

For Display Only

**Annotated Bibliography on Agricultural Credit
and Rural Savings**

Volume XV

**Women and Finance
in Developing Countries**

April 1993

Prepared for
Office of Women in Development
Office of Economic and Institutional Development
Bureau for Research and Development
U.S. Agency for International Development

A Joint Publication of:

AGRICULTURAL FINANCE PROGRAM
Department of Agricultural Economics
and Rural Sociology
The Ohio State University
2120 Fyffe Road
Columbus, Ohio 43210-1099

SCHOOL OF BUSINESS
The Pennsylvania State University
at Erie
The Behrend College
Station Road
Erie, Pennsylvania 16563-1400

**Annotated Bibliography on Agricultural Credit
and Rural Savings**

Volume XV

**Women and Finance
in Developing Countries**

April 1993

Prepared for
Office of Women in Development
Office of Economic and Institutional Development
Bureau for Research and Development
U.S. Agency for International Development

A Joint Publication of:

AGRICULTURAL FINANCE PROGRAM
Department of Agricultural Economics
and Rural Sociology
The Ohio State University
2120 Fyffe Road
Columbus, Ohio 43210-1099

SCHOOL OF BUSINESS
The Pennsylvania State University
at Erie
The Behrend College
Station Road
Erie, Pennsylvania 16563-1400

TABLE OF CONTENTS

Preface	iii
List of Acronyms	vi
Author Index	ix
Bibliographic Entries	1

PREFACE

BACKGROUND

In the summer of 1992 The Ohio State University undertook a research project to review the literature on women and financial services in low-income countries. This research was a joint project of the Office of Economic and Institutional Development (EID) and the Women in Development (WID) Office of A.I.D. and was conducted through the Financial Resources Management (FIRM) Cooperative Agreement. Gayle A. Morris of the Pennsylvania State University at Erie, The Behrend College, School of Business and Richard L. Meyer of The Ohio State University, Department of Agricultural Economics and Rural Sociology were co-project directors.

This annotated bibliography represents part of the output of this project. It is intended to be used by researchers, policy makers, and project officers interested in women and financial services in developing nations. A paper based on an analysis of the literature contained in the bibliography was prepared with the title "Women and Financial Services in Developing Nations."

SCOPE OF THE LITERATURE REVIEW

The literature review was confined to materials that discuss the role of women in financial services in developing nations. Financial services include savings, credit, and general banking activities. Due to the relatively recent focus on the role of gender in development, the literature review concentrated on materials produced in the 1980s and 1990s.

FINANCIAL DELIVERY SYSTEMS

Savings and credit services are provided by formal financial institutions which are frequently chartered by a government unit and must conform to specific regulations (e.g., banks). In addition, savings and credit services in many developing nations are provided by a parallel informal financial system. Examples of these informal unregulated providers of financial services include moneylenders, relatives, and rotating savings and credit associations. A third and intermediate type of financial system has been characterized as semi-formal and contains some characteristics of both the formal and informal systems. Many cooperatives, credit unions, and NGO sponsored organizations fall into this category. The Grameen Bank is perhaps the best example of semi-formal finance. All three of these financial services delivery systems are included in this literature review.

GENDER

As the title of this bibliography indicates, the focus of the literature review was women. Materials that did not specifically contain information about women and financial services were not part of the literature review, and were not included in this bibliography.

SAVINGS AND CREDIT

While not all women are borrowers, most women are involved in some form of savings. The importance of savings for individual and household survival as well as a source of loanable funds for future lending made it imperative to include savings as well as credit in a literature review of financial services for women.

LITERATURE SOURCES

The majority of the literature on women and financial services has been published in the United States. Relevant citations were also found in literature from universities and development agencies in Europe, Africa, Asia, and Latin America. Computer data bases were searched at A.I.D., the World Bank, FAO and other international institutions for relevant materials. Recognized experts in the area of women and financial services were also contacted for materials. As is the case with much of women's research, there were many fugitive documents (i.e., research that has not been cataloged or published) to locate. While every effort was made to locate relevant materials for inclusion in the bibliography, important items may have been overlooked. The project leaders would appreciate receiving any additional information on publications that have not been included.

ORGANIZATION OF THE BIBLIOGRAPHY

The bibliography is organized alphabetically according to the last name of the senior author. A consolidated senior and secondary author list is included.

Key words for each abstract are presented in three groups. The first group designates the rural or urban emphasis of the study. The second refers to a specific country (e.g., Peru) or to a geographic region (e.g., Latin America). The third indicates the finance topic covered in the publication: credit, savings, or finance reforms.

The number in brackets [] after an entry refers to the internal reference system at OSU and is the number to reference when requesting a citation; GER in the brackets indicates that the abstract was prepared in Germany and OSU did not receive a copy of the document. The standard library abbreviations are used where u.k. means unknown and n.d.

means no date. Copies of most materials in the bibliography have been obtained and are housed in The Ohio State University special library collection on finance.

ACKNOWLEDGEMENTS

This project reached fruition through the work effort of many individuals. We acknowledge with great appreciation the literature searches conducted by Narda Sotomayor, Julia Paxton, Mayada Baydas and Geetha Nagarajan of The Ohio State University and Lynn Bennett of the World Bank. Most of the abstracts were prepared and reviewed by Narda Sotomayor and Julia Paxton of The Ohio State University, and by Christine Wallo and Fernando Martinez of the Pennsylvania State University. Special thanks to Sandra Krulikowski-Walden for supervision and wordprocessing of this Bibliography, to Lori Karn and Barbara Lee for their general office support, and to Wendy Gouldthorpe-Eidenmuller for final editing work on the Bibliography. We are particularly appreciative of the information provided by Jean Due of The University of Illinois and Kathy Stearns of ACCION.

We would also like to acknowledge the assistance of Edgar Ariza-Niño of the Women in Development Office, and the support of Melissa Brinkerhoff of the Office of Economic and Institutional Development of A.I.D.

Gayle A. Morris
The Pennsylvania State University
at Erie
The Behrend College
School of Business

Richard L. Meyer
Department of Agricultural Economics
and Rural Sociology
The Ohio State University

LIST OF ACRONYMS

ACOSCA - African Co-Operative Savings and Credit Association
ADEMI - Association for the Development of Microenterprises, Dominican Republic
AFRACA - African Regional Agricultural Credit Association
AID - Agency for International Development
APDC - Asia and Pacific Development Centre
BCT - Bhagavantula Charitable Trust, India
BIDS - Bangladesh Institute of Development Studies
BKB - Bangladesh Krishi Bank
BMM - Banco Mundial de la Mujer, Colombia
BPD - Bank Pembangunan Daerah
BRAC - Bangladesh Rural Advancement Committee
BRI - Bank Rakyat Indonesia
BSCIC - Bangladesh Small and Cottage Industries Corporation
CENCOSAD - Centre for Community Studies, Action and Development, Ghana
CEPESIU - Centro de Promocion y Empleo para el Sector Informal
CIGPs - Credit-Based Income Generation Projects
CNCA - Caisse Nationale de Credit Agricole (France)
CPCS - Cooperative Production Credit Scheme
CRDB - Cooperative and Rural Development Bank, Tanzania
CRESS - Credit Support Systems
CULT - Credit Union League of Thailand
CUs - Credit Unions
DAI - Development Alternatives, Inc.
DRI - Differential Interest Rate Scheme, India
EACACT - East African Centre for Agricultural Credit Training
FAO - Food and Agriculture Organization of the United Nations
FAPE - Small Enterprise Assistance Foundation, Guatemala
FDM - Women's Development Foundation, Guatemala
FDR - Fondo de Desarrollo Rural del Banco Industrial del Peru
FED - Fundacion Ecuatoriana de Desarrollo, Ecuador
FID - Financial Institutions Development Project, Indonesia
FUNDAP - Foundation for the Development of Socio-Economic Programs, Guatemala
GADP - Gujranwala Agricultural Development Project, Pakistan
GBP - Grameen Bank Project
GEMINI - Growth and Equity through Microenterprise Investments and Institutions
GTZ - Deutsche Gesellschaft fur Technische Zusammenarbeit (Germany)
GWIC - Goroka Women's Investment Corporation, New Guinea
IADP - Integrated Agricultural Development Program
IAF - Inter-American Foundation
IBRD - International Bank for Reconstruction and Development
ICA - International Cooperative Alliance

ICRW - International Center for Research on Women
IDA - Institute for Development Anthropology
IFAD - International Fund for Agricultural Development
IFG - Informal Financial Group
IGAs - income generating activities
IICA - Instituto Internacional de Cooperativa Agricola
ILO - International Labour Organization
IMF - International Monetary Fund
INSTRAW - International Research and Training Institute for the Advancement of Women
ISP - Kenya Industrial Estates Informal Sector Programme
KCFC - Kenya Commerical Finance Company
KUPEDES - General Rural Credit and Rural Savings Programme, Indonesia
KWFT - Kenya Women Finance Trust
LCCUL - Lesotho Co-operative Credit Union League
LDC - Less Developed Country
MIM - Mediterranean Institute of Management
MUCIA - Midwest Universities Consortium for International Activities
MUDE - Mujeres en Desarrollo Dominicana
NGO - Non-Governmental Organization
OEF/I - Overseas Education Fund/International
OSU - The Ohio State University
PCRW - Production Credit for Rural Women Programme, Nepal
PRODEF - Proyecto de Desarrollo Fronterizo, Honduras
PRODEME - Program for Development of Micro-enterprise, Dominican Republic
PWC - Puskowanjati Women's Cooperative, Indonesia
RLF - Revolving Loan Fund
ROSCA - Rotating Savings and Credit Association
SAP - Structural Adjustment Programme
SARSA - Human Settlement and Natural Research Systems Analysis
SCIP - Smallholder Coffee Improvement Program
SEPUP - Self-Employment Programme for the Urban Poor, India
SEWA - Self-Employed Women's Association, India
SSE - Small-Scale Enterprises
SWDO - Somalia Women's Democratic Organization
SWID - Strengthening Women's Roles in Development
TCCS - Thrift and Cooperative Credit Societies
TNA - Transnational Agribusiness
TPP - Trainers Training Programme
TSCU - Telephone Staff Credit Union, Hong Kong
TWIS - Training of Women in the Sahel
UNDP - United Nations Development Program
UNICEF - United National International Childrens Emergency Fund
UNIFEM - United Nations Development Fund for Women
UPGK - National Family Nutrition Improvement Program, Indonesia

USAID - United States Agency for International Development
WEDP - Women's Entrepreneurship Development Project, Bangladesh
WID - Women in Development
WOCCU - World Council of Credit Unions
WWB - Women's World Banking
WWF - Working Women's Forum, India

AUTHOR INDEX

<u>Authors</u>	<u>Item No.</u>
Abreu, Florissa	1
Abreu, Luz María	2
Adams, Dale W	3
Adera, Adebé	4
African Regional Agricultural Credit Association (AFRACA)	5, 6, 95
Afsar, Rita	128
Aguilera-Alfred, Nelson	20, 21
Albee, Alana	7
Aleke-Dondo, C.	81
Andresen, Metteli	8
Appleton, S.	9
Arias, Maria Eugenia	10, 11
Arunachalam, Jaya	12, 13
Ashe, Jeffrey	14
Asian Development Bank	15
Austin, James	83
Barret, Minna	16
Basgall, Sandra	17
Bautista, F. A., Jr.	18
Baydas, Mayada	19, 20, 21
Bennett, Lynn	22, 23, 24
Berger, Marguerite	25, 26, 27, 28, 37, 39
Bevan, D. L.	9
Bigayimpunzi, I	29
Blanchet, Therese	30
Blayney, Robert G.	31
Blumberg, Rae Lesser	32
Boserup, E.	33
Brown, James	112
Bruce, Judith	34
Burger, K.	9
Buvinic, Mayra	35, 36, 37, 38, 39, 209
Campaña, Pilar	40
Canavesi, Marie L.	3
Carlioni, Alice Stewart	41
Carr, Marilyn	42, 210
Casinader, Rex	43
Castello, Carlos	44
Castro, Maria Clemencia	110
Castro, Peter	65

Caughlin, Michael	65
Centre Africain de Recherches et de Formation pour la Femme	45
Centre for Community Studies, Action and Development (CENCOSAD)	46
Charlton, Sue Ellen M.	47, 48, 49
Chen, Marty	50, 51
Chimedza, Ruvimbo	52
Chipande, G. H. R.	53, 54
Clark, Gracia	55, 56
Clement, Peg	57, 65
Cloud, Kathleen	88
Collier, Paul	9, 58
Cosslet, Christopher E.	14
Cotter, Jim	59
Coyle, Mary	161
Cuevas, Carlos E.	60, 218
Davis, Susan Schaefer	61
de Vell, Jane	201
DeLancey, Virginia	62, 63, 64, 201
Deschamps, Jean-Jacques	65
Diallo, Mah	66
Dixon, Ruth B.	67, 68
Dixon-Mueller, Ruth B.	69
Djibo, Mariama	70
Downing, Jeanne	71, 72, 183
Due, Jean M.	73, 74, 75, 76, 77, 78, 79, 80, 81, 143
Dulansey, Maryanne	82, 83
Dumouchel, Suzanne	84
Durr, Barbara	59
Duval, Ann	85
Eigen, Johanna	86
Egger, Philippe	87
Elavia, B. H.	88
Elavia, Behroz	89
Evans, Janis	90
Fapohunda, O. J.	91
Feldman, Shelley	165
Fernando, Nimal A.	92
Fernando, Sepalika	43
Fisseha, Yacob	168
Flanagan, William G.	108
Fong, Monica S.	93
Food and Agriculture Organization of the United Nations	94, 95, 96, 97, 98, 99, 100
Fortmann, Louise	101
Fowler, D. A.	102

Gamage, Karuna	43
Gaye, Matar	103
Geron, Ma. Piedad S.	104
Gittinger, Price J.	105
Gladwin, Christina H.	76, 106
Gopalsingam, R.	107
Gugler, Josef	108
Gunnarsson, Leif	109
Gunning, J. W.	9
Gurwitt, Jonea	201
Guzman, Maria Margarita	110
Haas, Jan W.	111
Haddad, L.	9
Haggblade, Steve	112
Haile, Fekerte	113
Hansen, Karen Tranberg	114
Haque, Trina	115
Hartig, Sabine	116
Hashemi, Syed M.	117
Hayanga, C. A.	118, 119, 120, 121
Hazell, Peter	112
Herz, Barbara	122, 123
Hetler, Carol B.	254
Hilhorst, Thea	124
Hoddinolt, J.	9
Holt, Sharon L.	125, 126
Hossain, Mahabub	127, 128
Howes, Dick	65
International Fund for Agricultural Development (IFAD)	129, 130, 131, 132, 133
Jaramillio, Cecilia	39, 159
Jarrett, Stephan	134
Jiggins, Janice	135, 136, 137
Karnchanavilai, Benjamas	138
Kenya Women Finance Trust (KWFT)	139
Kesavan, Chandra	140
Kogo, Kaozo	81
Koopman Henn, Jeanne	141
Kreuzer, Leo	142
Kurwijila, Rosebud	79, 143
Kydd, Jonathan	90
Landivar, Jorge F.	144
Lassen, Cheryl A.	145
Lee, Tan Sieu	155
Lewin, A. Christopher	146

Lewis, Barbara C.	147, 148
Lewis, Sydney A.	149
Liedholm, Carl	150
Lindsay, Deborah E.	64
Little, Kenneth	151, 152
Llanto, Gilbert	153
Lopez M., Cecilia	154
Luang, Chan Jer	155
Luery, Andrea	156
Lycette, Margaret A.	31, 157, 158, 159
Magayane, F.	77
Magill, John	57
Malhotra, Mohini	160
Mallega, Suppiah	107
Manuh, Takyiwaa	56, 161
Marum, M. Elizabeth	162
Matsis, Symeon	163
Mbilinyi, Marjorie	164
McCarthy, Florence E.	165
McKee, Katharine	166
McPherson, Michael A.	150
Mehra, Rekha	167
Merabet, Zohra	242
Meyer, Richard L.	20, 21, 59
Mhango, M. W.	53
Milimo, John T.	168
Mindock, Kevin L.	169
Mkwezalamba, M. M.	53
Moller, Birger	109
Monimart, Marie	170
Moreno Belmar, Juan	171
Mottin-Sylla, Marie-Hélène	172
Mudenda, Timothy	80
Mullings, Leith	173
Mutiso, Roberta	174
Mwaisongo, L. S.	53
Nangju, Diriyati	230
National Credit Union Federation of Korea	175
Nawaratne, Jayanti	176
Nweze, Noble J.	177
Odie-Ali, Stella	178
Okelo, Mary E.	179
Okeyo, Achola Pala	180
Okonjo, Kamene	181

Oppenoorth, Harry	124
Otero, Maria	182, 183
Overholt, Catherine	208
Pandya, Meenal	184
Papanek, Hanna	185
Parera, A. V.	223
Perret, Heli	93
Phoativongsacharn, Zilla C.	186
Placencia, Maria Mercedes	187, 188
Planas, Teresita A.	189
Pollack E., Molly	154
Power, Jonathan	190
Pyle, David	191
Quasim, M. A.	192
Rahman, Jowshan A.	193
Raikes, Phil	194
Ramakrishnayya, M.	195
Reichmann, Rebecca	196, 197
Reid, K. D.	7
Rein, Judy	198
Remenyi, Joe	199
Reno, Barbara Morrison	200, 201
Ribe, Helena	126
Robertson, Claire	202
Roncoli, Maria Carla	203
Russell, Karen	149
Rutherford, Andy	204
Safilios-Rothschild, Constantina	205
Saha, Bandana	192
Saha, S. R.	192
Saidi, Khosrow	206
Saito, Katrine A.	207
Santer, Jennifer	72
Sawyer, Susan M.	208
Schwede, Laurel	185
Schumacher, Ilsa	209
Scott, Gloria L.	210
Sebstad, Jennifer	38, 209
Seetisarn, Manu	211
Sengupta, Jayshree	212
Sexton, Lorraine Dusak	213
Shipton, Parker	214, 215
Simpas, Evelyn	18
Simpson, Norma L.	216

Slover, Curtis H.	217, 218
Smith Saulniers, Suzanne	219
Smith-Sreen, Poonam	220
Souto, Maria Judite	57
Spaak, Asha Narang	221
Steel, William F.	222
Summary, Rebecca	78, 81
Susanto, F. X.	223
Tam, Olivia	224
Tendler, J.	225
Thapa, Sangeeta	226
Thede, Nancy	84
Tinker, Irene	227, 228
Tolloum, Yondailaou Gue	253
Tripp, Aili Mari	229
Uehara, Yuriko	230
United States Agency for International Development	231, 232, 233, 234, 235
Vech-sanit, Pattama	138
Venema, L. B.	236
Ventura-Dias, Vivianne	237
Villareal, Felicidad L.	238
Viswanath, Vanita	239
von Holtz, Ulla	240
Wainaina, Njoki	241
Wallden, Helena	8
Weidemann, C. Jean	242, 243
Wignaraja, Ponna	244
Winkler, Carmen	198
Women in Development Action Group	245
Women's World Banking	246
World Bank	247, 248, 249, 250, 251
World Council of Credit Unions (WOCCU)	252
Wu, Christina	224
Yerolbe, Djongali Louahikba	253
Young Women's Christian Association (YWCA)/Ghana	46
Youssef, Nadia H.	254
Yunus, Muhammed	255, 256
Zeidenstein, Sondra	38
Zohir, Salma G.	257

WOMEN IN CREDIT AND FINANCE

1. Abreu, Florissa, "Mecanismos Alternativos de Crédito para Mujeres Rurales en la Republica Dominicana - Un Estudio de Caso: Mujeres en Desarrollo Dominicanas (MUDO)," Paper presented at the Seminario sobre el Progreso Económico de la Mujer Rural en América Latina y el Caribe, June 17-21, 1991, San José, Costa Rica, International Fund for Agricultural Development (IFAD), San José, Costa Rica, June 1991, 23 pp.

The plight of rural women in the Dominican Republic is characterized by economic and socio-cultural marginalization. While credit programs by the commercial banks rarely reach rural women, several government and non-government programs have assisted women. An organization created in 1977, Women in Dominican Development (MUDE), has been particularly successful in promoting economic and social development for rural women. The author recommends that some new directions for MUDE should include intersectoral mobility, redistribution of economic roles of women, and more administrative decentralization. [OSU Order #5097]

Key Words: Rural; Dominican Republic; Credit;

2. Abreu, Luz María, "The Experience of MUDE Dominicana in Operating a Women-Specific Credit Program," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger and Mayra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 161-173.

This article analyses the experience of a program, Mujeres en Desarrollo Dominicana (MUDE), in order to derive suggestions for similar programs. MUDE is a non-governmental organization that promotes the social and economic development of low income women through organizations of rural women that are devoted to agriculture, handicrafts, and/or industrial tasks, but who have no access to credit from formal banking sources. Besides the credit program, other activities are carried out simultaneously. [OSU Order #4032]

Key Words: Rural; Dominican Republic; Credit;

3. Adams, Dale W, and Marie L. Canavesi, "Rotating Savings and Credit Associations in Bolivia," in Informal Finance in Low-Income Countries, Dale W Adams and Delbert A. Fitchett (eds.), Boulder, Colorado: Westview Press, 1992, pp. 313-324.

Bolivian ROSCAs or pasanakus are discussed in this chapter. There are three types of pasanakus. The first and most common type of pasanaku is the simple office group. These ROSCAs are usually formed by ten employees of a business. The second type is the commission pasanaku where organizers receive commissions. Women tend to be the organizers of these two types of pasanakus. The reason for their membership and organization may be due to the lack of formal financial services available for women. The promotional pasanaku is the third type. These are usually formed by firms or banks who seek to promote a certain good or service. The participants save in order to obtain the product. The savings acts as a substitute for installment payments. [OSU Order #5588]

Key Words: Bolivia; Savings; Credit;

4. Adera, Adebe, "Agricultural Credit and the Mobilization of Resources in Rural Africa," Savings and Development, Vol. XI, No. 1, 1987, pp. 29-75.

The author calls for a more aggressive role for development banks in Africa to mobilize resources from the traditional household sector and channel them to planned economic development. He believes that a reformulation of monetary policy to meet the financial needs of rural societies and accommodate agricultural credit is urgently required. In particular, rural women must also be given equal access as men to financial services and other services. [OSU Order #0800]

Key Words: Rural; Africa; Savings; Credit;

5. African Regional Agricultural Credit Association (AFRACA) - AFRACA/FAO/GTZ/IDE/FINAFRICA, "The Role of Informal and Cooperative Institutions in the Rural Financial Systems in French-Speaking Africa," Report of the Workshop held in Abidjan, Côte d'Ivoire, 11 - 16 December, AFRACA/FAO, 1989, 76 pp.

This workshop dealt with the role of informal groups and cooperatives in financial systems in rural areas in francophone Africa. It was analogous to the anglophone workshop held in Harare, Zimbabwe, in October 1987. Three technical papers were presented: (1) Informal Groups, Pre-Cooperatives, and Cooperatives in Francophone Africa, (2) Promoting these Groups and Women's Access to Credit Facilities, and (3) Linkages between Formal Institutions and Informal Groups. [OSU Order #5205]

Key Words: Rural; Africa; Credit;

6. African Regional Agricultural Credit Association (AFRACA), "Women's Program in Agricultural Credit and Banking," Report of Policy-makers' Workshop on Women's Agricultural Credit and Banking Programmers for selected Eastern and Southern African Countries, Nairobi, Kenya, March 14-17, 1983, 89 pp.

The overall objective of the workshop was to analyze the constraints involved in women's access to credit, outline solutions and make recommendations for future action. Three categories of constraints were emphasized: (1) constraints facing women - technical, legal and social problems, (2) constraints facing financial institutions - provision of supporting services and the technical aspects of loan processing, and (3) constraints facing the government in providing appropriate financial services to rural women. The participants made recommendations to overcome those constraints. Agricultural, commercial and development banks in African countries can play an important part in promoting women's income-generating activities. [OSU Order #3241]

Key Words: Rural; Eastern and Southern Africa; Credit;

7. Albee, Alana, and K. D. Reid, "Women and Urban Credit in Sri Lanka," Small Enterprise Development, Vol. 3, No. 1, March 1992, pp. 52-56.

This article focuses on the most frequent sources of credit in Sri Lanka. Credit is available to Sri Lankans through many formal and informal sources. The formal sources include: government and non-government programs, banking schemes, and cooperatives. The informal sources include: Cheeties (credit and savings groups), money lending, local credit groups, personal borrowing, bartering, and pawning. The convenience, flexibility, and accessibility of informal credit makes it popular among women. Cheeties are one of the most accessible and popular credit and savings groups in Sri Lanka, and in Asia in general. [OSU Order #5513]

Key Words: Urban; Sri Lanka; Credit;

8. Andresen, Metteli, and Helena Wallden, "Review Mission's Report on Women's Programme in Agricultural Credit and Banking: Kenya, Tanzania, Zambia, Uganda," USAID, Washington, D.C., June 1986, 31 pp.

The purpose of this report is to review the first phase of the women's program in agricultural credit and banking. In all four countries under study, Kenya, Tanzania, Zambia and Uganda, it was found that governments, financial institutions and women's organizations were keen on the involvement of rural women in social and economic development. Most emphasis has been paid to the training of women, in order to create a basic awareness of the constraints women face in getting access to

credit. Only one savings scheme has been established during the first phase of the project. Access to credit has been facilitated in Kenya and to some extent in Tanzania and Zambia. A guarantee fund awaits final government approval in Uganda. [OSU Order #4532]

Key Words: Rural; Kenya, Tanzania, Zambia, Uganda; Credit;

9. Appleton, S., D. L. Bevan, K. Burger, P. Collier, J. W. Gunning, L. Haddad, J. Hoddinolt, "Public Services and Household Allocation in Africa: Does Gender Matter?," Draft Manuscript, Institute of Economics and Statistics, University of Oxford, Oxford, England, 1991, 16 pp.

This section of the manuscript refers to access to credit in three countries: Cote d'Ivoire, Kenya, and Tanzania. It seeks to examine the hypothesis that women have significantly poorer access to financial markets; if this is the case, the authors study the usefulness of the self-help group as an appropriate mechanism for channeling credit to smallholders, particularly women. They find the same pattern of limited access to the credit market in the three countries studied, and it appears that the main determinant to women's participation in self-help groups is the level of income, so poor women are less likely to join. Time constraints play some role in limiting membership but its effects are not strong. [OSU Order #4041]

Key Words: Cote d'Ivoire, Kenya and Tanzania; Credit;

10. Arias, Maria Eugenia, "Peru: Banco Industrial del Peru. Credit for the Development of Rural Enterprise," in Gender Roles in Development Projects, C. Overholt, M. Anderson, K. Cloud, and J. Austin (eds.), West Hartford, Connecticut: Kumarian Press, 1985, pp. 243-282.

This study presents country and project background, discusses the context for women in their own societies and gives a careful project description. In this experience, the target was the rural enterprise, without special attention of gender. The author analyzes the differences in the behavior of the male and female borrowers in the long term loan policy of the Banco Industrial del Peru. In addition, the study describes individual borrower's experiences. [OSU Order #4045]

Key Words: Rural; Peru; Credit;

11. Arias, Maria Eugenia, "The Rural Development Fund: An Integrated Credit Program for Small and Medium Entrepreneurs," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger and Myra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 201-213.

The Fondo de Desarrollo Rural (FDR) is analyzed in this study. It is a line of credit developed in 1983 by the Banco Industrial del Peru (BIP) with the main purpose of benefiting small and medium entrepreneurs (not microentrepreneurs) who did not have access to credit. Women were not the specific targets in this program, but were considered an integral part of the FDR project. The main questions discussed are the role of a credit program financed by an institution like BIP and whether a program like this can be successful in including women. Although a successful experience relative to its objectives, the FDR program has not succeeded in providing access to credit to small entrepreneurs (women or men). Many reasons are given stressing the necessity of identifying the target population in a way that women are included (small borrowers and economic activities involving women). [OSU Order #4035]

Key Words: Peru; Credit;

12. Arunachalam, Jaya, "Credit Needs of Women Workers in the Informal Sector: Case Study of Working Women's Forum (WWF)," Paper presented at the Consultation on the Economic Advancement of Rural Women in Asia and the Pacific, September 15-21, 1991, Kuala Lumpur, Malaysia, International Fund for Agricultural Development (IFAD) and Asia & Pacific Development Centre (APDC), Kuala Lumpur, Malaysia, September 1991, 38 pp.

The author begins with an overview of the informal and formal sectors in India. The Working Women's Forum in India is examined with reference to origin, growth, clientele, demographics, objectives and characteristics. The WWF emphasizes self-reliance for female workers with grass-roots networking, an integrated delivery of services, and flexible organizational structure. In addition, the WWF supports a successful credit cooperative for women. The author concludes by determining that the WWF is successful since it ideologically bonds its members together. [OSU Order #5090]

Key Words: Rural; Asia and the Pacific; Credit;

13. Arunachalam, Jaya, "Credit Needs of Women Workers in the Informal Sector: Case Study of Working Women's Forum (WWF)", Working Women's Forum, Madras, India, 1988, 19 pp.

The credit needs of women entrepreneurs participating in development programs are analyzed. The credit programs of financial institutions and the WWF benefitted poor women entrepreneurs and generated employment and income. Insurance coverage for women workers was found to be successful. [OSU Order #3763]

Key Words: India; Credit;

14. Ashe, Jeffrey, and Christopher E. Cosslet, "Credit for the Poor: Past Activities and Future Directions for the UNDP," UNDP Policy Discussion Paper, United Nations Development Programme, New York, New York, 1989, 142 pp.

This paper analyzes methods for developing effective and efficient micro-lending projects. It reviews the importance of credit access to urban and rural informal activities. The paper analyzes UNDP's credit experience emphasizing projects targeted at the poor. Highlights of the analysis include general design and implementation guidelines for management of project expansion, monitoring and evaluation. The credit support programs described play an important role in the development of a strong indigenous financial sector, while helping individuals gain access to credit they would not have received otherwise. [OSU Order #0602]

Key Words: Urban; Rural; Credit;

15. Asian Development Bank, "A Case Study of the Women's Component in the Gujranwala Agricultural Development Program," Paper prepared for the Regional Conference on Gender Issues in Agriculture, Asian Development Bank, Manila, Philippines, December 5-6, 1990, Draft Paper, 1990, 24 pp.

The Gujranwala Agricultural Development Project (GADP) was created to increase rural productivity, enhance the infrastructure and create economic opportunities for impoverished rural households in Pakistan. To achieve these objectives, credit was granted to small farmers, the landless, and women. The paper evaluates the project in terms of efficiency and sustainability and contends that women should be included in project design so that the programs are effective. [OSU Order #4077]

Key Words: Rural; Pakistan; Credit;

16. Barret, Minna, "Women's Income-Generating Initiatives in Kenya: Self-Report Perceptions of the Need for and Value of Women's Groups," African Urban Quarterly, Vol. 2, No. 4, November 1987, pp. 435-442.

In the study described in this article 41 adult (19 yrs.+) Kenyans were surveyed to find out the effects of economic transitions in the quality and quantity of family interaction. Of the 41 surveyed, 8(19.5%) raised the issue of women's participation in cooperative economic ventures as a significant part in the general economy. The cooperative organizations formed in Kenya have been categorized into three types: social; social-welfare/rotating savings; and business oriented. The second type includes women who join together to provide financial support for one another. In these groups, a fixed sum is contributed on a regular basis and is given to individual members on a rotating basis according to need. These groups are not recognized nationally and are created to meet the needs of individual members. The third type of organization, business oriented, may stem from the social/recreational or social-welfare/savings groups. These numbers are, however, undocumented. Also, many of the projects begun by women are taken over by men. Some projects are even blocked by men and never get started. [OSU Order #5608]

Key Words: Kenya; Savings;

17. Basgall, Sandra, "The Issues of Credit for Women," Social Development Issues, Vol. 12, No. 1, Fall 1988, pp. 21-32.

Informal-sector loan activity among women in developing countries is explored. Poor rural women are usually denied access to formal credit because of cultural constraints, legal restrictions, illiteracy and other obstacles. Women are, therefore, forced to borrow from neighbors, relatives, money-lenders, pawnbrokers, and revolving credit associations. The borrowing costs of using these informal lenders include high interest rates, limited available credit, and exploitation by the lender. The advantages include little paperwork, immediate availability of money, flexible repayment schedules, and flexible collateral. The extent of this loan activity proves that women need credit, they do borrow, and they are capable of repaying loans. Success stories from several countries are cited, and several types of credit schemes are described. [OSU Order #5877]

Key Words: Rural; Credit;

18. Bautista, F. A., Jr., and Evelyn Simpas, "Women in Philippine Credit Cooperatives," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 86-87.

Women are active in cooperatives in the Philippines. This was discovered in a survey of 31 consumer cooperative societies and 44 credit cooperatives undertaken by a study team of the International Cooperative Alliance (ICA). A summary of the survey findings is presented in this paper. [OSU Order #5108]

Key Words: Philippines; Credit;

19. Baydas, Mayada, "Informal Financial Intermediation: A Focus on the Gender Component," Paper prepared as a background study for the Credit and Entrepreneurship Program, Population and Human Resource Department, Women in Development Division, World Bank, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, May 1991, 55 pp.

This paper describes how different types of informal financial intermediaries (IFIs) operate to deliver financial services to people often unserved by formal institutions. A particular focus is given to women's role in financial intermediation, and their participation in the supply of and access to these services. Case studies have proved the existence of women moneylenders, money keepers, friends, neighbors, and relatives among individual financial intermediaries. Women are also found to be predominant in group financial systems. A review of informal financial groups reveals that the predominant type of group intermediaries for poor women are ROSCAs and a few saving and credit associations. Groups include 10 to 30 members on average, and some report monthly contributions of about US \$15. Groups intermediate for consumption or investment purposes, and often continue their functions for several rotations. [OSU Order #0461]

Key Words: Credit; Savings;

20. Baydas, Mayada M., Richard L. Meyer, and Nelson Aguilera-Alfred, "Credit Rationing in Small Scale Enterprises: Special Microenterprise Programs in Ecuador," Economics and Sociology Occasional Paper No. 1813, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, February 1991, 14 pp.

Due to the limited amount of funds available, microenterprise credit programs often deny credit to small businesses. The case of credit rationing in Ecuador is examined through a demand and supply model for credit. The results show that lenders favor

long term loans to profitable enterprises owned by highly educated entrepreneurs. Women appeared no more rationed than men. [OSU Order #0309]

Key Words: Ecuador; Credit;

21. Baydas, Mayada M., Richard L. Meyer, and Nelson Aguilera-Alfred, "Discrimination Against Women in Formal Credit Markets: Reality or Rhetoric?," Economics and Sociology Occasional Paper No. 1989, Department of Agricultural Economics and Rural sociology, The Ohio State University, Columbus, Ohio, October 1992, 25 pp.

Ecuadorian formal credit markets were investigated in this study to determine if gender was used to discriminate against potential borrowers. In-depth interviews were conducted with 625 randomly selected entrepreneurs in a 1990 survey of micro and small scale Ecuadorian firms. About 65% of the entrepreneurs were male and 35% were female. A multinomial logit model was tested to statistically determine if discrimination existed in loan allocation procedures. Findings of the study implied that discrimination against female entrepreneurs occurred in loan-size rationing, but did not occur in loan-quantity rationing. In contrast male entrepreneurs had a higher probability of being quantity rationed. Additional results implied that women were less likely to be non-applicants than men. The authors concluded that the main problem for women in Ecuadorian credit programs was not one of receiving a loan, but of getting a smaller loan than desired. The problem of non-application to formal financial institutions was more pronounced for men than women in this study. [OSU Order #5581]

Key Words: Ecuador; Credit;

22. Bennett, Lynn, "Expanding Women's Access to Credit in the World Bank Context," Hunger Notes, Winter 1992, pp. 16-20.

This article reviews the mechanisms being used in 54 World Bank projects to bring finance and enterprise development services to women in Asia, Africa, Latin America, and EMENA countries. Important characteristics of projects reviewed included positive interest rates, deposit services alongside credit, strict loan collection discipline, investment in staff training and performance incentives, and use of peer groups or local village leaders in the loan approval process. The author concludes that more emphasis on institution building is needed, with focus on building financially viable institutions that can continue to serve women after the project is over. [OSU Order #5297]

Key Words: Asia, Africa, Latin America; Credit;

23. Bennett, Lynn, "Rural Indebtedness in Nepal," Working Draft Paper, World Bank, Washington, D.C. 1990, 23 pp.

The literature on rural indebtedness in Nepal is reviewed taking into account evidence of gender roles in households' financial and economic decision-making. A multiplicity of ethno-geographic patterns in credit relations are reported. It is concluded that there is exploitation in many of the traditional credit systems. [OSU Order #5275]

Key Words: Rural; Nepal; Credit;

24. Bennett, Lynn, Gender and Poverty in India: Issues and Opportunities Concerning Women in the Indian Economy, EDI Seminar Paper No. 43, Washington, D.C.: Economic Development Institute of The World Bank, March 1992, 91 pp.

The author discusses the role of women in India in terms of access to economic opportunities and social services, regionalism, productivity, and poverty. Women are studied in both rural and urban areas with particular attention to the economic policy implications affecting these women. The author concludes that women are key actors in poverty alleviation and should be a target group for anti-poverty policies. [OSU Order #5191]

Key Words: Rural; Urban; India; Credit;

25. Berger, Marguerite, "Credit Systems in Latin America and the Caribbean and their Access to Rural Women," Paper presented at the Seminario sobre el Progreso Económico de la Mujer Rural en América Latina y el Caribe, June 17-21, 1991, San José, Costa Rica, FIDA, IICA, and UNIFEM, June 1991, 37 pp.

Women own between one-third and one-half of the small businesses in Latin America. However, there is evidence showing that women have little access to rural credit and are often excluded from large microenterprise credit programs. Integration of women into mainstream financial markets is necessary and many credit programs aimed at women have proven to be very successful. Credit and savings programs must be extended to women, with an overall strengthening of the financial market. [OSU Order #5089]

Key Words: Latin America; Credit; Savings;

26. Berger, Marguerite, "Giving Women Credit: The Strengths and Limitations of Credit as a Tool for Alleviating Poverty," World Development, Vol. 17, No 7, 1989, pp. 1017-1032.

The author argues that poor women in developing countries often turn to self-employment to support their families, but these small-scale activities rarely yield enough income to lift them out of poverty. Recently NGO's and donor agencies have sought to assist women by providing credit which is otherwise unavailable to them. The aims and strategies of these programs vary from simply offering credit (a "minimalist" approach) to providing training and technical assistance as a part of a credit package ("credit plus" approach). The channels used (banks schemes, intermediary programs, or poverty-focused development banks) also vary. The last three channels have been more effective than the first in improving women's access to credit. However, not enough is known about which strategies have the greatest economic impact for particular groups of women. [OSU Order #0668]

Key Words: Credit;

27. Berger, Marguerite, "Indonesia - Women's Participation in the Rural Financial Sector of Indonesia: A Working Paper for the Rural Credit Sector Review," Unpublished paper, Washington, D.C., 1990, 55 pp.

This report details information regarding women's access to credit and their role as savers in rural Indonesia. It is based on a review of secondary sources, personal interviews, and field visits to rural financial institutions. Evidence suggests that women's participation in the formal rural financial sector is relatively high, but women's representation among commercial borrowers, even in small credit schemes, does not equal the proportion of women among self-employed business operators. Lack of access to formal credit appears to not result from outright lenders' discrimination against women, but of certain features of formal lending. The high unit cost of lending to small borrowers makes lenders less likely to lend to women who demand small loans. Secondly, land collateral required by banks is probably the single most important factor limiting women's access to credit. On the demand side, female participation in formal credit programs and institutions is limited by cultural restrictions, lack of information on formal lending programs, low returns of their businesses, and high borrowing transactions costs. The author recommends that efforts should be made to promote viable financial institutions able to provide services to small borrowers, both women and men, in rural areas. Concrete steps to expand women's participation in the financial sector are recommended. [OSU Order #4808]

Key Words: Rural; Indonesia; Credit; Savings;

28. Berger, Marguerite, "Rural Women and Credit: The Experience of Latin America and the Caribbean," Working draft paper prepared for presentation to the Inter-Regional Training Seminar on "How to Improve Banking for Rural Women," Nicosia, Cyprus, 19-30 November, 1990, 37 pp.

Women's contribution to the economic development of Latin America and the Caribbean is becoming more important. Because of their limited opportunities in the formal labor force, women are forced into micro-business activities to provide for their families and improve their economic standing. This paper estimates that women own and operate roughly one-third to one-half of the small businesses in Latin America and the Caribbean. Despite new interventions designed to provide them credit, women still lack access to formal sources of credit to keep their businesses running and to expand. Women are a large percentage of borrowers in some microenterprise credit schemes, but there are few women in regular programs, and there is little evidence that women have access to agricultural credit in rural areas. To reach the poor, especially women, private lenders must adopt some of the features of the informal sources. The Latin American experience provides some outstanding examples of successful credit programs for women. But these programs are facing "second stage" problems such as conflict between credit and poverty, increasing the impact of credit interventions for women, developing savings for financial intermediation, and development and promotion of better technologies. [OSU Order #4807]

Key Words: Rural; Latin America and the Caribbean; Credit;

29. Bigayimpunzi, I., "The Experience of the Women, Credit, and Production Project in Burundi," Paper presented at the Regional Consultation on the Economic Advancement of Rural Women in Subsaharan Africa," July 29 - August 3, 1991, Sakar, Senegal, International Fund for Agricultural Development (IFAD), Dakar, Senegal, 1991, 24 pp.

This paper examines the traditional role of women in Burundi as well as recent political movements in incorporating women into the development process. The Women, Credit and Production Project is highlighted as a successful attempt to encourage female-owned small scale business. It is recommended that programs be specific to the local environment and population in order to be successful. [OSU Order #5083]

Key Words: Rural; Burundi; Credit;

30. Blanchet, Therese, "Rural Women, Savings and Credit: An Anthropological View," USAID, Dhaka, Bangladesh, February 28, 1986, 48 pp.

This study describes and interprets women's contributions to the economy of the family and their ability to accumulate wealth and carry out financial transactions in their own right. The findings are based on data collected from two villages in Bangladesh. The cultural understanding of savings and credit among rural women is underlined, and the embedded character of economic roles in a peasant society is described. It is important that economists recognize the existence of a largely hidden sphere of women's money transactions. The stereotype regarding women's ability to engage in business must be challenged, but also women's constraints must be recognized. [OSU Order #3393]

Key Words: Rural; Bangladesh; Savings; Credit;

31. Blayney, Robert G., and Margaret A. Lycette, "Improving the Access of Women-Headed Households to Solanda Housing: A Feasible Down Payment Assistance Scheme," Paper prepared for USAID/Ecuador, International Center for Research on Women, Washington D.C., February 1983, 36 pp.

This study reports on a feasibility analysis of housing down payment assistance for women-headed households applying to the Solanda housing project in Quito, Ecuador. Approximately 30% of such applicants are women who head households, but only 26% of households surveyed had incomes high enough for the housing. Alternative sources of down payment finance are analyzed. The authors recommend a dual approach. A down payment guarantee fund should be deposited with the Banco Ecuatoriano de Vivienda (BEV) to be utilized against total or partial down payment deferments for selected beneficiaries for up to ten years. Beneficiaries would be required to save a given amount per month. Savings would eventually be used to pay BEV the deferred down payment. The guarantee fund would be invested and returns used to pay administrative costs and further capitalize the fund. In addition, a Multi-Purpose Cooperative is recommended to ensure that women headed households would be able to make monthly housing payments and save. [OSU Order #5121]

Key Words: Ecuador; Credit;

32. Blumberg, Rae Lesser, "Making The Case for the Gender Variable: Women and the Wealth and Well-being of Nations," Technical Reports in Gender and Development No. 1, Mari H. Clark (ed.), Office of Women in Development, USAID, Washington, 1989, 115 pp.

This report documents AID's effort to incorporate gender as a critical variable in development. It seeks to support the hypothesis that attention to gender is a necessary element in meeting project objectives and to achieving overall development goals. For that purpose, the author examines developing country studies and existing statistics. Credit is treated as one of the major constraints for improving the productivity of poor women farmers. The lessons learned from the most successful enterprise credit projects include: eliminate barriers for poor microentrepreneurs and attract a large number of women borrowers, women borrowers have been found to be equal or better credit risks, and women's enterprises may create more employment and/or grow faster than those of men. [OSU Order #5051]

Key Words: Rural; Credit;

33. Boserup, E., "The Position of Women in Economic Production and in the Household, With Special Reference to Africa," in The Household, Women and Agricultural Development, Proceedings of a symposium organized by the Department of Home Economics, Agricultural University Wageningen, The Netherlands, January 18-20, 1979, Clio Presvelou and Saskia Spijkers-Zwart (eds.), Miscellaneous Papers 17, Landbouwhogeschool Wageningen, The Netherlands, 1980, pp. 11-16.

The role of women as food producers in the economies of Sub-Saharan Africa is contrasted with the roles of women in pre-modern European peasant families. The breakdown of family solidarity is creating a shift from communal or family ownership of land to private ownership, which increases female dependence on males. Thus women lose their status as independent producers, and lose their domination in food crop production. [OSU Order #5289]

Key Words: Rural; Africa; Credit;

34. Bruce, Judith, "Market Women's Cooperatives: Giving Women Credit," SEEDS Population Council, New York, New York, 1980, 16 pp.

This report examines the progress made by the Nicaraguan Foundation for Development (FUNDE) in providing savings and loan cooperatives for market women. The project links the provision of financial services with the already existing market culture, thus incorporating the long-standing inter-personal networks of women into

cooperatives. Educational and training programs also have added to the success of the project. [OSU Order #5114]

Key Words: Nicaragua; Savings; Credit;

35. Buvinic, Mayra, "Investing in Poor Women: The Psychology of Donor Support," World Development, Vol. 17, No. 7, 1989, pp. 1045-1057.

Donor organizations have supported projects aimed at expanding income-earning opportunities for poor women in the Third World since 1975. Although differing objectives have influenced choice of interventions, donors have generally favored income-enhancing projects in the informal economy carried out by nongovernmental organizations. More recently, donors are shifting toward strategies that influence policy or emphasize sectoral action. Donors' efforts have helped to mainstream women's issues in employment and microenterprise development policy and strengthen organizations that open poor women's access to capital and other assets. Major challenges remain such as support for measures that expand the demand for women's labor, research that incorporates the opportunity cost of women's time, and integrating the concerns of poor women into the antipoverty agendas of major donors. [OSU Order #5176]

Key Words: Credit;

36. Buvinic, Mayra, "Projects for Women in the Third World: Explaining their Misbehavior," World Development, Vol. 14, No. 5, 1986, pp. 653-664.

A large number of income-generation projects for poor women in the Third World designed during the Women's decade (1975-85) have "misbehaved"- that is, their economic objectives have evolved into welfare action during implementation. One of the reasons for this misbehavior is that the choice of women-based implementing agencies and the more generalized preference for welfare action are determined by the comparatively lower financial and social costs derived from the implementation of welfare- versus economic- based policies for women in developing countries. [OSU Order #5180]

Key Words: Credit;

37. Buvinic, Mayra, and Marguerite Berger, "Sex Differences in Access to a Small Enterprise Development Fund in Peru," World Development, Vol. 18, No. 5, 1990, pp. 695-705.

In an attempt to ensure that direct benefits of an urban enterprise project were reaching women, the Banco Industrial del Peru undertook a study of the constraints to women's access to a major credit program in the squatter settlements (pueblos jóvenes) of Lima. The study found that the low proportion of women among the program's borrowers was not due to more women being rejected when they applied for loans, but to the fact that few women applied. High collateral requirements and complicated application procedures deterred women from applying. Those who did apply received smaller loans than men because they were concentrated in garment manufacture, services and commerce. The authors recommend ways to enhance women's participation in the credit scheme and similar small enterprise programs in developing countries. [OSU Order #4108]

Key Words: Urban; Peru; Credit;

38. Buvinic, Mayra, Jennifer Sebstad, and Sondra Zeidenstein, "Credit for Rural Women: Some Facts and Lessons," International Center for Research on Women, USAID, Washington, D.C., August 1979, 37 pp.

This paper provides guidelines for improving rural women's access to credit. It also summarizes facts about rural women's productivity, explores why women need credit, and what kind of credit mechanisms they use. The paper examines obstacles women face in attaining access to certain sources of credit and describes successful credit programs for women. It concludes with some lessons and suggestions for the design of future credit programs to reach rural women. The paper emphasizes those factors that affect women and men differently and that translate into lessons and guidelines which are gender specific. The majority of countries used as models for this paper are located in Africa, Asia and Latin America. [OSU Order #2089]

Key Words: Rural; Africa, Asia, Latin America; Credit;

39. Buvinic, Mayra, Marguerite Berger, and Cecilia Jaramillo, "Impact of a Credit Project for Women and Men Entrepreneurs in Quito, Ecuador," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger and Mayra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 222-246.

This chapter presents the findings of a study of the beneficiaries (women and men) of a microenterprise promotion program carried out by the International Center for Research on Women (ICRW) in 1984 with the Fundacion Ecuatoriana de Desarrollo

(FED). The importance of the gender variable in measuring the short term results is demonstrated. Male entrepreneurs manage larger firms than women, and men's businesses yield higher net incomes. Access to credit generally increases the efficiency or productivity (measured as hourly net income) of microentrepreneurs. In particular, access to credit was the key factor in the increased productivity observed among women borrowers (microproducers and microvendors). This credit project was considered successful because it kept women active in the project without defaulting. [OSU Order #4037]

Key Words: Latin America; Credit;

40. Campaña, Pilar, "El Contenido de Género en el Diseño e Implementación de Proyectos de Desarrollo Rural," Paper presented at the Seminario sobre el Progreso Económico de la Mujer Rural en América Latina y el Caribe, June 17-21, 1991, San José, Costa Rica, International Fund for Agricultural Development (IFAD), San Jose, Costa Rica, June 1991, 13 pp.

The author examines the plight of rural women and their increasing role in agriculture. Programs aiming at expanding the economic independence of women in rural Latin America have often failed due to an insufficient demand for the products produced, or the inability to replace the lost domestic labor of women. The author recommends that development programs must sufficiently define the role of women in various sectors and design the program accordingly. [OSU Order #5096]

Key Words: Rural; Latin America and the Caribbean; Credit;

41. Carloni, Alice Stewart, "Women in Development: A.I.D.'s Experience, 1973-1985," A.I.D. Program Evaluation Report No. 18, USAID, Washington, D.C., April 1987, 82 pp.

In the ADEMI project in the Dominican Republic, it was found that providing credit to poor women was better than giving credit to men. Women were found to have higher repayment rates than men, and women microentrepreneurs created more jobs than their male counterparts. Women fulfilled project goals with a better record than males. This may have been due to the lack of non-usurious loans or credit. Women also seemed to perform better regardless of the size of the loan. [OSU Order #0342]

Key Words: Dominican Republic; Credit;

42. Carr, Marilyn, "Women in Small-Scale Industries - Some Lessons from Africa," Small Enterprise Development, Vol. 1, No. 1, March 1990, pp. 47-51.

Microenterprises are attractive to women because of low barriers to entry and the flexible nature of the work, which makes it easy to combine gainful employment with domestic responsibilities. These very factors, however, also make it difficult for women to expand their enterprises and make a decent living from them. The problem of access to resources such as credit, training and information is seen as a key constraint for women entrepreneurs in most Southern African countries. The author makes recommendations that favor the implementation of national and regional programs aimed specifically at assisting women entrepreneurs. [OSU Order #4064]

Key Words: Africa; Credit;

43. Casinader, Rex, Sepalika Fernando, and Karuna Gamage, "Women's Issues and Men's Roles: Sri Lankan Village Experience," in Geography of Gender in the Third World, Janet H. Momsen and Janet Townsend (eds.), London, United Kingdom: Hutchinson, 1987, pp. 309-321.

Village-based credit schemes instituted by a non-governmental organization have enabled women to free themselves of middlemen in cashew nut processing. The effect on family relations is also discussed. [OSU Order #5101]

Key Words: Rural; Sri Lanka; Credit;

44. Castello, Carlos, "Women's Projects and Revolving Loan Funds," Unpublished paper, n.d., 6 pp.

This report is a summary of IAF's experience in supporting credit programs for women's organizations. Two illustrations are given: a project in a rural province of Panama, and the case of a private nonprofit organization to assist urban-based women's groups in Managua. Since traditional tools for evaluating project impact are of limited applicability, evaluation of credit systems serving women must take into account that providing credit and increasing the supply of capital are not the only objectives. Rotating funds should be regarded as complementary to technical assistance, training and social promotion which together are instruments by which women's groups can create a participation mechanism that serves their needs. Criteria for a successful program of revolving funds are given. [OSU Order #2156]

Key Words: Rural; Urban; Panama; Credit;

45. Centre Africain de Recherches et de Formation pour la Femme/Service de l'Artisanat et de la Petite Industrie/BIT/SIDA/Association des Femmes du Niger, "Rapport de Séminaire sur les Activités Féminines Génératrices de Revenus dans le Monde Rural, l'Artisanat et la Petite Industrie au Niger. Niamey, February 9-12, 1981," Organisation des Nations Unies- Commission Economique pour l'Afrique- Addis-Ababa, 1981, 39 pp.

This report presents the results of a seminar held in February 1981 to focus on women's profitable activities in rural areas, artisan and small industry in Niger. The participants in the seminar agreed that women have to be given more leadership roles in these economic activities. Also, programs need to be implemented to improve the status of women in Niger's society. [OSU Order #4329]

Key Words: Rural; Niger;

46. Centre for Community Studies, Action and Development (CENCOSAD), and Young Women's Christian Association (YWCA)/Ghana, "Marginal Savings Mobilization and Credit for Lowest Income Women in Ghana," Report submitted to Office of Initiatives, USAID/AFR, Datex, Inc., Washington, D.C., September 1992, 34 pp.

This is a study based in Ghana that focuses on the very significant contribution of women to national development. The study was designed to investigate the levels, characteristics and modes of savings among the lowest-income women. It also identified the problems faced by women in savings, and savings mobilization and utilization. The study formulated appropriate people-centered strategies for the solution of these problems. A few facts about credit are mentioned, but credit is not covered in depth. Women constitute 51.2% of the economically active population and dominate the agriculture and sales sectors. Informal sector activities (small scale farming, petty commodity production and petty trading) form the most important sources of employment for these women. High levels of illiteracy (about 75%) and a low capital base restrict income-earning capabilities and saving capacities of women. Over two decades of economic decline (in the 1970's and 1980's) reduced most women in the informal sector to a standard of living well below the national poverty line. [OSU Order #5885]

Key Words: Rural; Urban; Ghana; Savings; Credit;

47. Charlton, Sue Ellen M., "Credit, Nutrition, and Family Planning," in Women in Third World Development, Boulder, Colorado: Westview Press, 1984, pp. 106-125.

The author discusses the role of women in food and agricultural marketing. Women do not have adequate access to resources and therefore do not share in numerous

credit and income-generating opportunities. It is argued that credit can serve as an instrument to increase income opportunities for women through marketing agricultural products. [OSU Order #5230]

Key Words: Africa; Asia; Latin America; Credit;

48. Charlton, Sue Ellen M., "Development Agencies and Organizations," in Women in Third World Development, Boulder, Colorado: Westview Press, 1984, pp. 199-214.

Development assistance comes in a variety of forms from numerous agencies. The author discusses national and public agencies as well as private voluntary organizations and indigenous women's groups. The article gives an overview of numerous organizations and their impact on women. [OSU Order #5227]

Key Words: Africa; Asia; Latin America; Credit;

49. Charlton, Sue Ellen M., "Income Generation," in Women in Third World Development, Boulder, Colorado: Westview Press, 1984, pp. 126-151.

Rural women are typically the poorest of the poor even though they are almost always involved in some type of production. This article explores the role of women in nonagricultural rural production, nonindustrial urban employment, and industrialization. The author concludes that women must be viewed as cash earners, nonagricultural producers, farmers and household workers in order for development projects to be successful. [OSU Order #5229]

Key Words: Rural; Urban; Africa; Asia; Latin America; Credit;

50. Chen, Marty, "Developing Non-Craft Employment for Women in Bangladesh," SEEDS, No. 7, SEEDS, New York, New York, 1984, 20 pp.

The Bangladesh Rural Advancement Committee (BRAC) has developed successful projects which help women become employed in non-craft economic programs. One of the services offered by BRAC is funding to pursue certain economic schemes. Typically, half of the income made from these schemes is repaid to the fund while the remaining half may be distributed to individual participants of the project as their share of the profit. [OSU Order #5708]

Key Words: Bangladesh; Credit;

51. Chen, Marty, "Women and Household Livelihood Systems," Paper presented at the IVth National Conference on Women's Studies, Waltair, Andhra Pradesh, India, December 28-31, 1988, Harvard Institute for International Development (HIID), Cambridge, Massachusetts, December 1988, 41 pp.

Village-level research in Gujarat provides the basis for this study of how poor households in India maintain their livelihood in the face of expected seasonal shortages, and in the face of sudden shortages from periodic calamities. The role of women in meeting these challenges is emphasized. Household strategies for coping with seasonality include diversifying income sources, migrating, stocking up on various supplies, mortgaging or selling assets, sharecropping, borrowing and lending, drawing upon common property resources and various forms of social and family relationships. For example strategies against drought (periodic calamities) include intensifying/ diversifying productive activities, reducing food consumption, reducing expenditures for social activities, participating in relief work, moneylending, migrating, mortgaging or selling assets, and such drastic measures as dispersing the family. The study's results indicate the declining levels of support afforded to the poor by traditional social and family support systems as well as by labor, tenancy and credit markets. [OSU Order #5540]

Key Words: Rural; India; Credit;

52. Chimedza, Ruvimbo, "Savings Clubs: The Mobilization of Rural Finances in Zimbabwe," ILO Effort for the Identification of Successful Projects for Improving the Employment Conditions of Rural Women, Rural Employment Policies Branch, Employment and Development Department, International Labour Office, Geneva, 1984, 75 pp.

In general women in Zimbabwe have been unable to obtain loans. The main reason is their lack of control over the means of production and other vital inputs. Their lack of collateral makes it difficult to establish security with lenders. Saving clubs, originally developed to mobilize finance for investment in smallholder agriculture, present an alternative. This paper highlights benefits from savings club membership and discusses organizational factors crucial to success (e.g., flexibility, autonomy, grassroots membership), and program sustainability. Social solidarity has been an important factor motivating member participation. Data show these clubs to be making significant contributions to the development of rural areas in Zimbabwe. Women are gaining independence and making an impact on aspects of the rural economy once dominated by men. The clubs have enabled women to raise their incomes, diversify the economy, and mobilize revenues as an alternative to credit. [OSU Order #0567]

Key Words: Rural; Zimbabwe; Savings; Credit;

53. Chipande, G. H. R., M. M. Mkwezalamba, L. S. Mwaisongo, and M. W. Mhango, "Income Generating Activities for Rural Women in Malawi: A Final Report," Center for Social Research, University of Malawi, Zomba, December 1986, 46 pp.

This report summarizes a study that investigates how the ministry of community services initiated a program for income generating activities (IGAs) for rural women in Malawi. The first section outlines the study methodology. The second part presents the findings of a household survey carried out in a number of selected rural areas to find out the attitude of women towards IGAs and the constraints facing their participation in these activities. The authors' view is that the group approach to engaging women in IGAs was more successful than individual basis for participation. The third section of the report examines the experiences of selected women groups in their efforts to run IGAs which involves mobilization of financial resources, choice of activities, group size, membership and cohesion. The fourth section focuses on the attitudes, experiences, training and skills of extension agents who were involved with the IGAs. The final section presents suggestions on how successful IGA programs for rural women can be launched in Malawi. [OSU Order #4148]

Key Words: Rural; Malawi; Credit;

54. Chipande, G.H.R., "Innovation Adoption among Female Headed Households. The Case of Malawi," Development and Change, Vol. 18, 1987, pp. 315-327.

Women headed households are 28% of rural households. In the Lilongwe Land Development Programme the households with the lowest rate of adoption of innovations are labor-deficient and food-deficient. Their credit rating is very low and their credit use is low, and they tend to be excluded from farmers' credit clubs. [OSU Order #5151]

Key Words: Rural; Malawi; Credit;

55. Clark, Gracia, "Fighting the African Food Crisis: Women Food Farmers and Food Workers," United Nations Development Fund for Women, The United Nations, New York, New York, May 1985, 45 pp.

The paper provides an overview of women's position in African food systems. It emphasizes agriculture and recommends policies and interventions to stimulate women's food production. Rural women, working on small-scale farms, now produce 90 percent of the food consumed locally. Clearly, attempts to increase food production must involve women. [OSU Order #2279]

Key Words: Rural; Africa; Credit;

56. Clark, Gracia, and Takyiwaa Manuh, "Women Traders in Ghana and the Structural Adjustment Program," in Structural Adjustment and African Women Farmers, Christina H. Gladwin (ed.), Gainesville, Florida: University of Florida Press, 1991, pp. 217-236.

This paper considers the effects of the structural adjustment program (SAP) on market traders in Ghana. The SAP effects seem to have continued or intensified the effects of the economic crisis rather than reversing them. The authors found that the most significant impact of SAP has come through devaluation and changes in relative pricing, although they note that the credit squeeze compounds its effects. The falling demand and the influx of new traders both reflect and demonstrate the dropping relative power of traders and other disenfranchised groups. The authors conclude that such exclusion of market traders from economic planning and resources threatens the whole process of economic growth. [OSU Order #4310]

Key Words: Ghana; Credit;

57. Clement, Peg, Maria Judite Souto, and John Magill, "Final Report: Employment and Income Opportunities for Women in Cape Verde -- A Review of Options, Constraints, and Program Implications for USAID/CV," Report prepared for USAID/-Cape Verde, Labat-Anderson Incorporated, Arlington, Virginia, January 1989, 73 pp.

The constraints faced by women in Cape Verde include high levels of unemployment and their role as single heads of households. Thus two objectives of the final report were to increase employment and income opportunities by promoting small-scale enterprises among women. Credit was mentioned as an input desired by these women entrepreneurs. Cooperatives and other specialized credit mechanisms were mentioned as possible credit delivery systems. [OSU Order #5841]

Key Words: Cape Verde; Credit;

58. Collier, Paul, "Women in Development: Defining the Issues," Working Paper Series No. 129, Women in Development, Population and Human Resources Department, The World Bank, December 1988, 26 pp.

Women are an underused resource and have restricted access to economic opportunities. The author argues that many public policies, while being seemingly gender-neutral, can be changed so that women are given a more productive role in society. One way that women can be helped economically is to increase entry-level wages

relative to senior-level wages. Furthermore, the tax structure can be altered to be more favorable to women. [OSU Order #5193]

Key Words: Credit;

59. Cotter, Jim, Richard Meyer, and Barbara Durr, "Nongovernmental Organizations and Microenterprise Development in Ghana: Appraisal and Preliminary Design," Report prepared for USAID/Ghana, Community Economics Corporation, Washington, D.C., June 1991, 94 pp.

This study examined NGOs in Ghana to determine their financial management, program monitoring, and administrative coordination capability so that they may serve as First Order Intermediary Organizations for USAID/Ghana. After interviews with private and public sector programs offering credit to male and female micro-enterprises, the team concluded that enough credit exists in the country to meet existing needs. Nevertheless, NGOs must increase community savings and accept more risk by expanding loan guarantee coverage. [OSU Order #4702]

Key Words: Ghana; Savings; Credit;

60. Cuevas, Carlos E., *et al.*, "Financial Intermediation in Rural Zaire: Main Issues and Development Alternatives," Presented at Agricultural Policy Conference, May 29 - 30, 1990, in Kinshasa, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, May 1990, 39 pp.

This paper analyzed the access to financial services by the rural population in Bandundu and Shaba, and the most promising mechanisms of financial intermediation to develop rural financial markets in Zaire. An active monetized informal credit market exists in these regions. Rural households also engage in substantial savings activities, primarily with non-bank financial institutions. The credit union network and the informal financial groups appear as the most promising modes of financial intermediation in rural areas. Female participation is even more significant in informal financial groups. They mobilize a significant amount of liquidity and provide reliable and stable financial services to their members. [OSU Order #1016]

Key Words: Rural; Zaire; Savings; Credit;

61. Davis, Susan Schaefer, "Final Report -- Promotion of Rural Savings as a Step Toward Increased Credit for Women: The C.A. Pilot Project in Khemisset Province," Bureau for Asia and Near East, USAID, Rabat, Morocco, May 1987, 107 pp.

A pilot project in Khemisset Province in Morocco was designed to promote rural savings by increasing the amount of bank funds and services available to men and women. The project was also attempting to learn about current banking practices and services, and how to effectively encourage rural savings among the target population. The project lasted 2.5 months and 122 people were contacted. Banking services most requested by the target population were easy access to funds, credit for supplies, credit for housing and equipment, and checking accounts. The author states that questionnaires and data collection methods used in this project can be utilized in other rural savings activities in Morocco. [OSU Order #5840]

Key Words: Rural; Morocco; Savings; Credit;

62. DeLancey, Virginia, "Rural Finance in Somalia," in Informal Finance in Low-Income Countries, Dale W Adams and Delbert A. Fitchett (eds.), Boulder, Colorado: Westview Press, 1992, pp. 57-84.

The differences between large and small-scale farmers' ability to obtain credit is the topic of this chapter. Large-scale farmers are better able to get formal financial services. Small-scale farmers must turn to informal financial services such as shopkeepers, moneylenders, or family members. A final option for small-scale farmers is to use work groups as a substitute for credit. Low educational levels and no collateral are two underlying reasons that explain why small-scale farmers do not qualify or apply for formal financial services. A final reason is that a large percentage of these farmers are women who do not hold titles to land and, therefore, cannot obtain loans. [OSU Order #5588]

Key Words: Rural; Somalia; Credit;

63. DeLancey, Virginia, "Women at the Cameroon Development Corporation: How Their Money Works," Rural Africana No. 2, Fall 1978, 24 pp.

This document describes some efforts to accumulate capital by women employed by the Cameroon Development Corporation in Southwestern Cameroon. Women wage earners at a tea estate, along with a group of non-wage-earning women in the same area, were interviewed regarding their incomes, savings, and family assets. A conclusion is that savings can be significant among a relatively uneducated group of

manual workers in Africa, and such savings should be mobilized for development. [OSU Order #2019]

Key Words: Rural; Cameroon; Savings; Credit;

64. DeLancey, Virginia H., and Deborah E. Lindsay, "Somalia: An Assessment of SWDO, and of the Social and Economic Status of Women in the Lower Shebelle," USAID, Washington, D.C., June 25, 1987, 171 pp.

The Somali Women's Democratic Organization (SWDO) is assessed to be a feasible means through which to assist Somali women to improve their well-being. Women were found to be taking an increasing role in development, especially in urban areas. In the agricultural sector, women perform more than half of the labor in farming and herding. Despite the increasing importance of women in development, credit programs and technical training tend to ignore the needs of women. [OSU Order #3865]

Key Words: Rural; Urban; Somalia; Credit;

65. Deschamps, Jean-Jacques, Peter Castro, Michael Caughlin, Peg Clement, and Dick Howes, "Development Fund for Africa: Impact Evaluation of the Kenya Agriculture Sector Loan I Project," Prepared for USAID, Development Alternatives, Inc. (DAI) and Institute for Development Anthropology (IDA), Washington, D.C., February 1989, 23 pp. + appendices.

The impact of institutional and financial markets, social analysis, case studies on gender and cooperative training issues and an economic analysis were conducted to evaluate this \$13.5 million multi-sector (AID, Nordic Group, IBRD and DANIDA) loan to agriculture. Large farmers benefitted most from the project component channelled through the Kenya Farmers Association, while smallholder credit was plagued by serious institutional weaknesses in two (Agricultural Finance Corporation and the Cooperative Bank of Kenya) of the implementing financial institutions. It concludes that institutional capacity and performance at the time of project design is important, and recommends that undue expectations be avoided in the future regarding the ability of weak institutions to handle large amounts of donor funds. [OSU Order #4227]

Key Words: Rural; Kenya; Credit;

66. Diallo, Mah, "Access to Formal Financial Services, to Employment Opportunities, and to Income," Paper presented at the Regional Consultation on the Economic Advancement of Rural Women in Sub-Saharan Africa," July 29 - August 3, 1991, Dakar, Senegal, International Fund for Agricultural Development (IFAD), Dakar, Senegal, 1991, 15 pp.

Sub-Saharan African women have played an important role in the economy in both farming and in the rural and urban non-structured sectors. The development process for women has been hampered by a lack of education, training, and access to financial resources. This paper examines strategies which would address the specific problems of women. Some of the recommendations include income-generating programs, vocational training, agrarian reform, reductions in sex discrimination, and financial reforms. [OSU Order #5082]

Key Words: Rural; Urban; Sub-Saharan Africa; Finance Reforms;

67. Dixon, Ruth B., "Four Programs of Employment for Rural Women in India and Bangladesh," Development Digest, Vol. 17, No. 1, January 1979, pp. 75-88.

Kodomtoli, the largest women's cooperative, was formed in 1972 with 75 members. Initial capital and subsequent savings were raised by the individual members to start this cooperative. A savings club was organized in which each women would set aside a handful of dry rice at least once a day. In the short time of several months, and with women working together, all of the rice could be marketed for \$60 or \$70. Women were also encouraged to grow and sell produce. These profits went into a pooled cooperative savings account. [OSU Order #5609]

Key Words: Rural; India, Bangladesh; Savings;

68. Dixon, Ruth B., "Jobs for Women in Rural Industry and Services," Women In Development, September 1979, 60 pp.

There is a need to establish sources of credit and technical assistance that will directly help the women who need them the most. Whether women are involved in agriculture or other income-generating activities, agencies are needed which will address the local needs of women, particularly low-income women. These women can be assisted through provision of credit to small entrepreneurs, many of whom are women. [OSU Order #5887]

Key Words: Rural; Credit;

69. Dixon-Mueller, Ruth B., Rural Women at Work: Strategies for Development in South Asia, Baltimore, Maryland: Johns Hopkins University Press, 1978, 227 pp.

This book examines the integration of women into the development process in South Asia. The author argues that employment schemes should improve the status of women, encourage rural development, and support delayed marriage and birth planning. A series of five employment schemes are examined as case studies. The success of various projects is discussed, emphasizing the viability of cooperatives and small industries. Furthermore, the problems encountered by women, such as heavy domestic and agricultural responsibilities, are examined in a socio-cultural context. [Women Studies Library, The Ohio State University, HD6182.57 D58]

Key Words: Rural; South Asia; Credit;

70. Djibo, Mariama, "UNIFEM's Experience with Financial Services for Women," Paper presented at the Interregional Training Seminar: How to Improve Lending to Women, November 19-30, 1990, Nicosia, Cyprus, International Fund for Agricultural Development, Nicosia, Cyprus, November 1990, 21 pp.

The paper provides a brief background on UNIFEM and then discusses credit concepts and programs which are intending to provide credit to women. Programs include the Revolving Loan Fund (RLF), the Credit Support Systems (CRESS), and the Credit Scheme for Productive Activities of Women in Tanzania. The author concludes that credit projects should incorporate a savings component, that group solidarity is desirable, that competent field staff are needed, and that training is essential in ensuring loan repayment. [OSU Order #5086]

Key Words: Tanzania; Savings; Credit;

71. Downing, Jeanne, "Gender and the Growth and Dynamics of Microenterprises," GEMINI Working Paper No. 5, Development Alternatives, Inc. (DAI), Washington D.C., September 1990, 106 pp.

This paper builds on the debate between women in development (WID) and the proponents of growth oriented strategies such as MSU (Michigan State University) researchers. WID researchers warn of the dangers of growth-oriented strategies because of the concentration of women in low-growth, low-return microenterprises. [OSU Order #1152]

Key Words: Credit

72. Downing, Jeanne, and Jennifer Santer, "Women in Rural-Urban Exchange: Implications for Research and Intervention Identification," Clark University, Worcester, Massachusetts, February 3, 1989, 64 pp.

The framework "rural-urban exchange" is used as a tool for identifying interventions that foster exchange between farms and towns to financially stimulate both rural and urban areas. Within this framework, The Human Settlement and Natural Resource Systems Analysis (SARSA) has suggested several interventions regarding income generation for women. One is the formation of a revolving loan fund for female marketers in small businesses. The loan fund would contribute to start-up capital and would increase women's income-generating potential. Women have proven themselves to be good credit risks with prompt repayment and accurate business skills. Women carry the responsibility of survival of the family and, therefore, know more about the day-to-day realities of the local market. Making credit available may require collateral substitutes and streamlined loan procedures. Lack of independent access to land for women also restricts access to credit. Loans are also often tied to cash crops which is detrimental for women seeking credit for improving food production. [OSU Order #5564]

Key Words: Rural; Urban; Credit;

73. Due, Jean M., "Experience with Income Generating Activities for Southern African Women," Saving and Development, Vol. XV, No. 1, 1991, pp. 79-90.

Foreign donors are increasingly providing funds for income generating activities for African women. In the past these funds have often been allocated through private voluntary organizations. Currently, more funds are being allocated by government ministries. This article looks at the experiences in Botswana (with domestic funds) and Malawi. These experiences show that successful income generating activities can be undertaken which improve income and employment. Based on the results, this article contributes observations and recommendations. [OSU Order #4063]

Key Words: Botswana; Malawi; Credit;

74. Due, Jean M., "Policies to Overcome the Negative Effects of Structural Adjustment Programs on African Female-Headed Households," in Structural Adjustment and African Women Farmers, Christina H. Gladwin (ed.), Gainesville, Florida: University of Florida Press, 1991, pp. 103-127.

The author argues that the structural adjustment programs (SAPs) implemented by the International Monetary Fund and World Bank will not benefit 25 percent of the female-headed rural households in Africa. Furthermore, cutbacks in expenditures

for health, family planning and education have had a negative impact on both rural and urban low-income female-headed households which leads to a permanent cycle of poverty. Complementary programs are suggested to mitigate these adverse effects, including nutritional supplementation programs, debt forgiveness, reduced defense spending, improved access to credit, and financial management for women. [OSU Order #5080]

Key Words: Rural; Urban; Africa; Credit; Finance Reforms;

75. Due, Jean M., "Review of Programs Funding Smallscale Enterprises for African Women," University of Illinois, Urbana, Illinois, 1990, 17 pp.

This paper reviews the performance of micro enterprise funding programs in Botswana, Kenya, Malawi and Tanzania which target both male and female borrowers. Three types of programs are currently being implemented: (1) parastatals; (2) recent programs patterned after the Grameen Bank; and (3) "other" types. The Grameen Bank Programs are too recent to evaluate in terms of their replication suitability in African conditions. None of the programs are covering large numbers of beneficiaries, so experience has yet to point out the most viable approach. [OSU Order #5296]

Key Words: Botswana, Kenya, Malawi, Tanzania; Savings; Credit;

76. Due, Jean M., and Christina H. Gladwin, "Impacts of Structural Adjustment Programs on African Women Farmers and Female-Headed Households," American Journal of Agricultural Economics, Vol. 73, No. 5, 1991, pp. 1431-1439.

The structural adjustment programs (SAPs) initiated by the IMF and the World Bank are stimulating many tropical African economies through an infusion of foreign exchange, increased agricultural prices, devaluation of overvalued currencies, improved marketing policies, trade liberalization, and increased competition from the private sector. This paper presents evidence that women farmers, married and unmarried, and the 25 percent of the rural households in Sub-Saharan Africa which are female-headed, often do not benefit from the SAP programs. African women provide most of the labor required to produce food crops in Africa. Due to the inequality in gender relations women producers can not react with an economically-appropriate supply response because they lack access to basic production inputs that male farmers (especially large farmers) have received (e.g., land, credit and fertilizer, labor, and the right to returns from their labor). In addition, consumption-oriented policies have adversely affected female-headed and low resource households in both urban and rural sectors. Therefore, SAPs are not gender-neutral in operation or effect. Complementary policies with credit, fertilizer subsidies, income-generation

and nutritional supplementation programs for women farmers and female-headed households are needed to mitigate the adverse effects on women. [OSU Order #5033]

Key Words: Rural; Urban; Sub-Saharan Africa; Credit;

77. Due, Jean M., and F. Magayane, "Changes Needed in Agricultural Policy for Female-headed Farm Families in Tropical Africa," in Agricultural Economics, Vol. 4, Nos. 3/4, December 1990, pp. 239-253.

The decline in per-capita agricultural production has been reversed somewhat in tropical Africa by the structural adjustment programs which have increased producer prices, liberalized marketing and devalued currencies. But the 30% of smallholder farm households which are female-headed will not be assisted much due to their shortages of labor and credit, and lack of extension visits and appropriate labor-saving technologies. For these households, the authors argue that improved extension services, credit for agricultural inputs, small ruminant animals and poultry, labor-saving devices and craft inputs will be necessary to increase their incomes and levels of living. [OSU Order #4806]

Key Words: Rural; Tropical Africa; Credit;

78. Due, Jean M., and Rebecca Summary, "Constraints to Women and Development in Africa," Journal of Modern African Studies, Vol. 20, No. 1, 1982, pp. 155-166.

The authors attempt to prove that women's participation in African economic development is constrained by lack of access to education and credit. The authors find that women do not enjoy equal access to formal and informal education opportunities. They suggest some measures to provide more equal educational and credit facilities to women in Africa. [OSU Order #2186]

Key Words: Africa; Credit;

79. Due, Jean M., and Rosebud Kurwijila, "An Evaluation of the Donor Funded Tanzanian Women's Loan Program," Agricultural Economics Staff Paper No. 89 E-444, Department of Agricultural Economics, University of Illinois at Urbana-Champaign, Urbana, Illinois, December 1989, 22 pp.

This review evaluates four regional branch offices in Arusha, Morogoro, Ruvuma, and Dar es Salaam, Tanzania. Money was received by the Government of Tanzania from the Australian AID program for the Cooperative and Rural Development Bank

(CRDB). Loan recipients were to be primarily poor rural women who would receive either individual or group loans. More than 30 proposed projects were approved after grant money was used to inform regional representatives about the loans. Successful loan applicants were required to open a savings account with the CRDB and make direct payments into that account. The authors found a significant relationship between the number of projects funded from a loan and the size of the loan. Other important variables were the type of project (livestock or crop), location (urban or rural), education level, income level, and whether the loan was made to an individual or group. The limited intervention of men had a very positive effect on the women. Recommendations include more communication among everyone involved in the project and between staff and lenders. Education of women borrowers should be more extensive and borrowers need to know more about lending and repayment conditions, and the availability of other loans. [OSU Order #5292]

Key Words: Rural; Urban; Tanzania; Savings; Credit;

80. Due, Jean M., and Timothy Mudenda, "Women's Contributions to Farming Systems and Household Income in Zambia," The Ahfad Journal: Women and Change, Vol. 3, No. 2, 1986, pp. 52-61. Also published as Working Paper No. 85, Michigan State University, East Lansing, Michigan, May 1985, 29 pp.

Using data from a sample of 112 women from three areas of Zambia, the paper examines women's contributions to small farm household income. It concludes that women contribute more than half of the household's agriculture labor, and over four-fifths of household labor. Moreover, over half of off-farm income (wage labor and small-scale trading) is contributed by women. [OSU Order #4812]

Key Words: Rural; Zambia; Credit;

81. Due, Jean M., Rosebud Kurwijila, C. Aleke-Dondo, and Kaozo Kogo, "Funding Small-Scale Enterprises for African Women: Case Studies in Kenya, Malawi, and Tanzania," African Development Review, Vol. 2, No. 2, 1991, pp. 57-82.

Many organizations and some African governments are funding programs for men and women to establish microenterprises to increase family incomes, improve nutrition, and overcome some of the negative effects of structural adjustment programs in Africa. Non-governmental organizations, which formerly often funded projects as grants, are finding that grants have not been self-sustaining and are turning to loans for income-generating activities. This report concentrates on funding for women but many programs are for both men and women. It presents a summary of the major funding sources in Botswana, Kenya and Tanzania, and the purposes

and target groups of the funds. Where data are available, repayment rates are given and an assessment is made as to whether NGOs or government organizations are more cost-effective in administering credit funds for these purposes. [OSU Order #4274]

Key Words: Kenya, Malawi, Tanzania; Credit;

82. Dulansey, Maryanne, "Women in Development Program Concerns in Francophone Sahel," Report for USAID of a Workshop, July 5-7, 1979, Bobo Dioulasso, Upper Volta, 11 pp.

The purpose of this workshop was to exchange experiences and develop ideas for improving women's economic participation and meeting women's needs. One recommendation, related to making credit more available to Sahelian women, calls specifically for analysis of information about traditional informal credit as well as commercial and governmental systems to help design projects that would meet women's credit needs. A few credit projects are beginning to be implemented in Upper Volta with the SWID (Strengthening Women's Roles in Development) and TWIS (Training of Women in the Sahel) projects. [OSU Order #0919]

Key Words: Francophone Sahel; Credit;

83. Dulansey, Maryanne, and James Austin, "Small-scale Enterprise and Women," in Gender Roles in Development Projects, C. Overholt, M. Anderson, K. Cloud, and J. Austin (eds.), West Hartford, Connecticut: Kumarian Press, 1985, pp. 79-131.

Small-scale enterprises (SSEs) represent an important means for women to earn income in developing countries. SSEs typically constitute a significant sector of the economy in such countries, and women play a major role within SSEs. The purpose of this paper is to provide guidance for the analysis of SSE projects with the hope that they can be designed so as to encourage the participation of women and to improve women's welfare. [OSU Order #4042]

Key Words: Credit; Finance Reforms;

84. Dumouchel, Suzanne, and Nancy Thede, "Femmes, Epargne et Cr dit au Sahel: Des Bases pour un Auto D veloppement," Solidarite Canada Sahel, Toronto, Canada, April 1985, 114 pp.

The objective of this study was to analyze the participation of Sahelian women in savings and loan activities. The authors found that the formal financial sector is very

restrictive towards women. However, women in the Sahel are very active in the informal financial activities necessary to ensure the survival of the family. Women involved in these activities had prompt loan repayment. In conclusion, the authors recommended that the programs be developed to deal exclusively with improving women's participation in the formal financial system. [OSU Order #0805]

Key Words: Sahel; Savings; Credit; Finance Reforms;

85. Duval, Ann, "Ugandan Women Credit Programs: A Report to USAID/Uganda and AID/S&T/WID," USAID, Washington, D.C., August 1991, 78 pp.

The report focused on the issue of access to credit for women in Uganda. The majority of rural credit programs in Uganda are either run by NGOs or financial institutions with donor funds. Women's participation appears to be minimal. Targeted rural women's credit programs include the Uganda Women Finance and Credit Trust (an affiliate of Women's World Banking) and the Uganda Women Foundation Fund. Indigenous organizations organized as women's credit and savings societies also operate in rural areas with memberships exceeding 600 in some cases. While limited credit is provided to small urban-based businesses, only a few women in trade receive loans. The report concludes that women's access to commercial bank credit is "virtually non-existent." Constraints faced by women who want access to credit can be divided into two levels: (1) client level, and (2) bank level. The report does not recommend the funding of additional credit programs for women, nor does it recommend a separate women's credit window at the Bank of Uganda. [OSU Order #5595]

Key Words: Rural; Urban; Uganda; Savings; Credit; Finance Reforms;

86. Eigen, Johanna, "Assistance to Women's Businesses - Evaluating the Options," Small Enterprise Development, Vol. 3, No. 4, 1992, pp. 4-14.

The Kenya Industrial Estates Informal Sector Programme (ISP) was established in 1988 to provide credit to microentrepreneurs who were "floating" between smaller NGO programmers and commercial banks. Since the ISP received thousands of applications, only the most qualified male and female applicants were selected. There was a rigorous application process involving the completion of a detailed business plan. In April 1992 there were 332 women and 1110 men who had received loans. Women's repayment rates in the ISP program were higher than male participants, and their recorded increases in capital and sales growth were also higher. The author concluded that it made economic sense to work with women, though women were not specifically targeted in the program. Industries such as manufacturing,

services, and retailing were targeted because of their higher employment creation and value-added potential. [OSU Order #5720]

Key Words: Kenya; Credit;

87. Egger, Philippe, "Banking for the Rural Poor: Lessons from Some Innovative Savings and Credit Schemes," International Labour Review, Vol. 125, No. 4, July-August 1986, pp. 447-462.

Five local programs are examined in this article to illustrate how credit can be successfully extended to the rural poor. These five programs are: The Grameen Bank in Bangladesh, the Self-Employed Women's Association (SEWA) in India, the Working Women's Forum (WWF) in India, savings clubs in Zimbabwe, and the Small Farmer's Development Programme in Nepal. Repayment rates are 90% in the SEWA and WWF programs. Each of the five programs has social benefits (e.g., discussions on dowry payments) as well as economic benefits. There are two main lessons that can be drawn from these five programs: (1) financially viable institutions can be established in rural areas and run as commercial financial systems if their services are made available to all; and (2) the poor must be involved in any reform to increase their access to banking services if poverty is to be alleviated. [OSU Order #5499]

Key Words: Rural; Bangladesh, India, Nepal, Zimbabwe; Savings; Credit;

88. Elavia, B. H., and Kathleen Cloud, "Socio-Economic Impact of Credit on Rural Indian Households: A Gender Analysis," University of Illinois, mimeo, 1990, 6 pp.

Credit constitutes a major tool for achieving agricultural growth and rural development. India has one of the most extensive rural credit systems in the world, covering nearly all the 0.6 million villages in the country. Gradually, as the flow of credit to women has increased internationally, two areas of gender-relevant investigation have emerged. The first deals with credit delivery systems and focuses on the ways in which the methods of delivery affect both gender equity and economic efficiency. The second deals with gender differences in the impact of credit on the individual and the household. This paper addresses the delivery issues briefly, and then presents a detailed analysis of the impact of credit on sixty households in rural Gujarat, evenly divided between female and male borrowers. [OSU Order #4039]

Key Words: Rural; India; Credit;

89. Elavia, Behroz, "Women and Rural Credit," in Capturing Complexity: Research on Women, Households and Development, New Delhi, India: SAGE, April 1992, 11 pp.

The objectives of this article are two-fold. The first objective is to review the literature and research on women and rural credit in less developed countries with a view to identifying the factors responsible for simulating or inhibiting women's access to rural credit. The second objective is to present an analytical framework which facilitates the integration of rural women into credit systems. The data base generated will facilitate analysis of gender issues and provide guidelines for designing and implementing more successful credit projects and programs. [OSU Order #4040]

Key Words: Rural; Credit; Finance Reforms;

90. Evans, Janis, and Jonathan Kydd, "Phalombe Women's Agricultural Development Programme: A Case Study of a Gender and Poverty Focused Seasonal Credit Programme," Overseas Development Institute, London, United Kingdom, November 1990, 18 pp.

This paper reviews the activities which were taken to modify and develop the operations of a national program of institutional agricultural credit to make it more relevant to the needs of women headed agricultural households. These activities were taken as part of a particular rural development project which was an integral component of Malawi's National Rural Development Program. A number of aspects of the project include the rapid expansion of credit for female farmers, the high repayment performance, and the success of group lending in terms of reducing costs and improving repayment performance. The program is not yet developed to the point of financial viability; however, the authors state that it is closer to viability than other small farmer rural credit programs. [OSU Order #4276]

Key Words: Rural; Malawi; Credit;

91. Fapohunda, O. J., "Human Resources and the Lagos Informal Sector," The Urban Informal Sector in Developing Countries: Employment, Poverty, and Environment, S. V. Sethuraman (ed.), International Labour Office, Geneva, Switzerland, 1981, pp. 70-82.

The study focuses on human resource use in the Lagos informal sector based on a sample of 2,000 enterprises in manufacturing, services, and trade. Most entrepreneurs in the sample were migrants from rural areas of Nigeria; female entrepreneurs were mostly involved in petty trading. The author also supports a strong generational

shift in job-preference from rural agriculture to urban, non-agricultural work. [OSU Order #5641]

Key Words: Urban; Nigeria; Credit;

92. Fernando, Nimal A., "Informal Finance in Papua New Guinea: An Overview," in Informal Finance in Low-Income Countries, Dale W Adams and Delbert A. Fitchett (eds.), Boulder, Colorado: Westview Press, 1992, pp. 119-132.

Informal savings and credit institutions in Papua New Guinea are outlined in this chapter. Culture, economic conditions, low level of education, and unaccessible formal credit lead to the use of informal credit sources. Wok Meri, a rural women's savings and credit association, and ROSCAs have both savings and lending plans. Informal savings arrangements include Sande (a type of rural ROSCA) and savings groups (members of these groups save for given purposes). Informal loans are made by Wantoks (clans that pool resources), moneylenders, and store managers. [OSU Order #5588]

Key Words: New Guinea; Savings; Credit;

93. Fong, Monica S., and Heli Perret, Women and Credit: The Experience of Providing Financial Services to Rural Women in Developing Countries, Money and Finance in Developing Economies No. 3, Milan, Italy:Finafrica-CARPILO, 1991, 157 pp.

Rural women have been neglected by most development projects and often lack access to credit. Financial services made available to rural women in developing countries can act as a catalyst for economic development. This book examines women's participation in formal and informal finance and their demand for credit. Institutional and grassroots strategies for providing financial services to rural women are summarized and evaluated. Policy implications include legal reforms, improved credit scheme planning, and improved linkages between formal and informal finance as well as between savers and borrowers. [OSU Order #5140]

Key Words: Rural; Savings; Credit; Finance Reforms;

94. Food and Agriculture Organization of the United Nations, "The Legal Status of Rural Women: Limitations on the Economic Participation of Women in Rural Development," FAO Economic and Social Development Paper No. 9, Women in Agricultural Production and Rural Development Service, FAO, Rome, Italy, 1979, 70 pp.

This report reviews the legal system in developing countries and how it affects rural women regarding rights to real property and other productive resources. It explores existing laws which discriminate against women, resulting in women's inability to participate fully in rural economic development. Areas studied include Sub-Saharan Africa, the Middle East and North Africa, Asia, and Latin America. [OSU Order #5248]

Key Words: Rural; Sub-Saharan Africa, Middle East, North Africa, Latin America; Credit;

95. Food and Agriculture Organization of the United Nations (FAO) and African Regional Agricultural Credit Association (AFRACA), "Report on the National Workshop on Women's Access to Institutional Credit: Problems and Perspectives," Report on the Workshop on Women's Access to Institutional Credit: Problems and Perspectives, Makerere University, Kampala, Uganda, December 12-15, 1983, AFRACA, Kampala, Uganda, December 1983, 49 pp.

This paper reports the major findings of the National Workshop on Women's Access to Institutional Credit which discussed women's access to financial services and the integration of women into the development process. The report includes various papers presented at the workshop, all of which analyze various aspects of female income generation in Africa. [OSU Order #4163]

Key Words: Africa; Credit;

96. Food and Agriculture Organization of the United Nations (FAO), "Promoting the Participation of Women in Food Marketing and Credit," Paper presented at the Expert Consultation on Women in Food Production, Rome, Italy, December 7-14, 1983, FAO, Rome, Italy, September 1983, 17 pp.

Traditionally, women have not had sufficient access to credit due to their lack of collateral, their limited education, and their demand for relatively small loans. However, in trade, women have predominated in rural and informal markets. As trade becomes formalized, it is feared that the percentage of female traders will

decline unless specific training and information is provided to women. [OSU Order #5250]

Key Words: Rural; Credit;

97. Food and Agriculture Organization of the United Nations (FAO), "The Role of Women in Banking and Rural Credit: Based on a Study by Ms. R. Aziz," Working draft document, FAO, Rome, Italy, July 1977, 43 pp.

This report analyzes the role of women in banking and the effectiveness of rural credit programs directed at women in developing countries. Case studies were completed in India, the Philippines, and Malaysia. The study examines the evolution of women's banks and credit cooperatives as well as women in credit cooperatives and rural banks. Results show that the rural credit and banking system can be made more inclusive of women. [OSU Order #5246]

Key Words: Rural; India, Malaysia, Philippines; Credit; Finance Reforms;

98. Food and Agriculture Organization of the United Nations (FAO), "Promotion of Women's Activities in Marketing and Credit: An Analysis, Case Studies and Suggested Actions," Preliminary working paper, Rome, Italy, June 1984, 61 pp.

The objective of the paper is to provide suggestions for donor support to women engaged in food and agricultural marketing. The study refers to a comparative analysis of case studies of the lives of successful women entrepreneurs working in groups or as individuals, and of project or programme assistance which has had a favorable outcome for women in marketing. The case material documents experiences from Bangladesh, Cameroon, Ethiopia, Gambia, Ghana, India, Kenya, Korea, Lesotho, Nicaragua, Nigeria, Pakistan, Philippines, Sri Lanka, Syria, The Caribbean, Togo, Uganda, Upper Volta, Zambia, and Zimbabwe. In the analysis, an attempt was made to trace historical sequences and relations which have affected and continue to influence women's participation as entrepreneurs, both as individuals and as social beings. [OSU Order #3243]

Key Words: Africa, Caribbean, Nicaragua, Korea, Pakistan, Philippines; Credit;

99. Food and Agriculture Organization of the United Nations (FAO), "Analysis of Credit Schemes Benefiting Rural Women in Selected African Countries," Rome, Italy, 1988, 44 pp. + tables.

The objective of this study, which was carried out in Kenya, Malawi, Sierra Leone, Zambia, and Zimbabwe from November 1986 to January 1987, was to review credit projects to identify factors contributing to the success of those that had been effective. Suitable approaches and techniques for providing credit for women farmers have been developed based on the findings of the study. [OSU Order #4397]

Key Words: Rural; Kenya, Malawi, Sierra Leone, Zambia, Zimbabwe; Credit;

100. Food and Agriculture Organization of the United Nations (FAO), "Preparatory Mission on Women's Programme in Agricultural Credit and Banking in Selected Southern African Countries," FAO, Rome, Italy, 1983, 38 pp.

This study presents the economic situation regarding women's participation in development and suggests possible improvements through the Women's Programme in Agricultural Credit and Banking in Botswana and Lesotho. Women voiced their concern that identification of income-generating projects should be done by the women who are participating in the development projects. Marketing of products by women is a common problem because of the close proximity with South Africa, which exports cheap but high-quality goods into these countries. [OSU Order #4395]

Key Words: Rural; Botswana, Lesotho; Credit;

101. Fortmann, Louise, "Women's Work in a Communal Setting: The Tanzanian Policy of Ujamaa," in Women and Work in Africa, Edna G. Bay (ed.) Boulder, Colorado: Westview Press, 1982, pp. 191-205.

Women farmers, though central to Tanzanian agricultural production, are disadvantaged in a number of ways. They face a series of constraints mainly concerned with access to inputs such as land, capital, labor, and information. Women farmers who are heads of households (estimated at 25 percent of the population) are particularly subject to these constraints. The Tanzanian policy of ujamaa, which involves nucleated settlements and communal agriculture, promised to improve the productivity of women farmers and increase their control over cash income. However, ujamaa has not fulfilled this promise. [OSU Order #5119]

Key Words: Rural; Tanzania; Credit;

102. Fowler, D. A., "The Informal Sector in Freetown: Opportunities for Self-Employment," in The Urban Informal Sector in Developing Countries: Employment, Poverty, and Environment, S. V. Sethuraman (ed.), International Labor Organization, Geneva, Switzerland, 1981, pp. 51-69.

A simple random sample of 967 enterprises in Freetown, Sierra Leone was used to evaluate the informal sector in a primary city. Participation in enterprises was correlated to age and sex, but not education. Three times as many men as women were heads of enterprises with women tending to concentrate in retailing and to move into non-trade areas as they grew older. Men tended to move from retail into more capital-intensive activities (tailoring, motor transport, construction) with age. Most enterprises had invested in inexpensive, locally-made equipment with capital from personal savings or family loans. Most profits were reinvested, but without access to bank loans, firm expansion was very difficult. Backward linkages (for raw materials) were common in the formal sector, but forward linkages (sales) were used mostly by households. [OSU Order #5641]

Key Words: Urban; Sierra Leone; Savings; Credit;

103. Gaye, Matar, "Les Sections Villagoises et le Cr dit," Document de Travail, ISRA, Dakar, Senegal, September 1987, 27 pp.

Village groups were created in 1983 in Senegal as associations of villagers or farmers involved in the same activity or farming the same crops. Loans are delivered to farmers by the Caisse Nationale de Credit Agricole (CNCA) via 'sections villa-geoises'. Village sections have been popular because of their role in credit allocation but the author feels that non-agricultural sections of rural development have been ignored in the process. Also, women and young people are not receiving their share of benefits linked to village group membership. [OSU Order #0927]

Key Words: Rural; Senegal; Credit;

104. Geron, Ma. Piedad S., "Informal Financial Markets and Women: The Philippine Case," Paper prepared for the United Nations Development Fund for Women, UNIFEM, Manila, Philippines, 1989, 65 pp.

The author presents the salient features of the informal financial market, its operational modalities and the specific behavior of the various actors in the informal financial markets of the Philippines. The paper analyzes the unique features of informal financial markets, and women's access to finance. The author argues that borrowers prefer to borrow from the informal financial sector, and that there is a strong linkage between formal and informal finance. Among rural lenders, 70 %

borrowed from banks to finance their business and credit operations. Rural women have poor access to formal financial institutions so the informal financial market is attractive. Some examples of informal credit schemes for women are presented. [OSU Order #0154]

Key Words: Rural; Philippines; Credit; Finance Reforms;

105. Gittinger, Price J., Household Food Security and the Role of Women, World Bank Discussion Papers No. 96, Washington, D.C.: The World Bank, 1990, 37 pp.

This paper reports on the Symposium on Household Food Security and the Role of Women in Kadoma, Zimbabwe, January 21 through 24, 1990. Improving household food security in Africa means focusing on the roles of women as food producers and as income earners for their families. Unless the production and productivity of these women is increased, efforts to improve household food security in Africa will not succeed. Obstacles to their work need to be removed, and their access to resources and information need to be improved. In particular, women need fixed and working capital for agricultural production and for off-farm activities. When credit is available, access requires collateral but women's limited autonomy implies that they control far fewer marketable assets, and thus may lack the opportunity to build independent reputations for creditworthiness. Even public credit programs depend to a large extent on physical collateral. The wide-ranging discussions in the working groups identified a number of different actions that households must take to enhance food security. Guidelines for African policy-makers and donors were also formulated. [OSU Order #5276]

Key Words: Rural; Zimbabwe; Credit;

106. Gladwin, Christina (ed.), Structural Adjustment and African Women, Center for African Studies, University of Florida, University of Florida Press, Gainesville, Florida, 413 pp.

The book is a collection of articles dealing with the impacts of structural adjustment on African women. Part one includes three papers that discuss structural adjustment and transformation. Part two is a larger section that includes several case studies that examine particular structural adjustment programs in selected countries and their impacts on the village level with particular reference to women. The third part focuses on papers that explore the additional impact of other macro policies which are often interacting with structural adjustment policies. A presentation of a debate on the economy of affection addresses the usefulness of that model for assessing gender differences in Africa, as well as tracking structural adjustment and its impact on women farmers. In conclusion, a number of questions related to future plans and

policies are addressed. [Agricultural Library, The Ohio State University, HD6073F3-2A37571991]

Key Words: Rural; Africa; Finance Reforms;

107. Gopalsingam, R., and Suppiah Mallega, "Women in Malaysia's Credit Unions," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 82-87.

The credit union (CU) idea was introduced to Malaysia in 1970 under the supervision of the Credit Union Club of Malaysia. Except for one all-women CU, all other CUs have mixed membership. This paper is a brief presentation of the role of women in Malaysia's CUs. From the total membership of 13,000 in 1987, some 5,200 were women members. They are mostly from low-income groups of workers in rural and urban areas. Women are instrumental in increasing savings in CUs by encouraging husbands and working youths to save. [OSU Order #5107]

Key Words: Rural; Urban; Malaysia; Savings; Credit;

108. Gugler, Josef, and William G. Flanagan, Urbanization and Social Change in West Africa, Cambridge, Massachusetts: Cambridge University Press, 1978, 235 pp.

Gugler and Flanagan synthesize research on urbanization and social change in West Africa and interpret the often disparate findings. Chapter 8, "Changes in the Position of Women," is of particular interest in the study of women in credit and finance. With less education and fewer economic opportunities for employment in the formal sector, the position of women in urban areas differs markedly from men. Despite the lack of employment prospects, the authors assert that women have a certain amount of bargaining power in urban areas "because the sex imbalance allows them to be particular in selecting more or less permanent partners." Women who are financially independent in urban areas often operate in the informal sector, usually as traders; some have parlayed petty trade-related activities into large, multi-faceted financial operations. In some areas women have established associations akin to guilds to monitor and control trade. [Black Studies Library, The Ohio State University, HT148W4G831978]

Key Words: Urban; West Africa; Credit;

109. Gunnarsson, Leif, and Birger Moller, "A Women's Project: Possible Support for Savings Mobilization in Zimbabwe through Promotion and Strengthening of Savings Clubs," Report June 1987 of a Project Identification Mission, Swedish Savings Banks Association Development Co-operation Committee, Stockholm, Sweden, August 1987, 50 pp.

The report discusses how savings activities with the objective of mobilizing and utilizing small-scale domestic financial resources for productive purposes can contribute to self-reliant economic development, equality and social justice. [OSU Order #4742]

Key Words: Zimbabwe; Savings;

110. Guzman, Maria Margarita, and Maria Clemencia Castro, "From a Women's Guarantee Fund to a Bank for Microenterprise: Process and Results," in Women's Venture: Assistance to the Informal Sector in Latin America, Marguerite Berger, and Mayra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 185-200.

In an attempt to set up a mechanism for enabling women and their families to participate in economic activity, the Banco Mundial de la Mujer (BMM) was created in Colombia in 1982. Its specific function is to establish a bank for the family-based informal sector. Although it works with both men and women, the BMM is specifically committed to bringing formal credit to women operating in the informal sector. The author analyzes the impact of the BMM on the basis of a series of economic and social indicators. The length of participation in the program played a significant role in its impact. Lessons for other programs are derived. [OSU Order #4034]

Key Words: Latin America; Credit; Finance Reforms;

111. Haas, Jan W., "Autochthone Finanzielle Selbsthilfeorganisationen im Ländlichen Kenya," Diplomarbeit, Institut für Bank- und Finanzwirtschaft, Freie Universität Berlin, Federal Republic of Germany, 1989, 112 pp.

The empirical part of this Masters Thesis is based on a survey carried out in the Murang'a District in Kenya. The sample showed a high savings inclination and potential. This is especially true for the female interviewees. Women tend to use the informal financial market to obtain financial services more than men. Recently, informal financial groups in the survey area accessed the formal market as depositors, which led to interest revenues without sanctioning their own informality. [GER]

Key Words: Kenya; Savings;

112. Haggblade, Steve, Peter Hazell, and James Brown, "Farm/Nonfarm Linkages in Rural Sub-Saharan Africa: Empirical Evidence and Policy Implications", World Bank, Agriculture and Rural Development Department, Discussion paper No. ARU67, Washington, D.C., May 1987, 207 pp.

The nature and magnitude of farm-nonfarm links in rural Sub-Saharan Africa are discussed. The major problem for non-farm entrepreneurs was obtaining credit from formal sources. Working capital was found to be a major constraint for rural and small-scale nonfarm enterprises, and not management or technical assistance. Sequencing requirements and complementing the assistance provided were suggested. Direct assistance programs providing working capital, financing women entrepreneurs and promotion of research on SMEs were also recommended. [OSU Order #0355]

Key Words: Rural; Urban; Sub-Saharan Africa; Credit;

113. Haile, Fekerte, "Women Fuelwood Carriers and the Supply of Household Energy in Addis-Ababa," Canadian Journal of African Studies, Vol. 23, No. 3, 1989, pp. 442-451.

The term "ekub" used in Ethiopia is a form of rotating credit association. The ekub is a group of men or women who have agreed to periodically deposit a certain amount of money into a savings fund. The money is then distributed to each member in turn. The "edir" is a community emergency fund in which financial support and personal services are provided for funerals and other emergencies. [OSU Order #5661]

Key Words: Ethiopia; Savings; Credit;

114. Hansen, Karen Tranberg, "Married Women and Work: Explorations from an Urban Case Study," African Social Research, Vol. 20, 1975, pp. 777-799.

The Mtendele township provides the context for the discussion of Zambian married women's lack of participation in wage labor. Despite the economic hardships experienced by many of the households in Mtendele and the desire of many wives to work, urban job opportunities for women are limited. Without formal education and with child-care duties incompatible with many urban employment opportunities, married women are restricted to frequently illegal and precarious participation in entrepreneurial petty trading activities. The difference between wives with work experience and wives without work experience appears to be linked to the wider urban experience and mobility history of the former. Constraints to the participation of women in entrepreneurial activities include the institutionalized nature of female

trades, the illegality of many informal businesses, high start-up costs, and competition. [Business Library, The Ohio State University, DT1 A53]

Key Words: Urban; Zambia; Credit;

115. Haque, Trina, "Women in the Rural Informal Credit Market in Bangladesh," Research Report No. 104, Bangladesh Institute of Development Studies (BIDS), Dhaka, Bangladesh, May 1989, 74 pp.

This report examines rural women's participation in the informal financial markets in two villages in Bangladesh. The study focuses mainly on lenders, rather than borrowers or the uses of credit by women. Important findings of the study include: savings is a part of the traditional role and image of women in Bangladesh, women may engage in informal credit programs of which male members of the household are unaware of, and women have credit networks especially for women. Questionnaires were administered in two villages to each head female of the household relating to household expenditures. Data indicated that most women from these households either borrow and/or lend cash. Most loans were used for consumption purposes. It was difficult to identify the act of saving because not many rural women had bank accounts. Women did not tell their husbands about money earned from musti savings. Constraints on the income level of women seems to be the main factor explaining the low levels of female investment. No informal women's credit groups were found, and all lending and borrowing was done on an individual basis. [OSU Order #5351]

Key Words: Rural; Bangladesh; Credit;

116. Hartig, Sabine, "Das Sparverhalten von Marktfrauen: Ergebnisse einer empirischen Studie auf dem Markt von Adjame, Abidjan (Elfenbein Küste)," Institut für Soziologie, Freie Universität Berlin, Federal Republic of Germany, 1986, 20 pp.

The author found a large savings potential and propensity among market women in Adjamé/Abidjan (Ivory Coast). Ninety-six percent of the study sample used exclusively informal intermediaries for their financial transactions. The most popular informal intermediaries are money keepers (NAGO), tontines, and savings associations. The money keepers collect daily pre-specified amounts to be repaid at a fixed date. This service is remunerated with 1/31 of the total savings amount. Under certain circumstances, the NAGO acts also as moneylender. The paper provides interesting insights on the savings and credit behavior of market women in the Ivory Coast. [OSU Order #4536]

Key Words: Urban; Ivory Coast; Savings; Credit;

117. Hashemi, Syed M., "Credit for Rural Women: An Evaluation of the Women's Entrepreneurship Development Program," Project Evaluation Summary: PD-ABB-400, U.S. Agency for International Development, Dhaka, Bangladesh, June 1989, 65 pp.

This is an evaluation of a project in Bangladesh which has been generally successful in implementing a credit program managed by women for women. The number of loans has been satisfactory with Bangladesh Small and Cottage Industries Corporation centers (4 Phase I centers and 5 Phase II centers) issuing about 150 loans/year with an average amount of 2,000-3,000 takas. The provision of training to clients has had mixed results. Management training has been too brief (2 days) to have an impact, but skills training has helped many women initiate business activities. It is recommended that headquarter personnel either spend considerably more time in the field or hire two mid-level women to assist in the project's transition towards support of women entrepreneurs. [OSU Order #5704]

Key Words: Bangladesh; Credit;

118. Hayanga, C. A., "Case Studies on Gender-Oriented Lending Policies for Income Generating Activities," paper written on the request of AGSM/FAO, Nairobi, Kenya, September 1990, 77 pp.

The author reports that, on one hand, women provide three-fourths of the labor on small holdings in agriculture as well as large percentages in some non-agricultural economic activities. On the other hand, the majority of existing financial institutions are located in urban areas although a majority of women are in the rural areas. This factor, in addition to supply side constraints, leads to most women being locally unfamiliar with banking and credit systems except their own revolving funds. The author provides five case studies of female entrepreneur borrowers of the Kenya Women Finance Trust, which is tied with the Barclays Bank of Kenya. It is recommended that the creation of small financial institutions for women, revolving funds, cooperatives and mobile banks be accelerated to engage more women in handling credit. [OSU Order #4518]

Key Words: Rural; Kenya; Credit;

119. Hayanga, C. A., "Guidelines for Promotion of Women's Access to Credit," FAO/AFRACA Development House, Nairobi, Kenya, n.d., 23 pp.

The author argues that women's lack of access to credit is influenced by socio-economic factors, including non-responsiveness on the part of financial institutions and governments. Recommended actions are listed by area of concern: government

(e.g., recognition of women's contributions to the economy and review of discriminatory laws and practices); financial institutions (e.g., publicity on credit facilities available, shortening and simplification of loan procedures and emphasis on project viability rather than collateral) and women's organizations (e.g., organization and mobilization of women's groups). [OSU Order #4635]

Key Words: Credit;

120. Hayanga, C. A., "Mobilization of Savings and Credit Resources for Women," presented at Workshop Organized by Women's Progress Limited in Conjunction with AFRACA, Nairobi, Kenya, March, 1984, 7 pp.

This presentation discusses the importance of urban women in Kenya forming groups to accomplish income-generating activities. The group is expected to open a bank account with any commercial bank, financial institution, or postal savings bank. Each member saves a specified target amount every week or month which is deposited in the group account. In addition to earning interest, the savings are used as collateral or for investment purposes. [OSU Order #4312]

Key Words: Urban; Kenya; Savings; Credit;

121. Hayanga, C. A., "Women's Access to Banking Services," Paper presented at the AFRACA/EACACT, Seminar on Resource Mobilization for Rural Development, Nairobi, Kenya, February 1984, 19 pp.

Women's access to credit in Africa has been negligible in spite of the fact that by cultural and customary practices rural women are responsible for food production for their families and extended families. Two constraints are discussed as the most important ones to explain this situation: first, women lack training in modern farming methods; and second, women do not inherit land due to cultural and customary practices. Additional constraints are pointed out, and policy measures are discussed. The study refers to programs in Kenya, Zambia and Tanzania. [OSU Order #3304]

Key Words: Rural; Kenya, Tanzania, Zambia; Credit;

122. Herz, Barbara, "Bringing Women into the Economic Mainstream: Guidelines for Policy-makers and Development Institutions," Finance and Development, No. 26, December 1989, pp. 22-25.

In setting up guidelines to include women in development programs, the World Bank chose to concentrate on improving women's productive and earning capacities in two

areas. The first area is investments in human capital which include education, health, and family planning. This involves giving parents the incentive and opportunity to send their daughters to school -- and not just their sons. Providing better pre-natal and obstetric services is also included. The second area is through improvements in agricultural extension services and credit. The best route for improving extension services is to change existing services to better suit the needs of women. Improving credit for women includes providing credit in small amounts for short term loans, creating more bank branches, training bank employees to better understand women's credit needs, and encouraging group borrowing. [OSU Order #5606]

Key Words: Credit; Finance Reforms;

123. Herz, Barbara, "Women in Development: Kenya's Experience," Finance and Development, No. 26, December 1989, pp. 43-45.

This article discusses Kenya's attempts to improve women's welfare. The article discusses the organizations involved in improving conditions for women such as the traditional self-help groups (haramabee). The state of women farmers is examined and shows that women farmers are less productive than men. To eradicate this problem, Kenya has instituted an extension system targeted at women. Additionally, the Kenyan government is considering programs to eliminate women's productivity problems based on lack of credit. The article concludes with a discussion of the role of the World Bank in supporting Kenya's efforts to improve the condition of women. [OSU Order #5604]

Key Words: Rural; Kenya; Credit;

124. Hilhorst, Thea, and Harry Oppenoorth, Financing Women's Enterprise, Royal Tropical Institute, Amsterdam, The Netherlands, 1991, 104 pp.

This book was an outgrowth of a 1991 symposium organized by the Royal Tropical Institute. The objectives of the book are: (1) to identify and analyze the potentials and constraints of poor women's access to financial services; (2) to indicate future research needs; and (3) to facilitate improvements in policy and implementation. Poor, female microentrepreneurs face the same problems confronted by all poor people and small businesses, plus the additional constraint of gender. Thus credit and savings schemes designed to improve women's productivity and income need to account for women's status, visibility, and decision-making roles. Women have found informal financial services are better tailored to their needs and continue to rely heavily on them. Women especially use ROSCAs and have a high propensity to save. While very popular, rotating and revolving funds are often not sustainable due to default or inflation. Revolving funds that base their access to loanable funds on the

rate of return of the proposed investment, rather than on each individual's turn, have a higher potential for success. Formal financial institutions are encouraged to service potential poor female microentrepreneurs by "informalizing" the formal sector through increased access for women and improving loan conditions and institutional viability. [OSU Order #5610]

Key Words: Savings; Credit; Finance Reforms;

125. Holt, Sharon L., "Women in the BPD and Unit Desa Financial Services Programs: Lessons From Two Impact Studies in Indonesia," Report to USAID/Indonesia, GEMINI Technical Report No. 19, GEMINI/DAI, Bethesda, Maryland, September 1992, 32 pp.

This report examines the participation of women in two Indonesian financial services programs: the Unit Desa network of the Bank Rakyat Indonesia (BRI), and the village-level financial system supervised by the Bank Pembangunan Daerahs (BPDs). These 2 programs are examined from three broad perspectives: (1) the higher participation rates of women; (2) the different service delivery methodologies used by the BRI and BPD programs; and (3) the different survey methodologies used by each program. Due to the decentralized delivery of their financial services, women comprise between 55% and 72% of the clients in the village BPD programs. They make up 24 to 30% of the BRI network clients and the BPD programs in urban areas. The close proximity of BPD financial services to women's village homes and workplaces appears to be the most important reason for these differences. In both programs, women's average loan sizes are smaller than men's (\$87 compared to \$59), and men have larger loans outstanding. While the report concludes that women are savers, institutional structures and savings instruments probably affect the rate of savings more than a client's gender or income. [OSU Order #5596]

Key Words: Rural; Urban; Indonesia; Savings; Credit;

126. Holt, Sharon, and Helena Ribe, Developing Financial Institutions for the Poor and Reducing Barriers to Access for Women, World Bank Discussion Papers No. 117, Washington, D.C.:The World Bank, February 1991, 60 pp.

This paper reviews the experience with financial services programs for poor people, especially poor women who face more severe and different obstacles to such services than men. The paper first summarizes the lessons learned from an experience with largely ineffective formal, regulated credit initiatives. Next it identifies the key characteristics of recent credit and saving programs with approaches that incorporate

successful financial services for the poor. The paper ends by presenting conclusions and discussing the implications for policymakers. [OSU Order #1579]

Key Words: Savings; Credit; Finance Reforms;

127. Hossain, Mahabub, "Credit for Alleviation of Rural Poverty: The Grameen Bank in Bangladesh," Research Report No. 65, International Food Policy Research Institute in collaboration with the Bangladesh Institute of Development Studies, Washington, D.C., February 1988, 89 pp.

The Grameen Bank in Bangladesh has progressed rapidly at expanding credit to the poor since its inception in 1983. The loan recovery rate and accumulation of capital has been excellent. Due to intensive supervision, the transaction costs of the bank are high, resulting in an implicit rate of subsidy on loans of 39 percent. Despite these costs, it is concluded that the Grameen Bank concept is an appropriate vehicle for development which could be exported to other countries. [OSU Order #1342]

Key Words: Rural; Bangladesh; Savings; Credit;

128. Hossain, Mahabub, and Rita Afsar, "Credit for Women: A Review of Special Credit Programs in Bangladesh," Human Resource Development Division, Bangladesh Institute of Development Studies, Dhaka, June 1989, 111 pp.

Women's participation in economic activities has historically been underestimated in Bangladesh. In recent years, an attempt to extend credit to women has been made. This report documents women's access to credit and its impact, the constraints to expansion, and the lessons learned from past experience. Case studies of individual programs, including the Grameen Bank, are examined. The objective of this study is to review existing credit programs for rural women in order to suggest measures for improving women's access to credit. The study reviews existing knowledge about women's participation in economic activities and assesses the importance of credit for development of women in the country. It presents evidence of women's access to credit, the use of such credit, and the record of recovery. An analysis is made of the major constraints to expansion of credit from both the supply and the demand side. The last section attempts to identify the successful elements in the existing credit programs that reach women, and suggest some measures for expanding women's access to credit. [OSU Order #4801]

Key Words: Rural; Urban; Bangladesh; Savings; Credit;

129. International Fund for Agricultural Development (IFAD), "A Programme of Action on Credit for Poor Rural Women," IFAD, Rome, Italy, 1986, 22 pp.

This report provides an overview of the difficulties poor rural women face in ensuring family survival, and the extent to which they are dependent on credit as an instrument of survival. The role of traditional and emerging women's organizations in making credit available along with other services for the poorest rural women is discussed. The report concludes by commenting on the role of international organizations in motivating national and local financial institutions (commercial banks, agricultural development corporations, co-operatives) to participate more efficiently in channelling funds to women for production, employment and income generation. [OSU Order #5204]

Key Words: Rural; Africa; Credit;

130. International Fund for Agricultural Development (IFAD), "Consultation Report on the Economic Advancement of Rural Women in Asia and the Pacific," Seminar presented in collaboration with the Asian and Pacific Development Center (APDC), Kuala Lumpur, Malaysia, September 15-21, 1991, IFAD, Rome, Italy, September 1992, 72 pp.

The focus of this 1991 Seminar was poor rural women in Asia and the Pacific. Women's access to credit and financial services was one of five themes discussed. Among the conclusions presented at the end of the seminar were the following three recommendations: (1) financial feasibility studies should be completed prior to financing women's credit projects; (2) women's credit and savings groups should be evaluated as a possible form of financial intermediation between formal and informal financial institutions; and (3) credit projects should have as one of their objectives the graduation of their clients to higher levels of economic activity. The participants also recommended the replication of alternative credit projects such as the Grameen Bank and the Self-Employment Women's Association Bank. In addition, it was recognized that credit was only one of several factors necessary to improve the economic role of rural women. [OSU Order #5711]

Key Words: Rural; Asia; Savings; Credit;

131. International Fund for Agricultural Development (IFAD), "The Economic Advancement of Poor Rural Women: Guidelines for Action," IFAD, Rome, Italy, November 1991, 21 pp.

These guidelines were developed by IFAD and include 21 possible policy recommendations. One of the recommendations discusses the extension of financial services

to rural women through customer oriented delivery mechanisms. The report acknowledges the legal, socio-cultural, and institutional constraints on poor rural women's access to financial services. Financial institutions can expand their services to rural clientele by offering financial services that take into account the different requirements of poor rural clientele (e.g., smaller loan amounts, frequent repayments), and sensitizing bank officers to the needs of poor rural clients. The report also recommends strengthening informal credit and savings groups and linking them with formal financial institutions using intermediaries such as cooperatives and non-government organizations. [OSU Order #5710]

Key Words: Rural; Savings; Credit; Finance Reforms;

132. International Fund for Agricultural Development (IFAD), "Interregional Training Seminar Report on 'How to Improve Banking for Rural Women'," Seminar jointly organized by IFAD, Mediterranean Institute of Management (MIM) and the International Research and Training Institute for the Advancement of Women (INSTRAW), held in Nicosia, Cyprus, November 19-30, 1990, IFAD, Rome, Italy, December 1990, 55 pp.

The participants in this 1990 seminar concluded that women's economic productivity can be increased by improving their access to financial services. Presentations on women's credit and savings activities underscored the following behavior: women borrow prudently, women have good credit records, and women have a high propensity to save regardless of status or culture. Historically, financial institutions, governments, and international financial agencies have failed to recognize this behavior. Governments can improve women's access to financial services by providing an "enabling" environment that includes removing discriminatory laws, allowing women to participate in the governing process, and recognizing the full economic contribution of women in national statistics such as Gross National Product. Financial institutions should adjust their policies and procedures to take into account the requirements of rural women. Components of this adjustment process would include the collection of gender-desegregated data, training bank staff, alternative collateral schemes, and the encouragement of savings. [OSU Order #5712]

Key Words: Rural; Savings; Credit; Finance Reforms;

133. International Fund for Agricultural Development (IFAD), "Seminar Report on the Economic Advancement of Rural Women in Latin America and the Caribbean," Seminar held in San José, Costa Rica, June 17-21, 1991, IFAD, Rome, Italy, June 1991, 26 pp.

Access to financial services was one of five themes discussed at the 1991 seminar. Collateral requirements, gender discrimination, and other adverse lending terms were given as reasons why women face formidable barriers in their attempts to access formal credit services in Latin America and the Caribbean. Banking institutions and their staff frequently discount the economic activities of rural women and subsequently do not facilitate the delivery of credit services to them. Proposals to correct this situation include: governments allocating resources to projects that incorporate women; including a savings component in credit programs; linking credit to training, extension, and marketing programs; and promoting the formation of credit associations or lending groups. [OSU Order #5709]

Key Words: Rural; Caribbean, Latin America; Savings; Credit;

134. Jarrett, Stephan, "A Revolving Fund to Provide the Capital for Self-Help: Rural Women's Small Production Units in Honduras," Assignment Children, Vol. 49/50, Spring 1980, pp. 141-153.

The Proyecto de Desarrollo Fronterizo (PRODEF) was created in 1975 as a rural development project designed to develop social services for children. Low levels of family income and high levels of malnutrition were problem areas where increasing women's productivity seemed to be a key to the solution. Women's revenue, although small, has the greatest impact on the family because the home and the family are the prime concerns of their daily lives. A specific aim of PRODEF's Rotating Fund is to show the National Development Bank that women generally are responsible managers of credit. There was no follow-up information that indicated any results of this project in terms of women and credit. [OSU Order #5602]

Key Words: Rural; Honduras; Credit;

135. Jiggins, Janice, "How Poor Women Earn Income in Sub-Saharan Africa and What Works Against Them," World Development, Vol. 17, No. 7, 1989, pp. 953-963.

Social and economic conditions in rural Sub-Saharan Africa are documented reflecting tremendous levels of rural poverty specifically distinguished in six areas: cash, resources, range of resources, labor supply, labor demand, and health. The role women play in household-based agricultural activity is becoming increasingly significant for survival; however, they have little access to services and few opportunities

to become more productive. Their situation is aggravated by continuing male dominance and unequal household responsibilities. The informal sector offers opportunities for entrepreneurship, especially in trading or small-scale agroindustry, but unlicensed activity is discouraged in many countries. Some women also find themselves competing with businesses that are state-run or licensed. Several micro-level interventions are identified that support women's income-earning activities and may halt further deterioration in rural livelihoods. [OSU Order #1222]

Key Words: Rural; Sub-Saharan Africa; Credit;

136. Jiggins, Janice, "The Quest for Autonomy: Women's Participation in Agricultural Credit and Banking," Paper presented to the Workshop for Policymakers for Women's Participation in Agricultural Credit and Banking for Selected Eastern and Southern African Countries, Nairobi, Kenya, 14-17 March, 1983, 40 pp.

The paper addresses questions as to how institutional credit and banking can be adapted to meet the present needs of women. The author points out that the statistical base for information on women obscures the realities of their livelihoods, and that the assumptions on which statistical constructs are formulated are often erroneous. The discussion briefly attempts a presentation of the underlying forces that have raised obstacles to women's access to credit and trapped them in the low productivity domestic economy. The paper considers in greater detail the nature of women's involvement in agrarian production and how institutional services can be adopted to its essential characteristics. [OSU Order #4528]

Key Words: Rural; Credit;

137. Jiggins, Janice, "Rural Women, Money, and Financial Services," Community Development Journal, Vol. 20, No. 3, 1985, pp. 163-175.

The article presents the following guidelines for developing financial services for women: availability of indirect finance; savings facilities which are accessible; flexible and positive rates of interest; using savings as collateral for loans; offering credit programs within a package of services to meet the demand for trading credit, capital purchase, start-up finance, and business skills development; and group lending. The Grameen Bank Project, a savings and loan cooperative for market women in Nicaragua, and the Savings Development Movement in Zimbabwe are presented as three examples of how these guidelines have been implemented on a programmatic basis. [OSU Order #5889]

Key Words: Rural; Bangladesh, Nicaragua, Zimbabwe; Savings; Credit;

138. Karnchanavilai, Benjamas, and Pattama Vech-sanit, "Women in Credit Unions in Thailand," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 98-124.

The persistence of traditional roles of women in Thailand has led to fewer opportunities in the work force. The Credit Union League of Thailand (CULT) performed a survey of female participation in the labor force of credit unions. While many women performed low paying clerical work, only four percent of the Board were women. In response, CULT is organizing women-oriented programs in order to attract and train women for general credit union employment. [OSU Order #5111]

Key Words: Thailand; Credit;

139. Kenya Women Finance Trust (KWFT), "Credit Position of Women in Kenya: A Directory of Banks and Nonbank Financial Institutions," directory compiled under the auspices of KWFT for the UN Women's Decade "Forum '85", Nairobi, Kenya, July 1985, 28 pp.

The report is organized in three parts. The first part provides an overview of credit in Kenya, which is a historical basis for understanding the pattern of credit flow and an assessment of credit types and purposes for which credit is available. The second part focuses on credit to women in Kenya, in particular the extent to which women in both rural and urban areas have access to credit from bank and non-bank financial institutions. The findings show that women in urban and rural areas have been able to obtain only limited access to credit from banks and non-banks. This leads to analyzing the constraints women face in securing credit. The third part is a directory of banks and financial institutions in Kenya. [OSU Order #4639]

Key Words: Rural; Urban; Kenya; Credit;

140. Kesavan, Chandra, "Bank Credit and Poverty Alleviation," Friedrich Ebert Stiftung, New Delhi, 1991, 132 pp.

This research analyses the operation of poverty alleviation schemes and linkages between the poor and banks through Voluntary Agencies. The book consists of eight chapters. The first four address the issues of poverty, financial developments, poverty alleviation schemes, and special initiatives some banks are taking in the areas of rural development and poverty alleviation. Chapter five highlights the special problems faced by poor women and the need for greater attention to this group. In this chapter some recent developments that include improved credit access for women are discussed. The other three chapters underline the importance of non-financial

inputs like education, health, and population policy as complements to credit programs. These complements also enhance the effectiveness of income-generation activities. [OSU Order #5539]

Key Words: Rural; Credit;

141. Koopman Henn, Jeanne, "Feeding the Cities and Feeding the Peasants: What Role for Africa's Women Farmers?" World Development, Vol. 11, No. 12, 1983, pp. 1043-1055.

Arguing that increased attention to the problems of women farmers in Africa can help solve both urban and rural food supply problems, this paper builds its case on a close examination of the extensive farming system of the Beti peoples of southern Cameroon and the intensive farming practices of the Haya of northwestern Tanzania. The first part of the paper addresses technological and socio-economic problems constraining the expansion of food production and marketing; the second describes two situations in which the removal of specific constraints allowed women farmers to demonstrate their capacity and willingness to expand their output and improve their welfare. [OSU Order #5178]

Key Words: Rural; Cameroon, Tanzania; Credit;

142. Kreuzer, Leo, "The Promotion of Women's Savings Clubs as Self-Help Groups," Working Paper, Savings Development Movement in Zimbabwe, Marketing and Credit Service, Agricultural Services Division, FAO, Rome, March 1986, 37 pp.

In recognition of the need to mobilize national savings, developing countries have pursued efforts that have been concentrated in urban areas. The existence of stable and social communities such as women's groups and church groups was overlooked. Women in Zimbabwe comprise the majority of the non-urban or rural population so rural development efforts must be carried out by women and women's groups. The objective of this paper is to analyze the role of women in the development process through the organization of self-groups. In particular, savings clubs are analyzed. The importance of training is also highlighted. [OSU Order #4006]

Key Words: Rural; Zimbabwe; Savings;

143. Kurwijila, Rosebud, and Jean M. Due, "Credit for Women's Income Generation--A Tanzanian Case Study," Canadian Journal of African Studies, Vol. 25, No. 1, 1991, pp. 90-103.

The government of Tanzania received a grant of \$3 million from the government of Australia in 1987 for loans for poor rural women. The Tanzanian government decided to have the Cooperative and Rural Development Bank (CRDB) administer the funds. (CRDB is a parastatal established in 1971 to provide capital for the rural sector.) The grant was administered along with the regular lending program; funds were divided equally among the country's 20 regions. This study evaluated the manner in which the grant was administered, described the opinions of women borrowers, provided information on enterprises developed and repayment rates, and gave recommendations for improvements in the lending program. [OSU Order #5291]

Key Words: Rural; Tanzania; Credit;

144. Landivar, Jorge F., "Credit and Development for Women: An Introduction to the Ecuadorian Development Foundations," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger and Mayra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 214-221.

This chapter discusses three concerns: the promotion of microenterprises, credit to microentrepreneurs, and women's participation in credit programs. [OSU Order #4036]

Key Words: Urban; Ecuador; Credit;

145. Lassen, Cheryl A., "Transition from Income Generation Towards Small Enterprise Development: an Evaluation of the OEF Women-in-Business Program in Costa Rica and Honduras," USAID, Washington, D.C., April 1988, 61 pp.

This is the final evaluation of a project to assist women involved in small and micro business in Costa Rica and Honduras through training, credit and technical assistance. Overseas Education Fund/International (OEF/I) implemented the project. The evaluation covers the period of March 1985-1988. Of the women assisted, slightly fewer than half maintained or improved their enterprises, while the others are experiencing serious problems or have ceased activity. Costa Rican beneficiaries showed more promise than those in Honduras, largely due to Costa Rica's more favorable economic and institutional environment. Credit resources were underutilized with less than half of available funds disbursed, and training and credit were not well integrated, since only 19% of trainees obtained a loan. The project also

failed to provide adequate technical support to field activities. For women this project is one of the few, if not the only, sources of credit and extension, as well as assistance in their family and economic roles. This project is also one of the few providers of rural nonagricultural credit and business support services for subsistence producers. [OSU Order #5706]

Key Words: Rural; Costa Rica, Honduras; Credit;

146. Lewin, A. Christopher, "The ADEMI Approach to Microenterprise Credit," Development Alternatives Inc. (DAI), Washington, D.C., June 1991, 236 pp.

This in-depth study evaluates the success of the Association for the Development of Microenterprises (ADEMI) in the Dominican Republic. Part I examines the history, growth, and impact of ADEMI in the Dominican Republic. Part II documents the logistical functioning of ADEMI from an inside perspective. Information is included on organizational structure, credit and accounting systems, and control and monitoring techniques. [OSU Order #4569]

Key Words: Dominican Republic; Credit;

147. Lewis, Barbara C., "The Limitations of Group Action Among Entrepreneurs: The Market Women in Abidjan, Ivory Coast," in Women in Africa: Studies in Social and Economic Change, N.J. Hafkin and E.G. Bay (eds.), Stanford, Stanford University Press, 1976, pp. 135-156.

The author discusses the associational goals and financial problems of market women, pointing out that the women's indigenous credit associations aim to provide a regular and systematic means of accumulating capital and defending their interests in conflicts with administrative authorities. The organizations provide insurance, credit, and savings and loans. They typically involve 15 to 20 people. The rotating credit association, also called esusu or susu, involves a group of people who make regular contributions to a fund which becomes the property of each contributor in rotation. The "ambulatory banker" system, on the other hand, requires each participant to make a daily deposit of a fixed amount of money which she receives at the month's end, minus one-thirteenth (the banker's fee). The bankers are invariably men. The ambulatory banking system is advantageous to only a few prosperous women who habitually deal in hundreds of dollars' worth of stock, property, and other commercial assets, who can receive regular advances from the bankers due to their large savings, and have an effective working capital of thousands of dollars. [OSU Order #5120]

Key Words: Urban; Ivory Coast; Savings; Credit;

148. Lewis, Barbara C. (ed.), Invisible Farmers: Women and the Crisis in Agriculture, Office of Women in Development, USAID, April 1981, 456 pp.

Traditionally, women have been "invisible" to policymakers, historians and social scientists, yet they are a major economic force and labor source in agriculture. This volume includes eight essays which underline the benefits of incorporating women as producers into agricultural development policies and programs. Four of the essays examine women's participation in agricultural production, the role of American farm women in a global economy, new models for agricultural research which include women and women's legal access to land. The remaining four essays discuss female education, job opportunities in non-farm activities, women's organizations in rural development, and women in forestry for local community development. It is concluded that agricultural planning needs to be restructured internationally to incorporate rural women. [OSU Order #5182]

Key Words: Rural; Credit;

149. Lewis, Sydney A., and Karen Russell, "Mali: Women in Private Enterprise," Final Report to the Bureau for Private Enterprise, USAID/Mali and PPC/WID, Ernst & Young, Washington, D.C., August 1989, 169 pp.

Reports on the results of a survey of 34 women entrepreneurs to assess the role of women in private sector development. Among formal and informal sector entrepreneurs, involvement is mainly in the commercial and services sectors. For those in the formal sector, lack of access to finance is the major constraint, while the decline in the purchasing power is the most important for informal sector entrepreneurs. [OSU Order #4785]

Key Words: Mali; Credit;

150. Liedholm, Carl, and Michael A. McPherson, "Small-Scale Enterprises in Mamelodi and Kwazakhele Townships, South Africa: Survey Findings," GEMINI Technical Paper No. 16, Prepared for the Office of Marketing Development and Investment, Bureau for Africa, USAID, Growth and Equity through Microenterprise Investments and Institutions (GEMINI), Maryland, March 1991, 35 pp.

Outlines the findings from a complete census and sub-sample surveys of businesses in two black townships in South Africa conducted from October to November, 1990. Small enterprises were found to be an important aspect of economic life in the survey areas, with over a quarter of the households engaged in some form of small-scale activity. Females dominate both the labor force and entrepreneur positions.

Revolving savings societies, known as stokvels, generate sizable pools of funds used mainly for business purposes. [OSU Order #4232]

Key Words: South Africa; Savings;

151. Little, Kenneth, "Some Traditionally Based Forms of Mutual Aid in West African Urbanization," Ethnology, Vol. 1, No. 2, 1962, pp. 197-211, 16 pp.

The author discusses the role played by the urban voluntary association in helping the new migrants in West Africa. These voluntary organizations help the new migrants by providing companionship and thus compensate the losses they suffer by departing from native villages. The author reveals that the increased membership in such organizations by women and young men shows their interest in participating in group activities. [OSU Order #1820]

Key Words: Urban; West Africa; Credit;

152. Little, Kenneth, "Women in African Towns South of the Sahara: The Urbanization Dilemma," in Women and World Development (With Annotated Bibliography), Irene Tinker, Michèle Bo Bramsen, and Mayra Buvinić (eds.), Praeger Special Studies in International Economics and Development, Praeger Publishers, New York, 1976, pp. 78-87.

This report examines the situation of women in Sub-Saharan Africa in light of growing migration to urban areas. It concludes that while female urban labor is disadvantaged mainly by educational inferiority, the whole issue of access to employment opportunities and health and child care facilities is also important. [OSU Order #5288]

Key Words: Urban; Sub-Saharan Africa; Credit;

153. Llanto, Gilbert, "Credit Experiments and Schemes for Rural Women in Southeast Asia and the Pacific: Issues and Policy Directions," Paper presented at the Consultation on the Economic Advancement of Rural Women in Asia and the Pacific, September 15-21, 1991, Kuala Lumpur, Malaysia, International Fund for Agricultural Development (IFAD) and Asia & Pacific Development Centre (APDC), Kuala Lumpur, Malaysia, September 1991, 48 pp.

Although most development projects affect women's activities, relatively few programs exist which specifically target women for the provision of credit. This paper examines existing programs in Southeast Asia and the Pacific. Both governmental

and non-governmental credit programs are examined. The author concludes that rural women first need an improved socio-economic and political environment. Credit should not be subsidized and should be granted only to reliable and sustainable projects. [OSU Order #5091]

Key Words: Rural; Southeast Asia; Credit;

154. Lopez M., Cecilia, and Molly Pollack E., "The Incorporation of Women in Development Policies," CEPAL Review, No. 39, December, 1989, pp. 37-46.

There is an obvious imbalance between the magnitude of women's contributions to Latin America and Caribbean economies and the scope of the actions and policies aimed at women. The same imbalance is seen between women's contributions and the benefits they receive through their participation in regional development. This article analyzes the lines of research and action concerning women undertaken in Latin America and evaluates the results. Some proposals are made regarding the identification and elimination of barriers to the integration of women in development policies. It is argued that changes are required in the services offered by the state so that the volume, nature and specifics of women's work can be taken into account. [OSU Order #5164]

Key Words: Caribbean, Latin America; Credit;

155. Luang, Chan Jer, and Tan Sieu Lee, "A Credit Union for Women in Singapore," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 88-90.

Of the population in Singapore who were working and gainfully employed, 49 percent were women, mainly employed in the manufacturing industry. Only one percent of the women, however, were in the executive and managerial levels, and borrowing facilities for them were limited. This paper describes the experience of starting a cooperative credit union in Singapore with the objective of helping women gain financial independence for themselves. [OSU Order #5109]

Key Words: Urban; Singapore; Credit;

156. Luery, Andrea, "Women's Economic Activities and Credit Opportunities in the Operation Haute Vallee (OHV) Zone Mali," University of Arizona, Tucson, Arizona, 1989, 51 pp.

This paper is based on a study of women's economic resources and credit opportunities in the southern zone of the upper valley of the Niger River (Operation Haute Vallee OHV). The role of agricultural economists in the OHV zone was: (1) the development of a data base on rural women's economic activities and credit needs; (2) the analysis of actual and potential economically significant income generating activities of rural women; and (3) the identification of avenues to facilitate rural women's access to credit. In the absence of credit to facilitate and increase the potential of their work, women have developed their own organizational network. The most important of these support systems is the women's local associations, the "tontines". These informal savings and loan associations demonstrate how women use credit, save and deposit earnings, as well as emphasize the importance of social ties. Given the restrictions that women face in obtaining formal credit, there is a need to plan and design programs which better serve women. Policy recommendations are proposed. [OSU Order #4079]

Key Words: Rural; Mali; Savings; Credit;

157. Lycette, Margaret A., "Financing Women in the Third World," Background paper for the ICRW panels at the NGO World Meeting for Women, Nairobi, Kenya, July 10-19, 1985, in Financing Women in the Third World and the Design and Implementation of Development Projects: Accounting for Women, International Center for Research on Women, Washington, D.C., April 1985, pp. 1-14.

More women are now working and many are self-employed in the informal sector. This article states that discrimination is the basic reason that women have very limited access to loans. Demand factors that inhibit loans for women include social and cultural constraints, and collateral requirements. This article also discusses strategies for obtaining credit informally. Many women obtain credit through friends and family members. Women may collaborate and contribute to a group savings fund, making loans available in rotation. Some women in Jakarta are provided loans by wholesalers before the daily market opens, repaying the loans at the end of the day. Suggestions are made for other types of projects which will increase accessibility for loans for women. [OSU Order #4813]

Key Words: Indonesia; Savings; Credit;

158. Lycette, Margaret A., "Improving Women's Access to Credit in the Third World: Policy and Project Recommendations," Occasional Paper No. 1, International Center for Research on Women (ICRW), Washington, D.C., June 1984, 23 pp.

The paper discusses the importance of credit for women and the factors that limit their access to it. A supply-demand framework is used to analyze those factors. The supply side involves factors affecting banks' willingness to lend to women, who are small and unexperienced borrowers. On the demand side, factors affecting willingness and ability to apply for and accept credit from formal financial institutions are identified. These factors include high transaction costs, collateral requirements and cumbersome application procedures for poor women. As a consequence, women have to meet their credit needs through informal sources of finance. [OSU Order #1259]

Key Words: Credit;

159. Lycette, Margaret A., and Cecilia Jaramillio, Low-Income Housing: A Women's Perspective, International Center for Research on Women, Washington, D.C., April 1984, 53 pp.

This article discusses the housing projects designed to provide housing for low-income families. Credit for women is difficult to obtain because of the added borrower transaction costs. These costs include payment for paperwork, travel costs to visit the lender, and the opportunity cost of time taken to negotiate and repay loans. These additional costs may equal the amount of the interest charged which makes the borrowing costs too high. Several projects have lowered borrowing costs which alter and simplify transaction costs. This makes the projects beneficial to women. Some of these changes include redefining acceptable forms of collateral and guarantees, creating a small, short-term loan program with flexible repayment schedules, and providing branch offices with more flexible hours for women borrowers. [OSU Order #5360]

Key Words: Credit;

160. Malhotra, Mohini, "Why Bother with that Gender Issue?," Journal of Developing Alternatives, Vol. 2, No. 2, Spring/Summer 1992, pp. 1-4.

This article discusses why policymakers and practitioners should do something with the gender issue in Third World countries. It begins by demonstrating how gender concerns have not been addressed, and that most attempts made to address gender considerations in development have been done poorly. Poor conceptualization of the gender issue perpetuates the myths about the poor productivity or uselessness of such

efforts. In many cases, these attempts have further impoverished the women they intended to benefit. Some of the reasons identified as important issues include: (1) development projects that ignore 50% of the economically active population will not lead to development; (2) projects that ensure women's participation are more likely to achieve their immediate purposes and socioeconomic goals; and (3) credit sources and programs are also addressed as part of the gender problem that needs to be resolved. In conclusion, this article discusses the gender problem, presents its difficulties, and provides suggestions to increasing the inclusion of gender in discussing socioeconomic goals in developing nations. [OSU Order #5582]

Key Words: Credit;

161. Manuh, Takyiwaa, and Mary Coyle, "Northern Ghana Women in Development Project," Midterm Evaluation Report Submitted to CUSO and the Canadian International Development Agency, Accra, Ghana, 1990, 93 pp.

The CUSO Northern Ghana Women in Development Project has operated in the Northern, Upper East and Upper West regions since 1988 and was designed to meet women's needs for credit and labor saving technology. Credit is channelled through the Bank of Housing and Construction and the Agricultural Development Bank in each region to village women's groups. The groups also receive training through the project. There is a demonstrated high level of demand for credit among the women in the regions that is not being met adequately by the projects of financial institutions of the region. Several other findings and recommendations related to monitoring macro level developments and village social dynamics are provided in the report. [OSU Order #4103]

Key Words: Rural; Ghana; Credit;

162. Marum, M. Elizabeth, with the assistance of Mahbuba Kaneez Hasna, Women at Work in Bangladesh: A Study of Women's Food for Work Programs, Dhaka, Bangladesh: USAID/Dhaka, 1982, 204 pp.

This book compiles the results of a study conducted in 1980 of 200 women in Bangladesh involved in Food for Work projects. Only a small percentage of these women were members of a women's society, and only a small percentage of these women had received help from the society. This is the only indication in the book of any form of credit or savings among women involved in the Food for Work projects. [OSU Order #5544]

Key Words: Bangladesh; Savings; Credit;

163. Matsis, Symeon, "Women in Development," Paper presented at the Interregional Training Seminar: How to Improve Lending to Women, November 19-30, 1990, Nicosia, Cyprus, International Fund for Agricultural Development, Nicosia, Cyprus, November 1990, 18 pp.

The author describes three ways in which a society treats females including access to education, participation in social and political activity, and economic participation. He contends that while Cyprus is strong in the first category, there is much advancement needed in the second two. While facing the need for economic development, it is vital that the specific problems of women be discussed so that more opportunities arise for society as a whole. [OSU Order #5088]

Key Words: Cyprus; Credit;

164. Mbilinyi, Marjorie, "Agribusiness and Women Peasants in Tanzania," Development and Change, Vol. 19, No. 4, October 1988, pp. 549-583.

The author challenges the "mainstream" view that Tanzania is a peasant economy based on traditional peasant household production which is unduly taxed by the state's unfavorable pricing policies. The experience with the World Bank-assisted Rungwe smallholder tea production scheme typifies (1) the feminization of agricultural labor and the growing significance of nonfarm activities for household and family income; and (2) the subsumption of smallholder commodity production and petty trading to transnational agribusiness (TNA). The restructuring of smallholder production focuses on the women tea growers in relation to the TNA which is the major buyer and supplier of tea in the area. The author argues that the TNAs, the IMF and the World Bank have taken advantage of the financial and political crises in Africa to consolidate the vertical integration of agroindustry. The Bank does not appear to be acting against state intervention in the economy in general, but only with respect to the newly independent African nation-state. [OSU Order #5153]

Key Words: Rural; Tanzania; Credit;

165. McCarthy, Florence E., and Shelley Feldman, "Rural Women Discovered: New Sources of Capital and Labor in Bangladesh," Women in International Development Working Paper No. 105, Women in International Development Program, Michigan State University, November 1985, 23 pp.

Segments of Third World populations are increasingly being incorporated into new forms of production, market, and credit relations as part of capitalist development processes. This point is analyzed and illustrated in Bangladesh where rural women constitute new sources of labor and capital in the economy. The analysis of how and

why this is occurring is placed in the context of local conditions and relations that shape and direct, as well as respond to, capitalist forms of penetration. The role of the state and the particular saliency of development aid and assistance are also analyzed for the critical part they play in shaping and directing the incorporation of rural women into present day Bangladesh. [OSU Order #4809]

Key Words: Rural; Bangladesh; Credit;

166. McKee, Katharine, "Microlevel Strategies for Supporting Livelihoods, Employment, and Income Generation of Poor Women in the Third World: The Challenge of Significance," World Development, Vol. 17. No. 7, 1989, pp. 993-1006.

Programs that support poor women's income earnings can use four measures of effectiveness. They are: 1) meaningful, sustainable increases in income levels for large numbers of participants; 2) policy and regulatory changes that expand economic choices for the poor; 3) increases in aggregate employment, economic growth, and diversification of the local economy; and 4) "empowerment" - evidence that women mobilize and gain more control over their social, political, and economic lives. Using these criteria, the paper analyzes the strengths and weaknesses of three strategies for addressing the problems of self-employed individuals and microenterprises: the area, sector, and function focused approaches. It concludes that the sector and function-focused strategies offer the most promise for helping women to make significant economic gains, and these strategies deserve further experimentation and donor support. [OSU Order #5177]

Key Words: Credit; Finance Reforms;

167. Mehra, Rekha, "Can Structural Adjustment Work for Women Farmers?" Paper presented at the 1991 Annual Meetings of the American Agricultural Economics Association, Kansas State University, August 4-7, 1991, 19 pp.

During the 1980s, many countries adopted structural adjustment programs (SAPs) as a condition for obtaining loans from the IMF and the World Bank. The agricultural sector has been slow to respond to SAPs. One explanation is that SAPs rely too heavily on price policy reform that, by itself, is insufficient to induce agricultural growth. An alternative explanation is the constraints facing women who comprise a significant proportion of farmers in Sub-Saharan Africa. Throughout the developing world, women farmers lack access to resources, such as land, cash, farm tools and implements, and access to credit. Under SAPs, credit availability is affected mainly by credit ceilings and slow growth in the money supply, and by higher interest rates to increase the supply of private sector credit. More important for women, non-formal credit, which is the main source of loans for women, also becomes tighter.

The question is whether price changes alone can bring about the desired supply response. Women's access to services, information, and basic education are of critical importance. [OSU Order #5032]

Key Words: Rural; Sub-Saharan Africa; Credit;

168. Milimo, John T., and Yacob Fisseha, "Rural Small Scale Enterprises in Zambia: Results of a 1985 Country Wide Survey," Working Paper No. 28, Department of Agricultural Economics, Michigan State University, E. Lansing, Michigan, 1986, 78 pp.

This paper reports on the results of a nation-wide survey of small-scale non-farm enterprises (SSE) conducted during 1985. It was found that about a fifth of the national labor force and about a quarter of the households were involved in SSE activities. Women accounted for sixty percent of the enterprise owners and fifty-four percent of the SSE labor force. [OSU Order #0346]

Key Words: Rural; Zambia; Credit;

169. Mindock, Kevin L., "Evaluation of the Credit Union Development Project," USAID, Washington, D.C., September 16, 1983, 38 pp.

This is an evaluation of a project to improve and expand the institutional capacity of the Lesotho Cooperative Credit Union League (LCCUL) and its member credit unions (CU's). This special evaluation covers the period of January 1982 to August 1983 and is based on document review, site visits, and interviews with LCCUL staff and others. The project has had a satisfactory achievement of most of its objectives and has had an important effect on the development of the Lesotho CU movement. Women represent 70% of the total 26,000 CU membership, and occupy positions of CU directors, LCCUL senior staff, and committee members. Despite efforts to improve control, LCCUL collection of loans/interest due has been poor, and loan delinquency has averaged 25%. Tight lending policies (restricted to member savings) and a lack of viable applications have kept loan volume low. [OSU Order #5707]

Key Words: Lesotho; Credit;

170. Monimart, Marie, "Femmes et Lutte contre la Diversification au Sahel: Etude d'expérience dans Six Pays: Burkina Fasso, Cap Vert, Mali, Mauritanie, Niger, Senegal," Club du Sahel, Ouagadougou, Burkina Faso, June 1988, 143 pp.

The document deals with women's battles against decertification in six countries of the Sahel region. The authors argue that cash-generating activities are highly correlated with the battle against decertification, and credit plays a major role in assuring the success of these activities. Examples of successful experiences that promote women's participation in the economic system are outlined. [OSU Order #0964]

Key Words: Sahel; Credit;

171. Moreno Belmar, Juan, "Capacitación en la formación de asociaciones de crédito para Mujeres," Paper presented at the Seminario sobre el Progreso Económico de la Mujer Rural en América Latina y el Caribe, June 17-21, 1991, San José, Costa Rica, International Fund for Agricultural Development (IFAD), San Jose, Costa Rica, June 1991, 29 pp.

In Latin America and the Caribbean many barriers to the access of credit exist for women. The author discusses the need for motivational, informational and organizational actions so that the access to credit for women is increased. The author suggests that associations be created to promote credit to women and to stimulate savings. [OSU Order #5094]

Key Words: Caribbean, Latin America; Savings; Credit;

172. Mottin-Sylla, Marie-Hélène, "L'argent et L'intérêt: Tontines et Autre Praticques Féminines de Mobilisation de Moyens à Dakar," Environnement et Développement du Tiers Monde, Dakar, Senegal, August 1987, 22 pp.

The author discusses money and interest in tontines and other practices women engage in to mobilize inputs in Dakar. The described rotating savings and credit associations share the same principle and differ only in some secondary practices. These systems seem to have served many because of their advantages. [OSU Order #4691]

Key Words: Urban; Senegal; Savings; Credit;

173. Mullings, Leith, "Women and Economic Change in Africa," in Women in Africa: Studies in Social and Economic Change, Nancy J. Hafkin and Edna G. Bay (eds.), Stanford California: Stanford University Press, 1976, pp. 239-264.

The author examines the role and history of African women in their communities using a materialist perspective of Engels and Marx. Women are examined in their colonial and post-colonial roles as well as their role in liberation movements. As a result of recent liberation movements, the author argues that women are gaining access to all levels of society. [OSU Order #5186]

Key Words: Africa; Credit;

174. Mutiso, Roberta, "Poverty, Women, and Cooperatives in Kenya," Working Paper No. 135, Michigan State University, East Lansing, Michigan, January 1987, 18 pp.

This paper presents the background, conceptual issues, and preliminary findings of an informal survey of 14 poor women's cooperatives in Kenya. It concludes that the major issues for further investigation include the use of group funds to enhance the possibilities for collective action, and the proper role of change agents in extending women's perceptions of their capabilities. [OSU Order #4799]

Key Words: Kenya; Credit;

175. National Credit Union Federation of Korea, "Women's Participation in Korean Credit Unions, Case Study of the Geummorae Credit Union," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 70-81.

Since May 1960 the Korean credit union movement has progressed extraordinarily. The purpose of this study of members of the Geummorae Credit Union (CU) was to obtain information for use in expanding women's involvement. The most compelling reason for joining the CU reported by women was "convenient for saving" (29.8%), and "easy loan" at reasonable rate of interest (22.8%). As reasons for being satisfied with the CU, 64.8% of the female respondents said "source of loans at fair rate of interest". An increase in regularity of savings after joining the CU was reported. For both women and men, the most important reason given for this increase was "savings collected by CU employees who visit". This service is unique to this credit union and is recommended to other credit unions. "To start a business"

(54.3%) was the most important reason given for borrowing by both males and females. [OSU Order #5106]

Key Words: Korea; Savings; Credit;

176. Nawaratne, Jayanti, "Women in the TCCS Movement in Sri Lanka," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 91-93.

The cooperative movement in Sri Lanka began with the formation of the thrift and cooperative credit societies (TCCS). The TCCSs exist not only for the purpose of issuing and recovering loans. They have a much wider scope, including member education and the improvement of their educational, social, cultural and moral standards in life. The organization of the women's committees is being addressed by the female leaders. Although women's committees have no legal status, they undertake an advisory capacity with their main objective being to strengthen and extend their scope of activities. [OSU Order #5110]

Key Words: Sri Lanka; Credit;

177. Nweze, Noble J., "The Role of Women's Traditional Savings and Credit Cooperatives in Small-Farm Development," Research Report No. 11, African Rural Social Science Series, Winrock International Institute for Agricultural Development, Morrilton, Arkansas, 1991, 20 pp.

This study examines women's savings and credit cooperatives in two Nigerian states, Nambra and Benue. Interviews conducted with 150 women members revealed that these cooperatives could help to improve smallholder farming. The cooperatives' main economic activity was mobilizing members' savings, with extending credit to members an important secondary economic function. In the participants' view, the cooperatives are particularly effective in making loans, allowing a long time for repayment, offering moderate interest rates, and keeping the loan-transaction process simple. In some cooperatives, work groups are organized to provide farm labor to members, in rotation, during peak periods of labor demand. The authors conclude that members plan to continue patronizing their cooperatives even if banks are established in their areas. [OSU Order #4282]

Key Words: Rural; Nigeria; Savings; Credit;

178. Odie-Ali, Stella, "Women in Agriculture: The Case of Guyana," Social and Economic Studies, Vol. 35, No. 2, June 1985, pp. 241-289.

A WIPC study of women in agriculture in Guyana shows that they are not as involved because of negative attitudes and prevailing cultural norms. Women's contribution to the farming work force needs to be recognized because of their economic and production contribution. Income earned by rural women improves family welfare but since family welfare has a high priority, not much is saved by these rural women. Many women claim that it is their decision to borrow money, but their knowledge about credit and loans needs to be augmented. The article mentions several successful examples of bank credit programs for Indian women as possible models for Guyanan women: The Self-Employed Women's Association (SEWA) created its own bank, the Mahila Seva Sahkan Bank Ltd.; and the Indira Mahila Cooperative Bank of Bombay which extends credit to low-income women in small businesses. It is recommended that these Indian banks be incorporated to help women farmers' needs in the Caribbean. [OSU Order #5165]

Key Words: Rural; Guyana; India; Credit;

179. Okelo, Mary E., "Support for Women in Microenterprises in Africa," in Microenterprises in Developing Countries, Jacob Levitsky (ed.), Intermediate Technology Publications, London, United Kingdom, 1989, pp. 240-250.

Since the mid 1970s, the role of small or microenterprises in the development of African economies has become a major concern among policymakers and the international community. This paper analyses the problems of microenterprise development, particularly those encountered in helping women, and proposes ways in which governments, the business community, and donors could assist in microenterprise development. Government policies, deficient demand, shortage of financing, inadequate technological information and social, institutional and legal structures which do not take into account the needs of the small producers are identified as limitations for community development. [OSU Order #4038]

Key Words: Africa; Credit;

180. Okeyo, Achola Pala, "Daughters of the Lakes and Rivers: Colonization and the Land Rights of Luo Women," in Women and Colonization: Anthropological Perspectives, Mona Etienne and Eleanor Leacock (eds.), New York: Praeger, 1989, pp. 186-213.

This article examines the colonial and current impact of the individualization of the land tenure system in the Luo region of Kenya. Of the 135 women surveyed, all are cultivators but almost all work land is registered in male names. The new system

does not recognize use rights. None of the respondents control enough land to qualify for official credit. [OSU Order #5118]

Key Words: Rural; Kenya; Credit;

181. Okonjo, Kamene, "Rural Women's Credit Systems: A Nigerian Example," Studies in Family Planning, November/December 1979, Vol. 10, No. 11/12, republished in Tell Me of a Place Where You Can Mine Money from the Ground: Women, Money, and Development, Lisette Van der Wel (ed.), Women and Autonomy, University of Leiden, Leiden, Netherlands, 1986, pp. 326-331.

This article looks at rotating savings and credit groups (ROSCAs) used by women in Nigeria. Women's roles in the family and the economic priorities created by these roles are revealed. Women can invest in their children's education, in trade ventures, and in their family's well-being through ROSCAs. [OSU Order #4715]

Key Words: Rural; Nigeria; Savings; Credit;

182. Otero, Maria, "A Handful of Rice: Savings Mobilization by Microenterprise Programs and Perspectives for the Future," Accion International Monograph Series No. 3, Accion International, Washington, D.C., May 1989, 76 pp.

This booklet addresses the importance of savings mobilization among the poor and suggests that microenterprise assistance programs can be excellent vehicles for capturing savings. It highlights the main issues related to savings mobilizations; describes several examples of savings schemes in microenterprise programs (including the Grameen Bank and ACCION); provides a rationale for engaging in savings mobilization among low-income populations; and suggests guidelines for structuring a savings component in microenterprise assistance programs. The author suggests that it is difficult to determine whether women behave differently in the area of savings. A general conclusion is that since savings in microenterprise programs has increased at the same time that the percentage of women participants has grown, women demonstrate a significant propensity to save. However, this propensity appears to be determined more by the structure of the savings than by the gender of the depositor. [OSU Order #3798]

Key Words: Savings; Credit;

183. Otero, Maria, and Jeanne Downing, "Meeting Women's Financial Needs: Lessons for Formal Financial Institutions", Paper presented at Seminar on Informal Financial Markets in Development, October 18-20, 1989, Washington D.C., Seminar sponsored by Department of Agricultural Economics and Rural Sociology at The Ohio State University, USAID, and The World Bank, 1989, 18 pp.

In many countries women have a more difficult time getting access to formal financial services than do men. Authors review the reasons for this and discuss how several innovative credit programs have reached women who operate small businesses. [OSU Order #2006]

Key Words: Savings; Credit; Finance Reforms;

184. Pandya, Meenal, "Giving Women Access to Credit," World Monitor, March 1991, pp. 18-22.

This article explains the workings of Women's World Banking and tells several success stories as a result of this organization. Women's World Banking was created 10 years ago by Michaela Walsh and a number of others to help the economic development of women. One of the main sources of empowerment for women is the availability of credit. Women's World Banking is based in New York and works with affiliate banks in 36 other countries. The Bank also helps educate illiterate women, and has been involved in organizing and managing local savings groups. During the first 10 years of the organization's existence it focused on access to credit. The next 10 years the Bank will concentrate on expanding credit and developing larger markets. [OSU Order #5407]

Key Words: Savings; Credit;

185. Papanek, Hanna, and Laurel Schwede, "Women are Good with Money: Earning and Managing in an Indonesian City," in A Home Divided: Women and Income in the Third World, Daisy Dwyer and Judith Bruce (eds.), Stanford, California: Stanford University Press, 1988, pp. 71-98.

Women in Jakarta, Indonesia control family finances unlike women from other nations with the same Muslim majority and in the same geographic area. More earning opportunities for women, less marital security, and lack of extended family units are cited as the factors for this occurrence. Urban, lower-middle and middle-class women were surveyed to examine how much control they exert over family finances and the basis of that control. Information on employment, earnings,

management of household expenditures, and ROSCAs was gathered using the survey method. [OSU Order #5603]

Key Words: Urban; Indonesia; Savings; Credit;

186. Phoativongsacharn, Zilla C., "A Credit Union Serves Low-Income Women, Case Study of the Lanna Golf Credit Union, Chiangmai, Northern Thailand," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 49-60.

The paper is based on a case study of the Lamma Golf Credit Union in Chiangmai. It refers solely to women in a particular profession (golf caddies) and in a particular sub-urban setting. This credit union has had a positive impact on its members, but there is still much room for improvement. From the members surveyed, 68.4% thought their lives had improved since joining the credit union. Having more savings than before (55.2%) and having a ready source of loans (48.3%) were the two most important reasons. Credit unions are tried and tested institutions that can be developed to fulfill the savings and credit needs of women. Although members are saving, the need for credit is greater than the capacity to save. Member incomes need to be improved, but there is a question as to whether or not a credit union's task is to assist members to earn more income. [OSU Order #5104]

Key Words: Urban; Thailand; Savings; Credit;

187. Placencia, Maria Mercedes, "Training and Credit Programs for Microentrepreneurs: Some Concerns about Training of Women," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger, and Mayra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 121-131

This chapter describes the operation and some of the achievements of programs to support microentrepreneurs. The data presented is based on the experiences of the Center for Informal Sector Promotion and Employment (Centro de Promocion y Empleo para el Sector Informal-CEPESIU), and the Fundacion Guayaquil in which ILO-PREALC is implementing an integrated informal sector development project that includes assessment and training activities, advisory services and credit. The project has no preferential treatment for women, but some implications for female entrepreneurs are identified. Training for entrepreneurial reorientation designed specifically for women is needed so that women can redirect their businesses to more productive activities. [OSU Order #5079]

Key Words: Urban; Ecuador; Credit;

188. Placencia, María Mercedes, "El Mercado de Crédito Informal como Apoyo a las Micro-Empresas de Mujeres Pobres Rurales," Paper presented at the Seminario sobre el Progreso Económico de la Mujer Rural en América Latina y el Caribe, June 17-21, 1991, San José, Costa Rica, International Fund for Agricultural Development (IFAD), San Jose, Costa Rica, June 1991, 36 pp.

Rural women in Latin America are participating more frequently in microenterprise and agriculture due to a decline in the demand for formal labor in rural regions. The supply and demand for credit is discussed including informal credit to rural women, and the distinctions between rural and urban credit and male-oriented and female-oriented credit. It is concluded that most of the enterprises supported in rural areas are somewhat precarious because of a lack of access to capital. This situation can be remedied with the participation of the state in programs targeting female enterprise and entry into the market. [OSU Order #5095]

Key Words: Rural; Latin America; Credit;

189. Planas, Teresita A., "Promotion of Marketing and Credit Activities for Women in Selected Asian Countries: A Mission Report," FAO, Rome, Italy, June 1987, 48 pp.

Many barriers exist for women in Southeast Asian countries which result in unequal opportunities for women. This study concludes that India, Nepal, Bangladesh, and Sri Lanka need to improve the status of women. In these countries minimal efforts have been made regarding marketing assistance and promotion of female marketing activities. Self-help groups, non-governmental organizations and government agencies are seen as key institutions for improving the plight of women in these countries. [OSU Order #5247]

Key Words: Bangladesh, India, Nepal, Sri Lanka; Credit;

190. Power, Jonathan, "The Report on Rural Women Living in Poverty," Report on the Summit on the Economic Advancement of Rural Women, Geneva, Switzerland, February 25-26, 1992, International Fund for Agricultural Development (IFAD), Rome, Italy, 1992, 59 pp.

Examples were presented in this report summarizing different projects in various countries. Two of the examples dealt with women and informal credit/savings in developing countries. The first example discusses a 1988 credit and savings project conducted in Nepal. The project organized women into groups which made it easier for them to obtain loans from banks. The extra income earned by the women in the successful districts was used for education, sustenance, medical needs, and savings. One of the most successful outcomes of this project was the willingness of the banks

to extend credit. Women were perceived as good risks due to their high repayment rate.

The second example discussed a project in Dominica which provided loans to buy land, tools, seeds and other production inputs. Six-hundred and forty-five people had received these loans by March, 1990 but only 10% of these loans were allocated to women. Few women received loans due to lack of interest and lack of collateral. Women were also denied "technical packages" which included planting materials and advice on crop management. [OSU Order #5304]

Key Words: Rural; Dominica, Nepal; Savings; Credit;

191. Pyle, David, "Indonesia: East Java Family Planning, Nutrition, and Income Generation Project," in Gender Roles in Development Projects, C. Overholt, M. Andersson, K. Cloud, and J. Austin (eds.), West Hartford, Connecticut: Kumarian Press, 1984, pp. 135-162.

The study presents country background, describes the context for women in the society and gives a careful project description. In one of the most populous countries in the world where poverty and malnutrition are the major concerns of the government, the National Family Nutrition Improvement Program (UPGK) was begun with UNICEF and USAID support in late 1970s. Beginning in 1980, the program activities in Java were coordinated successfully with the family Planning Coordinating Board. On Java, although women enjoy high status --women's rights are generally the same as those of men with respect to marriage, inheritance, and property rights--they do not always share equally in opportunities. In the UPGK, credit is linked with contraceptive acceptance and being a mother of a child under five years of age. Funds were allocated to sub-village administrative units to encourage small group formation. [OSU Order #4043]

Key Words: Rural; Urban; Indonesia; Credit;

192. Quasim, M. A., S. R. Saha, and Bandana Saha, "A Study on the Impact of Grameen Bank Project Operation on Landless Women," Grameen Bank Project (Unpublished paper), Bangladesh Institute of Bank Management, Bangladesh, 1981, 36 pp.

This study was carried out in a district of Tangail that was under the operational jurisdiction of the Grameen Bank Project (GBP). Members were males and females. During a six month period, the services of the GBP operation were extended more to females than to males. Female borrowers were more active and showed more interest in loan receipt and loan utilization, and were prompt in repaying loans. As a result of GBP loans, income, expenditures and savings of the borrower families

increased, and women's positions improved in their respective families. Based on this experience recommendations are made for further improvement of GBP performance concerning size of loan, repayment schedule, efficiency and prompt handling of loans. [OSU Order #2545]

Key Words: Rural; Bangladesh; Savings; Credit;

193. Rahman, Jowshan A., "Grameen Bank: Development from the Bottom," Unpublished Paper presented at NGO Forum: End Decade Women's World Conference, Nairobi, Kenya, July 1985, 21 pp.

The paper traces the origin and evolution of the Grameen Bank which brings credit services within the reach of landless men and women. The operational procedures of the Bank are reviewed as well as other bank-related activities. The paper also details UNICEF's intervention in the form of the Trainer's Training Programme (TTP) aimed at training female bank workers and group lenders to strengthen women's groups. The programme has been effective in upgrading the status of women in their communities. [OSU Order #3505]

Key Words: Bangladesh; Savings; Credit;

194. Raikes, Phil, "Savings and Credit in Kisii, Western Kenya," CDR Working Paper 88.7, Center for Development Research, Copenhagen, Denmark, n.d., 53 pp.

This is a preliminary report of a case study on the impact of a credit project implemented through cooperatives (Kisii Farmer's Cooperative Union) in Kenya's Kisii district. Loan and repayment data were collected covering three loan programs (CPCS - Cooperative Production Credit Scheme funded by Nordic countries; IADP--Integrated Agricultural Development Program funded by the World Bank; and SCIP--Smallholder Coffee Improvement Program jointly funded by the World Bank and the Commonwealth Development Corporation) from 1976 to 1987 among smallholder coffee growers. Initial findings support the view that targeted development credit premised on the assumption that lack of funds constrains innovations is at best misguided, and could even be harmful. In addition to the fungibility issue with respect to the loan purpose, the author notes the shift in end-use by the borrower after obtaining less than the amount requested. Satisfaction with the credit transaction appeared to be dependent on the capacity to repay, usually from sources other than project-financed. Age and gender differentiation among the Kisii were also noted, along with gender-based patterns of savings and credit transactions. Individualistic credit patterns were observed among the men, where the involvement of "witnesses" to the transaction apparently helped in loan collection, although group-

based relationships were often used by the women with ROSCA-type "contribution clubs" being popular. [OSU Order #4145]

Key Words: Rural; Kenya; Savings; Credit;

195. Ramakrishnayya, M., "The Role of Institutional Credit Agencies in the Planned Development of the Rural Poor and Women," SACRED Consultation, FAO, Rome, Italy, 1985, 39 pp.

The main point made in this document is that the role of institutional credit agencies, rather than providing funds directly, is to find the necessary financial resources and to monitor their use in practice. The rural poor have to be approached in special organizations (e.g., clusters and grass roots organizations, cooperatives). The author supports that conclusion by discussing some difficulties and handicaps experienced by women in general and by poor women in particular. The paper basically refers to the experience of India. [OSU Order #3244]

Key Words: Rural; India; Credit; Finance Reforms;

196. Reichmann, Rebecca, "Women's Participation in ADEMI: The Association for the Development of Microenterprises, Inc: A Microenterprise Credit Program Reaching the Smallest Business of the Poor in Santo Domingo," Accion International, Cambridge, Massachusetts, 1984, 66 pp.

This report summarizes the situation of women in the Dominican Republic and describes the experience of ADEMI. The ADEMI program offers frequent repayment options, requires no collateral, reduces paperwork and transaction time and costs, and offers frequent contact with advisers at the client's business or home. Loan structures differ for individuals and for solidarity groups, the latter being composed of both sexes. Fourteen microenterprise clients and 43% of solidarity group members are women, but women are not specially targeted as potential clients and are less actively recruited. [OSU Order #5197]

Key Words: Urban; Dominican Republic; Credit;

197. Reichmann, Rebecca, "Women's Participation in Two PVO Credit Programs for Microenterprise: Cases from the Dominican Republic and Peru," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger, and Mayra Buvinic (eds.), West Hartford, Connecticut: Kumarian Press, 1990, pp. 132-160.

This study examines the level and quality of women's participation in two programs supported by Accion/AITEC, a U.S. based private voluntary organization that provides technical assistance to microenterprise programs in Latin America. Two cases are examined: The Association for the Development of Consolation, INC. (ADEMI) in the Dominican Republic, and Progreso, a project of Accion Comunitaria del Peru in Lima. Some common strengths and weaknesses are examined. Some positive characteristics are women's businesses are recognized as creditworthy, no collateral is required, interest rates are perceived by clients to be appropriate, program offices are located in the community, there are minimal transaction costs, and there is support for women's participation through solidarity groups. Although both programs were designed to help women overcome barriers in obtaining credit, their success is limited by the lending priority for service and productive sectors when the majority of economically active poor urban women are market vendors. [OSU Order #4031]

Key Words: Urban; Dominican Republic; Peru; Credit;

198. Rein, Judy, and Carmen Winkler, "A Survey of Women's Organizations and Projects and Activities in Women in Development in Guatemala - Final Evaluation Report," Report prepared for USAID/Guatemala, MUCIA/WID Project Management Office, Center for International Programs, Michigan State University, East Lansing, Michigan, March 1990, 56 pp.

This is a survey which focuses on 37 organizations addressing women in Guatemala in regard to income-generating activities, training, and education aimed at promoting women's self-help, leadership, and/or empowerment. The project identified 3 key areas for organizations working with Guatemalan women: women's access to credit; legal services for women; and promotion of community and organizational leadership. Recommendations were made to offer a workshop focusing on women and credit. This workshop would involve how to include more women in existing credit programs; strategies for channeling women into the commercial credit market; and training and technical assistance for women related to credit. The workshop could be related to a specific sector like agriculture or microenterprise. [OSU Order #5598]

Key Words: Guatemala; Credit;

199. Remenyi, Joe, Where Credit is Due: Income Generating Programmers for the Poor in Developing Countries, London, United Kingdom: Intermediate Technology Publications, 1991, 156 pp.

The author argues that credit-based income generation projects (CIGPs) are the most important means towards sustainable development given that access to investment finance is the crucial constraint. A number of successful CIGPs throughout the world are examined including the Kenya Rural Enterprise Project and the Dondolo-Mudonzvo Women's Credit Scheme in Zimbabwe. Characteristics of successful credit projects depend more on familiarity with the people, the culture, the institutions and the environmental constraints in which they operate, than on the possession of specific skills in economics, accounting, engineering or any other discipline. [OSU Order #4131]

Key Words: Rural; Kenya, Zimbabwe; Savings; Credit;

200. Reno, Barbara Morrison, (ed.), "Credit and Women's Economic Development", World Council of Credit Unions, Inc. in Collaboration With Overseas Education Fund, Washington, D.C., 1981, 44 pp.

In July 1980 the United Nations convened a conference for member governments in Copenhagen, Denmark to review progress made by each country on the World Plan of Action adopted in 1975. Program panelists were women entrepreneurs and representatives of financial institutions involved in making loans for productive purposes. The main issue on the agenda was the economic roles of women. This report discusses individual case studies and institutional perspectives representing experiences in a range of countries, both developing and industrialized. [OSU Order #2461]

Key Words: Credit;

201. Reno, Barbara Morrison, Jane de Vell, Jonea Gurwitt, and Virginia de Lancey, "Report of the Bilingual Regional Seminar-Dakar, Senegal, March 2-6, 1981: Increasing Women's Access to Credit Through Credit Unions in West Africa," Africa Cooperative Savings and Credit Association (ACOSCA), September, 1981, 47 pp.

The purpose of this seminar that grouped eight West African countries (Cameroon, The Gambia, The Ivory Coast, Niger, Senegal, Sierra Leone, Togo and Upper Volta) was to address the issue of promoting the access of women to credit unions. Participants to the seminar agreed to take the following immediate steps: 1) to initiate research on the difficulties women face to access credit and to use available credit efficiently; 2) to increase the percentage of women attending courses at ACOSCA

training centers; and 3) to increase the number of women on the staff of ACOSCA. Country action plans were drafted to insure follow-up of the adopted resolutions. [OSU Order #2496]

Key Words: West Africa; Credit;

202. Robertson, Claire, "Ga Women and Socioeconomic Change in Accra, Ghana," in Women in Africa: Studies in Social and Economic Change, Nancy J. Hafkin and Edna G. Bay (eds.), Stanford, California: Stanford University Press, 1976, pp. 111-133.

While some women in Africa have attained positions of political and economic power, the author maintains that the positions are gained through marriage or political tokenism and are not representative of society as a whole. The author studied the socioeconomic status of the Ga women of Accra, Ghana who can be classified as non-elite. Forty-one percent of the 78 women surveyed had received business capital from their husbands as a loan to be repaid. In some cases the men saw no reason to continue their monthly pocket allowance/support payments after making the loans. Seventy percent were involved in some form of savings association which required regular deposits; however the older women preferred to keep their savings as jewelry or cash hoards. Results show that a large gap exists between men and women regarding access to employment and other services with no signs of improvement. [OSU Order #5187]

Key Words: Urban; Ghana; Savings; Credit;

203. Roncoli, Maria Carla, "Women and Small-Scale Farming in Ghana," Women in International Development Working Paper No. 89, Women in International Development Program, Michigan State University, July, 1985, 40 pp.

This paper discusses the implications of rural development for societies with regard to their access to the means of production, and the changes brought about by the commoditization of the economy and the incorporation of such groups into the national society. The analysis points out that the process of "development" has negatively influenced women's opportunities for economic improvement and self-determination, and terminates with a recent example of the impact of "development" plans on women as small-scale farmers. The example is the MIDAS Project, implemented by USAID in Ghana between 1976 and 1981 for the development of small-scale agriculture, with particular emphasis on credit, fertilizer, improved seeds, small-farm system research, marketing and extension service. [OSU Order #4810]

Key Words: Rural; Ghana; Credit;

204. Rutherford, Andy, "Strengthening Livestock Rearing Practices of Marginalized Indian Women," Community Development Journal, Vol. 12, No. 3, July 1987, pp. 246-250.

Women in India who are from poor, rural households are not able to learn about or run most business ventures. They are viewed as servants who need male control. In South India, Mahila Mandal's women's groups work with a non-governmental organization called the Bhagavantula Charitable Trust (BCT). The BCT works in twenty-seven villages in coastal Andhra Pradesh. Each village has representatives that form a Federation. By involving women in a dairy loan program and a para-vets training course, women can receive loans in their own names and gain knowledge that was previously only controlled by men. The BCT organization shows a successful example of strong group bonding which has led to strong economic programs. [OSU Order #5607]

Key Words: Rural; India; Credit;

205. Safilios-Rothschild, Constantina, "The Impact of Agrarian Reform on Men's and Women's Incomes in Rural Honduras," in A Home Divided: Women and Income in the Third World, Daisy Dwyer and Judith Bruce (eds.), Stanford, California: Stanford University Press, 1988, pp. 216-228.

Agrarian reform has been central to the development process in Honduras due to a large rural population and a highly unequal distribution of land. The author performed a study on the agrarian reform's impact on rural men and women. The results showed that the reform: widened the disparities between men and women; severely limited female-headed households' access to land, agricultural and cooperative training; and curtailed women's opportunities for paid employment. Furthermore, only a few of the communities created by the agrarian reform have been granted rural credit and technical assistance, based on whether or not the community had organized into an individual or collective cultivation style. Only the collective style was organized into cooperatives or pre-cooperatives, and all subsequent credit and technical assistance programs were aimed at these organizations. [OSU Order #5190]

Key Words: Rural; Honduras; Credit;

206. Saidi, Khosrow, "Small Business Credit for Samburu Women's Groups in Kenya," Rural Development in Practice, August 1988, pp. 9-10.

This article reviews the recent successful introduction of the women's group movement to Samburu women in Kenya. The loan program provides small loans for a short term with no security required, and illustrates the importance of mutual

confidence between creditors and debtors. The author concludes that women's groups have rendered a most impressive performance which presents good reasons to encourage other development agencies to experiment with projects similar to this scheme. [OSU Order #4264]

Key Words: Kenya; Credit;

207. Saito, Katrine A., "Extending Help to Women Farmers in LDCs: What Works and Why," Finance and Development, No. 28, September 1991, pp. 29-31.

Since women in LDCs provide most of the labor and make key decisions in agriculture, the author discusses the importance of identifying their problems and needs. Women tend to have less education, less access to credit and technology, lack mobility and spare time, and have less access to suitable land than do men. To help women farmers use their resources efficiently, research must be completed on the division of labor, the control of the factors of production, and the types of women farmers. Once specific information on these factors is found, better methods of transmitting this information must be implemented. Examples of this would be using women extension agents, using women contact farmers and women's groups, and improving access to training. [OSU Order #5605]

Key Words: Credit;

208. Sawyer, Susan M., and Catherine Overholt, "Dominican Republic: Program for Development of Micro-Enterprises," in Gender Roles in Development Projects, C. Overholt, M. Andersson, K. Cloud, and J. Austin (eds.), West Hartford, Connecticut: Kumarian Press, 1984, pp. 215-241.

The study presents country and project background, and provides a careful project description. In Santo Domingo, where the project was conducted, the service sector absorbed 61% of rural migrant women in 1974. For the Central American and Caribbean countries, women-headed households average 20% of all households. The Program for Development of Micro-Enterprises (PRODEME) was begun in 1981 to direct credit and technical assistance to the smallest-scale economic activities among the urban poor. PRODEME has two major components: the microenterprise component and the solidarity group component. [OSU Order #4044]

Key Words: Urban; Dominican Republic; Credit;

209. Schumacher, Ilsa, Jennefer Sebstad, and Mayra Buvinic, "Limits to Productivity: Improving Women's Access to Technology and Credit," International Center for Research for Women, Washington, D.C., May 1980, 62 pp.

This paper focuses on the definition, nature and extent of women's access, areas of resource needs, and obstacles to both access and use. There is a significant variation in women's economic participation across cultures and situations, but the common features in work patterns of poor women are striking. Low income women mostly engage in household and market work which is time-consuming, inefficient and intermittent. Their activities utilize few modern tools and skills and entail little or no capital investment. In all regions poor working women, more than men, lack the benefits of productive resources which increase productivity and economic returns to labor. The allocation and distribution of the two productive resources of technology and credit are analyzed. The roots of sex differences in access to modern resources and the conditions to achieve access are identified and policy recommendations are suggested. [OSU Order #4716]

Key Words: Credit;

210. Scott, Gloria L., and Marilyn Carr, The Impact of Technology Choice on Rural Women in Bangladesh: Problems and Opportunities, World Bank Staff Working Papers No. 731, Washington, D.C.: The World Bank, June 1985, 107 pp.

This article discusses the employment and financial opportunities offered to women in rural Bangladesh. Section 64 of Part 1 discusses loans and new projects for these women. Through individual loans women may be able to upgrade their farms and participate in small trade and maintain a household. These women are then able to repay their loans. Group loans also benefit the village and the individual because the investment purchase is made available to all investors. An example is provided of a group of women who are extended credit by the Grameen Bank to operate a small rice mill. This loan provides the women with greater opportunities for independence in running the mill themselves, in providing employment at the mill, and financial independence from men. This "trial loan" has been successful and other similar loans have been made. The loans are important because opportunities for employment are created. There are several other examples in this article of group loans which have been successful in Bangladesh. [OSU Order #5599]

Key Words: Rural; Bangladesh; Credit;

211. Seetisarn, Manu, "Accelerated Development for Women in Small Business Project," Mid-term Evaluation Report, USAID, Washington, D.C., August 1987, 69 pp.

This report is a mid-term evaluation of the Friends of Women's World Banking Association in Thailand (FWWBT) funded by USAID to identify, introduce and expand women entrepreneurs who do not have access to formal credit. The study concluded that FWWBT has brought women entrepreneurs into contact with a formal credit institution through this loan guarantee program. The program recorded 80 percent loan repayment. The author recommends achieving sustainability of the project. [OSU Order #0238]

Key Words: Thailand; Credit;

212. Sengupta, Jayshree, "Women in the Labor Market in Indonesia, Credit and Productivity in the Informal Sector," Paper presented at The Informal Sector in Developing Countries - A Joint Informal Seminar, Paris, France, December 13-14, 1990, Development Assistance Committee/Development Centre, Paris, France, November 1990, 17 pp.

Women encounter many obstacles in Indonesia when they apply for formal credit. Examples of borrower transaction costs for potential women borrowers include: obtaining permission from her husband, transportation expenses to apply and obtain formal credit, and strict collateral requirements. Women's assets (such as jewelry) are usually not acceptable as collateral. Banks are constrained by the small loan sizes often requested by women and the higher lending costs which frequently cause them to ration credit away from small borrowers. Despite the constraints women face, they represent 20 to 30% of the borrowers in government-sponsored small credit schemes, and 55 to 60% of all borrowers in non-bank institutions. The People's Bank of Indonesia has developed a General Rural Credit and Rural Savings Programme called KUPEDES. This program extends small-scale loans to women, but does not offer additional services. The report acknowledges the difficulties in terms of funding and labor-intensive supervision of credit plus programs where credit is combined with technical assistance and microentrepreneurship development. [OSU Order #5777]

Key Words: Rural; Indonesia; Credit;

213. Sexton, Lorraine Dusak, "Little Women and Big Men in Business: A Gorokan Development Project and Social Stratification," Oceania, Vol. 54, December 1983, pp. 133-150.

In the Papua New Guinea Highlands the Goroka Valley was the site for the Goroka Women's Investment Corporation (GWIC) established in February 1976. GWIC's main function is to educate and involve women in business and economic related ventures. Men invested in GWIC in order to support women's attempts to operate businesses, such as the opening of a coffee bar, a food shop, a peanut farm, and a factory. Even though GWIC was government-initiated, it is owned and run by Gorokan women who gain leadership skills in the business world. Not all sexual inequities are dissolved, but GWIC has continued to involve women in varied ventures and bring them into the Gorokan business center. Since the business ventures are only minimally profitable, new and more lucrative projects need to be found. [OSU Order #5601]

Key Words: New Guinea; Credit;

214. Shipton, Parker, "The Rope and the Box: Group Savings in The Gambia," in Informal Finance in Low-Income Countries, Dale W Adams and Delbert A. Fitchett (eds.), Boulder, Colorado: Westview Press, 1992, pp. 25-42.

This chapter discusses the cultural and economic reasons for group saving in The Gambia. Cultural reasons why group savings have succeeded are that individuals do not like to be indebted to strangers, and they want access to their money when it is needed. Two types of indigenous contribution clubs are discussed: kafo and osusu. In both clubs savings are used at the local village level for individual and village projects. The kafo is village oriented and is organized for special interests such as emergencies and social functions. Contributions to the kafo may be made through dues, social events, and group labor. The osusu is primarily a women's ROSCA. Earnings from osusu are used for a variety of purposes including ceremonies, clothing, and livestock. Additionally, the pros and cons of these contribution clubs and their ability to serve as conduits for government programs are discussed. [OSU Order #5588]

Key Words: The Gambia; Savings;

215. Shipton, Parker, "Time and Money in the Western Sahel: A Clash of Cultures in Gambian Rural Finance," in Markets in Developing Countries: Parallel, Fragmented and Black, Michael Roemer and Christine Jones (eds.), San Francisco, California: ICS Press, 1991, pp. 113-139.

The author argues that for financial transactions among the Gambians the concept of a market is only partly appropriate because of socio-cultural and Islamic influences. The distinction between interest rates and the ratio of interest payments to loan principal is the key. The study describes Gambian economy and culture, citing evidence from the literature on borrowing, saving and lending behavior, and patterns of rural financial transactions. [OSU Order #4129]

Key Words: Rural; The Gambia; Savings; Credit;

216. Simpson, Norma L., "Development of Rural Women: A Case Study of Programs of the Paraguayan Agricultural Extension Service (SEAG)," in Women Creating Wealth: Transforming Economic Development : Selected Papers and Speeches from the Association for Women in Development Conference, April 25-27, 1985, Washington, D.C., Rita S. Gallin and Anita Spring (eds.), Association for Women in Development, Washington, D.C., 1985, pp. 179-183.

Paraguay has extensive home economics programs with rotating funds for women in poultry production, vegetable garden seeds, and elevated brick stoves. There are also small hog projects. Home economics staff are less qualified and receive less resources than men. [Agriculture Library, The Ohio State University, HQ1240A851985]

Key Words: Rural; Paraguay; Credit;

217. Slover, Curtis H., "The Effect of Membership Homogeneity on Group Size, Funds Mobilization, and the Engenderment of Reciprocal Obligations Among Informal Financial Groups in Rural Zaire," Paper presented at the Seminar for Finance and Rural Development in West Africa, Ouagadougou, Burkina Faso, October 21-25, 1991, Economics and Sociology Occasional Paper No. 1917, Department of Agricultural Economics and Rural Sociology, The Ohio State University, October 1991, 17 pp.

This paper examines the hypothesis that informal financial groups (IFGs) are relatively homogeneous in terms of gender, occupation, and geographical proximity; that membership homogeneity is significant in explaining variations in the characteristics of the organizational form of IFGs--size of membership, amount of funds mobilized, and the engenderment of reciprocal obligations. IFGs were found to be relatively homogeneous with respect to gender, occupation, and geographical loca-

tion. Gender was significant in explaining variations in the key organizational characteristics. [OSU Order #4783]

Key Words: Rural; Zaire; Savings; Credit;

218. Slover, Curtis H., and Carlos E. Cuevas, "Membership Size and Funds Mobilization Among Informal Financial Groups in Rural Zaire: A Club Theory Approach," Paper presented at the 1991 AAEA Annual Meetings, August 4-7, 1991, held in Manhattan, Kansas, Economics and Sociology Occasional Paper No. 1812, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, February 1991, 13 pp.

An active informal financial market operates in Zaire which includes a wide variety of informal financial groups (IFGs). The authors develop a formal model of IFGs, and the main characteristics pertaining to organizational form are analyzed. Results show that the primary determinants of organizational form are income, transaction costs, and gender ratio. [OSU Order #4111]

Key Words: Rural; Zaire; Savings; Credit;

219. Smith Saulniers, Suzanne, "Pakistan: Smallholder and Women's Rural Credit Project: A Model for Integrating Women into Development Financial Institutions," Paper presented at the Interregional Training Seminar on How to Improve Lending to Women, November 19-30, 1990, Nicosia, Cyprus, International Fund for Agricultural Development, Nicosia, Cyprus, November 1990, 27 pp.

After a brief background review of Pakistan, the author discusses current government policy and strategy for smallholder and rural women, and the context and objectives of the Smallholder and Women's Rural Credit Project. The project was designed to extend financial services to small landholders, and especially to rural women. The model program includes expanding financial services, loan ceilings, administrative positions for females and improving statistical reporting. [OSU Order #5085]

Key Words: Rural; Pakistan; Credit;

220. Smith-Sreen, Poonam, "Women's Cooperatives --- A Vehicle for Development," Women in International Development Working Paper No. 201, Women in International Development Program, Michigan State University, East Lansing, Michigan, February 1990, 24 pp.

This paper evaluates the performance of eight women's cooperatives in seven African and Asian countries (Mali, Malaysia, Zambia, Tanzania, Zimbabwe, India, Bangladesh and Zambia) in terms of constraints, administrative strategies and organizational procedures. The author identifies member participation, political linkages, organizational doctrine, management skills and resource linkages as some of the factors which are critical to successful outcomes. Credit-related problems cited include lack of access (Zambia) and poor repayment (Zambia, Zimbabwe). [OSU Order #5100]

Key Words: Africa and Asia; Credit;

221. Spaak, Asha Narang, "The Dhulikhel Story: Self-Reliance for Hill Women," World Employment Programme, International Labor Office, New Delhi, 1991, 25 pp.

This paper reviews the unique self-help program for women in eastern Nepal. The program is based on collective financial groups in 11 hill villages. The groups maintain a revolving fund for loans and collect individual and group savings accounts. The program is considered to be a success and a model for future projects. [OSU Order #5081]

Key Words: Rural; Nepal; Savings; Credit;

222. Steel, William F., "Female and Small-Scale Employment Under Modernization in Ghana," Economic Development and Cultural Change, Vol. 30, No. 1, October 1981, pp. 153-167.

The article examines female labor participation in Ghana during the period 1960-70 to test the hypothesis that industrialization tends to diminish female employment opportunities in the traditional and small-scale sectors. In Ghana a strong association exists between female manufacturing employment and small-scale production. Although modernization is biased away from direct female employment, it can nevertheless be accompanied by increased female economic activity. The author recommends policies oriented towards generating demand for small-scale production and avoiding subsidization of competing large-scale firms. [OSU Order #5175]

Key Words: Urban; Ghana; Credit;

223. Susanto, F. X., and A. V. Parera, "Women CU Leaders' Workshops in Indonesia," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 66-69.

Women's groups in Indonesia have traditionally been engaged in various socio-economic activities. Ansan, a kind of savings and loan activity, is one example that is popular among women. While there are no statistics available, it is estimated that except for exclusively female credit unions, women make up an average of 2 per cent of the members of the Credit Union Board and Committees. The most important shortcoming of the credit unions is the low levels of member education. This problem is highlighted in the case of women participants. [OSU Order #5115]

Key Words: Indonesia; Credit;

224. Tam, Olivia, and Christina Wu, "Women in Hong Kong's Credit Unions," in Women in Credit Unions in Asia, A report of the regional seminar on Women's Involvement in Credit Unions, Hong Kong, June 28 - July 4, 1987, Asian Confederation of Credit Unions, Bangkok, Thailand, 1988, pp. 62-69.

The credit union movement has been in existence in Hong Kong for over 20 years. However, it would seem that women's involvement has become more prominent only in the last ten years. As mutual-help organizations, credit unions provide an opportunity to fulfill the needs of modern women. Although women members constitute only 16 percent of the total in the Telephone Staff Credit Union (TSCU), 29 percent are in the leadership. Therefore, this case gives a good indication of the changing social patterns emerging in Hong Kong. [OSU Order #5105]

Key Words: Urban; Hong Kong; Credit;

225. Tendler, J., "Whatever Happened to Poverty Alleviation?" World Development, Vol. 17, No. 7, pp. 1033-1044.

The article identified characteristics of successful programs funded by the Ford Foundation. The successful programs were: the Grameen Bank of Bangladesh, the Self-Employed Women's Association of Ahmedabad, the Working Women's Forum of Madras, the women's dairying project of the Dairy Development Federation of Andhra Pradesh, and the Environmental Quality International working in conjunction with the association of Zabaleen garbage collectors in Cairo. The successful characteristics exhibited by each of these programs included: all programs focused narrowly on a particular trade or activity, all programs used credit as an entry point, the programs were involved in brokering loans before they began to directly lend to

clients, and all programs had leadership linked to powerful institutions. In each program participants were already engaged in the economic activities supported by the programs, marketing channels already existed, and consumer groups often supported the production of the beneficiary groups. [OSU Order #5600]

Key Words: Rural; Urban; Bangladesh, Egypt, India; Savings; Credit;

226. Thapa, Sangeeta, "Nepal Case Study - Empowering Women: Production Credit for Rural Women, A Case Study," Regional Conference on Gender Issues in Agriculture, Asian Development Bank, Manila, Philippines, December 5-6, 1990, 23 pp.

Nepal lacks data on gender related topics, but it is suspected that nearly all rural households are female-headed. This paper analyzes the effect of the Production Credit for Rural Women Programme (PCRW) in mainstreaming women into the development process in Nepal. The project attempted to empower rural women by offering small loans. Results show that women who control household resources make effective use of their income and loans. [OSU Order #4075]

Key Words: Rural; Nepal; Credit;

227. Tinker, Irene, "Credit for Poor Women: Necessary, But Not Always Sufficient for Change," *Marga*, 10:2, Columbo, Sri Lanka, 1989, pp. 31-48.

The article analyzes credit programs for women, and especially the credit program carried out for poor women by the Grameen Bank. According to the author, the most successful programs are those that not only make credit available, but also help change women's power relationship in the household and society. In both senses, the Grameen Bank program was successful. Credit programs with low repayment rates may be seen as welfare-improving since they act as a short-run redistributive mechanism. In the long run, however, credit programs must be economically sound so they may be self-perpetuating with a revolving fund account. Such credit programs provide the necessary funds to enable women to pursue income activities. In the long run, credit programs that encourage women's empowerment are essential if women's conditions are to improve. [OSU Order #5888]

Key Words: Bangladesh; Credit;

228. Tinker, Irene, "The Adverse Impact of Development on Women," in Women and World Development, Irene Tinker, Michèle Bo Bramsen, and Mayra Buvinić (eds.), Praeger Special Studies in International Economics and Development, New York: Praeger Publishing for the Overseas Development Council, 1975, pp. 22-34.

Subsistence economies are adopting some of the traditional stereotypes about the role of women during the development process, widening the gulf between men and women. Women in developing countries are finding increased family obligations while facing restricted economic opportunities. In many cases women have no access to credit, thus restricting entrepreneurial initiatives. The author suggests that development projects attempt to divide household assignments more equally among men and women and seek alternative development paths. [OSU Order #5233]

Key Words: Credit;

229. Tripp, Aili Mari, "Women and the Changing Urban Household Economy in Tanzania," The Journal of Modern African Studies, Vol. 27, No. 4, December 1989, pp. 614-616.

Women have gained more control and independence in their lives by participation in women's self-help projects. This is reflected in their ability to do as they please with their earnings, many choosing to save their profits by joining an "upato" or rotating credit society. The average number of women in each society was 12, and each woman contributed to the kitty every 5 days. Each woman contributed an average of 900 Shs or 1/3 of their income from a microenterprise. Women in these credit societies took turns receiving the total sum paid out in the kitty. The success of the operation clearly depended upon trust. Women spend the extra money that they earn on themselves only after they feel that the needs of the family and household have been met. Being involved in small projects has enhanced women's abilities to make decisions about household finances. Seventy percent of these women control their own finances and most do not disclose their earnings to their husbands. [OSU Order #5660]

Key Words: Urban; Tanzania; Credit;

230. Uehara, Yuriko, and Diriyati Nangju, "NGO's and Micro-Credit: Asian Development Bank's Experiences," Paper presented at the Consultation on the Economic Advancement of Rural Women in Asia and the Pacific, September 15-21, 1991, Kuala Lumpur, Malaysia, International Fund for Agricultural Development (IFAD) and Asia & Pacific Development Centre (APDC), Kuala Lumpur, Malaysia, September 1991, 29 pp.

This paper examines the success of the NGO-Microcredit Project whose objectives included reducing poverty and encouraging savings mobilization in rural areas of the Philippines. A survey was conducted to assess the impact of this project on women. The terms of loan and deposit services were recorded and the changes brought about by the project were analyzed. The authors highlight the lessons learned by discussing terms and conditions of the financial services, the policy environment, and socio-cultural factors. [OSU Order #5092]

Key Words: Rural; Philippines; Savings; Credit;

231. United States Agency for International Development, "Mid-term Evaluation of the Loan to the Kenya Commercial Finance Company, Limited and Grant to the Kenya Commercial Bank - Evaluation Report," U.S. Agency for International Development, Washington, D.C., April 1985, 115 pp.

This report analyzes a pilot project to assist small- and medium-scale rural enterprises in Kenya by providing commercially priced term credit and other services through the Kenya Commercial Finance Company, Ltd.(KCFC). In this study it was shown that women are either sole owners or (more typically) partial owners of 35% of the firms to which loans were made. This experimental project proved that term lending to small- and medium-scale rural enterprises through the commercial banking system was a viable development strategy. [OSU Order #5705]

Key Words: Rural; Kenya; Credit;

232. United States Agency for International Development (USAID), "A.I.D. Microenterprise Stock-Taking: Indonesia Field Assessment", A.I.D. Evaluation Occasional Paper No. 28, USAID, Bureau for Program and Policy Coordination, Washington, D.C., July 1989, 64 pp.

This report summarizes the experience of four projects in Indonesia. The Financial Institutions Development Project (FID) was established in 1984 to develop self-sustaining financial systems that mobilize savings and extend credit. The Puskowanjati Women's Cooperative (PWC) is an umbrella organization for women's cooperatives that encourages cooperative membership, and provides training and a savings

and loan facility to members. The Marga Bhoga Marga provides credit and training activities to microentrepreneurs. Yahasan dian Desa focuses on providing appropriate technology to low income people. The projects have established sound business-like credit procedures including: a positive interest rate structure; a simple borrowing system; informal community-based credit; and developing borrower relationships with small short-term loans gradually increasing the term and amount as credit-worthiness is established. The four projects demonstrate that credit schemes can be profitable when adequate interest margins are used and certain administrative costs are externalized. [OSU Order #0530]

Key Words: Indonesia; Savings; Credit;

233. United States Agency for International Development (USAID), "A.I.D. Microenterprise Stock-Taking: Bangladesh Field Assessment", A.I.D. Evaluation Occasional Paper No. 27, USAID, Bureau for Program and Policy Coordination, Washington D.C., July 1989, 38 pp.

The Women's Entrepreneurship Development Project (WEDP) in Bangladesh is analyzed in this report. It is administered by the Small and Cottage Industries Corporation to promote village industries through training and entrepreneurship development. WEDP loans are made by the Bangladesh Krishi (Agricultural) Bank (BKB) at 16 percent interest and have benefitted about 9,000 clients. The loans are made and repaid to BKB so WEDP generates no interest income, but in fact subsidizes the bank. Loan recovery rates dropped from 80 percent to 47 percent in early 1988 partly because interest payments were cancelled after the floods. The cost to WEDP of lending and recovering one dollar has been about \$1.40. Costs are high because of attempting to reach small scattered rural enterprises rather than larger urban ones. [OSU Order #0528]

Key Words: Rural; Bangladesh; Credit;

234. United States Agency for International Development (USAID), "A.I.D. Microenterprise Stock-Taking: Guatemala Field Assessment", A.I.D. Evaluation Occasional Paper No. 22, USAID, Bureau for Program and Policy Coordination, Washington, D.C., July 1989, 37 pp.

The Women's Development Foundation (FDM), the Small Enterprise Assistance Foundation (FAPE), and the Foundation for the Development of Socio-Economic Program (FUNDAP) in Guatemala are reviewed in this paper. FDM provides credit, training and limited technical assistance to microenterprises owned by groups of two or more women. FAPE provides credit and limited technical assistance to urban microenterprises. FUNDAP implements three programs with sheep producers and

weavers, furniture markets, and an urban microenterprise credit program. Loans are made for working capital and fixed assets. There is a lack of clear commitment to institution building and sustainability. The use of umbrella agencies as channels for funding has little potential to contribute to institutional sustainability. More attention is needed to graduate the credit institutions rather than graduate microenterprises themselves. [OSU Order #0537]

Key Words: Urban; Guatemala; Credit;

235. United States Agency for International Development (USAID), "Women in Development", USAID, Washington, D.C., October 1982, 12 pp.

This policy paper documents how the concerns of LDC women are to be integrated into AID's program. Unlike most of AID's policy statements, the Women in Development Policy is cross-sectoral; it is meant to provide the policy framework and overall practical guidance for each sector and for the Agency as a whole in its efforts to incorporate women into the total development process. [OSU Order #4078]

Key Words: Credit;

236. Venema, L. B., "Male and Female Farming Systems and Agricultural Intensification in West Africa: The Case of the Wolof, Senegal," in The Household, Women and Agricultural Development, Proceedings of a Symposium Organized by the Department of Home Economics, Agricultural University Wageningen, The Netherlands, January 18-20, 1979, Clio Presvelou and Saskia Spijkers-Zwart (eds.), Miscellaneous Papers 17, Landbouwhogeschool Wageningen, The Netherlands, 1980, pp. 27-34.

The article uses the case of the rural Wolof in Senegal to argue that, contrary to generally held views, the economic position of women does not necessarily deteriorate as agriculture intensifies. In the Wolof tribe, as with other tribes mentioned in the literature, the men share the responsibility for feeding and housing the family and thus raises the question of who actually shoulders the bulk of household expenditures among Western Africans. [OSU Order #5290]

Key Words: Rural; Senegal; Credit;

237. Ventura-Dias, Vivianne, "Modernization, Production Organization and Rural Women in Kenya," in Technology and Rural Women: Conceptual and Empirical Issues, Iftikhar Ahmed (ed.), Boston: George Allen and Unwin, 1985, pp. 157-210.

The effects of technical change on employment and income among rural women in Kenya, are examined in this research. Technologies adapted to "female" activities are likely to leave the scale of domestic production unaltered, preserving commercial scale production as a male domain. The author argues that short-run solutions based on small-scale technologies need to be combined with longer-run solutions to women's limited access to training skills, credit, education, agricultural services, off-farm employment, and modern means of production. [OSU Order #5174]

Key Words: Rural; Kenya; Credit;

238. Villareal, Felicidad L., "Guidelines - Women in Rural Savings and Finance: A Key Intermediation Strategy to Achieve Population and Rural Development Goals," FAO, Bangkok, Thailand, 1991, 116 pp.

The "Guidelines" were based on actual field projects that were women-focused. The projects had between 3 and 12 years of operational experience. Countries represented in the projects were: Nepal, Sri Lanka, Indonesia, Philippines, China, Bangladesh, and India. The "Guidelines" extracted key points/observations from the field projects rather than providing a "how to" prescription. Topics covered included financial intermediation systems, group formation, and microenterprise development. [OSU Order #5303]

Key Words: Bangladesh, China, India, Indonesia, Nepal, Philippines, Sri Lanka; Credit; Finance Reform;

239. Viswanath, Vanita, "Extending Credit to Rural Women: NGO Models from South India," Women in International Development Working Paper No. 184, Women in International Development Program, Michigan State University, East Lansing, Michigan, April 1989, 17 pp.

For women to benefit from credit, improved access is not enough. Since monetary transactions traditionally have been handled by men, most women do not understand financial responsibility so they must be motivated to accept credit and trained in the effective use of it. Despite government policy directing various credit agencies to give preference to women, women have not benefitted. Non-governmental organizations (NGOs) are important intermediaries which help women gain access to credit and understand financial transactions. This paper assesses the work of two NGOs in South India: IDS and Grama Vikas. It concludes that the Grama Vikas model is

more effective because collective programs implemented by the women provide practical experience in the management of credit, and help them to understand financial responsibility. IDS brokers loans for the women from commercial banks and relies on group discussions among women about credit use to inculcate responsibility in them. [OSU Order #5099]

Key Words: Rural; India; Credit;

240. von Holtz, Ulla, "Women and Financial Services in Namibia," Paper presented at the Interregional Training Seminar: How to Improve Lending to Women, November 19-30, 1990, Nicosia, Cyprus, International Fund for Agricultural Development, Nicosia, Cyprus, November 1990, 31 pp.

The author illustrates how women in Namibia can not have sufficient access to financial services until there is revision of matrimonial legislation, improved education and infrastructure, and greater transition possibilities from the informal to the formal financial sectors. She discusses the role and characteristics of women in Namibia as well as the banks' specific policies and activities for women. It is concluded that women need greater access to both savings and credit activities and employment in the financial sector. [OSU Order #5087]

Key Words: Namibia; Savings; Credit; Finance Reform;

241. Wainaina, Njoki, "Indigenous Savings and Credit Schemes for Women in Kenya," Swedish International Development Authority, Nairobi, Kenya, June, 1990, 72 pp.

The main objective of the study was to identify and analyze indigenous credit systems in Kenya in hopes of deriving lessons, experiences and principles that can be replicated or adapted in developing credit programs for women. The major factors that have contributed to the persistence of informal financial groups in Kenya include the following: discipline in following rules and regulations, productivity, desire for long-term investment, linkage to development agencies, minimal administrative costs, flexibility, accessibility, convenience, and ownership and control by participants. Limitations include low levels of financing, inability to expand, slow growth, and lack of equity of benefits. [OSU Order #4240]

Key Words: Kenya; Savings; Credit;

242. Weidemann, C. Jean, and Zohra Merabet, "Egyptian Women and Microenterprise: The Invisible Entrepreneurs," GEMINI Technical Report No. 34, GEMINI/ADI, Bethesda, Maryland, March 1992, 89 pp.

This is a survey of female entrepreneurship in Egypt. Female entrepreneurs in Egypt make up a dynamic class of business owners that has gone largely unnoticed in official circles. Most of the female-owned businesses are typically located in the informal sector. Their characteristics include: nonregistration, no bank accounts, no formal credit access, they don't operate in public places, and they don't keep business records. Some of the key findings and conclusions of this project are : 38% of households in the study are dependent on women's income for survival; women receive smaller loan sizes for the projects, but are more satisfied with loan sizes than are men; 90% of the participants use personal savings to start their businesses; and female businesses tend to receive less credit for supplies than male businesses, and to extend more credit to customers. [OSU Order #5504]

Key Words: Egypt; Credit;

243. Weidemann, C. Jean, "Financial Services for Women - Tools for Microenterprise Programs: Financial Assistance Section," GEMINI/DAI, Bethesda, Maryland, March 1992, 43 pp.

This paper contains three sections, each discussing different aspects about women and credit. The first section presents factual information about women and credit (e.g., women are good credit risks and good savers). The second section discusses several programs which were originally targeted toward women or have evolved to meet the needs of women. An example of one program targeted toward women is the Self-Employed Women's Association (SEWA). SEWA is an "informal-formal" bank which helps illiterate and literate women obtain small loans from India's nationalized banks. The Grameen Bank in Bangladesh began targeting women for credit and savings programs when bank officials noticed that repayment rates of women were higher than men's. Section Three categorizes how credit is given to very poor women according to group size, different political groups, and women with nontraditional collateral. Operational issues are also discussed in this section. [OSU Order #5302]

Key Words: Credit; Savings;

244. Wignaraja, Ponna, "Executive Summary of Study on Innovative Approaches Enabling Poor Women to Move Out of Poverty into Sustainable Development," A Program Concept and Guidelines for Design and Evaluation Reenforcing the Implementation Strategy for UNICEF Policy on Women in Development, Rome, December, 1987, 15 pp.

This study is intended to reinforce the Implementation Strategy for UNICEF Policy on Women in Development. It deals with the problems of persons who are both women and poor. Several studies confirmed the failure of fragmented "targeted" credit programs for poor women through conventional government or credit institutions. Poor women continue to rely on informal credit markets for their economic and social needs because of easy access, flexibility of rescheduling and no requirement of collateral. These advantages, however, are offset by the high rates of interest they pay. [OSU Order #5103]

Key Words: Credit;

245. Women in Development Action Group, "Gender Relevant Findings: Synthesis Report," Bureau for Research and Development, USAID, Washington, D.C., June 1992, 72 pp.

The purpose of this synthesis report is, first, to identify similarities and differences among findings and across different departments at USAID. Second, the report provides some preliminary guidance on how to accelerate the institutionalization of gender considerations within the Agency. The report also provides portfolio-specific examples of the role gender plays as a critical development variable. The report concludes with some recommendations on how to build on the synthesis process to develop the Agency's strategy on gender consideration. Some of these recommendations are: increasing interactions with and among different regional bureaus; conducting workshops to develop office-level strategies; training staff; training contractors; increasing attention and oversight on project design; and assessment of cross cutting findings in the Research and Development Bureau. [OSU Order #5301]

Key Words: Credit;

246. Women's World Banking, "The Credit Guarantee Mechanisms for Improving Women's Access to Bank Loans," in Women's Ventures: Assistance to the Informal Sector in Latin America, Marguerite Berger, and Mayra Buvinic (eds), West Hartford, Connecticut: Kumarian Press, 1989, pp. 174-184.

This chapter provides information about Women's World Banking (WWB), its organizations, objectives, programs, and guidelines for establishing and operating a WWB affiliate. [OSU Order #4033]

Key Words: Credit;

247. World Bank, "Bangladesh Strategies for Enhancing the Role of Women in Economic Development," World Bank Country Study No. 3, The World Bank, Washington, D.C., 1990, 179 pp.

The paper is presented in nine main sections. The first defines women's dilemmas, summarizes the Government's position on development and the role of women, and formulates strategic considerations and directions. Three sections follow covering the situation of women, women's participation in the labor force, and government strategies to incorporate women into national policy and program planning. The five remaining sections analyze the need of programs to enhance women's access to education and training, water supply and sanitation, and productive resources in agriculture, industry, and credit. The main focus of the paper is on the majority of women in Bangladesh who are poor and in need of urgent support to improve their extremely difficult living conditions. [OSU Order #4107]

Key Words: Bangladesh; Credit;

248. World Bank, "Gender and Poverty in India," A World Bank Country Study, The World Bank, Washington, D. C., 1991, 373 pp.

Demand for credit by urban Indian women is high due to the opportunities for self-employment in services, trade, and petty manufacturing. Women's NGOs in cities have developed efficient credit delivery systems that service poor urban women. The main problems with women's NGOs are the small numbers of women serviced and the lack of comparable efforts in rural areas. The main sources of institutional credit for poor urban women are the government's Differential Interest Rate (DRI) scheme and the Self-Employment Programme for the Urban Poor (SEPUP). In the DRI scheme subsidized credit is available to the self-employed poor for productive ventures. Identification of potential beneficiaries is done by a broker or women's organization. Women's organizations differ from brokers in four areas: (1) women's organizations do not collect fees; (2) women's organizations are more strict on

repayment than brokers and subsequently have lower delinquency rates ($\leq 10\%$ versus 70% for the entire DRI scheme); (3) women's organizations encourage a parallel savings component; and (4) women's organizations provide non-credit support services such as training. The SEPUP programme is similar to the DRI scheme and appears to have many of the same problems: reluctant bank participation, low recovery rates, and expensive client identification practices. [OSU Order #5298]

Key Words: Rural; Urban; India; Savings; Credit;

249. World Bank, "The Informal Sector in Zimbabwe: The Role of Women," Report No. 9006-ZIM, Africa Country Department IV and Population and Human Resources Department, The World Bank, Washington, D.C., August 1991, 120 pp.

This study provides an overview of the difficulties facing the economy of Zimbabwe and the importance of the informal sector. Women comprise 64% of the informal sector. The study focuses on the activities and characteristics of informal sector female entrepreneurs. The legal and regulatory environment of the informal sector is analyzed as well as financial training and business support services for this sector. The study concludes with recommendations for enhancing the informal sector including legal reforms, increased financial and technical support, training and information, appropriate technology, and the support of activities with the potential for profitable development. [OSU Order #4676]

Key Words: Zimbabwe; Credit;

250. World Bank, "Women in Development: A Progress Report on the World Bank Initiative," The World Bank, Washington D.C., September 1990, 39 pp.

During the United Nations Decade for Women (1975-1985), governments and institutions (including the World Bank) adopted policies to enhance the role of women in development. Although progress was achieved in health and schooling, less was accomplished in other areas. In 1987, the World Bank launched a stronger and more focused initiative to integrate women in the development process. This report summarizes the rationale of these efforts, describes progress implementing the initiative, and outlines future directions. In general, the bank is focusing on increasing women's economic productivity by investing in human capital and improving women's access to productive resources and the labor market. [OSU Order #5274]

Key Words: Rural; Urban; Savings; Credit;

251. World Bank, "Women in Development: Issues for Economic and Sector Analysis," Working Paper Series 269, Women in Development Division, Population and Human Resources Department, The World Bank, August 1989, 95 pp.

Women are more important economic agents than commonly assumed. They also are represented disproportionately among the poor. In trying to alleviate poverty, this study finds that women must have improved access to credit, education and technology in order to enhance their human capital development. Results of the study show that women respond favorably to incentive programs, but that improved opportunities and training must occur first. [OSU Order #5192]

Key Words: Credit;

252. World Council of Credit Unions (WOCCU), in collaboration with Overseas Education Fund, "Credit and Women's Economic Development," WOCCU, Washington, D.C., 1981, 44 pp.

The report provides information in three parts about women's use and access to credit. The first part presents a discussion of income generation, entrepreneurship and credit access for women. The second part offers edited presentations and case studies introduced in the program held in Copenhagen entitled "Women Entrepreneurs: Access to Capital and Credit". The third and last part reviews various approaches of financial institutions (e.g., enterprise development, loan program design) that provide credit for new and ongoing businesses. [OSU Order #2461]

Key Words: Credit; Finance Reform;

253. Yerolbe, Djongali Louahikba, and Yondailaou Gue Tolloum, "Credit et Autres Sources de Financement du Secteur Informal au Tchad et Particulierement dans la Region de N'Djamena," VITA/PEP USAID/Tchad, September 1988, 21 pp.

The objective of this AID project in Chad was to document the different types of credit and informal finance particularly in the N'Djamena region. The research team also focused on the role of Chadian women in the development of the country. The findings suggest that due to strict conditions imposed by formal banks, most people turn to the informal financial sector for credit. Women were very active and generally leaders of credit associations such as Azouma, Parivente, and Tontine. However, women's activity remained very limited in the formal sector of banks and credit institutions such as VITA/Pep which extends investment rather than consumption

loans to the private and informal sector to help finance microenterprises. [OSU Order #0978]

Key Words: Chad; Savings; Credit;

254. Youssef, Nadia H., and Carol B. Hetler, "Establishing the Economic Condition of Woman-headed Households in the Third World: A New Approach," in Women and Poverty in the Third World, Mayra Buvinic, Margaret A. Lycette, and William Paul McGreevey (eds.), Baltimore, Maryland: Johns Hopkins University Press, 1983, pp. 216-243.

The incidence of female-headed households in developing countries has grown rapidly in recent years. This study assesses some of the methodological and conceptual barriers to obtaining reliable data. The authors argue that more emphasis is needed in these studies which differentiates between various social and economic classes so that a better understanding of qualitative variations in female-headed households is achieved. [OSU Order #5162]

Key Words: Credit;

255. Yunus, Muhammed, "Credit and the Informal Sector: The Experience of the Grameen Bank," Paper presented at the Consultation on the Economic Advancement of Rural Women in Asia and the Pacific, September 15-21, 1991, Kuala Lumpur, Malaysia, International Fund for Agricultural Development (IFAD) and Asia & Pacific Development Centre (APDC), Kuala Lumpur, Malaysia, September 1991, 21 pp.

The Grameen Bank grants loans, averaging seventy-five dollars, to the poorest people in Bangladesh. Ninety-two percent of the borrowers are women. It has been found that money entering a household by a women reaps higher benefits to the household than if by a man. While many socio-economic problems persist in Bangladesh, the author commends the Grameen Bank for its success. [OSU Order #5093]

Key Words: Rural; Bangladesh; Savings; Credit;

256. Yunus, Muhammed, "Grameen Bank Project: Towards Self-Reliance for the Poor," Paper presented at the Colloquium of Bankers on Providing Credit Facilities for Marginal Women, Tangail, Bangladesh, December 1-5, 1980, United Nations, New York, 1980, 28 pp.

This article explains the Grameen Bank Project in Bangladesh. It details the lending system and the different types of securities offered for loans, but does not specify the gender of the creditors. The actual discussion does not mention women, but women are included in the tables at the end of the article. These tables include the number of women borrowers and the type of loans provided. [OSU Order #2557]

Key Words: Bangladesh; Credit;

257. Zohir, Salma G., "Financing of Tailoring Shops Owned by Women in Dhaka," in "Bangladesh - Small Scale Industry in Bangladesh: Prospects for Intervention," Vol. II - Studies of Small Firms Informally Financed, World Bank, Washington, D.C., 1992, pp. 95-110.

This study examines the financing of tailoring shops in Bangladesh which were owned and operated by women. The study includes 28 of the 34 firms which were interviewed. More than half of the expansion costs of the tailoring shops are financed from reinvestments of profits; only a small percentage is financed from loans. The women usually pay cash for the first few years before purchasing raw materials on credit. The lending terms are different depending upon the source and the purpose of the loan. Loans for expansion from friends and relatives and moneylenders are usually for one or two years, with variable interest rates. Loans to finance working capital from relatives and friends and moneylenders are usually repaid in the same amount of time, but interest rates charged by moneylenders are usually higher. [OSU Order #5416]

Key Words: Urban; Bangladesh; Credit;

