Communique

TO THE PRESIDENTS OF THE AMERICAS

THE ROUNDTABLE OF WESTERN HEMISPHERE WOMEN LEADERS
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FOREWORD

Democratic progress in Latin America will require that women gain an increasingly significant role in shaping policy and managing power. Today, there are only a smattering of women occupying leadership positions in the region—whether in business, government or academia. But it is unlikely that large numbers of women will take on national leadership responsibilities until all women are guaranteed equal opportunities—for education, employment and access to productive resources—and until laws are revised so they do not discriminate against women and instead ensure their full civil and human rights. The bitter fact is, however, that these issues are not being adequately addressed, in part because there are so few women leaders to pursue them. This vicious cycle has to be broken by working on both problems: by promoting more women to positions of power and decision; and by pressing hard for improvements in the lives of all women. These are some of the ideas that inspired the Inter-American Dialogue and International Center for Research on Women to convene a group of distinguished women from throughout the Americas to review the economic and social issues that affect women, and discuss proposals for addressing them.

The Roundtable of Western Hemisphere Women Leaders brought together a politically and professionally diverse group of over thirty prominent women—none of whom occupy a national government position—from the United States, Canada and eleven countries of Latin America and the Caribbean. Participants included a former central bank president, foreign minister, and chair of the U.S. International Trade Commission; others were human rights activists, foundation officers, business executives, and leading academics. Although the group disagreed on many points, the participants sought and found a shared commitment to the fundamental values of democracy and equity, and agreed on common policy prescriptions for empowering women as key actors in development.

Participants in the Roundtable succeeded in accomplishing three key goals:

- They reviewed from the perspectives of concerned women the important economic, political, and social issues affecting the hemisphere, including democratic governance and the collective defense of democracy; hemispheric economic integration and extending the benefits of growth; and sustainable development and social investment.

- They agreed to pursue the idea of building a network of women leaders in the hemisphere that would seek the active participation of women in all aspects of inter-American affairs; promote policy changes required to expand opportunities for women; and monitor the actions of governments and international organizations toward women.

- They issued a Communiqué to the heads of state who will meet at the Summit of the Americas—scheduled for December 1994 in Miami—urging them to expand investments in women’s education, health care and economic opportunities; to support the full range of human rights for women; and to promote national and regional policies to empower women.
With this publication, we are delighted to present the results of the Roundtable. They include the eloquent opening remarks of U.S. Assistant Secretary of State Alexander Watson, and of Sonia Picado, Ambassador of Costa Rica—both of whom called for giving greater visibility to women and women’s issues—and the luncheon address of Nancy Birdsall, Executive Vice President of the Inter-American Development Bank, who emphasized that hard-nosed investments in women are among the most effective means for addressing poverty and inequality. The participants’ communiqué is also included: this is a group statement and not every participant agrees fully with every phrase in the text; different women would undoubtedly emphasize different points. But it does reflect a broad consensus among the participants, each of whom subscribes to its overall content and tone, and supports its recommendations.

The Inter-American Dialogue and ICRW would like to thank all who assisted in the preparation and conduct of the Roundtable. Joan Caivano and Jill Merrick played key roles in organizing the meeting. Donna Lee Van Cott drafted the Rapporteur’s Report, and Carole Dougis prepared the background paper for participants. We are especially grateful to the Roundtable participants whose contributions were crucial to its success. We also wish to express our appreciation to the Ford Foundation and the Inter-American Development Bank for their support of this initiative.

Mayra Buvinic
President
ICRW

Peter Hakim
President
Inter-American Dialogue
We are committed to the objectives of making democracy work and advancing equitable development in the Americas. This means first, recognizing the contributions women make to economic growth and family welfare, and second, promoting the full and equal participation of women in all aspects and at all levels of politics, the economy and society, without which no nation can be truly democratic or achieve its economic potential.

Because women’s equality is essential for advancing the tightly interconnected goals of democracy, prosperity and justice, we urge the leaders of the hemisphere to:

Enhance the equal opportunity of all women to contribute to development by investing to ensure their full access to:

- Quality education, particularly in science and technology
- Health care throughout their lives
- Effective labor rights that will increase quality employment for women in all sectors
- Wage equity
- Financial resources, credit and services
- Affordable and reliable child care
- Anti-poverty policies and programs that enhance women’s productivity and income

Ensure full human rights for women:

- Assure equal access to securing decisionmaking positions in government and the private sector
- Institute and enforce laws and programs to eliminate violence against women, including domestic violence
- Encourage men to share domestic and child-rearing responsibilities
- Ensure women’s reproductive rights
- Promote the role of women’s groups in strengthening civil society
- Promote responsible use by the media of programming that portrays violence against and negative stereotyping of women

Strengthen the capacity of government, multilateral and donor institutions to achieve the above goals:

- Set targets for recruiting and promoting women staff
- Fund research, programs and policies to benefit women
- Provide staff training on gender issues

Monitor progress on the above goals:

- Establish specific monitoring mechanisms in existing institutions
- Support the collection and publication of data disaggregated by gender to insure accountability
SIGNATORIES OF THE COMMUNIQUÉ

Roundtable of Western Hemisphere Women Leaders
Washington, DC—October 7, 1994

Mariclaire Acosta  •  President of the Mexican Commission for the Defense and Promotion of Human Rights
Mexico

Mariana Aylwin  •  Christian Democratic Deputy to the Chilean National Assembly
Chile

Carmen Barroso  •  Director of the Population Program at the MacArthur Foundation
USA/Brazil

Eva Blay  •  Senator from São Paulo to the Brazilian Federal Assembly
Brazil

Mayra Buvinic  •  President, International Center for Research on Women (ICRW)
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Lynn Cutler  •  Senior Vice President of The Kamber Group
USA

Joan Dassin  •  Director of Latin American Programs at the Ford Foundation
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Ana Milena Gaviria  •  Economist
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María Otero ♦ Director of Acción International and Chair of the Inter-American Foundation
USA

Marta Oyhanarte ♦ President of Citizen Power
Argentina

María Eugenia Penon de Cotter ♦ Executive Director of the Arias Foundation for Peace and Human Progress
Costa Rica

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WHAT HAPPENED AT THE ROUNDTABLE

RAPPORTEUR’S REPORT

What particular perspective do women bring to the broad range of policy issues facing the Western Hemisphere? Are any of these policy areas inherently women’s issues? What meaningful contribution can women leaders in the region make to the debate on the agenda of the Summit of the Americas? This meeting was convened to address these issues. We found that while the assembled women approached policy issues—encompassing the expansion of free trade, consolidation of democracy, and sustainable development—from a variety of perspectives that reflect the diversity of their background, experiences and political views, all of the women share a commitment to equity, to empowerment of women as key actors in development, and the indivisibility of interconnected policy issues.

CONCEPTUAL ISSUES

Before making concrete recommendations to the leaders attending the Summit of the Americas, the group focused on defining several conceptual issues related to addressing “women’s issues” in the region.

There was considerable agreement over the definition of the problem: it was universally acknowledged that women suffer discrimination and are under-represented in positions of power and policy decision making. Economically, women suffer disproportionately from poverty and are under-represented in the private sector and disadvantaged in terms of access to capital. In addition, women throughout the region have specific problems related to their gender: lack of access to safe and effective reproductive health care; high levels of societal and domestic violence; a demeaning portrayal in the media that reinforces and perpetuates dysfunctional societal attitudes toward women; and an unequal burden in the domestic sphere—bearing primary responsibility for childcare and domestic labor.

The first conceptual problem the group confronted was whether their purpose in meeting was to consider “women’s issues”, or rather to discuss the agenda of the Summit of the Americas from a “woman’s perspective.” If the latter, what is the “woman’s perspective”? While this question was never resolved, the group decided to focus on issues of particular concern to women, but underlining the importance of these to all of society. For example, inequities that limit opportunities for women impair the attainment of development goals for society as a whole.

The group also agreed to place any policy prescriptions in the broader framework of a commitment to values. If the Clinton administration were to present its goals in terms of “Making Democracy Work; Making Democracy Prosper; and Making Democracy Endure”, the group would ask: “Toward what end?” Trade and economic development should not be considered as ends in themselves but, rather, as processes to achieve larger social goals. By the end of the meeting, the group decided that the key values women bring to this discussion are democracy and equity. Democracy and equity should, thus, be the goals of the initiatives proposed at the Summit, and they became the pillars of the fundamental statement of principle that framed the group’s Communiqué.

It was also agreed that women’s public roles both as economic actors in the informal sector—the entrepreneurial, high-risk, “grey market” economy—and as prime movers in a vibrant civil society—comprised of organizations working on issues of participation and human rights—could be utilized

Ana Milena Giviria
for implementing whatever initiatives are agreed upon at the Summit, and for achieving, ultimately, society’s goals of equity and well-being.

A further conceptual issue received unanimous support. Participants agreed that the three “baskets” of issues presented by the Clinton administration—roughly, economics, democracy, and sustainable development—cannot be addressed in isolation. The interconnectedness of these issue areas makes it impossible adequately to prescribe policy in one area without considering the impact on other policy areas. Thus, the group resisted speaking in isolation of “social” issues—education, health, and discrimination—without explicitly acknowledging their integral connection to trade, economic development and full democracy.

Finally, the women agreed that their group was not diverse enough to be representative of all women in the hemisphere. Their higher relative access to opportunities distinguished them from the majority of the region’s women, who are more likely to suffer from poverty and discrimination based on gender or ethnicity. They recognized that this provided them the opportunity, however, to avoid focusing on women only as a constituency for social programs, as many women’s forums tend to do. They saw the Roundtable as an opportunity to offer the perspectives of women as economic and political actors in a forum that might garner greater attention because of the prestige of the participants.

POLICY DISCUSSION

A key theme that ran through the discussion of policy issues was the fact that women lack the access to decision-making power necessary to influence policy on these issues. While many women urged the group to consider ways to create access for women’s voices and perspectives in the policy process, no agreement was reached on how this could be done. Others argued that getting women into top positions was not necessarily the solution to the problems of women: women’s problems are society’s problems, and men should be equally concerned with resolving them. It was noted that only two women will be participating in the Summit of the Americas.

There was agreement that several policies are crucial to rectifying the mentioned inequities. First, participants agreed that a concentrated investment in educating girls and women is required. Many participants noted that educational opportunities for girls have proven to make a significant contribution to economic development. Participants also agreed that equal opportunity must include increasing women’s access to finance so that they can utilize their proven entrepreneurial skills—witnessed by profitable microenterprise banking programs in the developing world—to empower themselves as economic actors. All participants further agreed that the issue of universal and affordable childcare must be addressed in order to free women to participate to their full potential as economic actors and otherwise.

On the issue of trade, the discussion reflected current debates within the hemisphere: Does sustainable economic development require more regulation or less? Should NAFTA be the starting
point for regional trade integration? What role do Mercosur and other agreements play? Trade presented philosophical issues that remain unresolved. Some women questioned whether free trade is really beneficial to the resolution of social problems. The majority acknowledged that while the region has embraced the neoliberal trade model, poverty and inequality have not decreased, and two distinct economies—formal and informal—coexist. It was noted that more women are involved in the informal economy. Is government regulation of free trade the way to address the inequities of the free trade model? Or should civil society take the lead in addressing worker and environmental rights issues? The question of labor rights as they relate to women was considered particularly crucial. Some participants argued that laws assigning specific benefits to women are positive, while others suggested they reduce women’s employment opportunities. Women have benefited by expanded opportunities from trade, but some have also suffered decreasing wages due to international competition. No agreement was reached on the extent to which labor and environmental regulations should be introduced into international trade negotiations.

The majority concluded that equity means combining the market with values, such as a commitment to democracy and fairness. While some concluded that special regulations for women were necessary, others argued that treating women as handicapped would further marginalize them. Women should be offered equal opportunity but not be treated separately as a labor or investment issue. All participants did agree, however, that the question of equity is fundamental to the resolution of these contested points.

A challenge in addressing the economic issues noted above is presented by the process, underway in many economies of the region, of redefining the role of the state. Many responsibilities—the provision of social services, health care, education—are moving to the private sector. This requires solutions that are not solely oriented toward government; new models are needed to address the private sector and civil society as actors in resolving society’s problems. The invigoration of civil society and the central role of women in nongovernmental organizations present opportunities for women to take the lead in the creation of these new models.

Another policy issue currently on the Summit agenda that received considerable attention was the importance of women in microenterprise development. It was recommended that creating access to capital and technology would help equalize opportunities for women entrepreneurs. The Summit’s focus on health and education was viewed as particularly critical for women, so an effort should be made to direct resources towards girls and women in these areas.

Policy issues not on the agenda included the role of the communications media. Some urged the group to recommend that governments use the media as a tool for the inculcation of more progressive values—much like television has been used to provide AIDS education. Others urged that the media be more responsible and restrict portrayals of women that are demeaning or that incorporate violence against women as entertainment. The roles of women in the domestic sphere—as caregivers and leaders of households—were also mentioned as areas absent from the Clinton administration’s current agenda. Issues faced by women in this sphere—in particular, the need for affordable and accessible child care—were considered by the group to be issues of equal importance to government and the private sector. Finally, many in the group expressed the desire to see reproductive rights issues figure prominently in the agenda.

Marta Oyhanarte (left) and Susana Pinilla Cisneros
opportunities to “formalize” and maximize that contribution.

However, the group acknowledged the danger of “objectifying” or “instrumentalizing” women as a tool for development. Women’s contribution must be presented as her prerogative rather than as a tool to be used by policy makers for solving the region’s problems. In addition, the participants should be sure not to portray women as victims, as this portrayal has marginalized women in the past.

Many women made reference to the fact that the Summit comes at the mid-point in a series of critical international forums for the discussion of women’s issues. An April 1994 Inter-American Development Bank Board of Governors meeting focusing on women in development in Guadalajara; the United Nations Conference on Human Rights in Vienna; a regional meeting in Mar del Plata, Argentina, from September 26 to 30, in preparation for 1995’s United Nations World Conference on Women in Beijing; and the recent United Nations Conference on Population and Development in Cairo were cited as crystallizing international awareness and consensus on the importance of empowering women in addressing economic growth and development. Women were treated as integral to the solution of population and development problems, rather than as instruments to achieve particular goals, as had been the case in the past. The resolve of Latin American and Caribbean governments to resist pressure from the Catholic Church at the Cairo meeting demonstrated the increasing political

### STRATEGY

Having tackled conceptual and policy issues, the group approached the question of strategy. How should women’s issues, problems, and perspectives be presented to the principally male audience that would attend the Miami Summit? After some discussion, the group decided that its statement should be framed in a positive light. Rather than list women’s problems and demands, the group should offer ways the region’s leaders can work together to maximize the significant contribution of women in the several spheres under consideration: government, the economy, and sustainable development. It was noted that women’s contributions in these areas always have been significant but have gone unnoticed and unheralded. The Summit provides an opportunity to acknowledge the significant contribution of women to development and democracy and create
clout of women in the region. The Cairo meeting was equally important in defining a more integral role for women as key actors in international meetings for nongovernmental organizations—which are more likely than governments to be led by women. On the horizon are a meeting for women in the region in Dade County, Florida; the United Nations Conference on Social Development, to be held in Copenhagen in the spring of 1995; and the UN World Conference on Women in Beijing, scheduled for June. The sequence of these events around the Summit of the Americas provides an opportunity for women in the region to focus the Western Hemisphere’s leaders on women’s issues and to generate momentum for next year. In particular, it was suggested that the group’s Communiqué specifically urge the hemisphere’s leaders to foster the compilation of data on the socioeconomic condition of women in the region in order that the information be available for the Copenhagen and Beijing meetings.

Given the Clinton administration’s criteria for agenda items for the Summit—that initiatives be (1) presidential; (2) realizable; (3) that there be consensus on moving forward on the initiative; and (4) that the initiative provides an opportunity for partnerships among government, the private sector, and civil society—the majority of participants recommended limiting the group’s recommendations to initiatives that meet these criteria. In particular, the group should take advantage of the Clinton administration’s expressed desire to prepare initiatives in the area of civil society, in order to strengthen this sector in the region and to draw attention to women’s crucial role in it.

Moreover, given the number of other sectors that will be competing for the attention of the Summit leaders, it will be important for this group to follow-up on its recommendations if they are to bear fruit. Specifically, women’s organizations should lobby to be involved in the design and implementation of initiatives created at the Summit, and should participate in monitoring the results of such initiatives. Follow up will be particularly critical with respect to funding, and women should lobby elected officials, using the electoral clout of women to ensure that programs of interest to them are undertaken.

Finally, the group questioned what would be the appropriate audience for their Communiqué on the agenda of the Summit of the Americas. While governments in the region are their primary audience, the group agreed that the Communiqué should be disseminated more widely, through the media and through the personal activities of participants in today’s meeting.

FOLLOW-UP PLANS

In addition to drafting a Communiqué on women’s issues and perspectives for the Summit of the Americas, one of the tasks of the participants was to discuss ways to create a network of women leaders in the hemisphere. Various alternatives for doing this were discussed, particularly with respect to undertaking follow up on the implementation of the Summit initiatives. Several proposals suggested working within the framework of existing bodies within the Organization of American States. Specific reference was made to revitalizing the OAS’ Commission on Women, or to creating a space in the Unit for Democracy for the analysis of women’s rights. A recommendation in this area might fall under the rubric of “Making Democracy Work” on the Summit agenda, as it relates to the reform of the OAS.
Others recommended that a possible Commission on Women be developed. Such a commission could be (1) created within the OAS; (2) expanded to include representatives from the multilateral banks and non-governmental organizations; or (3) created around the participants in today’s meeting, but incorporating women representing a greater diversity of the hemisphere’s female population. Another suggestion entailed utilizing a multilateral, independent institution such as the Facultad Latinoamericana de Ciencias Sociales (FLACSO) to coordinate the collection and dissemination of data on the status of women in the hemisphere. It was also suggested that commissions were necessary at the national level to lobby for women’s initiatives and monitor their progress in each country.

October 1994
Keynote Address by Alexander F. Watson
Assistant Secretary of State for Inter-American Affairs

Thank you very much. It is indeed a pleasure to be here with you this evening, and an honor to be here with so many distinguished experts on issues of concern to women in the Western Hemisphere. Throughout the Americas, women have played central roles in historic events, such as the women soldiers or Adelitas in the Mexican revolution, women suffragists in the United States, and the Argentine mothers in the Plaza de Mayo. And, of course, women contribute more quietly and often at great sacrifice to the quotidian struggle for life and dignity throughout the hemisphere. Yet for reasons which have only been all too apparent, their contributions to society and the family are often overlooked, and they are very frequently the victims of discrimination. Perhaps the traditional pain and suffering of women in the Americas was best captured by the Argentine poetess, Alfonsina Storni, in her 1920 poem “La que comprende.” In this poem, Storni portrays a pregnant woman in church, imploring: “Señor, el hijo mio que no nazca mujer” (Lord, let my child not be born a woman).

Despite progress in recent years, women in our hemisphere are disproportionately poor. Prior to and during the 1980s both the absolute numbers and the proportion of women among the poor increased. Many women in our hemisphere live in precarious conditions; one example is that maternal mortality rates are estimated at 270 per 100,000 live births. Women suffer more than men from anemia, stunted growth from lack of proteins and calories, and iodine deficiency. In nine countries of the region, female illiteracy is 15% or more, and in three of them more than half the women are illiterate.

Although many countries in the region have enjoyed steady economic growth for the last 5 years, we must really question the value of economic development if its fruits are not going to be enjoyed fully by half of the population.

In short, women are interested in and deeply affected by the central issues the United States and the other countries in this hemisphere are trying to address: issues of democracy, prosperity, and equity.

The Summit of the Americas at which the chiefs of state and heads of government of the Western Hemisphere will convene at President Clinton’s invitation in Miami in a couple of months will focus explicitly on these issues through its three central themes of “Making Democracy Work: Reinventing Government,” “Making Democracy Prosperous: Hemispheric Economic Integration,” and “Making Democracy Endure: Sustainable Development.”

We believe that specific initiatives generated by the Summit of the Americas will be tools to forge opportunities for both women and men, and to further the progress women have already achieved.

Making Democracy Work: Reinventing Government

Women cannot become full partners in the hemisphere’s development until their right to live free from all forms of violence or discrimination in both public and private spheres is recognized and protected. Women’s rights are human rights, and violence against women should be seen as a human rights violation and as a public rather than a private issue. Through an initiative under the rubric of “Making Democracy Work,” the United States
is proposing to our colleagues in the hemisphere actions to encourage development of private voluntary associations, many of which have been pioneers in protecting women’s rights.

Although civil and family codes affecting women have been very restrictive in the past, many encouraging new laws have been passed to address these problems in our hemisphere. In the United States, some of the best examples have happened within our own lifetimes: legislation providing for widows otherwise facing destitution to gain access to the Social Security pensions of their husbands; legislation protecting women’s rights to property and credit in their own names; and a judicial system and police force becoming more responsive and sensitive to women’s needs for protection from domestic violence.

Important legislation has also been passed in other countries of the hemisphere, such as the new family codes in El Salvador and Trinidad and Tobago. For all of us, the continuing challenge is to see that such legislation is improved and—even more importantly—faithfully implemented.

In Brazil, another example, police stations staffed by women and for women have encouraged women to denounce attacks against them. These special police stations have been a model followed by other countries. I can remember when I was in Brazil as Deputy Chief of Mission of our Embassy these Delegacias were being established for the first time and I remember talking at great length with a leading Brazilian political figure and leader of this fight for women’s rights in Brazil, Ruth Escobar, on exactly how these Delegacias were working.

But beyond legislation and government programs, the key to women’s becoming full partners in our hemisphere lies in a generalized awareness that the future of society is dependent upon full partnership of citizens regardless of gender.

Women can only become full partners in the hemisphere’s development, however, when they have an equal opportunity to influence and decide public policy at all levels. In Latin America and the Caribbean we have seen efforts to involve women in public policy through political affirmative action. For example, in Argentina a law requires political parties to present slates with a minimum of 30% female candidates. The group assembled here tonight is a living example of what all women can achieve, if given the basic opportunities and resources.

The United States will propose an initiative at the Summit of the Americas, under the theme of “Making Democracy Work”, which would commit governments of the region to take concrete actions to encourage the development throughout the hemisphere of civic-minded NGOs, and private voluntary organizations, such as Poder Ciudadano and Conciencia in Argentina, and Participa in Chile, which are major threads in the fabric of civil society.
Making Democracy Endure: Sustainable Development

Improving and implementing legislation to protect women is not enough by itself. Women make a significant contribution to economic development, and deserve recognition and encouragement in their endeavors in the informal economy and deserve an opportunity to participate in the formal economy. Women in urban areas are skillful entrepreneurs, starting up small businesses with next to no seed money. Estimates are that in the shantytowns or favelas surrounding large cities, a staggering percentage—up to 70-80%—of households are headed by women.

USAID and the Inter-American Development Bank have introduced micro-enterprise loans to encourage and nurture microenterprise as an employment alternative, with great success. At the Summit of the Americas, the United States will propose an initiative on Nurturing Microenterprise, an integrated set of projects that would further promote microenterprise and small business development. These projects could help non-governmental organizations provide financing on market terms, reduce legal obstacles that hurt microenterprises, lower transaction costs for small loans made by commercial banks to microenterprises, and encourage the development of business advisory services for small businesses—all of which should benefit women.

Another critically important area to improve women’s standard of living throughout the hemisphere is health care. Women’s health is a factor in the productive capacity of countries all over the world, and its importance was just recently recognized in the Cairo Conference on Population. The Summit of the Americas, through an initiative on equitable access to basic health services proposed by the United States, could call for each country’s commitment to ensure equitable, universal access to basic health services so as to reduce child mortality rates in the region by one third and maternal mortality rates by half by the year 2000.

Although human rights, economic opportunities, political affirmative action, and health are all important, we must not forget education. In the very high-growth economies of East Asia, for example, resources were targeted in the 1950s and 1960s to give priority to universal primary education of girls and boys. I think that Nancy Birdsall has been a pioneer in analyzing this data. This front-loading of resources formed a solid base for girls and boys to continue successfully into secondary and university-level education.

In some countries there are still gender biases and stereotypes limiting women’s occupational choices to dead-end, low-paying jobs. Let all of us in the hemisphere examine our educational programs with the objective of replacing gender-restrictive stereotypes with encouragement and opportunities for girls and boys throughout their lives. Careful and hard-hitting economic studies by the World Bank and others have shown that educating girls and women is an essential investment with a very high return in economic productivity, improved health, sustainable population growth, better natural resource management, and greater civic participation. All of these benefits will serve our hemisphere well in competing in the new world environment of free trade and economic integration.

Through an initiative of “Universal Access to Quality Primary Education,” the United States proposes that the Summit of the Americas call for a hemispheric partnership to re-focus existing resources more effectively toward quality primary education through reforms in financing, decentralization, and a reordering of budget priorities so as to achieve 100% primary school completion rates and 75% secondary school enrollment by the year 2000.

There is still a long way to go before women are full partners in our hemisphere. But times are certainly changing. Today, from Rigoberta Menchu in Guatemala to dissident poet Maria Elena Cruz Varela in Cuba, women are speaking out with conviction, defending not only their rights but those of their fellow human beings. I believe that if she were here now, the woman in Alfonsoina Storni’s poem would be encouraged to see the changes forged by people like yourselves, and would share the hope which we all share for the future of women—and men—in our hemisphere. Thank you very much.

These remarks were given at the opening reception for the Roundtable of Western Hemisphere Women Leaders on October 6, 1994 at the Inter-American Development Bank in Washington, D.C.
TRADE, DEMOCRACY, RIGHTS ELUDE LATIN AMERICAN WOMEN

Keynote Address by Sonia Picado
Costa Rican Ambassador to the United States

Thank you so much for that very nice introduction. I always like to take opportunities like this: working with women and for women is working for human rights, and it is part of my life. I would definitely suggest that we send your words, Ambassador Watson, to all the people who are working on the Summit. In preparing this presentation I reviewed the summary of the first draft, that has been prepared for the Summit, and in that first draft women are quite invisible. I think complementing it with what you have said here would be extremely useful. Actually, many of the things that I am going to say you have already said, but I think it is always good to over-emphasize. Much of this will be, I am sure, the subject of a long and very rich discussion tomorrow.

I would like to start with something personal that shows how difficult it is to be a woman in any position that is classified as ‘masculine.’ I have felt very welcome in Washington, and I am very grateful for that. However, almost in every reception or meeting, people will come to me and say, “How is your husband, the Ambassador? Are we going to meet the Ambassador?” And when I say, “I am the Ambassador,” people look at me embarrassed, not knowing what to say, or wondering, what is she doing here?

About two days ago a couple approached me and, of course, the question arose again, “Is your husband coming? Is the Ambassador coming?” I said, “I am the Ambassador.” And so the man said, “And where is your husband?” I said, “I am divorced,” and he looked at his wife and said “Well, I guess if she were an ambassador, I would be divorced from her too.” And so I said, “That sounds very typical, but just think how unfair it is because had you been nominated ambassador, I am sure she would have been very supportive of you,” and that is the reality of women.

The Summit of the Americas is going to be a meeting of powerful, political men with an amazingly small representation of women. For that reason I think it is important that dialogues such as this roundtable take place, because we have to be heard at the Summit.

I would like to take up the key issues that have been raised in the document regarding the Summit. Consolidating democracy, of course, is a key issue. The American Convention of Human Rights, Article 23, guarantees democracy and the right for every citizen to elect and to be elected. In this, the role of women is extremely important. Very recently, I visited the Electoral Tribunal in Mexico which was preparing for the election. They mentioned that one of the problems they encountered in implementing the new voter identity card was that men did not want their wives to be identified and to have a voting card. The men felt that they had the right to vote for the whole family, including sons, daughters and wives.

This gives me the opportunity to say that even though elections do not make democracy, as we all know, elections are a very important starting point. They are an important point to begin training women for participation, not only in political issues, but in civil, political life. Actually, there are many women that participate during political campaigns, but this does not translate into political positions, as we well know. I think it would be important in communities and municipalities to support women candidates because in Latin America men might ‘permit’ their wives to serve in a mu-

Costa Rican Ambassador to the United States, Sonia Picado
municipality. Many would not, however, allow their wives to assume a cabinet post, and I can tell you that myself.

Not many women have the opportunity to participate after elections in a follow-up process of education in democratic values. International financial support and observer missions go to Latin America—as in the Haitian case or Nicaragua in 1989—but afterwards, money for development or education is not forthcoming. I am very glad, Ambassador, that you emphasized education. I think it is the key issue if we want to have sustainable democracy.

We also need to change the very vertical mentality in Latin America. The vertical mentality starts at home, goes on in church, in school, and in the army. Our culture has been a culture of violence, a very discriminating culture, and you can only change culture through education.

I think it is also very important when we talk about consolidating democracy to talk about strengthening institutions. I feel worried about the lack of confidence that our people in Latin America have shown for political institutions, political parties, executive leaders and especially for the judiciary. If you consider the autogolpes of Fujimori or Serrano, they were issued in the name of a corrupt judiciary, corrupt Congress and corrupt politicians. For democracy to prevail it is necessary to trust the judiciary and to change the contents of the legal system. I would like to point out that women are now almost half of law faculties, and that we need to change the mentality of all lawyers—men and women. Let me tell you that as dean of a law school (I was former Dean of the University of Costa Rica’s Law School), I tried very hard to change the legalistic approach that lawyers have in Latin America. Ambassador Watson, you mentioned the changes in family codes. Changing the law is always problematic, but it is indispensable if we want to reduce the gap between written law and reality. In the case of women, family codes are crucial in ensuring women access to the legal system. However, women do not know their rights and they do not dare use the law. In general, most women are afraid to go to a lawyer and to use the legal system.

In terms of the law, I would like to emphasize that in Latin America our legislation goes back to the Roman law, to the Napoleonic Code which compared women to the disabled and children. You may not be aware of the fact that in Argentina and Brazil, until a few years ago, there was no divorce, which meant that women had no legal rights over their children. For example, they could not take them out of the country. In Spain, until the death of Franco in 1975, women were not allowed to open a bank account or to own property. That is still true in some areas of Latin America.

Regarding land reform, we must emphasize that land has to go to the “family” in a very broad sense, because in our countries, due to the influ-

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Eva Blay and Mariclaire Acosta
ence of religious tradition, you will find that “family” means mother, father and two, three or eight kids provided they are bound by legal and religious ties. In Costa Rica, 50 percent of the children in the two largest provinces are born without a father, so when you are talking about agrarian reform, unless you mention the extended family and specify that property should go to women, they will never be able to have access to it.

Following more or less the summary of the Summit document, we turn to strengthening the Organization of American States. I think the Organization of American States has tremendous potential and I am very hopeful that it will be able to play a key role in Latin America. However, I would emphasize that we must have gender awareness at the OAS. There are no women at the Inter-American Commission of Human Rights, and I was the only woman at the Inter-American Court of Human Rights. I can tell you that there is discrimination.

...women are the poorest among the poor—“la pobreza tiene cara de mujer”—poverty has the face of a woman, and for them we need more trade, more jobs, more housing.

I feel also that everybody is talking about strengthening the different organizations of the system, but nobody has mentioned the Inter-American Commission of Women. I must say that in many ways the Commission has not worked up to expectations, but neither has the OAS. I wonder if the Summit should not propose that the Inter-American Commission of Women be strengthened and reformed. Instead of taking the conservative approach with which it works in many of our countries, it should be changed into an organization that will transform women, that will raise gender issues, the way this seminar wants them to be addressed. By the way, I think that before the Summit, you should distribute among the presidents of Latin America a definition of “gender” issues. Most of them don’t know what we are talking about. I can tell you it’s true.

In talking about economic integration, I think it is very important to decide how far we want to go. How far the United States is willing to go at the Summit to have Latin Americans as real partners in commerce, as real partners in NAFTA, in a more open Latin America. We are worried about the last events in Congress—Fast Track is postponed, and so is the Interim Trade Program. Let me say that the loss of the ITP—which was offered by Vice President Gore in Tegucigalpa and gave the benefits of NAFTA to textiles—marked a tremendous loss of jobs for women in Central America. Many women work in textiles and these factories are already going to Mexico. Unless we get something done very fast, a lot of women are going to be without a job.

I think it is important to understand that we emphasize trade because without trade we will not have democracy and we will not have sustainable development. Jose Figueres-Ferrer used to say “Don’t give us aid, pay better prices for our products; don’t give us aid, be partners in commerce,” and this was 40 to 50 years ago. I think it still is a claim that is worth listening to. In that respect I was very happy to hear you, Ambassador Watson, mention the fact that women are the poorest among the poor—la pobreza tiene cara de mujer—poverty has the face of a woman, and for them we need more trade, more jobs, more housing.

In that respect, let me say that we should not make the same mistakes of the 1960s. In the ’60s development policies came to Latin America without any consideration of their impact on women, or on poor people for that matter. The aid came mainly to men—to high-class and middle-class men—to political men. A lot of the money went into Miami or Swiss banks and the gap between the rich and the poor was larger than ever. Women were excluded from the benefits of that development. They left their homes and land at the countryside which created even more poverty in our cities. Every time we talk about people we must empha-
size that women are “people.” Otherwise the technical assistance, the support will again be given to men, to politically connected men in Latin America.

It is important when we talk about an “alliance with nature” to realize that we need to fight poverty, which I consider the main violation of human rights on the continent. Every country lost income in what we call the “lost decade” in the ‘80s and we must catch up. You cannot ask women to protect the environment if they need to cut wood to feed their family. Poverty is the most devastating aggressor of the environment; we can see this very clearly in Haiti.

In the Universal Declaration of Human Rights, it says that every person is entitled to equal rights. I think the Summit of the Americas will offer the possibility of achieving that equality. I am worried, however, that the wording of the agenda still talks about giving help to people—the poor, the indigenous population, and women—and by doing so women could again become invisible. Why? Because women’s problems belong to all of America, while the problems of indigenous populations is not the same. It is very serious, but it has to be focused in a very different way than that of women. So when we say health, education, labor should go to cover minorities, we are making women more invisible. We are not minorities; we are in many cases a majority. Gender cannot be misunderstood in this respect.

The Summit is a wonderful opportunity for an agenda of the future, for hemispheric cooperation. I hope there is the political will to include among those goals the empowerment of women. I cannot find a word in Spanish that is equivalent to empowerment. I think it is a wonderful word that I cherish very much and it should be carried to the Summit.

Before I presented my credentials to President Clinton, a good friend said, “Sonia, I think you should use this as an opportunity to bring up one or two issues, instead of just making it a social event as many people do.” Well, the main point I wanted to make was how much I admire the work that he and Mrs. Clinton have done for women. I said, “Mr. President, you have convened a Summit of the Americas. Latin America is a land of machistas. You have fought for women in the United States. Please help Latin American women by making them visible at the Summit.”

We are here for that reason. I welcome the participants. Knowing many of them and knowing the wonderful work they have done, I am sure that they will help the President and all of you put women on the agenda of the Summit. Thank you.

These remarks were given at the opening reception for the Roundtable of Western Hemisphere Women Leaders on October 6, 1994 at the Inter-American Development Bank in Washington, D.C.
ECONOMIC GROWTH FOLLOWS INVESTING IN WOMEN: IDB

Keynote Address by Nancy Birdsall
Executive Vice President of the Inter-American Development Bank

I want to start not by going directly to the issue of women, but by talking first about poverty and inequality in this hemisphere. I will go from there to some examples of what the IDB is doing to address poverty and inequality, in particular through programs for women. There is a message in this particular sequence—it is true that addressing the deep problems of poverty and inequality in the hemisphere means addressing the needs of women. But it is equally important, and I think an important point for the upcoming Summit, that hard-nosed investments in women are among the most effective and highest return investments for addressing poverty and inequality. And poverty and inequality must be addressed in Latin America, and I believe also in the United States, to ensure sustainable growth.

Let me mention a few facts about inequality in the Americas, in the northern part of the hemisphere as well as in the South. In the U.S., as reported in the Washington Post, there are nearly 40 million people, 15 percent of the population now living in poverty—the highest since 1965, except for one year during the recession in the 1980s. This is despite healthy overall economic growth in the region in the last few years. Inequality in the United States has also risen with the top 5 percent of households increasing their income share to 20 percent and the share of the poorest 20 percent of households falling from over 4 percent several years ago to about 3.5 percent today. The situation in Latin America is even worse. Average incomes are lower, absolute poverty is higher, while inequality in the region is worsening. In Brazil, for example, the ratio of income of the richest 20 percent of households to the poorest 20 percent of households is 25 to 1. Of all the regions in the world, Latin America has had and continues to have the highest levels of inequality.

The setting for this, which is also the setting for the Summit of the Americas, is one which has also had tremendous success, particularly in the last five years, in macroeconomic stabilization, with inflation coming down, and in some fundamental structural reforms, especially trade liberalization; tax reform; and privatization, which has relieved the public sector of the budget strains of subsidizing inefficient state-owned enterprises. Investment and exports are increasing, private capital is flowing into the region and there has been a return to economic growth.

In some Latin American countries, these reforms and the resulting return to growth have helped the poor. They have also helped the rich—and much more. In other countries, particularly those in the early stages of these reforms, the poor have suffered—and the rich have suffered much less. Growth is necessary to relieve poverty and inequality and the economic reforms so successfully undertaken by so many countries in Latin America are critical to growth. But those reforms and this growth are far from sufficient in terms of addressing the deeply rooted problem of inequality in the region. A much more direct attack is needed.

This brings me to the issue of women. As Ambassador Picado said last night to those of you who were here, “la cara de la pobreza es la mujer”—“the face of poverty is a woman’s face.” This is true in Latin America as in other regions. Women, because they are poor, are least able to exploit the

Executive Vice President of the IDB Nancy Birdsall
benefits of the economic reforms and of market led growth. They have also been most vulnerable to the costs of these reforms. For the poor in general, and for women who are over-represented among the poor, the key in the future is equity-led growth. I believe that one path for this group is to ensure that the Summit, directly and indirectly, endorses those programs that constitute equity-led growth. A concerted attack on inequality is an attack on women’s unequal status, and an attack on women’s unequal status is an attack on inequality and on poverty.

Let me now go to some of the specific programs we are working on in the IDB that address the problems of inequality and poverty by addressing the needs of women. I will talk about three areas. The first of the three areas, social reform, is one in which the IDB and the other multilateral institutions have recently agreed to renew their efforts. There has been a lot of progress in Latin America in this area and women have benefitted from it. For example, the total fertility rate in Latin America has declined from 5.8 in 1965 to 3.2 two years ago, and contraceptive use has increased from 36 percent in the 1970s to just about 50 percent in the 1980s. (The issue of fertility and contraceptive use is a sensitive one in the region. The discussions in Cairo helped to provide a framework for addressing this issue in the region. I believe that further progress in these areas is absolutely key to unleashing women’s potential and ensuring that women are fully empowered.) In addition, the literacy rate in Latin America for women as a percentage of the rate for men has increased in the last decade, while infant and maternal mortality have declined. All these are healthy signs.

The IDB has agreed through its shareholders to ensure that over the next four or five years at least 40 percent of the dollar volume of our new lending commitment and 50 percent of our operations address the social agenda, through support for programs in health and education, as well as civil society and the environment, that clearly help the poor and women. The approach to this agenda in the Bank is largely, though not entirely gender-neutral. The approach in the preliminary Summit document is gender neutral. Because women are most vulnerable and because they are concentrated among the poor, it is women who will be beneficiaries of these programs, so that treating these programs as gender-neutral is reasonable. The greatest progress in health and education for women in the

world in the last three decades has been in East Asia, and there was never any discussion in East Asia that was anything but gender-neutral. Women and girls benefitted because the emphasis was on universal education, universal health care, and universal access to family planning.

Let me go now to a second area of support, the private sector. In this area, it is critical to target programs for women. As a bank we have emphasized women’s productive roles through projects in microenterprise finance, in technical and vocational training, and in support to women in the labor market. Let me give you a few details on each of these. In the microenterprise area, we estimate that credit programs we have financed have helped nearly 100,000 women to start, expand, or consolidate micro and small scale businesses. For example, the Centro Femenista de Accion e Informacion in Costa Rica is implementing an innovative self-help housing program, which I had the pleasure of visiting. This program provides credit, logistical support and technical assistance to women-owned businesses that construct low cost housing in and around San Jose. What is interesting about the program is that women are managing the construction of the houses—managing supplies, working with the carpenters and engineers, participating in the entire process both from the business and the engineering point of view.

Other programs that we support, such as a $24 million global credit program for microenterprises in El Salvador, do not single out women but support the informal sector. These programs for microenterprises exploit new technology developed by NGOs such as “Accion” and “Finca” that give women microentrepreneurs access to credit on fair market terms and at market interest rates, as well
as provide advice on managing their businesses and marketing their products. Typically in these programs, no collateral is required and credit extends not only to manufacturing, but to services and commercial initiatives where women are concentrated. Financial institutions are finding that it is profitable to extend credit in these areas, despite the relatively small size of the loans. A credit program in Guatemala, for instance, has a default rate of 0 percent and a return of capital of 100 percent. What we have learned from these programs is increasingly well known: women make good investments.

Our unit on Women in Development is now undertaking a study on financial services for women microentrepreneurs. The objective of this study is to identify means not only to maintain these programs but to ensure that they expand, that they reach more and more women, and that they become sustainable. The critical approach here is to expand the programs to financial intermediaries outside the formal systems (such as credit unions and cooperative groups) and to gradually bring them in to the formal financial systems of bank supervision and prudential regulation.

In the area of vocational-technical training, let me mention two important loans that we have recently developed: a $40 million dollar loan for a labor force training program in Chile, and a similar $152 million loan in Argentina. These projects are open to men and women but have particular components focused on ensuring that women have access to and are encouraged to participate. To ensure that women have equal opportunities for technical and vocational training, there is funding for promotional campaigns that invite women to explore technical occupations and demonstration programs in non-traditional, high demand occupations; funding to train counselors and trainers in how to encourage women to take up new non-traditional occupations; and funding to ensure that there are subsidies or facilities for child care. Half (more than 50,000) of the beneficiaries of these programs are women, and many of them are receiving training in such non-traditional areas as welding and the installation of telephone equipment.

To support women in their efforts to enter into the labor market, we are currently developing pilot programs which make it easier for women to work—literally—by relieving them of the worry of child care. Centers in El Salvador and Nicaragua, for example, will be set up near employers and market areas, to provide not only child care but child health and nutrition services as well.

Finally, in this category of the private sector, I would like to mention briefly the glass ceiling issue. We don't see very many women in Latin America in the private sector—indeed, even among this group representing leadership of women in the region, the private sector is not very well represented. In the 1980s, only an estimated 16 percent of administrators and managers in the region were women. I am surprised that it is that high given that whenever I visit countries and have meetings with the private sector, including with the banking community (which has been more penetrated by women, at least in Europe and the United States), there has never once been a woman at those meetings. I think that as a group we need to think about what can be done to address the likelihood that there is a glass ceiling in the profit-making private sector in the region.

Now I would like to describe briefly a third critical area of IDB support for women: support for modernization of the state and for civil society. In terms of modernization of the state, the Bank is focusing on judicial and legislative reform. But we must go further. The economic reforms during the adjustment period of the 1980s focused on reducing the role of the state where it didn't belong. The reforms of the 1990s must build up the capacity of the state and of government institutions to do what they do need to do in areas where they need to be. An example is the area of security. Crime and violence is not just an issue for the middle class and the rich of clipped wallets and burglaries of condo-
miniums. Crime and violence affect the poor, and especially affect poor women inside and outside the home. The threat of crime and violence in the streets as well as in the home affects women more than men. A recent PAHO study estimates more than one quarter of women in the region have been physically abused or assaulted. This entire area of security is a critical one for women. Also important for women are property rights and improved enforcement of contracts.

The Bank is also taking major steps to improve our capacity to work with various institutions of civil society in the region—not only NGOs, but trade unions, community, church, and other groups that constitute a network of civil society. It is obvious that in Latin America women are the backbone of civil society. NGOs in the region that provide social services are, for the most part, led by women and include mostly women participants at the community level. The contribution of women via informal non-government groups came very clearly in the Women’s Forum that the Bank sponsored in April at the time of our Annual Meeting in Guadalajara. The energy and commitment of women to these groups shows the tremendous potential that can be unleashed in the region to work not only on the economic issues, which I have emphasized being an economist and a banker, but on social problems and on issues of democracy and human rights and of building institutions that make life civilized in the larger sense.

Let me end with a few conclusions. First, the IDB is a bank, and as a bank it sponsors these programs that address the needs of women because they are good investments, because they contribute to economic growth. They attack the problem of inequality which in turn can and will contribute to sustainable economic growth.

Second: What can this group do, different from what the IDB does, to advance this process in the context of the upcoming Summit? I have two suggestions. First, of all the recommendations which are in the draft communiqué for the Summit, I would focus on the need for a follow-up mechanism, to monitor how programs endorsed by the Summit affect women. Much of what the Summit is likely to endorse, as Assistant Secretary of State Watson said last night, will be potentially good for women. The issue is: will new or strengthened programs and new hemispheric policies reach women, ensure a level playing field for them, and ensure their full potential? While it is important to work toward the final Summit communiqué having an explicit reference to women, it is even more important to push for a mechanism of follow up.

This group has the potential to become a network to promote women into senior political administrative positions in the region. As leaders, you can focus on leadership. Such a focus would be different from the focus of the multilateral financial institutions on productive investments, and on poverty. Women’s leadership would also clearly contribute to growth—and to the critical battle in the region against poverty and inequality. Thank you very much.

These keynote remarks were given at the luncheon session of the day-long Roundtable of Western Hemisphere Women Leaders on October 7, 1994 at the Inter-American Development Bank in Washington, D.C.
APPENDICES
INVESTING IN WOMEN IN LATIN AMERICA AND THE CARIBBEAN

A Contribution to the Summit of the Americas—Background Document

INTRODUCTION

During the 1980s, economic crises in the Latin American and Caribbean (LAC) countries virtually wiped out hard won gains in living standards made over the prior two decades. The gap between rich and poor widened in most countries, and the share of the population living in poverty rose sharply: from 26.5 percent of the population in 1980 to 31 percent in 1989, according to World Bank regional estimates, or from 41 to 44 percent in the same time period, according to the United Nations Economic Commission on Latin America and the Caribbean (ECLAC).1,2

Although the 1990s has seen renewed economic expansion—1994 is expected to mark the fourth consecutive year of 3 percent growth—this growth has benefited primarily the wealthy. U.N. economists project that if current trends continue, poverty and inequity will continue to grow between now and the year 2000, carrying with them the threat of rising social unrest.3 There is a consensus among governments, international donors and NGOs that top priority for public and private sector social reforms is investment in people and, more specifically, in raising the productivity and income of the poor.

Investing in girls and women is key to any social reform package seeking to reduce poverty and promote growth in the region. Two decades of research links investment in girls and women with improved performance in economic development projects, increased child well-being, and democratic participation.

It is now the stated policy of international financial institutions such as the Inter-American Development Bank (IDB) and the World Bank, and bilateral donors such as the U.S. Agency for International Development (USAID) and the Canadian International Development Agency (CIDA) to promote policies and projects that enhance women’s capacity to earn income. However, there is far to go before such efforts realize their full potential. As recent reviews show, there remains a wide gap between policies that call for investing in women as economic agents and action toward those goals.

Therefore, we urge the leaders of the hemisphere to promote progress by endorsing a major commitment to invest in the region’s women and women-based organizations as an initiative on the agenda of the Summit of the Americas. To a large extent, this is a commitment to reallocate international, bilateral, and national resources so that action will match stated policies. For rhetoric to become reality, the following is needed:

1. Reallocation national and international resources to invest in women and women-based NGOs throughout the region.

2. Reform policies and institutions to make concrete, measurable progress toward meeting women’s needs. Strengthen women-based organizations throughout the region.

3. Establish mechanisms to assess and monitor progress toward enabling women to become full players in the economy and society at large.

WHY INVEST IN WOMEN?

• Investing in women is vital to economic development. Investing in women has led to long-term gains in health and reduction in fertility—which in turn helped Latin American and Caribbean
women pour into the work force during the "lost decade" of the 1980s. Economic activity rates for women in Latin American countries grew by 13 percent on average during the 1980s—compared with virtually no growth in economic activity rates among men. 4 By increasing their work force participation and their contributions to household income, women helped poor families weather the economic crises of the 1980s. 5

- Investing in women reduces poverty, since women are disproportionately poor. Despite their increased economic activity, estimates show that both the absolute numbers and the proportion of women in poverty grew during the 1980s in urban areas, and stayed at a high (56 percent) level in rural areas. 6 Women are poor because they have restricted access to land, capital, and modern technology. They are more likely than men to work in the informal sector, where pay is often below minimum wage and no social safety net exists. Even in the formal job market, women currently earn on average only 60-75 percent of what men earn. 7

- Investing in women is investing in the future. A "virtuous circle" exists between increasing women's income and increasing children's health and education. This connection exists because women prefer to spend more of their income on their families, resulting in better outcomes for children. In Brazil, for instance, income in the hands of a mother translates into a positive effect on child health 20 percent greater than income controlled by a father. Similar benefits have been found in Guatemala and Chile. 8,9,10

- Investing in expanding women's economic and social opportunities helps increase equity between urban and rural, privileged and poorer people. While progress has been made overall during the last 20 years, sharp differences exist among women in life expectancy at birth, total fertility rates, and primary school enrollment, both within and between countries. For instance, the life expectancy at birth varies by more than 20 years between countries. Similarly, the total fertility rate varies by up to five births per woman. The maternal mortality ratio varies from 5 mothers' deaths per 100,000 live births to nearly 500. 11,12,13

- Investing in women contributes to free and stable democracies. Targeting women is an effective way to curb the poverty and hopelessness that is transmitted between generations of families and that can lead to social instability. Investing in women gives them the tools to increase their participation in civil society. No true democracy exists without the full participation of half the population.

WHAT TO DO NOW: INVEST IN WOMEN AS WAGE EARNERS

The ability of women to increase their work productivity and wages translates into greater economic output and better nourished, healthier children with a brighter future. Yet although women now make up some 29 percent of the region's labor force—close to 50 percent in some Caribbean countries—they have far less access to useful technical and vocational training or financial capital than men, and tend to be shut out of higher paying work. 14

Conventional vocational training for women is inadequate as it channels them into low-paying, traditionally female work. 15 Lack of training partly accounts for the fact that women work in industry in lower numbers than men—except in the assembly lines of export processing zones (EPZs). Employment in EPZs in a number of countries more than tripled between 1975 and 1986, with the majority of jobs going to women. Such jobs, however, tend to be low paid, repetitive, and dead-end. 16,17

RECOMMENDATIONS:

- Promote labor-intensive economic growth policies.
- Legislate and enforce anti-discriminatory labor policies.
• Revamp technical and vocational training programs to help women gain non-stereotyped, higher-productivity, higher-paying positions.

• Provide tax and other incentives to the private sector to implement policies for the hiring and promotion of women.

• Design social investment funds and public works programs to ensure that women have equal access to funding offered and jobs created. Set target levels for women’s participation in such funds and programs.

• Use intermediary institutions and social marketing techniques to inform women of their rights and new opportunities, and to challenge prejudices that keep women in low-paying, traditionally female occupations.

• Finance, from public and private sector sources, affordable and reliable child care options for working women.

INVEST IN WOMEN IN THE INFORMAL SECTOR AND SELF-EMPLOYMENT

Because of barriers to formal employment, women enter the informal sector in disproportionate numbers. There they operate the smallest marginal enterprises for payment that is often below minimum wage. In Bolivia, 61 percent of working women work on their own. In Mexico, women account for 52 to 62 percent of all informal sector workers.\(^{18,19}\) While the informal sector grew throughout the region by about 20 percent during the 1980s, incomes in the sector dropped by 41 percent.\(^ {20}\)

It takes only modest funding to help women already in the informal economy to increase profits, generate more employment, and sometimes “graduate” into more stable positions in the formal sector. Increases in profits of women-operated enterprises range from 25 to 100 percent in some programs.\(^ {21}\) Pay-back rates approach 100 percent.\(^ {22}\)

RECOMMENDATIONS:

• Make the necessary changes in the financial system, legal structure, and overall economic environment to increase low income women’s access to financial services, including savings.

• Promote and fund lending programs designed to bolster the economic performance of low income women entrepreneurs and producers.

• Promote and finance strong private sector financial intermediaries and business NGOs that lend to women.

• Set aside a quota of funds for women’s enterprises that includes training and technical assistance to increase the productivity of these enterprises.

• Reform social security to include a safety net for women in the informal sector.

HELP WOMEN AND THEIR FAMILIES RISE ABOVE POVERTY

Evidence suggests that poverty is becoming “feminized.” Estimates show that during the 1980s both the absolute numbers and the proportion of women among the poor increased.\(^ {23}\) This feminization is tied to increasing numbers of women-headed households, male abandonment, and a rise in unpartnered teenage motherhood. Causes of poverty also include lower wages across the board for women, traditional discrimina-
tion in the job market, gender biases in the distribution of credit and ownership of land, and environmental degradation in rural areas that increases women's work.

RECOMMENDATIONS:

- Target poverty reduction programs to provide jobs to poor women—especially indigenous women and female-headed households.
- Promote and enforce laws to ensure that biological fathers help pay for their children's needs.
- Foster growth of intermediary agencies that increase poor women's understanding of their legal rights and access to state services and productive resources.
- Target sex education to teenage girls and provide access to reproductive health services, including safe contraception.

INVEST IN WOMEN IN AGRICULTURE

Although they own little land, and are therefore not typically considered "farmers," nearly half of family income in the region's small farm sector is generated by women's work in agriculture. And the proportion of women working in agriculture, both in subsistence and export crops, continues to rise. Yet, farm women are generally shut out of agricultural extension programs as well as access to land, credit, and new technology.

RECOMMENDATIONS:

- Balance policy reform in agriculture with sectoral strategies that raise women's productivity as farmers and wage laborers.
- Reform land tenure laws to eliminate gender bias in land acquisition and ownership and use.
- Make sure that agricultural research extends to food crops and processing done by women and includes women in farmer trials and studies.
- Increase women's access to agricultural extension services, credit, technology, and farmers' cooperatives.

INVEST IN WOMEN'S HEALTH

Since women are key health providers and economic contributors to households, their illness or disability endangers the survival of the household. Investments in women's health pay off in terms of their economic productivity and their children's well-being.

Largely due to lack of access to safe and effective contraceptives, roughly four million clandestine abortions are performed in LAC countries each year, leading to high rates of infection, maternal mortality, and a burden on the health care system. In a number of LAC countries, including those where abortion is illegal, one out of three pregnancies ends in abortion.

Out of wedlock adolescent fertility is on the rise as well in many countries. According to the World Bank, 16 percent of all births in 1992 in LAC countries were to teenage mothers.
RECOMMENDATIONS:

- Reform health policies to increase access by the poor to quality basic preventive and curative services.
- Improve women's health throughout their lives, not only during the reproductive years.
- Improve the access to information and quality reproductive health services for all women including adolescents and unmarried women.
- Adhere to the principles agreed to in the 1994 International Conference on Population and Development regarding access to safe abortion and management of complications arising from abortion.
- Devise strategies to insure that men share responsibilities for sexual and reproductive health.
- Target a greater proportion of AIDS-related assistance on reducing the risk of HIV infection for women, whose rates of infection are rapidly rising.
- Promote joint medical and social science research on diseases and practices that affect women specifically—sexually transmitted diseases, reproductive tract infections, domestic violence, and unsafe abortions.
- Provide governments with public health and social statistics disaggregated by sex.

INVEST IN GIRLS' AND WOMEN'S EDUCATION

The Universal Declaration of Human Rights confirms that education is a basic human right. In addition, education for girls and women is one of the most cost-effective social investments. It increases wages, reduces maternal mortality, and increases the use of family planning and child welfare. While overall, girls now attend primary school in comparable numbers to boys, regional discrepancies persist. And adult females are disproportionately illiterate, with rates in some countries as high as 50 to 53 percent.

RECOMMENDATIONS:

- Emphasize improving the quality of education for girls and women.
- Beyond the UN goal of universal primary education before 2015, help girls stay in school in secondary and higher education.
- Eliminate gender stereotypes from school curricula and materials.
- Encourage healthier school and community enabling environments for girls, including public awareness campaigns on the importance of schooling for girls.

FURTHER WOMEN'S PARTICIPATION IN DEMOCRACY AND HUMAN RIGHTS

Democracy depends on an educated, informed electorate, with free participation by all regardless of sex. And it depends on respect for human rights. Women are currently under-represented in government and political posts. And they suffer human rights abuses that endanger their health and keep them from fully contributing economically and politically.
The world community, in the Vienna Declaration of 1993, and again in UN Resolution 48-104, as well as the OAS Convention of Belem Do Para, recognized that violence against women is a human rights abuse. Yet it remains widespread in LAC as elsewhere. According to the World Bank, between one-fifth and one-half of women surveyed in many industrial and developing countries report that their partners have beaten them. In industrialized countries, rape and domestic violence account for nearly one out of every five healthy years of life lost to women of reproductive age. The burden on women in developing countries is similar per capita, although the percentage of healthy years of life lost to violence is smaller, due to greater health problems overall.32

RECOMMENDATIONS:

• Encourage governments to eliminate barriers to women’s running for office and provide incentives to increase the participation of women in politics.

• Promote women in non-traditional roles in the public sector such as in the ministries of finance, agriculture, and industry.

• As the OAS broadens its mandate to promote and monitor democracy, ensure that the OAS includes at least 30 percent women in all its staff training and exchange programs for legislators.

• As the OAS helps strengthen educational and civic activities of NGOs, ensure that at least 30 percent of its support goes to women’s NGOs.

• Help spread knowledge about laws promoting gender equality and human rights, through intermediary institutions, "barefoot lawyer" programs, social marketing techniques.

• Promote laws against domestic violence, enforce those that exist, and finance innovative institutions that can prevent and address violence.

INCLUDE WOMEN AS FULL PARTNERS IN DEVELOPMENT

While the educational level of many women in the region is high, women are rarely represented in high-level positions in the public sector, the international aid community, or lending institutions. This imbalance helps perpetuate a blindness to women’s economic roles and needs. In traditional development projects, for instance, money for jobs training is channeled to men, while money for “welfare”—health, nutrition, and social benefits—is targeted to women.

GENERAL RECOMMENDATIONS:

• Ratify and implement the U.N. International Convention on the Elimination of All Forms of Discrimination against Women.

• Review national legal systems to remove barriers to women’s full participation in society and the family.

• In public sector and international agencies, clarify commitment to women’s issues in mission statements, policies, and programs, as well as in recruitment and promotion of staff, professional, and management positions.

• Substantially increase loan and concessional funding for projects that invest in women and women-based organizations, including funding to monitor progress and evaluate project impact.
• Develop and fund, jointly with national governments and international agencies, a broad-based, independent commission to monitor the implementation of the summit initiative on investing in women.

RECOMMENDATIONS FOR SELECTED DONOR INSTITUTIONS:

WORLD BANK
The World Bank first addressed issues concerning women in development (WID) in 1973, but instructed regions to appoint WID personnel only in 1990. Not until 1994 did the Bank approve the first policy paper and operational guidance on gender issues. Projects with some stated gender-related activities in Latin America and the Caribbean rose from 3 percent in 1985 to 33 percent in 1993. While this increase appears impressive, it is important to note that in most cases, gender-related activities form a very minor component of project objectives.

RECOMMENDATIONS:
• Gear up WID funding and staffing so that within 5 years, one-third of World Bank projects in LAC contain significant investment in women.
• To achieve this goal, the World Bank LAC regional vice-presidency needs to give priority to and provide strong endorsement for the implementation of WID policy in the region, assign sufficient financial and human resources to the task, and invest in evaluation research and monitoring of progress.
• Devote resources to assess the gender impact of macroeconomic reforms, and redesign these reforms so as not to penalize poor women.

INTER-AMERICAN DEVELOPMENT BANK
The IDB’s operating policy on women in development was approved in 1987, and meaningful work on women’s issues began after this date. Consideration of gender issues in project design increased from 6 percent in 1991 to 18 percent in 1992. During the Eighth Replenishment period, the IDB has made a significant commitment to civil society, the social sectors, and social reform.

RECOMMENDATIONS:
• Give priority to projects that address gender issues in the social sectors, so that at the end of 5 years, at least 50 percent of these projects invest in women.
• Similarly, by the end of the period, at least 30 percent of all concessional resources—including funds for special operations and technical cooperation—should flow to women and women-based non-governmental organizations.

UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT
USAID has incorporated policies on women since 1974; a major policy paper in 1982 reiterated the agency’s commitment to women. However, implementation “has been slow,” as stated in a recent Government Accounting Office (GAO) report to the U.S. Congress.33
RECOMMENDATIONS:

- Make investing in women and women-based NGOs explicit in LAC Bureau and Country Strategic Plans, in each of the five priority areas: population, health and nutrition, environment, democracy, economic growth, and humanitarian assistance.

- Allocate significant project and non-project assistance at the Mission level so that after 5 years, at least 30 percent of all Mission resources in LAC are devoted to women.

- To accomplish these goals, engage in broad consultation with women's groups in the countries, and take measures to research, monitor, and report progress.

CANADIAN INTERNATIONAL DEVELOPMENT AGENCY (CIDA)

CIDA developed a WID policy in 1984 and a five-year action plan in 1986. CIDA has excelled in WID policy conceptualization and support to women-only projects and women-based agencies. Least effective has been implementation in productive sectors. Expenditures on WID rose between 86-89 and declined rapidly thereafter. 34

RECOMMENDATIONS:

- Make the policy links between gender and poverty reduction, good governance and sustainability for LAC region and set WID priorities in country strategies and programs.

- Increase allocation of resources so that at least 1/3 of country resources flow to WID activities.

- Monitor progress and strengthen WID accountability.

REFERENCES


32. ______.


BIOGRAPHICAL INFORMATION

Roundtable of Western Hemisphere Women Leaders

MARICLAIRE ACOSTA URQUIDI
Mariclaire Acosta is president of the Mexican Commission for the Defense and Promotion of Human Rights, and is a founder of the Mexican Academy for Human Rights. She was previously President of Amnesty International in Mexico. Ms. Acosta is a member of the Inter-American Dialogue.

CARMEN BARROSO
Carmen Barroso is director of the Population Program at the John D. and Catherine T. MacArthur Foundation in Chicago. Dr. Barroso was a founding member of DAWN (Development Alternatives with Women for a New Era). She has been a visiting scholar at Cornell University’s International Population Program, Hubert Humphrey Professor at Macalester College, and a sociology professor at the University of São Paulo.

EVA BLAY
Eva Blay just completed Fernando Henrique Cardoso’s term as Senator, and has now returned to teaching sociology at the University of São Paolo, where she chaired the department. She was the first president of the São Paulo State Council on the Condition of Women; founder and coordinator of the Nucleus for the Study of Women and Gender Social Relations at the University of São Paolo; and Inter-Regional Advisor of the U.N. Department for the Development of Women in Vienna.

MAYRA BUVINIC
Mayra Buvinic is founding member and president of the International Center for Research on Women, and past president of the Association for Women in Development. She is a member of the Board of Trustees of the International Child Health Foundation, has served on the Board of Trustees of the International Institute of Tropical Agriculture, and was a Scholar in Residence at the Bellagio Study and Conference Center and the Rockefeller Foundation.

JOAN CAIVANO
Joan Caivano is an associate at the Inter-American Dialogue, where she serves as coordinator for the Dialogue’s project on women leaders, as well as coordinator for its projects on Cuba, sovereignty, and on the Organization of American States. She recently left the private sector and received her master’s degree in Latin American Studies from Georgetown University.

SORAYA CASTRO MARINO
Soraya Castro is a research associate at the Center for United States Studies at Havana University, where she directs research focusing on U.S. domestic and foreign policy. She holds a Ph.D. in law from Havana University and has pursued international law studies at the Institute of Foreign Relations of the University of U.S.S.R. in Moscow.

MARIA EUGENIA PENON DE COTTER
Maria Cotter is executive director of the Oscar Arias Foundation for Peace and Human Progress. She is founder of the Foundation’s women’s program; serves on the board of the National Center for the Development of Women and Family; and contributed to the 1990 Women’s Equality Law.

LYNN CUTLER
Lynn Cutler is senior vice president of the Kambler Group, a Washington communications firm, and a fellow at the John F. Kennedy Institute of Politics at Harvard University, where she teaches a course on Women
Impacting Public Policy. She served three terms as vice chair of the Democratic National Committee, where she coordinated the Women’s Division.

JOAN DASSIN
Joan Dassin is Regional Director for Latin America and the Caribbean for the Ford Foundation in New York City, for which she previously served as Representative in Rio de Janeiro, and Program Officer for Social Science and Human Rights.

CAROLE DOUGLIS
Carole Dougis is a writer based in Washington, DC. She studied women in development issues at the Fletcher School of Law and Diplomacy from which she holds an M.A.L.D. She worked for the U. S. State Department in Niger helping design women’s economic development projects.

ANA MILENA GAVIRIA
Ana Milena Gaviria is an economist and professionally active former First Lady of Colombia and wife of the current Secretary General of the Organization of American States.

MARGARITA GUZMAN
Margarita Guzmán, an economist, founded in 1980 the first affiliate of Women’s World Banking in Cali, and currently serves as advisor in its transition to formal financial institutionalization. She worked for ten years with the Coffee Federation, most recently as General Manager of ten rural factories, working with poor women.

PETER HAKIM
Peter Hakim is president of the Inter-American Dialogue. He was previously vice president for research and evaluation at the Inter-American Foundation and, from 1975 to 1980, he managed the international resource and environment program of the Ford Foundation. He is a member of the Council on Foreign Relations, and serves on the boards of the International Center for Research on Women and the Washington Office on Latin America.

PATRICIA D. JACOBS
Patricia Jacobs is president and chief executive officer of Greenleaf Associates, Inc, a development partner and project manager for 20 mid-size U.S. businesses. She is also president of the Cooperative Assistance Fund, Inc., an investment firm providing financial support for small businesses.

ANA JULIA JATAR
Ana Julia Jatar, an economist, recently joined the Inter-American Dialogue as a senior fellow. She was formerly superintendent for the Promotion and Protection of Free Competition (the Venezuelan anti-trust agency); researcher and professor at the Institute for Advanced Administrative Studies (IESA).

ELIZABETH JELIN
Elizabeth Jelin is professor of sociology at the University of Buenos Aires and senior researcher at the Institute for Social Research and the National Counsel of Scientific and Technical Research. She was formerly coordinator and researcher at the Center for the Study of Society and the State (CEDES).

CLARA JUSIDMAN de BIALOSTOZKY
Clara Jusidman is an economist for the National Autonomous University of Mexico. Former positions include researcher for the Bank of Mexico and College of Mexico, general director of Employment, and general director of the Center for Research on Rural Development. Currently she heads the National Accord for Democracy (ACUDE), which is preparing the national agenda for the IV International Women’s Conference in Beijing in 1995.
ANA RAQUEL SIERCHUK de KESSLER
Ana Kessler is a National Deputy to the Argentine Congress. Ms. Kessler has held various public sector posts in the Ministry of Defense, the Ministry of Economics, the Ministry of Public Services, and others, as well as positions in the National Bank of Argentina, the Bank of the Province of Buenos Aires, and several regional banks.

RUTH DE KRIVOY
Ruth Krivoy, an economist, is currently head of Sintesis Financiera, a financial consulting firm. She recently served as president of the Central Bank of Venezuela, from 1992 to 1994. She was formerly President of the Presidential Commission for Industrial Competitiveness, and member of the Advisory Commission for Public Sector Debt Refinancing.

BARBARA McDOUGALL
Barbara McDougall is a director of E.L. Financial Corporation, public governor of the Toronto Stock Exchange, and director of the Canadian Institute of Strategic Studies. She was formerly Canada's Secretary of State for External Affairs, a member of Parliament, Minister of State, Minister of Finance, Minister of Privatization, Minister Responsible for the Status of Women, and Minister of Employment and Immigration.

AMPARO MENENDEZ-CARRION
Amparo Menéndez-Carrion is director general of Facultad Latinoamericana de Ciencias Sociales (FLACSO) in Ecuador and professor of comparative politics and international relations. She formerly served as a consultant for UNESCO, the International Labor Organization and the Ford Foundation.

JILL MERRICK
Jill Merrick, directs ICRW's Communications Program, and has 25 years experience in journalism, public affairs, media production, and marketing. As president of Merrick Communications for 15 years, she won national and international awards for her work associated with international social change and cultural agencies and Fortune 500 companies.

LOURDES R. MIRANDA
Lourdes Miranda is president and chief executive officer of Miranda Associates, Inc. She has served as president of the National Association for Women Business Owners and the National Conference of Puerto Rican Women, director of the National Foundation for Women Business Owners, and member of the Boards of the Center for Women Policy Studies, the Institute for Puerto Rican Affairs, and the Institute for Educational Leadership.

ISABEL NIEVES
Isabel Nieves, a social anthropologist, is coordinator of the Inter-American Development Advisory Services (IDEAS). She has been a consultant to the World Health Organization and the Pan American Health Organization, a social scientist for the International Center for Research on Women, and a researcher for the Institute of Nutrition, Central America.

LAURA NOVOA
Laura Novoa, an attorney, is counsel to the National Copper Corporation of Chile, and legal advisor to foreign and domestic investors in various fields. As president of the board of PARTICIPA, and as one of eight members appointed to the Commission for Truth and Reconciliation, she has been active in the democratic consolidation of Chile.

MARIA OTERO
Maria Otero is associate director for ACCION International, where she had been director of the Washington office since 1989. She is also chair of the board of both the Inter-American Foundation and of Bread for the World. She was previously a program officer for ACCION National in Honduras, and worked as an economist in the Women in Development office of the U.S. Agency for International Development. She was born and raised in La Paz, Bolivia.
MARTA OYHANARTE
Marta Oyhanarte, an attorney, is president of and counsel for Citizen Power, a non-profit citizens group for democratic change in Argentina. Her legal practice has centered around investigating her husband’s kidnapping and subsequent murder by the military and police in an effort to press the Argentine government to resolve the case.

SUSANA PINILLA CISNEROS de TANTALEON
Susana Pinilla is founder and executive director of the National Association of Institutes for Development of the Informal Sector (IDESI Nacional), and the Institute for Development of the Informal Sector (IDESI). She was formerly general director for special projects for the National System for Popular Cooperation (COOPOP), and a consultant for UNICEF.

PAULA STERN
Paula Stern is a Senior Fellow at the Progressive Policy Institute and president of The Stern Group, an economic advisory and trade analysis firm in Washington. She is former chairwoman of the U.S. International Trade Commission. Ms. Stern serves various boards and is a member of the Trilateral Commission, the Council on Foreign Relations, the Committee for Economic Development, and the Inter-American Dialogue.

MARIA ELENA TORANO
Maria Elena Torano is chairman, founder, and chief executive officer of Maria Elena Torano Associates (META). Ms. Torano has been nominated by President Clinton to serve on the U.S. Advisory Commission on Public Diplomacy. She was formerly associate director for public affairs for the U.S. Community Services Administration under President Carter, and a member of the U.S. Commission on Minority Business Development.
About the Inter-American Dialogue

The Inter-American Dialogue is a forum for sustained exchange among opinion leaders of the Western Hemisphere and an independent, nonpartisan center for policy analysis on economic and political relations in the Americas. The Dialogue regularly convenes private and public leaders from diverse political perspectives to search for cooperative responses to hemispheric problems. It seeks to bring fresh, practical proposals for action to the attention of governments, international institutions, and non-governmental organizations. Founded in 1982, the Dialogue is currently led by co-chairs Peter D. Bell and Alejandro Foxley. Peter Hakim is the Dialogue's president.

The Dialogue's 100 members—from the United States, Canada, and twenty Latin American and Caribbean countries—include five former presidents, prominent political, business, labor, academic, media, military, and religious leaders. At periodic plenary sessions, members analyze key hemispheric issues and formulate recommendations for policy and action. The Dialogue presents its findings in comprehensive reports that are circulated throughout the hemisphere and widely regarded as balanced and authoritative. The Inter-American Dialogue's research and publications are designed to improve the quality of public debate and decision on key issues in Western Hemisphere affairs. The Dialogue emphasizes four broad themes—democratic governance, inter-American institutions, economic integration, and social equity.

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About the International Center for Research on Women

The International Center for Research on Women (ICRW) is dedicated to promoting development with women's full participation. ICRW works in collaboration with policy makers, researchers, and practitioners throughout Africa, Asia, and Latin America to address the economic, social, and health status of women in developing countries. ICRW is engaged in policy-oriented research, program support and analysis services, and an active communications program. ICRW's focus is on economic policies, such as the effects of structural adjustment on women's employment and their access to credit and other resources; on the formation and dynamics of family and household structures; on women's health and nutrition as these relate to their roles as economic producers, nurturers and health care providers for their families; and on the links between women and environmental degradation and protection.

ICRW is a private, non-profit organization that is supported by grants, contracts and contributions from international and national development agencies, foundations, corporations, and individuals. Established in 1976, ICRW has its offices in Washington, DC.

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