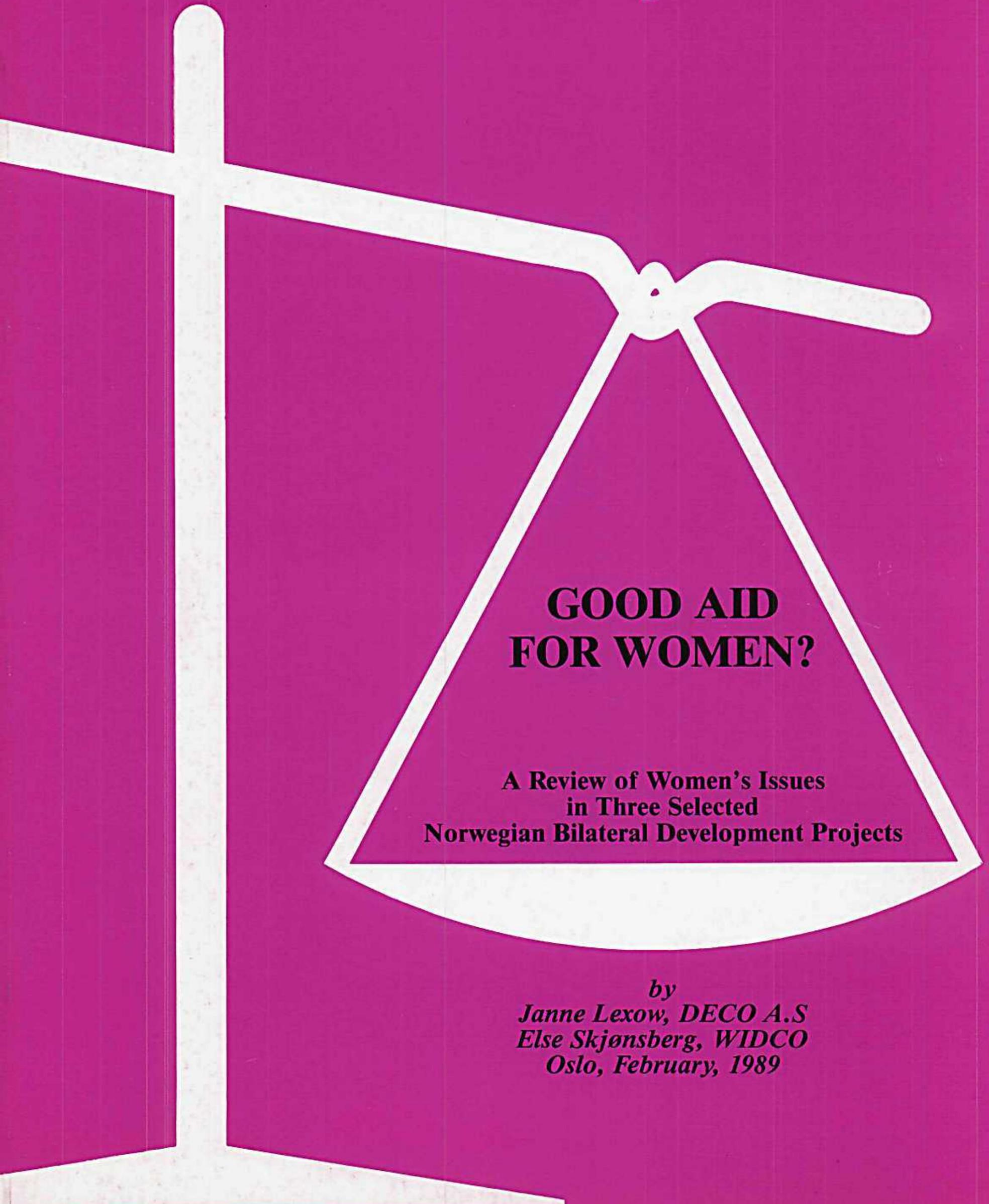




THE ROYAL NORWEGIAN MINISTRY  
OF DEVELOPMENT COOPERATION

# Evaluation Report 6.88



## **GOOD AID FOR WOMEN?**

**A Review of Women's Issues  
in Three Selected  
Norwegian Bilateral Development Projects**

*by*  
**Janne Lexow, DECO A.S**  
**Else Skjønsberg, WIDCO**  
**Oslo, February, 1989**



# **GOOD AID FOR WOMEN?**

**A Review of Women's Issues  
in Three Selected  
Norwegian Bilateral Development Projects**

*by*  
*Janne Lexow, DECO A.S*  
*Else Skjønsberg, WIDCO*  
*Oslo, February, 1989*



# ACKNOWLEDGEMENTS

The Norwegian Ministry of Development Cooperation (MDC) commissioned this study (Good Aid for Women?) to review WID- issues in selected projects to Else Skjønsberg (WIDCO) and Janne Lexow (DECO). The report has been produced on the basis of interviews, reviews of available documentation and field trips to three projects in Botswana, Tanzania and Kenya. The main author of this revised final report is Janne Lexow. Else Skjønsberg has been responsible for the case study of Kenya Industrial Estates.

The team has benefitted greatly from the assistance and cooperation of MDC/NORAD staff in Norway and at the NORAD representations, project staff and a number of representatives from various Ministries and local authorities in Botswana, Tanzania and Kenya. We would like to take this opportunity to thank them all.



# LIST OF CONTENT

	Page
Executive summary . . . . .	7

## **Part I INTRODUCTION**

1. Women - a target group of development assistance . . . . .	13
2. The need to learn from positive experience . . . . .	14
3. The cases- in a wider setting . . . . .	15
4. Highlighting some important WID-issues . . . . .	16
5. Checking WID through administrative routines . . . . .	22

## **Part II SPECIFIC ASPECTS OF THE STUDY**

6. The scope of the study . . . . .	27
7. The selection of projects to be studied . . . . .	29
8. How women- oriented are the case study projects . . . . .	32

## **Part III THE CASE STUDY PROJECTS . . . . . 41**

1. The Labour Intensive Road Construction Programme, Botswana . . . . .	42
2. The Water Supply and Sanitation Programme in Rukwa Region, Tanzania . . . . .	61
3. The Kenyan Industrial Estates, Kenya . . . . .	81

Annexes



# EXECUTIVE SUMMARY

## Background

What is good development assistance for women? What factors make it good? Can good experience from one project be transferred to and replicated in other projects? These central questions provide the background for the present study initiated by 2 Planning Division, Norwegian Ministry of Development Cooperation (MDC). Thus the study differs, in some respects substantially, from "ordinary" evaluations. The focus is put on women and women-in development-issues (WID) only and ommits therefore many other general aspects of importance for project implementation and results which were not of immediate relevance for the objectives of the study :

*\* to examine and identify relevant factors in selected bilateral projects which are assumed to be good aid for women and which may be replicated in other projects.*

The justification for this approach is the increased awareness in MDC/NORAD that many development projects have failed to take women needs and interests into consideration and that women's roles in society are often neglected in development programmes. In the most extreme cases this neglect may not only lead to a "status quo" as far as women's living conditions are concerned, but development projects without due consideration to women's issues may even worsen their living conditions. Indeed, many previous evaluations show that there is a gap between Norwegian WID- policy and practice. Still, there remains the difficult question of how to reverse the negative trends and ensure that Norwegian funding does reach women at grassroots levels. Learning from good experience and identifying measures and methods applied in good projects for women may be one fruitful approach to reach this goal.

The study is based on a review of three projects all within different sectors and socio-cultural contexts, but which have in common that they were considered good for women by NORAD staff in Oslo and the respective partner countries:

- \* The Labour Intensive Road Construction Project, Botswana
- \* The Water Supply and Sanitation Programme in Rukwa Region, Tanzania
- \* The Kenyan Industrial Estates, Kenya

## The outline of the report

The report consists of three parts:

**Part I** deals with the background of the evaluation and notes the need to learn also from positive experiences. The three projects selected as case studies are

placed in a theoretical framework in which the Norwegian policy of integration of women in mainstream development in reality leads to three different strategies:

- \* Non-active strategy
- \* Intermediate strategy
- \* Active/integrative strategy

The three case study projects seem to qualify for inclusion in the intermediate strategy, as none of the projects have been selected, designed or implemented based on women's needs and interests from the beginning. WID-issues have rather been considered as an afterthought.

Furthermore, Chapter 4, Part I highlights some of the measures and steps that have been taken to reach women in the three projects.

**Part II** gives a detailed discussion of the terms of reference for the study and the selection of the projects to be further reviewed. The relative detailed presentation of the various amendments and additions as far as the terms of reference are concerned is justified because they had significant implications for the quality of information on which the conclusions are drawn. The field work was carried out with a different purpose than was later decided by MDC. It was originally envisaged that the study was to be rather extensive, including various components from fieldwork and assessment of selected projects to identifying obstacles to WID within the MDC/NORAD structure. The aim was to prepare a handbook for WID. As it were, the present study became limited to the assessment of three projects only.

It is clear that the potential learning effects from the evaluation depend entirely on the selection of projects. The final decisions as to which projects to select were left to those who were presumed to know the projects best; namely MDC/NORAD staff in Oslo and at the NORAD representations in the main partner countries. A questionnaire was administered through the 2 Planning Division to all operational units in MDC/NORAD, in Oslo and abroad. It was specifically stated that the aim was to identify "good" projects for women. Such projects should have achieved or contributed to one or both of the overall goals of the Norwegian WID Strategy (improved living conditions and enhanced possibilities for women to become active participants in society). To ensure a learning effect the projects should have been in operation for at least two years. The response to this questionnaire indicated that 15 out of a total of number of 150 projects were fulfilling the criteria. The three projects were selected from this group.

The terms of reference for the field study require that the three projects should be reviewed according to a number of specific criteria. These are mostly related to administrative measures and specific inputs and activities at project level. It should be noted that neither the terms of reference nor any part of the evaluation require a study of the impact of the projects on women's living conditions. This fact is also reflected in the time set aside for the field study with less than two weeks spent by the team in each project area. The team has not, therefore, collected any information that can reveal whether the issues addressed

have positive impact on women in terms of economic and social benefits in a longer term perspective.

**Part III** consists of a more detailed review of the case study projects. Only aspects of relevance to WID have been considered. The more general factors in relation to the planning and implementation of the projects have to a large extent been left out.

## Conclusions and findings

In spite of the objective of selecting "good" projects for women the team was not impressed by the WID-orientation of any of the three projects. Unfortunately, therefore, the learning potential from the projects is not remarkable. This conclusion leaves some rather sensitive unanswered questions e.g. where there no better projects which could have been selected in the first place and did not the MDC/NORAD staff actually know that the projects were not particularly suitable for the aim of the study? Indeed, the sample from which to select "good projects for women" did include other alternatives. These were few, but could perhaps have given us more information about the relevant WID-aspects in Norwegian development assistance.

In addition very little information was available about women's living conditions prior to the introduction of the projects or the effects on these of the various measures taken. Apparently NORAD staff receive little detailed knowledge on women's issues of the various projects during the implementation phase. At least such information is not systematically reported. The dilemma for the team due to this is rather obvious. It is indeed difficult to conclude that any activity or specific measure are good for women when there is no data available on the effects or impact in short or longer term perspectives. Does participation of women actually improve their economic or political opportunity situation in a wider context? Or how do participating women themselves regard the benefits of the projects? It is clear that this situation calls for better monitoring and reporting systems so that NORAD staff can be better informed about WID-aspects of relevant projects. The study reveals the necessity of conducting impact analysis as integral parts of project implementation so that assumed benefits for women can be empirically verified. One way of ensuring that women's issues are adequately considered at all stages at any stage of a project's life, is by introducing an **administrative checklist** to MDC/NORAD staff. A suggestion to outline of such a checklist will be given later in the report.

Hence, the report does not provide any definite answers to what good aid for women actually is. In fact, both findings and the limited numbers of projects assessed make generalization in terms of factors which should be present in all projects very difficult. In addition generalization is further complicated by the variations between the three projects in scope, sector, socio-economic-cultural and political contexts and not at least opportunities for women to influence mainstream development processes in the respective countries. As it is, the debate on what

makes or can make development assistance good for women is far from completed by this report. Still, the above limitations does not mean that nothing can be learnt from the projects. It is clear that positive attempts have been made to implement some women's aspects in all three projects, although common denominators have been difficult to identify. The most notable issues that emerged as positive for women were :

- \* Use of quotas to ensure women's participation
- \* Using appropriate channels of information
- \* Formal project agreements
- \* The "right" personnel at the "right" time

The following will summarize the above issues within the perspective of how they could possibly be replicated in other projects. Again it is necessary to keep in mind that the notion of replication has clear limitations given the fact that none of the projects were particularly "successful" from the point of view of the objective of the study and that little is known about short-term or long-term impact on women's living conditions.

## **Quotas**

The most interesting and at the same time controversial measure in this respect is the use of quotas for women's participation in project activities. Quotas at different levels have been used by all three projects. It seems however that the rationale for quotas is based on two different strategies; a) treating women as a special category and b) linking women's participation to achievement of overall project activities.

In the Kenyan Industrial Estates and the Road Construction Programme in Botswana a special quota for allotting women a certain amount of money or employing them as labourers in the project, is implemented because without such measurements women will benefit very little, if at all, from project activities. The use of quotas in this respect, that is to provide benefits for women in their own right and treat women as a special category, reflects the fact that development can, and do have, different effects on women and men, and that men and women do not share equally in project activities. Furthermore it is a response to the increased awareness of development planners that unless special consideration is taken to include women as participants in the project, they tend to be bypassed by the general development process. The crucial question is whether use of quotas in this way will lead to an integration of women in other project activities in the long run. The report does not provide a definite answer to this, but indicates that the potential for this being achieved certainly is there.

In the Water and Sanitation Programme the reason for using quotas can be seen in a slightly different perspective. It is clearly linked up to overall programme objectives; long term sustainability of the water schemes. Without women, the programme has less chance for success. Emphasis is put on women's participation

in the Village Water Committees (VWCs). The VWCs will ultimately have the responsibility for operation and maintenance of the schemes at the village level. As women have the main responsibility for household water consumption and therefore assumed to be very interested in keeping the water systems in operation, considerable efforts are done by the project staff to ensure that 50% of the members of the VWCs are women. Although little is known about how the VWCs function in a longer term perspective, the experience from this programme shows that if women's issues are linked up to matters of importance for technical and sectoral sustainability, also other aspects of importance such as training of women for higher positions within the projects is more readily accepted. Hence introduction of quotas also at other levels have been attempted.

It is recognized by the team that quotas is a controversial issue. Quotas may lead to a marginalization of women in a project if they do not entail mainstreaming elements in terms of eventually leading to integration. Quotas may also function as a ceiling to women's participation if they are not introduced in a flexible manner. A quota set at one specific point in time must be gradually expanded. On the other hand introduction of quotas does not solve all problems. Quotas can probably be introduced more fruitfully at earlier stages of the project cycle and as a strategic measure to incorporate women's issues in already ongoing projects and programmes that have not pursued an active approach to WID from the beginning. Quotas should never be used as a substitute for planning and implementing new projects based on women's actual needs and interests. The advantage of quotas however, lies in the fact that they are relatively easy to monitor because quantitative targets can be set. If used with caution therefore it is the opinion of the team that quotas may reduce the gap between men's and women's economic and social opportunities.

## **Appropriate channels of information**

If women do not even hear about possibilities for employment, credit schemes or training opportunities they can hardly be expected to become active participants in project activities. Given the prevailing socio-cultural conditions in many main partner countries of Norwegian development assistance which tend to exclude women from many formal decision-making fora; separate meetings for women or informing women about the project in places where women already meet may have important bearings for a project's future potential to benefit women. Indeed, many conventional development projects which in theory seek to inform and collaborate directly with the recipients, in practice exclude women from active participation by choosing information channels and discussion fora in which women hardly participate. In the three projects we are dealing with here attempts have been made to actively approach women either in groups (village women's meeting: water project) or in places where women frequently visit (health posts or clinics: road project) or even through advertizing a special welcome to women to come forward for loans (credit scheme). Similar approaches can quite easily be implemented in most other development projects provided that active attempts are made to actually find out

the socio-cultural constraints preventing women's participation in each and every given area.

## **Agreements**

The importance of specifically stating the project's objectives regarding WID in the formal bilateral project agreements should not be underestimated. Besides showing a firm commitment to women's issues by the governments concerned it will most probably have a positive effect on even the day to day operations and reduce the change of bypassing women during project implementation.

## **Project personnel**

One of the most important issues that emerged during the fieldwork was the importance of employing project staff that are personally committed to women's issues. Both The Labour Intensive Road Construction Project in Botswana and The Water Supply Sanitation Programme in Tanzania have obviously benefitted greatly from individuals (expatriate and nationals) who were willing to seek untraditional ways of approaching women and to follow-up and even fight for their views vis a vis other "not-so-convinced staff". To the team it seemed that the credit scheme in Kenya had not included such personnel among its staff to the same extent. In this project it was obvious that NORAD had been the major driving force in promoting WID and introducing the quotas. NORAD's role in this regard has been both necessary and important. Still, there remains a danger that the project has introduced WID-measures for the sake of keeping up to the donor's requirement rather than really being convinced about the rationales behind it. It is quite clear that much more can be achieved if WID-competent and WID-committed personnel are recruited directly to a project. A major challenge will therefore be to ensure that WID-competent and WID-committed personnel are recruited to Norwegian supported projects. NORAD must play a vital role in this process which of course will have to start with putting more emphasis on WID-issues as a selection criteria for expatriate posts.

# PART I

## INTRODUCTION

*"Development aid aimed at improving the living standard and working opportunities of women will be given high priority in Norwegian development cooperation"*

(Parliamentary White Paper No. 36, 1985-85)

*"Only when women are specified as a target group has it been usual to evaluate consequences (of aid) for women specifically. For that reason, we have limited knowledge about the effect of Norwegian development aid on women. In cases when women have been taken into consideration findings have confirmed that the development process often has negative effects on women."*

(Norway's Strategy for Assistance to WID, 1985)

### 1. WOMEN - A TARGET GROUP OF DEVELOPMENT ASSISTANCE

Soon, 20 years has passed since Ester Boserup's book: **The role of women in economic development** (1970) was published. The book succeeded in calling international attention to the fact that economic development in general and aid in particular erode much traditional female autonomy and leave many women economically worse off than they were before. In 1974 the **Norwegian White Paper On Development Cooperation of 1974-75** (St.Meld. 94) incorporated some of Boserup's concern and pointed to the need to focus particularly on women. Since then the Norwegian Parliament, the Norwegian Agency for International Development (NORAD), Norwegian NGOs and many others have repeatedly called for increased integration of women's interests in mainstream development aid.

Three **UN International Women Conferences** (1975,1980,1985) and innumerable other international meetings have been held to discuss the negative impact of development on women, and related issues. A number of national and international meetings have drawn up action programmes and strategies to encourage and enforce new practices that may radically alter the negative effect of development on women. One common and very basic goal has been to bring women into mainstream development as active partners in decision-making as well as development work.

To the last of the International UN conferences, in Nairobi in 1985, Norway came better prepared than many other nations. This was the occasion for the publication of **Norway's Strategy for Assistance to Women in Development**. The Norwegian strategy differs from most other declarations on women and development in that it obliges the government to take full account of the needs of women

in planning and implementing Norwegian development assistance. This commitment was further confirmed in the **White Paper on Major issues to Norwegian Development Cooperation**, St.Meld. 36, 1984-85 which declared assistance to the benefit of women as a main development issue of the 1980s.

## **2. THE NEED TO LEARN FROM POSITIVE EXPERIENCE**

The evaluation "**Good Aid for Women**" is initiated by the Norwegian Ministry for Development Cooperation (MDC) as a follow up of Norway's Strategy for Assistance to Women in Development. The Strategy requires that selected development projects be evaluated in terms of their impact on women. So far, much focus has been given to the negative impact of aid on women and numerous examples have been given of projects that fail to meet women's needs or to involve women during project planning and implementation. For example, in 1986 a review of 23 project evaluations showed that in the few cases women were mentioned it was the negative impact of aid that was stressed.

Still, the negative effects discovered in the evaluations should certainly not be taken as no steps have been taken by MDC/NORAD on women and development. Neither the evaluation reports nor any other documentation available reveal the total picture of WID issues. The evaluations were carried out of specific projects, often selected because they were considered as problematic and very few of the evaluations reviewed impact on women of project activities in a systematic way. Furthermore, increased attention has been given to gender issues in the total Norwegian development assistance in the last few years. The effect of this policy is beginning to show, and women's issues are now accepted as one of the aspects that should be considered in planning and implementation of new or recently started up projects and programmes.

The present report represents a new approach in evaluations. The main concern here is not to criticize lack of gender awareness in development planning (although this can still easily be done). Rather the aim is to examine women's issues in a more constructive way to show how awareness of gender issues came into the projects, what role such awareness has played and how the projects changed because of specific measures taken. It should also be stressed that the report does not attempt to be an impact study, in terms of evaluating positive or negative impact on women's living conditions. The aim of the report is to identify measures which have been used, or considered, and which might be replicated in other projects. The reason for this approach is that despite a willingness on MDC/NORAD's part to incorporate women's issues in general project planning, there remains a problem of translating this to reality on an operational level. Lack of operationally useful data on how to incorporate WID has proven to be a serious barrier leading to a seemingly vicious circle: because of lack of experience in how to do it, the attempt is not in fact made. The problem of introducing WID in practice in various projects is that there are few previous examples on which to fall back on. In spite of the increased awareness of WID,

it must be admitted that women's issues are a relatively new area of concern within development assistance. The attempts to change have therefore been characterized by improvisation and trial and error. The important issue for the future is to search for adequate methods and measures and to find ways for systematically incorporating women's issues. The case studies which provide reference work for this report are examples of projects which may stimulate policy makers as well as practical project implementors to pay more attention to women's needs and interests.

### **3. THE CASES - IN A WIDER SETTING**

Integration rather than autonomous attention to women is the preference of Norway's strategies for women in development. This approach is in theory egalitarian and means that women and men should in principle benefit on an equal basis from projects and programmes funded as part of Norwegian development assistance. As obvious as it may look, the integration approach still may have many pitfalls which may lead to different sets of strategies concerning WID. These may be roughly divided into three types of strategy. (Special projects for women only are excluded)

#### ***1. A non-active strategy***

There has been a tendency for development planners to assume that certain types of projects are gender neutral, or at least that no special concern should be paid to women (or men for that matter) in particular. These projects are so called infrastructure projects such as construction of roads, hospitals, harbours and energy systems, or other interventions on a macro-economic level such as commodity assistance and import support which aim at strengthening the general economic efforts of the recipient country.

Whether macro-economic projects are gender neutral in reality has rarely been substantiated through empirical studies. In fact very little is known about the impact or effects on particular groups of the population in question of such development intervention. Yet a significant part of the Norwegian bilateral aid is channeled to infrastructural aid. The rationale for this must partly be seen in the assumption that this type of aid will lead to general economic growth in a country, which eventually will lead to greater prosperity for all groups of the population. The crucial question concerning women's issues is that there is no proof of enduring improvements of women's living conditions as a result of this type of aid. Rather, the little documentation available on the effects of women in this respect, suggest that women tend to be even further marginalized in this process.

#### ***2. Intermediate strategy***

The three case study projects reviewed in this report can be categorized as pursuing an intermediate strategy concerning women in development issues. Intermediate projects have women as one of several specifically mentioned target groups, or have implemented women's components in addition to, or as part of, the regular

activities. In most cases such projects are in the process of integrating women; the actual outcome of this process is yet not known. The thematic and sectoral coverage of projects within this category is wide, but common for all these projects is that concern for women's issues has come as an afterthought. They have not been selected, designed or implemented on the basis of WID from the very beginning. Many evaluations have stressed that this is a difficult approach to WID with little potential for success, as the components added seldom "fit" naturally with the overall project objectives. Still, it may be argued that afterthought is certainly better than no thought at all.

### ***3. Active/Integrative approach***

This approach is of course the ultimate aim of the Norwegian policy. Projects will then be based on WID issues from the beginning, with a clear knowledge of gender specific roles and activities within the specific project area, and with a design and implementation which ensures that women and men benefit from the project activities in an equal manner. The integrated development approach will challenge existing models of development assistance, and lead to a redefinition of traditional economic models and methods of implementation. Few bilateral development projects can be characterized as "integrated" in a real sense, although there are evidences that some projects started up recently do fulfil some of the above mentioned criteria. There are various complex reasons why the bulk of the Norwegian supported projects so far have not succeeded in integration of women's issues in mainstream development. First of all the integration approach presumes the non-existence of discrimination in the recipient country as such. It is a fact that the initiative and implementation of projects belong to the responsibility of governments of recipient countries. The involvement of women and the actual concerns for their interests will therefore to a substantial extent be determined by the recipient governments themselves, the prevailing socio-economic- cultural and political conditions which more often than not are unfavourable to women etc. The power of MDC/NORAD to change such conditions may of course be limited, still it will be naive to suggest that MDC/NORAD has no power at all. Development assistance gives influence because the ultimate weapon is to refuse funding of a project or a sector which the donor sees does not correspond to important overall policies. The principles of recipient orientation, as valuable as these may be, do not refer only to women's issues. Clearly, MDC/NORAD has a responsibility to see to that all projects and programmes funded correspond to the Norwegian policies for development assistance.

## **4. HIGHLIGHTING SOME IMPORTANT WID-ISSUES**

The following section will highlight some of the lessons learnt concerning WID-measures with reference to the three case study projects. The emphasis is put on positive experiences; the shortcomings are not dealt with here. No doubt the experience from the three cases can have implications for the implementation of other projects. The projects which serve as case studies are examples of general projects; they are not "women's projects", nor are they primarily health or welfare projects. Had they been so, women's issues would probably have been more obvious.

As will be seen, the process of integration of women in ordinary projects poses a difficult challenge. In the view of the team, **none of the three case studies had achieved or implemented any remarkable progress in terms of incorporating WID-issues at various stages of project planning and implementation.** Nevertheless, a number of important issues emerged from the three examples, though it should be kept in mind that the measures discussed are not considered by the team as necessarily the very best or the only ones that could have been implemented. There are naturally many others which might have been addressed, but which are not well illustrated in this limited material. It should also be kept in mind that the projects should not serve as replicable **models**, or blueprints for project planning and programming in all cases. Given the fact that each project will be unique and introduced in a specific socio-cultural setting, each project must address women's issues according to the needs of women living in quite different socio-cultural-political and economic contexts. Each project will therefore require specific responses by the development planners. The following discussion will address only some of the more controversial issues such as quotas, personnel, and the right channels for approaching women.

### **a) Quotas**

The use of quotas to ensure women's participation at different levels of project implementation is the most controversial measure that emerged from the review of the three case studies. It will therefore be discussed in some detail. All three projects have established quotas for women's participation. The labour intensive road construction project in Botswana introduced a quota of 20% of women to be employed in the labour force, the Kenyan Industrial Estates have a 30% quota for women loanees of the NORAD funds, and in the water supply programme 50% of the members in the Village Water Committees should be women. The first question concerning quotas is whether such measures lead to integration of WID concerns or to marginalization. The three case study projects reveal that the rationales for quotas seem to be based on two different models with slightly different potential for integration of women's issues in a longer term perspective.

One treats women as a **special category** by setting quotas for women's participation as in the road construction programme or allotting them a share of the money, as in the credit programme. From a theoretical point of view this may not be coherent with the Norwegian policy of integration. The approach selected, however, reflects the fact that the effects of development assistance can and do differ for men and women involved, and that without specific measures taken women tend to be bypassed or benefit only marginally from the development efforts.

The other way of attempting to integrate women is to relate women's activities to the overall objectives of the projects, as in the water supply project. Also in this project a certain quota for women's participation is established, but the rationale for this is seemingly linked more to the sustainability of the water schemes rather than being based on the principle of promoting women's involvement as such.

Both "models" have advantages and disadvantages for the potential of integration

of women's issues in development projects. To consider women as a special category reflects the fact that the effects of development assistance can and do differ for men and women, and that men and women will not equally share in the same activities. A special quota established will advertize to both men and women that women's needs and interests are a concern of the project management, and that they realize that women need special attention. If properly introduced it will serve as both a stimulation to women in general and as a notice to men that existing gender roles and attitudes towards women can and should be changed. The crucial question concerning quotas used in this manner is whether such measures lead to affiliation of WID concerns or marginalization. This will to a certain extent depend on the type of project in which the quota is established, which levels we are dealing with, and how the quotas are implemented and monitored.

In the credit programme, KIE, the major share of the credit allocated to women have been through some "special" loan schemes "the Character loans". These are small sums channeled to women in the informal sector to enable them to establish themselves in small scale production. These women do not really represent typical KIE entrepreneur, but get credit on special terms with no collateral required. In KIE the quota is then used in a manner that takes particular consideration to the obstacles facing most women in Kenya; lack of ability to raise security for loans and lack of experience for starting up enterprises at a larger scale. Although the activities started up may be marginal in terms of KIE's regular project portfolio, this marginalization may in fact mean that women's special needs have a chance to be met. In a longer term perspective this may have a positive effect on women the organization in general. More experience on women entrepreneurs will be generated and this may in turn make it easier for women who later on want to apply for regular loans. Special problems encountered by women entrepreneurs even at a very small scale level may lead to a revision of training programmes etc.

Whether women have actually to participate in all aspects of a programme in order to eventually benefit from the programme activities, is a question which is not easily answered. In the roads programme a quota for women as **road labourers** may be thought of as unnecessary and even as conflicting with some of the important objectives of the Norwegian WID-Strategy; **to reduce women's work load**. The team is not blind to the fact that women's traditional work load is already impossibly heavy, and that more work hardly can be seen as contributing to improved living conditions. But it is not the work in itself that is at stake for women in rural Botswana, but the money that such work generates. The number of female headed households in the rural areas is steadily increasing and even in households where men are present, women must take a large responsibility for the household economy. Given the hard work that the road construction project is offering for a meagre salary, one can be quite sure that if other and easier income opportunities had existed, they would have been preferred by both men and women. The point is that few such alternatives do exist, and if they do, men are more likely to get the jobs. This is one reason why it is important to introduce a quota for women labourers. Another reason for implementing quotas also to ensure women's participation as labourers is that by incorporating women as practical contributors in construction, maintenance and so forth, it

seems to be easier to get acceptance for women's participation in more senior positions in a project. This is particularly true if the project in question is perceived as typically "male". When women are seen as equally efficient labourers as men, a step forward may be taken to break existing cultural barriers which tend to limit "suitable" jobs for women only within the spheres of their roles as mothers and wives, and hence ignore the already important role women play as producers and economic contributors.

Both the KIE project and the road construction programme could probably have achieved their overall goals without considering gender issues at all. The situation is different in the water supply programme. Here the quota for women's participation in the established Village Water Committees is linked more to the overall objectives of the programme; that is sustainability of the water schemes. Women are trained in operation and maintenance because they will be the main users of the schemes, and hence are seen by the project management as being more likely to take on the responsibilities involved in keeping the systems running. By incorporating women as practical parts of the an overall scheme it looks as if women's involvement is more readily accepted. If women's issues are linked up to matters of importance for technical and sectorial sustainability, other aspects of importance for women such as training at higher levels maybe more readily accepted. To link women's issues to the sustainability of a project may quite easily be accepted in a rural water supply scheme, in which it is rather obvious that women will play important roles in operation and maintenance. Still the approach may also have positive practical implications for other sectors and other types of projects.

But formation of village water committees and ensuring women's participation in them does not by itself ensure sustainability. These committees need support including management training and backstopping for spareparts. They will need assistance as to how to solve fundamental problems such as how the economic difficulties which of necessity will emerge once the systems break down and people will have to raise funds to buy new spareparts. The effects of women's participation will also have to be adequately monitored at the level of project management. In the water supply programme there was no evidence that adequate monitoring routines in this respect had been established. There was therefore no evidence available that the village water committees functioned according to intention in a longer time perspective. Rather it was the impression of the team that despite the efforts to train women in repair and maintenance, men seem to have taken over these tasks to a greater extent than anticipated. This may seem surprising given the fact that relatively few economic benefits could be derived from the tasks. It may support the idea, however, that membership and active involvement in the water committees increased the status of the members. Probably this is due to socio-cultural traditions where men tend to assume all those roles in the villages which entail some elements of power and status. This leaves us with the question of whether a more feasible strategy concerning WID would have been to organize women separately, and train only women in repair and maintenance of the schemes. Undoubtedly both men and women considered household water consumption as being within the sphere of female responsibility. A natural consequence would then perhaps have been to enable women to also take the full responsibility for the running of the schemes. This question, however, will remain unanswered

in this report, as no information was available to the team about the feasibility of such approaches.

The use of quotas facilitate that the WID issue becomes a consideration in a standardized manner in project formulation and the rest of the project cycle. It has the advantage of being easily monitored, as quantitative targets can be used at actual project levels. The road construction programme presents an example that the quotas can be effectively monitored, once proper procedures are established. In this project, all progress reports contain gender-disaggregated statistics concerning the composition of the labour force. This is routinely checked and every deviation from the target will be effectively followed up.

But quotas are not unproblematic for promoting WID. An important point to be noted is that quotas established at one point of time can later counteract further progress and new steps to be taken. The quotas must not be permanent, but must lead to mainstreaming. Otherwise they can easily become a ceiling or a limitation to women's participation instead of providing more opportunities. The team noted for example that in the roads programme project staff were content when the 20% target was reached without considering further whether perhaps even **more** women could have been considered for employment.

So far the team has only dealt with quotas at lower levels of project implementation, such as grassroots participation. An even more controversial issue will arise if quotas are implemented also at the level of project management, in recruitment of project staff, selection of candidates for training programmes etc. Some governments may find it unacceptable to lay down criteria such as quotas for gender composition in training programmes. In particular it seems to be difficult to find acceptance to introduce quotas for gender composition in formal education programmes. It is easy to see that the issue can raise some problems between the donor who is pushing such measures and a project management or recipient government who has worked out specific entrance criteria based on qualification. It may be difficult to establish a framework within which such quotas can be discussed. Still, both the water supply programme and the roads construction programmes are examples of projects where such quotas have been seriously discussed and to a certain extent implemented. In the roads programme, women candidates will be given some priority if otherwise qualified for entrance to the education programmes offered at the higher technical levels. At the level of training for more intermediate technical positions which is offered at the Regional Water Affairs a quota of 50% female trainees has been set, although this target has still not been reached. At the national educational institutions, the formal qualifications of potential candidates are the only criteria that matters. The experience from the selected case studies, therefore suggests that although quotas at higher level may be more difficult to implement than at grassroot levels; acceptance for such measures is indeed possible to achieve. The findings suggest that as a starting point quotas may be both a necessary and a fruitful WID-strategy.

### ***b) Channels for dissemination of information***

With or without quotas, the manner in which the project or project activities is introduced to women seems to be important. In all three projects the management

has made some efforts to identify and use proper channels for dissemination of knowledge about the projects or project activities which to the extent possible are corresponding to women's interests. In the road construction programme it soon became clear that the traditional village meetings (the kgotlas) could not be the only ones if women were to be reached, because women traditionally participated only to a limited degree in these meetings. In addition to the kgotlas, therefore, the project has been introduced to women in settings where women actually gather, such as health clinics.

In the villages which are to be supplied by new or improved water schemes, separate meetings with the village women constitutes one step of the methodology developed to enhance community participation. In addition, the health education components, which are important aspects of the programme, are carried out in a manner which attempts to correspond to the existing cultural traditions of using songs, dance and plays in which the villagers can discover and modify their attitudes and behaviour. The extension workers in charge of these workshops provide a supportive environment for the village women.

### *c) Agreements*

Officially, the recipient governments make a formal written request for funding of a specific project. In practice, the choice and design of the project is discussed beforehand in the country programme negotiations. It is an important part of the Norwegian WID-Strategy to get women specifically mentioned as a target group in the final agreement between the two countries. First of all it commits both parties to promote WID in a formal manner. It shows that concern about women's issues is not only empty rhetoric. The experience generated over the last few years concern about women's issues in development assistance also gives clear evidence that if women's issues are not formalized in agreements, it is unlikely that any significant attention is given to women at the various stages of project implementation. The three case studies represent examples that official agreement is a necessary step in promoting WID and it certainly facilitates continuously monitoring on how the formal commitments are translated into practice.

### *d) Project personnel*

There is one single factor which seems to explain why the three projects differ from many others in terms of giving special attention to women. It should be noted that only one female expatriate had been recruited to any of the three projects, that is to the water and sanitation programme in Rukwa. Nevertheless, it is quite clear that all three projects have had well informed and WID concerned people (expatriate and local) in key positions. Perhaps the most basic lesson from the study of the three projects is the vital importance of the right type of personnel whether they are expatriate or nationals, project staff or aid administrators. To have the right person in the right place and at the right time seems to overshadow other more technical aspects from a WID point of view. The right person will obviously be a person with WID-competence and commitment, the right time will be at an early stage of project planning and the right place will be a position with influence and authority. As a matter of fact the three projects give evidence that the "good" measures that have been implemented

only with difficulty would have materialized if WID committed personnel had not been safeguarding the step that was taken.

MDC/NORAD is not in a position to influence directly the recruitment of local staff to a project, but as far as recruitment of expatriate staff is concerned WID-competence should be one of the qualifying criteria in the future. The donor has the responsibility to promote the right personnel to be considered for employment as "experts" even if the final decision of selection of candidates will be the responsibility of the recipient government. It is also quite clear that MDC/NORAD can promote actively other issues relating to WID during project planning and implementation and still be following the principles of recipient orientations.

The important role the "right" personnel played in all three projects leads us to the conclusion that enhancing WID competence among project staff at all levels and aid administrative staff must be given much more attention in the future. To incorporate WID-issues in development assistance is not just "an easy task" that everybody understands without training, and to employ or train a few women is not the only answer to WID. The next chapter suggests that one way of ensuring that women's issues are adequately being considered at the level of MDC/NORADs administrative routines, is through a more systematic use of checklist and guidelines.

## **5. CHECKING WID THROUGH ADMINISTRATIVE ROUTINES**

At present NORAD is in the process of adopting a model for improved project planning and programming through Logical

Programme Analysis (LPA). The team was asked to consider the three case study projects within the framework of LPA. It should be noted that at the time of preparing this report very little information was available to the team about the specific procedures that had been adopted in connection with LPA in NORAD. The checklist presented should only be seen as an entry point and a supplement for discussion of issues to be considered in the LPA approach.

There may be many arguments in favour of specific WID checklists. They are aimed at operational levels, and may ensure that every project officer consider WID-issues. They may give instructions and ask detailed questions which may ensure that WID is coherently incorporated with overall policies. It is essential that individual project officers do not create their own strategies, which may be based on completely wrong assumptions. However, there are also some problems pertaining to checklist.

**First** of all they tend not to be used at least if they are complicated. **Secondly** a checklist may provide some basic questions, without giving concrete answers. **Thirdly**, WID- oriented projects should be based on the needs of the target group, based on a thorough investigation and before any selection of project

is made at all. And **finally**, use of checklists may prevent a more holistic approach. Lack of understanding of the interrelationship and interdependencies of the complexity of the socio-cultural setting, the interaction between this setting and different project components and their effect and impact for women, have often led to project designs that virtually have detrimental effects on women.

In using any type of checklist it is important to keep the goals of aid as far as women are concerned in focus. These are clearly specified in the Norwegian WID Strategy for Assistance to Women in Development. The project cycle can be subdivided into stages (identification, planning, approval, implementation and evaluation) each with its own logic, objectives and end result. At each stage crucial decisions are taken that determine whether women's interests will be included or left out. For that reason, at each stage basic issues regarding gender and aid must be raised.

The checklist below spells out the project stages, the expected outputs and some assumptions needed to bring women into project focus at each stage. Much emphasis is put on the planning stage. Experience has shown that decisions taken at this stage often define women's role in the project once and for all. Consequently, the planning process demands special attention from project planners and aid administrators alike.

## **WID-ORIENTED ADMINISTRATIVE ROUTINES**

STAGE IN THE PROJECT CYCLE	IMPORTANT CHECK-POINTS	PREREQUISITES
PROJECT IDENTIFICATION		
REQUESTS  PRESTUDIES FEASIBILITY STUDIES	Project proposals relevant to women's needs,  Baseline data with adequate knowledge on: Women's living conditions (socio-economic-political cultural factors); Women's roles and activities within the sector; Assessments of women's total productive and reproductive tasks, Problem analysis incl: Linkages with WID-objectives; Anticipated positive/negative impact on women,	Resident Representation active in influencing recipient country's authorities, Terms of reference of study team include WID-aspects; WID-competence in team; Women's views are voiced and analysed through active dialogue with local target groups; Sufficient time and funds are allocated to the studies,

STAGE PROJECT CYCLE	IMPORTANT CHECK-POINTS	PREREQUISITES
PROJECT PLANNING		
<p>PREPARATION OF PROJECT DOCUMENT</p> <ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>•</li> <li>including: <ul style="list-style-type: none"> <li>Definitions of overall and project objectives,</li> <li>•</li> <li>•</li> <li>•</li> <li>Justification of special WID-components,</li> <li>•</li> <li>•</li> <li>Setting criteria for selection of technical assistance personnel, consultants entrepreneurs,</li> <li>•</li> </ul> </li> </ul>	<p>WID-oriented project document,</p> <p>Targets, e.g. number of women employed, trained Indicators for impact, e.g. distribution of benefits between men and women,</p> <p>Plan of action for future integration of women,</p> <p>Use of WID-competence among personnel,</p>	<p>Routines for collaboration with WID-expertise; Availability of sufficient WID-expertise; WID-expertise's opportunity to influence decisions,</p> <p>Quality of base line data; Level of training of NORAD staff to identify adequate indicators,</p> <p>Quotas for employment and training of women,</p> <p>Availability of WID-competent personnel; WID-oriented terms of reference also for consultants and entrepreneurs,</p>
<p>TECHNICAL ANALYSIS (selection of technology, logistics, location, labour)</p> <p>Identification of skills and capacity requirements,</p> <p>Selection of organizational model, management analysis,</p>	<p>Appropriate technology for women; Appropriate location of technology (women to get access to project, resources); Sustainability,</p> <p>Women trained in new skills; Women making use of goods and services offered; Women into new positions,</p> <p>Organizational model to respond to women's needs and priorities; Institution building ensuring women's continuous access to and control of project resources,</p>	<p>Awareness of different technical solutions and their impact on women; Cost-benefit analysis including social and sustainability aspects related to women,</p> <p>Available national/ regional training; Adequate training programmes for women; Financial contribution to women under training,</p> <p>Flexible lines of authority; Strong cooperation between central and local levels; Willingness and motivation to employ women; Linkage to women's formal and non-formal organizations,</p>

STAGE IN THE PROJECT CYCLE	IMPORTANT CHECK-POINTS	PREREQUISITES
<b>PROJECT PLANNING CONTINUED</b>		
Plan of operation	Accommodate all WID-aspects in a logical sequence,	Management model appropriate for integrating WID,
<b>APPROVAL</b>		
Preparation of Agreements or Exchange of Letters	Official commitment to WID-objectives by MDC and recipient country,	WID-commitments in country negotiations
<b>PROJECT IMPLEMENTATION</b>		
Recruitment of project staff,	WID-oriented and competent project staff; Women staff,	Possibility to influence executing agency's recruitment policy; Adequate promotion and channels of information to women applicants; WID-training of staff; WID-oriented terms of reference for staff,
Monitoring routines,	Updated knowledge on impact on women,	Follow up by project project staff; Genderspecific statistics and other data,
<b>EVALUATION</b>		
Assess project in relation to WID-objectives, targets, indicators,	Possible reformulation of objectives; Adjustment of strategies; Feedback to donor and recipient agencies.	Terms of reference for evaluation team; WID-competence in team.



## PART II

# SPECIFIC ASPECTS OF THE STUDY

### 6. THE SCOPE OF THE STUDY

It was originally envisaged that this study should be rather extensive, including various components from fieldwork and assessments of selected projects to identifying obstacles and constraints within the MDC/NORAD structure pertaining to WID-orientation. The aim was to prepare a handbook for WID-orientation which could become a practical tool for NORAD officers in future planning and programming of projects. The main elements of the terms of reference can be summarized as follows:

- i) identify and highlight development interventions that effectively contribute to:
  - a) improve women's living and working conditions
  - b) enhance and strengthen women's active participation in society
- ii) describe and analyze the conditions that must be present if development assistance is to reach women
- iii) assess to what degree such conditions are met in bilateral Norwegian aid, and if it is not
- iv) recommend measures that will enable MDC to implement its political and administrative goals concerning women and development.

It should be noted that neither the terms of reference for the field studies nor any other part of the evaluation requires a study of the **impact on women of the various project activities** in terms of socio-economic consequences, or how participation of women or benefits accrued to them through participation in project activities, were articulated on the local level. The study was limited to an assessment of which project inputs had been used, how these inputs had been identified and implemented, and how they eventually could be replicated in other development projects. This is also reflected in the time set aside for field studies- with less than two weeks reserved for field work at each project. Clearly to attempt a socio-economic impact study within such limited period of time would have been an over-ambitious and rather meaningless exercise. Furthermore the projects selected for study in the field were to be those where there was already documented positive impact on women.

Apart from field work studies of selected projects the next step of the evaluation would be to identify constraints and bottlenecks to WID-issues in the MDC/NORAD

structure. Thus problems, constraints or bottlenecks to women-orientation of project/programmes pertaining to e.g. policies and priorities set by **recipient governments or local administration and authorities** were not part of the study. It is clear that answers to how aid for women can be improved cannot exclusively be attributed to Norwegian policies or administrative routines. Given the recipient orientation of Norwegian development assistance MDC/NORAD is not in a position to demand or control matters such as local staff recruitment or procedures in local administration. Still there are areas in which MDC/NORAD can actively influence within the existing framework of eventual constraints to WID in the recipient countries: preconditions for selection of projects to be supported, design in terms of inputs, technology and technical assistance, in monitoring of the implementation process etc. MDC/NORAD can also encourage and support officers responsible for women's issues in various ministries, offer training programmes etc. The limited scope of the terms of reference regarding this aspect must be seen in this context.

During the course of the evaluation, MDC has made several amendments and additions to the terms of reference. This has further limited the scope of the evaluation and reduced the potential for providing sufficient data to reach conclusions which may be generalizable or valid for the entire bilateral portfolio:

- \* The original intention was to select **four different projects** for further studies. The team recommended two projects in Africa and two in Asia in order to at least shed some light on eventual similarities and differences between the regions for the potential of promoting WID in the entire bilateral portfolio. Chapter three discuss further the details of the selection procedures, but the end result was that only three projects; all in Africa, were selected. This was partly justified by the possibility for follow up of Asian projects at a later stage of the evaluation. However, this part was later omitted and the conclusions of the report are therefore based exclusively on the findings from three projects.
- \* After the field work was actually carried out, MDC decided that no further study of constraints and bottlenecks within the MDC/NORAD administrative structure should be made. Instead of the review of the selected projects as an input to a more advanced understanding of problems and opportunities pertaining to WID, the review part has become more or less the final output. It remains of course a hypothetical question whether the actual fieldwork would have been carried out in a different way if this had been known to the consultants in advance. But most likely a more holistic perspective would have been applied. Among other issues project components which were not particularly addressing WID-issues and their effects on women would have been taken into consideration.
- \* The terms of reference were amended a third time after the interim report from the field studies was submitted. The consultants were then asked to adapt their findings to MDC/NORAD's present attempt to use Logical Project Analysis in planning, monitoring and evaluation of projects. As neither the projects themselves nor the field studies had been carried out on the basis of LPA, this particular point may not have been covered to a satisfactory

degree on the part of the consultants. The work was carried out in accordance with the informal LPA-group established within the MDC and the level of inputs to the LPA was agreed with this group. A checklist based on elements from LPA was then prepared.

Some of the amendments to the terms of reference can be attributed to the fact that during the fieldwork it was discovered that little documentation was available which could verify or measure the positive, or for that matter the negative, effects or impact on women's living conditions. The learning aspects were therefore reduced considerably. Hence an extensive follow up could not be justified according to the original intentions.

Even if the results in the report must be seen within the framework of the above mentioned limitations, the findings highlight many interesting aspects of the efforts made by MDC/NORAD to women in development. The report shows that even though the projects can hardly be characterized as "successful" from a WID-point of view; there are still positive trends and tendencies which possibly could be replicated also in other development assistance projects. Still the report also shows that the selected projects only partly can be characterized as "good" projects for women.

## **7. THE SELECTION OF PROJECTS TO BE STUDIED**

The selection of projects was done in 1987. As the projects to be reviewed should have been running for at least two years, they were to be selected from the total number of 150 projects in operation in 1985 (155 if five projects with women as the only target group are added).

The initial selection of projects to be further studied was done by those who knew the MDC's development goals and the bilateral projects best, that is NORAD's own project officers, in the headquarters in Oslo and in the field offices in the 9 main Norwegian partner countries. A questionnaire was administered through the 2. Planning Division to the heads of all relevant NORAD divisions, at home and abroad. The Division Heads were asked to identify running or recently finalized bilateral development projects which were assumed to have or have had positive effects on women. It was underlined that "typical women projects" were not to be included in the sample. Women's projects were defined as projects in which women were the only or most important target group. The questionnaire further stressed that one was interested in seeking out **good examples** in order to identify further which factors actually made them good.

Good projects were defined as those who **fulfill one or both** of the Norwegian WID- Strategy's two main goals:

- improvement of women's living and working conditions

- strengthening women's possibilities to participate more actively in economic, social and political activities which in turn will improve women's status and positions.

This screening process resulted in 29 different projects recommended by NORAD staff as fulfilling the criteria. A closer scrutiny of this sample, based on evaluation reports, reviews, project documents and interviews with project officers yielded three subcategories.

#### ***\* Projects not meeting the criteria***

15 of the 29 projects did not seem to satisfy the selection criteria. A few had women as the only target group, others had been in operation for less than two years. Of the 15 projects, 9 had started up later than 1985 and were therefore not included in the 1985 portfolio. For other projects lack of documented results in meeting both or one of the main objectives of the Norwegian WID-strategy justified inclusion in this "not-relevant-for-selection" category. Of the remaining six, three were "women's projects" and therefore excluded.

#### ***\* Uncertain projects***

For 6 of the projects too little data was available to justify their selection as "good projects". Indeed, some of them might improve women's living conditions and role in society, but the evidences were not clear. All the projects in this category were located in Africa, and covered projects such as health centres (Botswana), two water supply programmes (Zimbabwe), a village agricultural programme (Zambia), district development (Kenya) and one agricultural project in Madagascar.

#### ***\* Good projects for women***

8 projects seemed to meet the three criteria (KEN 029-Rural Development Fund, KEN 037 Kenya Industrial Estates, TAN 055 Water Supply Rukwa region, Zam 007 Water Supplies Western Province, BOT 012 District Roads, LKA Hambantota District Development Programme, BGD 031 Grameen Bank).

As the intention of the screening process was to identify really good examples the consultants recommended to the MDC that the following projects be selected for further studies:

1. Kenyan Industrial Estates, Kenya
2. Grameen Bank, Bangladesh
3. Water Supplies, Zambia
4. Hambantota District Development Programme, (HIRDEP), Sri Lanka.

Kenyan Industrial Estates and Grameen Bank are both credit programmes, which is a sector stressed in the Norwegian WID- Strategy of being particularly important to women. With a comparison between two such projects located in different parts of the world it would be possible to isolate and shed light on important

general and cultural conditions for credit schemes to benefit women. The selection of two credit schemes was further based on the fact that credit components frequently can be integrated in other types of projects also.

Including the projects from the "uncertain" category, a total of four different water supply projects/programmes were recommended as having positive effects on women. Given the important role of women in the water sector, the findings were encouraging and reflect that to a large extent water supply programmes have succeeded in integrating WID-issues. Among the four however, the water supply programme in Zambia (ZAM 007) seemed to be the most successful from the point of view of the purpose of the evaluation. It was also found interesting to the team that initially women's role in the local society had not been given adequate attention with unfortunate consequences for potential success of the programme in general. However, by looking at WID aspects in a new way and making amendments accordingly the overall performance of the programme had been turned in a positive direction. The priority given to selection of this particular programme was further based on the fact that the two water programmes in Zimbabwe had only recently started to incorporate WID-aspects. The main justification for exclusion of the water supply programme in Tanzania was that in order to provide the broadest possible basis for recommendations and documentation relevant to the planned Handbook, only one water supply programme should be selected.

The many unconventional aspects characterizing HIRDEP were found particularly interesting for the purpose of the evaluation. Both the revolving planning model adopted in this programme and its broad scope seemed to have contributed to the positive effects on women. A review of an integrated district development programme was also assumed by the team to generate important data about opportunities and constraints pertaining to integration of women which in turn might be replicated in other similar programmes.

Further discussions with the relevant decision making bodies in MDC/NORAD resulted in considerable changes in the proposed sample. Apart from logistic and economic reasons, the projects in Asia were omitted because evaluations or reviews had been carried out. These reviews confirmed to a large extent the team's impression of Grameen Bank and HIRDEP as successful projects for women according to the defined criteria. As far as the water supply project in Zambia is concerned the timing of the study was found unsuitable to the NORAD representation. From a NORAD point of view discussion with relevant staff and the WID-Advisory Group of the MDC revealed a particular interest in selecting BOT 012- the Road Construction Programme because this programme had served as a model for other labour intensive programmes supported by MDC/NORAD.

On the basis of the above arguments the following projects were finally selected (NORAD administrative abbreviations in brackets):

- \* **(BOT 012) - The Labour Intensive Road Programme in Botswana**
- \* **(TAN 055- RUKWA)- Rural Water Supply and Sanitation Programme in Rukwa Region in Tanzania**
- \* **(KEN 037) - Kenyan Industrial Estates- a credit programme in Kenya (KIE).**

## **8. HOW WOMEN- ORIENTED ARE THE CASE STUDY PROJECTS?**

The terms of reference for the study require that the three projects be reviewed according to a number of specific criteria. Some are related to administrative measures and specific inputs and activities at project level, others to assumptions regarding potential impact on women's living conditions. The short outlines in this chapter will not give full accounts to all the three projects' activities and achievements. In Part III the three projects; Labour Intensive Road Construction in Botswana, Water Supply project in Tanzania and Kenyan Industrial Estates in Kenya are presented in more detail in terms of how they incorporate women and women's interests. (NORAD administrative abbreviations are used for simplicity reasons. These abbreviations do not of course correspond to the administrative terms used by the recipient governments in Botswana, Tanzania and Kenya).

### ***8.1 Was there any background data or information on women living conditions available or collected during the preparatory phase?***

#### **BOT 012:**

A consultant report from 1978 (KAMPSAX) emphasized the already heavy work burden on women in rural areas, and it concluded that women should not be used as labour force in the project. The report maintained that women in general were less productive than men and that women's need for additional work outside the households would be limited. (These assumptions proved not to be true and seemed to be based more on preconceived perceptions of women's roles and needs rather than being based on studies of women's actual need for work).

#### **TAN 055- Rukwa:**

A socio-economic study undertaken by BRALUP in 1981 briefly discusses women's time use in connection with water collection. The report recommends that women become active participants in the water supply project. The Water Master Plan VOL.10 (1981) also includes some information about the division of labour between the sexes and women's many tasks related to both productive and reproductive activities. Also the Water Master Plan recommends the active participation of women in the project, through appointing women as members in the Village Water Committees. (These recommendations have been followed up during the project implementation).

#### **KEN 037:**

No relevant documentation or information existed or were collected during the project preparation phase.

### ***8.2 What were the projects' objectives regarding women-orientation?***

#### **BOT 012:**

One of the project's objectives was to create employment for men and women in the rural areas.

**TAN 055-Rukwa:**

One of the project's objectives was to reduce the burden of work for women and children.

**KEN 037:**

The project did not include any women-oriented objectives at the initial stage, but later on it was specified that 30% of the loanees from NORAD funds should be women.

**8.3 *What kind of project inputs have contributed to secure women's interests?***

**(a) Use of quotas**

**BOT 012:**

20 % of the labour force should be women. Quotas seem essential at an initial stage of project implementation, but may also function as a ceiling to female participation. This seems to have been the case in some regions in Botswana. Even when women turned out to apply for road work in large numbers, as they did when the employment opportunities were advertized through adequate information channels, the 20% quota meant that four out of five jobs were given to men.

**TAN 055 - Rukwa:**

50% of the members in Village Water Committees should be women. But such a quota gives no guarantee that women participate actively in the committees. In a socio-cultural setting where women generally have few opportunities to influence village affairs openly, the mere presence of women may be of little impact. A follow-up on how the Water Committees function, if the training is suitable for the female Water Committee members, or how participation in the latter has contributed to increased status for women has not been done in the project.

There is also a quota of female students to be admitted to secure that also women are admitted to further studies for technical positions at lower levels in the project.

**KEN 037:**

30% of the loanees of NORAD funds should be women.

The condition laid down in the agreement between KIE and NORAD that 30% of the loanees be women does not take into account the various conditions under which women apply for and get loans. Husband and wife partnership enterprises account for about one third of the loans to women. In many of the partnerships women were "sleeping partners" only. Given the prevailing socio-cultural conditions in Kenya there is no guarantee that women benefit from such loans. About one third of the women loanees got very small loans, the so-called "character loans" of Kshs. 5,000 each, while the average loan size was well above Kshs 100,000.

## **(b) Other Inputs**

### **BOT 012, TAN 055- Rukwa and KEN 037**

In all agreements between the recipient governments and Norway women are mentioned specifically.

## ***8.4 How does the implementation of the projects reflect women's needs and interests regarding:***

### **(a) Participation**

#### **BOT 012 and TAN 055- Rukwa:**

The project staff (in particular expatriates) in both BOT 012 and TAN 055-Rukwa have shown a personal commitment to increase the number of female participants in the projects. In TAN 055- Rukwa special efforts have been made to select women from the 10-Cells units in order to increase the number of women participating in village meetings, as women otherwise would have been significantly outnumbered by men in formal village positions.

#### **KEN 037:**

Some efforts have been made to welcome women as clients. Furthermore, KIE's "credit package" seems to be suitable for women, as it offers more services than regular financial institutions in terms of feasibility studies, training and follow up. KIE's Character Loans (small loans) which require no collateral from the loanee have obviously contributed to increasing the number of women loanees. Neither the ordinary credit package programme nor the character loans were designed with the particular purpose of reaching women only.

### **(b) Training**

#### **BOT 012:**

The road construction programme has given priority to women candidates for training at the Roads Training Institutions, if the choice was between a man and a woman with otherwise equal qualifications.

#### **TAN 055- Rukwa:**

Women and men have been trained in operating and maintaining equipment and tools, but men have far outnumbered women. Apart from a recently introduced quota to train women to higher positions in the water supply programme, women have been trained on an equal footing as men. The health and sanitation components of the programme have a clear cut gender orientation, in the sense that women alone have been trained in health and hygienic issues, while men have been taught to build improved latrines. Although women have the main responsibility for household health matters, leaving men out not only reinforces traditional role patterns but also increases women's already heavy work burden.

#### **KEN 037:**

The KIE Industrial Estates has carried out one separate course for women entrepreneurs. The course was implemented on the initiative of a female employee who organized it with backing from NORAD, and taught most of its content. The course dealt primarily with issues such as family planning, health and hygiene, which may

not be the most relevant issues for women about to establish themselves in risky business enterprises.

### **(c) Organization**

#### **BOT 012:**

The labour-intensive roads programme is an integral part of the Ministry of Local Government and Land, and the various District Councils. The lines of authority and division of responsibilities thus follow the National Plans. The strong emphasis on organizational integration rather than "donor- organization", may in the long run prove to be beneficial to women. Women in the road sector is a new phenomenon in Botswana, but as it proved efficient it may result in a broader acceptance of women in untraditional sectors in general, not only in labour-intensive programmes.

#### **TAN 055- Rukwa:**

In 1983 TAN 055- Rukwa established a separate Community Participation and Health Education (CPHE) group as part of the Regional Water Affairs (MAJI) which is the executing agency at regional level for rural water supplies. The CPHE- Unit was established to develop methods for local participation and women's involvement. A Norwegian NGO, the Norwegian Church Aid (NCA) was assigned by NORAD to implement these activities. Thus the organizational set up of the rural water supply project became rather complex. The responsibilities for implementing different project components have been divided between the regional MAJI, District MAJI, NORCONSULT, NORAD and NCA. How this may have affected involvement of women in either a negative or positive direction was not possible to assess at the time of the study. It should be noted, however, that at that point of time the project was about to be reorganized with inter alia community participation activities integrated into regular activities at regional and district levels with no external agency involved in implementation of these particular activities.

#### **KEN 037:**

The Kenyan Industrial Estates has more than 30 regional offices. The decentralization is likely to make it easier for small loanees, women included, to come forward for support. It also makes KIE's own follow-up of projects easier. The initial set up of specific industrial estates (hence the name) facilitated the close contact between the credit institutions and its loanees and made a close supervision of uncertain entrepreneurs possible. Most of the entrepreneurs attached to the estates are men, but indeed a few women have also established themselves as industrialists within the estates. No policy exists in KIE to provide women with specific services because of the specific problems women may meet in business. However, if any problems do occur, women as well as men can get assistance, advice and support from KIE professional staff at either the Headquarters office or from the Branch offices.

### **(d) Level of Technology**

**BOT 012 and TAN 055- Rukwa** are examples of how choices of technology may affect active participation of women. The absence of capital-intensive machines in road construction and maintenance and the corresponding emphasis on simple tools and equipment at all stages, undoubtedly have facilitated recruitment of women both as casual and permanent labour. The good possibilities for women

of promotion into higher positions may also partly be attributed to the level of technology, given the fact that prejudices against women to be trained in using sophisticated machines prevail in Botswana as in many other places.

In the water supply scheme women are absent as Scheme Attendants in villages with gravity schemes, whereas some hold such positions in villages with hand pump schemes. This cannot only be related to the complexity of the gravity schemes, but also to socio-cultural barriers to women's mobility because repair at gravity intakes often requires several days absence from the village, Also the more complicated group-village gravity schemes prevent women from participation, because repair of these schemes often require decision- making at inter-village levels. Women have few chances of participating at these levels in the rural areas in Tanzania.

#### **(e) Access to and Control of Resources**

##### **General**

All three projects have given access to vital productive resources such as water, income and credit. But this does not mean that women are in full control of these resources. Only a detailed study on how women use the money or benefits gained, and how male relatives influence such uses can provide an answer to the question of the degree of female control over resources generated by the three projects.

##### **BOT 012:**

As of 1987 more than 600 female heads of household and other women have got an income through road labour. It must be assumed that at least some of these, and female household heads in particular, retain control over their earnings. Some women have advanced to gangleaders and thus secured themselves more permanent employment.

##### **TAN 055- Rukwa:**

Four women have been trained in how to maintain hand pumps. Whether the training is adequate to actually repair the pumps remains to be seen. A few women have been trained as plumbers and masons in the project as well as surveyors. All these are comparatively new occupations for women in Tanzania.

##### **KEN 037:**

It must be assumed that the majority of women provided with credit are in control of the technology on which they base their business even if some of the larger enterprises strongly rely on KIE guidance. Most of the 30 KIE supported female businesses (partnership businesses included) from the NORAD fund are either knitting units or maize mills (women's groups).

### ***8.5 Have women been employed as technical personnel?***

#### **BOT 012, TAN 055-Rukwa and KEN 037:**

Only one of the regular expatriate technical personnel recruited by NORAD or consultants has been a woman. She is involved with the Community Participation and Health Education in the water supply programme in Rukwa.

## ***8.6 Have any special activities been carried out to ensure optimal benefits for women?***

### **BOT 012, TAN 055-Rukwa and KEN 037:**

There is no information available that would indicate that steps have been taken to ensure that women would benefit in an optimal way from projects activities and results. Interventions have however been made to enhance the participation of women in various ways. None of the projects has collected systematic information about women's living conditions in the project areas and none has worked out routines for follow up the activities' impact on women.

## ***8.7 Have monitoring routines ensured women's interests and needs in the projects?***

None of the projects has worked out indicators for monitoring or evaluating impact on local populations, women included.

### **BOT 012:**

A follow up study of the pilot project by Alexander (1982) focussed specifically on women as potential labour force and contributed to the inclusion on women in road construction.

There is a routine follow up at Head Quarter level of the number of women and men employed in the respective project areas. Gender-disaggregated statistics are compiled and presented in all progress reports. If any area show discrepancies according to the set quota of female employees immediate measures are taken to rectify the situation.

### **TAN 055 -Rukwa:**

The CHPE-Unit monitors female participation at village meetings during the implementation of the Step-programme. They may cancel or postpone a meeting if the number of women is not satisfactory. Otherwise there are no systematic monitoring routines of women's issues at project level.

### **KEN 037:**

KIE provides regular monitoring of all entrepreneurs, but no special follow up for women. The agreement on 30% women loanees from the NORAD funds ensures that the gender of loanees is reported. A NORAD-KIE project review (1986) discussed the different types of women loanees and their characteristics and may lead to more emphasis on women in KIE.

## ***8.8 Have other administrative measures contributed to WID-Orientation of the projects?***

### **BOT 012:**

Flexibility in employment terms enables women to select periodic replacements of their own choice. This makes it possible for women to stay at home in

some periods without jeopardizing their jobs. The career structure in the project also permits women to advance to higher positions e.g. gang leaders without formal education. Promotion to such positions is based on personal abilities and work achievements.

**TAN 055 - Rukwa:**

The CPHE- approach to integrated water supply systems entails several "safety measures" to ensure active female participation. The quota for female students to in-service training for technical positions at regional level may be an initial important step to make the project WID-oriented.

**KEN 037:**

In 1985 KIE increased the number of own female staff from 3 to 11 (or from 1% to 6%). The existence of female project officers is likely to make it easier for potential female entrepreneurs to approach KIE.

***8.9 In which ways and to what degree do the projects seem to have a positive impact on women's living conditions and participation in societal affairs?***

No evaluation reports or other data that discuss this important issue were available to the consultants. Based on impressions during field visits of two weeks duration the following remarks can however be made:

**BOT 012:**

The road construction project has in general become a success in terms of using labour-intensive methods that are efficient and cost-effective alternatives to capital-intensive road construction for the standard of roads required. In many ways BOT 012 has become a "model-project", with visitors from many countries studying the methods applied and organizational set-up. There are reasons to believe that the positive experience gained from BOT 012 regarding involving women at various stages of the road project also will be followed up by implementation of similar projects in other countries.

A major problem which does not only affect women; is that the wages paid to the casual workers in the project are not more than 60% of the official minimum wage for casual workers in Botswana. Thus there is a tendency to regard work on the roads more as relief work than actual employment creation. This is contrary to one of the project's objectives of introducing labour intensive road construction methods as cost-effective compared to capital-intensive methods. Low wages to the workers should not be the condition whereby labour-intensive methods can prove their effectiveness. Neither should low wages be the reason why it has been relatively easy to reserve a quota for women as road workers. It should be stressed however, that men and women receive the same wage for the same type of work.

**TAN 055 -Rukwa:**

New or improved water supply systems reduce women's work load, provided that they are closer to home than the traditional ones. The significance of the new

supplies also depends on the reliability of the schemes in a longer term perspective. So far the Department of Water Affairs has been responsible for maintaining the new or improved supplies. But in the future the villagers will have to operate and maintain the schemes. Whether they will succeed depends on the training they have received, their motivation and on whether spare parts are available and affordable. Affordability may depend on the women's ability to influence male decision-makers to give priority to water supply in competition with other needs.

The health benefits of the project cannot be assessed without further studies. It is well known that clean water does not suffice to make a health impact. No indicators have been set up by the project to measure components of the project's aim to change hygienic habits. But many of the new hygienic habits that have been taught (also to villagers who have not or even will not receive improved water supply schemes) imply use of more water. Because the CPHE focusses mainly on women as change agents of the family hygiene, this is also likely to entail more work for women, at least in the short run. Thus the objective of changing people's hygienic habits may be conflicting with the objective of reducing women's work load.

**KEN 037:**

About 30 loans have been distributed to individual women, women's groups and husband-wife partnership enterprises. The women have repayment rates comparable to male entrepreneurs. It must be assumed that the women who succeeded in running their enterprises with a profit become role models to others. However, to obtain credit is very difficult for Kenyan women because they lack collateral. A major problem in this sector is the constant lack of capital for investment. It is quite clear that women have had more difficulties in obtaining credits and loans through formal finance institutions. This applies to both the informal and formal sector. The Character Loans which are intended to stimulate women in the informal sector does not have collateral requirements which has been one of the main obstacles for women who want to establish themselves as business woman.

Some of the women entrepreneurs supported by KIE have established profitable businesses. A few of them no longer need any support from KIE. However, the obstacles met by women entrepreneurs are still many, although apart from the Character Loans KIE itself is not specifically addressing these.

***8.10 In which way has documented information on project impact on women been incorporated?***

Common to all the three projects is that little or no information about the project's impact on women has been collected.

The exceptions, Alexander (1982) for the road's programme and NORAD Review (1986) for the credit programme have already been referred to.

***8.11 Has the WID-orientation of the projects created any problems of any kind and if so, what measures have been taken to overcome these problems?***

According to the consultants, none of the projects is particularly WID-oriented even if they include components that secure some female participation. None of the measures taken has created any problems. On the contrary, the initiatives taken to include women have improved project performance and led to positive attention to WID.

***8.12 Are projects objectives and achievements coherent with national WID plans and objectives?***

Botswana, Tanzania and Kenya have all fully endorsed the UN- Forward Looking Strategy for Women in Development (Nairobi 1985)

**BOT 012:**

The National Development Plan VI strongly emphasizes the need for employment creation for the rural poor. Female headed households constitute by and large the poorest segments of the rural population, and attention should be given to improving the living conditions for such households. Labour-intensive methods have got considerable attention in the plan as one means to increase employment opportunities.

**TAN 055- Rukwa:**

A new National plan for the water supply sector was being developed at the time of the study. This plan gives support to women's involvement at all stages in water supply schemes.

**KEN 037:**

In Kenya's Development Plan (Sessional paper no.1.1986) the Government focusses on various measures to stimulate the informal sector, or, more specifically, small-scale enterprises. The KIE credit scheme should be fully in line with these plans.

## **PART III**

# **THE CASE STUDY PROJECTS**

The Labour Intensive Road Construction Programme, Botswana

The Water Supply and Sanitation Programme, Rukwa, Tanzania

The Kenyan Industrial Estates, Kenya

**WOMEN AND ROADS  
IN  
BOTSWANA**



**BOT 012 - THE LABOUR INTENSIVE ROAD PROGRAMME**

# **THE LABOUR INTENSIVE ROAD CONSTRUCTION PROGRAMME**

## ***LIST OF CONTENT***

### **1. INTRODUCTION**

1.1 Why is it important to involve women?

1.2 Project background

1.3 The pre-study

### **2. THE PILOT PROJECT 1980-82**

2.1 The social impact study

2.2 Pilot project conclusions

### **3. THE EXPANDED PROGRAMME 1983-87**

3.1 Objectives

3.2 Organization set-up

3.3 The project's achievements

3.4 The project - in brief

3.5 Technical assistance

### **4. SUCCESS FOR WOMEN?**

# 1. INTRODUCTION

**Road construction** is given high priority by both recipient and donor countries. But not all road construction programmes have been successful:

*“ All the big machines came: tractors, bulldozers, trucks. The activities lasted for many days. Many people had work during this time. Spirits were high. Many thought they would have lasting work with the road, and many thought they could easily get to their relatives in the next village or the next after that, or get their goods to the market place, or get to their lands to cultivate when the road was finished. Now, only one man works the road with the big grader. The road is only one year old, but it is only passable with a car or a donkey-cart after the grader has gone over the road.*

*The man and the grader do as good a job as they can, but in a short time all the road material has gone, and during the rains, the road is like a river. The villagers along the road are very disappointed. The intentions were good-but the result is bad.” (NORAD-brochure: ROADS, 1985)*

The above is an illustration of what may be the result of machine-intensive rural road construction, involving high capital costs and few opportunities for employment for the local population in general. An additional negative factor is that in machine-intensive road construction, usually very few women are involved at any stage of the project implementation.

**The Labour Intensive Road Construction Programme (BOT 012)** is a programme that both has succeeded in constructing cheap, high quality rural roads, emphasizing sustainability and reduction of foreign exchange and given a substantial number of women employment opportunities, increased skills and training. The present case study reveals that BOT 012 does not have many similarities with conventional machine-intensive road programmes. This is particularly true when it comes to involvement of and benefits for women.

## 1.1 WHY IS IT IMPORTANT TO INVOLVE WOMEN IN ROAD CONSTRUCTION?

*“ ... social changes due to the new roads may be profound, especially for women. Roads leads to increased trade, increased emphasis on money, increased mobility - especially for men - and increased outside influence.*

*Construction and maintaining roads in rural areas may provide women with training and employment opportunities. Jobs may also be created indirectly as women make use of the new potential for trade and travel made possible by the road.” (NORAD Plan of Action 1985:22)*

The social changes which are assumed to be a result of the new roads, are extremely difficult to assess. In fact there are very few evaluations or studies that indicate that such changes have taken place because of the roads. There are many other factors influencing such development.

But road construction may be one of the few opportunities for women in rural areas to get **off-farm employment and access to increased skills and training**. In Botswana, about one third of the rural households are headed by women. One reason for this is the particular dual labour pattern in Botswana, where men migrate to the mines in South Africa, whereas women remain in the rural areas, where they are responsible for subsistence agriculture.

Women are tied to the rural areas, by tradition and by lack of alternative opportunities. It is first and foremost in rural areas that women must find possibilities to provide for their families. To manage this on agricultural production in a semi-dry zone such as Botswana, is extremely difficult. Women are thus strongly motivated to obtain incomes in addition to agriculture. So far very few such opportunities have existed.

## **1.2 PROJECT BACKGROUND**

Creation of employment and rural development are major objectives of Botswana's Fifth and Sixth National Development Plans (1982-1991). In Botswana, more than 80% of the population (1 Million 1984) live in rural areas in small scattered villages. A road network that efficiently serves the rural population is one of the priorities in the plans. Labour - intensive district roads construction is seen as one means to improve the road network, because it will create employment and save foreign exchange and skilled manpower otherwise required to serve capital equipment.

Labour Intensive projects are usually defined as projects where more than 50% of the total investment cost are used for wages in relation to capital investment.

A project may not achieve this before it has been in operation for a few years, when initial capital investments can be reduced.

## **1.3 THE PRE-STUDY**

Already in 1979 the Government of Botswana, agreed with ILO, WORLD BANK and NORAD, to test out labour-intensive methods in road construction in a pilot scheme. The project was to be coordinated under the machine-intensive rural road programme, which was already supported by Norway. (BOT 004)

Before 1980 there was little experience with labour-intensive projects in Botswana. In one project (LG 38) the local population should build houses, dams, fences etc. with labour-intensive methods. However, this project was only based on **self-help** i.e. people contributed with free labour, and no wages were involved.

Given the size of the country and the scattered population, several critical voices were raised as to the feasibility of labour-intensive road programmes in Botswana. It is quite obvious that one prerequisite for implementing labour intensive projects is availability of labour. For that reason, a Danish consultancy firm **Kampsax International A/S** and the British, Sir Alexander Gibbs & Partners carried out a pre-study to assess the labour availability in the planned pilot areas.

The report was not encouraging. In the area where the pilot project was to be carried out it would

*“ be unwise to plan for a labour -force higher than 70-80 persons”*  
(Kampsax 1978:2)

In that figure the consultants included **men only**, because it was assumed that:

*“ 90% of the women in the area would be absorbed by traditional activities. Most of the labour is therefore likely to be male labour, and in any case, Kenyan experience has shown that females are less productive than males in this type of work. Females, moreover, do not have the same social need for work outside the home and we suggest normally only male labour to be employed to ensure the maximisation of social benefits”.*  
(Ibid:1978:2)

Regarding the Kenyan experience, lack of information prevents this report to make any comments to the above. But as for the **social need** of women, the consultancy firms must have missed to check these needs with the reality in the pilot project area. As have been stated before, more than one-third of the households in Botswana. In fact **half of the households in rural areas** are female headed. The NDP VI (1985-91) describes female headed households as

*“ disproportionately represented amongst the poorest”.*

The pre-study presented census data as a basis for their conclusions. According to these, the gender distribution in the pilot area was 27% men and 63% women. We can safely assume that a large proportion of these women were household heads. The pre-study stressed that virtually all the households depended on some cash income from sources other than agriculture.

## 2. THE PILOT PROJECT 1980-82

The pilot area for the road construction project was in the Central District. The aim of the project was to establish a Road Maintenance Unit in this district and to develop a method whereby ungazetted roads could be constructed and maintained by labour-intensive methods. The standard of the construction should be the minimum necessary to keep the ungazetted roads open and passable, all the year round if possible, by two-wheel-drive pick-ups.

The project was to "experiment with all aspects of selected betterment and maintenance of rural roads", including **employment of women**. Thus the pre-study's recommendation to employ men only, was fortunately not followed-up.

It soon became clear that recruitment of labour was no problem. At the very first announcement, 161 applicants turned up, competing for 20 available jobs. 24 of them were eventually hired. **Four of them were women.**

*" Of the first 161 applicants for work at Mogorosi on 7. and 8 of July 1980 about 20 were women. Of the 24 persons chosen by lottery, four were women. Since that time, a further two (women) have been employed in Mogorosi."*  
(McCutcheon, 1983:39-9)

As the months passed, the number of women casual workers grew less. After a year, only one woman was employed in Mogorosi; three had resigned without reason, one resigned because she was pregnant and one was fired (along with six men) because she did not do her job.

To help monitor the pilot project and to advise on policy matters a **Reference Group** had been appointed, consisting of representatives from various ministries, and from relevant District Council offices. This group was not content with the number of women in the project labour force. They recommended that women be given a fair chance of employment.

*" The chairman (B. Dintwa from the Ministry of Local Government and Lands) wanted to know the number of women employed by the Project. Mr. McCutcheon (Project Manager) replied that at present there was only one woman employed. A total of ten women had been working within the project since it started. Mr. McCutcheon gave two reasons for the low number:*

- 1) The Chiefs and Headman make the selection of labourers and they do not choose women,*
- 2) There is no light work suitable for women in the project.*

*Mr. Mabua said that more women should be given the chance to do the raking as the surface of the road is not yet properly done.*

*Mr. Esderts questioned whether the chiefs had been informed about the nature of the Project. This is an experiment and thus more women could be employed.*

*Mr. Mokalake thought that the project staff should do the employment. They are more familiar with the terms of reference for the work. He also pointed out that women do a lot of work at the building of traditional houses and that this job is as hard as the work on the road.*

*Mr. Scott thought that one way to get more women employed is to see that it is more jobs earmarked for women. The Project Manager is not in favour of this. The other way is to give more information of the fact that the government is anxious to involve more women.*

*Mr. Tshemedi said that it appears from the Project Manager that women have less interest in the project. It should be found out how they can be more interested in the work. The Chairman did not think that they were not interested but that they were not given the chance.*

*Mr. Mould thought that the attitudes of women to work on the road had not been dealt with. The project should try to get more information on this. Mr. Gasper supported the idea. Mr. Khan suggested the Research Unit of the Ministry of Local Government and Lands should be consulted in the matter.*

It was agreed that:

*-The Project Manager will inform the Chiefs and Headmen of the experimental character of the project and the necessity of having more women involved.*

*- The Chairman will consult the Research Unit of MLGL on ways of finding out women's attitudes towards work in the project."*

(Extract from Minutes of the 8th Reference Group Meeting, 14 Oct.1981.)

Several interesting points from the above extract can be noted:

- 1) The concern about lack of women's employment in the project, was expressed by the Reference Group, and not by the project staff. It was stressed that The Government of Botswana was interested to employ more women.
- 2) The question of **earmarking** was raised for the first time.
- 3) Those who selected the workers in the villages (Chiefs and Headmen), had obviously not been properly informed about the necessity to employ women.

## **2.1 THE SOCIAL IMPACT ASSESSMENT STUDY**

As a result of the intervention of the Reference Group, a study on the social conditions in the pilot area was carried out by the **Applied Research Unit** at

Ministry of Local Government and Lands (MLGL) in 1982. A major issue was to study local attitudes to women in road-construction work.

The study showed that 80% of the local population were positive to women's work in road construction. The study further recommends that **women be given equal opportunities** with men, as women needed cash income just as much as the men did.

At the time of the study, a total of 200 workers were employed on the project, **40 of them were women**. Half of the women were single or widows and 44% were heads of household. The women workers were generally older than the men working on the project. The study showed that the workers were among the **poorer sections** of the population. The wages were nearly exclusively used on necessities, such as food and clothes. It was clear that women's involvement did not affect the level of productivity.

The channels used for informing the local population about the available jobs, to a large extent excluded women. The traditional village meeting-the **Kgotla**-had so far been the main communication channel for information about the project. Traditionally women took no part in the kgotla, and still they do not participate fully. In contrast to men, therefore, women only got second hand information about the project i.e. they heard about it from friends and relatives. Consequently, they often came too late to apply for jobs. The social assessment study recommended other channels for dissemination of information such as :

- Village Development Committee
- voluntary organizations,
- extension personnel

The study recommended that special care should be taken so that women became aware that they too were eligible for employment in the project. In general this seems to have been followed up:

*" ... without special attention being paid, the number of women volunteering for work has been much lower than the number for men. The relatively low proportion of female applicants has led to deliberate recruitment drives aimed at the employment of a greater number of women. These have resulted in a significant increase in the number of women being employed. For example-between August and December 1981 the number of women employed rose from one to 30. In general, the women are expected to carry out an equal amount of work as the men."*

(McCutcheon 1983:39)

## **2.2 PILOT PROJECT CONCLUSIONS**

*"Generally, the pilot project has been very successful in many aspects it was experimenting with. An evaluation seminar held in October 1981, recommended*

*that the project should be expanded to other areas. The standard of construction, the technologies used and the methods of organization developed have been consistent with the triple goals of low cost construction, as high a productive employment as can be obtained, and the need for the methods to be replicated upon completion of the pilot project. Plans are already being made to establish labour intensive road units within each council over a five year period.”*  
(E.M. Alexander, 1982:4)

The pilot project had shown that it was possible to use labour-intensive methods to construct technically sound, cost-effective and durable roads in rural areas. Machines were virtually absent from the project and tools used were limited to hoes, rakes, pick-axes and wheelbarrows. Donkey-carts had successfully been introduced to the project.

In spite of the warnings from the pre-study about lack of labour, the project had employed nearly seven times the 70-80 men considered available at that time. A total of 631 persons had been on the pay roll. However, the project was not without problems. Of particular importance was the **low wage level**, complaints that the road quality was not quite up to standard and lack of proper training possibilities for advanced positions in the project.

## **3. THE EXPANDED PROGRAMME 1983-87**

### **3.1 OBJECTIVES**

In 1982, the Government of Botswana decided that over the next five years the project should be replicated in all districts. The methods and principles of labour organization that had been developed during the pilot project should remain basically the same. The overall objectives were:

- establishment of good quality low-cost roads
- employment creation
- employment creation for women

More specific objectives related to the expanded programme were:

- an extension of the organization on central and district level,
- extended training
- establishment of Road Maintenance Units in the Districts.

## 3.2. ORGANIZATION SET-UP

From the very beginning, the project has been integrated into the existing government structures of Botswana. The **Ministry of Local Government and Lands (MLGL)** is responsible for overall planning, funding and training. The activities are coordinated by the **District Roads Engineer (DRE)** at MLGL Headquarters. The **District Councils** has the final political decisions regarding priorities and selection of roads in accordance with the **District Plans**. The **District Council Roads Units**, headed by a **Technical Officer (TO)** are responsible for implementation activities. The technical officer is usually assisted by one or two **Technical Assistants (TA)**.

The **NORAD financed part** of the programme (BOT 012), does not totally correspond to the MLGL Labour Intensive Road Construction programme called **LG 34**. LG 34 has also been supported by SIDA, who has financed the position of District Road Engineer at MLGL. ILO has recruited technical assistance, initially financed by the World Bank. NORAD financed the field activities and the cost of training. However, since 1984, NORAD has also financed the technical expertise, in addition to two volunteer positions. Given the fact that NORAD by mid-1987 has taken over the financing of the DRE position, BOT 012 covers all important aspects of LG 34. In the following the term LG 34 will be applied to describe the project activities.

Since 1980, the financial contribution by NORAD has been NOK 47 Million. The NORAD funds are in the first place meant for payment of casual labour, tools and equipment. Permanent staff, running costs and maintenance of roads and vehicles have to be covered by the Council's recurrent funds.

## 3.3 THE PROJECT'S ACHIEVEMENTS

*" The Labour Intensive Road Construction Programme in Botswana is a success. The programme is an asset to the country" (J.L.T. Mothibamele. Minister of MLGL 1985)*

As this report is addressing issues of special importance for women, little emphasis will be put on the actual achievements regarding kilometers of roads, technicalities, etc. Here it will suffice to conclude that all in all the labour intensive methods have proven to be viable:

- 1) So far 700 km of ungazetted roads have been constructed.  
(200 km annually)
- 2) LG 34 is the largest labour-based programme in the country, (apart from relief programmes). The methods used have been accepted both as central and district levels. The programme has got considerable international attention, and to a certain extent LG 34 served as a model for other rural roads programmes in Africa.

- 3) LG 34 is integrated into the District Development Plans and District Council Roads Units have been established in all regions of Botswana.
- 4) An average of 66.5% of the total expenditure (recurrent costs, training and cost of expatriate personnel excluded) is spent on wages.
- 5) A total of 7949 persons has been employed. Of the present labour force of 2215 casual workers, 475 are women.

## THE PROJECT - IN BRIEF

In the following we shall examine closer some of the project's achievements regarding women's issues. The focus will be put on village women, the way the work is organized and remunerated, and finally the perhaps most interesting part of the LG 34 i.e. the possibilities for women to acquire advanced permanent positions through training.

### 1. Work organization

First of all, there is a phase of planning, financial approval and the procurement of necessary tools and equipment and other preparatory activities. The next stage is the recruitment of unskilled, casual labour. Recruitment is done at village level, and is usually conducted by the Chief or headmen. Balloting is a common way of ensuring fair recruitment.

The work on the roads is basically divided into two phases:

**a) Construction phase, including the following tasks:**

- **design** ( setting up of road profile)
- **bush-clearing**
- **ditching**
- **camber formation** (roof profile, surface of road)

The design of the road is done by the Technical Assistance of a Senior Gangleader. For the next steps in the construction, casual labourers are recruited. About 25 casual labourers are recruited to a **gang**, which will work under the supervision of a **Gangleader. (GL)**. One gang works on a stretch of road of approximately 10 km.

A **Senior Gangleader** supervises up till four gangs.

**b) Maintenance phase, involving tasks such as:**

- **spot improvements**
- **keeping the ditches clean**
- **raking and other surface work**

Maintenance is carried out by **permanent staff**, employed by the District Council. The work is carried out either by a group of five workers, who are jointly responsible for the up-keep of 10 km of road, or individuals each being responsible for 200 meters of the road.

Fig.1 shows the employment of women both as casual workers in construction, and as permanent staff in maintenance.

Fig.1

**PROPORTION OF WOMEN EMPLOYED  
FEBRUARY 1987**

District	Type of work		Total no. of workers *
	% of total		
Construction Maintenance			
North West	20	41	175
Ghanzi	14	36	179
Southern	20	33	110
Kweneng	11	8.3	55
Central	25	23	853
North East	25	30	282
Kgatlang	14	56	336
Kgalagadi	-	-	-
South East	21	-	55
<b>TOTAL</b>	<b>2218</b>		
* Casual + Industrial Class (M + F)			

With the exception of Kgalagadi district where the programme has still not been started up, women have been employed in both construction and maintenance work in quite significant numbers.

As for the construction work, there is one clear reason for this achievement: **the introduction of a quota earmarking jobs for women.**

Earmarking of a certain percentage of the jobs to be offered to women only, was discussed already during the pilot period. However, it was only during the expanded programme, that this particularly initiative aiming at women became an integral part of the programme.

**Today 20% of the casual jobs are earmarked for women.**

This quota is explained to the village chiefs by the project staff, during the recruitment phase. In almost all gangs therefore, there are five women and twenty men. The quota undoubtedly contributes to a more positive attitude among the women to come forward to apply for jobs. They know that they will have a good chance of getting one.

In addition, the recruitment procedures themselves have become more flexible than during the pilot period. Information about the project is still primarily disseminated at the kgotla-meetings, but other channels are also used in which women participate more actively. Such channels are Village Development Committees and in some cases Health Clinics.

From figure 1. we can however observe that there are more women in maintenance work (proportionally) than in construction. The districts seem to have been relatively eager to employ women to this work. There is no quota applied here, and it should also be noted that employment in maintenance is permanent, and thus more favourable to both men and women than short-time casual work.

One reason for this is that maintenance is considered to involve "lighter" tasks, and thus more "suitable" for women. It is also argued that to employ more women in construction, would have a negative effect on the level of productivity, because men work harder. However, most gangleaders do not seem to think that women work less hard than do men, and that employment of more women would not significantly affect productivity.

The real reason for the difference between the proportion of women employees in construction and maintenance, seems to be that **the quota also functions as a limitation for increased employment of women.** A quota system works two ways. It works as a stimulation and incitement to reach the share of 20% of women employees. But as soon as the quota is filled, the project staff is content with the recruitment, and unless specific encouragement is given, no further employment of women is considered necessary.

Another explanatory factor for the high employment rate of women, is the **choice of technology** in the programme. Minimal use of machines has dominated LG 34 at all stages. The project staff has been persistent in their decisions about use of hand tools such as pick-axes, spades, rakes, wheelbarrows and donkey-carts, although in some cases such technology has been criticized for affecting progress of the programme negatively. For example, after the pilot project the modest road standard was attributed to the use of "backward" labour-intensive methods. As a remedy, graders were called for. It was argued that graders were more "modern", cheaper, quicker and produced a better quality product than did labour-intensive methods. However, the project did not introduce graders. Rather, as a remedy for improving the road standard, efforts were made to improve the hand-tools and make the labour-intensive methods more efficient.

If machine-intensive methods had been introduced to the programme, it inevitably would have **cut the number of casual labourers** needed in road construction drastically.

It is also likely that the number of **women employed** would have been reduced. As in many other countries, common cultural attitudes in Botswana see women as "unsuited" to operate big machines, such as graders.

The tools and equipment used in LG 34, have many counterparts in the agricultural sector. Hence, most women in rural areas are familiar with the use of such tools. They need no training to use the tools efficiently and women can thus attain a high level of productivity immediately after employment.

## **2. Specific work conditions**

### **a) Division of work**

The tasks involved in road construction are rotated between the members of the gang. There is no specific division of labour between the genders, but still there is a tendency that women do the "lighter" work, such as surfacing and raking. The division of work however, is entirely the decision of the individual gangleader.

### **b) Wages**

Following a Cabinet directive, it was decided that labour intensive activities, constituted a special class of public employment. Thus the wage rate has been set **below the minimum government casual labour wage** of P.6.60. The present daily wage (as of April 1987) is P.3,96. The argument of such a low wage rate is that

- (i) a low wage guarantees that only very poor people will want to work with LG 34,
- (ii) low wages means more jobs for more people
- (iii) costs of labour-intensive road construction compare favourably to the costs of machine-intensive road construction.

There is no difference between wages for women or men. The LG 34 management has all the time maintained that the wages are too low, and that work in LG 34 easily can be confused with relief work by both the workers themselves as well as by decision-making bodies if the wage level is not increased. And the wage rate may be compared with drought relief work. This type of work offers P.2.50, with additional food rations for a six hour working day. It should be kept in mind that work in LG 34 is seven hours, and that this type of work is more arduous and puts a high pressure on the workers to maintain a high level of productivity.

Both men and women casual workers are of course affected by the low wage level. The income from the work is so low that the LG 34 programme can be described as a programme which nearly exploits the rural poor rather than being an income-generating programme. The low wage people receive for the hard work, is not likely to be invested in any other productive activity, which could give long-term improvement in the living-standard for the people concerned. All

of it must immediately be used for food or at best for necessary clothes. It should also be remembered that the employment is of a short-term character. In some cases, the casual workers have employment for some months, but most of the labour force is replaced after one or two months work. This of course give job opportunities to many, but it is nevertheless a fact that most workers are as poor when they leave the job as when they started.

### **c) Compatibility with other activities**

The wages are undoubtedly too low, but at least work at the roads in general make possible carrying out normal agricultural activities. Many of the workers have agricultural plots, although most of them for subsistence only. LG 34 has all the time been organized in such a way that people should not be prevented from carrying out other vital tasks. Thus important agricultural seasons are taken into consideration, giving people free to plough, harvest etc. As women's contribution in arable agriculture is essential for maintaining household viability, such activities are not disrupted.

Many of the female workers are mothers. They are also very often the head of households and have considerable household duties to perform. To a certain extent LG 34 has taken this into consideration. If a worker for one reason or another should be prevented from turning up at site, he or she can send a "substitute" from their own family and thereby ensure that the wages are kept within the family.

Many women also bring their children to site:

*" in order to better cope with pressing domestic responsibilities most women, particularly breast-feeding mothers, brought their babies and baby-sitters along with them daily to work on the site. Breast-feeding mothers were allowed to a break twice everyday in order to attend to their babies".*

*(C.M. Busang 1986:20)*

But women are not given any maternity leave, and the casual workers in general have no rights to sick-leave or paid holidays. This is again attributed to the fact that the casual workers constitute a special category of workers which are not entitled to the usual social security enjoyed by government employees.

## **3.5 WOMEN MAKING A CAREER....**

*"women are employed as gangleaders, and as such enjoy full recognition and respect from their male subordinates. However, as we progress upwards in the supervisory and technical hierarchy, the female component is less and less visible and is finally non-existent."*

*(NORAD. Women In Botswana. Plan of Action 1986-1989:17)*

Expansion of the programme has all the time been hampered by lack of qualified and skilled personnel to fill advanced positions. Labour intensive road construction



be more literate than men and have a higher formal basic education. The study revealed that approximately 25% of the women had passed Standard VII.

To become a Gangleader or a Senior Gangleader personal abilities as leaders, willingness to work hard and previous experience with road construction also count. The persons to be admitted for training as gangleaders are selected among the casual workers on the basis of the above criteria, but to become a Senior Gangleader only qualified persons with three years experience as gangleaders are selected.

The training itself is conducted at the **Field Training Unit** which is established in **Kweneng district**. The Gang-leader course is a practical six months course, with additional course for the Senior-Gangleader training.

Fig.3

GANGLER TRAINING			
RTC (MOC)/DRP.TU*	Total	Women	% Women
Gangleader Trainees	122	26	21,3
Gangleaders	84	16	19,0

\* RTC- Roads Training Centre  
DRP.TU- District Training Unit  
Serowe

The Senior Gangleader Courses started up in late 1986. Only one course had been completed, whereas another one was still running, at the time of writing this report. **Only one woman** had completed the course of a total of 14.

It is beyond doubt that the emphasis put on personal ability instead of merely formal criteria, has contributed to that women have been selected for training and finally employed as gangleaders. In the field women interviewed were also very much aware of the potential for advancement in the structure, if they worked hard. The system seems to attract women and functions as an incentive to fulfill their tasks in the best possible manner. Most of the women know that they have very few alternative chances to get training for formal positions in the rural areas.

The training for positions such as **Technical Assistants** and **Technical Officers**, is conducted at the **Road Training Center** which is administered through Road Department. As part of LG 34, a special **Labour-Intensive Methods (LIM) Section** has been established. This in itself must be considered as an interesting achievement,

because otherwise the training at the center has been exclusively dominated by training for machine-intensive road construction.

In the two-year **Supervisory Course** that educates Technical Assistants, LG 34 is reserved five places. The candidates are selected by the District Councils, **among those gangleaders who have completed a Junior Certificate** level. An increasing number of both female and male gangleaders seem to obtain this education. The programme staff do not put actual pressure on the District Council to select women candidates, but some positive discrimination in favour of women is still practiced. If a female and a male candidate have otherwise equal qualification, the female candidate will be preferred. **However, so far only 4 women have been trained as Technical Assistants**, in comparison with 18 men.

The programme staff can exert no influence on the candidates to be selected to the three year course which supply three **Technical Officers** to the districts annually. The entrance criteria are exclusively related to formal background. Only one woman is presently trained at the **Technical Course**.

There are no women in higher decision-making positions in the hierarchy, such as **Senior Technical Officers or Chief Technical Officers**. Neither are there any female teachers at the various courses, or among the expatriate personnel. This may not be due to lack of willingness to recruit women to such positions, but must rather be attributed to the fact that there are generally very few women available to qualify for such position, neither in Botswana nor internationally.

### **3.6 TECHNICAL ASSISTANCE, FEED-BACK AND ROUTINES**

The increased emphasis on women's issues in the programme, can to a large extent be attributed to the commitment of the technical assistant staff. They have initiated studies of women's involvement in the programme, and also ensured that recommendations to increase women's participation has been followed-up. From the very beginning of the pilot project the turnover of staff have been low. Most of the expatriate staff have been assigned to the programme for years. This has undoubtedly contributed to the programme's positive achievements in general, and to increased employment and emphasis on training of women in particular.

Reporting of progress of the programme is routinely and efficiently done to the District Road Engineer at MLGL on a monthly basis. All statistics about employment and training is disaggregated on gender. Any diversion regarding the quota of women employees is immediately followed-up by the Headquarters. If a district fails to recruit women casual workers, the District Road Work Unit is asked to take actions to remedy the situation, and these actions are closely scrutinized and followed-up. The result is that most districts have managed to fulfill the quotas.

## 4. SUCCESS FOR WOMEN?

LG 34 builds on resources that most third world countries have in abundance: unskilled and employment-hungry people. The labour-intensive methods which have been developed seem to be appropriate for building technically sound, cheap and durable roads, which easily can be maintained by the local population themselves.

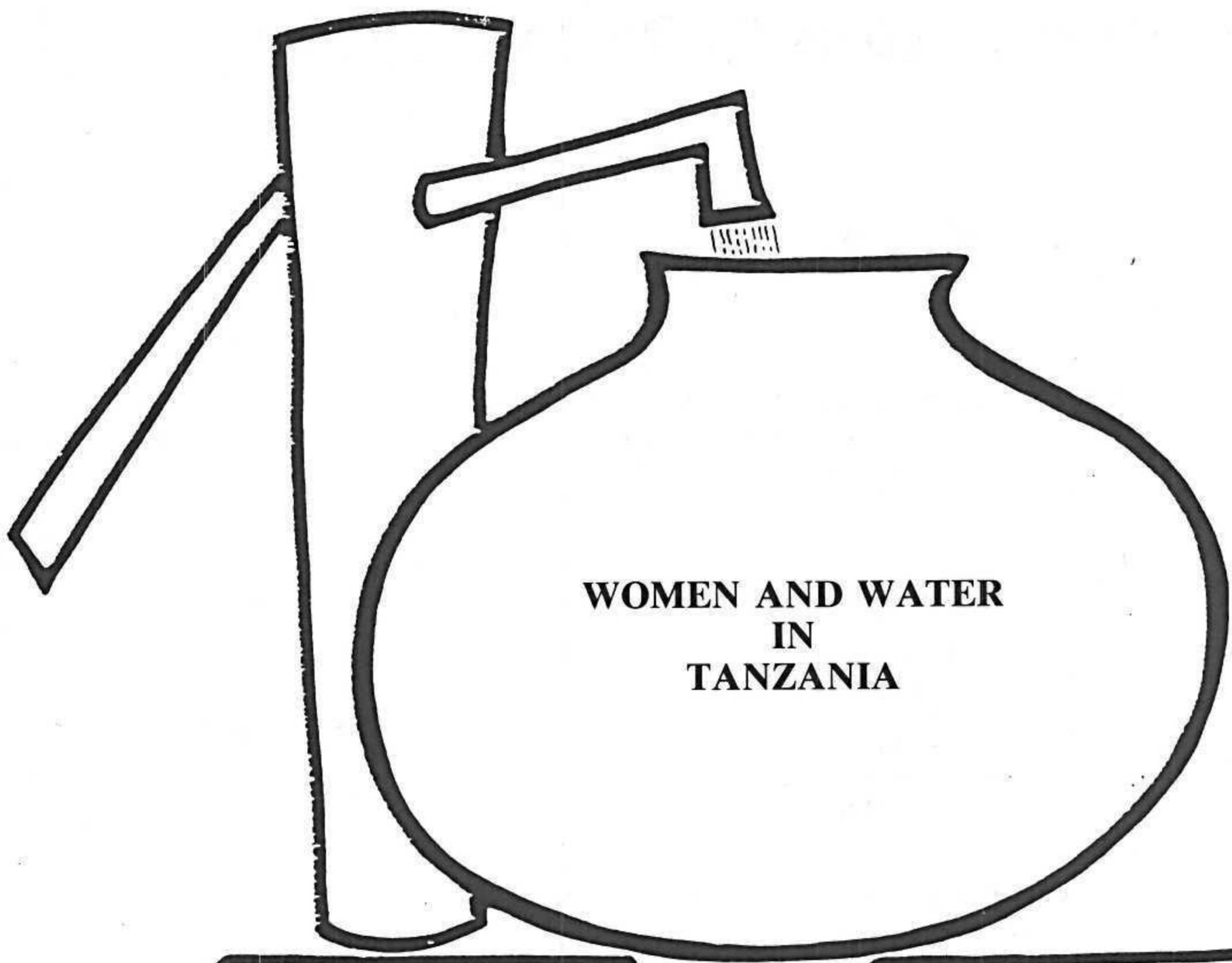
A large number of people have been employed, and the project is furthermore organized in such a way that the difficulties inherent in working with a large number of people have been possible to overcome.

The programme offers high quality training to enable many unskilled workers to obtain permanent positions within the District Councils. The continuous monitoring of social as well as technical aspects and the willingness to adapt to new circumstances and findings are important components of the programme.

As such, the Norwegian support to the programme can be justified: the poorer sections of the population are reached and the roads may in due course become factors contributing to economic and social development in the rural areas. Considerable efforts have been made to both employment and training of women. In fact, many aspects of BOT 012 could easily be replicated elsewhere; both in other road construction programmes and other development programmes.

Yet, there is a long way to go before the Labour-Intensive Road Construction Programme can be described as a success. The casual workers, both women and men are severely **underpaid**, and at present the programme can best be compared with working conditions prevalent in relief programmes. With the present wages it may be argued that LG 34 exploits the rural poor to construct roads which the poor hardly needs. It is not the poorer groups who own vehicles to drive on the roads, they do not travel a lot and they have few agricultural products to market.

Women work hard in rural Botswana. They are responsible for most of the agricultural work, for household chores and bringing up of children. Very few of them are regularly financially supported by men, and at the same time the development process has resulted in increased need for cash. Women are tied to the rural areas, and they have to take the job opportunities that are offered there, no matter the working conditions. Given the arduous work on the roads it is safe to conclude that most women (and men) would have preferred other jobs if they had any options. As such options do not exist, employment on the roads is both welcomed and appreciated. But a prerequisite for making high-quality and costeffective roads by labour-intensive methods must be that this type of work is generating income for the labourers, not kept on a minimum level.



**WOMEN AND WATER  
IN  
TANZANIA**

**THE RURAL WATER SUPPLY AND  
SANITATION PROGRAMME (TAN 055-RUKWA)**

# THE RUKWA RURAL SUPPLY AND SANITATION PROGRAMME

## LIST OF CONTENT:

### 1. INTRODUCTION

### 2. THE IMPORTANT ROLE OF THE SECTOR

- 2.1 Women's role in improves water schemes
- 2.2 Is women's involvement really needed?
- 2.3 But women's involvement means much more ...

### 3. TAN 055 - THE PROJECT IN BRIEF

- 3.1 The setting
- 3.2 Water situation
- 3.2 Financial input
- 3.3 Addressing WID-issues
- 3.4 The present programme
- 3.5 Who has got water schemes
- 3.6 Staff situation and training

### 4. IS TAN 055 A GOOD PROJECT FOR WOMEN?

- 4.1 Lack of data
- 4.2 Some "good" components
- 4.3 But not all good ...

# 1. INTRODUCTION

*"It is now well established that women, as the prime beneficiaries, are the key to successful implementation of water projects"*

*(World Water. Special Reprint 1981-82. Articles p 10)*

Tan 055 is the NORAD abbreviation of the Rural Water Supply and Sanitation Programme which encompasses the two regions in Western Tanzania, Rukwa and Kigoma. During the screening process of "good projects for women" NORAD personnel recommended only the Rukwa part of the programme to be selected for further studies. In the following the term TAN 055 (RUKWA) will be used to describe the Rukwa Rural Water Supply Programme only. As no comparative study could be made between the two regions, findings from Rukwa are not necessarily relevant to the Kigoma programme.

## 2. THE IMPORTANT ROLE OF THE SECTOR

### 2.1 WOMEN'S ROLE IN IMPROVED WATER SCHEMES

Women are seldom seen as actors in improved water supply programmes, only as beneficiaries. Most often the objectives of the programmes are related to:

- reduction of women's work load
- improved health
- released time for women to engage in productive activities

But the fact is that very few water projects in developing countries have significant positive impact on women. The water programmes in Tanzania seem to be no exception:

*"In summary it can be said that the impact of improved water supplies on women in Tanzania has been very slight even after 20 years of donor involvement. There are few benefits for women and little catalytic effect on women's development"*  
*(Hannan Andersson 1985:41)*

Hannan Andersson attributes lack of positive impact on women mainly to:

#### *a) Inappropriate planning*

Inappropriate choices of technology at the planning stage, neglect of operation and maintenance aspects, lack of involvement by the local community and failure

to understand the importance of women's involvement in water projects. Planning and implementation usually have taken place without any consideration to the cultural and social role women play where water is concerned.

### ***b) The non-functioning of many projects.***

A SIDA study of the water sector in Tanzania in 1980 revealed that as many as 50% of the improved water supply schemes were not functioning according to the plans. Lack of economic resources, inappropriate technology and dependence upon foreign import, are major factors contributing to this situation. The water projects then have not made the slightest difference to women's situation, as they continue to rely on the traditional sources.

### ***c) Neglect of health and sanitation aspects***

Women are responsible for the sanitary and hygienic situation for the members of their families. The provision of basic information to women on sanitation and hygiene can have positive impact on the health of women and their families. Most water supply projects have put emphasis on provision of water only, and not on related aspects such as the importance of clean water for the general health situation, and improved sanitary facilities. The relationship between clean water and improved health situation is not clear. It is a fact that existence of clean water resources is by itself not sufficient to improve the health situation. Other factors such as economic conditions, existence of health services and socio cultural barriers may be as important to improved health as clean water.

Above all, Hannan-Andersson underlines that a main reason for failure is the absence of well-defined goals to improve women's situation or status through the improvements to water supply.

## **2.2 IS WOMEN'S INVOLVEMENT REALLY NEEDED?**

*'' Water projects must become women's projects. All aspects of water supplies must be planned with the situation of women in mind and technical aspects must be regarded as only one of many components''.*  
(NORAD Plan of Action 1985:21)

Involvement of women is important because without it the water projects may fail. There is little doubt that understanding among the primary users i.e. the women, of how the schemes operates, of causes of possible breakdowns, and ability to carry out simple repairs, is a precondition for a reliable water project. This is also the major motivation of most donor agencies to put emphasis on women's involvement.

## **2.3 BUT INVOLVEMENT OF WOMEN MEANS MUCH MORE...**

Improved water schemes are often one of the **first large development interventions** to be introduced to a village population or remote rural areas. As such the

way it is introduced is of particular importance. The project will make **new technology** available for the rural population. External personnel will demonstrate its use and maintenance and instill new ideas that traditional practices can be done better with less efforts and with better results. Training and other transfer of knowledge and skills often accompany the technology transfer. This again will enable the persons trained to control the technology. To involve women may enhance their social prestige in the society.

New ways of solving traditional tasks will often lead to changes in village structures and to new fora in which participants can exercise influence and control over others. Involving women means to give them access to decision-making bodies from which they by and large have been excluded.

Training of women in operation and maintenance of the improved water supplies is particularly important. Given the prevailing socio-cultural conditions in rural areas women do not command over the labour of men. Men are used to women being responsible for all household water supplies and women may not be able to influence men to put any significant efforts into operating and maintaining the schemes. Involvement of women in decisions regarding location and design may eventually generate change of water use practices are to be achieved.

In short, involvement in water projects may be a platform for women which in the long run will facilitate their participation in other areas of the society. Not involving women in the water sector not only leaves them without current benefits to be derived from the schemes. It removes women from one of their few areas of traditional control and makes them more dependent on men. It may lead to a situation where men both see themselves and are seen by women as the "natural" actors in the "modern" development process, consigning women to an inferior position which will impede future development.

### **3. TAN 055 (RUKWA) - THE PROJECT IN BRIEF**

#### **3.1 THE SETTING**

Rukwa Region lies in the south western part of Tanzania. It is one of the poorest of Tanzania's 20 administrative regions. The region is subdivided into three districts, Mpanda, Nkansi and Sumbawanga. The infrastructure is badly developed, and long distances between the 346 registered villages make transport both costly and difficult. The 1981 population was estimated to 535 000. The largest ethnic group is Wafipa. The economy is mainly based on subsistence agriculture.

## 3.2 WATER SITUATION

The majority of the population fetch water from traditional sources: rivers, springs, shallow wells and surface water sources. In the 1970's, the Regional Department of Water Affairs - **MAJI**-, started improved water supply programmes in Rukwa. These schemes were mainly diesel engine pump systems. Most of them faced numerous problems; with lack of spare parts, diesel and transport. The high technological level of the schemes obstructed both the progress rate and any possibility of community participation.

## 3.3 FINANCIAL INPUT- TAN 055 (RUKWA)

TAN 055 (RUKWA) has been implemented through various phases with different project objectives and strategies for project implementation. The Water Supply Programme has so far covered three different stages, and is at the time of the study in phase four:

### Phase I 1979-82:

The Water Master Plan Study.

As a first step towards long term sector development NORAD decided to provide funds for a Water Master Plan Study and a study pertaining to socio-economic aspects of water supply development, housing and other facilities need for the staff.

Approx. cost:

NOK 18.0 MILL

### Phase II 1981-83:

Infrastructure development with a housing programme and development of offices and workshop/stores at the regional headquarters. Strengthen the manpower situation at regional level. About 20 village water supplies, 87 existing schemes and 13 new schemes) were started during phase II. Community participation activities started in 6 villages.

Approx. cost:

NOK 34.8 MILL

### Phase III 1983-86 and Phase IV (1987):

Project objectives:

- improved health for the people,
- improved living conditions and individual economy for the people,
- reduce burden of work for women and children.

These objectives were to be reached through the following activities:

- planning, design and construction of water supply schemes,
- operation and maintenance of water supply schemes,
- community participation and implementation of sanitation and health education programmes,
- training and manpower development,
- strengthening of manpower in the region.

Approx. cost:

NOK 136.0 MILL

TOTAL cost:

NOK 167.8 MILL

(All figures obtained from Draft Report of the Joint Annual Review Dec.1987)

## 3.4 ADDRESSING WID-ISSUES FROM THE START

### 3.4.1 *The premises laid down.*

The Norwegian involvement in the water sector, started with a **Water Master Plan (WMP)**, carried out by a Norwegian consultancy firm, **Norconsult**. The WMP set out proposals for source selection, system design, financial capital and annual recurrent cost estimates and number of schemes to be given priority for implementation.

The WMP recommends :

- 272 new schemes
- 32 augmentation schemes
- 41 rehabilitation schemes

The WMP stresses **community participation** as methodological approach, with establishment of **Village Water Committees** as an organizational link between the village population and the project. The WMP further emphasized that motorized pumping and complex engineering works should be avoided wherever reasonable alternatives existed. Gravity schemes or muscle-powered systems were preferred solutions.

In the 11 large volumes of the WMP, only a short paragraph called: **"Women's Role"** is included. Women's hard work load in connection with water fetching is described and the conclusion is clear:

*"women are the user group which will first benefit from improved water supply services and as such have a primary interest in its development and running".*  
(WMP 2:8)

The WMP succeeds in relating women's needs to their potential role as active participants in water programmes. This role they suggest should be institutionalized in the **Village Water Committees**. The WMP further recommends that women as well as men take part in **construction activities**, and that women should receive training in **operation and maintenance**. The "soft" components regarding **health education** should put special focus on women and children.

The fact that the WMP includes women in some of the recommendations is not the same as building the programme on women's needs and interests. There are no indications that women were consulted during the planning process. Neither did any women participated in the study teams. The proposals for selected schemes were made on the basis of technical factors, hydrogeology, topography etc. And although appropriate technology was advocated, there is no data indicating that this technology would be appropriate for women.

### 3.4.2 *The pilot project*

The water implementation programme started in 1981/82 based on plans for 92 first priority villages. It was a pilot project with methods of **community participation** to be tried out in 6 villages.

The NORAD-supported activities were organized through the **Implementation Unit**, which was established as a separate unit to the **Regional Water Engineer's Office (RWE) - MAJI**. The tasks of RWE were to concentrate on rehabilitation of already existing schemes, the so called "MAJI-schemes", whereas the Implementation Unit was to implement new schemes.

A special **Community Participation Group (CP-group)** was established as part of the Implementation Unit. Two qualified female extension workers were seconded from other departments, and a third woman was recruited directly to the unit. The CP-group became the spearhead of all water activities. As such this was something completely new to the water development in Rukwa region. Community participation- activities were integrated as part of the programme, aiming at reaching the local population, including women. And these activities were to be carried out by female staff. This was the first step towards making the water development programme more women-oriented.

The main tasks for the CP-group were to promote the villager's sense of responsibility for the water scheme, mobilization of self-help labour to be provided by the villagers, and training of care-takers for operation and maintenance. Considerable emphasis was put on promotion of the idea of involvement of women both at the village level and at the regional level. The CP-group did meet some resistance, particularly from the village leadership. However, the CP-group insisted that the villages had to establish **Village Water Committees (VWC)** to take responsibility for the water scheme and that half of the members in the VWC should be women. And they succeeded. In all the 6 villages half of the members of the VWCs were women. Training of women in operation and maintenance was part of the activities. The first care-taker team that was trained (1983) had two women out of a total of five. The time spent in each village seems to have been a contributing factor to these achievements. The CP-staff had the opportunity to spend several weeks in the villages to discuss scheme plans with the village leadership and women themselves.

### ***3.4.3 The project comes off the ground.***

Progress in water scheme implementation was speeded up in the beginning of 1983. The IU started water scheme based on community participation in five new villages in addition to the six villages already started up in Phase II. In 1984 a separate Sanitation Unit was established with the objective of starting up an improved latrine programme to accompany water scheme development. In the following various aspects of the present set-up of TAN 055 and their relation to women's issues, will be discussed. The focus will be put on the period starting from 1985 with the merging of IU into the Regional Water Engineer's Office (RWE) and the establishment of a new Community Participation and Health Education Project (CPHE).

## 3.5 THE PRESENT PROGRAMME

### 3.5.1 ORGANIZATION

The overall coordination of plans is done at the national level by the Prime Minister's Office through a Steering Committee with representatives from Ministry of Water at national and regional levels, Regional Commissioner's Office, and donor. Annual plans have to be scrutinized and approved by the Regional Development Committee.

Until recently ,(1986) **The Regional Water Engineer's Office (RWE)** had the sole responsibility for implementing all aspects of the improved water schemes in the region. However, as a result of Tanzania's present decentralization policy, more responsibility is put on the **District Water Engineer's Office**. Drilling of boreholes and training of villagers in operation and maintenance will continue to be carried out by RWE. The tasks to be carried out at district level will in the future mainly be concerned with rehabilitation of existing schemes.

In 1985 the **Norwegian Church Aid (NCA)** was requested by NORAD to carry out the community participation and health education tasks of TAN 055 (RUKWA). As a result a **Community Participation and Health Education Unit (CPHE-Unit)** was established as a separate unit within the structure of the Regional Water Engineer's Office.

The Agreement between NCA and NORAD (1985) states that the Community Participation and Health Education Programme (CPHEP) should:  
*"seek participatory action that will stimulate and strengthen other community development efforts at the village level, in particular through the involvement of women."*

An important task of the CPHEP was to develop a methodology for community participation in water projects and health education in TAN 055 (RUKWA). Training of both own and technical staff was also given emphasis.

The CPHEP works in close relationship with the technical sections at regional level, and there has also been improvements in establishing CPHE-units at district levels. However, these units have still to be trained more by the regional CPHEP in order to function according to intention.

The CPHE-Unit is also working in close collaboration with other relevant departments, such as Community Development Department and Health Department.

From women's perspective, there has been some obvious advantages with the present organizational set-up. The separate CPHEP can draw upon own budgets, access to means of transportation, recruit its own personnel and rely on backstopping channels from the Norwegian Church Aid-office to support its activities. It has been possible to be flexible and experimental, without too many formal bureaucratic

procedures to be followed. There is no doubt that this has contributed to the fact that TAN 055 (RUKWA) is better for women than many other water supply programmes.

### **3.5.2 A WATER SCHEME COMES TO THE VILLAGE...**

*"if one tries, things will happen"*

*(L. Ditlefsen. CPHEP-staff)*

A full-fledged water scheme in a village consists of the following components:

1. Improved water supply project
2. Health education and sanitation facilities.

## **1. Improved water supply projects**

The water supply scheme is usually introduced to the village first. The development of a water supply scheme involves both the CPHEP and the technical sections of RWE throughout all phases of the project. The CPHEP in cooperation with the other sections within RWE has developed a 10-step programme for community participation in water schemes. The programme is based on a broad definition of community participation. It includes village involvement in:

- a. planning, decision making,
- b. self-help work during construction,
- c. operation and maintenance.

### **a) Planning and decision-making**

**The selection** of the village which is to receive a water scheme, is mainly done by RWE on the basis of the priority list of the WMP. The TAN 055 (RUKWA) programme aims to cover the whole region, and the selection of villages have been geographically wide spread over the three districts. This policy of course implies large logistic problems: long distances for the staff to travel, increased transport costs, moving around with drilling equipment etc.

As soon as a village is selected, and funds approved at regional level, the 10-step programme can start to be implemented. The **first** step involves meetings between CPHEP and technical sections of RWE, and at the **second** step the first approaches towards the village leadership are made. The CPHEP team (always both a female and a male), the technical supervisors of the Construction Section and Operation and Maintenance, as well as a site foreman, inform the village leadership about the water scheme plans and the future responsibilities of the village. It is stressed that the scheme is an option; it is up to the village to decide whether they want it or not. Village women are never involved at this stage, since they usually have no formal positions in the village leadership structures.

But the next steps are critical for women's involvement. Here the whole village is informed about scheme plans, the organizational set-up with the establishment

of a **Village Water Committee (VWC)** as the focal point for the whole project cycle of water implementation, and the necessity of the village to select **Scheme Attendants (SA) and Domestic Point Attendants (DPA)**, for the future operating and maintenance of the scheme.

To this "all-village" meeting, persons with formal positions in the village structure are invited: village leadership, members of the Village Council, the Ten-cell leaders (the lowest level of the administrative village structure) and Government Officials. All of them are usually men. But the project staff ensures that also women are represented. They invite traditional birth attendants (TBA), the leadership of UWT (The Women's Organization affiliated to the Party), and also women representatives from the Ten-cells.

After the village-meeting, a **separate meeting** for women is held. Here it is stressed that women should play an active role in the development of the scheme and elect three members to the VWC. Half of the number of Scheme Attendants should also be selected by the women for training. At the separate women's meeting women's need for improved water supplies and various problems related to water fetching are discussed.

If a village agrees to implement a water scheme the next phases involve the Village Water Committee. The committee participates in planning the location of the water points, organization of self-help contribution and information about progress to the rest of the village population.

### ***b) Self-help***

During the construction phase, both women and men contribute with free labour. The major tasks involve digging of trenches, laying down pipes and clearing the grounds. The village contribution in these tasks is an important aspect of the programme.

### ***c) Operation and maintenance***

Women (and men) really learn something new with the training of Scheme Attendants, at the end of the construction period. The Scheme Attendants are trained in the basic principles of operation of the schemes as well as simple maintenance and repair tasks. The Scheme Attendants are crucial to sustained benefits from the programme, as they imply supervision of the day-to day-operations of scheme.

It has been difficult to make the village elect women to this training. And even more difficult to keep the women as Scheme Attendants even when they have received the training. This situation may be attributed to the following:

- To be selected for training involves some **prestige** in societies where so few other possibilities for formal learning exist. The position as Scheme Attendants involves the possibility to **control** the water resources. Although they are usually not paid in cash, they are nevertheless **exempted** from participation in other self-help programmes.

- The village selects the "wrong" women. The Scheme Attendant should be respected, mature and possibly married, many young, unmarried women have been selected. When they marry, they move from the village to the village of their husband, and they are thereby "lost" for the programme. They are then replaced by men, not other women.

- Some scheme types make it particularly difficult for women to become Scheme Attendants. The water intake in gravity schemes is often more than 10 km away from the village. Cultural restrictions on women's mobility prevent them from stay away the 2-3 days which is often required to carry out the repairs.

- The gravity schemes which serve many villages involves close collaboration between villages. Most often this implies policy decisions at leadership levels, which is culturally recognized as "tasks for men".

So far, then, all Scheme Attendants that have been trained to operate and maintain the **gravity schemes** have been men. The situation regarding **borehole schemes** is a little bit more encouraging. Here at least 4 women has been trained, but still the men by far outnumber the women: 72 men have been trained.

All (209) Domestic Point Attendants are women. Their task is to keep the environment of the point clean. They receive no training or any other incentives. **These positions do not seem to involve much status, only additional work for women.**

The consequences for the operation of the schemes due to the above situation are still not clear. So far the Operation & Maintenance teams at both regional and district levels have closely followed-up the all the schemes. No serious functioning problems have been reported yet.

## **2. Health education and sanitation**

When water scheme is completed, the **sanitation and health education** programmes are introduced to the village. Also here step programmes have been developed. The CPHEP plays a major role in these tasks in collaboration with Health Department (AFYA) and Community Development Department (MAENDELEO). Again the VWCs play an important role. The women members of the VWC are given training in basic health, whereas the men are responsible for mobilizing for sanitation activities. So far the health education programme has been hampered by lack of **Village Health Workers (VHW)**. In the future the VHWs are to play an important role of dissemination of health information and training of other villagers. So far, VHWs only exist in 4 villages in Rukwa. These villages have then been selected by the CPHEP as pilot villages for an elaborated health and sanitation programme. Unfortunately, two of these villages have not received improved water supplies, so that many of the topics introduced may in fact not be as relevant as to villages with improved water systems.

The same procedures as for introducing the water schemes are applied for the health education and sanitation programme. There are "all-village" meetings and

separate women's meetings. The CPHEP makes considerable efforts to suit the **timing** of the meetings to women's busy life. The meetings are preferably set to the "free" seasons, when women are not so busy in the fields, or in the evenings when they can be released from their ordinary household duties. Some topics are reserved for training of women only such as many of the health issues and child care issues. To this practice a NORAD Review team (1986) made the following comments:

*" While the active involvement of women is commendable, it also poses a danger that the HE programme could become a "women's project".*

Both women and men participate eagerly in the health education-meetings. The methods of teaching seem to be well adopted to the cultural practices, with songs,dance,plays and story telling. The female members VWC's are given flip charts, posters, cassettes and a manual cassette player to be used in the training of the other villagers. In particular the cassette player seems to function as a good incentive for the women to take up new responsibilities.

All in all the Health and Sanitation programme in each village lasts for a period of half-a-year. Due to lack of funds and personnel relatively few villages can be reached by the programme. But on the other hand, the people that are reached receive thorough training.

### **3.6 WHO HAS GOT WATER SCHEMES?**

TAN 055 (RUKWA) started up with rather optimistic plans for covering nearly the whole region with improved water schemes. A water scheme programme cannot be assessed to benefit women, if it does not result in significant increased access to clean water sources to the majority of the target group.

#### ***STATUS OF TAN 055 (February 1987)***

Number of:	Handed over	Completed	Under construction	Surveyed
Schemes	22	29	3	6
Recipient villages	22	85	18	14

Source:RWE, 1987

12 villages have been selected for fullfledged water schemes i.e. including improved water supplies and health and sanitation programme. In 6 of them the work is completed.

So far less than 1/3 of all the villages in Rukwa have got access to a "modern" water supply. It should be noted that significant progress with regards to implementation of new schemes cannot be expected in the future. The programme will concentrate

on rehabilitation of old schemes only, both MAJI-schemes and NORAD- supported schemes both at regional and district levels.

Why has this situation come about? Why do already existing schemes require so much inputs in rehabilitation that villages without satisfactory water supply no longer can expect to have their supplies improved?

The answers can partly be related to the **level of technology** of the project.

The WMP clearly states that:

*” the appropriate use of technology and human and economic resources is stressed throughout all phases of water supply implementation.”*

It also recommends that alternatives such as improvement of traditional sources should also be considered in the programme.

There are two major types of schemes in TAN 055 (RUKWA): borehole schemes and gravity schemes. The borehole schemes are mostly equipped with handpumps. Many of the older MAJI-schemes are still based on diesel-power.

The choices of technology are perhaps the single most important factor in a rural water supply programme. It influences the

- level of community participation
- scheme's reliability, operation and maintenance
- level of training, both at village and project levels
- design of schemes
- location of intakes
- costs
- speed of implementation

The technology that has been used in TAN 055 (RUKWA) is costly as well as relatively complicated. At present a borehole scheme costs above TAS 1 Million. This corresponds to the total water development budget in Sumbawanga district! The cost of gravity schemes vary according to size, but also here the average capital costs total TAS 1 Million. The present budget capacity of RWE allow only for 10 schemes to be implemented or rehabilitated annually. Much of the rehabilitation consist of increasing the pipe size so the systems can serve a growing population. In most cases the population estimates in the WMP have proven to be too conservative, and existing schemes are not built to serve the actual population in the villages.

Sooner or later all water schemes face problems of breakdowns. The more complicated the scheme, the more frequently the breakdowns. Ultimately it is the responsibility of the village to operate and maintain the schemes.

*” Whatever the technology used it must be adopted in consultation with the local people and from the beginning the responsibility for looking after the*

*facilities must be clearly theirs. Government cannot finance the maintenance and repair work of basic village equipment if new development are to go ahead''*

*(Julius Nyerere. Second Party Conference. 1982)*

The tasks and costs involved in maintenance for both types of schemes will of course vary considerably. Gravity schemes involve kilometers of pipes which are very vulnerable to leakages. Any breakdown will affect the whole village water supply, and in some cases the water supply for several villages.

Hand-pump schemes are generally easier to repair, and given the fact that in average a village scheme consists of 10 domestic points, a breakdown in one pump, will not affect the whole village. But spare parts are still needed. The VWCs have to collect money from the villagers, which may be complicated due to the many other demands of cash contributions. This is further complicated by the fact that men control most of the household income, and they may not be willing to give priority to repair of the schemes.

For the village population almost any cost is too high given the present poverty level. The most illustrating example of the limited capacity to pay anything for the up-keep of the schemes, is that some villages have refused to take-over some schemes (diesel) because considered the operation and maintenance costs were too high.

TAN 055 (RUKWA) has recently (1987) included some shallow well projects in the programme plans. But so far this has been hampered by lack of funds.

### **3.7 STAFF SITUATION AND TRAINING**

#### ***a) Staff situation***

If a project is to be considered good for women, this should also be reflected in the gender composition of staff.

For the CPHE-unit the staff composition is encouraging. Of a total of 10, half of them are women. Apart from one female expatriate, the rest of the women are local qualified personnel.

At Region MAJI level there are no female Head of Sections or in any other leading positions.

Attempts have been made to employ women in technical positions. Evidently this is a result of influence from the very motivated staff of the previous IU and the present CPHEP. In 1982 three women were employed as plumbers, and two were later recruited as surveyors. Until recently, five of a total of ten plumbers, were women.

The recruitment of women to such positions, have not been easy.

1. There is a shortage of available qualified women.
2. The fact that some women quit (often upon marriage) may discourage other women from taking up such untraditional jobs.

Only one woman among the expatriate personnel has been recruited to the project.

### ***b) Training of staff***

Some efforts to train women as technicians have been made. A 10-months in-service course offered at the regional level aims at educating the students to take up qualified positions as extension workers in the water programmes. This is not special too Rukwa as the same course is conducted in all regions under the coordination of Ministry of Water's Training Institute.

What is special, is that a **quota ensuring intake of female students** has been introduced. 50% of the students should be women. This target has still not been fully reached, but in 1987, four women of a total of ten were trained in subjects such as plumbing, carpentry, pump mechanics and masonry.

The CPHEP trains all its staff, both women and men. The CPHEP has had responsibility for training of the RWE regular staff in CPHE activities. This has been done by seminars and so called "cultural workshops". Women's issues have not been special topic on these occasions. Neither has there been any other training efforts to increase the staff's awareness and competence in the complicated relationship between women and water, health and sanitation.

Upgrading of qualifications is an important aspects of the programme. Two of the women CPHEP staff have participated in training courses abroad.

## **4. IS TAN 055 (RUKWA) A GOOD PROJECT FOR WOMEN?**

### **4.1 LACK OF DATA**

So far there has been no evaluation the relevance of the programme activities to reach the overall objectives:

- improved health
- reduction of work load for women and children
- improved individual economy

No indicators have been set as to measure these improvement.

There were few quantifiable data available to the team apart from physical progress e.g. number of water schemes and number of women trained for various positions. Such data only reveals the effectiveness of the project activities and nothing about their effects on women. The study therefore entails some biases: We assume that training of female plumbers is "good" in itself and from the point of view that this can eventually contribute to more women breaking socio-cultural barriers by entering into untraditional jobs. This does not mean that female plumbers do a better job out in the field than male plumbers. In the same line we assume that employment of women staff is good because so many aspects of the project are related to women's needs, traditional tasks and responsibilities. We had no chance to investigate whether more women staff actually lead to more appropriate water schemes for women. Still we have reason to believe that the presence of women staff has had a positive influence on project direction not only vis a vis the villagers but also on the technical project staff.

## **4.2 SOME "GOOD" COMPONENTS**

At the outset TAN 055 (RUKWA) had a very technical approach. But increasingly "soft components" such as health education and sanitation have been added. The health education programme emphasizes many relevant issues which may eventually lead to a change of bad health and hygienic practices. This may in the long run improve the general health situation in the villages although health education must only be considered as one aspect determining women's health.

The emphasis on community participation obviously is a condition for women to benefit from the programme. In TAN 055 (RUKWA) community participation does not only mean labour contribution during the construction phase. The method developed also include several village meetings and separate meetings for women to ensure that people participate at various stages of project implementation. The quota of 50% women in the Village Water Committees is a strategy chosen for reaching more women through the programme. Not only does this quota ensure a reasonable representation of women, but the Village Water Committees may be a platform for women to gradually become more influential in other village affairs.

Regarding quotas for women, the programme has also succeeded in introducing a quota for female students to be selected for training to technical positions. The quota of 50% women students has still not been reached, but in 1987 four out of ten students were women.

The positive experiences of involving women at various stages in water scheme implementation in TAN 055(RUKWA) has probably contributed to increased national awareness of the important role women play in water development. In March 1986 a major event in water development took place at a meeting in Arusha with national and expatriate experts involved in water affairs. From women's perspective the Arusha meeting was highly encouraging. 16 of 26 recommendations from the proceedings of the seminar mention women specifically. (reference to

appendix 1). Tanzania is presently in the process of establishing an overall water policy with considerable emphasis put on women.

### **4.3 BUT NOT ALL GOOD....**

*” We do not really think about women in the project.. The project will be good for women if we give them water.”*  
*(personal comment made by a Norwegian expatriate to the team).*

The programme has been implemented in coherence with the Tanzania Water Policy of supplying potable water to villages within a 400 meters distance. This means that relatively costly systems have been introduced e.g. borehole schemes and gravity schemes. The present budget constraints allow only a limited number of new schemes to be constructed. In the future emphasis will be given on rehabilitation of old schemes. Apart from not being able to reach the whole region with new/improved supplies as the WMP states as objective; the old schemes have been implemented without significant participation of women. It is highly unclear how women are to be involved in these schemes.

The present emphasis on rehabilitation instead of new schemes, means that a large number of women will still have to fetch water from traditional sources in the foreseeable future. It is therefore unfortunate that not more emphasis has been put on improving traditional sources in the programme. Truly, improvement of these sources will not reduce the distance to the water source. But they may still reduce the work load of women through improving the access to the sources by path improvements or similar activities. Introduction of improved simple technology such as yokes could also have reduced the work burden for women. If there is a positive relationship between clean water and health, health benefits could also be achieved by protection of springs, shallow wells etc.

Another problem relates to the sustainability of the schemes. We have seen that only four women have been trained as Scheme Attendants in borehole schemes and none in the gravity schemes. Women can then not be said to have got control over the water resources, in terms of being able to operate and maintain the schemes. This control have been given to men. In the long run this may lead to non-functioning of the schemes as men given the traditional division of labour between the sexes which put all responsibility for water for household consumption on women. To a large extent women will become dependant on men's goodwill if the schemes break down.

Related to the functioning of the scheme is also that a system for distribution of spareparts to the villages is still not developed. One basic condition for reliable water supplies is therefore lacking.

The 10-step approach may be one guarantee for approaching women at all. It should be noted however, that many decisions such as location of the schemes

is taken at Regional MAJI level and not by the villagers. This is due to the fact that e.g. drilling of water has to be done where conditions are suitable according to technical criteria and available ground water resources. In some cases the location of the domestic points have been outside the village. Hence, reduction of work load in terms of distance reduction may not have been achieved.

"Involvement of women in planning of the schemes" has so far not included consultation of village women in the design of the domestic points. There are no separate wash slabs for laundry or separate facilities for bathing. For these purposes women still have to either go to the traditional sources or carry more water home. Again we are dealing with some crucial issues regarding the programmes achievements in reducing women's work load.

The community approach has lacked monitoring devices on how women interests are being followed up in the Village Water Committees. Only to ensure that women become members leaves no guarantee that women actually may influence the decisions taken. This of course relates to many factors which is outside the project's control such as the traditional male- dominance of women. Still systematic monitoring of the functioning of the VWCs at least could have prevented that "the wrong" women so often have been chosen as members.

Regarding the health education programme, there is reason to doubt the long term benefits for women of the gender-segregated approach. Even if women so far have been the main responsible for health issues at household level, deliberate exclusion of men in health training may reinforce the traditional division of responsibilities and tasks between men and women and even add more burdens on women's shoulders.

Many of the issues taught in the health education, encourage women to "use more water". This may be highly in conflict with other programme objectives of reducing women's work load. The team would in particular question the relevance of "use more water" issues to village women who have not even got new water schemes. In addition these components are taught without any study of women's present water use. And even in villages with new water sources, women explained to the team that they used no more water than before. Instead water was collected in smaller amount more frequently by children in the household. Even though women may have got their own work load reduced; children may have got their work load increased which hardly can be said to be a positive impact of the project. It should be stressed however, that too little information was available to the team regarding these aspects which again indicates that the programme lacks adequate monitoring routines.

In the future, several changes will take place regarding the organization of the programme, all of which inevitably will lead to an increased competition of scarce resources. Whether the importance of women's involvement at all stages of water implementation has really penetrated into the regular governmental structures, remains to be seen.

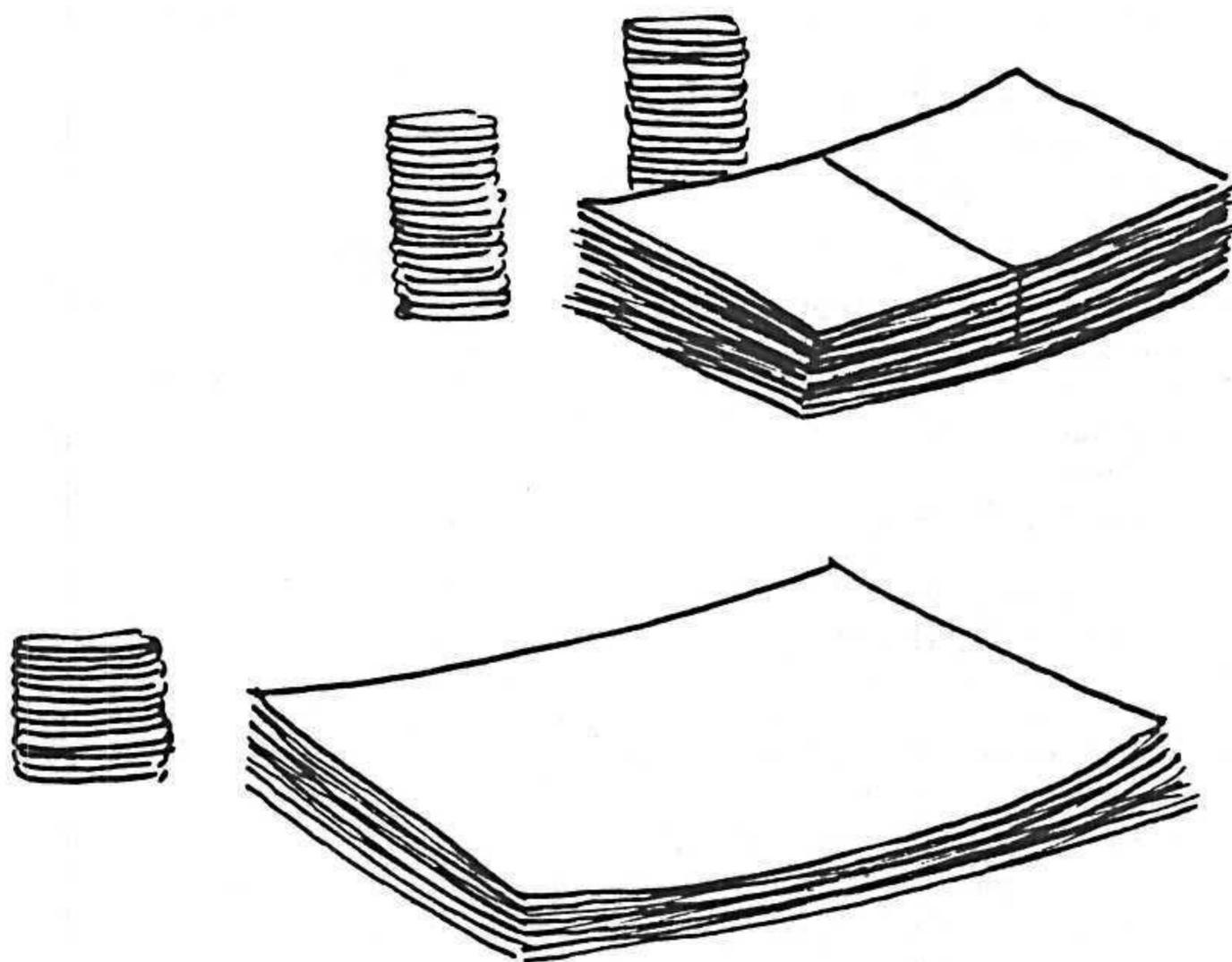
The Norwegian support to the water sector in Rukwa, will continue as part

of "RUDEP" (Rural Development Programme) from 1989. Immediate actions should be taken to:

- \* initiate studies regarding the impact of TAN 055 (RUKWA) on women's living conditions,
- \* follow-up of women's participation in the VWCs,
- \* the various problems related to the tasks and position as Scheme Attendants,
- \* and follow up with actions to rectify any negative findings.

In the future very much can still be done to ensure that the water supply programme becomes a better programme for women and actively involving women in the processes of establishing safe and reliable water systems.

# WOMEN AND CREDIT IN KENYA



**Kenya Industrial Estates  
KEN 037**

# **WOMEN AND CREDIT IN KENYA - KEN037**

## **1. INTRODUCTION**

## **2. THE IMPORTANCE OF CREDIT TO WOMEN**

- 2.1 Credit to Women - a Development Issue
- 2.2 Women as loaness
- 2.3 Credit policies and women

## **3. KEN 037 - THE PROJECT IN BRIEF**

- 3.1 The Setting
- 3.2 Kenya Industrial Estates
- 3.3 Donor Involvement
- 3.4 KIE Personal
- 3.5 The Comprehensive Approach
- 3.6 The Credit Component
- 3.7 The Enterprises
- 3.8 Feasibility Studies
- 3.9 Training
- 3.10 Monitoring Progress

## **4. THE FEMALE ENTREPRENEUR**

- 4.1 The Kenyan Background
- 4.2 KIE and the Woman Loaness

## **5. HOW GOOD IS KEN 037 TO WOMEN?**

## **6. SUCCESSFUL CREDIT SCHEMES**

- 6.1 A few examples
- 6.2 Problemes involved in channeling credit to Women
- 6.3 How Problems have been set aside

# 1. INTRODUCTION

*” Of all the loans given by KIE to entrepreneurs in 1983, 11 percent went to women. By 1984, this figure had increased to 17.1 percent, and in 1985 it was 20 percent. For 1986, the proportion of women receiving loans from KIE increased dramatically reaching 37.5 percent.”*

*(Kenya Industrial Estates - NORAD Projekt Review, Dec. 1986;48)*

Kenya Industrial Estates is a parastatal established in 1969 to help indigenous Kenyans to break what was virtually a European and Asian based industrial monopoly.

In 1986 Kenya Industrial Estates (KIE) was reviewed as basis for decisions regarding future Norwegian assistance. The review focused on the operational work of KIE in general and regave special emphasis to the Norgwegian assistance to KIE's credit and traning components. By 1986 Norway had granted all together NOK 41,5 to the Kenyan parastatal organozation.

On the findings from the review was that ”of projects funded by NORAD under the latest agreement (1985-) 32% involve women.” And it was on this background that KIE was selected as a presumable good project for women.

A credit institution with women making out over 30% of the loanees is indeed impressive. This is so even if the per centage may have been determined by NORAD who in the contract agreement whit KIE of 1985 laid down that 30% of the loanees from the Norwegian funded loan capital should be women. According to the agreement KIE should also put more effort into informing women about the avaliability of credit and encourage them to make use of it.

This particular clause in the NORAD-KIE agreement made women for the first time a special target group for the Kenya Industrial Estates, even if women loanees in no ways were new to the intstitution. As a higher KIE official put it:

*”It is not only NORAD, also we in KIE want to improve our performances when it comes to the reach out to women. We too are keen to see what we can do for women entrepreneurs.”*

According to the Norad Project Review KIE is doing well for women. Just how well will be discussed in this case study.

## **2. THE IMPORTANCE OF CREDIT TO WOMEN.**

*"In the foreseeable future the majority of working women will receive their income from the private sector. To improve women's standard of living an increasing number of women will have to become selfemployed, and combine work with taking care of their families and their children. The availability of loans is often a condition if women are to set up their own business."*

*(NORWAY'S Strategy of Assistance to WID, 1985:17)*

### **2.1 CREDIT TO WOMEN A DEVELOPMENT ISSUE**

Credit to women is just as much as an economic growth issue as a women's issue. Thus it is not surprising that credit was a central theme right from the outset of the Women's Decade. Already during the preliminary meetings in Mexico in 1975 the first steps were taken to establish what later became the Women World Banking. The number of resolutions and recommendations emphasizing how important credit is to women is likely to far exceed the number of credit programmes that take women's economic and social environment into account. Why is credit so important to women? There are obvious reasons.

All over the world women are already involved in business. But the great majority works in low productivity enterprises with low rates of cash return. If profitability and productivity are improved and/or production increased, the individual woman will be better off, and so will the nation. But to improving female businesses and manufacture, capital is sorely needed. If any general characteristic applies to women world wide, it is their general lack of assets. In cultures where the family was the economic caretaker of its female members, women's lack of assets was no major problem. However, as a result of the modernization process, family structures and family responsibility are disintegrating. As a result women, are increasingly becoming economically responsible for themselves and also their offspring. To fulfill such a responsibility women need resources.

On a world basis 1 of 3 women are the main economic responsible of their families. With the increasing impact of the money economy and steady reduction of subsistence activities, many of them are in desperate need of an income. Others earn something but not by far enough to adequately look after themselves and their dependents. A small percentage are already established in business, and may expand and provide work for others if they are provided with investment capital. Women, just like men, may not only feed themselves and their dependants, but also vastly increase their contribution to national economic growth if only they had access to investment capital.

### **2.2 WOMEN AS LOANEES**

To provide women with credit is no risk. Though women are without assets, they are well used to handling money and particularly to do so with utmost, economic sense. Since time

immemorial women are used to carefully administer at least part of family incomes, whether in cash or kind, and to account for every penny they spend. The consequence is readily seen where such data are available: Once they receive credit, women hardly ever default. If they do, it is because of factors beyond their control. But on the whole female loanees are reliable loanees.

With increasing populations, decreasing family ties increasing expectations, the public and formal sectors can never offer jobs to more than a fraction of the male and female job-seekers of this world. That is why the informal sector is receiving increasingly more attention from governments. In the informal sector women already play a dominant role. With small means that role could be strengthened substantially. From an economic point of view women are first and foremost economic resources. To make full use of their potentials and talents women must get the means necessary to break the vicious circles of poverty and prejudices. Credit is such a means, and what makes it so challenging is that it is just on loan!

Credit is rarely set up with the situation of women in mind. Demands for the security and time-consuming procedures for obtaining loans often lead to women being excluded from taking credit at the very beginning. To make credit schemes effective for women it is also important to inform women of their existence, that women are eligible for loans and how to they can apply for loans. Women also need to be trained in how to keep their books and do the accounting, in modern marketing an increasingly in the use of improved technology.

## **2.3 CREDIT POLICIES AND WOMEN**

Fortunately, some credit institutions have discovered that women just like men need credit. But it is still rare that credit institutions care for women in such a way that administrative procedures are adapted to women's particular needs. These include lack of assets, lack of time, lack of network and lack of experience. KIE is an institution with an increasing number of female clients. But this new trend has not led to any policy adaptation of administrative adjustment. A few credit institutions have developed their relationship to women by taking account of women's total situation. Their experiences indicate some of the measures that may be taken to make credit more accessible and more beneficial to women. More will be said about them at the end of this case study.

## **3. KEN 037 - THE PROJECT IN BRIEF**

*"The Norwegian assistance to credit institutions must be reviewed with regard to how and what extent it has affected women, and what additional measures will be needed to secure and further women's interests in existing programmes" (Norway's Strategy for Assistance to WID.1985:18)*

### 3.1 THE SETTING

In 1966, four years after Kenya had become independent of British rule, the seeds that were to grow to Kenya Industrial Estates, were sown at an Organization of African Unity meeting. Like many other ex-colonies, upon independence the Kenyans found themselves in charge of a country where virtually all industry, large- and small-scale, was on foreign hands, whether expatriate or naturalized European and Asian. As compared to other African countries of the region, Kenyan industrial development was more advanced, which in fact meant under greater foreign economic control than in the neighbouring countries.

To compete with the established industrial sector for scarce industrial resources like capital, markets and skills, the indigenous Kenyan was at considerable disadvantage. Hitherto the black population had primarily been limited to agricultural production and lowly paid employment. It was to bridge the considerable gap of comparative disadvantages between the black industrial newcomers, and the seasoned expatriate or naturalized businessmen, and promote and support the former that Kenya Industrial Estates was formed in 1967.

The basic idea was to promote small scale indigenous industries by establishing industrial estates, where financing and management skills and support was provided by a government agency. To do so Kenyan government sought technical assistance in a country that already had been through a similar development problem - India. It was Indian expertise that laid down the basic content of the KIE model. Unfortunately this was done at a time when India itself gave little if any thought to gender issue - the fact that a population consists of two sexes, men and women. KIE was planned with only men in focus, according to men's needs for credit and work.

1987 was the 20th anniversary of KIE. During the past 20 years the black Kenyan male has come to play an active and fulfilling role in small and large scale industrial development, as in all other sectors of the Kenyan society. During its 20 year existence KIE has given financial and other available 90% of them may be owned and run by men. In 1985 it was estimated that some 6000 jobs had been created as a result of KIE and another 5000 jobs as indirect result. Most likely most of them are jobs for men.

No doubt, the female entrepreneur is clearly in minority, and for many reasons. But it can be argued that the situation of Kenyan women today as far as industrial entrepreneurship is concerned, resembles that of their male colleagues and brothers during colonial days. At that time it was the black Kenyan man who was considered (by the colonial powers) as inferior or at least unsuited and incapable of filling positions of economic responsibility and authority. The colonial ideology legitimized and imposed a division of labour which relegated the indigenous people to subsistence production, menial services and unpaid or lowly paid jobs. The ruling class and sex protected and enhanced their own positions by actively political and economic power.

Fortunately, today the status of Kenyan male is radically changed. He is the master in his own country and in control of a government that sees it as an important task to promote the individual to play an active economic role in society. However, the Kenyan women are often considered as secondary citizens. Though innumerable exceptions exist, very many women still find themselves in the unpaid or lowly paid economic spheres, without

ownership in land and debarred from other assets, with no voice even in affairs that first and foremost concern themselves, actively opposed if they try to assert their rights.

Thus, today it is primarily women's business acumen that is hampered or even paralyzed for lack of assets like capital and land. Today, it is especially women who lack the networks that will give them access to credit and enable them to develop markets for their merchandise. And more so than men, it is women who lack the skills and experience needed to go into small-scale and large scale business. Thus it can be argued that today it is really the women who need a parastatal like KIE. It is they, more so than the men, who are at a disadvantage when it comes to establish industrial enterprises. Particularly in the regular banking institutions women credit holders are conspicuous by their absence.

### **3.2 KENYA INDUSTRIAL ESTATES**

During its first years of operation KIE was mainly constructing industrial buildings where it let out working space and equipment at subsidized costs to indigenous Kenyan entrepreneurs, hence the name. The industrial estates are still an important part of KIE, but no longer dominant. Only in Nairobi there are 59 estates, but no more are no longer established.

It was in 1978 that KIE extended its activities to encompass lending in general and not only to those with enterprises in the industrial estates. Up to 1985 more than Kshs. 500 million had been given out as loan to more than 750 business enterprises.

In accordance with a strategy which emphasizes the mobilization of national resources in the rural areas, KIE has in later years decentralized its lending activities through its regional offices and Rural Industrial Development Centres. As a result an increasing part of KIE financial resources are spent on rural projects far away from Nairobi which for long was the main beneficiary of KIE activities.

### **3.3 DONOR INVOLVEMENT**

*"In Kenya and Zambia funds to credit institutions should partly be earmarked for loans to women." (Norway's Strategy for Assistance to VID, 1985:18)*

KIE cooperates with a number of donors. They include Kreditanstalt für Wiederaufbau, IDA, SIDA, EEC, GTZ and NORAD. As far as we could ascertain it is only NORAD that has asked that a certain proportion of the loanees be women.

By 1986 NORAD had assisted KIE with NOK 41,5 million. The NORAD Project Review mission (1986) indicated that 90 loans had been disbursed from the Norwegian revolving fund. With 32% women loanees, a total of about 30 loans would have been disbursed to women. The 30 loans would be to individual women, to women's groups and husband-wife partnerships, with about 10 enterprises in each category. By mid 1987 (according to our estimate) the number of loans to women from the NORAD fund had risen to 37.

Until women were specially mentioned in the contract agreement between NORAD and KIE, women have never been a special target group to KIE. Still according to the NORAD Review Mission previous to the contract of 1985 about 20% of KIE loanees were women, husband-wife partners or women's groups.

Earmarking credit to women was positively received by KIE and by female client. Quotas, it was said, give women confidence. It also facilitates increased attention to women on the part of KIE.

As one KIE official put it:

*"NORAD has drawn the attention of the country to the fact that women need special attention in industry. Now people say 'we are women, we need some of that NORAD money', while before they would think 'we are women and it is not for us'.*

The establishment of quotas is important to make women aware that credit is available to them, not in spite of, but because they are women. To fulfill the quota KIE field staff have received instruction from the HQs to look for women entrepreneurs 'because special money exists'.

*A weakness of contracts like the one between KIE and NORAD is that it only affects the NORAD funded part of KIE's activities. As a consequence enterprises or loanees that suit one donor (NORAD) may be shifted from the general loan portfolio to that of NORAD to fulfill the agreement. The net result is little or no impact on the overall issue. We do not say this is so in KIE, but the possibility is clearly there. At the moment KIE does not seem to know how the NORAD contracts has affected their overall performance as regards credit to women. As gender is no general issue with KIE, there is no overall monitoring of the handling of credit according to sex.*

Another KIE official said it this way:

*"Women industrialists are more committed, but KIE cannot afford to carry the women banner too high. Our goal is to build up women's confidence. More promotion of women could perhaps be done. Women must be told that there is something special here for them. But what we also see is that now everybody (in KIE) wants the credit to women enterprises to come from the NORAD funds."*

### **3.4 KIE PERSONNEL**

In 1987 almost 500 people were employed by the parastatal, in the headquarters in Nairobi and in some 30 regional and district offices all over Kenya. About 200 were in senior positions. Among them were 11 women, 8 of them had been employed during the year of the UN International Women's Conference in Nairobi (1985). The "influx" of women during 1985 the proportion of KIE women officers to rise from 1% to 6%.

As of 1986 KIE's General Manager is a woman. She was put in her position by President Moi and not recruited from the KIE staff. For long she was the only woman in the KIE leadership. As such she is an important link to women staff as well as women loanees, not only as a role model, but also because of her experience and commitment. Her professional background was i.a. as an advisor to the Kenya Women's Finance Trust.

The new director has emphasized the need to promote also women to positions of responsibility. In 1987 the first woman KIE district head was appointed to work in Kericho. One result has been the rapid increase in the number of women loanees in Kericho area.

Female (and male) staff is also increasingly being sent for training in Kenya and abroad to qualify for increased responsibility. But the disproportion between male and female desk officers in KIE, is likely to continue for a long time to come. No doubt this will affect the confidence with which women come to inquire about credit, because unlike many other credit institutions, KIE retains a very close contact with a large number of its clients.

The new director has been instrumental in establishing the increasingly successful KIE women's netball team. The netball women are the most active of KIE sporting groups and create both awareness as to the role of women in KIE and confidence among women employees.

### **3.5 THE COMPREHENSIVE APPROACH**

What makes KIE particularly interesting from the female entrepreneur's point of view is its total approach. The KIE objective is not only to channel credit to would-be industrialists, but to see to it that the funds really lead to the establishment and survival of new enterprises. As the KIE target group is people with little or no previous experience in entrepreneurship, the approach had to be comprehensive. So KIE developed an entire loan packet. It includes:

- \* credit,
- \* feasibility studies,
- \* training
- \* monitoring
- \* problem solving.

The comprehensive approach distinguishes KIE from many other credit institutions. And as it was tailored to suit the promotion of male indigenous entrepreneurs, it also suits women entrepreneurs. There is however one prerequisite: that each packet component is delivered in such a way that it really strengthens entrepreneurship. Unfortunately, particularly where women are concerned this may not be the case.

According to our own accounts based on 134 NORAD funded loans disbursed between March 1986 and September 1987, 15% or 20 loans had gone to single women, 6% or 8 loans to women's groups and 7% or 9 to husband-wife partners.\*

---

\* *All data on loanees and projects concern only NORAD funded projects of 1986-87. Information regarding gender of applicants, loanees and their projects and trainees were sought from the entire KIE portfolio, but no information was provided to the consultants. To properly assess KIE's impact on women, the gender aspect should be identified for the entire loan portfolio.*

### 3.6 THE CREDIT COMPONENT

The financial services proved by KIE are loans, equity and guarantees.

80% of all loans granted by KIE are below Kshs. 1.mill. and 50% are below K.shs 500.000. Loans below K.shs. 500.000 are statistically the least problematic, while loans above 1.mill. the most problematic. For loans off less than 1.mill. shs. the interest rate is 13%, for loans above, 14%. The loans are provided for a period of 9 years including a grace period of one year.

On loans above K.shs. 35.000 KIE provides up to 70% of costs of the project while the entrepreneur is expected to contribute the remaining 30%. To qualify for KIE assistance the total investment including permanent working capital should not exceed K.shs. 5 millions. For projects locaed in the Nairobi area maximum loan amount is K.shs. 2 mill.

The demand for collaterals contributes to keeping the number of women loanees down. A large part of the increase in the number of women loanees from the NORAD funds is mainly due to the so called "character loans" which do not demand collaterals.

Normally, loans (above K.shs. 35.000) are advanced to cover the full cost of machinery. To the extend loans are required for working capital, the applicant is expected to provide additional security. Again, for women who have no assets and few if any bank contacts this is another obstacle preventing them to go into commercial production.

KIE directs its activities towards both the formal and the informal sector. An interesting attempt to reach the very small scale entrepreneur in the informal sector is the "character loans". The idea is that persons of approved integrety and characters should be able to secure some financial assistance for his/her business venture. The limit has so far been put to K.shs. 15.000 but this is about ti increase to K.shs. 35.000. The support is in the form of input materials or tools, not cash.

*Loans accorded between March 1986 and August 1987 from the NORAD grant. Amount according to group of loanees:*

GROUP	AVERAGE AMOUNT K.shs	TOTAL AMOUNT K.shs	No OF LOANEES	% OF LOANEES
Individual woman	100.600	804.500	8	6
Woman with charter loan	5.000	60.000	12	9
Total individual woman	43.200	864.500	20	15
Partnership (husband-wife)	700.000	6.186.300	9	7
Women's groups	110.000	883.200	8	6
Men	124.000	10.762.000	87	64
Not specified	94.300	943.160	10	7
<b>TOTAL</b>	<b>143.400</b>	<b>19.639.160</b>	<b>137</b>	<b>99</b>

No security is demanded for the character loan except that somebody of a certain standing, knowing the person in question, must be willing to testify that the applicant has the requested personal abilities to qualify for the kind of loan. The character loans have been a great success. Perhaps particularly for women. In some regions like Kericho active promotion among women have result in many female character loan recipients.

The comparatively large loans taken by husband-wife partners is due to the fact that loans above K.shs. 200.000 demand a minimum of two signatures. Thus many partnerships may primarily serve the purpose of getting large loans. Only two of husband-wife loans are below the K.shs. 200.000 limit.

The rather large proportion of women "character loanees" is worth noting. They are all loans of K.shs. 5.000. These 12 women made out 9% of the (NORAD fund) loanees and got credit amounting to 0.3% of the total (NOTAD fund) portofolio.

The women character loans greatly helped to reach the 30% NORAD quota.

### **3.7 THE ENTERPRISES**

Posho mills are by far the most popular of all the enterprises funded by KIE. Of 75 male projects funded by NORAD 47 or 63% were maize mills. All the 9 women's group enterprises were posho mills. The popularity of posho mills have in fact been so great that in certain areas, like Kericho, KIE has signalized that posho mill projects will no longer get credit.

Bakeries is another popular investment, even if those already in the business warn others that it is a low profit industry. Among the 17 women enterprises, character loan business excluded, joint husband-wife enterprises included, there were:

- 5 bakeries
- 3 posho mills
- 3 other food processing enterprises (ice-cream, salt, chips and crisps)
- 3 clothing business (tie and die, laundry, tailoring),
- 1 printer, and
- 1 block maker,
- 1 beauty parlour

While the women loanees from the NORAD portofolio invest in food and clothing industries, the male loanees have a somewhat larger repertoire. Even the posho mills make out almost two thirds of the investments, the men put their credit into 16 different enterprises, including saw mill, garages, furniture factories, honey refineries, animal feeds, metal factories etc.

### **3.8 FEASIBILITY STUDIES**

KIE plays a considerable role in determining what kind of industries it finances. Feasibility studies are an important part of the KIE packet and many would-be industrialists come

to KIE without any clear idea of what kind of enterprise they want to run. Also in this women seem different. According to one KIE staff:

*"women only approach KIE if they are dead serious. When they come women are more sure of what they want. And unlike men, if they do not have the 30% equity, they will say so."*

Posho mills may in many areas be a good investment, but when so many maize mills have got KIE backing, it is also a reflection of the lack of imagination on the part both of KIE and the loanee. Still, many credit applicants may find his or her business idea turned down by the project economist who is the first KIE person they are likely to get in touch with.

It is the job of the KIE project economists to study the feasibility of the would-be enterprises. This is done according to KIE appraisal forms. It is the KIE officer who writes up the loan application. This is done according to the rules and criteria of KIE's Statement of Policy. The policy deals with the broader outlines and not any details as to what kind of industrial projects Kenya need and where.

When as few as 20 different industries receive KIE funding (from the NORAD fund), much of the responsibility falls back on KIE.

According to what guidelines entrepreneurial ambitions and assets are turned into industrial enterprises is not clear to us. Most KIE project economists are men (there are five women economists) and most of their clients are men. How would-be women loanees are received and guided at their first meeting with KIE we do not know. Neither do we know the proportion of women among those who first approach KIE as compared to the proportion who ends up getting a loan and going into business.

In view of the seemingly limited number of project types that get KIE funding, the amount of time it takes before a project is finally approved is extensive (between 1-2 years according to the NORAD project Review, 1986;11). The time lag is another aspect likely to make KIE less suitable to women. Even if a woman at one time has the moral backing, security and ambition it takes to approach KIE for loan, such a situation may change over time, and more so for women who generally have less control over their lives than do men.

The few types of industries that are backed by KIE are of particular disadvantage to women. As it is, women seem to have few project types to choose from than do men. At least, if the limited options had resulted in the availability of detailed manuals on how to run the selected few enterprise, the lack of choice could have been compensated for. But so far no manuals on basic industrial enterprises exist that may guide and support industrialist newcomers. Neither has KIE utilized its 20 years experience to work out project profiles specifying industrial options and what it takes to make them run well. This certainly could be a challenge field for KIE.

It was pointed to how Indian expertise helped form KIE. Since 1967 India has succeeded in developing new and exciting types of credit schemes. So has Bangladesh with the Grameen Bank. Particularly where credit to women is concerned, the South Asian results have been promising (see below). One much used device are project profiles. At Andhra Pradesh Women's Finance Corporation, project profiles of 300 business ideas have been

worked out to serve as inspiration, guidance and support for women who want to go into business. KIE is in a unique position to do the same. No doubt enhanced differentiation will serve the individual entrepreneur and KIE, as well as the consumer, and ultimately the nation.

### **3.9 TRAINING**

A major KIE objective is to develop entrepreneurship and management skills among its clients. This is primarily done through training courses. The KIE training courses include basic management, marketing, costing and machinery maintenance. And there are specialized courses like a bakers' course.

Virtually all training of clients is done by KIE itself. For that reason and not the least because of KIE's emphasis on promoting entrepreneurship, it is surprising that KIE neither seems to have a clear training policy nor a specially qualified training staff.

As a result, the training component may be one of the weakest aspects of all KIE activities. It is neither based on assessment of needs nor on a follow up of the trainees.

KIE clients attending a course may have widely different educational backgrounds, be involved or hoping to be involved in very different enterprises and be in need of very different instructions and insights. No attempt is made to differentiate clients so as to group them according to needs.

Only once was a course organized particularly for female KIE clients. This was done at the initiative of a female project economist who felt that women, being a special group facing special problems because of their gender, ought to get specialized training. In taking it upon herself to organize such a course, she attempted to fill a gap which those responsible for KIE training had failed to see. The project economist had herself attended a training course for women government employees. Here she had been encouraged to convey to other women what she had learned. Thanks to NORAD funds, one training course for women entrepreneurs was held in 1986 and plans existed to repeat it in 1987. It should be noted that it was not those responsible for training that initiated special training for women, but a concerned junior female staff. The project economist in question would very much like to train women within the KIE framework, but so far her position as a project economist seemed to prevent her from diverging into training.

Common to all (but one) courses is that they are geared towards men. None of the courses make the particular constraints that businesswomen meet with a topic for instruction or discussion. No recognition or concern seems to be accorded the fact that in mixed groups women are expected to be quiet and keep a low profile. Still, at most courses women are present. According to the expatriate training advisor about 20 % of course participants are women. This is very positive and provides the training courses with a unique opportunity to create awareness among men and women of the special problems of female entrepreneurs. It also means that women are always in minority during KIE training.

Much of the training is carried out in English. In this respect, too, women are at a disadvantage, as fewer women than men speak a foreign language. Though the consultants

participated in only one training course, and this certainly gives no reason to generalize, it was our firm conviction that a large part of the 20 participants present did not understand much of what was taught. As to the content of the course, the consultants felt that it was inappropriate, and more so for women because the enterprises they were about to establish.

As far as we could ascertain no attempt is made to assess the training needs of the KIE clients. Neither is the training followed up, except by a questionnaire administered immediately after the course. But to expect objective answers in a situation that must be considered highly biased is not realistic. To point out inadequacies to those in charge of training at the end of session would be to exhibit great ingratitude. What needs to be done to evaluate courses effectively is to study what of the learning has been retained by the trainees, if and how it is put to use, and how relevant the training has been to their business situation.

If KIE want to actively promote women entrepreneurs, training of women clients must be emphasized. In order to draw up appropriate curricula and suitable teaching procedures, expert help should be sought not primarily in the field of industrial development but more so in the field of pedagogy. As a general rule women should be invited to participate in specialized courses or have a few specialized sessions during general courses. Women should also participate in general courses with men. During the general courses emphasis should be given to the special constraints of female entrepreneurs.

### **3.10 MONITORING PROGRESS**

To secure repayment of loan KIE monitors the progress of enterprises it has financed and helps solve the problems that arise.

One high ranking officer said it so strongly:

*"The loanees are our babies, we look at their growth. As a matter of duty we continue to promote established projects and help them diversify."*

Some see the strong involvement of KIE in implementing and monitoring the projects it funds as a weakness of the organization. The responsibility is shifted, it is said, from the entrepreneur and owner to KIE, the financier. As a result the very objective of creating a class of independent industrialists is defied. The intensive attention that some projects get, contributes to increase KIE cost and staff, and limits the people reached with loans and other support.

So far, virtually, all monitoring seems to take place on the individual enterprise level. The opportunity to follow the long term impact of KIE investments have not been utilized. KIE statistics and data on successes and failures, on loanees, on training needs, on cost and project development seem none existent. Such weaknesses affect the entire institution, it also affects women loanees who may be the group most in need of systematized and skilled project planning and credit handling.

The heavy focus on individual projects may also prevent KIE leadership from concentrating their efforts on policy issues and long term commitment and achievements. Yet, it is by developing and refining some of its long term and overall issues that KIE may significantly enhance its impact as promoters of Kenyan industry and entrepreneurship. This too would be of special advantage also to women, provided that women become a target group for the organization as a whole, and not only as recipients of 30% of the NORAD funded portfolio.

The KIE statistics that exist on successes and failures is only very general. According to Operational Manager, Mr. Shikhule: Of the total project portfolio 45% did reasonably well, 45% were in need of its times intensive care and 10% were failures. The NORAD Project Review gives the proportions of projects with major problems as 24%, those with some problems as 25%, and those without problems as 50%. (Norad Project Review, 1986:29)

A main reason for failures was lack of management skills and poor business ideas. Loans that amount to less than K.shs 500.00 were less problematic than the larger loans. Those above 1 mill were the most difficult where repayment was concerned.

According to the NORAD project Review individual women compare to men in their repayment is concerned. Though data from KIE on women's repayment rate from the entire loan fund was not available, other credit institutions do very well where credit to women is concerned. Kenya women's Finance Trust is one of them. By the end of 1987 they had 29 guarantee schemes and 102 loans, and no defaults.

## **4. THE FEMALE ENTREPRENEUR**

### **4.1 THE KENYAN BACKGROUND**

*"Women have not been able to open accounts, and they may open checking accounts only with the permission of their husbands, because such accounts involve the extension of credit, which women are prohibited from receiving. Women's lack of access to credit is a major impediment wishing to go into business." (AFRICA report, Washington, March-April 1983:10)*

The issue of women and credit in Kenya is not only an economic growth issue and a women's issue, it is also a welfare issue as family well being often depends on the income earning capacity of women. Traditionally, Kenyan women were economically self-reliant. Once married, in her teens, a wife would have her own field and produce whatever was needed to adequately feed her family. Most likely, the husband would help, but it was the wife's duty to satisfy most daily family needs. The man had other tasks. Thus the Kenyan women, it seems fair to claim, were the economic background of society.

With the commercialization of the economy and the rapidly growing industrialization, Kenyan women's independent economic role was effectively eroded. Yet, while women's resource base (land, labour) was decimated and often disappeared altogether, very many women retained the role as the main providers of their families.

Efforts to commercialize the economy and modernize society were exclusively focusing on men, whether it concerned training, tools or technology. So also the increasingly important credit sector. In this respect, Kenya resembles most other countries. The credit needs of women as individuals, as mothers and as family heads were simply overlooked. They still are by most planners and administrators. Unwittingly any entrepreneur and loanee is visualized as a man and women's needs are not into account.

*"To safeguard our achievement and to ensure greater realisations, we must never ignore the small-scale entrepreneur. We give him our undivided attention, dedicated service and sympathetic understanding, for it is for him that KIE is..."*

*(KIE Chairman. S.K.Ongeri, Wivanda - Kenya Industrial Estates Newsletter, no. 1 1987). Our italics.*

While the entrepreneurship is not a new role to Kenyan women, credit institutions are. That is why it is important that women entrepreneurs receive the same development possibilities as their male brothers and colleagues. At the moment they do not. Most credit institutions, like most other institutions are not adapted to the economic and cultural environment within which women live and work. In a world dominated by men and male interests, the constraints to women's entrepreneurship are many.

One very basic obstacle that bars women from making full use of credit is their lack of negotiable assets, that is land or capital. The problem was forcefully stated by a high level KIE officer who said: *"In our country it is considered rude if women get assets of their own"*,

But without negotiable assets women are not considered creditworthy and consequently they have few if any means of raising loan capital on their own.

Other assets like honesty, hard work, determination etc. women have in plenty, but until recently these have not been accepted as security. With the KIE character loan (and Kenya Women's Finance Trust) women are now able to borrow money on such properties, but so far only small amounts (up to K.shs. 35.000).

Lack of formal as well as informal training is another major obstacle for women who want to go into business or to improve their already existing economic enterprises. Again, from a very early age women have plenty of in-service training, as home makers and care takers, but such training is rarely considered qualifying for credit or positions.

A third easily identifiable constraint to women entrepreneurs is their lack of business networks. Women may have many people with whom they associate and to whom they feel responsible, but they rarely have the same access to men in decision-making positions as do men. Yet, such contacts are very important both when it comes to get and to market merchandise.

A fourth constraint that hampers women in business is the demands on almost every woman domestic work. Small - medium - and large scale women entrepreneurs are likely to have to cater personally not only for their children but even to fully grown husbands. To most women this means a full day's work at home once the job is done. And many business women, still married, find that it is only by fulfilling all duties at home, that they can work outside the home with approval of their husband.

A fifth constraint that affect women to a greater extend than men is related to their duple burden as home makers and income earners. Lack of time prevents women from entering time consuming red tape procedures that often have to be faced to get credit and develop business and networks.

A finally, there is the more subtile repression of women, examplified in the lack of respect and support that often affect economically active women both at home and at work. Of all "man made" constraints this may be the most destructive. It withhers away women's self-respect and will to assert themselves and is so difficult to pin point and to fight. Sex pressure is one part of it and is often exerted by men on whom the enterprise depends financially or otherwise.

The fact that women entrepreneurs exist at all, constraints notwithstanding, points to women's courage and strength. Society as well as families need these resources. That is why it is important to affirm and expand whatever relationship that exists between women and credit institutions, and to develop such links where they are not yet in operation.

## **4.2 KIE AND THE WOMAN LOANEE.**

KIE is a credit institution which can test to women's skills and dedication as industrialists and entrepreneurs. The Kie women loanees are grouped in three categories, each operating under different circumstances and conditions. The three categories are individual women, women's gropups and husband-wife partnerships. How the different groups succeed as entrepreneurs is worth a further study to identify to constraints and potentials inherent in different women's industrial enterprises.

Who gets KIE loan depends largely on private contacts. Loans are not advertised or publized in any regular way even if the KIE managing directors and other have informed about the fund earmarked women in public speeches. KIE fears to publize the availability of special funds too openly because they can only process a limit number of applications and the need for credit is tremendous.

### ***INDIVIDUAL WOMEN LOANEES.***

Individual women loanees are those that get ordinary loans above K.shs. 35.000 and up to K.shs. 200.000 and who put down 30% equity. They are not likely to be many - perhaps 15-20 of all KIE loanees (3%). Most of them depend on the moral and financial backing they get from husbands or other male relatives as they are likely to require male help to raise the 30% equity.

The individual business women is the spearhead for women entrepreneurship. Many of those that are established today have struggled hard to get where they are. One of them were given the following characteristic by a senior KIE officer: "*God made a mistake in making her a woman. She fights like a man*". And the women herself said: "*I fight like a bull*". Such qualities may indees by a precondition for women to succed as industrialists in Kenya today. Another female entrepreneur stressed that it was cunningness that enable

her to stay on top her enterprise. This she exerted by letting her husband believe that she did not really care about the business, that it was run by him and that she only managed it to help him. As a manager she never took out a regular salary, but left it to her husband to give her whatever he felt she deserved.

As of 1982 an Character loan scheme was established as a part of KIE. For women this loan is particularly interesting as it is available for people with limited economic resources. The character loan demands no security from its loanees than a guarantee as to good character. And rightly so, because this is the loan type where repayments cause KIE the least problems.

The character loans are good for women. It is also good for KIE's percentage of women loanees. However, the loans received are small. Until recently they were limited to K.shs 15.000 per loans, but even then the women only got K.shs. 5.000, while the male character loanees seem to have got the double or more. As of 1988 the amount will increase to K.shs. 35.000, but it remains to be seen whether this will benefit women.

The character loans are preliminary for very small enterprises, but it should be noted that also they presupposes the availability of at least some capital. As the loan is primarily in the form of raw materials used to replenish already existing enterprises (in Kericho knitting and tailoring units), it does not permit women without seed money to enter business.

### ***WOMEN'S GROUPS***

In Kenya there are more than 23.000 women's groups according to the latest count. The high number indicates how readily women join together to improve their situation. It points to a long tradition of female cooperation, and also to the problems the individual woman meets if she wants to assert herself as an independent person.

The number of women's groups that have taken loans from KIE is likely to be modest, but the exact figure is not easily available. A total of 20 groups is a qualified guess. Among the NORAD funded projects 8 were the women's group projects, that is 6%. Each group project was a maize mill enterprise.

Like other loanees the groups too have to put down 30% collaterals. The equity contribution may largely come from male relatives of the group members. As a result groups that engage in business enterprises are likely to consist of women with supportive spouses or other male relatives.

The women group projects were said by KIE officials to function poorly, and repayment of loans have been a problem for some of them. Yet others were doing very well. Why some succeed while others do not, is not revealed by KIE's follow up of projects. One problem may be that some groups are very large. A woman's group in Voi counts 500 members.

Honest and adept leadership is one necessary condition for success. This is what has made the *Migoyo Kitoroch Women's Group* in Kericho into a thriving enterprise. With initial contributions of K.shs. 3.000 per member, the 30 members raised sufficient loan capital to start a profitable maize mill three years ago. Since then the group has succeeded in

buying several acres of land, have put up shops and are now planning to expand their business with houses to be let to a nearby hospital.

To many women, the group is their only chance to improve their economy. For that reason it is important to strengthen the groups. In order to do so it seems necessary to identify the factors that prevent the women's groups from functioning also as business enterprises. Leadership training is likely to be one key factor, as is skills in economic reasoning, book-keeping and accounting.

The numerous women's groups is a tremendous recourse, for Kenya as well as for women. Working through groups may be the most cost-effective approach to strengthen the ordinary rural women. To promote women group enterprises, the women's groups must be made a special target group for KIE and training and credit procedures must be adapted to the groups needs. Priority should be given to training. As one woman group leader said:

*"Women in Kenya have never really been leaders. That is why we need training. We need special courses just for us."*

Political initiatives is said to lie behind some of the women's group projects. This may be a poor starting point for an economic enterprise. But it should not discourage credit institutions from including groups among their clients. What is important is to safeguard all industrial initiatives and put them on a secure footing. Where women's groups are concerned, group potentials and constraints need a closer study, as do their attitude to credit and to cooperative business.

### ***THE HUSBAND-WIFE PARTNERSHIPS***

To provide credit above K.shs. 200.000 KIE demands multiple loanee signatures. How many of these are husband-wife partnerships we do not know, but the NORAD data indicate that a majority are. As a part of all (NORAD funded) loans (between March 1986 and August 1987) the husband-wife partnership made out 7% as there were 9 such loans.

The husband-wife partnerships differ from the other categories in that they usually involve quite heavy investments. The average credit provided (by KIE) to the 9 partnership loanees was K.shs. 700.00. Thus the partners' own contribution is about K.shs. 300.000. This points to that husband-wife partners usually come from the better off echelons of the Kenyan society.

What the husband-wife enterprises mean for the individual woman is likely to vary. Many wives are likely to be sleeping partners, enlisted because large loans necessitates two signatures. In some partnerships, however, it is the husband who is the passive partners. Still, because Kenya is a male dominated society even in business where the woman is managing director, the husband may have considerable decision-making power. The opposite is however not likely.

In some partnership projects it was obviously the man who had put his wife into business. She would be running it on a day to day basis, but vital decisions would be that of the man. In case of crises, or discord between the spouses, women in a partnership is likely to be without any property rights in the company where she may have been the main actor.

## **5. HOW GOOD IS KIE TO WOMEN?**

As a credit institution KIE can test to women's skills and dedication as industrialists. No doubt, KIE has helped women to realize such skills, but the number of women that have benefitted from KIE credit and promotion is limited, particularly in view of the large resources KIE commands.

It is worth noting that what makes KIE good to women entrepreneurs, is primarily what makes it good to male entrepreneurs: the comprehensive approach. But men and women do not start their entrepreneurship on an equal footing. KIE has failed to see this and has made no particular effort to adapt to women's needs as entrepreneurs. When women succeed in business as some have done, it is partly in spite of lack of information, limited choice of enterprises, inadequate training, unsuitable monitoring of projects and problems and lack of women role models. When these shortcomings are rectified, we can safely say that KIE is good to women.

If KIE wants to reach women on a par with men, new loan models must be developed. A major problem for women will continue to be their lack of assets. For that reason character loans are particularly valuable. Other credit arrangements that do not demand equity should also be developed. A guarantee fund for women is one approach that has met with success elsewhere.

## **6. SUCCESSFUL CREDIT SCHEMES**

### **6.1 A FEW EXAMPLES**

With the right credit schemes, an increasing number of women in different walks of life and from different social classes have contributed to and will continue to dispell myths about women's lack of business acumen and motivation.

A handful innovative credit schemes of the late 1970s and 1980s have demonstrated that even modest amounts of seed money, take women loanees a long way. No countries have been more audicious, and can show better results from credit to poor women than Bangladesh and India. There are many reasons why this is so. One is no doubt that credit schemes particularly for the poor have a longer history in Asia than in Africa. From that history some basic principles as how to reach the very small scale producers can be extracted. Such learning is important because it is among the poor that most Kenyan would-be women entrepreneurs can be found.

The Grameen Bank of Bangladesh is an outstanding example of how successful banking can generate resources among the poor and among women. From the first 50 taka loan to its first loanee in 1976, to 1987 Grameen bank had lent money to 200,000 people. 71%

of them were women. A precondition to borrow Grameen Bank money is that you are landless or near-landless. No collaterals are demanded. The average individual loan is about 2000 taka or US\$ 60. Virtually all loans are paid back.

The Self Employed Women's Association (SEWA) Cooperation Bank of India was founded in 1974 to cater primarily for illiterate street vendors and petty producers. The SEWA Bank invited loanees and others to open saving accounts with the bank. By 1980 more than 12,000 poor women had done so. Loans mostly ranged from Rs. 250 to Rs. 800, that is less than US\$ 100. Repayment rate was 87%. The SEWA bank is another highly successful example of women's banking.

SEWA and Grameen Bank procedures safeguard the interests of loanees from the poorest echelons of society and women in particular.

## **6.2 PROBLEMS INVOLVED IN CHANNELLING CREDIT TO WOMEN**

In 1981 Puspha Sundar published her findings concerning : *Credit and Finance Needs of Women Workers* (Dehli. Mimeo). It was based on a study of how 38 branches of major banks in India catered for women's financial needs. A number of women loanees were interviewed. These were the main problems identified:

1. Women have no assets so that margin money requirements (often of 20-30%) are impossible to meet;
2. Getting a third party guarantor is a great problem for most women who have few formal and informal contacts willing to guarantee for them;
3. Time consuming procedures in getting loans is a greater obstacle to women than to men, as women have so many other things to see to, and consequently less time to spend in the bank on cumbersome loan procedures;
4. Repayment schedules are unsatisfactory to women loanees as women often are slow starters in whatever enterprise they undertake. A gestation period before repayment of at least 6 months to a year is more suitable to women's needs;
5. Poor women do not know that credit is at all available to people like themselves, and must be told so in a way they understand;
6. Very many women do not know how to approach a bank or credit institution. Neither do they understand the procedures required to get credit. Many may not know how to sign their name, yet their business acumen may be as sharp as anybody's and their reliability as loanees high;
7. Women do not know how to formulate bankable projects;
8. Women do not have access to formal and informal networks which make it easier for them to get loans as well as advance in business;

9. Women have less control over their own lives and over their own finance than do men. When women default it is often the result of circumstances in the family, like husbands taking the money or illness, or because women are financially exploited by the police or middlemen. It is only rarely that women default because of negligence or personal overspending.

### **6.3 HOW PROBLEMS HAVE BEEN SET ASIDE**

Banks like Grameen and SEWA have overcome many of the problems traditional credit institutions cause women. The factors that have been identified as conducive to SEWA's success are:

- 1) the banks members were all working women with a very similar background;
- 2) the bulk of the loans were for productive purposes;
- 3) the bank concentrated on small loans;
- 4) where more capital is needed SEWA helps its clients to get loans from commercial banks after preparing all preliminaries for them. It also helps the commercial banks with badly needed administrative infrastructure so that they can reach out to poor self-employed women;
- 5) the SEWA bank provides a multiplicity of services to its members. This strengthens their productive roles and enhances their income so that repayment is no problem. The SEWA services are tailored to the needs of their special target group - self employed women - and included things as:
  - safe custody of cash received a loans,
  - purchasing services for raw materials, equipment and tools
  - individual accountancy service,
  - feasibility reports,
  - promotion of design and marketing
  - careful follow-up of loans.

Many of the factors that have made SEWA so successful to women are part of the Kenya Industrial Estates setup. But there is one main difference. To SEWA women are a special target group, and for that reason the conditions under which women entrepreneurs live and work become a starting point for the services rendered by SEWA. To KIE, women are only a target as far as the fulfillment of a quota of loanees is concerned. Once the quota is filled, KIE no longer accords women loanees and women entrepreneurs any special attention. Herein lies the challenge to KIE; to adapt their services as well as their monitoring and accounting to the fact that their clients belong to two different genders, and that men and women today live and work under very different conditions.

# APPENDIX 1

## MANDAT FOR EVALUERINGSOPPDRAGET: VIRKNINGEN AV BISTAND FOR KVINNER. GJENNOMGANG AV GODE PROSJEKTER.

### 1. BAKGRUNN

1.1 Hittil har nesten all oppmerksomhet rettet mot kvinner og bistand konsentrert seg om negative erfaringer. Dette har uten tvil vært nødvendig. At bistanden ikke uten videre virker til fordel for kvinner er imidlertid nå så velkjent at det ikke er samme behov som tidligere for å dokumentere nettopp dette. I Norge er det ikke lenger så meget spørsmål om vilje eller motivasjon til å nå fram med bistand til kvinner, men om **hvordan** slik bistand bør se ut, og hvordan den best kan planlegges og gjennomføres.

1.2 Kvinnerettet bistand og bistand som tar hensyn til kvinner har vist seg vanskelig å få til. Dette har blant annet kommet fram i den systematiske gjennomgangen av 23 prosjekter evaluert i tidsrommet 1981-85, som departementet tok initiativ til i 1986, som del av den norske strategien for kvinnerettet bistand. I henhold til utredningen: "Evalueringserfaringer og virkninger for kvinner i norsk bistandstiltak", Mars 1986, viste seg at bare 8 av de 23 evalueringene overhode omtalte prosjektenes betydning for kvinner, og at konsekvensene stort sett var negative.

1.3 Skal vi lykkes i å gjøre bistand bedre egnet til å ivareta og styrke kvinneinteresser trenger vi også positive erfaringer; hva er et godt prosjekt for kvinner? Hvilke forutsetninger synes å måtte være tilstede for at man skal lykkes i å integrere kvinners interesser i prosjektplanlegging, gjennomføring og oppfølging?

Dette er et spørsmål som skal belyses i evalueringsoppdraget; **Virkning av bistand for kvinner**. Oppdraget er et ledd i oppfølging av Norges strategi for kvinnerettet bistand hvor det heter at utvalgte prosjekter skal evalueres med hensyn til deres betydning for kvinner (s.9).

### 2. MÅLSETTING

Evalueringen har som hovedmål å:

2.1 a) bedre kvinners leve- og arbeidsforhold, og/eller

b) styrke og fremme kvinners muligheter til å delta aktivt i samfunnslivet?

2.2 beskrive og analysere de betingelser som synes å måtte være tilstede for at bistanden skal kunne være til fordel for kvinner.

2.3 vurdere i hvilken grad disse betingelsene er tilstede når det gjelder den tosidige bistanden, eventuelt foreslå **hva som må gjøres** for å bedre departementets muligheter for å følge opp politiske målsettinger om økt kvinnerettethet i bistanden.

### 3. ARBEIDSMÅTE

Med de ovennevnte mål for øyet skal konsulentene:

3.1 lage en oversikt over bistandstiltak i Norges hovedsamarbeidsland som ikke har kvinner som eneste målgruppe, men som likevel synes å ha lyktes i å ivareta kvinneinteresser;

3.2 velge ut 3 slike prosjekter (eller prosjekt komponenter) for en nærmere systematisk gjennomgang;

3.3 se på prosjektenes **oppbygging og gjennomføring** i lys av hvilke tiltak og aktiviteter det er som har vært særlig viktige for å få frem den positive kvinneprofilen;

3.4 legge opp til og gjennomføre **prosjektbesøk/evalueringer** for å se på særlig relevante aspekter ved de utvalgte prosjektene;

3.5 i samarbeid med prosjektansvarlige i departementet vurdere funnene fra prosjektgjennomgangene i lys av **interne DUH rutiner** for å identifisere muligheter og flaksehalsler i det nåværende interne prosjektarbeidet.

3.6. lage utkast til en \*sjekklister (jfr. Norges strategi, s.9) om hvordan kvinneinteresser i den interne prosjektsaksbehandlingen, som et ledd i rapporten om "vellykket bistand for kvinner" (jfr.pkt.3.7).

3.7. levere en rapport om oppdraget med tankte på at den skal kunne brukes som **håndbok** for prosjektarbeidere i og gjerne utenfor departementet. For å avgrense et stort felt begrenses oppdraget til den tosidige bistanden.

### 4. GJENNOMFØRING

Oppdraget utføres av konsulent. Det skal framlegges et forslag til hvilke prosjekter som skal evalueres innen 1. desember. Utkast til mandat for evalueringsdelegasjonene skal legges fram til samme tidsrom.

## TIDSPLAN

1. desember 1986	- utkast til mandat, forslag prosjekter/tiltak
1.halvår 1987	- markarbeidet
31. desember 1987	- inter rapport
1. halvår 1978	- markarbeidet
31. desember 1987	- internrapport

## **ADDENDUM I**

Fase 2 av evalueringsoppdraget omfatter gjennomføringen av mandatets punkter 3.3 og 3.4 Dette arbeidet skal utføres i henhold til nedenstående tilleggsspesifikasjoner;

### **A. PROSJEKTUTVALG**

Følgende prosjekter er valgt til nærmere gjennomgang:

- KEN 037 Kenya Industrial Estate - kredittprogram
- TAN 055 Vannforsyning, Rukwa regionene
- ZIM 006 Brønner i Mashoanaland\*
- BOT 012 Distriktsveger

### **B. ARBEIDSBESKRIVELSE**

Konsulentene skal utarbeide særskilte beskrivelser for hvert av de fire prosjektene. Følgende punkter skal dekkes:

1. Hvilke datagrunnlag/informasjon om kvinnenes stilling forelå eller ble bragt til veie i forbindelse med prosjektforberedelsene;
2. Hvilke målsettinger hadde man med hensyn til prosjektets kvinnerettighet;
3. Hvilke innsatselementer har bidratt til å sikre kvinneinteresser;
4. Hvilke eventuelle andre faktorer har bidra til at prosjektene ivaretar kvinneinteresser;
5. Hvordan reflekterer gjennomføringen av prosjektene kvinners interesser og behov når det gjelder deltagelse, opplæring, organisasjonsstruktur, teknologisk nivå, kvinners tilgang på kontroll av ressurser, faglig bistand;
6. Ble det igangsatt særlige tiltak for å sikre kvinner optimalt utbytte av og deltagelse i prosjektet;
7. I hvilken grad har oppfølgingsrutinene bidratt til å ivareta kvinneinteresser ved prosjektet,
8. I hvilken grad har andre administrative tiltak bidratt til å kvinnerette prosjektet;
9. På hvilken måte og i hvilken grad synes prosjektene å ha hatt positiv virkning for kvinners levevilkår og deltagelse i samfunnslivet;
10. På hvilken måte og i hvilken grad har tidligere dokumentert kunnskap om prosjektets virkning for kvinner blitt inkorporert;
11. Har prosjektets kvinnerettighet medført problemer av noen art. I tilfelle ja, hvilke problemer er oppstått og på hvilken måte er disse søkt løst;
12. I hvilken grad samsvarer prosjektets mål og måloppnåelse med de lokale myndigheters kvinnepolitiske beslutninger og vedtak.

\*ZIM 006 ble senere kuttet

### **C. RAPPORTERING**

På grunnlag av de fire prosjektbeskrivelsene skal konsulentene utarbeide en samlet interimrapport for fase 2 av evalueringsoppdraget. I rapporten kan medtas eventuelle forslag til delstudier som kan være av betydning for kvinneretting av bistandsprosjekter.

## ADDEUM II

Fase 3 av evalueringsoppdraget omfatter gjennomføring av mandatets punkter 3.5 - 3.7. Arbeidet skal utføres i henhold til nedenstående generelle forutsetninger og arbeidsbeskrivelse med spesifikasjoner/revisjoner til den opprinnelige tekst.

### **A. GENERELLE FORUTSETNINGER.**

1. Fase 3 vil bli gjennomført som desk-studier.
2. Arbeidet begrenses til videre bearbeidelse av det materialet som foreligger i interimrapporten fra fase 2, pluss den tilleggsinformasjon som måtte være tilgjengelig i DUH/NORADs arkiver.
3. Det forutsettes et løpende samarbeid med departementet gjennom et utvalg oppnevnt av DUH/NORADs arbeidsgruppe for "logisk prosjektanalyse". (DUH/NORAD-utvalget).

### **B. ARBEIDSBESKRIVELSE**

Det vises til mandatets pkt. 3.5, 3.6 og 3.7. Samlet skal disse tolkes slik at følgende aktiviteter dekkes:

1. Samarbeidet med DUH/NORAD utvalget for å etablere **kriteriegrunnlag og en analysemetodikk** som er samsvar med de metoder som er tenkt lagt til grunn for **fremtidig planlegging, oppfølging og evaluering** er bistandsprosjekter. Resultat: Omfremt ramme og struktur for rapporten
2. Bearbeidning av interimrapportens innhold i hht. resultatet og aktivitet 1. med **inkorporering av alle relevante kommentarer** fra DUH/NORADs kontorer. (Kopier vedlegges mandatet). Resultat: Revidert interimrapport.
3. Samarbeidet med DUH/NORAD-utvalget for mulig etablering av sjekklister for kvinneretting av bistanden. Formålet skal være at slike sjekklister skal kunne brukes som et tillegg til og/eller en integrert del av NORADs generelle planleggings, oppfølgings eller evalueringsrutiner. Sjekklister sammen med eksempler på praktisk bruk av disse i det aktuelle systemet for logisk prosjektanalyse skal inkluderes i den endelige evalueringsrapporten. Resultat: Draft Final Report.
4. Høringsrunde i DUH/NORAD: (ca. 3-4 uker).
5. Ferdigstillelse av Final Report.
6. Final Report vil bli offentliggjort som evalueringsrapport, ikke som "håndbok" som antydnet i mandatets pkt.3.7.

### **C. GJENNOMFØRING.**

Det vises til mandatets pkt. 4.

Fase 3 av evalueringsoppdraget skal gjennomføres som beskrevet under A og B ovenfor. (Detaljert tidsplan for gjennomføring av de enkelte aktiviteter vil bli føyet til her).

# APPENDIX 2

## ARUSHA RECOMMENDATIONS INVOLVING WOMEN

### ***1. Community participation:***

Women should always be involved in the decision making process and their active involvement in the whole programme cycle should be ensured. Rules should be instituted concerning their membership in village water development committees.

### ***3. Choice of Technology:***

The choice of technology should not upset the existing traditional structure in the village, bearing in mind that traditionally women are the main handlers of water for household use. It should be affordable to the community which also should be able to handle the operation and maintenance.

### ***4. Water Quality Standards:***

Design Section (ARDHI/MAJI) to prepare source protection manual in consultation with AFYA and MAENDELEO, bearing in mind that women and children are the main collectors of water.

### ***6. Standardization of Equipment and Materials:***

When standardization is considered it should be established which technology options are considered adequate and acceptable to the female users.

### ***9. Organizational Model for Integration of Sector Activities:***

Since the main beneficiaries and active agents in water handling are women, the Government should endeavour to have centrally placed female professional staff.

### ***11. Promotion of Women's Role in Sector Development:***

To increase the women's involvement in the sector.

### ***12. Water Research:***

Development of research institutions and training of research personnel with emphasis on recruitment of women.

### ***14. Support System for Complementary Actions at Village Level:***

Female staff will naturally be included as the most important communicators with village women.

### ***16. Central Monitoring System:***

The monitoring system should focus on information on women's performance and behaviour.

**19. *Selection Criteria for Rehabilitation of Schemes:***

Selection criteria for new schemes are to be based on economic cost principles including foreign exchange considerations, simplicity of design, acceptability by women and sustainability in terms of easy, low cost operation and maintenance.

**20. *Utilization of Human Resources:***

Training and up-grading of women should be encouraged through participation in the proposed courses for managerial and technical skills.

**21. *Irrelevance of Curricula to the Real Sector Needs:***

Emphasis should be placed on gender roles, needs of women and on operation maintenance relevant training.

**22. *Human Resource Development Planning an Ardhi/MAJI:***

Conduct workshop on HRD planning and communication, taking into account the need to involve women at all levels.

**23. *Task-oriented Descriptions of Responsibilities:***

The tasks which would benefit from executed by women must be specified.

**24. *Community Education Relevant to the Sector Activities:***

The Seminar underlined the importance of involving women in this process (i.e. strengthen relevant knowledge and skills among community members.) and an appeal is made to decision makers to take account of this particular recommendation as a prerequisite for programme success.

**28. *Preference for Nationally Based Training:***

Since men are generally more mobile than women, this leads to a further underrepresentation of women in jobs which require skills normally acquired abroad.

# **APPENDIX 2**

## **THE LABOUR INTENSIVE ROAD CONSTRUCTION PROGRAMME**

### **LIST OF PEOPLE MET**

#### *Ministry of Local Government and Lands*

Mr. M.A. Masalino - Dep. Permanent Secretary  
Mr. P.Flem - Senior Planning Officer  
Mr. B. Sandberg - District Road Engineer  
Mr. E. Sorto - Advisor, Food Resource Department  
Mr. F.S. Dikgale - Logistic Officer  
Mr. M. Setimela - Act. Head Applied Research Unit  
Ms. L. Molamu - Senior Sociologist

#### *Ministry of Works and Communication*

Mr. F. Skårdahl - Senior Roads Engineer / RTC  
Mr. A. Engdahl - Senior Training Officer / ILO  
Mr. Ø. Kaltveit - Chief Technical Officer / FTU  
Mr. B.M. Mosarwe - Technical Assistant / FTU

#### *Ministry of Finance and Development Planning*

Mr. A. Feta - Chief Economist  
Ms. R. Tatedi - Planning Officer

#### *Ministry of Labour and Home Affairs*

Ms. G.B. Mookodi - Act. Coordinator / Women Affairs  
Ms. L. Dirasse - Consultant

#### *Kweneng District*

Mr. M. Motshidisi - District Officer (Development)  
Mr. E. Disbuseng - Technical Officer / RTC-FTU  
Mr. S.P. Kgari - Senior Technical Assistant

#### *Southern District*

Mr. K. Itiseng - Senior Technical Officer  
Mr. M.N. Pitso - Senior Technical Assistant

#### *Central District*

Ms. B. Botheng - Technical Assistant

#### *Kgalagadi District*

Mr. M. Manisa - Technical Assistant

Other: Gangleaders, assistant gangleaders, casual workers in Kgatleng, Kweneng, Southern and Ngamiland Districts

# THE RURAL WATER AND SANITATION PROGRAMME

## *Rukwa:* RWE Headquarters

L. Ditlefsen	CPHE Supervisor
S. Akre	CPHE Supervisor
H.E. Hem	CPHE Coordinator
M. Zumba	CPHE Development Officer
F. Vallery	CPHE Participation Officer
R. Mnyenelwa	CPHE Health Officer
T. Mosha	CPHE team
J. Kakiogi	CPHE Field Assistant
A. Katumbaku	CPHE Field Assistant
K. Nkana	CPHE Media Assistant
E. Malambika	CPHE Development Officer
J. Embagga	CPHE team
R. Sanderød	NORAD Finance Unit
T.E. Liengen	Project Coordinator
G. Iddo	RWE - Acting Head
B. Chakala	Construction Section Head-Acting
M. Rusansu	Surveyor RWE
K. Maypopo	RWE - Site Foreman
Z. Ngonda	O&M Section
A.J. Shirima	RWE - Design-Head
R. Kasikila	RWE - Sanitation
A. Wiken	DWE - Sumbawanga O&M
M. Lugubi	Training Section - Head
Ø. Hjetland	Training Section - Advisor
O. Kamene	RWE - Supervisor
Nyona	UWT/Sumbawanga

Village leadership, Village Health workers, Traditional Birth Attendants, representatives for village women in Kilembo and Kalumwulaze villages.

## *Dar es Salam*

T. Laugerud	NORAD
B. Ofstad	NORAD
I. Tvedt	NORAD
P. Presthus	NORAD
C. Andersson	SIDA
S.G. Mkuchu	Ministry of Water

## *Others:*

E. Ravdahl	Norconsult, Kenya
NORAD personell,	Oslo

# **KENYA INDUSTRIAL ESTATES HEADQUARTERS**

Mr. V. Nyamodi	General Manager
Mr. M. Shikule	Operational Manager
Mr. J. Muguru	Projects Implementation Managre
Mr. G. Rurua	Deputy Manager, Training, supervision and review
Mr. Langat	Personell Manager
Mr. D. Hoel	Training Advisor
Ms. A. Mulei	Legal officer
Ms. J. Mwimi	Training Officer

## ***NAIROBI REGION***

Dr. Achem	Centre Manager
Ms. Karikuki	Manager, Paulette Fashion
Ms. Mutugi	Manager, Specialized towels
Ms. R.Mujera	Manager, Karemu Bakery Ltd.
Ms. M.W.Adriko	Manager, Nairobi Home Bakers Ltd.
Ms. S. Shamalla	Manager, Haraka Hosery Manufacturer Ltd.
Ms. S.A. Kashiani	Women employment specialist
Ms. V. Okinda	Managing Director, Kenya Women's Finance Trust
Ms. C.A. Hayanga	Regional Coordinator, Women's World Banking

## ***MACHAKOS REGION***

Ms. Wanjohi	Acting Centre Manager
Ms. C. Mwendwa	Managing Director, Luki Bakery
Ms. A. Mulinge	Managing Director, Furniture factory

## ***MURANGA REGION***

Mr. D. Chelole	Centre Manager
Ms. V. Milka	Project Econmist

## ***KERICHO REGION***

Ms. Mwitiki	Centre Manager
Mr. C.O. Okwany	Project Economist
Mr. S.W. Apilli	Project Economist, Eldoret
Mr. Muruatety	Cashier, Book-keeper/
Ms. A.M. Salatt	Chair lady Migoyo Kitoroch Women's Group





