociology; research/planning</td>
<td>Ministry of Labor</td>
</tr>
<tr>
<td>Journalism; action/research</td>
<td>UNICEF</td>
</tr>
<tr>
<td>Architecture; action/planning</td>
<td>Center for Initial Education</td>
</tr>
<tr>
<td>Action/planning</td>
<td>Ministry of Health</td>
</tr>
<tr>
<td>Social work; action/planning</td>
<td>Peruvian Institute for Self-Managed Businesses</td>
</tr>
<tr>
<td>Social work; action</td>
<td>Catholic University</td>
</tr>
<tr>
<td>Sociology; research/action</td>
<td>Ministry of Culture</td>
</tr>
<tr>
<td>Sociology; research/planning</td>
<td>Municipality of Lima</td>
</tr>
<tr>
<td>Transport; planning/research</td>
<td>Municipality of Lima</td>
</tr>
<tr>
<td>Architecture; planning</td>
<td>Municipality of Lima</td>
</tr>
<tr>
<td>Sociology; research/action</td>
<td>Municipality of Lima</td>
</tr>
</tbody>
</table>

B. Mexico: *Mujer y Ciudad*

<table>
<thead>
<tr>
<th>Field</th>
<th>Institutional Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sociology; planning/action</td>
<td>Population Council</td>
</tr>
<tr>
<td>Sociology; research/action</td>
<td>Center for Eco-development;</td>
</tr>
<tr>
<td></td>
<td>National Institute for</td>
</tr>
<tr>
<td></td>
<td>Anthropology and History</td>
</tr>
<tr>
<td>Research/action</td>
<td>Center for Social Studies and Programs</td>
</tr>
<tr>
<td>Architect; planning</td>
<td>Human Settlements Directorate</td>
</tr>
</tbody>
</table>
Architect; research/planning

Anthropology; research

Engineer; planning

Anthropology; research

Psychology; planning

Architecture; planning

Communications; planning/action

Architecture; research

Communications; action/planning

Sociology; planning/research

Planning

Center for Eco-Development; National Council for Science and Technology

National Autonomous University

Colegio de Mexico

Center for Eco-Development; National Institute for Anthropology and History

Ministry of Education

National Autonomous University of Mexico

National Autonomous University of Mexico

National Autonomous University of Mexico

Labor Secretariat

Secretary of Health and Assistance

National Commission on Minimum Salary

C. Women, Low Income Households and Urban Services In the Caribbean

Field

Sociologist; planning/research

Planning

Social work; action/research

Sociology; planning/research

Social work; action/research

Institutional Affiliation

Urban Development Corporation

Women's Bureau

Operation Friendship

Women's Bureau

Urban Development Corporation
Appendix III: Sample Working Group Meetings

### A. Peru

<table>
<thead>
<tr>
<th>Date</th>
<th>Major Discussion Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 8, 1982</td>
<td>Introduction to the project and to group members</td>
</tr>
<tr>
<td>February 5, 1982</td>
<td>UNICEF/Health and Education Ministries integrated services project; urban problems</td>
</tr>
<tr>
<td>March 12, 1982</td>
<td>Urban planning and housing; future agenda</td>
</tr>
</tbody>
</table>
May 7, 1982
Evolution of women's employment

June 11, 1982
Family survival strategies

June 18, 1982
Project proposal review procedures

July 16, 1982
Ambulatory sales domestic service pieceworkers; artisans' cooperatives

September 3, 1982
Project proposals; women in urban food services

October 22, 1982
Conceptualization of urban services

November 26, 1982
Urban transport

December 17, 1982
Health services supply and demand; state policy

January 21, 1983
Co-education policies

February 25, 1983
Evaluation of working group

April 29, 1983
Project progress reports; agenda for future meetings

July 1, 1983
UNICEF services planning; AID document on training and education for women

August 12, 1983
Evaluation and future prospects

September 2, 1983
Continuation of theme of previous meeting on urban services

November 11, 1983
Transportation and physical security study; continuation of theme of previous meeting
### December 16, 1983
Communal kitchens; continued discussion of position paper

### January 27, 1984
Solanda Urban Development Program, visitors from Quito, Ecuador

## B. Mexico

<table>
<thead>
<tr>
<th>Date</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 10, 1982</td>
<td>Introduction to the project</td>
</tr>
<tr>
<td>March 30, 1982</td>
<td>Typologies of low income women; definition of priority groups</td>
</tr>
<tr>
<td>April 27, 1982</td>
<td>Basic profiles of low income women; critiques of existing service coverage; priority service needs</td>
</tr>
<tr>
<td>May 25, 1982</td>
<td>Education, water and transport services</td>
</tr>
<tr>
<td>June 17, 1982</td>
<td>Costs of services; vocational training</td>
</tr>
<tr>
<td>July 29, 1982</td>
<td>Project proposals</td>
</tr>
<tr>
<td>August 11, 1982</td>
<td>Project proposal preparation</td>
</tr>
<tr>
<td>September 14, 1982</td>
<td>Urban ecology; community participation (held at the Human Settlements Directorate)</td>
</tr>
<tr>
<td>September 30, 1982</td>
<td>Non-formal adult education</td>
</tr>
<tr>
<td>October 7, 1982</td>
<td>Education policies for low income women</td>
</tr>
</tbody>
</table>
November 9, 1982  Project administration; child care
January 31, 1983  Project administration; pamphlets for low income women
March 22, 1983  Family planning manual for rural Mexico
April 26, 1983  Political participation of low income Mexican women
June 28, 1983  Project progress reports
July 30, 1983  Evaluation and future prospects
August 30, 1983  Continuation of theme of previous meeting
October 31, 1983  Publishing and dissemination strategies
November 21-22, 1983  Evaluation meeting; group research proposal
December 6, 1983  Group research proposal
January 31, 1984  Dissemination strategies
February 28, 1984  Group research proposal

C. Jamaica

Date
November 10, 1982
December 10, 1982
January 14, 1982

Major Discussion Themes

UDC West Kingston Market Redevelopment Plan
Higglers (street and market vendors); employment generation for women in food preparation at the market site
Continuation of themes of previous meeting
<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 11, 1982</td>
<td>Proposal review process; housing and services for the elderly</td>
</tr>
<tr>
<td>March 16, 1982</td>
<td>Proposal review and preparation; housing and services for the elderly</td>
</tr>
<tr>
<td>June 24, 1982</td>
<td>Ministry of Construction procedures for allocation of housing and collection of arrears; project proposals</td>
</tr>
<tr>
<td>September 2, 1982</td>
<td>UDC income-generating project with seamstresses; UDC community organization project; self-employed women</td>
</tr>
<tr>
<td>October 7, 1982</td>
<td>Higglers project; ISER study of women in the Caribbean</td>
</tr>
<tr>
<td>November 4, 1982</td>
<td>Small Business Association; income-generating projects</td>
</tr>
<tr>
<td>March 17, 1983</td>
<td>Women in construction work; National Family Planning Board fertility study</td>
</tr>
<tr>
<td>April 21, 1983</td>
<td>AID shelter projects; group projects in housing</td>
</tr>
<tr>
<td>May 19, 1983</td>
<td>Women's Bureau plastics recycling project for women</td>
</tr>
<tr>
<td>June 16, 1983</td>
<td>ISER study of women in the labor force in Jamaica</td>
</tr>
<tr>
<td>September 15, 1983</td>
<td>Project progress reports; review of future prospects</td>
</tr>
<tr>
<td>October 13, 1983</td>
<td>UNDP projects for women</td>
</tr>
<tr>
<td>December 1, 1984</td>
<td>Meeting with trainees in construction work</td>
</tr>
<tr>
<td>February 2, 1984</td>
<td>Meeting with trainees in food preparation</td>
</tr>
</tbody>
</table>
Appendix IV: List of Project Documents

1. Second Annual Progress Report, October 1983 (36 pp.; includes overview of project, description of progress and sub-awards)

2. Women in the Urban Economy in Latin America by Marianne Schmink, June 1983 (61 pp.; overview essay also available in Spanish)

3. Perfil de la Mujer de Bajos Ingresos en el Area Metropolitana de la Ciudad de México by Liliana Kusnir, October 1983 (47 pp.; compilation of available data on low income women in the metropolitan area of Mexico City, in Spanish, by project local coordinator)

4. Ciudad de Lima, Perfil de la Mujer de Bajos Ingresos y su Acesso a los Servicios Urbanos by Amelia Fort (approx. 50 pp.; compilation of available data on low income women in Lima, in Spanish, by project local coordinator)

5. Characteristics of Male and Female-Headed Households in Selected Areas of Western Kingston, Jamaica by Alicia Taylor (23 pp.; basic data from selected areas analyzed by project local coordinator)

6. The Performance of Men and Women in Repayment of Mortgage Loans in Jamaica by Florette Blackwood, October 1983 (86 pp.; preliminary project report with summary, for internal distribution)


8. Community Management of Waste Recycling: The SIRDO by Marianne Schmink (a SEEDS publication based on above project)


10. Housing and Service Needs of the Aged, Salt Lane Community, Western Kingston, Jamaica by Karlene Evering, April 1983 (37 pp.; preliminary project report with summary)


13. Feasibility Study of a Food Preparation Outlet in West Kingston by Sonja T. Harris, January 1984 (35 pp.; preliminary project report with appendices)


16. Propuesta Metodológica para la Elaboración de Historietas Educativas by Elsie McPhail, Melba Pinedo and Elsa Rodriguez, April 1984 (22 pp.; Methodological Proposal for the Elaboration of Educational Story Booklets, summary report based on projects described in documents nos. 11 and 15)

17. Los Servicios del Sector Público en el Distrito Federal en la Atención de las Mujeres de Bajos Ingresos by Lourdes Romero Aguilar, April 1984 (13 pp.; Public Sector Services in the Federal District Attending to Low-Income Women, summary report with appendices based on project described in document no. 9)

18. Experiencias en el Manejo de Tecnologías Alternativas para el Tratamiento de Desechos Orgánicos: La Participación de la Mujer y la Comunidad by Fernando Ortiz Monasterio, April 1984 (47 pp.; Experiences in the Management of Alternative Technologies for the Treatment of Organic Wastes: The Participation of Women and the Community, summary report based on project described in documents nos. 7 and 8)


20. Metodología Utilizada en la Elaboración de los Folletos Educativos para las Mujer de Escasos Recursos de Zonas Marginales by Elsie McPhail Fanger, Melba Pinedo Guerra, and Elsa Rodriguez Rojo (43 pp.; plus appendices; Methodology Used in the Elaboration of Education Booklets for Women of Scarce Resources in Marginal Zones)


23. Estudio de las Estrategias de Cuidado Infantil en el Area Metropolitana (Informe Final) by Maria Luisa Acevedo, Jose Inigo Aguilar, Luz Maria Brunt and Maria Sara Molinari, July 1984 (93 pp.; Study of Child Care Strategies in the Metropolitan Area of Mexico City (Final Report), project report plus appendices)

25. *Comedores Comunales: La Mujer Frente a la Crisis* by Violeta Sara-Lafosse. Lima: Grupo de Trabajo, Servicios y Mujeres de Bajos Ingresos. (*Communal Kitchens: Women Confront the Crisis, 100 pp. monograph*)

26. *Todo es querer* by Fernando Ortiz Monasterio (*If you want to, you can*), 8 pp. illustrated pamphlet about SIRDO


28. *Estudio de las Estrategias de Cuidado Infantil en el Area Metropolitana* by Maria Luisa Acevedo, Jose Inigo Aguilar, Luz Maria Brunt and Maria Sara Molinari (*Study of Child Care Strategies in the Metropolitan Area, 29 pp. summary working paper*)


30. *Análisis de la Participación de la Mujer en Proyectos de Autoconstrucción de Vivienda en la Ciudad de México* by Liliana Kusnir and Carmen Largaespada, September 1985 (43 pp.; *Analysis of Women's Participation in Self-Help Housing Projects in Mexico City, summary report based on project described in document no. 22*)


32. *The Informal Distribution Network ('Higglering') in the Kingston Metropolitan Area* by Elsie LeFranc, Donna McFarlane Gregory and Alicia Taylor, September 1985 (96 pp.; preliminary project report with summary)
AUTHORS DESCRIPTIONS

Maria Lulsa Acevedo is with the Center for Eco-Devetopment in Mexico and also Coordinator of the National Institute of Anthropology and History’s Project on Indigenous Education.

Jose Iñigo Agullar has a Masters degree in anthropology and is a researcher on the National Institute of Anthropology and History’s Project on Indigenous Education in Mexico.

Jeanine Anderson is currently a Program Officer in the Andean and Southern Cone Office of The Ford Foundation. She was trained as an urban anthropologist at Cornell University and has been resident in Peru since 1970. Her research and writings have focused on women’s social networks, survival strategies of the poor and child care and development.

Marguerite Berger is a staff economist with the International Center for Research on Women, currently on leave at the Instituto Latino Americano de Investigaciones Sociales in Quito, Ecuador. Ms. Berger is a Ph.D. candidate in economics at The American University. Her current research interests are informal sector employment and agricultural extension for women in developing countries.

Florette Blackwood is employed by the Ministry of Housing in Jamaica in their new Housing Policy Secretariat. She is presently completing a Masters thesis in sociology on residential displacements and its impact on interpersonal relationships and social adjustment.

Judith Bruce is an associate of the Population Council with special responsibility for work in the roles and status of women. She is a co-manager of the Women, Low-Income Households and Urban Sources Project.

Luz Maria Brunt is a student in anthropology and a researcher on the National Institute of Anthropology and History's Project on Indigenous Education in Mexico.

Mayra Buvinic, Director of the International Center for Research on Women, has a Ph.D. in social psychology from the University of Wisconsin in Madison (1975). Her current research focuses on socioeconomic roles of women in Latin America and on measurement of women's participation. She has published numerous articles on social psychology, women in development and habitat.

Karlene Everling was a social worker with Operation Friendship, a social service center in West Kingston, Jamaica, at the time of The Population Council’s Working Group study.
Elsie McPhall Farlger is Professor of Communications and Education at the Autonomous University.

Donna McFarland Gregory received her masters in economics from the New School for Social Research. She currently works as a freelance consultant.

Melba Pinedo Guerra has a Masters degree in education and is Coordinator of The Population Council's Project on Women, Low-Income Households and Urban Services in Mexico City.

Sonja T. Harris is Director of the Cultural Development Institute, Kingston, Jamaica.

Liliana Kusnir is a consultant to the Undersecretary for International Cooperation, Ministry of Foreign Relations and Culture, Argentina.

Violetta Sara-Lafosse is Professor of Sociology at the Catholic University of Peru in Lima. For the past fifteen years, she has carried out research on the impact of sociodemographic change on the family and on women in Peru.

Carmen Largaespada is an Associate Professor in the Department of Social and Political Sciences at the Ibero-American University.

Dr. Elsie LeFranc is a Senior Lecturer in the Department of Sociology at the University of the West Indies, Jamaica.

Margaret A. Lycette, Deputy Director of the International Center for Research on Women, is an economist who has worked extensively in developing countries on low-cost housing solutions and credit for small enterprise development.

Ruth McLeod is Executive Director of the Construction Resource and Development Center in Jamaica. She founded the Women's Construction Collective and is carrying out research on labor utilization in the construction industry and the role of women in development of squatter settlements.

Marla Sara Mollnari, trained as a social worker and anthropoligist, is a researcher on the Project on Indigenous Education of the National Institute of Anthropology and History.

Fernando Ortiz Monasterio has a Masters Degree in Development Planning and is a researcher for the Program on Environment and Development at the Colegio de Mexico.

Caroline Moser, a social anthropologist in the field of urban development, specializes in informal sector employment, popular participation, and the role of women. She has done field work in Bolivia,
Colombia and Ecuador. Currently a lecturer at the Development Planning Unit of University College, London she is the originator and director of the short course, Planning with Women for Urban Development.

**Nelson Panzlo** is a civil engineer who specializes in transportation problems. He was an advanced student and later a faculty member at the University of Rio de Janeiro from 1975-77. An official of the Peruvian ministry of Transport and Communications in 1981, he presently heads a private consulting firm.

**Marianne Schmink** is co-manager of The Population Council's Women, Low-Income Households and Urban Services Project. An anthropologist, she is Assistant Professor of Latin American Studies at the University of Florida and Co-director of the University's Women in Agriculture Program. She is also a member of the Advisory Board of the Association of Women in Development and Executive Director of the Amazon Research and Training Program.

**Elsa Rodriguez** has a Masters degree in the sociology of education and is an Associate Researcher with the Center for Educational Research and Services at the Autonomous University of Mexico.

**Lourdes Romero** was trained in sociology and is coordinator of Alternative Community Education.

**Alicia Taylor** is a sociologist/planner at the Urban Development Corporation, Kingston, Jamaica, and serves as the coordinator of Jamaica Working Group on Women, Low-Income Households and Urban Services.

**Irene Tinker** taught at several universities after writing a dissertation on India. She set up the international program at the American Association for the Advancement of Science and was appointed by President Carter as Director of the ACTION Office of Policy and Planning. She founded the Equity Policy Center to provide an institutional base from which to influence U.S. and international development agencies to program more equitably.