

*The purpose of the article is to draw the attention of organisational psychologists to the realities of poor women's work experiences in the Third World and provide a research plan for studying these issues. Based upon interview and observational data, the article describes three cases of working women in Nicaragua and raises research questions emanating from these work situations. The work sites are a microenterprise development project, the maquilas or assembly plants, and a coffee plantation. The nature and import of the questions in the proposed research agenda demonstrate the valuable contribution organisational psychologists can make to the understanding of women and work issues in the Third World.*

## ***Poor Women and Work in the Third World: A Research Agenda for Organisational Psychologists***

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**Issues of poor** women and work in the Third World have received scant attention from either theoretical or applied psychologists. This void is reflective of and perhaps the cumulative result of the fact that the components—Third World issues and poor women and work issues—remain at the periphery of psychology. Sinha (1984) and Sloan (1990) decried the limited relevance of psychological theories and applications to issues of the Third World. Wondering how psychology has ignored Third World realities for so long, Sloan asks the question: "Is there a psychology for the Third World?" (p. 3).

Issues pertaining to poor women and work have been similarly ignored by mainstream psychology. According to Reid, poor women in psychological research have been "shut up and shut out" (1993, p. 133). More to the point, organisational psychology, with its focus on work issues, has, according to Schein (1995), ignored poor women

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altogether in recent years. For example, a review of articles published in the *Journal of Applied Psychology* from 1978 onwards did not reveal any research effort on poor women's work experiences.

Is there a role that organisational psychology researchers can play? Can the field pose questions that are relevant and meaningful to issues of poor women and work in the Third World? For work and organisational psychologists interested in bridging this research void, where do they start? These questions are addressed here by describing three work situations involving poor women in the Third World and raising research questions emanating from these work situations. The nature and import of these questions demonstrate the valuable contribution that the organisational psychology perspective can make to the understanding of women and work issues in the Third World.

### ***Women and Work: Three Nicaraguan Situations***

The work situation of poor women in Nicaragua is used as the basis for developing the research agenda. Nicaragua is the second poorest country in the western hemisphere ("Rightist is Victor", 1996). Sixty % of Nicaraguan women are below the poverty line—the poorest of the poor. Female heads of households, who are in large numbers (65% of urban families and 82.6% of rural families), are particularly hard hit. As single mothers, as heads of households in which their mate cannot find employment or as part of a struggling family, women of Nicaragua work outside and inside the home to provide food, shelter and the basic essentials of life for their families.

Research that is relevant and applicable to poor women in the Third World needs to be based on an understanding of women's experiences and the day-to-day realities of living and working in difficult and unstable economic conditions. To portray this reality, three different situations involving poor women and work in Nicaragua are described. The work sites are a microenterprise development project, the maquilas or assembly plants, and a coffee plantation. These case presentations are based on a two-week visit to Nicaragua in January 1997 by the author, who lived and worked with two poor rural families, visited and interviewed poor women, and met women representing various women's groups, such as a

women's labour committee, a women's agricultural cooperative, a domestic violence women's network, and a microenterprise development programme for poor women.

### **Microenterprise Development**

Microenterprise development is being touted by many (Berger & Buvinic, 1989; Counts, 1996; Otero & Rhyne, 1994) as the way to help poor women improve their condition and, through entrepreneurial activities, maintain a sense of dignity in work. *Programas Para La Mujer—Programmes for the Woman*—is a microenterprise development project originally launched in Bolivia and spread to Leon, Nicaragua in 1996. Two senior officials of the project were interviewed at the main office.

*Programmes for the Woman* provides small loans to poor women and helps them use these funds to develop or expand a small business, such as a street stall selling foods or an at-home sewing business. The programme teaches women basic business skills, such as marketing and how to prepare a business plan, as well as life skills, such as health care and child development.

The programme is aimed at helping "the poorest of women", single mothers, most of whom are illiterate. Programme officials visit the barrios and induct women into the programme. Prior to receiving a loan, the women attend workshops twice a week for two hours each for a total of seven weeks. After receiving the credit they attend workshops for 30 minutes once a week for 16 weeks.

The lending process adopted in *Programmes for the Woman* is based on the peer lending or solidarity group approach, used successfully by the Grameen Bank in Bangladesh, the Working Women's Forum in India, and ACCION International in Latin America (Otero, 1989). In the solidarity group approach, members collectively guarantee loan repayment and access to subsequent loans is dependent on successful repayment by all members.

*Programmes for the Woman* first forms a group of 25 to 30 women, called the association. Within the association, solidarity groups of four to eight women are then formed. Each solidarity group has a representative in the association. The solidarity groups meet once a week for 16 weeks to repay their loans. They repay at an interest rate of 3% which goes back to the *Programmes*. After the first cycle,

if all the funds are repaid, these women are eligible to launch a second 16-week cycle in which they can get twice as much credit.

According to the two officials, solidarity groups work well and the group provides "a sense of sisterhood and self-esteem". The women help each other and discuss their problems as well as credit issues at the meetings. The officials revealed that before the programme was launched, these women were often victimised by loan sharks, offering loans at 50 per cent interest. Under the programme, they learn how to market their goods, how to develop a business plan and how to save. "Life becomes better for the women", they said.

Programmes for the Woman has six associations in Leon. The objective is to develop 186 associations covering 5,580 women over the next several years.

### **The Maquilas—Assembly Plants**

Assembly plants, or "maquilas" as they are called in Spanish, are factories in which workers assemble products, usually garments. There are 18 maquilas in Nicaragua's Free Zone established in 1991, and they employ over 10,000 workers, 80 per cent of whom are women. The base salary in most maquilas, before overtime or bonuses, is the equivalent of US \$18 a week.

Information about the Nicaraguan maquilas was obtained from Witness for Peace researchers who had recently interviewed women in the Nicaraguan maquilas (Morton & Raphaelidis, 1996). Two labour representatives from the Women's Division of the Sandinista Worker Centre and the director of the Women Against Violence Network in Leon were also interviewed.

According to the Witness for Peace researchers, the maquilas are vast warehouses, with row after row of sewing machines occupying most of the floor space. Workers are given a 30-minute lunch break and in some maquilas they also get a 15-minute mid-morning break. Permission is required for bathroom breaks and no more than two such breaks per day are permitted.

The work moves at a relentless pace. Supervisors set stringent goals and workers only get overtime after they meet these targets. Often workers work 10 hours a day before any "overtime" is given.

Many workers work additional hours to earn overtime and often work seven days a week. One worker said that she could earn up to US \$33 a week, if "I kill myself working" (Morton & Raphaelidis, 1996, p. 3). Even that amount is just barely enough to meet basic living costs.

Efforts to organise workers in the Free Zone have been largely unsuccessful. According to the labour representative, when a group of female maquila workers attempted to form a union in a Taiwan owned plant, they were subjected to physical violence, forced to retreat, and are now working secretly. Most fear being fired if they are suspected of organising. Recently, a group of workers overcame management and government opposition to form a union at the Fortex factory, the only union recognised in the Free Zone (Witness for Peace Team, 1997).

Despite harsh working conditions; the women interviewed were happy to have the jobs. One said, "We work like slaves, but at least we have jobs and are earning money" (Morton & Raphaelidis, 1996, p. 3). Another said, "We are not against foreign investment in Nicaragua. But we are against exploitation" (Morton & Raphaelidis, 1996, p. 5). A single mother of two children said, "Neither I nor anyone else wants the maquilas to leave. What we want more than anything ... is that they (the maquilas owners) respect our rights as workers and as human beings" (Morton & Raphaelidis, 1996, p. 3).

The coordinator of the Women Against Violence Network added another dimension to the picture of exploitation of women in the maquilas. Most of the women in the maquilas are single mothers. Women in abusive situations are often faced with only two choices if they want to feed and clothe their families. They can stay with the violent husband, who will support them, or they can leave and work in the maquilas, where they will be exploited and abused. "Both", she said, "are forms of exploitation of women. The latter has become a new dependency for women because there are so few other work sources for them in Nicaragua".

The maquilas are growing rapidly in the Free Zone. In 1992 they employed 1,300 workers, currently there are 10,000 workers, and the projected number for the year 2000 is 30,000 workers.

### **Picking Coffee**

The author lived for five days with a host family in a coffee cooperative, near La Reima, in the mountains outside Matagalpa. Members of the host family included Dona Emelda, her five children, ages 3 to 18, and an uncle. The house had two enclosed rooms—a sleeping room and a living room. In the living room there was a broken chair and a small table on which a television set had been placed. Food was cooked on an open fire in an attached kitchen area and bathroom facilities were outside. There was running water from a spigot outside the house.

By living and working with Dona Emelda, one was able to observe her daily schedule, at least during the picking season. She wakes up at 4:30 a.m. and washes clothes and prepares meals for the family. At around 7:30 a.m. she and the uncle leave the house to pick coffee beans. It is about a 15-minute walk to the coffee washing and sorting centre and then a 20-minute hike up a narrow path into the mountains, where the coffee plants are. They pick coffee beans for five hours, resting briefly for lunch. On the walk down the mountain Dona Emelda and the uncle carry huge sacks of picked coffee beans. At the washing and sorting centre, they separate the “berries”, ripe from unripe. After that, Dona Emelda supervises the washing of the beans, along with the other families. This goes on till around 3 p.m. Until early evening she sorts out the washed beans, a tedious process of picking out, one by one, the cracked and poor quality beans from the ones that are to be sold. At night she cooks dinner, tends to the children and then watches TV from 8 to 10 p.m., before retiring.

These three cases—microenterprise development, the maquilas, and picking coffee—reflect different aspects of women and issues of work in Nicaragua. Many women in developing countries work in similar situations. Microenterprise development is growing rapidly in Third World countries as a way to alleviate poverty. Assembly plants employing cheap and exploitable labour are found throughout Southeast Asia and Latin America, among other areas. And it is common to find women engaged in agricultural labour in developing countries. The three Nicaraguan cases then, as a first step, provide data, grounded in the reality of women’s lives, from which to develop a research agenda for women and work in the Third World.

## ***A Research Agenda for Women and Work in the Third World***

Based upon the three Nicaraguan cases, what would a research agenda for poor women and work issues look like? Can the perspective of organisational psychology make a research contribution? What questions can be posed so that the research is relevant to Third World concerns? What follows is an examination of research questions emanating from the three cases.

### **Assessing Microenterprise Development**

Assisting women in the Third World through microenterprise development is becoming increasingly popular. A Microcredit Summit, held in 1997, has launched a global campaign for reaching 100 million of the world's poorest families, especially women, with credit for self-employment by the year 2005. Major institutions worldwide are participating in this campaign (Kaltenheuser, 1997).

Research on the efficacy of this approach has been primarily economic in nature, focusing on financial viability and operational performance of the lending institutions, with some attention to the economic performance of the lender (see Berger & Buvinic, 1989; Otero & Rhyne, 1994). Thus far, limited attention has been paid to the attitudinal and behavioural changes of the women participating in the solidarity groups. Assessing these changes and relating them to various outcome measures could make a major contribution to the effectiveness of these microenterprise development programmes.

A whole host of research questions emanate from this psychological perspective. For example, what types of learnings within the groups contribute to success or failure of the business enterprise? What is the impact of participation in these solidarity groups on the women's self-esteem, attitudes towards children and roles in the family, and role in the community and society at large? Are there changes in behaviours, such as in the relationship with the mate, in community or political participation?

An examination of the contextual factors that influence the effects of the solidarity groups is also important. The presence of a mate,

attitude of the mate, nature of the business, and the business setting are examples of such variables.

The design of the Programmes for the Woman, which is similar to others being introduced worldwide, lends itself to a pre-post research design, with the ability to collect data at various points in time over the process. Both individual and group measures can be used and a multitude of comparisons, within and across groups, can be made.

These research questions are similar to those which organisational psychologists ask when examining and evaluating the effects of work or work training programme. Indeed, their perspective and research orientation is exactly what is needed to fill this research void. Increasing attention is being paid to microenterprise loan programmes for women as a way of alleviating Third World poverty. Organisational psychology has an opportunity to make a substantial contribution to evaluating and enhancing these efforts.

### **Improving Conditions in the Maquilas**

At first glance, the traditional organisational psychology research, with its focus on the effectiveness and efficiency of organisational functioning, would also seem directly applicable to women and work issues in the maquilas. Research on the effects of the working conditions on various outcome measures, such as productivity and satisfaction, would be useful. This research, coupled with the existing body of research on the effects of improving working conditions on productivity and satisfaction, could be used to encourage management to improve the conditions in the plants.

However, given that these plants seek out cheap and exploitable labour, concerns for the worker are likely to fall on deaf ears. Or, research done within the narrow context of improving daily outputs might even worsen the conditions for women in the plants. There is, however, a significant opportunity for organisational psychology to do research that is meaningful and relevant to the issue of poor women and work. It can employ its traditional approaches and methodologies in the service of the many international groups seeking to improve the working conditions in the maquilas.

Doing research in conjunction with the International Labour Organisation (ILO), the United Nations, national and international unions, and consumer groups may be the best way to exert pressure



on the owners to improve working conditions. As observed by Sloan and Schroder (1989), international worker (and consumer) solidarity will be essential for the solution of problems brought about by the internationalisation of production. Such groups are beginning to have an impact. For example, a major step was taken recently in the United States by a Presidential Task Force that included human rights groups, labour unions and the apparel industry giants. The group reached a groundbreaking agreement that created a code of conduct on wages and working conditions for apparel factories that US companies use around the world ("Apparel industry group", 1997).

A key element in the success of these efforts is having the research data on the working conditions and the effects of these conditions on women in the maquilas. Research of this nature could be a powerful tool for influencing change (see Schein, 1974). Studies of the effects of working conditions on variables such as stress, alienation, sense of efficacy, self-esteem and empowerment (and loss thereof), and work-family conflicts would be useful, as would investigations on the incidence of and effects of sexual harassment, sexual and physical abuse, and extreme worker control on women. Such research could be an integral part of mobilising outside forces and facilitating their efforts to influence multinational corporations to implement international standards of humane working conditions and living wages.

Still within the change mode, research can also contribute to the efforts of national unions seeking to organise women workers in the assembly factories. Organisational psychologists could pursue research questions such as: Under what conditions are women able to form unions within these Free Zone areas? What types of people are most prone to join? What are the individual factors and group conditions that facilitate engagement with unions and union formation? The on-going, although furtive, efforts within Nicaragua and other countries to increase union activity are a fertile research ground for answering these questions.

The issues of workers in these Free Zones present an opportunity for organisational psychologists to use their research approaches and tools in ways that give power to worker interests and encourage international standards of humane working conditions. Although the research would be difficult to conduct, the years of experience and expertise that organisational psychologists would bring to bear

on this work might well be what the international groups need to gain access to the plants. The organisational psychology perspective can be a significant addition to the efforts to improve the working lives of poor women.

### **Learning from Poor Women**

Living with Dona Emelda under the same roof and observing her daily work routine reveals how much can be learned by walking in the shoes of poor women in the Third World. For example, her situation brings to the forefront the issue of isolation of women in poverty. Her work routine leaves her little time to communicate with those outside of her family and she remains isolated even when surrounded by others at the sorting station. Consideration of the conditions that promote isolation, implications of such isolation and ways to overcome it are some of the research questions that arise favouring a close look at her work and life circumstances.

The case of Dona Emelda also highlights the value of research approaches which fall within a phenomenological orientation, one that attempts to see things from the person's point of view (Bogdan & Taylor, 1975). This orientation calls for a wide array of less traditional research approaches which allow the researcher to capture the realities of women's lives. As noted by Irwin, "Human behavior and social existence is a subjective and wilful construction and requires drawing close to the subjects in their natural contexts and understanding the fundamental human process..." (1987, p. 41). Observing Dona Emelda's work routine illustrates one such approach. In-depth interviewing and story gathering are other ways to tap into the realities of women's work experiences.

The value and effectiveness of story gathering approaches is illustrated by the recent work of two organisational researchers. In her study of poor women, Schein (1995) used in-depth qualitative interviewing to examine the role of work within the context of women's lives. The women told their "stories", enabling the researcher to learn about poverty from the perspective of those in poverty and give value and voice to their experiences. Schein (1995) presented her research findings through the "voices" of the poor women and the outcomes became a vehicle for influencing policy makers, as well as adding to scientific knowledge.

Wicker (1996) collected stories pertaining to work from Ghanaian workers and expatriates living and working in Ghana. His approach, termed substantive theorising, illustrates the viability of naturalistic inquiry as a means of theorising about the person–environment relationship and as a way to come “to know” the participants in the research (Wicker & August, in press).

Using these approaches as a way of learning from poor women about their work experiences can greatly enhance the relevancy of a research agenda for women and work in the Third World. This perspective can help to flesh out new research questions and ensure that meaningful avenues of inquiry are pursued.

### ***A Research Challenge***

The proposed research plan highlights the valuable contribution organisational psychologists can make to the understanding of women and work issues in the Third World. It challenges the field to expand its focus and give serious research attention to these issues.

In all cases, the research agenda seeks to be applicable and relevant to the concerns of poor women and work in the Third World. For organisational psychologists, the application of psychology to real world problems is a familiar and valued perspective. Bringing the psychological perspective to bear on improving the effectiveness of microenterprise development programmes for poor women, for example, falls well within organisational psychology's objectives. As such, it responds to the call by Sinha (1984, 1989, 1990) and Sloan (1990) for psychological research of Third World issues that is applied to real world concerns.

Such concerns often indicate the need for change and Sinha and Sloan, as well as Moghaddam (1990), see research that seeks to change existing systems as most relevant to Third World issues. Aspects of the agenda fall within this change-oriented perspective. For example, the research proposal calls for linking with international groups and using organisational research to facilitate changes in international production systems.

Finally, this research agenda is for and about women's issues. Women, especially those raising children alone, are among the poorest of the poor in both developing and more developed countries.

Research that is applicable and relevant to their work-related concerns can be part of worldwide efforts to improve their situation. Organisational psychology has much to contribute to these efforts. The proposed research agenda is a first step in this endeavour.

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