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**GUIDELINES TO IMPROVE WOMEN'S WORK IN
THE INFORMAL SECTOR PRODUCTION AND
MANAGEMENT**

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GUIDELINES TO IMPROVE WOMEN'S WORK IN THE INFORMAL SECTOR

1. INTRODUCTION:

Many African governments are now aware of the importance of the informal sector with a potential to contribute substantially to the economic development and transformation of the continent by complementing the efforts towards recovery. The sector employs a large proportion of the urban labour-force and provides essential services and goods to a wide range of people. Moreover, with the contraction of employment generation potential in the formal sector due to the economic crisis and conditionalities imposed by Structural Adjustment Programmes, the sector has become an employer of last resort. It provides training opportunities through apprenticeship and is also a training ground for entrepreneurial development and management.

For a long time however, the sector was neglected in terms of being denied recognition, assistance and sometimes being harassed by the authorities. These factors have constrained its effectiveness and stifled its dynamism and potential for enhanced productivity.

Now, various governments and organizations have shown a change in stance in recognizing its existence as a substantive sector in the national economies, and the need for it to be assisted in order to enhance its production potential. In spite of this, different inhibitions and handicaps tend to constrain the sector's potential to contribute more substantially to the economy and to sustain more comfortably those already in it. In order to remedy this and allow the sector to contribute optimally to the process of economic development and recovery, certain guidelines have to be followed.

The implementation process of the project RAF/87/042 ("Improving African Women's Role in Informal Sector Production and Management"), entailed many case studies, national training workshops and seminars as well as regional workshops in the project countries, Burkina Faso, Congo, Gambia and Zambia. Recommendations emanating from these activities addressed constraints and issues impeding the growth and productivity of the sector as well as the work of women in it. Guidelines for improving women's work in the

informal sector as well as improving the growth and productivity of the sector were thereafter formulated using these recommendations as a basis.

The guidelines have proposed possible remedies, solutions and directives for the resolution of the issues and constraints and it is hoped that by addressing them in the ways suggested, the informal sector and the work of women who operate in it, will improve. The Guidelines are directed at governments, decision/policymakers, planners, statisticians, bilateral and multilateral donors, funding agencies, Ngos, training, financial and other institutions and all those who in one way or the other interact with the informal sector.

OBJECTIVES

The objectives of the guidelines are as follows:

(i) **Long-term objective:**

To improve African Women's productivity and management activities in the informal sector and thus enhance their contribution to national development;

(ii) **Immediate objectives:**

- (a) To encourage African governments to recognise the importance of the informal sector to national economies and thereby take measures necessary (including legal, fiscal, financial, policy and regulatory), to facilitate its growth and productivity and that of the work of women in it;
- (b) To provide donor agencies and financial, training and other institutions with various options for assisting informal sector activities and operators, particularly women;
- (c) To enhance the capability of NGOs, particularly the indigenous, and other relevant organizations and institutions for assisting informal sector activities particularly those of women.

2. THE PROJECT; RAF/87/042-IMPROVING AFRICAN WOMEN'S ROLE IN INFORMAL SECTOR PRODUCTION AND MANAGEMENT

In July 1985, the situation of women in the informal sector was brought to international attention in the Nairobi Forward-Looking Strategies for the Advancement of Women which stated that:

Governments should:

- (a) Recognize the importance of improving the conditions and structure of the informal sector for national industrial development and the role of women within it, by providing access to credits, training facilities, marketing opportunities and technological guidance; and
- (b) Design and promote as well as encourage the design and promotion of programmes and should allocate resources to prepare women to take up traditional and non-traditional industrial activities in the informal sector through innovative approaches to training, should prepare and disseminate training materials, provide training to trainers and support self-employment initiatives.

In response, the Project RAF/87/042 **"Improving African Women's Role in Informal Sector - Production and Management"** was developed by partner agencies (ECA, OAU, ILO, INSTRAW UNDP) and funded by the United Nations Development Programme (UNDP) in 1987, within the framework of its financing programme for the Fourth Programming Cycle. The objective of the project which started in July, 1988, is "to make more effective the participation of African women by improving the productivity of their informal sector activities". The project was developed with the realization that, given the conditions under which women work in the informal sector, any attempt to ameliorate their situation needs to be multi-faceted; that interventions need to range from changing the policy environment in which they operate, to increasing their productivity through training, investment, improved technology and an improved institutional framework; and that such an approach requires precise quantitative information on the role and situation of women in the sector.

The project which was developed in four countries-Burkina Faso, Congo, Gambia and Zambia - as a pilot venture, was thus a deliberate co-operative effort of various United Nations agencies comprising the Economic Commission for Africa (ECA), which is the executing agency in collaboration with the Organisation of African Unity (OAU), the International Labour Organisation (ILO), the International Research and Training Institute for the Advancement of Women (INSTRAW), the United Nations Statistics Office (UNSO), the United Nations Development Programme (UNDP) and the United Nations Development Fund for Women (UNIFEM), for working together. This multi-sectoral approach, adopted by the UNDP in its Fourth Cycle Programme of WID projects, recognizes the special areas of

expertise and mandates of different agencies and pools together the available human resources for the accomplishment of a common goal. By so doing, it has helped the different agencies to come together and analyze the basic problems of women from different but complementary perspectives.

The project focuses on women's informal sector activities in three key sectors: industry, trade and services. Its long-term goal is to make more effective the participation of African women in development by improving the productivity of their informal sector activities. Its strategy is in having immediate objectives for intervention in the three areas of Policy, Training and Statistics. The project established a Steering Committee, a review and advisory body, made up of all the agencies concerned including the OAU, and representatives of the project countries.

Agencies designated to implement the various components are as follows: the Economic Commission for Africa (ECA), and the Organization for African Unity (OAU) for the Policy component; the International Research and Training Institute for the Advancement of Women (INSTRAW) and the United Nations Statistical Office for the Statistics component; and International Labour Organization (ILO) for the Training component, and there is a complementary credit project funded by UNIFEM (United Nations Development Fund for Women) and executed by the OPS (Office of Project Services) of the UNDP.

In the course of implementation of the project, three sets of reports were produced on each country on the subject of improving the role of African women in informal sector production and management. These are country reports, syntheses of pilot studies and reports of national policy seminars¹.

The country reports survey recent developments of the economy, employment and the informal sector. They review existing policies relating to the informal sector and make an evaluation of specific actions initiated to advance the cause of women in the informal sector. Based on these reviews, the reports also attempt to chart out some policy lines for strengthening the participation of women in informal sector production and management.

¹ Much of the material in this summary of the reports comes from "Promotion of informal sector Development in Africa: A Review Study - ECA Addis Ababa November 1991.

The four country reports show commonality on the role of women in the informal sector, in the problems they encounter and in the proposed solutions and policy recommendations. These recommendations also show great similarity in outline and content and include the scrapping of negative legislative clauses, the introduction of new laws supportive of the development and advancement of informal sector women, the establishment of new and effective institutions enhancing women's participation in the informal sector activities, the development of infrastructural facilities and government intervention in other ways (e.g. in its regulatory functions) in the areas of training, consultancy services, health care, credits, etc.

The other set of written reports on the four countries relate to pilot studies made in the areas of policy, statistics and training. Regarding the policy component, it was observed that existing policy is neutral (in the sense of being gender free in its effects) at best or is adversely affecting the advancement and development of women in the informal sector. The pilot surveys also reveal that in each of the four project countries, beyond revising existing laws, there is need to introduce new legislation in support of and enhancing the productive participation of women in the informal sector. There is also need to introduce, perhaps in the first instance, and to establish new institutions and organisations to support the policy environment.

With regard to the "statistics component" of the pilot studies very scanty information exists in each of the four countries even on aggregate variables such as employment, production, prices and incomes. It is even harder to get information concerning women and their participation in the informal sector activities. The limited statistical data generated by case studies on specific aspects of the issue have been used in the report to highlight the situation of women in the informal sector.

Some training needs in marketing and management are identified and possible modalities for their introduction and implementation discussed in the "training Component" of the pilot surveys.

The other set of reports on the four country project cover the national policy seminars. In these seminars the pilot studies conducted are presented, discussions are held on national priorities to improve the participation of women in the informal sector, new strategies and

policies to improve their productivities and welfare are charted out and plans of action are drawn. Existing policies are surveyed in the four countries and they are found to be either mute on the question of women and their roles in the sector, as in some cases, they go against the interest of informal sector women and their advancement and development.

In addition to the particulars and aspects of policy reform mentioned above, the recommendations made in the four countries include the promotion of policies that ease the burden of work, raise the level of productivity and improve female welfare in the informal sector. Thus, the adoption and adaptation of new and improved technologies, the provision of water supply systems and primary health care, and intensification and generalization of functional literacy programmes as well as the provision of "training facilities and skill development programmes" are expected to contribute to the improvement of labour productivity and female welfare in the informal sector.

As had been mentioned earlier, it is the recommendations from these reports, seminars and studies as well as those from national and regional workshops that have formed the basis of the guidelines.

3. THE INFORMAL SECTOR²

Because the guidelines address issues relating to women's work in the informal sector in areas of policy, statistics, training and credit, it will be necessary to examine the informal sector - its definition, its role and women's role and participation in it.

Introduction

In the 1980s the deteriorating economic conditions existing on the continent forced African governments to review their national economies with a view to embarking on a structural transformation of the continent and development of national manpower bases. In the exercise, the informal sector, became the focus of attention for attaining such goals. This was a sector that had been long neglected by planners and policy makers in terms of being

² Most of the material in this section is taken from a study ECA/PHSD/90/12 (6.2(1) (OAU) "Policies and Programmes For Creating Employment and Raising Incomes in the Informal Sector" by the ECA Public Administration, Human Resources and Social Development Division.

denied recognition, assistance and sometimes being harassed by the authorities, all factors which contribute to the constraining of its effectiveness and the stifling of its dynamism.

In many African countries the informal sector had eluded economists, planners, taxmen, policy makers, statisticians and national accountants, though it had been creating jobs, providing income, goods and services for the urban poor and disadvantaged. In Kenya, for example, shoe-shine boys, street vendors, market women, currency exchange agents, "one-door" bar and restaurant owners, road side mechanics and bicycle repairers, who make up the informal sector have been providing transportation, food, drink, clothing, a wide range of goods and services to a cross-section of the African population, especially the poor. It was discovered that the informal sector allowed millions of African urbanites to cope with deprivation and marginalization and to subsist from day-to-day.

In recent times, many African governments have acknowledged the merits of the informal sector and its potential contribution to development and changed their attitudes towards operators in the sector. Initial attitudes which had regarded the sector as contributing to employment problems in African towns and cities have changed to acknowledgement of the sector's ability to provide income-generation, goods and services, a ground for training and skills development, a haven for out-of-school youths, and an important contribution to GDP.

3.1 Definitions of the Informal Sector

The concept of the informal sector has been referred to as "elusive", "hazy", "indistinct", "fuzzy" and fraught with many "grey areas". It has been therefore difficult to give a satisfactory definition of the informal sector. Economists who find it difficult to fit the sector into the conceptual slots of economics find that it appears to have little that can go into national accounting, that it eludes government regulations, operates outside established fiscal arrangements and that because its operations are so diverse, it is difficult to locate it en bloc within the production sectors of the economy.

The first real attempt to integrate the informal forms of production into prevailing economic theory was made by the ILO in Kenya in 1972 (Employment, Incomes and Equip:

A Strategy for Incoming Productive Employment in Kenya). The report, by describing the obverse of the characteristics of the formal sector, arrived at the description of the informal sector. According to the report, the characteristics of the informal sector are:

- a) ease of entry
- b) reliance on indigenous resources
- c) family ownership of enterprises
- d) small scale of operation
- e) labour-intensive and adapted technology
- f) skills acquired outside the formal school system
- g) unregulated and competitive markets

Some definitions have dealt with the type of activities engaged in within the informal sector e.g. street trading, shoe-shining and small craft activity; others have described it by its size of capital, type of technology and scale of incomes e.g. low capital-intensity or high labour-intensity, rudimentary or adapted technology, low-level skills, low wage and income levels. Still others have described it by its form of entry and methods of operation e.g. high unpaid apprenticeship, long and unregulated working hours, or its urban clientele, vis a vis its relations with State authority and support and the extent to which it contravenes government laws and regulations particularly regarding taxation, location of its enterprises and minimum wages plus its access to formal sector financial and credit institutions.

During the implementation of project RAF/87/042, one of the difficulties encountered in respect of case studies by all components in the project countries was the that there was no universally accepted definition of the informal sector in Africa and that sometimes more than one definition exists within a given country.

The second meeting of the Steering Committee of the Project, held in New York on 21 and 22 February 1988, proposed the following definition of the informal sector:

"The informal sector refers to home based or individual enterprises with few employees. All activities covered by this definition, except farming, may be regarded as informal even though processing agricultural products is included in the informal sector".

There have been suggestions that, because of the importance of the informal sector for the goods and services it provides, or the employment it creates as well as the social services it renders in situations of government neglect, its description should not be confined to activities of production but should include the system in which credit and loans are provided by groups and individuals (e.g. Tontine or Osusu" system of west Africa) who would ordinarily not have access to the normal credit and loan markets and the communal system of resource mobilization for the provision of social services such as education, health, roads (for example the harambee system in Kenya).

3.2 The Role of the Informal Sector:

The informal sector has made invaluable contributions to economic and social life in Africa by providing employment, income, skills, education, health care, communication, transport and child care, it has served millions of Africans who would otherwise have been completely neglected in their need for goods and services by the formal sector. The importance of the informal sector lies in the following:

Share of Informal Sector Employment in Urban Areas in Selected African Countries (1985)

Country	Labour force ('000)	Urban labour force ('000)	Informal sector employment ('000)	Informal employment as per cent of urban labour force	Informal Employment as per cent of total labour force
Benin	1,763	661	480	60.2	27.2
Burkina Faso	3,270	392	236	72.6	7.2
Burundi	2,108	144	65	45.1	2.9
Congo	640	514	153	36.9	23.9
Cote d'Ivoire	3,608	2,332	1,539	60.8	42.6
Gabon	465	211	46	21.8	9.9
Ghana	4,671	1,820	911	83.3	19.5
Guinea	2,500	500	306	61.2	12.2
Madagascar	3,923	838	190	22.7	4.8
Malawi	2,655	578	133	23.0	5.0
Mali	2,149	395	130	32.9	6.0
Nigeria	32,232	12,797	8,332	65.1	25.8
Niger	2,743	317	217	68.5	7.9
Rwanda	2,681	246	116	47.2	4.8
Senegal	2,478	625	283	44.3	11.4
Togo	1,070	316	191	60.4	17.8
Zaire	10,373	4,919	3,255	66.2	31.3
Africa	79,598	27,706	16,369	59.0	20.6

Source: ILO/JASPA (Jobs and skills programmes for Africa, Africa) Employment Report

3.2.1 Contribution to Job Creation: According to ILO/JASPA, employment creation in the informal sector increased by 6.7 per cent each year between 1980 and 1985. The informal sector employed twice as many people than did the formal sector and created 6 million new jobs against the formal sector's 0.5 million over the same period.

In 1989, the informal sector employed 59 per cent of the urban labour force. As shown in the table above its share, in total employment in 1985 varied from a high of 72.6 per cent in Burkina Faso, to a low of 21.8 per cent in Gabon. It generated employment for

19 million people in the decade of the 1980s whereas the formal sector provided only 2 million new jobs³

The Economic Commission for Africa's (ECA) "Long Term Development and Structural Change in Africa: Manpower Planning and Utilization (ECA/CHD/88/32 Addis Ababa)", shows that during the difficult decade of structural adjustment, severe economic contractions throughout the region deprived Africa's labour force of 3.6 to 4 million new permanent jobs between 1985-1987 and many of these were absorbed by the informal sector.

3.2.2 Provision of Income: An ILO African Employment Report of 1988 states that some 40 million workers earn their living in the informal sector. The income they earn allows 200 million children, out-of-school youths, old people, and the disabled to survive. The report also shows that entrepreneurs in the informal sector earn incomes that are comparable to if not higher than wages in the modern manufacturing sector. The real losers in the informal sector appear to be the apprentices who earn from 0 per cent (Yaounde) to 30 per cent (Kigali and Bamako) of what apprentices in the formal sector earn.⁴

3.2.3 Provision of Training: Most new entrants into the informal sector are young illiterates or primary school leavers (and "drop-outs"). They are equipped with only the most basic numeracy and literacy skills which make them unprepared for direct entry into production. Some form of training on the job therefore becomes necessary. Those who enter the sector enterprises from the vocational school system need some form of skill adaptation through training because vocational education is typically geared to the needs of

ILO/JASPA/ECA/OAU Report on the African Employment -Crisis
E/ECA/PHSD/MFC/90/6, Addis Ababa, 1990

⁴ILO, African Employment Report, 1988

modern sector enterprises. In an informal sector analysis conducted in Dar-es-Salaam, 1988, Aboagye discovered that about 63 per cent of informal sector apprentices acquired their vocational skills in that sector whereas only 7.9 per cent and 10.7 per cent received training in vocational schools or large firms respectively. Such a situation may very well be representative of those prevailing throughout Africa in respect of the contribution of the informal sector to skill development.

3.2.4 Contribution to GDP: This point can best be illustrated by an ILO/JASPA, African Employment Report, 1988, produced below which shows the informal sector's contribution in selected countries in 1985.

Contribution of Informal Sector to GDP in selected Countries in 1985.

Countries	Total GDP millions of \$	Informal sector GDP millions of \$	Share of informal sector in GDP
Benin	1,275	226	17.7
Burundi	1,065	139.4	13.1
Guinea	1,962	94.9	4.8
Kenya	5,757	1,121.7	19.5
Liberia	1,003	347.5	34.6
Madagascar	2,697	123.4	4.8
Malawi	1,077	104.4	9.7
Mali	1,643	107.3	6.5
Nigeria	50,681	12,439.7	24.5
Somali	2,206	154.9	7.0
Tanzania	3,984	409.8	10.3
Zaire	5,960	390.4	6.6

Source: ILO/JASPA, African Employment Report, 1988

The same report reveals that the sector had contributed 50 per cent of production in trade, 32 per cent in industry, 14 per cent in services and 4 per cent in transport.

3.2.5 Linkages with other Sectors: An important output linkage of the informal sector is with agriculture to which it provides tools, equipment, and services, its input linkage is with both agriculture and manufacturing, obtaining from them raw materials, and spare parts. Its linkages with the formal sector are strong providing it with a wide array of intermediate and final products. Studies have established that there is more demand for informal sector goods from outside the sector than from within. A JASPA study, "The Informal Sector in Africa" found that informal sector operators consume only 5 per cent of their own products whereas 50 per cent are consumed in the formal sector and the remainder in subsistence agriculture. Equally the same study discovered that the informal sector spent about 25 per cent of its turnover in purchasing inputs from the formal sector. A good case in point cited in the study is that of Djibouti, 28 per cent of whose electricity production is consumed by the informal sector. These types of linkages allow the sectors to stimulate each other's growth and increase the labour demand.

3.2.6 Provision of Social Services: On the social plane the informal sector plays an important role also. In disadvantaged communities self-help schemes provide credit, build schools and run them and provide health care facilities (Reference has already been made to the "harambee" system in Kenya, a communal resource mobilization) and in peri-urban areas it is through these self-help schemes that dwellings are constructed, maintained or repaired, and children are cared for during the working day. These activities of the informal sector in the social sphere have contributed significantly to the lives of millions of Africans and have proved to be a most effective cushion against crises and against abject poverty.

3.2.7 Provision of Employment and Incomes to Women: Although gender-specific studies on their participation in the informal sector are relatively few, it is apparent, through

casual observation, that there is a high rate of participation by women in marketing, cross-border trade, food retailing, and dress making.

The table below summarizes the findings of a study in the informal sector conducted in the Congo, the Gambia, and Zambia (Project Countries of RAF/87/042) in 1990. It reveals that in the Congo 68.4 per cent of all females in manufacturing employment were in the informal sector, in trade it was 94.1 per cent and for services, 5.0 per cent. For the Gambia, the shares were 71 per cent, 88.9 per cent and 36.2 per cent respectively. Most female participation in the informal sector was in trade (88.6 per cent, the Congo; 86.3 per cent, the Gambia; and 86.4 per cent, Zambia)

Female Participation in the Informal Sector

INDICATORS	The CONGO	The GAMBIA	The ZAMBIA
% Distribution of Employment			
Manufacturing	10.3	6.1	15.3
Trade	86.8	60.4	78.0
Services	2.7	33.2	5.2
% Distribution of Informal Sector GDP			
Manufacturing	8.4	8.6	10.9
Trade	88.6	86.3	86.4
Services	2.5	4.7	2.4
Others	0.5	0.4	0.3
% Share in Informal Sector/total employment			
Manufacturing	68.4	71.0	80.3
Trade	94.1	88.9	90.6
Services	5.0	36.2	16.1
% Share in Informal Sector GDP			
Manufacturing	21.2	14.5	28.6
Trade	67.8	30.3	47.8
Services	7.2	14.2	10.1

Sources: ECA/UN/INSTRAW (International Research and Training Institute for the Advancement of Women) Synthesis of Pilot Studies on Compilation of Statistics on Women in the Informal Sector, May 1990.

Although it is estimated that women comprise the majority of those engaged in informal sector activities in many African countries, African governments as well as international organizations and their agencies lack precise information on the relative role of women and their situation in the informal sector. Where government policies for informal sector development exist, women and their particular disabilities for gaining access to programmes are not mentioned. Women in the sector have special problems and needs that are not reflected in over-all sector planning. The problems include sex-based discrimination which bars them from gaining access to training and credit; traditional cultural and social attitudes, and other educational systems as well, which prevent them from gaining access to education and thereby skills useful in the formal sector. Cultural factors inhibit their mobility and the exchange of information vital to the successful operation of small businesses. Family responsibilities limits their time and energy needed to seek out opportunities for enterprise development. Due to these problems, productivity and the quality of the women's informal sector activities remain low.

Many informal activities of women are an extension of their traditional roles (as mother, wife or daughter) - thus food processing, sewing, handcraft production, weaving and knitting are among the activities undertaken. The size and type of activity reflect the general absence of an economic resource base, the initial motivation usually being the need to support their families through the provision of supplementary income. Many women in the informal sector find themselves in the under-developed sector with no financial linkages because of the low quality of the materials they use. Since most of their start-up capital is borrowed from family or friends they are thus engaged in less remunerative activities which

limit the range of goods they can produce and limits the scope for diversification and expansion.

Of the few women engaged in entrepreneurial activities, many have incomes far less than their male counterparts due to the fact that they lack the knowledge of business and the services available to them and they find it difficult to acquire credit. Government policies, where they exist, are generally favourable towards men and to the sectors that favour artisans, masons, carpenters etc., where men are in the majority.

In spite of the many activities that go on in the informal sector official surveys and census data pick up very few and even less of those enterprises operated mainly by women. Most of these activities go unrecorded: the whole area of food production, food processing and the sale of those goods that do not enter the formal marketing circuits, informal wholesale and retail trading, financial and non-financial services and small scale agro-industry. Yet female entrepreneurship is concentrated in these areas.

In many African countries, the policy environment in which women in the informal sector operate is often hostile with outdated rules and regulations being enforced. Constant harassment by police and other civil authorities, as well as regulations, licensing and registration procedures which exclude many informal sector operators, have operated against their full and effective participation in economic activities. Other difficulties that women entrepreneurs experience are both common and problematic; they include among others, interference and manipulation by men, raiding of cash to meet domestic expenditures, lack of infrastructure, competition with state enterprises, lack of credit and financial services.

4. **ISSUES TO BE ADDRESSED FOR IMPROVING WOMEN'S WORK IN THE INFORMAL SECTOR**

The Guidelines for the improving women's work in the informal sector, has been briefly discussed earlier. The issues to be addressed in these guidelines are examined below.

4.1 **Sensitization:**

The concept of the informal sector as an important contributor to socio-economic development is relatively new, having only emerged as such after the failure of the formal sector's employment generation potential due to the economic crisis and conditionalities imposed by the Structural Adjustment Programmes on African governments. Intensive and sometimes on-going sensitization is necessary to ensure that the concept is understood, accepted and supported. This can be accomplished through the medium of national/sub-regional seminars, workshops, posters, radio and television discussions, pamphlets, and dissemination of reports of studies and findings. The job of sensitization should be the responsibility of all involved in informal sector issues, in particular, regional and sub-regional organizations such as the OAU, ECA, the African Association for Public Administration (AAPAM), the Multinational Programming and Operational Centres (MULPOCs) all of which have programmes dealing with informal sector issues. Targets of these sensitization activities include the following:

(a) **Governments**

- i) which must be reminded that, as there may not be enough resources to continue the disproportionate emphasis on large scale enterprises and as small-scale enterprises are more likely to generate more employment at a lower cost, there is an urgent need to pay more attention to the informal sector.
- (ii) whose inhibiting **laws and policies** need to be removed/changed in order to allowing formal sector operators, particularly women, to work in an enabling environment.

- (b) **Policy and decision makers** whose recognition of the important contribution of the sector to economic and social spheres of national development, of the

role of women in the sector, and of the need for including the sector and its participants in development plans is important for the sustainability of the sector and its operators.

- (c) **Financial institutions** whose regulations and procedures need to be modified to accommodate the needs and concerns of informal sector operators, particularly women.
- (d) **The attitudes, biases and prejudices of society** which have always tended to relegate women to inferior positions thus depriving them of opportunities and access to resources and privileges for enhancing their participation and improving their performance even within the informal sector.
- (e) **Women** who need to be informed about the facilities and resources available for assisting informal sector operators and how these can be made accessible to them for the improvement of their activities in the sector.

4.2 Establishment of an Institutional Framework:

A pertinent observation made during the implementation of the different components of the project was the absence of a formal government recognition of the informal sector; observation also related to the harassment to which operators in the sector were subjected. The non-acknowledgement of the sector's crucial role in the national economy can be said to be due to the fact that no institution exists to mediate for the sector.

The National Training Workshop of the Statistics component held in Siavonga, Zambia 24 May - 1 June, 1991, recommended the establishment of an institution to deal with all matters relating to the informal sector, stimulate creativity and innovation in the sector and facilitate its expansion and development. Specific functions of such an institution were also identified by the Workshop.

A similar Workshop in Kombo St. Mary, the Gambia, 8 - 16 May, 1991, recommended that a section or department on the informal sector be created in the Ministry of Trade

Industry and Employment to coordinate the activities and monitor policy implementation in the informal sector.

Because of the heterogenous nature of the informal sector, any meaningful intervention should adopt an integrated instead of a fragmentary approach. The need therefore to establish an institutional framework for coordination and evaluation of programme/project activities cannot be over emphasized. National inter-ministerial committees could serve as a forum for consultations to include all partners concerned (with the national women's machinery playing a central role). Some of the ministries to be included in such an inter-ministerial committee are Development and Planning, Trade, Labour, Industry, Legal, Information, and Education.

4.3 Availability of Data and Establishment of a Data Base:

A major drawback experienced in the process of implementing the project by all three components was the lack or inadequacy of statistics or data. Even where these were available, usually from surveys and censuses, they were often not disaggregated.

The Nairobi Forward Looking Strategies for the Advancement of Women state that "The remunerated and, in particular, the unremunerated contribution of women to all aspects and sectors of development should be recognized , and appropriate efforts should be made to measure and reflect these contribution in national accounts and in the gross national product (GNP). Concrete steps should be taken to quantify the unremunerated contribution of women to agriculture, food production , reproduction and household activities." This statement has indeed underlined the inescapable need for statistical measures in addressing the problems of women in the informal sector, a realization which has precipitated a considerable demand for statistics. Statistics are an important instrument for informal sector studies because they give an insight into the characteristics of the sector (dimension of economic activity, size and composition) and that of its participants (their participation and contribution). The availability of disaggregated data not only provides an in-depth knowledge of the situation in the informal sector but makes it also possible to establish and highlight women's role within their society through the sector. In general, accurate statistics are a basic requirement for an effective coordination of policy formulation for the development of the informal sector as well as for the monitoring of such policy implementation. Equally,

reliable statistics are necessary for evaluating the impact of policies on their targets and/or their beneficiaries. However, one of the major drawbacks that has indeed interfered in the process of implementing projects and programmes on the informal sector is the lack or inadequacy of statistics and tools for developing indicators using the available data.

While it is generally acknowledged that the informal sector and, in particular, women's production in the sector, contribute significantly to the economies of the countries of the African Region, the degree of their relative importance in the levels of employment and labour absorption, national income and product, sustenance of the families, and overall economic activity within their respective countries, is often left to conjecture. Macro-economic indicators, on which national policies are based, tend to provide information on the aggregate situation rather than on specific sectors or population groups.

Within the framework of the Structural Adjustment programmes adopted by many African countries, and the African Priority Programme for Economic Recovery (APPER) structural transformations and development of national manpower bases are envisaged. In the last few years some of these transformations have occurred, as evidenced by the shift in emphasis from public sector employment to private, largely small-and medium-scale enterprises. As such there is indeed a great need for a more accurate and reliable statistics on the informal sector, and on women as regards:

- (a) Levels and nature of employment including management;
absorption capacity of the sector;
- (b) Resources and constraints faced within the sector;
production within the sector.

In response to this need, the project's Statistics Component has, as one of its main objectives, the "establishment of approaches and techniques for the compilation of and analysis of statistical sources of information on women's contribution to, and condition of production in, the informal sector of Africa to assist policymakers". Focussing on the four pilot countries-Burkina Faso, Congo, Gambia and Zambia- case studies were undertaken to review the availability of data on women and men in the informal sector, and to assess the gaps in these data in order to make recommendations on additional information needed for accurate assessment of women's contribution to the informal sector.

On the basis of the investigations conducted, the Statistics Component produced two handbooks which will serve as a guide for compiling and analyzing statistics and indicators on women in the informal sector, in industry, trade and services. The handbooks will be used for national level training of users and producers of statistics. Prior to developing this step by step guideline, the quality, strengths and weaknesses of existing data were fully evaluated. It must be emphasized that the component has really made a breakthrough particularly as it has evolved new indicators to measure women's activities which have hitherto not been surveyed. It has, for example, come up with precise indicators of how to measure women's contribution to the Gross Domestic Products (GDP). Further, the component has been able to demonstrate that existing data, inadequate as they are in some cases, can be used to evaluate that contribution.

Conclusions and recommendations derived from the results of the activities of the Statistics Component of the project highlights the following:

A. On the utilization of existing data, the national training workshops recommended that,

1. National statistical offices should, if possible, compute the contribution to development as a regular part of their work. To this end, the technical handbook on "Compilation of Statistics on Women in the informal sector in Industry, Trade and Services in Four African Countries" should be promoted and utilized as useful guidelines in measuring women's contribution in the informal sector.

2. All African governments should be sensitized to the need for integrated statistics including statistics on women in support of development planning projects and programmes.

3. National data banks should be designed to collate, store and make more accessible information, both qualitative (e.g. inventories of studies/researches conducted as well as projects) and quantitative data. These data compiled should be disseminated to different target groups in the form of fact sheets, statistical booklets, graphic/pictorial presentation and charts as well as directory of available data and the institutions responsible.

3. Central statistics offices or departments should be given the lead role in the establishment and maintenance of the data bank and to be the focal point of the data bank

programme to ensure that all institutions with special units for data collection and analysis are involved in the implementation of the programme.

B. The inescapable conclusion of the project is that the existing statistics are to a large extent inaccurate and inadequate to provide useful indicative measures of women's contribution and participation in the informal sector: of the types of activities most women engage in, of the extent and nature of interactions between the formal and informal sectors of the economy and of the surrounding factors that either support or deter the improvement of women's status and role in the sector. The national training workshops have indeed indicated the usefulness of the technical handbook in so far as recognizing the relative importance of women's contribution in the "informal sector" is concerned. However, whilst demonstrating the dynamics of women's work in the informal sector, the usefulness of the estimates in policy making and programme planning is found to be limited. These estimates could best be taken as indicators of the need to further develop better data collection techniques and methods of valuing women's work in the informal sector including the unpaid household/domestic work in order to develop and implement concrete policies and programmes for improving the status of women in the sector. There is thus an urgency to address this need and further attempts to follow-up on the results of the present project should lead or contribution to the development of better data collection techniques and valuation methods of women's contribution and participation in the informal sector.

4.4 Identification of Target Enterprises and Activities:

For the purpose of prioritization of supportable activities, it is always useful to identify areas and sectors which have growth potential and therefore offer the greatest possibilities for business expansion. Included would be target enterprises in which women could be trained and initiated into production, management and market techniques. Beside micro-enterprises, it would also be necessary to identify activities for assistance in order to raise the income levels and standards of living of their operators, even when such activities seem to provide little possibility for job creation.

4.5 Provision of Training

A major drawback for most women in Africa for entry into any occupation has been lack of training which, in the main, stems from their low-level of education. To enhance women's participation in any activity, in particular in the informal sector where they

predominate, training is an important asset. For women in the informal sector, training could be at the point of entry for interventions or it could be part of a technical assistance package.

When planning training programmes for informal sector women consideration must be given to the fact that the personal and business life of women are closely connected. Throughout the day women fulfil domestic chores, as well as business tasks. In the light of this close link, any assistance to women in the informal sector must of necessity incorporate the two aspects. In addition as most informal sector operators, particularly women, want quick results and would drop out of any programme that did not yield quick returns, any training programmes devised therefore should not be too long.

The inclusion into all training programmes of an element of sensitization on gender issues, health and sanitation aspects related to their activities, on facilities available to women, family planning, as well as an element of functional literacy to enable women to absorb further training, is a sine qua non for assisting informal sector women.;

4.5.1 Institutional Training: Institutional training programmes for women who are trying to graduate to a higher or a more complex level of economic activity should be carried with the following important factors in mind:

- (a) The reinforcement and provision of simple and practical training on business aspects such as: book-keeping, purchasing and salesmanship, including sales organization and quality control to suit the particular needs of a specific priority sector.
- (b) The accompaniment of business training by entrepreneurial training aimed at re-enforcing confidence, initiative, forward looking and risk taking operations. Such training, of necessity, should be gender-specific so as to address cultural and value needs, and norms of women emanating from different social backgrounds.
- (c) The accompaniment of training by extension services and group learning methods for dissemination of information and assistance to women in order to improve their business performance.

In addition to training in business subjects, specific groups may require technical skills and information on appropriate technology not only to improve diversity but also to facilitate product development and diversification to suit market demands and achieve growth.

4.5.2 Training Institutions: For training institutions to function fully and to extend their services to the informal sector, governments and development organizations must provide the assistance required for strengthening of these institutions, including NGOs, both organizationally and professionally. This is necessary to enable them to provide the training programmes and extension services mentioned above.

4.5.3 Training for Women Street Vendors: Women street vendors constitute a large part of informal sector operators. They are normally engaged in petty trading of fresh foods, vegetables and consumer goods. They offer an essential service particularly to the working population as they are easily accessible. In considering training programmes for women street vendors the provision of extension services to assist them in improving family health, social conditions and hygiene (e.g. street vendors' handling of food merchandise) is essential.

4.6. Provision of credit⁵

The inaccessibility to credit is a major obstacle to the progress of women's micro-enterprise development. The blurring of household and market elements in women's daily activities has implications for women's demand and use of credit. The daily demand on poor women to feed and care for their family creates strong pressure to dip into business stock and reserves, rather than keeping them separate and re-investing in business. Women's lack of access to credit is also due to other factors.

4.6.1 Formal Credit: The characteristics of formal bank credit are often inappropriate for the needs of women micro-entrepreneurs so women do not even borrow from institutions. In some cases the procedures or regulations such as requiring a husband or male relations to co-sign for a loan discourage women from applying.

⁵ The introductory discussion on the provision of credit here is heavily drawn from M. Berger's: *Giving Women Credit: The Strengths and Limitations of Credit as a Tool for Alleviating Poverty*. World Development Vol.17, No. 17 July, 1989

Interest rate ceilings prevent banks from lending to small borrowers because they cannot cover the high transaction costs. Borrowers' transaction costs include transportation and the effort (in terms of time lost and income) required to complete the credit transaction, special fees (for stamps) and sometimes, bribes. The multiple work obligations in the household and the market-place does not allow women time for such transactions. The cost of a woman's time spent in credit transaction involves not only lost income but also displacement from household labour that would have been used to satisfy consumption. These difficulties could be overcome if application forms were short and the loan programme is administered in a decentralized setting near to women's businesses or homes, possibly through mobile vans or neighborhood offices.

Collateral requirements are one of the most pervasive barriers to formal credit for women. This is a problem for many borrowers who generally lack clear title to land or property that lenders will accept as collateral. The problem is compounded for women by the widespread custom of registering property in the names of male household members and by systems of inheritance which distribute property to male survivors. The type of valuables that women may control - like jewelry - are not normally accepted by bankers as security.

Women's educational attainment also is a stumbling block to completing the complicated application forms and financial statements banks require. Cultural factors may also influence the structure of information channels so that women may not know about credit programmes or how to apply for loans if information is spread through male networks such as cooperatives or farmers associations or if marketing is directed at men.

In other instances credit programmes for small borrowers target particular economic activities and exclude others. Banks, for example target older businesses as well as those that operate full time throughout the year.

4.6.2 Informal Credit: Facing restricted access to formal institutions, self-employed women tend to rely heavily on informal sources of credit and social assets from family and friends, not only in the face of emergencies, but for routine borrowing needs. These credit sources are particularly important for business starting-up capital. Studies have shown that over 90 per cent of small business owner-operators obtained their capital from close friends and relatives. Money lenders, pawnbrokers, suppliers and warehouses are also important sources of credit because they are close to the borrowers and offer small sums of money

and immediate disbursements. The convenience of borrowing from these sources is often cited by borrowers as the reason for dealing with money lenders in spite of the exorbitant interest rates. In addition, the credit services of informal lenders are often linked to other services, such as supplying raw materials or merchandise for sale (on credit) or marketing.

One of the most significant indigenous financial innovation established mainly by women in many developing countries and in parts of Africa, in particular, is the rotating savings and credit associations (ROSCA). It is known as "Tontine" or "Osusu" in west Africa. These associations have a social as well as an economic purpose, serving to cement existing social ties and to establish new ones.

The drawback of informal credit institutions is that while they are useful for some purposes, particularly for large consumer purchases or emergencies, they are not dependable and often have high cost. Further, the inter-linkage of informal credit with other services such as marketing or supply of inputs frequently channels the benefit of increased production to the money lender, not to the borrower. Many informal sources of credit do not offer women a secure place to save their money and thereby realize some return on those savings. Participation in these institution does not link women directly to the main stream financing system; continual reliance on them is one means of perpetuating the marginalisation of women's economic activities. The amount of capital available from these sources is limited. Women whose business have good prospects for expansion must look elsewhere for larger, longer-term loans.

4.6.3 Policy and Law Reforms to Enhance Credit Provision: Against this background of prevailing situation with respect to credit facilities which militate against the needs and interests of informal sector operators, particularly women, the accessibility of credit to women in the informal sector depends very much on reforms in policies and laws on the part of governments and financial institutions. Therefore:

- (a) Until women can compete with men on the same footing, efficient transitional measures should be developed to redress the imbalance created by traditional attitudes and social pattern regarding credit availability to women.
- Governments must initiate law reforms to remove inequalities between men's and women's status and rights;

- (b) Property laws must be reformed to widen women's access to credit. There must be promotion of legislation that require banks and other lending institution to eliminate practices requiring the husband's consent or co-signature of male relations for women to make financial commitments.
- (c) Governments should adopt policies that would create or strengthen credit sources that reach women entrepreneurs in a cost effective manner and ensure payback for the lender with a minimum inconvenience to the borrower.
- (d) Governments should amend acts which provide incentives such as credit to the small-scale sector engaged in manufacturing activities to extend the provision of these incentives to women involved in service activities.

4.6.4 Technical Assistance to Facilitate Women's Access to Credit: Due to their high rates of illiteracy, women more often require assistance in completing application forms; it is therefore necessary to offer technical assistance in the loan application process; in this regard, it is also important to assist borrowers to form their own associations in order to increase their leverage with institutions and resources such as raw materials.

Women predominate in commerce and services rather than in manufacturing they and therefore need working capital; loans should therefore be made available for working capital as well as fixed capital; existing and planned credit guarantee schemes should be extended to women in the informal sector; and women should also be encouraged to move into new, more productive activities through incentives in loan terms.

Upgrading of staff capacity and gender sensitization particularly for branch office network, is needed in order to initiate, identify, formulate and appraise co-operative or group lending projects. In addition, special extension training should be provided to field staff in lending mechanisms of revolving loan funds for micro-scale, informal sector enterprises. Women loan officers should be encouraged to participate in the on-site training and field exercises in order to reach women and evaluate their proposals. This will facilitate communication between bankers and female borrowers, as well as the participation of women in the decision-making process.

Where banking institutions do not have enough branches, the need to develop a specialized financial intermediary should be assessed (service co-operatives, women's groups, and NGOs). This "go-between" will prevent long journeys to the nearest bank and also bureaucratic form-filling. Intermediary agents can be useful in negotiating arrangements on behalf of women, in assisting them in the effective utilization of resources obtained, guiding them in their business operations and ensuring timely repayment of loans.

Bank lending policies regarding the need for collateral or eligibility through organized co-operatives should be revised in order to assist women in low-scale development projects. Banks will have to set aside credit funds exclusively designed for women.

Linkages between the formal banking sector and the informal groups and NGOs should be investigated and established. The informal groups and NGOs may help to identify qualified borrowers and encourage them to repay loans.

Governments should encourage poverty focussed credit projects from various international/bilateral assistance. Such credit programmes can provide women with financial and physical resources (raw materials, seeds, fertilizers) to which they do not have access.

4.7 The role of Training in Credit Programmes

At this juncture it is necessary to examine the question of the merits of training and technical assistance in credit schemes. Arguments for and against these arrangements referred to as "minimalist credit versus credit plus" have been fully discussed by M. Berger.⁶ She states that poor women lack formal education and business training; they are equipped with few basic management skills necessary to expand their business. They may require special training, individual counselling or technical assistance. Unfortunately, many formal lending institutions look upon such training as a prerequisite for receiving a loan, yet are unwilling or unequipped to provide the training themselves.

Development planners and credit programme implementors are said to be divided on the appropriate role of training and technical assistance linked to credit. Some practitioners see training and technical assistance as a necessary component of micro-

⁶ OP. Cit. P.24

enterprise projects. Additional training may be added for women in particular, oriented around their household roles. Other credit projects devote considerable attention to non-formal education activities designed to raise women's awareness of the social and economic barriers they face as women, or to strengthen women's leadership ability.

For some the addition of training components has been justified as a means to guarantee effective use of credit and improvements in productivity and income for borrowers. On the other hand, some minimalist programmes providing little or no technical assistance have had as strong an impact on borrower's income as credit-plus programmes.

For others, training and technical assistance raise the costs of credit projects and add a further administrative burden, potentially interfering with a programmes ability to be self-sustaining. Some programmes suffer from what might be called the error of excess. Seeing that credit alone is often insufficient to lift poor women out of poverty, they add other interventions which raise the cost of the program. Providing training may also divert the organization's attention away from the effective administration of credit and have serious consequences for repayment rates.

Training activities can also place an undue burden on women borrowers. Given their responsibilities for both home and market work, women face formidable time constraints to participation in training programmes. The addition of training activities that do not provide women with immediate, tangible benefits will raise the time costs of participating in the credit programme and may reduce women's demand for credit from the project. The training that is targeted to women is often inappropriate to their economic roles.

In the face of these arguments, donor development agencies and NGOs, while giving credit, need to decide on the type of training that could be given and for which micro-enterprises such training is relevant.

4.8 The Environment in which the Informal Sector operates

The environment plays a very important role in furthering or hindering activities of informal sector operators. An enabling environment in the formal sector could be physical, which could entail the availability of adequate infrastructure or it could be in the area of policy which involves legislation and regulation. The availability of infrastructure such as

simple market shelters, transportation, feeder roads, toilets, day-care centres, available potable water and distribution/purchasing centres could, greatly enhance the performance and growth of informal sector as well as the productivity of its operators.

Likewise policies in respect of licensing, registration, marketing, quality control and pricing, as well as those concerned with legal, economic and human resources development play a major role in the promotion of informal sector activities and need to be adopted if the informal sector is to make an effective contribution to the development of the national economy. These would include:

- (a) Passing legislation related to regulating conditions and facilities of service in transportation, sanitation, water, health and day-care facilities.
- (b) The need to scrutinize all laws which affect the activities of women in the informal sector and the need to repeal any provisions found to be negative.
- (c) Human resources development policies need to include, on both a national and institutional level, strategies to help women develop more varied productive skills.
- (d) A move away from concentrating in human resources development on only traditional western female "home-making" activities must be made, so that women can participate in more economically viable activities.
- (e) Formulation of public policies which aim at increasing efficiency in the informal sector will help improve the delivery of services, render workers in the sector more productive, reduce their under employment and raise their income levels.
- (f) The repeal or modification of laws and regulations implementation of which by law enforcement agents exposes informal sector operators, particularly women to unnecessary constraints and harassment.

The informal sector produces a lot of goods that are used by enterprises in the formal sector. Systematic policies designed to guarantee an outlet for informal sector goods in the

informal sector should be formulated. Such policies would have the effect of ensuring that resources are not wasted in importing goods which could be locally produced, while at the same time stimulating demand for informal sector goods in the domestic economy, and pushing up labour demand.

In like manner a guarantee of access to foreign exchange resources for the importation of essential raw materials and other production inputs would also help informal sector operators to increase their access to technology as well as improve the quality of their products, their value and demand for them.

Another important facility which would ameliorate the status of informal sector operators would be the establishment of "industrial estates" for producers which would render common services, otherwise not available to individual operators particularly women.

The removal of a wide range of restrictive regulations on trade, marketing, licensing, quality control and other activities would allow easier participation of women in various economic activities.

5. DOCUMENTS CONSULTED**1. Case Studies**

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- b) The Congo - E/ECA/ATRCW/EPIS/19/8/1989
- c) The Gambia - E/ECA/ATRCW/SPIS/2/3/1989
- d) Zambia - E/ECA/ATRCW/SPIS/IS/8/1989

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- a) Burkina Faso - E/ECA/ATRCW/NSA/10/90
- b) The Congo - E/ECA/ATRCW/NS2/10/90
- c) The Gambia - E/ECA/ATRCW/NS3/10/90
- d) Zambia - E/ECA/ATRCW/NSI/9/90

3. Synthesis of case studies

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5. Janice Jiggins - How Poor Women Earn Income in Sub-Saharan Africa and What Works Against Them.

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7. Marguerite Berger - Giving Women Credit: The Strengths and Limitations of Credit as a Tool for Alleviating Poverty

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