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POLICY

OTHER FUNDS AND PROGRAMMES

UNITED NATIONS DEVELOPMENT FUND FOR WOMEN

Report of the Administrator

SUMMARY

The present report is submitted by the Administrator in accordance with General Assembly resolution 39/125 of 14 December 1984, by which the Assembly established the United Nations Development Fund for Women (UNIFEM) and requested the Administrator to submit to the Governing Council an annual report on the operations, management and budget of the Fund.

The report gives an overview of the management of UNIFEM, highlighting operational activities and analysing programme outputs. The report also summarizes the advice of the Consultative Committee on the Fund and provides information on the financial status of UNIFEM.

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I. INTRODUCTION

1. In accordance with General Assembly resolution 39/125 of 14 December 1984, the Administrator of the United Nations Development Programme (UNDP) submits this report reviewing the operations, management and budget of the United Nations Development Fund for Women (UNIFEM) during 1989.

2. UNIFEM used the year 1989 to prepare a strategic approach to the decade leading up to the year 2000. Within its mandate and recognizing the challenges of delivering programmes which benefit women and demonstrate to larger funding agencies successful models of intervention, UNIFEM initiated an ongoing process of strategic planning. Staff have contributed to the development of a mission statement and collaboratively set strategic objectives for UNIFEM's work in the areas of programme focus, management systems, and financial and human resources. The objectives have been incorporated into individual and organizational workplans. Progress has been made in achieving these objectives; some specific achievements are noted in the body of this report. A comprehensive review of implementation and updating of objectives is scheduled for a staff workshop in May 1990.

II. PROGRAMME MANAGEMENT

3. UNIFEM programme priorities fall within its General Assembly mandate for innovative and catalytic activities. To be strategic in the use of UNIFEM's resources, programming seeks those innovative activities which not only successfully meet women's needs for improved production in their contribution to development, but which also have potential for a multiplier effect through replication or incorporation by other agencies. In close co-operation with UNDP, UNIFEM programmes seek to influence mainstream development decision-making directly. Specific activities may involve the funding of data collection, expertise, training, or advocacy to increase the capacity of Governments, institutions and agencies to include or address gender issues.

4. At the regional level, UNIFEM programmes are further defined by regional strategies: the Africa Investment Plan (AIP); the Participatory Action Programme for Latin America and the Caribbean (PAPLAC); and the Asia and Pacific Development Strategy (APDEV). These strategies have been developed after extensive consultations with women in each of the regions. As noted below, the past year has seen an effort to sharpen regional strategies, in line with the priorities of the regions and consistent with the overall strategy of UNIFEM. Even though the programmes of Western Asia (Arab States located on the Asian continent) are managed as part of the Asia/Pacific Section, the experience and needs are distinct. Therefore, in response to a request by the Consultative Committee and in consultation with Governments and women leaders, a Western Asia Strategy was developed, approved and put into operation. Moreover, where appropriate within regions, subregional approaches which focus UNIFEM resources are developing. For example, in 1989 the groundwork was laid for a subregional strategy for the Caribbean.

5. UNIFEM continues, for the medium term, its technical support to women's access to food technologies and to credit and financing for micro-enterprises. These technical programmes which have been piloted chiefly in Africa are, as noted below, being expanded globally. Staff are being redeployed to create a technical unit to give support globally to food technology and credit/small enterprise initiatives, as well as to strengthen UNIFEM's capacities to monitor, evaluate and disseminate findings from activities.

6. The following paragraphs of this section highlight examples illustrating UNIFEM's innovative and catalytic activities in the regions and the strategic directions charted for the 1990s. They also review the lessons of UNIFEM's experience in two technical programmes and outline planned geographic extensions and new approaches.

A. Africa region

7. The Africa Investment Plan (AIP) is the framework which sets the sectoral and technical priorities for UNIFEM programming activity in Africa. AIP became operational in 1984 as a plan reflecting priorities coming from the region itself, most particularly the Lagos Plan of Action for the Implementation of the Monrovia Strategy for the Economic Development of Africa, Africa's Priority Programme for Economic Recovery 1986-1990, and more recently with the recommendations of the United Nations Programme of Action for African Economic Recovery and Development 1986-1990 (UNPAAERD). AIP will be reviewed in 1990 to take into consideration issues arising out of the Abuja Conference to Assess the Implementation of the Nairobi Forward-looking Strategies for the Advancement of Women and the African Alternative Framework of Structural Adjustment Programmes for Socio-economic Recovery and Transformation, both of which have been prepared by the Economic Commission for Africa.

8. Accordingly, the 12 UNIFEM projects approved during 1989, along with advocacy, workshops, monitoring and other programme activities, have all focused on the following areas: food and agriculture; energy and environment; micro-enterprise development, trade and commerce; and human resources development.

9. Within these sectors, programme activities seek to demonstrate viable methods of meeting women's needs, in order to promote replication and to encourage mainstream programmes to incorporate women.

10. UNIFEM has continued to give direct support to projects which may serve as models or which will persuade others to adopt methodologies which benefit women. Such projects in 1989 include a project testing participatory approaches to increasing rural women's productivity (Malawi); two projects in Togo and Burundi which strengthen local institutions to deliver agricultural training to women; a project in Uganda to strengthen the planning and project formulation capacity of the Ministry of Women in Development; and a project in rural Egypt which aims to demonstrate the potential of accessible credit for village women. The importance of projects such as these often extends beyond the women directly involved. They give visibility to concepts such as credit for women, energy conservation (improved stoves), or women's agricultural roles.

11. Using its experience since 1984, the Fund was able to work with Governments and larger agencies to formulate and launch projects and programmes with a far greater scope than could be attempted with UNIFEM's own resources. For instance, UNIFEM gave its technical assistance to UNDP to develop a four-country credit programme in Africa amounting to \$US 2.4 million; and \$US 4 million funding from the Government of Denmark was mobilized for a women's credit scheme that will be executed by the Government of the United Republic of Tanzania.

12. UNIFEM's experience has been applied in other programming efforts. The Government of Ghana, through the National Council of Women, invited UNIFEM to assist in formulating a women's component within the Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD). This assistance has resulted in the development of an integrated project which will address the alleviation of poverty through employment generation. Particular attention will be paid to enhancing opportunities for women who have been the most affected by the Economic Recovery Programme. The integrated project has attracted over \$2.4 million in co-financing by other development agencies. During the preparation of this initiative, UNIFEM saw that the main PAMSCAD project could also address the needs of women, and therefore it funded a series of workshops and hired a consultant to assist the PAMSCAD programme fully to integrate women in development (WID).

13. In the southern African subregion, UNIFEM has continued to strengthen working relations with the Southern African Development Co-ordination Conference (SADCC). The Fund presented a report on its work in the SADCC region, and its recommendations for promoting recognition of and attention to women, at the 9th and 10th Consultative Council of Ministers' meetings held in Angola in February 1989 and in Zambia in February 1990. As part of this work, UNIFEM assisted the Zimbabwean Small Enterprise Development Corporation (SEDCO) to host a meeting of small industry support agencies in the SADCC region in October 1989. The meeting resulted in the identification of regional priority objectives for action that will promote women's economic role in the informal sector, including the establishment of a revolving fund for poor women involved in income-generating activities which fall outside the mandate of banking institutions. In addition, the SADCC secretariat has approved UNIFEM's proposal to hold gender-awareness workshops for all SADCC organs in 1990.

14. In order to facilitate sound project implementation and to ensure timely documentation of project experience, the Africa Section has given increased priority to monitoring, fielding 10 missions to Cameroon, Gabon, the Gambia, Kenya, Lesotho, Mali, Mozambique, Senegal, the United Republic of Tanzania and Zimbabwe. Emphasis has been given to monitoring in the early stages in order to ensure that inputs are in place and to brief project managers and executing agencies on managerial and reporting responsibilities.

15. UNIFEM staff also attended the tripartite review held in Mali in October 1989 for project MLI/86/W01, "Dissemination of Improved Stoves and Assistance to Channels of Supply in Firewood in Kayes", and were therefore able to make specific recommendations to ensure that in the forthcoming project evaluation and reformulation, women are incorporated, not only as users of stoves but also as suppliers of firewood.

16. This and other experiences indicate that in order to ensure sound project management, it would be valuable for UNIFEM to participate in tripartite reviews of projects whenever possible. In addition to staff project monitoring, and in the absence of field staff, a consultant has been monitoring UNIFEM projects in Sierra Leone. Over a three-month period, the consultant has been able to provide training in project management. This, however, is not a unique example, and the Fund is increasingly aware of the need for staff involvement to guide project execution and to guarantee the institution-building which contributes to sustainability.

17. UNIFEM has an active portfolio of 81 projects with an approximate value of \$US 13.5 million in the Africa region. In 1989, 12 new projects were approved for implementation with a total of \$1,744,805.

B. Asia, Pacific and Western Asia region

18. The framework for UNIFEM programming in Asia and the Pacific was set in the Asia and Pacific Development Strategy (APDEV) approved in 1988. APDEV is intended to enhance the effective participation of women in three priority sectors: agriculture, environment and industry.

19. In order to focus UNIFEM's work within these very broad priorities, the Asia/Pacific Section developed during 1989 a more focused strategy called the "impact points" strategy. It identifies four points of intervention that could have significant impact on large numbers of poor women. These four impact points are: macro-policies, data and statistics, gender-sensitizing training, and institution strengthening, particularly of institutions that deliver key resources and services to both women and men.

20. In addition, during 1989 a specific strategy for Western Asia was prepared following consultations with women's leaders and Governments of the region. Responding to the distinctive situation and priorities of the subregion, the UNIFEM Western Asia Strategy (WAS) focuses on activities enabling women to have access to resources and skills to meet their goals for participation in economic production.

21. Projects approved in 1989 include a project in Nepal which combines teaching women literacy while also teaching them techniques to inseminate native goat stocks artificially. It is being implemented by a non-governmental organization (NGO) in collaboration with the Women in Development Section of the Ministry of Local Development, which has implemented a highly successful programme with grass-roots women in Nepal. A Women in Inland Fisheries project in Pakistan aims at developing a model for strengthening linkages between government departments and NGOs in delivering services to women. In China, work was completed in 1989 on developing credit guidelines and procedures that will make possible the launching, through the mechanism of a credit fund provided by UNIFEM, of a clothing factory and a rabbit production unit operated by women.

22. Consistent with the Fund's APDEV strategic plan for enhancing women's access to and control over resources, UNIFEM provided support to the training and employment of women in an export-oriented industry in the Philippines. The women of San Miguel

will now be able to increase the output of their household-based stuffed toys for export with the introduction of high-speed sewing machines and the establishment of a central service facility. The project has demonstrated a favourable impact in terms of skills and employment for 400 women, and has attracted additional funding from banks, thus mainstreaming women's economic participation.

23. In Jordan, UNIFEM has been closely monitoring an experimental enterprise to scale up, to a commercial basis, production of prepared foods by the General Federation of Jordanian Women. In Yemen the Fund, in collaboration with the UNDP field office, has formulated a project proposal to bring women into commercial handicraft production.

24. In view of the large population of the region and the limited number of projects UNIFEM can fund each year, APDEV and WAS programme activities are also aimed at influencing other development resource decision makers. To be an effective catalyst, the Asia/Pacific Section has identified target institutions with potential for maximum impact on women. Specific strategies to influence them, including those already found successful in catalysing government and other institutions, are being developed. For example, in Bangladesh the inclusion of UNIFEM technical consultants on the high-level team undertaking a comprehensive review of agriculture sector policy and on an international team to assess the capability of BRAC (the largest NGO in Bangladesh) to set up its own bank, led to positive outcomes. In the agriculture sector policy review, the UNIFEM consultant was catalytic in making visible the important role of women in Bangladeshi agriculture, and in helping to galvanize government and international donor community support for more resource allocations for women in agriculture. The participation of the UNIFEM consultant in the BRAC mission helped to ensure women's inclusion in all activities of the future bank. In the Philippines, UNIFEM support to the National Commission on Women led to the formulation of a first-ever Philippine Development Plan for Women as a companion piece to the Government's Medium-Term Development Plan. The participatory formulation exercise, including government ministries and NGOs, has developed a broad base of commitment to the strategies and specific targets contained in the plan.

25. Following a successful effort in 1988, in consultation with 10 Governments of the Pacific, to prepare a project incorporating women in mainstream national planning, UNIFEM attracted funding from donors in 1989 to support this project. The Government of Australia and UNDP are adding approximately \$475,000 and \$385,000, respectively, to UNIFEM's seed investment in order to permit implementation.

26. In 1989 UNIFEM collaborated with the United Nations Children's Fund (UNICEF) in a workshop to draw the attention of United Nations system planners to means of involving women in the planning and implementation of emergency and reconstruction assistance for Afghanistan.

27. UNIFEM continues to develop areas of specialization in which pioneering approaches are tested, refined and documented so that the "success stories" may be replicated by other development agencies and/or may be used as models of development which can be adapted to different development scenarios and scaled up as appropriate.

28. UNIFEM has an active portfolio of 41 projects with an approximate value of \$4.5 million in the Asian region. In 1989 11 new projects were approved for implementation with a total of \$1,638,907.

C. Latin America and Caribbean region

29. UNIFEM's priority to assist poor rural and urban women in developing countries around the world guides its Participatory Action Programme for Latin America and the Caribbean (PAPLAC) - a plan of action designed in accordance with the regional and global priorities stated in the Nairobi Forward-looking Strategies for the Advancement of Women, and with the assistance of the Economic Commission for Latin America and the Caribbean (ECLAC). PAPLAC incorporates a participatory framework in which women of the region play their part in defining the priorities and strategies for the advancement of their societies. In the past year the Latin America and Caribbean Section has further refined this approach by identifying three major areas of intervention: agriculture/food security (food production and availability of food at affordable prices); environmental issues (which are directly related to the level of critical poverty in the region and those related to agriculture and the use of chemical substances); and income generation and creation of employment.

30. Within these areas, UNIFEM programme activities seek to make an impact at the grass-roots level, as well as with middle-level technicians who implement programmes, and with policy makers.

31. The work of the Latin American and Caribbean region is divided into five subregions: Central America, Mexico, Panama and the Spanish-speaking Caribbean; the English-speaking Caribbean; the Andean countries; Brazil and the Southern Cone. It is planned to develop strategies and operational plans for each of the subregions to maximize use of UNIFEM's financial and human resources. In 1989, development of such a strategy for the Caribbean was well advanced, while UNIFEM's participation (see below) in the Regional Inter-agency Plan concerning women and critical poverty will lay the basis for the preparation of the strategy in the Andean and the Central America/Spanish-speaking Caribbean areas.

32. A project example that demonstrates the development of a grass-roots level project using a participatory methodology is the Tempoal Women's Socio-Economic Development Programme in Mexico. The objective here is to strengthen a process initiated four years ago, namely, the production and adoption of simple technologies using locally available material while promoting at the same time the use of technical co-operation between developing countries. The women of the village of Tempoal have been trained in non-traditional skills in Colombia and will be producing water pumps. In accordance with PAPLAC's focused strategy in generating stable employment and increased wages, the project helps women to identify economically feasible activities, strengthen their organizational capacities, gain recognition from local authorities and improve the living standards of their families and community. The women are making considerable progress and have already produced a number of pumps. The factory began production in May 1990.

33. One of the projects which directly benefits women traders also aims to assist them to enter the commercial mainstream. The Dominican Hucksters Association (DHA) is a group of 500 members of which 90 per cent are women. These women purchase agricultural products, package them and load them on inter-island tramp vessels to be exported to other islands and abroad. Owing to the perishable nature of agricultural products, and the absence of proper and suitable packaging, hucksters have been incurring a 40-50 per cent loss of their products. Through a revolving loan, regular training, market research and the strengthening of the women's organizational capacities, the Fund has been able to assist DHA to turn losses into profits and assist the women to be more efficient as well as to expand their business to extra-regional markets as far away as the United Kingdom of Great Britain and Northern Ireland.

34. Another type of project aims at increasing the capacity of existing institutions to serve women. For example, in the Caribbean, UNIFEM plans to assist the Co-operative Credit Union League of Trinidad and Tobago in the reorganization and strengthening of its institutional structures in order to increase productive investments. The assistance will include research on women's participation in the credit union movement. Since the challenges the Trinidadian League faces are very similar to the ones faced by other credit union movements in the Caribbean, the initiative could have a regional character and should be channelled through the Caribbean Confederation of Credit Unions. The experience will serve as a pilot project which may be replicated. A system for exchange of information will be established with Canadian University Services Overseas (CUSO) and the International Labour Organisation (ILO), both of which plan to undertake activities with credit unions in the Caribbean.

35. Also at the technicians' level, UNIFEM is supporting a review of current rural extension services in the region. On the basis of the findings of case studies to be carried out, recommendations will be made on how to adjust rural extension services and the training of rural extension workers, in order to enhance women's participation in and benefit from rural development. Actual training of technicians has been carried out in a technical assistance project in north-east Argentina which is supported by UNIFEM and implemented by the Inter-American Institute for Co-operation in Agriculture (IICA).

36. The Fund is stressing its monitoring role in the Latin American and Caribbean region. Staff members undertook missions to projects in Argentina, Belize, Chile, Costa Rica, the Dominican Republic, El Salvador, Guatemala, Honduras, Mexico and Trinidad and Tobago.

37. The Latin America and Caribbean Section also undertook an evaluation of the Integrated Rural Development project in Ecuador. This project was scheduled to terminate in December 1989, but will be extended for six months in order to implement fully the recommendations of the evaluation. The evaluation shows that several productive groups are currently functioning at an economically viable level. In the Andean activities, men were encouraged to participate within the groups and showed a supportive attitude to women's productive activities. The evaluation also revealed that the project had been overly ambitious from the beginning by including regions which are too far from each other and have totally

different cultures. The co-ordinator was consequently overburdened with monitoring tasks. In order to ensure a project output which can be used in other activities/regions, two training seminars are planned, geared at strengthening incorporation of women's issues.

38. UNIFEM has an active portfolio of 57 projects with an approximate value of \$7 million in the Latin America and Caribbean region. In 1989, 10 new projects were approved for implementation with a total of \$1.9 million.

D. Global programmes

39. The following specialty activities are reported here under the subheading of "Global programmes" to demonstrate further how the Fund's commitment to innovative ideas is translated into activities that have the potential for replication and/or adaptation in different regions throughout the world.

1. Women and Food Cycle Technologies (WAFT)

40. This programme began as a global initiative to give women access to food cycle technologies that would increase their output, relieve the drudgery and time of labour inputs and where possible increase their income. The food and agriculture sector is accorded top-most priority in UNIFEM frameworks for all regions. It is in this sector that women of the developing world make their greatest contribution to the gross national products of their countries. Making technologies available to women can achieve significant reduction in post-harvest losses, and can increase food security and food production. Women's access to improved technologies as well as appropriate extension and agricultural services is critical as a means of achieving these goals.

41. During the preparatory phase of the UNIFEM programme on Women and Food Cycle Technologies it became evident, in view of the General Assembly's recommendations with regard to the critical situation of Africa, that UNIFEM's activities in the area should concentrate on that continent first. Efforts were made to mobilize additional resources for the programme and in February 1987, UNIFEM received from the Government of Canada a grant of \$Can 2 million for a regional women and food cycle technology programme to be operated in Africa in the context of the Canadian programme "Africa 2000".

42. The immediate objectives of the programme were to:

(a) Identify, formulate, monitor and evaluate field projects;

(b) Stimulate and assist Governments and NGOs to prepare and execute field projects;

(c) Develop and disseminate technical information on selected food cycle technologies;

(d) Ensure the viability of WAFT-related projects in order to increase the impact and to avoid duplication;

(e) Contribute to the efficient execution of WAFT-related projects through pre-project training and ongoing evaluation.

Activities and lessons

43. Activities to date have concentrated on the implementation and monitoring of the progress of field projects which target poor rural women and extension workers. The participants receive special training in order to improve their capacity to identify viable food technology projects and to implement them effectively.

44. Fourteen ongoing projects are at present providing technical assistance and improved technologies to rural women's groups which identify these inputs as a means of reducing their work-load and earning additional income. A small-scale project in Lesotho is one example of an integrated community development project which, as it has evolved, has drawn from the technical expertise of various agencies to assist with the specific technical problems faced by the community.

45. After two years of operation, it is still very early to report on the impact of WAFT programme activities. However, during 1989, UNIFEM initiated a series of reviews to be completed during 1990 to assess the extent to which the programme is increasing women's access to food cycle technologies and to determine the effectiveness of the approaches adopted. The review of some field project activities has already revealed that technical support and timely monitoring of project implementation provided under the WAFT programme have permitted the participants to improve on project design and to clarify the conditions under which project activities should be undertaken. In both the United Republic of Tanzania and Lesotho, it was recognized that the participatory approach used for data gathering, as well as for implementing project activities, was a positive factor that enhanced project delivery. While this method of implementation was a lengthy one that delayed the speed of project implementation, a foundation for sustainability was established.

46. With regard to the institutional framework under which projects are implemented, it was recognized that the identification of the appropriate implementing modality is still a difficult process. It was further concluded that activities and inputs for strengthening the executing agencies should be directed not only at achieving the short-term objectives of the projects, but also should be designed to build an effective institutional framework for sustaining the existing projects and for creating new ones.

47. Training in participatory action research, designed to assist the community and women's groups in identifying their specific needs, as well as in such specific areas as bookkeeping and management, food processing, operation and maintenance of machinery, is an important element that has received necessary attention in the implementation of all projects. However, in view of the low educational level of the target groups, it was suggested that the duration of training courses be increased in order to maximize their impact. Activities geared to the review of

training programmes of ongoing projects are undertaken to refine the methodologies used. The identification of suitable institutions for short training of project beneficiaries and technical project staff is also in progress.

48. Since the selection of viable technologies requires a variety of expertise, UNIFEM must continue to increase and encourage the involvement of technical and economic experts at the very initial stage of project development, particularly during the participatory research phase, to assist in the selection of machinery. However, it was recognized with satisfaction that the field projects to date have tried to identify and select locally developed and/or manufactured technologies and have established strong links with local technological research and development institutions. Improved working relationships with such institutions should lead to a better inclusion of women's concerns in the design criteria for machines and implements to be used by women.

49. Finally, it was recommended that more engineers and technologists be included on the WAFT programme team to improve the backstopping of the technological elements of field projects.

50. UNIFEM, in collaboration with intermediate development groups (ITDG) and the Italian Association for Women in Development (AIDOS) is also facilitating the development, translation and distribution of source-books on tested food processing technologies easily accessible to institutions of developing countries. Titles in this series include:

- (a) Oil extraction cereal processing;
- (b) Fruit and vegetable processing;
- (c) Fish processing;
- (d) Root crop processing;
- (e) Cereal processing.

These documents are available in French, English and Portuguese. The response to these books has been overwhelming and reflects the importance of continuing with the preparation and printing of the remaining books in the series as funds permit. These new volumes will cover: animal husbandry and processing of animal products; storage, drying and packaging; rural transport and marketing; and women's role in developing food cycle technologies.

51. Although distribution of the existing source-books has been mainly in Africa, agencies elsewhere have come to know about them. In particular, there is great demand from the Latin America region for a Spanish version of the books. It is therefore proposed to translate and print all nine source-books while at the same time adapting them to the special requirements of this region.

52. The source-books have already accomplished a great deal by way of increasing information on food technologies, but this information is directed at project

directors rather than intended users of technologies. There is still a need to devise avenues by which project directors, extension workers and commercial companies can reach rural and urban women with practical information on commercially available technologies. Strategies must also be devised to link women to commercial channels. UNIFEM has already initiated discussions with the International Women's Tribune Centre and others on ways of tackling this problem. Further action is planned for 1990. During this process UNIFEM will study approaches used by the private sector which could be adapted to WAFT activities.

53. An additional contribution to food technology information will also be made possible by the production of a new UNIFEM occasional paper on methodologies for the introduction of improved fish smoking techniques. This will follow the evaluation of five UNIFEM fish smoking projects in West Africa to be undertaken in collaboration with the International Center for Ocean Development (ICOD/Canada).

Future directions

54. During 1990, the WAFT programme will attempt to consolidate the African experience and on the basis of that experience begin investigations into women's access to technology in Asia and Latin America. These investigations will permit the formulation of a comprehensive UNIFEM global programme that will give women easier access to appropriate technology. Future directions will take into account lessons learned about the technical capacities necessary for introducing technology to women. These are: participatory action, research, credit delivery systems, small business management skills, technical expertise in agriculture, training facilities, and information dissemination and production. The updated programme will be presented to the UNIFEM's Consultative Committee on UNIFEM in August 1990 and is expected to begin operation during the course of 1991.

2. Credit Support System (CRESS)

55. During the period under review, UNIFEM has continued its support for revolving loan funds and for guarantee-cum-risk funds; explored new financing options for credit; begun work on credit guidelines; and developed a strategic approach for future activities to incorporate women in the economic mainstream.

Activities and lessons

56. Principal activities during the year have included support to the Government of Uganda on a study to identify and evaluate constraints to women's participation in credit schemes, and the formulation of a major credit project in the United Republic of Tanzania. The Government of Denmark has committed \$4.2 million to the project, which will develop credit systems; stabilize and establish viable women's groups; mobilize savings; and provide technical assistance and training to government implementing agencies. The project will be executed and implemented by the Government of the United Republic of Tanzania over a four-year period with the support of the UNDP office in Dar es Salaam. It will become operational in early 1990.

57. The findings of field monitoring of three projects with credit components in three countries highlight lessons that have important implications both for adjusting project implementation and for future project development. For example, in Lesotho, the Agricultural Development Bank has agreed to leverage UNIFEM's guarantee-cum-risk fund by two times and provide credit to target women. The bank is exploring a method of coping with the juridical status of Basotho women which legally restricts them from obtaining commercial and development bank loans. The bank is also exploring ways of providing credit to women without requiring spouse approval.

58. A similar agreement has been reached with the Agricultural and Co-operative Development Bank in Liberia. The most delicate question for negotiation was interest rates to be charged on loans. The concern of the Fund and the bank was to strike a balance between what was thought to be a feasible interest rate, affordable by the target women from the internal rate of return of their businesses, and what the bank considered to be a reasonable interest rate to sustain its overhead costs in servicing loans to the target groups. Moreover, because of a high inflation factor, there is bound to be a negative real interest rate, which in turn may affect negatively the purchasing power of the guarantee fund. In the future, this might require augmentation of the guarantee fund from donor funds.

59. The loan activity of UNIFEM's guarantee fund with the Swaziland Development and Savings Bank has slowed down and there has been a general drop in repayment rates. The overall economic climate might have contributed to this result, but micro-level reasons related to the problems of record keeping and reconciling the bank's loan records with those of the project, as well as insufficient project management experience, have also contributed to making supervision of loans lax. Unsupervised borrowers were defaulting or were only partially repaying. Some women were repaying only partially by borrowing from another loan scheme or from remittances from relatives. While the existence of such options enhances the cash flow and hence the liquidity position of the women, they raised the question of whether or not the economic activities provided by the umbrella training project, and being pursued by the women, are making profits for the women. Equally important is the question of whether or not the women are separating their business from their private money and the adequacy of their record-keeping methods. As a first step, it is proposed that the letter of agreement with the bank should be amended to ensure rational and regular accounts reported by the bank to the borrowers and to the project staff, and to strengthen screening of loan applications and to minimize the transaction cost of the bank in loan servicing. The proposed amendment will be negotiated with the bank after the project evaluation is carried out. The bank, moreover, acknowledging the legal and social constraints of women in getting banking services and resources, and in the absence of significant administrative reforms, is considering appointing internally, both at headquarters and at branch offices, female employees as focal points in charge of representing the interests and complaints of women clients against internal biases of male bank employees. Such focal points would function as ombudspersons. This is an innovative strategy for a development bank and deserves full support.

60. Guidelines for specific credit projects and credit components of projects are being developed by the Fund with the assistance of a management consulting firm.

The objectives of the proposed guidelines are to assist UNIFEM, UNDP and other United Nations agency staff, NGO and government officials, as well as consultants and project personnel, in tackling problems related to the establishment and management of UNIFEM-supported credit projects, for women in particular, and for low-income groups in general. These guidelines are intended to assist the Fund, as well as other end-users, in improving the design, implementation, monitoring and follow-up of UNIFEM-funded credit projects and projects with credit components.

Future directions

61. Historically, UNIFEM credit projects and credit components of umbrella projects have covered, in addition to the direct support to low-income women through community revolving loan funds, the long-term concerns of bringing women into the mainstream financial markets. This gathered momentum in 1989, however, with the elaboration of a clear policy framework which gives prominence to meeting the "strategic needs" of women. Within this policy framework, and taking into consideration the changing environment, four broad objective areas were identified or revitalized. These are discussed below.

(a) Role of women in private sector development

62. The private sector as the principal engine for economic development seems to have gained wider recognition in the priorities and programmes of many low-income countries. Since women are extensively engaged as producers and distributors of basic commodities in many developing countries, UNIFEM has taken the initiative to promote women's role in the development of viable private sector initiatives. It is anticipated that this will have a positive impact on per capita incomes, domestic markets and international trade.

63. As a follow-up to an earlier study on selected co-operation with multinational bank branches or affiliates in developing countries, discussions with selected women bankers in New York are under way; moreover, preparations for carrying out an inventory and business profile of women entrepreneurs in selected developing countries are in progress. These activities are expected to determine potential linkages between the business community and women entrepreneurs in selected areas, and to create a constituency of interest and support for UNIFEM's credit activities.

(b) Access to institutional credit and policy support

64. Within the context of each credit project, negotiations with banks and financial institutions will be intensified on behalf of women's groups and organizations. Banks and financial institutions will be requested and encouraged, through appropriate incentive structures, to leverage their own financial and technical resources. The development co-operation framework for making formal credit accessible to women as well as the use of the banks' technical expertise will be continued. Policy dialogue with appropriate government and central bank officials will be intensified to gain support for women's access to mainstream resources. On the demand side, direct support projects will continue to provide assistance to strengthen and stabilize grass-roots women's organizations and also to encourage savings mobilization.

(c) Informal financial markets and women

65. Informal financial markets are generally believed to be widespread in developing countries and are important to the socio-economic needs of poor women and other low-income groups. In the midst of national economic problems in many developing countries, informal credit and savings seem to perform very well. In addition, while many formal credit programmes for low-income groups and small farmers supported by Governments and donors are facing high default rates, informal credit appears to be thriving. This phenomenon of good performance and sustainability has increasingly drawn the attention of donors and recipient Governments to the working mechanisms of informal credit and savings. As a result, UNIFEM commissioned a study in the Philippines and Cameroon to analyse the type and nature of the informal financial markets, both credit and savings, and to explore possible linkages between informal and formal financial markets. In association with the World Bank, both studies have been presented at international seminars on informal finance. Based on the studies, two occasional papers will be produced for widespread distribution.

(d) Effects of inflation on women

66. There is evidence that the purchasing power of revolving loan funds has been decreasing because of high inflation rates, often triggered by adjustment programmes when loans from credit funds have generally been extended at concessionary rates well below bank interest rates. The net result of this is decreasing value in the credit funds available from the projects. This situation could grow worse because of debts which go bad for a variety of reasons. This implies that the sustainability of the credit funds will be questionable. Under such circumstances, it is even more difficult for low-income women to operate profitably, especially if they are charged very high interest rates on their loans. Various initiatives have been taken to moderate the effects of inflation. There are project-level initiatives on the one hand, and beneficiaries-level efforts on the other. These initiatives include bridge funds, dollar accounts and loan repayments in kind. It is planned that these and other mitigating mechanisms and strategies will be studied, documented and disseminated for wider use. A preliminary assessment of the effects of structural adjustment on UNIFEM-supported projects has also been carried out. Study results will be published as a discussion paper.

3. Monitoring and evaluation

67. UNIFEM has renewed its emphasis on the need to monitor closely and evaluate its experimental and catalytic interventions for the purpose of identifying the most critical variables for sustainable development programmes for women. In collaboration with UNDP, the Fund's experiences, its tested models and its approaches are being documented for replication and upscaling by Governments and other large funders.

Mainstream assessment

68. The current assessment of UNIFEM's mainstream initiatives should be completed by June 1990. It will provide an overview of the organization's five years of experience in mainstreaming for women at various levels. The assessment will be based on desk-reviews of project initiatives; discussions with partner agencies; and field-level assessments of the impact of UNIFEM's work in selected developing countries.

69. The Fund has already documented its initial selective involvement in UNDP mainstream programming activities such as round-table and country programme exercises and National Technical Co-operation Assessment and Programmes (NaTCAPs) with the objective of developing strategies and model approaches for systematization by other funds and programmes.

Knowledge Bank

70. The Knowledge Bank baseline data system and its monitoring and evaluation methodology, which allows cross-referencing among similar projects and compares problems, solutions and results, is the Fund's institutional memory. Issues and trends relevant to programme management and policy-making can be drawn, analysed and shared with other agencies from the accumulated knowledge, and can be used for the development of more efficient and effective programmes and strategies.

71. The Knowledge Bank, developed as a prototype system for project monitoring and impact evaluation, is now in its operational phase. It will be directly accessible to UNIFEM's programme management officers through the newly acquired computer network. The Monitoring and Evaluation Unit continues to provide off-line user services from its project reference data base, which contains basic data and a synopsis of all UNIFEM-supported projects since 1980. Following an initial testing period in 1990 by internal users, which is expected to provide the necessary feedback for the enhancement of the operational system, the Knowledge Bank will be evaluated in co-operation with the UNDP Division of Management Information Services. Meanwhile, a demonstration package and a publication explaining the features and potentials of the Knowledge Bank model are available and will be widely circulated.

72. The Knowledge Bank monitoring and evaluation model was presented in November 1989 at the International Research and Training Institute for the Advancement of Women (INSTRAW) inter-agency conference on evaluation methodologies specifically for WID programmes. Among the 30 organizations surveyed by INSTRAW, UNIFEM was singled out for having developed a systematic monitoring and evaluation methodology for WID. The survey further suggested that the applicability of the Knowledge Bank to other organizations should be studied. The model was also discussed in Norway in March 1990, at the workshop of the European Association for Development and Research Institutes (EADI) Programme on the Evaluation of Development Assistance organized by the Norwegian Institute of International Affairs.

E. Inter-organizational co-operation

1. United Nations system

73. During the year under review, UNIFEM has worked closely with other agencies in system-wide efforts directed at supporting women to participate in and benefit from development initiatives. UNIFEM is now a member of the Joint Consultative Group on Policy (JCGP) WID subgroup and, on an independent basis, maintains contact with WID focal points in specialized agencies.

74. In November 1989, UNIFEM was officially invited to participate in the Environmental Action Team (EAT) of UNDP, which is responsible for expanding UNDP's capacity and programmes for dealing effectively with the challenge of environmental issues into the 1990s. UNIFEM's participation with UNDP in developing guidelines to promote strengthening of environmental concerns will facilitate country-level and project-level collaboration. At the two November meetings convened to brainstorm on the draft guidelines, UNIFEM, supported by the UNDP Division for Women in Development, drew attention to the need to modify substantially the document to include guidelines specific to women and the environment. If accepted and acted upon, the proposed modifications will promote greater recognition at the national level of women's interactions with the environment since the guidelines will cover areas such as policy, laws and institutions, as well as economic and social development.

75. UNIFEM has continued to contribute to the work of the United Nations Steering Committee and Inter-Agency Task Force (IATF) on the implementation of UNPAAERD. Accordingly, the Fund participated in all major meetings of this body, including the 12th meeting of the United Nations Steering Committee, held at Geneva in July 1989, under the chairmanship of the Director-General for Development and International Economic Co-operation. The agenda for this meeting, which included discussions on the African Alternative Framework of Structural Adjustment Programmes for Socio-economic Recovery and Transformation; the work of the African Commodities Expert Group; and the preparation of the International Conference on Popular Participation, enabled the Fund to suggest that two eminent African women, namely, the Minister for Agriculture of Uganda and the Minister for Economy and Planning of Cameroon, be invited to give their views on the study regarding the trends concerning African agricultural commodities which will be supervised by the United Nations Conference on Trade and Development (UNCTAD).

76. The participation of UNIFEM in all these meetings has helped to ensure that the WID perspective will be taken into account when global issues are discussed and plans developed. UNIFEM was also requested to serve as the lead agency for the preparation of the progress reports on strengthening the capacities of African women farmers and the engagement of women as agents of development at all levels. These reports will provide a major contribution to the comprehensive final report of the Secretary-General on UNPAAERD.

77. UNIFEM, in collaboration with UNICEF's Afghanistan Unit, brought together technical specialists, researchers on women in Afghanistan, and agency personnel for a brainstorming workshop in New York in August 1989. Outputs of the workshop

include identification of the health and education situation of rural, urban and refugee women; the productive and economic functions performed by women; the priority needs of women; and feasible strategies and programmes to meet women's needs and to enhance their contributions to national rehabilitation and development. UNIFEM is following up by fielding a specialist, released by the Economic and Social Commission for Asia and the Pacific (ESCAP) for the assignment, to develop programmes for action. UNICEF is using workshop results in the preparation of its Afghanistan country programme. Results have been shared with the office of the Co-ordinator for United Nations Humanitarian and Economic Assistance Programmes relating to Afghanistan, and with other United Nations agencies. A report entitled "Planning and Afghan Women" was published in December 1989 (UNICEF Conference Reports Series No. 2).

78. UNIFEM participated in the regional conference of the United Nations Population Fund (UNFPA) on "Safeguarding the Future", which was held at Amman, Jordan, from 2 to 4 October 1989 under the joint sponsorship of UNFPA and the Noor Al Hussein Foundation. The meeting reflected UNFPA's efforts to promote social, economic and environmental progress within the region.

79. UNIFEM was invited by UNDP to take a leading role in ensuring the integration of women in the Critical Poverty Programme for Latin America and the Caribbean. The Fund hired a senior consultant who, in collaboration with other agencies, will develop a programme strategy to be presented to the regional intergovernmental meeting scheduled for August 1990 in Guayaquil, Ecuador. UNIFEM chaired the inter-agency preparatory meeting which took place on 4 and 5 December in Santiago, Chile.

2. Non-governmental organizations

80. NGOs have rendered reliable assistance to UNIFEM in reaching rural women at the grassroots. They represent the initiative of the people to organize towards their own development. Some programmes of the UNDP Division for Non-Governmental Organizations which strengthen NGO management and support their activities in the environmental sector provide the reinforcement that UNIFEM requires to succeed in fulfilling its mandate to give direct support to disadvantaged women. A well-managed NGO is a valuable partner in achieving development objectives. A few illustrative examples of the Fund's growing support to NGOs are described below.

81. UNIFEM participated in a joint appraisal mission in Bangladesh to assess the proposal of the Bangladesh Rural Advancement Committee (BRAC). This interdisciplinary team representing donor agencies evaluated BRAC's capacity to establish and operate a commercially viable banking institution to supply credit to landless groups organized under its rural development programme.

82. The Fund is supporting the National Women's Movement of Suriname, which has identified the support of income-generating and employment-promoting activities as a priority. This project aims at improving the standard of living of poor, unemployed women, contributing to the national production, diversification of production and foreign exchange savings.

83. With encouragement from UNIFEM to consider food processing as a commercial activity, the Africa Federation of Business and Professional Women has prepared a strategy promoting commercial food processing among its members. UNIFEM provides guidance and some funding to promote this process.

III. ADMINISTRATIVE AND FINANCIAL MANAGEMENT

A. Management

84. A number of changes were made in 1989 and certain new procedures were introduced, all of which will enhance considerably the management process in UNIFEM. In addition there were a number of key staffing changes.

1. Procedures

85. Two strategic planning workshops were held in 1989 - one involving staff and the other involving the members of the Consultative Committee. From these emerged a "Mission Statement" setting out UNIFEM's objectives and philosophy, together with a strategic plan in order to achieve these objectives. In addition, individual and unit workplans for 1990 were prepared by all staff consistent with the overall strategic plan. As a result of these two exercises, the planning process is now well integrated into UNIFEM's management systems. As both the workplans and the strategic plan are dynamic instruments, the planning process is continuous. Further exercises are scheduled during 1990 and for subsequent years.

2. Personnel

86. In 1989 staffing changes and a restructuring of UNIFEM's work units were implemented in order to support programme, management and outreach objectives. A Deputy Director, a Chief of Finance and Administration, and a Programme Officer for Asia and the Pacific were appointed. The restructuring will be completed and all staff in place by mid-1990. The key innovation in this exercise is the redeployment of technical staff to create a Technical Support Unit which will strengthen programme support and enhance UNIFEM's capacity to identify, assess and disseminate lessons learned through improved monitoring and evaluation systems.

3. Finance and administration

87. During 1989, a new Project Budget Management System was defined and a contract awarded for its completion and installation. The new system was installed in December 1989 and underwent initial testing, modification and enhancement in February/March 1990. After appropriate training for the staff, it will become fully operational in July 1990. The system will give staff direct and timely data on project budgets and provide the basis for improved project and financial management, which are priority organizational objectives.

4. Partial funding evaluation

88. At its thirty fifth session (1988), the Governing Council approved the introduction of a partial funding modality for UNIFEM and asked that this be evaluated and that UNIFEM report back at its thirty-seventh session. The UNDP Division of Finance, in close consultation with UNIFEM, undertook the arrangements for this evaluation, which was carried out during the latter part of 1989 by the international accounting firm of Deloitte and Touche. Its report was received early in January 1990. The consultants recommended that partial funding should be continued in UNIFEM. They noted that UNIFEM has a sufficiently diversified donor base and an absence of reliance on a single donor for a major portion of the Fund's income stream. The underlying trend in UNIFEM's contributions shows a consistent decrease in the share of income generated by the Fund's largest contributors. Consequently, the consultants felt that the decision to proceed with programme implementation on the basis of the partial funding is warranted. They have also prepared recommendations concerning the formula for determining the level of the reserve fund. The new formula, which has been accepted by UNDP and UNIFEM, essentially calls for a sliding percentage scale to be applied to the Fund's forward commitments for a period of three years. This more precise methodology is possible in light of the introduction of the Project Budget Management System, mentioned above.

89. In addition, the consultants also recommended that the reserve level be adjusted on a regular basis, at least twice each year, to ensure that the level of funds is consistent with the major changes of commitments during the course of the year, and that therefore UNIFEM's fund balance at any time should amount to no more than the required reserve balance.

90. The implication of the introduction of the new formula and the recommendation regarding UNIFEM's fund balance will mean that an amount of approximately \$2.3 million will be released for programming purposes. So as not to create a "balloon" effect on UNIFEM's programming, it is proposed that these resources be programmed over the next two to three years, in addition to the regular level of programming resources made available during that period. With these changes, UNIFEM will move to full implementation of partial funding which will obviously give greater flexibility to UNIFEM's ability to develop programmes in response to women in the developing countries.

B. Financial status

91. UNIFEM's total income during 1989 was approximately \$11.78 million, representing:

- (a) Voluntary contributions to general resources, \$6.6 million (annex I);
- (b) Cost sharing and sub-trust funds, \$3.4 million (annex II);
- (c) Individuals, NGOs and national committees, \$0.5 million (annex III);
- (d) Other income, \$1.28 million (annex IV).

92. This represents an overall increase of 35 per cent over the total income of 1988. The increase, in large part, is due to a substantial increase in sub-trust funds (for earmarked projects) primarily because of one project in the United Republic of Tanzania which is being funded by the Danish Government.

93. For 1990, the total voluntary contribution expected is \$7.06 million, which represents an increase of 14 per cent over the level of voluntary contributions received in 1989 (annex IV). This does not include earmarked contributions under sub-trust fund arrangements.

94. Annex IV shows the estimated resources for 1990 and 1991, as well as the actual figures for 1987 and 1988, and the projected 1989 figures.

95. At its thirty-sixth session, by decision 89/59 of 30 June 1989, the Governing Council authorized the Administrator to submit, on an exceptional basis, substantive proposals in respect of UNIFEM's 1990-1991 biennial budget to the Council at its thirty-seventh session (1990). In doing so, the Council took into account the fact that the new Director had taken office only at the beginning of February 1989 and agreed with the Administrator that it would be appropriate if she were given an opportunity to review the Fund's operations and to consult with its various constituencies before making any budget proposals. These proposals have now been incorporated in the report of the Administrator on revised budget estimates for the biennium 1990-1991 (DP/1990/65).

IV. CONSULTATIVE COMMITTEE ON THE UNITED NATIONS DEVELOPMENT FUND FOR WOMEN

96. The twenty-fifth and twenty-sixth sessions of the Consultative Committee on the United Nations Development Fund for Women were convened from 13-19 April and 28 August to 1 September 1989, respectively.

97. The Consultative Committee took note of the quality and analysis of the documentation it received, particularly at the twenty-sixth session. While it encouraged the Fund's assistance to national machineries and its co-operation with regional banks, it also advised UNIFEM to broaden its activities, keeping in mind its financial position and management limitations.

98. The Consultative Committee recommended that an assessment of the technical and organizational capacity of implementing agencies be made in order for UNIFEM to ensure the successful implementation of its projects. It reiterated its support for the development of projects incorporating donor co-financing arrangements. The Committee expressed its appreciation for the substantial increase in pledges and for new pledges as well as for earmarked contributions from Governments and non-governmental sources; it also endorsed the new Director's fund-raising strategy.

99. With respect to the mandate of the Consultative Committee as a policy advisory body, and its decision to devote one full session a year to policy discussions, a strategic planning workshop was organized to coincide with its twenty-sixth session to discuss broader policy issues as well as the Fund's mission and strategic objectives for the 1990s.

Annex I

UNITED NATIONS DEVELOPMENT FUND FOR WOMEN: VOLUNTARY
CONTRIBUTIONS RECEIVED DURING 1989 a/

(United States dollars)

Countries	Balance at 31 December 1988	Additions and adjustments to pledges, 1989	Collected during 1989	Balance at 31 December 1989	Pledges for 1990
-I. AFRICA					
Algeria	5 000	-	5 000	-	-
Angola	500	-	-	500	-
Botswana	2 632	(55)	-	2 577	-
Burkina Faso	500	-	-	500	-
Cameroon	6 826	(290)	-	6 536	-
Central African Republic	138	(6)	-	132	-
Congo	14 652	(580)	-	14 072	-
Egypt	4 000	-	2 000	2 000	2 000
Ghana	5 000	-	5 000	-	-
Guinea	2 000	-	-	2 000	-
Lesotho	1 932	(99)	-	1 833	1 000
Libyan Arab Jamahiriya	50 000	-	-	50 000	-
Mauritius	-	-	190	(190)	190
Niger	1 000	-	-	1 000	1 000
Senegal	16 613	-	-	16 613	-
Seychelles	272	-	-	272	-
Togo	683	(23)	660	-	654
Uganda	745	-	745	-	-
United Republic of Tanzania	2 442	-	-	2 442	-
Zaire	2 000	-	1 500	500	1 000
Zambia	-	327	327	-	-
Zimbabwe	4 603	(118)	4 485	-	-
Subtotal	121 538	(844)	19 907	100 787	5 844

Countries	Balance at 31 December 1988	Additions and adjustments to pledges, 1989	Collected during 1989	Balance at 31 December 1989	Pledges for 1990
II. ASIA					
China	30 000	-	30 000	-	30 000
India	20 000	-	20 000	-	20 000
Indonesia	5 000	-	5 000	-	5 000
Japan	-	350 000	350 000	-	-
Lao People's Democratic Republic	4 500	-	4 500	-	1 500
Malaysia	2 000	-	-	2 000	-
Maldives	1 200	-	1 200	-	1 200
Pakistan	13 722	(1 266)	12 456	-	5 952
Philippines	16 039	-	1 000	15 039	1 000
Republic of Korea	2 000	-	2 000	-	2 000
Subtotal	<u>94 461</u>	<u>348 734</u>	<u>426 156</u>	<u>17 039</u>	<u>66 652</u>
III. WESTERN ASIA					
Democratic Yemen	7 254	(5 023)	2 231	-	2 231
Iraq	3 000	-	-	3 000	-
Syrian Arab Republic	500	-	-	500	-
Subtotal	<u>10 754</u>	<u>(5 023)</u>	<u>2 231</u>	<u>3 500</u>	<u>2 231</u>
IV. LATIN AMERICA AND THE CARIBBEAN					
Barbados	1 000	-	1 000	-	-
Colombia	2 000	-	2 083	(83)	2 000
Dominican Republic	790	-	-	790	-
Ecuador	2 000	-	-	2 000	-
Guatemala	1 000	-	-	1 000	1 000
Guyana	1 346	(459)	688	199	-
Honduras	1 000	-	1 000	-	-
Jamaica	733	(118)	-	615	-
Mexico	-	397	397	-	-
Panama	500	-	-	500	-
Paraguay	1 200	-	-	1 200	1 300
Trinidad and Tobago	569	-	-	569	-
Subtotal	<u>12 138</u>	<u>(180)</u>	<u>5 168</u>	<u>6 790</u>	<u>4 300</u>

Countries	Balance at 31 December 1988	Additions and adjustments to pledges, 1989	Collected during 1989	Balance at 31 December 1989	Pledges for 1990
V. EASTERN EUROPE					
Yugoslavia	21 500	-	-	21 500	-
Subtotal	21 500	-	-	21 500	-
VI. WESTERN EUROPE AND OTHERS					
Australia	239 130	(4 500)	234 630	-	228 346
Austria	21 000	-	21 000	-	20 714
Belgium	193 905	(9 316)	77 922	106 667	106 667
Canada	-	916 667	916 667	-	-
Denmark	-	150 000	150 000	-	150 000
Finland	756 098	(28 398)	727 700	-	1 176 470
France	51 195	(3 500)	47 695	-	49 100
Germany, Federal Republic of	581 395	(46 693)	534 702	-	614 525
Greece	3 500	-	3 500	-	3 500
Ireland	-	10 003	10 003	-	10 924
Italy	20 000	-	-	20 000	232 558
Netherlands	769 231	(61 684)	707 547	-	742 574
New Zealand	-	29 490	29 490	-	-
Norway	1 230 769	(33 164)	1 197 605	-	-
Spain	53 097	(2 589)	50 508	-	52 174
Sweden	-	546 022	546 022	-	546 875
Turkey	6 155	(80)	6 075	-	5 000
United Kingdom of Great Britain and Northern Ireland	184 162	(20 457)	163 705	-	156 250
United States of America	824 000	(493)	718 507	105 000	800 000
Subtotal	4 933 637	1 441 308	6 143 278	231 667	4 895 677
GRAND TOTAL	<u>5 194 028</u>	<u>1 783 995</u>	<u>6 596 740</u>	<u>381 283</u>	<u>4 974 704</u>

a/ Provisional.

Annex II

EARMARKED CONTRIBUTIONS FOR UNIFEM PROJECTS AS AT 31 DECEMBER 1989 a/

(United States dollars)

Donor countries	Fund type	1985-1987	1988	1989	1990 pledged	1991 pledged	1992 pledged	Total
I. AUSTRALIA								
GRN/83/W03 - Women's Resource Centre		-	3 712	-	-	-	-	3 712
RLA/86/W02 - Women in Caribbean Agriculture		-	1 856	-	-	-	-	1 856
RAS/87/W04 - Master Plan for Asia and the Pacific (Formulation Mission)		-	16 566	-	-	-	-	16 566
RAS/89/W01 - Incorporation of Women in Mainstream Development Planning (\$A 600,000)	Sub-trust fund	-	-	483 871	-	-	-	483 871
RAS/88/W01 - Increasing Women's Access to Vocational Training in the Pacific		-	-	<u>15 038</u>	-	-	-	<u>15 038</u>
Subtotal			22 134	498 909				521 043
II. CANADA								
RAF/86/W04 - Women and Food Cycle Technologies	Sub-trust fund	934 837	619 835	114 985	-	-	-	1 669 657
RAF/89/W02 - Support for Women Entrepreneurs, Southern African Development Co-ordination Conference (SADCC)		-	-	<u>26 615</u>	-	-	-	<u>26 615</u>
Subtotal		934 837	619 835	141 600				1 696 272
III. DENMARK								
URT/89/W01 - Credit Scheme for Productive Activities of Women in the United Republic of Tanzania	Sub-trust fund	-	-	2 540 190	677 435	541 156	382 735	4 141 516

Donor countries	Fund type	1985-1987	1988	1989	1990 pledged	1991 pledged	1992 pledged	Total	
IV. FINNISH NATIONAL ASSOCIATION FOR UNIFEM									
URT/87/W01 - Women's Appropriate Food Technology		-	250 932	-	-	-	-	250 932	
V. ITALY									
RAF/86/W03	- Translation and Publication of Women and Food Cycle Technologies (WAF) Source-books	Management Services Agreement	100 627	-	-	109 373	-	-	210 000
GAM/84/W04	- Sorghum and Millet Decortication and Milling		-	<u>126 147</u>	<u>104 853</u>	-	-	<u>231 000</u>	
Subtotal			100 627	126 147	104 853	109 373		441 000	
VI. JAPAN									
GLO/86/W05 and W08	- Activities of the Branch for the Advancement of Women of the Centre for Social Development and Humanitarian Affairs	Sub-trust fund	335 000	-	-	-	-	-	335 000
VII. NETHERLANDS									
MLL/83/W01	- Installation des moulins à grains des foyers améliorés dans les régions de Mopti et de Koulikoro, Mali		40 122	-	-	-	-	-	40 122
MLI/83/W02	- Assistance à la co-opérative artisanale des portières de Kalabougou, Mali		22 968	-	-	-	-	-	22 968
GBS/85/W02	- Improved Artisanal Fishing, Bijagos Islands, Guinea-Bissau		38 596	-	47 773	-	-	-	86 369
RAF/84/W06	- Africa Investment Plan Round-Table Conferences		50 000	-	-	-	-	-	50 000
GLO/85.W02	- Women and Food Cycle Technologies		42 000	-	-	-	-	-	42 000

Donor countries	Fund type	1985-1987	1988	1989	1990 pledged	1991 pledged	1992 pledged	Total
MOZ/82/W01 - Women's Training Projects		6 061	-	-	-	-	-	6 061
COL/88/W01 - Video Tape Programmes on Women		-	-	<u>72 865</u>	-	-	-	<u>72 865</u>
Subtotal		199 747		120 638				320 385
VIII. NORWAY								
RAF/88/W02 - Trade Development and Promotion Strategy for Women Entrepreneurs		-	98 852	-	8 840	-	-	107 692
RAF/88/W07 - Support to UNIFEM's SADCC Region		-	67 675	-	7 710	-	-	75 385
URT/88/W01 - Conference on Women and Food Technologies in the SADCC Region		-	<u>25 093</u>	-	<u>7 215</u>	-	-	<u>32 308</u>
Subtotal			191 620		23 765			215 385
IX. UNITED NATIONS								
SUD/86/W02 - Community-based Integrated Rural Development in Kassala Province, Sudan		50 000	-	-	-	-	-	50 000
X. WORLD BANK								
RAF/84/W06 - Africa Investment Plan		2 000	-	-	-	-	-	2 000
GRAND TOTAL		<u>1 622 211</u>	<u>1 210 668</u>	<u>3 406 190</u>	<u>810 573</u>	<u>541 156</u>	<u>382 735</u>	<u>7 973 533</u>

a/ Provisional.

UNITED NATIONS DEVELOPMENT FUND FOR WOMEN: NON-GOVERNMENTAL
AND OTHER DONATIONS AS AT 31 DECEMBER 1989

(United States dollars)

DONOR	TOTAL	1981- 1984	1985	1986	1987	1988	1989
PUBLIC CONTRIBUTIONS, 1975-1980	579 772	-	-	-	-	-	-
NATIONAL COMMITTEES							
Belgium Committee for UNIFEM	11 490	-	11 290	200	-	-	-
Danish National Association for UNIFEM	26 366	5 062	3 500	9 500	2 000	5 000	1 304
Finnish National Association for UNIFEM	709 875	105 073	66 031	52 611	103 504 a/	147 438 a/	235 218 a/
Swedish National Committee for UNIFEM	142	-	-	-	142	-	-
United States Committee on UNIFEM	55 000	15 000	5 000	5 000	5 000	5 000	20 000
United Kingdom Committee for UNIFEM	<u>6 418</u>	<u>-</u>	<u>-</u>	<u>2 000</u>	<u>-</u>	<u>-</u>	<u>4 418</u>
	<u>809 291</u>	<u>125 135</u>	<u>85 821</u>	<u>69 311</u>	<u>110 646</u>	<u>157 438</u>	<u>280 940</u>
WOMEN'S ORGANIZATIONS							
Netherlands Council of Women	26 000	-	-	26 000	-	-	-
Soroptomist International Associations	32 602	812	25	31 500	175	75	15
Zonta International	<u>648 980</u>	<u>10 150</u>	<u>871</u>	<u>10 500</u>	<u>175 000</u>	<u>200 000</u>	<u>252 459</u>
	<u>707 582</u>	<u>10 962</u>	<u>896</u>	<u>68 000</u>	<u>175 175</u>	<u>200 075</u>	<u>252 474</u>
OTHERS							
Fund for the United Nations Decade for Women, Inc.	51 265	18 765	-	3 000	2 500	2 000	25 000
Japanese Association of House of Representatives	5 000	-	5 000	-	-	-	-
One Day Salary for Survival	16 000	-	-	16 000	-	-	-

DONOR	TOTAL	1981- 1984	1985	1986	1987	1988	1989
United Nations Association of Finland	87 506	58 310	13 049	16 147	-	-	-
United Nations Association of Japan	350	-	-	-	-	-	350
United Nations of Norway	2 649	1 467	760	422	-	-	-
United Nations Association, United Kingdom (Women's Advisory Council)	4 378	3 755	623	-	-	-	-
United Nations Association of the United States of America	3 613	-	-	-	-	2 525	1 088
UNICEF Decade for Women Coin Programme	45 701	-	13 461	12 545	14 915	4 194	586 <u>b/</u>
William Pruit Memorial Fund	5 465	-	-	-	5 465	-	-
Other organizations	54 928	38 203	2 390	1 704	3 030	3 625	5 976
Individuals	<u>16 333</u>	<u>9 864</u>	<u>451</u>	<u>2 981</u>	<u>2 157</u>	<u>545</u>	<u>335</u>
	<u>293 188</u>	<u>130 364</u>	<u>35 734</u>	<u>52 799</u>	<u>28 067</u>	<u>12 889</u>	<u>33 335</u>
GRAND TOTAL	<u>2 389 833</u>	<u>266 461</u>	<u>122 451</u>	<u>190 110</u>	<u>313 888</u>	<u>370 402</u>	<u>546 749</u>

a/ Included in the donations for 1987-1989 is an amount of \$250,932, recorded as cost-sharing against project URT/87/W01.

b/ Royalties.

Annex IV

RESOURCE PLANNING TABLE FOR UNIFEM, 1987-1991

(Millions of United States dollars)

	Actual 1987	Actual 1988	Est. 1989	Est. 1990	Est. 1991
I. Fund's balance from previous year					
Resources from previous year	12.25	12.19	12.79	12.23	12.66
<u>Deduct:</u> operational reserve	0.00	0.00	6.70	5.94	6.14
Total financial resources (A)	12.25	12.19	6.09	6.29	6.52
II. Resources made available during the year					
Voluntary contributions received	4.77	6.01	6.60	7.06	7.56
Cost-sharing	0.05	0.21	0.40	0.20	0.30
Donations	0.23	0.18	0.55	0.40	0.40
Interest and other income	1.19	1.25	1.28	0.98	1.01
Decrease in operational reserve	0.00	0.00	0.00	0.76	0.00
Total made available during the year (B)	6.24	7.65	8.83	9.40	9.27
III. Utilization of resources during the year					
Project expenditure	4.96	5.05	5.85	5.96	6.82
Reimbursement of programme support costs	0.18	0.27	0.45	0.49	0.57
Technical Support Services	0.00	0.35	0.38	0.41	0.44
Administrative services costs	1.19	1.39	1.79	1.90	2.13
Total programme expenditure	6.33	7.06	8.47	8.76	9.96
Increase in operational reserve	0.00	6.70	0.82	0.19	0.22
Prior years' adjustments	-0.03	-0.01	0.10	0.02	0.02
Total use of resources (C)	6.30	13.75	9.39	8.97	10.20
IV. Total Fund balance at year-end (A+B-C)	12.19	6.09	5.53	6.72	5.6

	Actual 1987	Actual 1988	Est. 1989	Est. 1990	Est. 1991
V. Movement in operational reserve					
Reserve from previous year	0.00	0.00	6.70	5.94	6.14
Change in reserve during the year	0.00	6.70	-0.76	0.19	0.22
Reserve level at year-end	0.00	6.70	5.94	6.14	6.36
VI. Outstanding recommended project approvals (RPAs) plus unspent allocations from previous years					
	12.25	12.19	12.79	13.21	13.64
<u>Add:</u> approved projects during the year	5.05	5.91	6.82	6.90	7.30
<u>Deduct:</u> project expenditure during the year	5.11	5.31	6.40	6.47	6.80
Balance of RPAs plus unspent allocations	12.19	12.79	13.21	13.64	14.14
VII. Sub-trust funds					
Opening balance at beginning of the year	0.23	0.86	1.25	3.88	3.98
<u>Add:</u> resources made available during the year	0.63	0.91	3.13	0.70	0.70
<u>Deduct:</u> utilization of resources during the year	0.00	0.52	0.50	0.60	0.60
Closing balance at year-end	0.86	1.25	3.88	3.98	4.08

