

ECA/ATRCW/WRINFSEC/92/1

**UNITED NATIONS
ECONOMIC COMMISSION FOR AFRICA**

**REPORT OF A GROUP MEETING OF "WOMEN
RESEARCHERS IN THE INFORMAL SECTOR
AND AGRO INDUSTRIES"**

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25-29 November 1991
Nairobi, Kenya

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PREFACE

The African Training and Research Centre for Women (ATRCW) of the Economic Commission for Africa (ECA) has been implementing a project entitled "Increasing women's Productive Activities in the informal Sector and Agro-Industries in the Eastern and Southern Subregion." The main objective of the project was to establish the extent of women's participation in the informal and agro industries sector through research studies and make recommendations. The project was implemented in two phases. Phase one involved initial feasibility studies on: (i) women in the informal sector conducted in Kenya, Mauritius, Swaziland and Zambia and (ii) women in agro-industries conducted in Botswana, Lesotho, Tanzania and Zimbabwe.

These studies identified many of the constraints that confront women in their participation in the informal and agro-industry sectors. Among these constraints are:

- a) lack and or problem of collateral (necessary for obtaining credit), as the majority of women do not have title to land or other property;
- b) lack of capital as well as access to credit and external markets;
- c) lack of technological know how, managerial skills; training; and information;
- d) lack of definite policy which support women's participation in the sector;
- e) lack of storage facilities and other services such as water and sanitation; and
- f) social and cultural factors which tend to hinder women's progressive activities in the sector.

Following the feasibility studies, which identified research gaps on women in the in the informal and agro industry sectors phase II of the project on research competition among women researchers was launched. Ten research proposals (out of 29) in the informal and agro-industry sectors were selected. The main objective of the research competition was to provide research opportunity to young women researchers as well as to carry out more research in these sectors in accordance with the research gaps identified earlier through the initial feasibility studies. Selected winners of the research competition grant represented the following countries: One from Lesotho; two from Kenya; two from Sudan (but one project proposal) one from Tanzania; three from Uganda; one from Zambia and one from Zimbabwe.

To this end, studies had been conducted investigating and examining various aspects of women's participation in the informal sector by the women researchers. At the end of their research studies, a meeting with all the women researchers was convened with the view to share knowledge and experience among the researchers and to articulate women's needs in the informal sector as well as chart a comprehensive programme for the future through recommendations.

It is in this perspective that the group meeting of women researchers was held in Nairobi, Kenya in November 1991. This report therefore contains the proceedings of the meeting. Each presentation of the research study carried out by the ten research grant winners is followed by recommendations. At the end, overall recommendations and policy issues are advanced. Full reports of the research studies have been produced and are available.

ECA/ATRCW expresses its appreciation to Ford Foundation for its generous funding of the project, "Increasing Women's Productive Activities in the Informal Sector and Agro-industries in the Eastern and Southern Africa Subregion", from whose research activities has resulted in various variable publications on women in the informal sector and agro-industry.

1. INTRODUCTION

The Group meeting of Women Researchers on the Informal Sector and Agro-industries was held from 25 to 29 November 1991, at the Kenyatta International Conference Centre in Nairobi, Kenya. Attending the meeting were women researchers from: Kenya, Lesotho, Sudan and Uganda. Tanzania, Zambia and Zimbabwe were part of the research competition, but for some unforeseen communication problems/reasons, the women researchers were not able to attend. However, they sent summaries of their report studies which have been included in this report. Three UN staff of the Economic Commission for Africa (ECA) Secretariat attended as resource persons. The Women's Bureau of the Ministry of Culture and Social Services and KANU Maendeleo ya Wanawake in Kenya also participated fully in the meeting (list of participants appear in annex I of this report).

As part of the ECA on-going project of "Increasing productive activities of women in the Informal Sector and Agro-industries in Eastern and Southern Africa," funded by the Ford Foundation, the meeting had the following objectives:-

- (i) to consider and discuss the status of women entrepreneurs in the informal sector and agro-industries and measures for strengthening their participation;
- (ii) to present and discuss country research studies by the ten researchers;
- (iii) to look into the situation of women in the informal sector in Kenya and their income generating activities; and
- (iv) to consider policies, programmes, credit facilities for women in the informal sector, as well as statistics on women's participation in the sector,

2. OPENING SESSION (AGENDA ITEM 1)

In her opening statement, the ECA staff on behalf of the ECA Acting Executive Secretary and on behalf of the Chief of the African Training and Research Centre for Women (ATRCW) of the ECA, welcomed participants to the meeting. Continuing, she said that in the changing policy of the climate of the 1990s, there was greater possibility to acknowledge the existence of the informal sector and its dynamism. She said that there was also greater openness to recognizing women's central role within this sector.

Women's participation in the sector, she said, consisted of a remarkable array of activities which served as a panacea for the growing problem of unemployment. Apart from the agricultural sector, she asserted that the informal sector was the second largest employer of female labour force. According to an

ILO recent report, she said that in 1990, about 16 million women in sub-saharan Africa were estimated to be engaged in the sector. Factors explaining women's increase in the sector were also pointed out. They included among others lack of alternative option for income generation activities especially for the large number of women without formal education; the economic crisis which had intensified women's role of compensating for changes in the labour market, and that far-reaching transformation in economic structure increasingly left women to carry the burden of satisfying the full spectrum of the family basic survival needs. Despite these problems she said that the informal sector provided the bulk of urban employment in most African countries.

Issues that has retarded attempts to measure women's contributions in the national accounts were pointed out to include inadequacy and inaccuracy of data and the statistical difficulties in evaluating the work of women in the informal sector; concern for policy measures which should be seen and considered in terms of structural adjustment such as monetary and financial policies, fiscal and external policies as well as labour policies.

Referring to the agenda of the meeting, she said that there was need for the meeting to look into the nature of the informal sector; should it be seen as transitional or mainstream hence here to stay? She urged participants to ensure that these issues and others were raised and discussed fully in the group session discussions and that concrete, practical and feasible recommendations were expected as outcome of the meeting.

In presenting the opening statement on behalf of the Director of the Women's Bureau in the Ministry of Culture and Social Services, Ms. Anyona, Social Development Officer with Women's Bureau, said that women and the informal sector were becoming increasingly inseparable entities in the Kenya society. She said that the informal sector has become the woman's brain child.

Continuing, she pointed out that the sector continued to contribute enormously to our economy today. However, she said that this was a fact which was usually difficult to quantify statistically but was an observable fact.

Since the majority of women were engaged in the informal sector, she said that it was crucial to address it urgently for the benefit of the woman at all levels of our economy. In this connection, she said that the informal sector should be seen as the only solution to the problem of unemployment particularly of the youth. This, she said, was because the informal sector was self-sustaining as it mainly relied on locally available materials such as the charcoal stoves, water tanks and the like.

On issues concerning the unemployment of the youth, she said that if we do not contain the youth, they were likely to engage in

street begging, alcohol, drug taking, prostitution and many other social evils in an effort to make ends meet. It was therefore crucial that all agencies concerned such as the family, academicians, churches and others address the informal sector with seriousness it deserved. Hence, the informal sector, she said, should not be seen as an area of failures or dropouts who could not make it in the formal sector.

Finally, she said that it was her sincere hope that the meeting will come up with doable recommendations which should be forward to us and other agencies working for women in the development process.

She then declared the meeting officially opened and wished participants fruitful deliberations.

3. ELECTION OF CHAIRPERSON/RAPPORTEUR (AGENDA ITEM II)

Ms. Edith Manyire of Makerere University, Kampala, Uganda was elected as Chairperson, while Ms. S. Rembe of the National University of Lesotho assisted by Ms. J. Kembo as rapporteur.

4. ADOPTION OF THE AGENDA (AGENDA ITEM III)

The group adopted the following agenda for its meeting:-

1. Opening session
2. Election of Chairperson/Rapporteur
3. Adoption of the agenda
4. Reports of the initial feasibility studies on:
 - i) The status of women entrepreneurs in the informal sector and on measures for strengthening their participation;
 - ii) The role of women in agro-industries.
5. Reports of the research studies on:
 - i) Investigation into problems of women in the informal sector in Lesotho;
 - ii) Social Forestry for Rural Development: The Case of Women's Participation in Social Forestry activities in Zimbabwe;
 - iii) Credit acquisition by women in the informal sector - the role of women cooperatives in Tanzania;

- iv) A struggle for survival: Women in the Informal Sector in Kampala city;
- v) Women in the informal sector: A study of small trade women involved in second-hand clothes business and hair-care in Eldoret and Kisii towns of Kenya;
- vi) Women and the informal sector employment: problems and prospects a case study of Kampala, Uganda;
- vii) Informal sector entrepreneurship in Zambia with special reference to women;
- viii) Are there credit facilities for women vegetable sellers (hawkers) on the streets of Nairobi?
- (ix) Income generating activities for women projects in the Sudan - an evaluation;
- x) Business management in the informal sector: A case study of market women in Uganda.

6. Presentations by:

- i) Women's Bureau - Ministry of Culture and Social Services (Kenya) on: women in the informal sector in Kenya;
- ii) KANU Maendeleo Ya Wanawake on: women's income generating activities.

7. Group session on:

- i) Policies on the informal sector and programme of activities at national and subregional levels (e.g. at SADCC and PTA);
- ii) Training, credit facilities and statistics on women's participation in the informal sector.

8. Plenary discussion on group sessions and recommendations

9. Any other business

10. Adoption of the report.

5. PROCEEDINGS OF ACCOUNT

- 1. Reports of the initial feasibility studies
(Agenda item iv)

The Status of Women Entrepreneurs in the Informal Sector and on Measures for Strengthening their Participation. A paper presented by the ECA secretariat.

Summary of presentation

In her presentation, the ECA representative said that although the informal sector has expanded a lot in sub-Saharan Africa, there was no universal definition of the informal sector. Therefore definitions depended on individual scholars and their philosophies.

Informal sector could be viewed as provider of income and employment to millions of people. There were also prospects for entrepreneurship in the informal sector. It was also viewed negatively as the sector which escapes regulations, and that it was also accompanied by crime, poverty and insanitary conditions.

In terms of operational definitions, informal sector operated on small scale. It was larger in the urban areas than rural areas. It employed family labour, used low levels of technology, had small capital and it had low productivity. Hence it had low and irregular incomes and unstable employment.

The name informal sector was given because it was unregistered and unrecorded in official statistics. It was not recognized by financial institutions and training institutions. Normally, even when the business was registered people did not belong to trade unions.

The informal sector she asserted, was divided into intermediate sector and the community of the poor. The intermediate sector was regarded as the most prosperous and productive. It was about ten percent and dominated by men.

Community of the poor sector was dominated by women and have the least of the resources.

Reasons for women dominance in the informal sector were pointed out to include:

- a) Lack of skills and beliefs in social cultural factors and that women's access to formal sector was very limited.
- b) Lack of access to land and credit facilities had led to women migration from rural to urban areas.
- c) Lack of access to technology and presence of laws which discriminate against women.
- d) Problems of capital. Women have found it difficult to secure loans from both formal and informal financial institutions.

In the discussion that followed the presentation, the following issues were raised:

- a) Failures in the informal sector could be attributed to the fact that women cannot separate between business and domestic finances. Therefore this led to women using the business working capital for domestic needs.
- b) Attitudes of women. Often they started business without thinking of viable projects. They were not aware of money set for projects, what to do and where to go for loans.

Although there might be funds which could be borrowed for business, women sometimes fear to take the advantage because they feel they might not be able to repay should the project fail.

II. Report on the Role of Women in Agro-Industries

The study was conducted in four countries; namely; Botswana, Lesotho, Zimbabwe and Tanzania.

The objectives of the study were:

- a) To establish the extent of women participation in agro-industries.
- b) To establish factors which hinder participation.
- c) To make concrete recommendations which would assist effective participation of women in agro-industries.

In all the four countries the findings were:

- Women participation in agro-industries was limited.
- Processing of agricultural products by women was carried out in the farms using very low technology.
- Most of the women who migrate to the towns and were employed in industries were poorly paid and were in the low level positions. They were restricted to secretarial and clerical jobs and in packaging and assembling.
- Men were more in technical and managerial jobs.
- There was potential in the rural areas, but women lack skills, technology, etc. to contribute effectively.

Factors which hinder women participation in agro-industries

i) Social cultural attitude

Women's role of domestic work has prevented some of them from working far away from their homes.

ii) Economic factors

Women were most affected in times of retrenchment because they were in the lower positions. Therefore their jobs were not steady.

iii) Geographical factors

Those bordering South Africa have faced stiff competition from industries in South Africa. Moreover women were faced with responsibilities of both household and agriculture since most of middle aged men were working in South Africa.

iv) Education

A very small number of women have been trained in technical subjects. The school drop out rate for girls was higher than that of boys.

v) Legal role

Zimbabwe and Tanzania have enacted laws which were in favour of the women. However, others still have laws which put obstacles to women's advancement/participation in agro-industries.

Measures to strengthen participation of women

i) Government and non-governmental organizations should promote more economic activities in the rural areas.

ii) Research was needed in all four countries to determine the bottleneck in women's increased participation and proposals to deal with each of them individually.

iii) At the national level there was a need to ensure developments of agro-industries by developing the resource base and necessary infrastructure. Emphasis should be on building up skills by increasing training facilities and ensuring that women were beneficiaries.

iv) Support rural industrial ventures which employ women.

- v) Repeal the laws which discriminate against women.

From the discussions that followed, participants felt that some of the women who own businesses did not start from other smaller activities. They got capital from relatives who were employed in good positions and earn high salaries. On many occasions women did run the business but they were not owners, therefore they could not make decisions.

There were very few women in technical fields. Society has traditionally made a distinction between work which should be done by men and by women. This attitude was still being enforced by parents and the society.

2. Reports of the research studies on women in the informal sector and agro-industries (agenda item 5)

1. **INVESTIGATION OF WOMEN IN THE INFORMAL SECTOR IN LESOTHO**

The aim of the study was to identify some of the major problems which women in the informal sector face, the type of assistance needed and possible solutions to their problems. The survey concentrated on women street vendors in Maseru, the capital town of Lesotho. The study examined the following aspects:

- output and input in the informal sector (raw materials, markets, associations/cooperatives for buying and selling, income, etc.);
- training programmes for women in the informal sector and their characteristics;
- sources of capital, institutions which provide capital and administration of capital;
- role of the government in the informal sector.

Lesotho is a country which is entirely surrounded by South Africa. Lack of industries and employment has led to migration of most adult male to South African mines. This means that many households are de facto and de jure female headed. Therefore women have been left with the responsibility of agriculture in addition to their household obligations. There has not been much return from agriculture due to bad weather, infertile soil, lack of credit facilities and lack of proper extension services. This has forced the women to engage in informal activities in order to add to the income from agriculture.

It was reported that most of the de facto female headed households were the poorest since they had no land and livestock. Therefore majority of women had to conduct informal businesses in order to subsist. Moreover, female headed households with people

working in the mines had to engage in informal businesses to add to the income earned from the mines.

Therefore majority of people in the informal sector were women. Informal sector in Lesotho was generally at a low stage partly due to a number of problems which had been identified in the findings.

From the findings, problems had been identified as follows:

- i) Lack of capital
Financial institutions do not give credit to women in the informal sector due to lack of collateral and security. Under Roman Dutch Law women were minors. Therefore, they can only obtain credit through their husbands and/or male relatives.
- ii) Raw materials too expensive and the products lacked reliable markets due to competition from the supermarkets, and other people who sell the same products/items.
- iii) Lack of training in business management and skills. This problem has led to production of low quality items which cannot find markets. People buy the items on credit and do not pay. Women do not save their money; they use business money to buy household goods and therefore some were unable to continue with their business for sometime.
- iv) Majority of the women belonged to informal associations which did not assist them in their business. Many were not willing to buy or to sell together.
- v) Government assistance in the sector has been minimal. They charge R5 every month and there is no market centre, and other facilities like toilets and water. Item/products are stolen and spoilt due to lack of storage facilities.

Recommendations

1. Credit Unions at the grassroots level should be revived to provide small loans to the women.
2. Training in business management should be conducted by Business Training Division. Lesotho National Council of Women and Basatho Enterprises Development Corporation should train the women in skills acquisition.
3. Women should be encouraged to form cooperatives so that they can buy their materials at a cheap price from the factories.
4. Government and non-governmental organizations should adopt a coordinated policy or role towards the informal sector.

5. Lesotho manufacturers Association and Lesotho Chamber of Commerce and Industry should admit women in the informal sector as members so that they could benefit in training and in obtaining loans.

II. SOCIAL FORESTRY FOR RURAL DEVELOPMENT: THE CASE OF WOMEN'S PARTICIPATION IN SOCIAL FORESTRY ACTIVITIES IN ZIMBABWE

The issue examined in the study was the participation of women in social forestry activities in Zimbabwe. Forestry as many people would argue is fundamentally about the management of trees, as socially valued resources to meet human needs. For forestry to contribute to the development of our societies, then it must contribute to the development of both men and women. This study therefore intended to highlight particular role and functions of women in it.

Major aims of the study

The study intended to:

- help those involved in planning and managing forestry projects;
- identify specific concerns of women in the project areas;
- define the components that would need to be incorporated into a project in order to meet these concerns and needs;
- facilitate women's participation and involvement.

Based on the above objectives, the study sought to identify areas in which women's and forester's concerns and skills might complement each other and provide guidelines useful for collaborative activities and which would address problems of local natural resource availability. Many local level forestry activities were of particular importance to rural women. Women depended upon outputs from the forests in meeting some of their critical needs such as fuel and income generation activities. A detailed knowledge and understanding of the ways in which gender interacts with forest resources use was still lacking. Women were major actors in forestry sector throughout Africa. However, in many cases, forest degradation has been equated with fuel and fodder shortages or with images of women walking in the search of fuelwood. If convinced of the utility of a forestry improvement scheme, women could be a powerful lobby in persuading their entire household or community to invest the resources necessary to make the scheme work. Hence the involvement of women in forestry projects/schemes could be vital both to rural productivity and to achieving expected project returns.

The activities of the study

This study mainly focused on selected on-going case study projects in Zimbabwe with a view to examine differences in access to and control over resources; examined situations where women have access to land control over different material and social resources as well as looking into these case study projects in relation to the aims of the study as listed above. In addition to examining the various case study projects, questionnaires for field staff were designed and relevant concerned persons were interviewed. The questionnaires were aimed at gathering information on women's participation with specific reference to the afforestation project and other related activities.

Participatory research was another approach used in this study which facilitated the study of women's social, cultural and economic roles and to a limited extent served as a means of making the women conscious of their contribution to the social forestry projects. The participation of the women in researching on issues of central importance to them and their development in general was crucial. Observation of the participants at work in the projects and at home was also done to verify information given by the project officers as well as the participants. Data was also collected from government, non-government documents and largely from forestry commission library.

Findings

Results from field survey and observations by field staff on the various projects that had to do with forestry showed among others:

- i) on fuel supply, there was a widespread agreement that it was women's work particularly where short distances were involved;
- ii) on decision concerning financial and labour investments, management and utilization of trees; 50% of the field staff indicated that it was men, while the remaining 50% indicated that it was both men and women;
- iii) in nursery work, women were said to do pot-filling better than men;
- iv) women preferred fruit trees while the eucalypt species was the popular species for men because it is fast growing and makes good poles which are useful for construction purposes;
- v) on constraints, women intending to establish individual wood lots were denied communal land by local authorities;

- vi) extension workers found women more receptive and enthusiastic to work in development projects;
- vii) women were less mobile than men so investing, afforestation training on them was not wasted as compared to men who were very mobile.

Conclusions and Recommendations

The survey concluded that women were major actors in forestry sector throughout Zimbabwe. Most widely recognized factor was that women and children were primary collectors of fuel and fodder for home consumption and for sale to urban market. However, women's involvement in the forestry sector was not limited to the above only, but because of their traditional reliance on forestry resources, women were often the chief repositories of knowledge concerning the use and management of trees and forest plants. Although they form the majority users, women in most cases were as far removed from the position of power as possible. At the local level, non-participation in decision-making processes imposed difficulties on the ability and capacity of women to manage the resources, yet many women depended on this resource for their energy, for supplementary food source, for medicine and also for their animal feed. In all, two basic conclusions could be drawn. First, involving women in projects often makes the difference between achieving and not achieving project objectives. Second, involving women need not be overly costly in terms of project staff time and financial resources and in most cases, all situations virtually result in a project with higher returns on overall investment.

Recommendations

Among the recommendations made included the following:

1. Buffer zones be created between communal areas and state lands or private lands that have been purchased for resettlement purposes;
2. Women, as the main users of natural resources, have over the years developed sustainable relations with their ecosystems, data on women as users of forestry resources must therefore be developed;
3. Women's land rights must be guaranteed in law by removing prohibitions on women's use rights which exist in different systems of land tenure;
4. In settlement schemes, women's need for land for independent production must be recognized and female heads of households must continue to be given land alongside male household heads.

5. The establishment of rural banks which lend to persons engaged in productive activity after inspection of their farms, will help to solve some of the credit associated problems for peasants;
6. On forestry education, consideration of gender issues within the contest of a forestry technical curriculum is needed and this can help students to see themselves as individuals within a larger social context;
7. There is a need for orientation and training of the staff in respect of gearing extension services towards women and for systematic guidelines on ways of contacting two-way communication with them;
8. With regard to technology, women must be encouraged to participate in designing and adapting stoves to fit with their local conditions. Existing women's groups should be used as the forum for discussion and dissemination of new cooking stoves;
9. To facilitate women's participation in social forestry activities, it is recommended that women must be empowered so that they have entitlements and with these control over their resources. This implies fundamental reforms allowing women legal entitlements; and
10. At the international level, there is need to review the terms of financial and technical aid flows, paying attention to the nature and extent of local knowledge and people's perceptions.

III. CREDIT ACQUISITION BY WOMEN IN THE INFORMAL SECTOR: THE ROLE OF WOMEN COOPERATIVES IN TANZANIA

In many developing countries, it has widely been acknowledged that for informal sector operators to make a breakthrough in their economic activities credit acquisition is very important. This view essentially emanates from the important role credit plays in development. On the overall, credit creates and enhances the capacity to do business.

Despite this wide recognition of the dynamic role of credit, very few informal sector women have benefitted from formal credit. Women's independent access to such credit is generally limited due to social constraints such as lack of property and illiteracy.

The question arises as to how women's access to credit can be enhanced? This study follows from this concern. In the study the participation of women in cooperatives in Tanzania was noted. The major question raised was: Can cooperatives be utilized as a means to enhance women's access to credit, overcome collateral requirements and hence contribute to the creation of income

generating activities in the informal sector? Cooperatives have been tried in many countries for the last so many years. For many reasons they have been proposed as models of hopeful alternative to the above state of affairs.

Various reasons tend to suggest that, cooperatives are a potential means to enhance credit acquisition by women in the informal sector. These are: their legal status, communication capacity among group members and collectivism.

In this study these potentialities were evaluated viz-a-viz group viability, sustainability and acceptability. A total of 23 women cooperatives and pre-cooperative groups were included in the study. In order to shed light on the problems facing informal sector women, about 120 women (operating in the informal sector) were interviewed.

The sample evidence suggested that women's accessibility to credit was constraint by non-awareness to the availability of credit facilities on the one hand, and the low supply, high demand for women's special credit schemes and women's limited resource base on the other hand. The sample evidence further suggested that women's awareness to credit was, to a great extent, determined by their level of literacy. Given that many of the women operating in this sector are illiterates, their awareness to credit was limited.

On the other hand, the hypothesis that cooperatives were a potential as a means to enhance access to credit by women in the informal sector in Tanzania was inconclusive. The findings revealed that, these cooperatives were neither viable nor sustainable. Those women who had once been members of a cooperative were generally not in favour of the group based approach. They cited problems like poor management, conflicts, lack of commitment etc. Generally, women cooperatives faced a lot of problems that included, lack of working capital, lack of management and marketing skills, etc.

Nevertheless, broad generalizations concerning the performance of cooperatives in Tanzania suggest a lack of serious cooperative attitude among the cooperators. Various retarding forces were identified. More broadly, women's cooperatives were found to be caught in a hostile environment. In contrast to the principles of cooperatives, viz; voluntarism, democracy and collectivism, cooperatives in Tanzania were found to be operating as top-down experiments. The socio-economic and cultural environment in which cooperatives were to operate was generally disregarded. As a result, cooperators were not motivated to participate in such groups.

Women's cooperatives faced other problems also by virtue of being women-only-groups. Their disadvantaged position in society

in terms of skill attainment and opportunities only helped to reinforce the "gendertyping" of activities found in society.

It is finally argued from the above research evidence that, the whole situation did neither develop nor encourage the development of entrepreneurship among the women cooperatives.

Nevertheless, the potentialities of cooperatives, viz; legality, communication capability and collectivism remain to be desired. It is suggested that the building of new women cooperatives in Tanzania requires a social transformation of which education and training can play a very important part. Education and training will help raise and develop the skills of cooperators. A great understanding by the government, as to how cooperative are required to function is necessary. More precisely, cooperatives should function as self-help groups.

In a further effort to explore the strategies to enhance women's access to credit facilities, other self-help groups commonly found among the women were examined. In Tanzania such groups which are basically revolving credit groups are called "upatu" or "mchezo". It is recommended that further research should be directed at studying their replaceability on a large scale and sustainability in a longer term.

The research evidence suggests that such informal groups which are already formed with credit objective could be integrated in the formal credit schemes of the banks. This view is considered, particularly, when taking into consideration the amount of money intermediated by the "upatu" groups. We are convinced that both the government and Donor agencies can learn a lot from such groups and may thus think of integrating them in their credit programmes.

However, above all, proper training to develop women's skills in management and marketing will help improve women's credit-worthiness viz-a-viz formal financial institutions. Government and Donor programmes geared towards the development of women's informal sector activities should therefore be directed towards developing such capability and skills.

IV. A STRUGGLE FOR SURVIVAL: WOMEN IN THE INFORMAL SECTOR IN KAMPALA CITY

The aim of the study was to find out whether market women contributed to urban economy, to identify their problems and how the government can assist them.

Ugandan economy declined since 1971 due to the expulsion of the Asians and the guerrilla wars. People were retrenched from their jobs and others had to move to the towns because of the war.

Most of those who were affected were women. These women resorted to informal business.

Performance in the business

- i) The level of education affected both the type of business and the performance.
- ii) Due to prevailing poverty, demands for goods and services in the informal sector were usually low.
- iii) Since women do not cooperate or try to work together, they do not get information which might be useful in the running of their businesses.
- iv) The location of the market affected the number of customers. Those in the markets which were strategically located had more customers than those who were in the other markets.
- v) Lack of storage facilities led to perishable products (fruits and vegetables) being spoilt.
- vi) The markets were not properly maintained although the government charged high taxes which many women cannot afford to pay. Many resorted to selling in the streets which was not allowed by the government. Moreover small children and babies were not allowed in the market. This has posed serious problems to the women because they cannot afford to hire maids to look after their children.

Recommendations

1. The women should form market cooperatives in order to acquire credit.
2. Government taxes should be reduced so that women engaged in the sector could afford to use the market. Moreover, the government should maintain the market properly.
3. Day care centres should be provided since children were not allowed in the market.
4. The Ministry of Women Development should assist in training the women in the informal sector and inform them on how to secure credit for their businesses.

During the discussions, participants raised the issue of children under 5 years not being allowed into the market. The concern was that women in the informal sector were not making much money. Therefore, it would not be easy for them to afford a maid. Often children were left alone in the house. The participants felt that this was a form of harassment by the government since women in

the market work comfortably and were able to attend to customers well when they had their children around. It was therefore felt that this regulation should be changed.

V. WOMEN IN THE INFORMAL SECTOR: A STUDY OF SMALL TRADE WOMEN INVOLVED IN SECOND HAND CLOTHES AND HAIR CARE BUSINESS IN ELDORET AND KISII TOWNS OF KENYA

The aim of the study was to investigate the participation of Kenyan women in the Informal Sector with special reference to those involved in hair care and clothes business. It was conducted in Kisii and Eldoret towns. It addressed the following issues, namely;

- source of capital and access to credit facilities;
- income of the enterprises per month;
- number of employees per enterprise;
- problems of women in hair-care and clothes in building their enterprises;
- government involvement in the sector.

Findings

There were in total 2754 traders operating in the area. Of these 882 were women. Over 80 percent of the women were involved in retail trade and none in manufacturing. Those in retail business were engaged in subsistence enterprises which had very low profit margins.

The factors which influenced the choice of enterprise were:

- social expectations
- capital
- education
- family responsibilities
- income of family before joining the informal sector
- public influence i.e. what was commonly being done

According to the study the factors that force women into the Informal Sector were:

- lack of education and inability to secure formal employment
- financial needs
- family size and responsibilities
- enhancement of self-worth
- need for independence and prestige
- lack of capital.

Sources of capital were from friends, family members, savings (for those who had worked) and few had access to loans and credit from financial institutions.

Reasons that prevent hair-care and clothes entrepreneurs from having access to loans were:

- lack of business skills
- ignorance of what services were available
- lack of information
- lack of collateral
- lack of services that will educate women to go for viable enterprises and non-viable income projects undertaken by the majority of women.

The incomes for those involved in hair care ranged from 600 Kenyan shillings per month to 90,000 Kenyan shillings per month. In clothes enterprises the incomes ranged from 600 Kenyan shillings to 15,000 Kenyan shillings per month. Of those involved in clothes, 50 percent could not keep records properly due to their low educational standards. Those in hair-care were better educated.

The problems faced by the women in their businesses were:

- ignorance
- lack of definite government policy which supported individual women in the sector
- lack of well thought-out efforts aimed at enhancing women's participation in income generating activities
- inability to harmonize family responsibility and business.

Although in principle the government supports involvement of women in the informal sector, in practice, information does not reach women in the sector. Also no research has been done on the needs of women.

Recommendations

1. There is a need of general education, business skills oriented education and legal education. This can be done by incorporating community education as part of the role of schools and political administration.
2. Women interested in business should be given basic education such as book-keeping, and project identification.
3. There is need to create an awareness at the political level of the need to improve the lot of women by improving their level of participation in the economy and the need to monitor their overall economic contribution.
4. There is a need to have a women's department in most government ministries. Also to have women's affairs offices at district levels.

5. The government should plan for surveys and studies on women and their particular problems. The studies should address the following:

- educational issues
- social factors and
- economic factors.

This is necessary in order to enhance and advance women's economic activities and their overall participation in the development process of Kenya.

VI. WOMEN IN THE INFORMAL SECTOR EMPLOYMENT: PROBLEMS AND PROSPECTS: A CASE STUDY OF KAMPALA

The survey was on four markets in Kampala, Uganda. The objectives of the research were:

- to determine the dominant characteristics of women in the informal sector;
- to find out their sources of capital; and
- to find out about their activities, working conditions and type of social services available to them.

Majority of the women were not married. Many had not gone to school. Therefore because of this they had to resort to the informal sector.

Their starting capital was very low (5,000 to 100,000 Ugandan shillings). The capital was obtained from relatives, friends and a few from husbands. Therefore, all the women had no access of credit from financial institutions.

Knowledge of Credit Institutions

Only 40 percent of the women who were interviewed had knowledge of the financial institutions. They knew that they did not qualify for credit since they lack collateral. Sixty percent had no knowledge of the financial institutions. There were mostly those who have not been to school.

Although there are cooperative societies and clubs which could be credit sources, the women did not join as members. This could be attributed to lack of education.

There were also other associations which provided credit, but the women did not have information about them. Since the women were also responsible for household duties, it was difficult for them to participate effectively in associations which might be potential sources of credit.

All women paid a graduated tax of 5,000 Ugandan shillings which was too high for them. They also paid a rent of 3,500 Ugandan shillings for the use of the stalls. They also had to employ security officers to guard their items in the market.

Recommendations

1. The government does not recognize the activities of the informal sector. Therefore there is a need to recognize it and provide good facilities for the women, for example taking care of the stalls, construction of toilet facilities and water supply.
2. The taxes should be properly fixed or reduced.
3. Organize cooperative societies where women could become members and get the benefit of acquiring credit.
4. The government and non-governmental organizations should start projects which were geared towards assisting these women. These women however should be involved in the formulation of those projects.
5. The women need to be trained in book-keeping skills, and those who have not been to school in literacy and numeracy skills. Consideration should be given to removing school fees especially at primary school level so that girls could go to school since culturally preference is given to boys in most households.
6. Need of further research in other areas like hair care and tailoring so that a comparison could be made.

VII. INFORMAL SECTOR ENTREPRENEURSHIP IN ZAMBIA WITH SPECIAL REFERENCE TO WOMEN

Introduction

Zambia, like the majority of developing countries has been undergoing a serious economic crisis since the mid 1970's mainly attributable to inherent structural imbalances, external macroeconomic conditions (the impact of world recession on copper prices and demand, the prize in oil prices and so forth), and the Government's own deliberate development policies.

Consequently upon this economical crisis, therefore has been the emergence of such serious problems as decline in the copper export earnings, the performance of the economy as a whole, and a growing number of school leavers unable to find wage employment. In turn these problems have also given rise to the emergence of many informal small scale industrial activities in the country involving mostly women.

Women's participation in formal sectors or in wage employment is very low indeed. The only alternative women have found is to be involved in the informal sector. The highest proportion of self-employed women is found in the agricultural and wholesale and trade sectors as compared with some other sectors. The majority of working women in the urban areas are self employed and unpaid family workers in the wholesale and retail trade.

Objectives of the study

The main objective of the study was to examine the failures which are responsible for the preponderance of Zambian women in the small-scale industries and informal sector activities which are less remunerative than their male counterparts. The activities of the study therefore included:

- a) The identification of the socio-economic significance of the participation of Zambian women entrepreneurs in small scale industries and the informal sector with respect to their capacity to generate employment and income on the one hand, and factors which work against this significance on the other hand.
- b) An examination of the effectiveness of state-led small scale industry support organizations in resolving the major operational constraints facing small scale industries and especially the informal sector activities in which women are engaged.
- c) An assessment of the relative performance, namely, profitability, potential and cost of generating employment and incomes in the informal sector activities in which women are engaged.
- d) A study of the extent to which resources, namely, capital, level of education, skills, time, household labour, etc., owned by women in the informal sector act as barriers to entry into more lucrative activities.
- e) Finally, on the basis of the findings of the study to make recommendations for policy interventions related to first, improve the macro-economic environment for the promotion of female-owned small scale industries and informal sector enterprises, and second, to action-orient project proposals for which donor support could be solicited.

Major findings

The major findings and results of the surveys carried out in Lusaka and Mumbwa Districts on the informal sector in Zambia with respect to women entrepreneurs were as to mention some as follows:

1. The research findings have revealed that females dominate both owner managed and non-owner managed businesses in both Lusaka and Mumbwa. For instance in Lusaka females account for 57 per cent of the total "non-owner - managed" businesses and 75 per cent of the "owner-managed" businesses.
2. The majority of women entrepreneurs in the informal sector kept quite a good number of dependents in addition to their own children (between the ages of 6-8 years old), 71 per cent of entrepreneurs keep their own children and the rest are dependents (19-60 years old). This has implications for structural adjustment policies - social services being reduced - effective school going children, this has been the main cause for high numbers of children in the streets.
3. Monthly average wages were higher in Lusaka than in Mumbwa because of the higher cost of living in the former than in the latter town. In Lusaka wages vary between K1000 and K1575 whereas in Mumbwa between K656 and K900.
4. The informal sector was a major source of income to the poor households, especially those headed by women.
5. Most of the money earned in the informal sector was spent on food. In Lusaka about 49 per cent of households spend K3000-K6000 per month to sustain a household of 5-6 people, where as in Mumbwa 38% spend K2000-6000 to sustain the same number of people.
6. 89 per cent of women in informal sector were marketeers selling in markets for fear of victimisation in the streets. Street vendors were mostly found in town centres.
7. The main source of initial capital of these women was either their spouse and/or relatives. No loans/credits were received from lending institutions.
8. The contribution of women to informal sector was constrained mostly by:
 - a) unfriendly environment under which they operate
 - b) lack of capital
 - c) inadequate education and skills
 - d) lack of credit opportunities
 - e) time demand made by household chores.

Major constraints

1. There are certain district council laws and regulations in Zambia which seriously inhibit operations of the informal sector and hinder the development of the country in general, e.g. those requiring businesses to be licensed and those which prevent trading from home. Some of the laws and regulations were initiated

during the colonial era with the aim of restricting participation of the black population in economic activities, e.g. provision of Markets Acts (1930) the Trades Licensing Act (1968) the Local Government Act (1965), the Public Health Act (1930), the Town and Country Planning Act (1961) and the Registration Act (1930).

2. The Development of large scale formal industry has not been structured in a way that makes room for and stimulate small scale industry in the way of forward and backward linkages.

3. Marketing problems of the informal sector products are becoming very acute.

4. There are no collective services available in the informal sector.

5. The existence of the informal sector has not been officially recognized by the Government.

6. The Government has not registered informal sector enterprises in each district even where they meet the bare minimum legal trading or manufacturing requirements to be issued with licenses at a minimum fee.

Therefore, based on the survey findings and the constraints outlined above, the following recommendations were suggested:

Recommendations

1. Some of the laws and regulations initiated during the colonial/federal era and after independence that inhibit the development of the informal sector should be vertically examined with the view of repealing or removing them.
2. The Government should increase it's mediatory role between financial institutions and informal sector entrepreneurs with a view to improving credit opportunities for the informal sectors.
3. The Government, through SIDO, VIS and SEP, etc. should increase the amounts of special funds to finance projects for women entrepreneurs.
4. SIDO, VIS and other financial institutions should pull their efforts together to establish a common raw material, machinery, and spare parts pool to service the women entrepreneurs.
5. SIDO, VIS and other financial institutions should also explore the chance of playing mediatory roles between large-scale and small-scale enterprises regarding procurement of raw materials and also the production of small parts by small informal

enterprises for large-scale enterprises, private and parastatal.

6. The Government should explore and encourage the possibilities of developing some sub-structural relationships between formal industrial and informal sector.
7. To reduce the inadequacy or lack of skills by the informal sector women entrepreneurs, skills and programmes should be intensified in order to improve the existing products and to help in developing new lines of production.
8. Since marketing problems of informal sector products are becoming acute, there should be a research conducted on the types of goods that are commonly in demand and to what extent this can be produced by the informal entrepreneurs.
9. The Government should officially recognize the existence of the informal sector and show how it positively contributes to the national economy (employment opportunities and raising the living standards for households).
10. In order for the informal sector entrepreneurs to be assured that the district councils do not intend to evict them from the business premises, it is necessary for the councils to allocate them small industrial or trading plots in places where most of the customers are commonly found for their goods and service.
11. More studies must be done on the dynamically development process of the informal sector in order to assess its growth potentials.
12. Informal sector employment and production should not only be systematically incorporated in the national plans but also statistically recorded.

In the final analysis it was concluded that the above recommendations will go a long way in contributing to the efforts being made to make the informal sector an important economic sector in the country's national development. The informal sector has an important role to compliment that of the formal sector especially with respect to increasing employment opportunities, generation of income earnings and the consequent improvement of living standards in the country. The study findings in both Lusaka and Mumbwa districts could be generalized for all the urban and rural areas.

VIII. ARE THERE CREDIT FACILITIES FOR WOMEN VEGETABLE SELLERS (HAWKERS) ON THE STREETS OF NAIROBI?

Women vegetable sellers (hawkers) have faced a number of problems which have affected their performance; namely:

- a) The government has formed by laws which restrict people from running businesses from their homes. Therefore the vegetable sellers (hawkers) are being harassed all the time and in the process they lose their items/products.
- b) Women in the vegetable business had no choice of engaging in other types of business due to their low level of education.
- c) Due to low level of income obtained from the businesses, it is difficult to have any savings. Therefore they cannot invest in bigger businesses.

The findings of the study revealed that:

- i) The income of the women who were interviewed ranged from 250 to 500 Kenyan shillings per month. A few had primary education while the majority had not gone to school. They lived in slums and had large families.
- ii) The women have problems of capital. Often they are harassed by city inspectors. They cannot work far from home because of restriction from their spouses and also due to their household obligations.

Credit Facilities

Most of the women had invested only about 20 to 100 Kenyan shillings in their business. This meant that the businesses were only for survival. The earnings were all used and therefore it was difficult to secure credit. Moreover the women were not aware of the banks and their purposes. However it was not possible to get loans from the banks due to lack of collateral. The non-governmental organizations which could provide credit or loan to these women were too few, and did not have enough money. Moreover the women were not aware of their existence.

All the women got their capital from relatives, friends or husbands, since they did not have to pay an interest. Also it did not require security but relied on relatives to guarantee.

Recommendations

1. There should be a national policy on women which deal with small scale enterprises.
2. There should be a coordinated approach between all the non-governmental organizations to ensure that they reach and assist all the women in the informal sector.
3. Women researchers should not only conduct research but also educate and sensitise women at the grass roots level on the

laws and their rights. This can also be done through the media.

During the discussions the participants felt that since the initial capital used by these women was very little it might be better for them to get it from relatives or friends. Moreover it did not require interest. Alternatively one could organize them in cooperatives so that they could secure credit.

IX. INCOME GENERATING ACTIVITIES FOR WOMEN IN SUDAN AN EVALUATION SUMMARY

1. This paper has attempted to review and evaluate the performance of 21 income generating projects implemented by 14 agencies. Prior to the selection of projects, a survey of all projects has been conducted from which the study sample was selected.

2. The evaluation of the projects/activities was based on a ranking against six criteria:

- 1) appropriateness of concept
- 2) effectiveness of activity, further subdivided into:
 - 2.1 income generation
 - 2.2 empowerment and economic sustainability
 - 2.3 institutional sustainability
- 3) equity further subdivided into
 - 3.1 fairness in beneficiary selection
 - 3.2 cost per beneficiary
- 4) participation of beneficiaries in project/activity decisions and responsiveness to beneficiaries needs
- 5) efficiency
- 6) quality of management.

3. In most of the cases, primary data was collected about the projects, with the exception of a couple of instances where the researchers depended on information obtained by researchers as evaluators for the activities.

4. The agencies involved in income generating activities for women (IGAFW) varied and this variation has been singled out along the following lines:

- a) nature of the organization
- b) history of IGAFW
- c) importance of IGAFW in the organization
- d) approaches to women in development

- e) approaches to income generation
- f) group formation used by agency
- g) general attention to management
- h) sources of funding
- i) style of management
- j) women in management.

5. The findings of the research concerning appropriateness of project concept indicated that many organizations have chosen the conventional modes of income generation which are easy to use, yet very ineffective. In some other instances project/activity concepts have not taken into consideration the socio-economic circumstances of women.

The agencies which have been able to promote successful income generating activities have done so through a serious effort of surveying the targeted areas. Selection of economically viable activities where beneficiaries are expected to be autonomous.

6. The projects which received a low ranking as far as effectiveness is concerned did so because of the following reasons:

- i) income generation was very insignificant and in many cases income was received as one payment once a year e.g. (sewing);
- ii) the number of beneficiaries served was insignificant;
- iii) the project officers created so much dependence on project services, but little effort has been made to empower women;
- iv) no positive action has been made to use group formation as a tool to realize political and economic gains;
- v) no attention was taken to ensure the institutional sustainability of project/activity and allow its integration into the mainstream of the society once the project ceased.

7. Most of the projects were rated as equitable since they were located in locations where there was a concentration of target population. There were, nonetheless, instances of directing some of the project services to not so deserving individuals.

8. Concerning participation and responsiveness to beneficiaries needs, the finding of this research was that with the exception of a couple of organizations, most of the organizations rated "poor" and little effort was seen for assessing the impact and evaluating the needs of beneficiaries.

9. As far as efficiency, which has been defined in terms of using minimum resources to administrative and overhead costs and directing most of funds to avail productive resources to beneficiaries; efficient project/activities were ones characterized by reaching large numbers of beneficiaries, use of down-to-earth modes of service delivery and those agencies which have opted for implementing their projects/activities through already existing institutions.

10. The final element related to management and in that connection domestic organizations, whether NGOs or Government departments, showed less attention to management. The attention to management seemed to have paid off whether for agencies which were executing projects directly such as ACORD or through Government or local institutions such as UNICEF.

11. In addition to the specific findings stated above, which show clearly that the experience of Sudan leaves a lot to be desired. We point out some of the important recommendations:

- a) Given the size of the problem, and the insignificant scale of intervention undertaken to intervene, the researchers feel that an effective strategy for dealing with the problem is through streamlining it within already existing institutions whether in government or NGOs.
- b) The implication of the above for governments is to think of appropriate policies and organizational modalities for dealing with the issue.
- c) For international organizations and NGOs, the implication of the above is to attempt to adopt policies of working closely with government and local NGOs.

X. BUSINESS MANAGEMENT IN THE INFORMAL SECTOR: A CASE STUDY OF MARKET WOMEN IN UGANDA

The decline of economy in Uganda due to guerilla wars and political situation has led to many women migrating to the urban areas. Since these women are not very educated they engage in informal business.

The objectives of the study were:

- a) to assess whether women have knowledge of business management;
- b) to ascertain whether the women traders understand the risks and consequences of operating in a haphazard manner;

- c) to identify indicators of need for business management programmes tailored specifically for "general population" women market traders and to assess the likelihood of a positive response;
- d) to identify features of socio-cultural dynamics that are associated with poor management skills.

Among the people who were interviewed some owned businesses while others were employees in other people's businesses. Most of them learnt on the job and did not go for training.

There is a lot of competition in these businesses and they do not get much returns from them. Those with higher capital and more goods practised book-keeping while those with smaller capital did not. Also those who have stayed longer in the businesses had always kept books.

Most women acknowledged that they lack technical management. Few considered financial management as a problem.

All the women were unable to save money because the returns was too little and it was all used for household consumption.

The women gave a number of reasons for not going for training:

- i) husbands refusal
- ii) for those who were employees in the businesses the owners did not allow them to go for training
- iii) some women felt that since they have been operating for a long time, they did not require training.

Recommendations

1. Programme delivers should assist women in attaining technical skills.
2. Programme delivers should assist women in record keeping. Consequently men who are in the same areas of business and who are more conversant in book-keeping could assist the women when approached by them.
3. Periodic evaluations of the sector should be done so that assistance could be given to these women.

From the discussions that followed, participants felt that although the women were working hard in some of the businesses the men controlled the finances. Therefore it was very difficult for the women to make effective decisions. In West Africa, it was reported that women in the informal sector were very strong and could make decisions on the use of their finances while in East Africa the case was not the same. Participants thought that this

could be partly due to cultural attitudes and also the effects of colonialism; namely the belief that "a woman should stay at home and work in the household. Working in the market place was meant for those who were not well behaved morally".

**XI. WOMEN'S BUREAU - MINISTRY OF CULTURE AND SOCIAL SERVICES ON:
WOMEN IN THE INFORMAL SECTOR IN KENYA (AGENDA ITEM 6(i))**

The Bureau was established in 1976 after the women's conference in Mexico. The main broad objective of the Bureau was to ensure equality of opportunities for women in development process through integration of women in development as recommended at the UN World Conference in Mexico city.

The objectives of the Women's Bureau include: creating awareness of the potential and actual position of women in national development and obstacles that block women's advancement. At the moment there were over 30,000 women's groups registered with the Ministry throughout the country.

Concerning the informal sector

The Bureau sees the informal sector as possessing the following features:

- a) use of simple technology
- b) normally has between 0-9 employees
- c) is labour intensive
- d) normally family oriented
- e) initiative into the sector stems from natural aptitude/experience which may be culture or gender biased
- f) no distinction between family and business accounts
- g) no cashing of labour
- h) limited mobilization of resources into saving - the tendency being moving profits to family or community expenditures
- i) motivation is not market or family oriented - thus to start on enterprise results from need to fulfil ascribed gender role
- j) use of traditional business practices
- k) has collateral guarantee based on individual/group integrity

- l) mobilization of funds comes from family, group, relatives and friends
- m) products/services were more influenced by 'fashionable' trends rather than feasibility or profitability of products or services.

Activities of women within the informal sector include: vegetable rending, vegetable cultivation, cooked food sales, veranda tailoring, hair-care, textile, farming, basketry, weaving and pottery, fishmongers, shop and kiosk retailing, tobacco processing, traditional health care provision, soap making, food processing and preservation, entertainment, juice production, agro-business, labour, etc.

Women invested labour and resources (finance and time). Women's participation in the informal sector was enormous although most unquantified. This was because much of the activities in the sector were in the rural area where the vast majority of the Kenya population, particularly women, reside. This was where women participated as individuals and groups. Women needed appropriate technologies that would enable them to process and preserve fruits, grains and other seasonal crops. They needed to conserve energy to enable them to concentrate on more productive activities that would directly contribute to their income, better standard of living and autonomy. This could be done through the introduction of appropriate technology that was cheap, affordable, available, time saving and less laborious.

XII. KANU MAENDELEO YA WANAWAKE INCOME GENERATING ACTIVITIES (AGENDA ITEM 6(ii))

Kanu Maendeleo ya Wanawake has been involved in women activities since its inception in 1952.

In its dealings with the women, the Organization has found that women were lagging behind in business activities. One of the factors contributing to the women being left behind was their lack of technological know how in most of the activities they were involved in. Lack of technological skills has resulted in poor performance and even collapse of women activities in the rural areas. the Organization (KMYWO) therefore has taken steps to deal with these problems both at policy and operational levels. At the policy level the Organization has incorporated investment aspect to provide sustainable development for income generating activities for women. They included :

- business skills training;
- micro-enterprise development (informal sector); and
- agro-business development.

However, there was a lot to be done and the following recommendations have been made.

1. Women need management skills which should include:
 - simple book-keeping
 - feasibility study technics; and
 - marketing studies and technics.
2. Sources of capital for women because this was a major constraints for women. Women should be helped to acquire loans by removing or at least reducing the requirements for bank loans.
3. Women groups should be helped to get tenders to supply local goods to institutions, such as schools.
4. Women should be encouraged to get into businesses such as hotels, fruit processing and oil extraction, and others.
5. The marketing of the products could be organized to help the women. There were many products which women made but the marketing aspect had affected the performance of these groups.
6. Since women were involved in entertainment, they could turn such activities into income generating by charging some money for the services.
7. Women should be educated on forecasting the marketing so that they were not left with stock which could not be sold due to change of fashion, style, etc.
8. The attitude of women towards business ventures should be gradually changed through education, to make them more open to new ideas in businesses.
9. The women need to learn about quality control so that their own products were competitive enough to do well in the market.

In the discussion that followed, it was pointed out that Maendeleo Ya Wanawake became affiliated to KANU in 1987. Since then KANU Maendeleo Ya Wanawake had been working in collaboration with the KANU Party in this case there was political influence involved within the Organization.

Recommendations

1. Take an overview of enterprise development for Kenya women by involving the Government, donors, NGOs, banks, etc.
2. Offer integrated training programmes for the Kenya women entrepreneurs.

3. To be able to reach Kenya woman entrepreneur wherever she is e.g. through extension services.
4. For sustainability have advisory services, policy environment and co-ordination of all services.
5. Develop advisory services that are affordable by the disadvantaged woman in the following areas: legal, veterinary, crop husbandry, storage and preservation. Upgrade women entrepreneurs who can pay for the extension services provided by NGOs and private consultants.
6. Carrying out localized area studies
7. That there is need to have a gender framework that will:
 - a) develop female coordination in order to increase economic growth
 - b) consider the women's triple roles, in relationship to themselves, family and community
 - c) assess the woman's 24 hour work, value of her work in relation to national economic growth
 - d) introduce women linkages between village and outside market
 - e) look critically at how culture/tradition influence her reproductive, productive and community role
 - f) re-orient and re-educate women to enable them to see themselves differently so that she can value her contribution to development and the economy.

6. RECOMMENDATIONS AND POLICY ISSUES

Having discussed the role of women and their participation in the informal sector within the Eastern and Southern Africa subregion and also with comparisons given on women's involvement in the sector in West Africa (e.g. Ghana and Nigeria), the following policy issues and recommendations were advanced:

1. Policy issues

These were addressed to governments and focused on the following:

- a) Promotion of group formation and organization for political and economic gains to the participants of the informal sector and agro-industries.

- b) All laws that hinder effective participation of women in the economy and informal sector in particular should be repealed e.g. Roman Dutch Laws that treat women as minors in Southern parts of Africa.
- c) National development plans should address economic needs of women especially in the informal sector.
- d) Enhancement of women representation as policy makers so as to voice and increase sensitization of women issues.
- e) Establishment of extension services to women in informal sector to provide general and legal education; training in business skills; time management; family planning and health care.
- f) Establishment and/or strengthening of Women in Development units and not to marginalize them within different ministries.
- g) Address urban-rural biases by creating work opportunities in rural areas.

2. Recommendations:

Overall recommendations based on the presentation and discussion of the research study reports focused mainly on the following:

a) Training

Training programmes should be designed and carried out at different levels and in various areas with the view to acquire skills in needed areas such as: accounting; book-keeping, management, negotiation and selling skills; knowledge of import and export etc. Training can be carried at: the community level; business studies at the early stage of formal education; extension services; at vocational training centres and continued education.

b) Credit facilities

Establishment of credit bureaus or units either within or independent of existing credit institutions to provide credit with easy terms of repayment and collateral.

c) Statistics

One of the policy issues raised earlier is the establishment of a data base concerned with provision of information both descriptive and analytic about participants in the informal sector. It is recommended that data should be centralized and

include amongst others information on the social and economic aspects.

d) Information network

There is a need to establish a network of information on women in the informal sector among developing countries as a means of sharing and exchange of experiences. This can be done through the existing national machineries, bureaus women research groups such as the (AAWORD) and other non-governmental organizations having interest and involved in women programmes.

e) Dissemination of information

i) Networking among NGOs, women organizations and government departments in each country should be established to avoid duplication; provide co-ordinated plans and courses of action that will promote development issues. Government ministries concerned should allow free flow of information;

ii) There is also need to disseminate information in easily accessible means such as mass media through radios, television, newsletters, posters in local languages easily understood by the target group. Women and men journalists should be encouraged and should increase their publicity on women's activities and developmental issues.

f) Subregional economic groupings, such as SADCC and PTA (Preferential Trade Areas) should establish and design programmes on women geared towards economic empowerment of women in activities such as trading, import/export and external markets.

7. CONCLUSIONS

It has been recognized world-wide that women play an important role in the economy particularly in the informal sector where the majority of women operate. As can be seen from the above presentation of the research studies, experience show that women dominate in the sector. Accordingly, common constraints (as pointed out in the presentations) experienced by women operating in the informal sector included among others:

- lack of data on women's involvement in the sector;

- lack of access to credit lending institutions due to various reasons e.g. collateral, property ownership etc.;
- lack of information and technical know how including managerial skills;
- poor conditions under which women operate which include poor sanitary, water services and lack of children care centres or facilities and;
- that the majority of women operating in the informal sector have very low education and lack capital to enable them venture into other viable businesses.

In an attempt to overcome the above-mentioned constrained amongst others, and to improve women's productive activities in the sector, a number of policy issues and recommendations have been advanced in this report. In the end, it was concluded that in order for these policies as recommended to be adequately targeted, further research was required not only on the size of the sector which is often underestimated, but on the proportion of women operating in the system. As part of the information network on the informal sector, it was agreed that the women researchers should ensure that information on their research studies undertaken is disseminated to primary users such as the women national machineries, relevant ministries, training and research institutes.

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