

# *WID* Information

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## RESEARCH REPORT FROM M.S. UNIVERSITY - BARODA

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### **Women and Credit: An analytical perspective**

Credit is an 'entry point' to development, as it channels modern technology and inputs to productive systems. Lack of capital is a serious constraint to development for women in rural areas who find they have little or no access to credit. Often it is the legal provisions and the loan policies and procedures that make credit inaccessible to women. Some of the difficulties that women face in applying for credit are: 1) certification of identity, 2) lack of assets for furnishing security, 3) the co-signing of loan by the husband since a women's rights to property are often restricted, 4) cooperatives which do not accept the woman as a member if a male member of the family is already registered, and 5) the necessity for traveling long distances frequently to transact the loan. A majority of the rural Indian women are illiterate and are intimidated by the complicated application forms. These barriers keep such women out of the main stream of the development process. Yet there are increasing numbers of projects successfully delivering credit to rural women.

### Delivery System Analysis

As a first step in our research, an analysis of nine rural credit projects in the Third World was undertaken with the objective of identifying the credit program characteristics which enhance women's access to rural credit. The selection of these projects was based on the following criteria: 1) designed for women only and/or with significant participation of women, 2) special state supported anti-poverty credit programs, 3) reasonably long period of performance, and 4) countrywide area of operation.

The two commonalities observed in all nine credit projects were the small size of loans and support from the government. The success of the projects in reaching women could be attributed to their waiving of security and margin money requirements (9 projects), adopting a group lending strategy (7 projects), simplified organizational and operational procedures (5 projects), and support of non-governmental organizations (3 projects of which two were outstandingly successful). The types of activities and assets which were financed (milch cattle, agro-based industries, brewing, baking, poultry, cottage industries and vending) also contributed to success on all nine projects. A credit-plus approach, where credit was linked with member's training and savings plan, modern technology, supply of inputs and organized marketing, was more attractive to women

than deployment of credit alone. A group lending strategy was often linked to supportive services for a more integrated approach. All nine projects were also characterized by better than average repayment rates, which provides a further argument for their expansion. These studies provided a first step in our understanding of how to deliver credit to women effectively.

### Household Impact Analysis

There is an even more urgent need for information on how women's credit impacts the household well-being. The Department of Banking and Financing at M.S. University-Baroda recently conducted a household-level study on the impact of credit on borrowers, with a special focus on gender analysis. In-depth interviews were done with a sample of 60 borrowers from Gujarat state, India. Half were women; out of 30, 9 women were heads of families. All borrowed from government-sponsored programs whose procedures included factors favorable to women's access; security was not required and loan procedures were simple. A number of economically viable investments were possible including irrigation, agriculture, vending, and dairy production. By custom, some are considered more appropriate for women than others. Although many men in the larger sample chose activities with higher capital requirements, 27 out of the 30 women chose credit to obtain milch cattle, 2 chose agriculture, and 1 petty vending, a pattern of borrowing which reflects the larger female sample. The choice of milch cattle meant, for those who were members of the dairy co-op, that they had a credit-plus loan, because the co-ops provide both subsidized inputs (animal feed, health care) and marketing assistance, as well as training. However, there was a gender difference in access to this support: 15 of the men were cooperative members, but only 10 women were members. The average loan amount per borrower was Rs. 3576: the gender difference in amount was nominal. The study revealed that there was a positive effect on the borrowers income, on value of production and on employment generation. Women borrowers had slightly higher productivity than the men, but their incomes did not increase as much. Nevertheless, their repayment rates were more consistent and more complete.

The relatively lower incremental income of the female borrowers in spite of higher value of production can be attributed to several factors. For women, in all 60 households, credit brought about an activity and location shift. For women borrowers the shift was from paid agricultural laborer on other people's fields to caring for her own milch cattle nearer home. For male borrowers in general, there was a much smaller shift in activity. For the most part they continued their paid, off-farm labor when it was available, and it was their wives who shifted from paid to unpaid labor. Household well-being increased in both cases. The difference lies in who owns the assets and who controls the resulting income stream. Fifteen of the thirty women borrowers, including the nine household heads, reported that they controlled the cash income from the loan.

The gender difference in incremental income may also in part be due to the lack of such a second income earning adult in the nine household headed by widows. Another factor contributing to women's lower incremental incomes is women's lower access to co-operative membership. Where co-ops are providing input facilities at concessional rates, the cost of maintaining cattle is comparatively very low and co-op milk purchase prices are higher. Most of the women borrowers did not have concessional input supply from co-operatives, hence they have a higher cost of maintaining cattle, and they have more constrained markets.

A finding which clearly interacts with these two factors is that household consumption of milk and dairy products has increased in substantially more households of women borrowers (24) than of male borrowers (16). This may be an effect of women's control of product disposal, of women's more restricted markets and poorer profit margins, or both, in interaction. In any event, it indicates a rise in 'real' household income, in distinction to cash income. In a country where malnutrition is still a major policy concern, it can be seen as a positive outcome.

### Framework for an Integrated Analysis

As the necessary research goes forward, there is a need for integrated ways of organizing both delivery systems and impact analysis data. Table I provides a framework for analysis of the lending institution, Table II, a gender analysis of access to credit and Table III, an analysis of the impact of credit on the individual and the household. Taken together these credit analysis frameworks provide a sufficient basis for the design and implementation of credit projects which enhance women's participation and generate a positive impact on both women and their household.

**Table I. Credit Analysis: Lending Institutions**

The following set of questions is critical for identifying the barriers and success factors for enhancing women's access to credit:

1. What are the percentages of women in total members and borrowers?
2. What are the percentages of women members and borrowers to the population in the area of operation?
3. What approach to lending is followed--credit only (minimalist) or "credit-plus"?
4. Is individual lending or group lending the strategy followed?
5. Is the rate of interest on loan subsidized or the market rate?
6. Is there emphasis on security and margin money in the lending policy?
7. Is credit linked with the savings of members?
8. Do women participate in the management of credit at the grassroots level?
9. Are any efforts made to integrate women in the process of credit management?
10. Do the activities preferred by women and financed by lenders match each other?
11. Do loans involve complicated paper work or documentation?
12. Are the bank officials trained for enhancing women's participation in the credit system?

**Table II. Gender Profile of Access to Credit: Individual Borrowers****A. Borrower's Profile**

Gender of the Borrower	Male	Female
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**B. Activities/Assets Profile**

1. Activity: Name
2. Sector: Name
3. Assets Financed: Name

**C. Loan Profile**

1. Amount of Total Loan
2. Amount of Secured Loan
3. Amount of Clean Loan
4. Name of Security Furnished  
(Besides Assets Created From Loan)
5. Tenure of Advance in Years
6. Rate on Interest Charged Per Annum
7. Loan Amount as Per Cent to Total Investment
8. Ratio of Subsidy to Loan
9. Administrative Cost Per Rs. 1,000 of Credit
10. Repayment: Over Dues as Percentage to Demand  
Over Dues (Number of Months)
11. Time Lag Between Loan Application and Sanction
12. Name of the Anti-Poverty Program Underwhich Borrower is Covered

**Table III. Gender Profile of Impact of Credit On the Borrower: Socio-Economic Variables**

	Male		Female	
	Pre	Post	Pre	Post
1. Annual Income				
2. Employment Generated Per Annum Man Days/Man Months				
3. Production (in Rs.)				
4. Productivity (in Rs.)				
5. Value of Assets Created from Loan				
6. Impact on Education of Childre.: Positive/Negative/None				
7. Increase in Self-Esteem and Social Status: Yes/No				
8. Improvement in Family Health and Nutrition: Yes/No				
9. Improvement in Medical Facilities Aailed by the Family: Yes/No				

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Editor's Note: This article is a report of on-going research at MSUB done in collaboration with UIUC. Over time, further reports will be forthcoming. In the meantime, the WID office or MSUB can provide additional information upon request. KC

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## WOMEN IN DEVELOPMENT ACTIVITIES AT UIUC

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### Newly Elected Members of the WID Executive Committee

Professor Joe McGrath, Department of Psychology

Professor Shang-Fen Ren, Department of Physics

H. Jeanie Taylor, Center for Advanced Study

Grace Malindi, 2nd year Doctoral Student, Department of Human  
Development and Family Studies

News of WID Associates

**Marianne Ferber**, Professor of Economics and Acting Director of the Women's Studies Program, UIUC, presented a paper "Does Parental Leave Promote Gender Equity?" to the founding conference of the Association for Feminist Economics in Washington, D.C., July 1992.

**Brenda Eheart**, Associate Director of the Office of Women in International Development, UIUC presented a paper "Children Affected by Drugs and Alcohol: Issues and Action" at The Children at Risk Conference, Bergen, Norway, May 1992. She also attended The World Association of Infant Psychiatry and Allied Disciplines, Fifth World Conference held in Chicago, September, 1992 where she led a workshop on "A Future for Drug-Exposed and Other Babies Without Families: Opportunities and Obstacles".

**Alma Gottlieb**, Professor of Anthropology, has been awarded a Faculty Fellowship by the National Endowment for the Humanities. She will be researching a new project on the Cultural Construction of Infancy among the Beng of Cote d'Ivoire.

**Jean Due**, Professor of Agricultural Economics, will be traveling to Kenya, Tanzania, and Zambia in October 1992 to conduct research on privatization.

**Kathleen Cloud**, Director, Office of Women in International Development, UIUC and **Vickie Segmond**, a UIUC/INTERPAKS Ph.D., served on a 6-person team to evaluate USAID's funded MARE Project in Malawi in May 1992. While returning, Kate detoured to spend three days at Jagiellonian University in Krakow, Poland as guest of Vice Chancellor Krystyna Dyrek. She held extensive discussions with faculty and students on the changing situation of professional women in Central Europe.

**Grace Malindi**, 2nd year Doctoral student in Department of Human Development and Family S.studies, was a moderator at a Pre-Congress Workshop for the International Federation of Home Economics, held in Vienna, Austria, July 1992. The five-day workshop, "Decisions for Everyday Living--Implications for Home Economics", was designed particularly for Eastern Europe. The purpose of the workshop was to let participants share experiences and plan together in response to the many problems faced by individuals and families throughout the world. It was reported that many families are experiencing stress and hardships due to job losses, shifts in government policies resulting in cuts in health and education services. Migration to bigger cities has also resulted in alarming housing, transport, food distribution and sanitation problems. In many countries the most vulnerable are women, children, the elderly, and unemployed. In contribution to the workshop, Grace presented a paper entitled "Critical Problems Affecting Malawian Households: To be Addressed by Home Economists".

**Suja George**, 2nd year Doctoral Student in the Department of Human Development and Family Studies, visited her homeland, India, May-June 1992. Her first stop was Bombay where she visited SNDT University (the first women's university in India) and discussed issues in women's health care in India. Her second stop was in Kerala where she interacted with researchers at the Center for Development Studies and the Institute of Government Affairs and visited the Primary Health Center.

**Mary Holbrock**, Department of Spanish, Italian, and Portuguese, received the Foreign Language and Area Studies Fellowship to study Kaachil Maya in Guatamala during the summer of 1992.

**Cherub Antwi-Nsiah**, while on a fellowship at the International Center for Research on Women (ICRW) in Washington, DC, presented two papers at the ICRW Brown Bag Seminars: "Women's Access to Education in Ghana" and "Women's Access to Property in Ghana". Presently she is working on a paper commissioned by the Land Tenure Center, University of Wisconsin, entitled, "Gender Analysis and Access to Resources: A Case Study of Access to Property in Ghana".

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**NEWS OF GENDER ROLES IN INTERNATIONAL DEVELOPMENT (GRID) STUDENTS**

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**CONGRATULATIONS!**

Monica Ayieko, Kenya, Doctoral Candidate, was appointed as WINROCK East Africa Coordinator for African Women Leaders in Agriculture and the Environment (AWLAE) Program for East Africa.

Roselyn Wangui Gakure and Rosa De Jorio were the two recipients from University of Illinois of Midwest Universities Consortium for International Activities (MUCIA) PHD Dissertation Research Grants. Both will do research on African women: Roselyn on women entrepreneurs in Kenya and Rosa on women and labor in Mali.

**PRODUCTION AND REPRODUCTION**

The following candidates successfully defended their dissertation proposals:

- ✓ Aminata Soumare, Mali, Department of Educational Policy Studies: Factors that Affect Girls's Access to and Retention in School in Mali: 1965-1991.
- ✓ Raiza Kolia, South Africa, Department of Social Work: A Multi-Method Study of International Gender Training Programs: A Focus on Third World Countries.
- ✓ Roselyn Wangui Gakure, Kenya, Department of Vocational and Technical Education: Factors Affecting Growth-Oriented Businesses Owned by Women in Kenya.
- ✓ Monica Ayieko, Kenya, Division of Home Economics Education: Household Allocation of Labor Time in Two Types of Smallholder Farming Systems in Rural Kenya.
- ✓ Khalinda Malik, Pakistan, Department of Rural Sociology: Impact of Male Emigration on the Status of Left-Behind Women in North West Frontiers Province, Pakistan.

**Births:**

To Khalinda Malik, Doctoral Candidate, a son, Shan Ullah Malik, born May 6, 1992.

To Aminata Soumare, Doctoral Candidate, a son, Moulaye Ismael Soumare, born May 26, 1992.

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**WID STUDENT PAPER COMPETITION**

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Congratulations to the winners of the 1991 and 1992 WID Annual Student Competition for the best papers on Women and International Development:

Diana Gorman, Department of History and East European Studies, Winner of the 1992 competition: Paper entitled, The Emancipation of Women in the Soviet Union.

Amanda Steele, Department of Geography, Winner of the 1991 competition: Paper entitled, Access to and control over land in Zimbabwe: Women's perspectives and prospects.

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**CONFERENCES AND CALL FOR PAPERS**

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**INTERNATIONAL WOMEN'S RIGHTS ACTION WATCH (IWRAP)**

**THE LATEST BIG NEWS IS THAT ...  
CHINA IS THE PLACE  
SEPTEMBER 4 - 15, 1995  
ARE THE DATES  
FOR THE  
1995 WORLD/U.N. WOMEN'S  
CONFERENCE**

**WITH HEAVY EMPHASIS ON NATIONAL AND REGIONAL PREPARATORY CONFERENCES IN 1994....As with all preceding world women's conferences there will actually be two conferences: the official U.N. delegate conference to which governments will send delegations and the NGO open forum to which everyone is welcome. More information will be forthcoming in this newsletter.**

**UIUC Women's Studies Fourth Annual Workshop: "Women in the 21st Century: Race, Ethnicity, Politics, and Policy," will be held Saturday, October 3, 1992. The workshop will include a morning panel discussion with three presenters and several afternoon workshops. Charlotte Bunch, Director of the Center for Women's Global Leadership at Rutgers University, will speak on global feminist perspectives on race, ethnicity, and diversity. For more information contact Phyllis Vanlandingham, Assistant Director, Women's Studies Program at 217-333-2990.**

**An interdisciplinary and multi-cultural conference: "Illinois, Beginning with Women ... Histories and Cultures," will be held March 26-27, 1993. The conference is co-sponsored by The Afro-American Studies and Research Program and the Women's Studies Program at the University of Illinois, Urbana-Champaign. The conference will feature readings by Gwendolyn Brooks, the Illinois State Laureate, an address by Darlene Clark Hine, John A. Hannah Professor of American History at Michigan State University. The conference aims to uncover a spectrum of achievement and experiences of Illinois women. The organizers invite presentations on Illinois women and issues of gender and sexual orientation from all the disciplines, using unlimited methodologies. Abstract deadline: October 15, 1992. For more information, contact Phyllis Vanlandingham, Women's Studies Program, at 217-333-2990.**

**The National Association for Ethnic Studies, Inc., invites papers, media productions, or panels for the 1993 National Conference on the theme of the intersection of "Race/Ethnicity, Class and Gender." Areas of interest: arts, humanities, social and behavioral sciences, natural sciences, education, public policy, law, and politics. The conference will be held March 3-6, 1993 at the University of Utah, Salt Lake City, Utah. The organizers have planned a total of three plenary sessions. The first plenary will be a welcome to participants, the second plenary will furnish an academic perspective to the concerns of race, class, and gender, and the third plenary will examine these same issues with insights and analysis from the community. Proposals and abstracts**

**deadline: October 16, 1992.** For more information contact: 1993 NAES Conference, c/o Alberto Pulido, Conferences and Institutes, University of Utah, 2174 Annex Building, Salt Lake City, Utah 84112. Tel: (801) 581-5809; Fax: (801) 581-3165.

**Fifth Annual International Conference of *The Society for the Advancement of Socio-Economics*, March 26-28, 1993, New School of Social Research, New York City.** The theme of the conference is "Incentives as Foundations of Social Order". Among the many topics to be covered are: Health Care, Markets and Democracy in Eastern Europe and Latin America, Ethics, Socio-economics of the Environment, Gender Issues in the Workplace. **Proposal Deadline: October 1, 1992. Abstract Deadline: December 31, 1992.** Three prizes will be awarded: The "Best Paper Prize," \$1,000; the "Founder's Prize," and the \$1000 "Alliance for the Prevention of Unemployment Prize." For more information contact SASE, 714H Gelman Library, The George Washington University, Washington, D.C. 20052, USA, Tel.(202) 994-8167; Fax: (202) 994-1639.

**International Conference on Women & Environment, Alexandria, Egypt, December 1-2, 1992.** With assistance from UNESCO, WHO, and others, Dr. Samia Saad of the High Institute of Public Health in Alexandria has organized an international conference on a wide range of gender and environmental issues. For further information, write Dr. Saad at HIPH, 1652 El-Horriya Avenue, Alexandria, Egypt. FAX: 002.03.422.8379.

**6th Annual International Conference on Women in Higher Education, January 7-9, 1993, El Paso, Texas.** The focus will be on women in their various roles in higher education with time allotted to network and discuss possible collaborative research ventures. **Deadline for proposals is October 15, 1992.** For more information, contact: Dr. Sandra Beyer, Director, Women's Studies Program, University of Texas at El Paso, El Paso, TX 79968

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#### FELLOWSHIPS, GRANTS, AND AWARDS

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The Margaret McNamara Memorial Fund invites applications for grants to be made in the spring of 1993 to women from developing countries who are studying in the U.S. and have demonstrated interest in the problems and needs of women and children in their countries. Grants are for amounts up to \$6,000 and are not renewable. Requests for application materials must be received before January 15, 1993. **Deadline for submission of application is February 1, 1993.** For further information, write to the MMMF, 1818 H Street, NW, Washington, DC 20433.

The W.K. Kellogg Foundation announces the availability of Kellogg National Fellowship Program awards of \$35,000 for the development and completion of the learning plan and \$8,000 to be used only for travel expenses. To be eligible, one must be a U.S. citizen and receive 25% release time from his/her employer to carry out a non-degree, self-directed learning plan to expand personal horizons beyond the confines of a chosen profession. The program is designed to prepare leaders who can function effectively and knowledgeably in dealing with complex problems where narrow expertise is not sufficient. It seeks to involve professional men and women in the earlier years of their careers who are interested in developing interdisciplinary and cross-cultural perspectives on contemporary human and social problems. **Application Deadline: December 15, 1992.** For more information and application materials, contact: KNFP, W.K. Kellogg Foundation, P.O. Box 5196, Battle Creek, MI 49015



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## RESOURCES

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### WID-Related Publications

**Women's Development: Policy and Administration** by Dr. Sudhir Varma. \$20.00. The study is the first of its kind in focus as well as in locus as an exploratory analysis into the impact of various policies and programs of India on the three sub-themes--Health, Education and Employment of the main theme--Equality, Development and Peace of the United Nations Decade for Women 1975-85. The book can be ordered from Aalekh Publishers, Duggar Building, M.I. Road, Jaipu 302 001, India.

**Rural Women.** Pounds 44.00 or U.S. \$ 77.00 (Americas only). A new annotated bibliography produced by CAB International, providing extensive coverage of literature relating to women and rural development in the Third World, including many issues and topics receiving increased attention: Social situation and status of rural women, Grassroots organizations, Health and Welfare, Fertility and family planning, Environment and utilization of natural resources, Women's employment and labor, Poverty and incomes, Technology and innovation, Women and agricultural development, Farming systems and agricultural labor, Industry and the tertiary sector, Education, training, extension and research. The bibliography contains nearly 1900 records taken from 500 serial publications as well as books, government and university research papers, conferences and development agency documents relating to rural development. To order contact CAB International, U.K. Fax; (0491)-33508, telex 847964 (COMAGG G); USA Tel. 800/528-4841, Fax: 602/621-3816; Malasia Telex:28031 MA CABI, Fax:(03) 255 1888.

"Arab Women at Work," a 25-minute video, accompanied by a 28-page booklet, provides a brief glimpse into the rapidly changing world of women in development in the Arab States. Drawing on the United Nations Development Programme's Conference "Socio-economic Challenges for the 1990's, Arab Women's Contribution to Development," held in Cairo in May of 1990, the video explores the current role Arab women play in the development of their region and shows some of the challenges they encounter in their everyday lives. Despite popularly held misconceptions, women in the Arab States have always played an integral role in the economic and social development of their region. Their contributions, however, have largely gone unrecognized. It should be understood that "Arab Women at Work" does not claim to represent the situation of all Arab women in development; rather it is intended to be just one perspective on a much larger world. Copies of the video, accompanied by the booklet which examines the issues it raises in more depth, are available in VHS, NTSC, PAL and SECAM formats for \$20.00 from the United Nations Development Programme. Order NTSC copies from UNDP, Division of Information, Room DC1-1927, 1 UN Plaza, New York, New York 10017, USA, telephone (212) 906-5303. Order PAL or SECAM copies from UNDP, Information Section, Palais des Nations, CH-1211 Geneva 10, Switzerland, telephone (41) (22) 7-98-84-00.

**"Women's Rights in the Arab World,** by Ramla Khalidi and Judith Tucker, explores the significance of Islam and religious culture in the ongoing struggle for women's emancipation and explains the emphasis of Arab women on issues of legal status, political rights, education, health and employment. The pamphlet is a concise, insightful presentation of gender and power issues. Available for \$2.50 per copy (postpaid; overseas, add \$1.50) from MERIP, Suite 119, 1500 Mass. Ave.,NW, Washington, DC 20005. Bulk rates available on request.

**1992 UNDP Human Development Report.** Complimentary copies are available from the local UNDP Office: 1889 F Street, NW, Washington, DC 20006. The report gives a ranking of human resource factors in LDC's. This year's report has a special focus on free trade.

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