



Socio economical contribution of women to the development of the region "Las Segovias" department Estelí, 2002

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Summary

This research was carried out in Estelí, Condega, and San Nicolás, aiming to contribute to produce new knowledge and results that make noticeable the socioeconomic contribution of women involved in different sectors and economical activities. 300 women considering predetermined criteria were surveyed, 50 of them were submitted to qualitative interviews, and also were interviewed 17 key informants. As a result, more than 80 micro, small, and middle economic activities were identified. This way they contribute to the development of the region, showing and ratifying their undertaking capacity in different socioeconomic fields, despite the adversities and lack of resources. Hence, different alternatives of development for the access to resources that capitalize women management capacity are shown.

Key words: Gender, women, development, and economy.

Introduction

Some Nicaraguan organizations¹ that have carried out researches

¹ CIPRES, FIDEG, GIIGA-CATIE MIP/AF, NORAD, IMC, INPRHU, NAKAWE, PCAC-UNAG.

about this topic have left clues and have suggested the need to deepen in the contribution of women to the local and national socioeconomic development.

In the economies where unemployment or underemployment (visible or invisible), with predominance of activities in nonstructural sector, and the high load of non-paid job it is more difficult to quantify the economic contribution of people or groups that are not linked to mercantile circuits and sectors of formal economy (FIDEG, 1997:11).

Scientific and official statistic data do not get, so far, an ideal record of the economically active population, rural and urban, separated by sex, departments and towns; that permit to make a real analysis on which are the principal economic activities - formal and informal -, and who are the actors that contribute, particularly women. The department of Estelí has a population of 207,775 inhabitants, 57.6% of it is urban (3.88% of the country), and 42% is rural (3.92% of the country)². Its economy is based on 4 big sectors: productive sector: agricultural and livestock industry,

² INEC



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micro small, and middle enterprise;
Sector of consumption: commerce
and services; 7.05 economic units
are recorded among micro, small,
medium enterprise and non
agricultural units, that represent
4.44% of the total of PYMES (small
and middle enterprise) of the
country.

Purpose

The objectives of the research
were: a) to visualize the local
contribution of women working in
these sectors; b) to identify how
they influence the creation of new
values for their self esteem and for
the relations with their families, c)
To influence better policies and
strategies for a fair and egalitarian
insertion of women in the economic
development of the region. The
hypothesis states: “inequity of
gender makes women invisible,
although they are economic actors,
who generate spaces of personal
development, wealth and social
capital that moves the economy of
the region”. The research analyzed
42 activities developed by women in
these four sectors, finding out that
in addition to the production of
goods and services, they produce
self employment, employment for
relatives and for others, they
support their house morally and
economically, even in cases of
extended families, they pay taxes;
help the communities; influence
new social values, etc; as
determining rolls for the local and
national socioeconomic
development. The reference of the
research was the year 2002.

Author and executing institution of the research

The research was undertaken by
ADESO “Las Segovias”, through the
Institute of Social Promotion
“Woman and Community” (IMC,
Instituto Mujer y Comunidad) with
the financial support of the Ministry
of cooperation for the development
of The Netherlands.

Methods and Materials

Techniques of quantitative and
qualitative research were
triangulated through formal survey
and semi structured interviews with
local organizations, and women
selected from different sectors.
There was five methodological
stages: 1) Elaboration of
instruments and interviews with 17
representatives and/or institutional⁶
directors in order to identify
activities, participation of women,
and applied policies; 2) sample
definition of 300 surveys- 4% of
them were discarded because of
information failures, 287 cases were
studied- and selection of towns:
Estelí (200), because it embraces
the four sectors; Condega,(75)
because of the agricultural and
commercial significance, and San
Nicolás (25) because of the rural
significance 3) training for 23
surveyors (men and women) of the
three towns and application of the
survey;4) post survey interviews to
50 women, in order to deepen in
aspects of personal and family
development, conditions of their
work and perceptions of the
contributions; 5) processing of the
survey⁷ of the interviews according
to the “analysis of content”⁸ and
devolution of preliminary results in a
departmental workshop with
surveyed and interviewed women,



City halls, NGOs representatives, and local financial entities.

Results

1. Characteristics of the women and their homes. The rank of ages is between 17 and 82 years. Although more than 80% of those who concentrate the economical activities are between 30 and 59 years old. The educational level, in general, is low: more than 40% studied primary school, 20% middle and high school, 10% technical programs and only a 7% have university degrees. 17% do not have formal studies. 59% are married or have a partner; 14% are divorced, mainly in the agricultural and livestock, and service sectors, and 16% are single. 54% have 1 to 6 sons and daughters with predominance of homes with 2 to 3 sons and daughters. 46% do not have sons or daughters. Their levels of education are: 30, 24, and 10% in primary school, middle and high school, and the university respectively, mainly in micro, small and middle industry (MS and MI), services and commerce; and 23% significantly in the agricultural and livestock sector do not study. Women, sons and daughters discontinue their studies because of because of the economical survival. Additionally, they have three economically dependant people – mothers, fathers, brothers, sisters, and employees-, 5% of which are handicapped, it is important to mention that only 52% of them receive economical support from their sons and daughters parents, in order of importance they use this support for: food (45%), studies (27%), household expenses (20%),

and 7% for their economical activity. More than 80% have domestic-reproductive activities as purchase and preparation of food, cleanliness and house management, basic services payment, children care, water and firewood searching, domestic animals care. Only in the agricultural and livestock sector men get involved in the last four activities.

2. Sectors and economical activities characteristics: 58% out of 287 cases are urban and 42% rural. 42 activities distributed in the following sectors were analyzed: agricultural and livestock (30%), MP and MI (24%), commerce (27%), and service (19%). Women classified their businesses as micro (7%), small (48%), middle (25%), and big (21%). 36% are 11 or more than 16 years and only 18% were set within the last 3 years. More than 35% perform 40 complementary activities such as minor livestock, backyard farming, cookies, cottage cheese, jellies, flowers, stores, and mills – agricultural and livestock sectors-; drinks, sweets, cakes, prepared food and fried foods- in MP and MI; nacatamales, tortillas, prepared food, bread, fried food, laundry – commerce sector-; and cosmetics sales, bars, stores, and sales of different products – in service sector-. Their capital of work comes mainly from their savings (48%), loans, (14%) family money remittance, and family loans (9%).

2.1 The agricultural and livestock sector in Estelí provides 3% of the surface and 4% of the agricultural and livestock cultivation to the national total (III CENAGRO, 2002). The most important local cultivation is: beans, corn, sorghum, and coffee bean. 89% of women cultivate 1 to 3 hectares of bean as main economical activity. 61% of



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them said they are landowners³, machinery (28%), reinvestment (7%), and implements (2%). 69% has a working capital of C\$100.00 to 1000.00 per cycle in beans and up to 3,000.00 per cycle in tomato. Because of the high cost of external reinvestments many families prefer non chemical fertilization. 19.4% have permanent employees and 80% temporal workers. In beans 51% obtain earnings of C\$1,000.00 to 3,000.00 per cycle and C\$ 5,000.00 to 1,000.00 in tomatoes. 76% of women do not receive any loan. Women with better organizational levels are the ones who cultivate beans and coffee beans, trained by UNAG and IMC.

2.2 Micro, small and middle industry embraces 4 branches: textile, wooden works, metal-mechanic, and mainly food. 12 economic activities were studied, 89% of them are alimentary, and 11% are handicraft, clothing manufacture, elaboration of piñatas, concentrated in Estelí and Condega. Their principal goods are movable (77%); local including their houses (52%); machinery (10%), and raw working material (20%). The working capital is up to C\$ 800 in tortillas, clothing, fried food, bakeries, candies, and cottage cheese (68%) of the cases; up to 2,000.00 in tortillas and cottage cheese and nacatamales- 10%; 2,000.00 to

5,000.00 in fried food, tortillas and clothing manufacture (11%), and 4% invest more than 1,000.00 in tortillas and bakery. They employ the family and 32 external people. Even though the majority of them have monthly earnings of 100 to 500 and from 1,000.00 up to 3,000.00, there is an 80% of the cases that obtains 20,000.00 to 50,000.00 –bakery and picked vegetable. Only 27% has received loans, mainly for clothing manufacture and fried food. They work with national products and make products for the local market: Tamales, candies, tortillas, cottage cheese, pickled vegetables etc that the regional industry could make good use of. Nevertheless their capacity of development is limited by the working capital and the management capacity.

2.3. In the sector of commerce 83 women were interviewed; these women work in activities such like: grocery stores (58%), clothing and shoe stores, and hawkers (10%) each; second had clothing stores (5%); drugstores (4%), sales of vegetables and fruits, liquor stores and bookstores (2%) each, and one hardware store. Micro grocery stores, sales of fruits/vegetables, and hawkers have characteristics of micro businesses. They are women who work alone because their relatives do not get involved. They do not have a well defined commercial logic, there fore we can infer that unemployment have obliged them to enter this sector. They started recently (3 to 6 years) and they have the flexibility to change rapidly to activities of major demand. The majority of them have complementary activities for survival. Their working capital is low C\$100.00 to 2,000.00 per month there fore they do not have workers, they can not buy quality products,

³ Nicaraguan agrarian reform in the 80s' was the first one in Latin America to recognize women as direct benefited by the land redistribution. Women represent 11% of the total of agricultural and livestock producers and have 13% of titles of property registered. 7 out of 10 women are owners of parcels measuring less than 5 hectares, just 1 out each 20 has a farm bigger than 50 hectares (ibid. page. 50)



nor settle in suitable places –few of them have a place of their own -. Their low competitive level is translated into low incomes (C\$500 to 1,000.00) and remuneration of the working day (C\$1 to 50). They have the lowest levels of education. They do not have training and/or technical assistance. Drug stores, liquor stores, middle grocery stores, second had stores, clothing and shoe stores, are family businesses. They integrate several family members, reduce employees hiring, decreases the operational costs and diversify their businesses in order to increase the incomes. A possible risk is to stop the school education of the family because of the intensive attention to the businesses. They have been recently settled, even though less than a half works since the last 6 to 10 years. The majority of them have been gradually capitalized and they have their own place, products, and furniture. They exclusively set to their activities. They have a working capital higher than that of the micro businesses, but less than that of enterprise businesses C\$ 4,000.00 to 20,000.00 a month and they get significant earnings (C\$ 3, 000.00 to 10,000.00 a month) they remunerate 100% the contracted and family work- mother, sisters and other relatives; nevertheless, the remuneration is partial for the immediate family – partner, sons, and daughters. They have a middle educational level- secondary school and technical studies. They have more organization with adjacent institutions and numerically they have had more training, technical assistance and access to loans. Hardware stores, bookstores, grocery stores, and big grocery

stores have characteristics of “enterprise” business; they represent a 10% of the cases and are settled more than 16 years ago since. Their labor is mainly hired and qualified, employing up to 6 people (men and women), they remunerate in a 100% the contracted work and that of relatives – mothers, sisters and other relatives; nevertheless they partially remunerate their immediate relatives- partners, sons and daughters. They are the economical group that has made highest financial investments. 5% invested C\$ 50,000.00 to 100,000.00 a month, and the majority of them had more than C\$ 150,000.00 of monthly earnings, that also mean financial risks. Some of them may be working with losses, since this economical scale requires existence of products, that due to the economical recession is slowly sold or they lose it. They are 100% set to their business. They have the highest level of education and specialization – university or technical careers-, but their organizational levels are the lowest ones.

2.4 sector of service: 13 activities were studied; these activities were make up centers (36%), bars-restaurants (31%), cafeterias and dressmakers (5%) respectively, professional services- dentists and lawyers (7%), midwives, hostels, small restaurants, rural telephones, laundry, natural medicine clinics, enchiladas stores, and shoe menders (2%) each. Their properties are: movable (70%); implements (4%); locals (60%), tools (22%) and raw material (21%).



Beauty shops complement their incomes with other activities. Only 24% of them receive loans, principally in Estelí that concentrates the activities of this sector. 24% of them are organized, mainly bar-restaurants (22%), beauty shops (19%), dressmakers (67%) and professional services (67%). 36% have been trained, mainly 53% of the beauty shops, by 13 organizations that are linked to their activities. They mention that some activities do not require training, because they are domestic activities "typical of women experience", stigma of the traditional roll. 61% works with capital ranking from C\$ 10,000.00 up to 100,000.00, mainly bar-restaurants and some beauty shops. More than 50% get earnings ranking from C\$ 500 to 5,000.00. and only 14% with more than C\$ 10,000.00. Mainly those activities that are identified as micro or small activities are the ones that produce more earnings, because of the type of activities and because of the low levels of capital which they work with.

Conclusions

1. Women work in different activities, with their own efforts, and face difficulties in order to develop their economical activities, many of these activities are beyond their reach, since they depend on a better attention and economical resources availability, enterprise training, and other strategies and policies that capitalize and improve the quality of what they are already doing. The research shows their capacity as owners and administrators, their vision of "undertaking" women that make feasible their insertion in different

economical activities and their capacity to create employment, wealth and new social values. Nevertheless, they have a lack of knowledge about the policies towards the sectors where they work.

2. The diversity of contributions they make is not fairly recognized, valued and do not have a payment in terms of policies, that permit to take into account the conditions which women are working with in pro of the development, clearly showing an economic and social inequity, that do not allows to develop their capacities and abilities as socio economic actors.
3. The results of the research "typify" 3 economical groups:
 - a) micro businesses: women perform with an economical logic of simple reproduction or survival.
 - b) Family businesses: They are intermediate activities between the logic of survival and the logic of enterprise.
 - c) Enterprise businesses: The owners of these businesses have a broadened logic of reproduction or logic of enterprise. Their activity works to make profitable the working capital, their generational knowledge, and their academic specialization as abundant wealth.
- 4) women economically active influence changes of their self esteem and their immediate social



surrounding with their immediate family: a) at personal level, b) in the relation with their sons and daughters, c) in the relation with their mates, d) in the relation with other relatives.

4. Regarding the contributions of women, the different institutions and organizations should give priority and concentrate efforts with their strategies, policies and plans of action, in order to strengthen and capitalize all the potential that women are able to create, which reverts into more investment, creation of employment, more economical reactivation of the different socio economical sectors, better living conditions for the family, and there fore for local and national population.

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