

REPORT OF THE
CONSULTATIVE MEETING
OF EXPERTS ON
MACRO-ECONOMIC POLICY

*Analysis of Women's
Participation in the
Informal Sector*

Rome, 18-22 March, 1991

INSTRAW



1993 E
STAGLO

**REPORT OF THE
CONSULTATIVE MEETING OF EXPERTS ON
MACRO-ECONOMIC POLICY**

***ANALYSIS OF WOMEN'S
PARTICIPATION IN THE
INFORMAL SECTOR***

Rome, 18-22 March, 1991

I. INTRODUCTION

A Consultative Meeting of Experts on Macro-economic Policy Analysis for Women's Participation in the Informal Sector organized by the United Nations International Research and Training Institute for the Advancement of Women (INSTRAW), was held in Rome from 18 to 22 March 1991 at the headquarters of the Food and Agriculture Organization (FAO).

The Italian Association for Women in Development (AIDoS), the INSTRAW focal point in Italy, was co-organizer of the meeting, with the Italian Government providing a financial contribution. The 27 participants included individual experts and researchers as well as representatives of national governments and United Nations agencies.

The meeting was designed to move forward from purely statistical research to the design of practical policy instruments to improve women's income and productivity in the informal sector. It was considered a logical follow-up to INSTRAW's many years of work in cooperation with the United Nations Statistical Division (UNSTAT) in promoting new concepts and methods of data gathering in this field.

The focus was to be on how best to provide support to women in the informal sector through policy action in four major areas, national development planning, labour, agriculture and financial and monetary programmes.

II. OPENING SESSION

The meeting was formally opened by the Deputy Director of INSTRAW, Ms Eleni Stamiris, who expressed her thanks to the Italian Government for the financial support which had made the conference possible and to AIDoS for having helped organized it. She welcomed all the participants, noting in particular the representatives of the UN agencies which had contributed to the implementation of the Nairobi Forward-looking Strategies (NFLS) to change perceptions and attitudes towards women's economic and social functions.

Ms Stamiris then addressed the effects of the current economic crisis, which has left many women with no options other than to assume more responsibilities and undertake more income-producing activities in order to meet their own and their families' financial needs.

In countries undergoing structural adjustments, even fragmentary statistics show that this typically means that women are disproportionately affected in relation to their male counterparts. Because they have less education and fewer marketable skills, they have less chance of being employed in the formal sector, and even if they are, are more likely to be the first laid off, and are therefore forced into marginal, very low income activities, generally in the informal sector.

Studies indicate that the informal sector can provide some impetus to the economy as a whole. Ms Stamiris stressed that it is therefore important that the contribution of women to the informal sector be further defined and recognized, as stipulated in the Nairobi Forward-looking Strategy. Although some of the results are still incomplete, INSTRAW's six years of ground-breaking work with the United Nations Statistical Division (UNSTAT) in this area clearly shows the inequities in the status of women.

The meeting was therefore convened to identify practical measures that governments should be encouraged to adopt to enhance the acknowledgement as well as the productivity of women's work in the informal sector.

Following Ms Stamiris' remarks, Counsellor Fiametta Milesi-Ferreti, representing the Italian Government, welcomed the meeting as an important step for women. She hoped it would stimulate fruitful discussions and be useful in identifying necessary areas for policy action.

In conclusion she noted that it was fitting that Italy host the meeting because a large part of the Italian economy is based on the informal sector. The officers elected for the meeting were as follows: Chairperson, Ms Marilyn Carr (UNIFEM); Vice-Chairperson, Ms Mebo Mwaniki (Economic Commission for Africa); and Rapporteur, Ms Constantina Saffios-Rothschild (Wageningen University).

III. THE INFORMAL SECTOR: DEFINITION AND OVERVIEW

There is no single, widely accepted definition of the informal sector. Rather, it is generally described through a variety of criteria e.g., the size of the business (number of employees, profits), its legal status (usually not registered or subject to taxation), its location, the educational background of its employees, the type of technology or equipment used, working conditions and hours, type of links, if any, with the formal economy, etc. Any or all of these factors may vary from enterprise to enterprise, depending on its own particular context.

In addition, there are enormous differences in the types and organization of activities undertaken from country to country and, within each country, between urban and rural areas. For example, some informal workers are so-called "petty self-employed" or micro-entrepreneurs, others are employees of larger micro-enterprises whose products might be sold directly in the market, or indirectly, if sub-contracted by the formal industrial sector. Finally, they might be out-workers, employed directly by formal economic entities.

There are, however, certain characteristics which appear to be common to all economic activities in the informal sector:

1. **The absence of any formal regulation** by any government or institution which normally has authority over other economic activities.
2. **The central role of women in the worldwide increase in the phenomenon of informalization both in industrialized and developing countries.** The newest literature links this development to structural changes in the global economy, and more specifically to uneven economic growth that has resulted in the so-called "feminization of poverty", the concentration of poverty in women, and the increase in the number of female-headed households with women the sole bread-winners.
3. **A primary source of income for poor women.** However, by its very nature, the incomes provided by the informal sector tend to be at subsistence levels; its flexibility tends to attract those who have been marginalized or rejected by the formal economic structure.

4. **An additional source of basic goods and services,** complementing those provided by the more rigidly constrained formal economy. The result is a self-perpetuating cycle of poverty: too many informal entrepreneurs create too many micro-enterprises, saturating even the informal market, and further lowering the incomes generated by it. Many therefore fail, the victims of the same flexibility that attracted them in the first place.

5. **Uncertain and unstable working conditions.** Harassment by tax and police officials is common, and financial losses from confiscation of merchandise or payment of fines or bribes are widespread.

6. **Wages below the legal minimum.** In the case of women, their circumstances are further aggravated by wages still lower than men's, and by socio-cultural restraints, most notably their responsibilities for providing for their families' basic needs.

7. **Lack of health or social insurance.** *Major Policy Implications:* The challenge is to improve working conditions in the informal sector through more and better regulation without jeopardizing its competitiveness with the formal sector.

Several schools of thought exist with regard to possible remedial measures. One supports the idea of what might be called economic Darwinism, encouraging the formal sector to absorb the most productive and efficient of the micro-enterprises, leaving the rest to survive as best they can. Others say this runs counter to the global consensus in favor of eliminating all forms of poverty. Still other theorists contend that any form of intervention in the informal sector, no matter how well intentioned, would destroy its dynamic capacities to initiate economic activity and mobilize resources.

Suggested Remedial Measures: Questions to be resolved include the following: is the formalization of the informal sector possible and/or desirable? How can income and productivity be improved, particularly for women who are heads of households? How can their markets be expanded? What kind of macro-policies should be considered to improve the functioning of the informal sector without destroying its inherent dynamics? Finally, if governments are to acknowledge the "feminization of poverty" as reflected in the informal sector, how can the necessary women's perspective be fully integrated into

Some answers to be considered might include the following:

1. **Linking the informal sector with formal social services** such as day-care centres, health insurance, education and technical training facilities. Governments should explore and promote alternative mechanisms specifically geared to poor women, such as providing incentives to the private sector to provide such services, or working directly with self-help groups, and community workers to build a skeletal social service infrastructure for the informal sector. In addition, a thorough review of social expenditures should also be undertaken by governments, including a possible re-ordering of budgetary priorities to include subsidies to compensate for the social costs of structural readjustment programmes.
2. **"Deformalizing" the financial sector to reach micro-entrepreneurs** in order to increase access to working capital, one of the major constraints on the informal sector. Women in particular are severely restricted by economic, legal, social and cultural factors such as lack of legal standing, lack of traditional collateral, unfamiliarity with banking procedures, etc. Banking procedures should be modified to make them responsive to the special needs of women in the informal sector, including the type of collateral required, and the size of loans and terms of repayment. Special credit lines should also be made available through both development agencies and non-governmental organizations (NGOs).
3. **Increasing productivity through access to training, education and adequate technology.** In many cases, low productivity is caused by lack of information about existing simple, modern technologies as much as by lack of financial resources. Better training and education, specifically designed for women in the informal sector, would improve their producing skills as well as their ability to make more appropriate choices with regard to equipment, raw materials and other inputs.
4. **Expanding markets at the local, national, regional and international levels.** The linkage between informal micro and small producers to the formal economy is usually limited to a narrow range of products sold locally in small markets which are quickly saturated. Increased production, therefore, usually means decreased profitability; access to larger, more stable markets, both domestic and for export, is necessary to ensure improved or even adequate returns.

Suggested steps include:

- diversifying production in the informal sector; this will require training in new skills.
- providing timely information on market demand, including prices and specifications.
- improving transportation and storage facilities.
- simplifying marketing procedures, particularly paperwork for export.
- promoting cooperative arrangements among micro-producers for both purchasing and sales.

SUMMARY OF PRESENTATIONS

A. INSTRAW: *Macroeconomic Policies and the Informal Sector: A Gender-Sensitive Approach.* Presented by Ms Gita Sen, an INSTRAW consultant.

The impact of the economic crisis of the 1980s served as the spark which focused increased attention on the characteristics and problems of the informal sector. The effects of long-term economic processes combined with the immediate negative effects of the crisis on standards of living had led to a highly visible and dramatic increase in the number and variety of economic activities taking place outside the formal structure of local and national economies.

Because of its very variety, however, there appears to be more than one "informal sector", a catch-all concept for everything different or outside the presumed normality of organized, formal economic activity. While there is an obvious descriptive validity to this one-dimensional approach, sound policy assessment requires that distinctions be drawn, for example, between the woman handcart puller on city streets and the small entrepreneur who produces and sells garments for export. The difficulty in assessing the magnitude of the informal sector is in part due to this conceptual uncertainty. It is also partly due to the inadequacy of available data even when the concepts involved are reasonably clear.

Some breakthroughs in comparative research have emerged through the use of common methodologies in countries with widely differing economic, political and institutional contexts. As a result, recent projects have shed new light on informal activities, the conditions in which they flourish, their relation to the formal economy and their implications for the gender age and ethnic composition of the informal labour force.

That women constitute an important, if not the principal source of labour for informal activities has been well known for some time. How women's multiple work responsibilities interact when they are engaged in informal income-earning activities is therefore of both analytical and policy interest.

Despite the acknowledged importance of women workers in informal economic activity, however, many of the overview studies still do not disaggregate the data by gender. From various studies and articles at the micro level, however, the following trends seem to emerge:

- Some substitution of women for men in the overall labour force may be taking place.
- The share of women in non-agricultural employment increased between 1975 and 1985.
- The rise in women's share in economic activity may be linked to a growing informalization of the overall labour market.
- Women are increasingly entering the informal sector as workers for low, often sub-minimum wages in small production units and as self-employed, subsistence level workers. (Women also work at the low end of the formal sector, usually in the labour intensive assembly lines of large corporations).

Recent literature identifies two salient features of the informal sector: first, its linkage to structural changes in the global economy as a phenomenon occurring in both developing and developed countries. Secondly, women as central to the growth of informal activities both because they are increasingly recruited by firms seeking to cut costs and because they themselves must find means to increase their real incomes. This is the counterpart of macroeconomic restructuring.

There are three distinct processes at work influencing the growth of the informal sector:

- Cost-cutting by large corporations, and their use of new, specially adapted technologies in order to be competitive in world markets (e.g. one process assigned to one type of worker in one locality as part of a "global assembly line").
- The rise of small local enterprises, mainly in the retail and service sectors, thought to be inherently unprofitable for large-scale businesses.

- The growth of petty self-employment (e.g., roadside vending) as a result of increasing economic pressures on the poor.

It is important not to identify particular categories of activities with only one of the processes outlined above. They tend to overlap in many cases, but household income and assets are probably two of the best indicators for predicting which segment of the informal economy a household member is likely to enter. Women workers are found throughout the informal sector as a result of all three processes.

Policy analysis can be based on two approaches. The first is to study the unit of production, according to its source of inputs (capital, credit, materials, etc.) its workers (wage, family, contract), its market (final consumers, domestic or export), and/or its links to governments (taxes, regulations, assistance). The other approach would be to study worker characteristics, although available data are usually inadequate and insufficiently disaggregated for cross-classification. In general, policies that directly affect the conditions of production, purchase, marketing, credit, etc. as well as relations between formal and informal activities, are likely to differ in their effects on different segments of the informal sector.

Macroeconomic Context: The Impact of Structural Adjustment

The structural adjustment programmes undertaken in the developing countries during the 1980s generally included the following:

- Liberalization of government controls over markets
- Reduction in the size of the public sector
- Reduction of governmental budget deficits
- Monetary reforms
- Deregulation of interest rates

The short-term results, contraction of both domestic and international market demand, were widespread recession, sharp increases in unemployment and the expansion of informal economic activities. Some particularly vulnerable countries experienced declines not only in the Gross

Domestic Product (GDP) and in the ratio of investment to GDP, but also serious deterioration of their existing capital stock. When the adjustments are completed, these hard hit economies will have to rebuilt with a capital base even lower than the already low levels that previously existed.

Most research shows expansion of the informal sector during the 80s, but the data do not allow for a systematic differentiation among its component parts. Fragmentary evidence, however, indicates that the impact of severe domestic recession on informal subcontractors depends on whether their products are geared towards the domestic market or to export. Structural adjustment policies generally favor contractors producing for export.

In addition, although the petty self-employed sector tends to increase during recession, the average income in that sector tends to decline. And, finally, feminization in the informal sector tends to increase.

Macro prognosis for the 1990s

The 1990s will probably be a time for increasing efforts to alleviate poverty and restore economic growth by raising the productivity of the poor, at the very least, there will be greater debate and an airing of the issues involved.

In this regard, the rural small farm sector and the urban informal sector are viewed as particularly important. Proposed policies include 1) eliminating policies which raise the cost of labour in the formal sector, thereby increasing the flow of labour to the informal sector and reducing its income; 2) removing restrictive regulations on informal activities; and 3) increasing credit to the poor through subsidized financing or other means. All policy action should also entail developing the human capital of the poor, through education, for example, something viewed as essential to any long-term strategy for reducing poverty.

Those who have been working most closely with workers in informal micro-enterprises argue for more and better regulations of working conditions in informal activities, rather than less regulation in the formal sector. Experiences in both developed and developing countries where deregulation of the formal labour market has been tried indicate that weaker labour laws tend to worsen the already precarious employ-

However, deregulation together with other assistance to the informal sector has gained favor with many large donor agencies. These agencies are among the only sources of funding on a scale necessary to enable informal activities to make a significant contribution to growth and income generation at the macro level.

Lessons from the Micro-level

The critical issue is what development actions, based on experience, should be taken to benefit women engaged in income-generating activities. In general they fall into two categories, direct, or short-term options, and indirect, or long-term options.

The short-term options include:

- ° increasing the pay of women's labour
- ° increasing the productivity of women's work and therefore the price of their goods and services
- ° increasing demand for women's paid labour
- ° redistributing assets, including land and capital

Longer-term options include:

- ° raising the value of women's labour through human capital improvements in health and education
- ° eliminating all discriminatory practices
- ° raising women's productivity by reducing conflicts between family responsibilities and income-earning activities.

Other relevant policy suggestions include:

- ° devising fiscal policies to increase women's access to markets
- ° promoting technologies to increase productivity in sectors where women predominate
- ° making credit more accessible to women
- ° promoting the organization of self-employed women in order to complement and influence official policy.

Conclusion

There is no simple framework for policy formulation for women in the informal sector. Current actions tend to ignore the heterogeneity among the different segments, the considerable differences in the impact of public policies on them, as well as the equally varied but serious negative effects of the recession. In essence, this means that current macroeconomic policies may be unequal or inconsistent in their impact. One of the most urgent requirements, therefore, is to provide an adequate analytical framework for macro-data collection in the informal sector.

The results of micro-projects for women can provide a wealth of detail with regard to policy needs, successes and failures. In addition, they serve to underscore the importance of distinguishing between women engaged in different segments of the informal sector and determining the performance of that sector.

B. ILO: *Overview of Women's Work in the Informal Sector.* Presented by S.V. Sethuraman

Figures show variations among regions, but all studies show that women's participation in the labour force in developing countries increased during the 1970s, particularly in non-agricultural activities. Female employment in industry increased substantially in absolute terms, but it is still relatively small both because of developing countries' small industrial base and the small initial bases of all female employment. The major source of female employment therefore, appears to be in trade and services.

From available data, it is not possible to determine accurately whether the increase in women in the labour force is as paid workers or as self-employed. What is suggested, however, is that women are forced to turn to the informal sector in greater numbers than men. This is because women have only limited access to modern sector jobs due to a built-in bias in favor of male workers, primarily because the choice of technology demands skills not usually taught to women.

For example, in the garment industry, cutting is done on

is left to women. Occupational segregation is also an important factor in precluding female participation in modern sector jobs.

Women and the Informal Sector

A significantly larger proportion of female employment is derived from the informal sector, and is higher in some segments than in others. In the tertiary sector, which includes domestic service, the percentage becomes quite significant. The female share is also high in other services and in labour intensive jobs, as well as unpaid family workers, situations partially explained by cultural and religious factors. In all cases, the statistics confirm the unequal access to jobs and income between men and women.

Women generally seek employment in the informal sector because:

- 1 they need an independent income
- 2 an increasing number of women are raising children as single parents
- 4 they are giving greater priority to educating their children
- 4 they will accept low paying jobs in situations where men prefer unemployment
- 5 they are sometimes prevented by law or custom from migrating to obtain better jobs
- 6 the flexibility of the informal sector allows for domestic and child rearing responsibilities
- 7 their education and training are inadequate for other jobs.

Income and Earnings

Women's income in the informal sector varies considerably with educational background, the status of the worker and the type of activity involved, as well as its location. There are also social and economic values which contribute to job discrimination by sex, for example, the belief that women are secondary earners in the family, that they are not committed to a permanent employment and therefore not worth an investment in skills training. It is also argued that they are passive, unorganized, and not visible enough politically to warrant special attention.

This discrimination tends to be self-perpetuating: resources and equity are not allocated to them or are misallocated, they are discouraged from entering the labour markets, they lack access to credit, and they receive inadequate education and training. In some cases, women are prevented from receiving the same kind and level of training as men. Finally, regulations may prevent women from doing business in the more profitable locations of a city or town.

C. UNIFEM: Presented by Ms Marilyn Carr

UNIFEM has had a long standing involvement with the informal sector, including support for both innovative projects to assist income generation and action to ensure that women benefit from mainstream developments. Over the years, UNIFEM has increased its emphasis on promoting non-traditional women's activities, increasing recognition of women's need for time-saving technologies, working with commercial banks and other mainstream economic institutions, supporting larger programmes rather than smaller projects, and overcoming national policy restraints.

In particular, UNIFEM has identified two priority areas for action in the informal sector: credit and financing and food-cycle technologies. Work in the credit area has included promotion of revolving loan funds, particularly to counteract the impact of structural adjustment; exploration of alternative forms of formal (e.g. venture capital) and informal financing systems; the development of guidelines for credit assistance; and sensitization of financial institutions.

UNIFEM's work with food cycle technology is based on the premise that much of women's work in the informal sector is food-related, e.g. processing, marketing. UNIFEM projects have therefore included replication and expansion of successful experiments, the preparation and distribution of information on viable technologies (e.g. fruit dryers, fish smokers) and how best to transfer them to women; the development of channels for information through the private sector and associations of business women; working to ensure women's greater involvement in the innovation process and increased use of mainstream science and technology institutions.

Finally, UNIFEM is working to combine experimental approaches in this area with measures to overcome legal, social and policy constraints on women in the informal sector.

Better documentation on women's participation in the informal sector is essential to bringing the issue to the attention of policy makers, and therefore to the development of appropriate and effective policies to overcome the problems identified in the process.

D. UNESCO: *The Informal Sector as an Answer to Mass Consumption in Africa*

The informal sector should be seen as a transition between the traditional and modern economy, not as an alternative pattern for development. The result of various internal and external forces, it will probably last for a long time, regardless of political decisions. In fact, current policy actions are frequently contradictory between the micro and macro levels. The current crises in food security and debt restructuring are cases in point, in developing countries, for example, where governments are using elaborate policies to promote food self-sufficiency. Such measures inherently require better utilization of all human resources and increased productivity in the subsistence economy.

However, at the macro level in Africa, for instance policies do not tend to favor rural areas. Rather, marketing and taxation are often designed to encourage production for export rather than for domestic, subsistence food consumption. In addition, highly controlled central administrations tend to resist reliance either on localized rural institutions or on small individual farmers, usually women, who are responsible for most of the subsistence economy. The result is policy-making at the macro level, with predictable results: productivity is not increased because the prices women receive for their products are either too highly regulated or too unpredictable to be profitable, roads are inadequate, the price of transportation and of highly taxed gasoline too high, etc. The informal sector is becoming a problem in urban areas as well, where employment of women at very low levels of remuneration is increasing, usually without any social protection.

Better policy measures for all women are badly needed, and will require an evaluation of their overall condition as well as greater knowledge of their existing networks, particularly in rural areas. Qualitative as well as quantitative analyses will be necessary in order to find solutions appropriate to their socio-cultural backgrounds: in fact, knowledge of women's traditions may hold the key to improving both their productivity as well as their living conditions.

E. UNIDO: *UNIDO's Role in Upgrading the Activities of Women in the Informal Production Sector*

Most women's activities in the informal sector are small scale. UNIDO, therefore, stress the need to help women adapt to prevailing patterns of industrial growth and technological change to prevent their being displaced. UNIDO projects offer either direct support or assistance with institution--building, usually on three levels: 1) at the policy level, to create a positive environment for small or medium sized enterprises, 2) at the institutional level, to provide specialized services, and 3) at the enterprise level. The objectives vary, from capacity building to strengthening a particular sector of activity. Some may involve building new, specialized technological institutions; others try to strengthen existing ones.

UNIDO projects are based on the premise that upgrading women's informal activities or improving their access to the formal sector is often prevented by social and cultural constraints, including restricted access to governmental support, education and training, financial credit, technology, etc. UNIDOS's programmes therefore address the following issues related to the informal production sector:

- improvement of organizational and management capabilities
- use of appropriate technology to improve productivity
- establishment of new financial mechanisms
- training and advisory services
- integrated packages of industrial services including all of the above.

Conclusions and Recommendations

Upgrading women's activities requires re-orientation towards profitability, sustainability and self-sufficiency. If implemented in rural areas this will increase the income of the rural poor, reduce rural unemployment, reduce migration to urban areas and establish a better balance between rural and urban areas. Macro-level policy and legislative action will have more impact in achieving these objectives for women than technical cooperation projects. National action should include:

- 1 Changes in inheritance and property laws to permit women to own land, have access to credit, and register and run their own businesses.
- 2 Elimination of discriminatory procedures which require men to co-sign loans or other business agreements.
- 3 Provision of special incentives to selected target groups including women. Such incentives should be developed from within these target groups to reflect their own specific needs and situations.
- 4 Increased interaction between the informal production sector and official institutions in order to pool potential resources.

These macro-level actions should always be linked with micro-level programmes such as:

- 1 Technical assistance to foster self-employment, including training and advisory services, bookkeeping, and marketing.
- 2 Establishment of credit/finance schemes
- 3 Non-traditional skills training
- 4 Health and safety protection and improved production methods for home workers, especially sub-contractors
- 5 Improved access to employment and career opportunities for the most vulnerable workers
- 6 Improved bargaining mechanisms for low income women, e.g. organization of production groups to facilitate control over resources and marketing.

F. ECLAC: *Regional Perspective*

In the 1980s, the proportion of urban employment absorbed by the informal sector rose from 25% to 31%. This increase was paralleled by a rise in the number of women active in the informal sector -- despite undercounting that ranged between 35% and 39% -- as well as an increase in the variety of activities undertaken.

In developing guidelines to address these changes, it is essential to target the groups for which they are designed, particularly women, and to incorporate their specific needs into such policy areas as technology and human resources development. Policies to encourage the establishment of business ventures and to compensate for inequities in the labour market are especially important.

It is possible and necessary to insert women's issues as integral parts of all phases of policy design, and to identify common objectives at each stage sector. If this is done systematically, it women's issues can be addressed in their own particular context, while at the same time not making them marginal or irrelevant to macro-policies as a whole.

G. ECA: *Regional Perspective*

The informal sector in Africa is proportionally greater than that in any other region, and is expected to increase in the future. This is because of the region's particularly poor economic performance in the last decade; Africa's average annual growth rate in GDP was only 0.4% with a per capita decline of approximately 2.6%. Women have been especially affected by this decrease in the standard of living.

Although the economic crisis has decreased the capacity of the informal sector to absorb the unemployed, it nevertheless continues to provide the bulk of urban employment in most African countries, contributing significantly to productivity and income for both entrepreneurs and their employees and apprentices.

The role of women is particularly significant. Apart from agriculture, the informal sector is the second largest employer of the female labour force in most African countries, estimated

1990. The reasons for this phenomenon are: the lack of alternatives for women with little or no formal education; changes in the structure of the labour market and the transformation of the overall economic structure which make women increasingly responsible for meeting their families' basic needs.

Despite their increasing importance in agriculture and the urban informal sector, inadequate data make it difficult to quantify their economic contributions. ECA's African Training and Research Centre for Women (ATRCW) has therefore undertaken specific statistical research projects in nine African countries, as well as a project to enhance the role of women in informal sector production and management. The latter project, under way in four countries, has four main components: policy, training, statistics and credit. Another ongoing project involves increasing women's access to credit through training in management and financing techniques.

Recommendations

There is a strong need for governments to recognize women's role in enterprises outside the home. In addition to providing for basic domestic needs, they also actively contribute to the stability of the country and its economy as a whole. Governments should therefore: 1) assist in capital formation, a major constraint faced by women, by intervening as the facilitator between lending institutions and small scale enterprises, and 2) incorporate a specific feminine dimension into all policies developed with regard to the informal sector.

III. PROBLEMS AND CONSTRAINTS IN THE INFORMAL SECTOR

A. INSTRAW: *Addressing Some Conceptual and Methodological Difficulties*

The major problem faced by most policy planners with regard to the informal sector is the lack of statistics and indicators describing women's role and status and identifying their specific needs and problems. Three interrelated issues are involved: 1) the concepts and definitions to determine the phenomena to be quantified, 2) the classification of their details and subdivisions; and 3) the statistical techniques and procedures to be employed.

INSTRAW, in collaboration with the United Nations Statistical Division (UNSAT), has been carrying out systematic research and training activities to deal with these issues in order to clarify and define the role of women in the informal sector. Conceptually, no universally agreed frame of reference or definition for the informal sector has yet been achieved, but at least with regard to the developing countries, these studies have increased understanding of its nature and dimension.

In addition, INSTRAW and UNSTAT have conducted a number of case studies in Africa, Asia and Latin America in an attempt to reconcile differing facts and data with regard to definition and classification. As a result, it would appear that the "number of regular employees" is not only an indicator of scale but also an acceptable substitute for the other characteristics used to define the informal economic unit. INSTRAW's valuation of women's work is therefore based largely on this premise.

However, precise valuation of women's contribution and participation in the non-agricultural informal sector requires additional data which are virtually non-existent, especially in some areas of Africa. Proposed guidelines for valuation are thus necessarily based on more widely available information from population and housing censuses and national surveys, supplemented with any additional administrative data which may be relevant. On this basis, the non-agricultural informal

of all productive units which employ non-salaried or very few regular salaried workers. Women's contributions are measured by their proportionate participation in the labour force and in the overall income and output of the sector.

A handbook on compilation of statistics on women in the informal sector in Africa, published for a UNDP project, shows how to utilize existing data. The most important method is cross-tabulation between occupations and status of employment that classifies the employer, employee, own account workers, unpaid family workers, members of producers cooperatives and unclassifiable workers. Employers and employees are further classified into small and other enterprises to identify those which fall under the criteria established for the informal sector. A comparative analysis was also made in four countries of the distribution of informal employment, informal GDP, the share of the informal sector in total employment and total GDP, and the female share in the informal sector. The handbook, revised in the course of two subregional workshops, has been found very useful and may be replicated and expanded for use in their regions.

B. United Nations Statistical Division (UNSTAT)

The questions of what to measure and how to measure it have been the focus of the collaborative work by UNSTAT and INSTRAW on women in the informal sector. So far, however, there is no precise agreed statistical distinction between the formal and informal sectors; the ILO and UN definitions of economic production are applied without regard to informal sector characteristics. However, there has been a suggestion made to approximate a distinction between the formal and informal sectors by combining the sectoral approach, which focuses on micro-enterprises, with the labour market approach which involves individual participation. This provides a rough, if inadequate, picture of women's role and status in the informal sector.

To compensate for the lack of more specific data on the complexities of the informal sector, additional measurements and estimates of women's contributions are required. Currently, these are based on combination of different data sources such as population censuses, price statistics, and administrative records. However, it is still very difficult to

and UNSTAT, therefore, is to promote the compilation of statistics specially by gender.*

C. Kenya Ministry of Planning and National Development

Small scale enterprises occupy a significant place in current development planning in Kenya which aims to achieve the following goals: 1) mobilizing agricultural resources to achieve food security by the year 2000; 2) creating 57% of the 6.5 million jobs targeted for the same year; and 3) achieving a better rural-urban balance by creating more job opportunities in the smaller towns which account for 80% of the population.

Constraints to be overcome by small scale enterprises include: inappropriate fiscal and monetary policies; inadequate physical and institutional infrastructure, insufficient access to modern technologies and market opportunities, inadequate research and poor mechanisms for disseminating information, limited access to credit facilities and undeveloped entrepreneurial education.

Gender specific issues: Women account for about 60% of the activities undertaken by small scale enterprises, and are therefore particularly affected by the hostile environment that inhibits their operations. The specific problems they face include: the absence of small enterprise policies specifically targeting women, even less access to credit than other micro-entrepreneurs, legal constraints, inadequate access to information on available opportunities, entrepreneurship programmes inappropriately designated for women, and limited market opportunities.

Government actions taken to overcome these barriers include: sensitization of policy-makers at all levels through workshops and seminars; sensitization of chief executives and loan officers in financial institutions and other private sector entities; establishment of a sub-contracting exchange programme between large and small scale enterprises;

* INSTRAW, UNSTAT and ILO are conducting a long-term project to develop standard time use survey techniques for classifying, measuring and valuating women's work in the

marketing promotion of small enterprise products for exports as well as domestic sale; and development of a policy framework for implementing a strategy and programme of action for small scale enterprises. In addition, NGOs are in the process of forming an umbrella organization to coordinate their efforts in assisting small enterprises, and donor agencies have created a forum which meets quarterly to exchange information and avoid duplication.

D. Peru Institute for Studies in the Informal Sector

Based on research on the informal sector carried out in Peru since 1983, the Institute has identified the following problems and constraints:

- 1) **Capital factors:** Generally low levels of capitalization and reserves have meant low productivity, low incomes and limited capacity for savings and investment. Constraints to increased capital allocation are lack of property and access to credit from mainstream financial institutions.
- 2) **Managerial factors:** Inadequate or overly expensive managerial and technical training and lack of information are caused primarily by lack of time and resources allocated to the specialized training required for the informal sector (in terms of content, methodology, time schedules, etc).
- 3) **Technological factors:** Lack of modern technology and reliance on the use of labour-intensive production processes have generally resulted in low productivity, poor quality of goods produced, and inadequate entrepreneurial skills. These have all contributed to an overall lack of market competitiveness.
- 4) **Organizational factors:** The small size and decentralized, scattered nature of informal enterprises have prevented exchanges of information about common problems and decreased ability to increase production or maximize profits through economies of scale.
- 5) **Marketing factors:** Limited access to new local, regional, national or international markets have made informal enterprises reliant on a small number of regular buyers and

6) **Social factors:** Lack of regulation and access to social security and other services available to the formal economy have led to overlong working hours, increased accidents and other detrimental working conditions.

Problems and constraints on women in particular: they are generally limited in their access to the labour market to the informal or micro-enterprise sector of the economy. Family responsibilities confine them to income-producing activities that are flexible in their hours and location. In Lima, where the informal sector now accounts for 42% of the metropolitan economy, the labour force is rapidly becoming feminized. Over 50% of the economy outside Lima is now in the informal sector.

The need for both micro and macro-level policies to improve productivity and working conditions in the informal sector is therefore urgent in the following areas:

At the **micro-economic level**, policy action should be taken to increase access to credit, provide managerial and technical skills to entrepreneurs, improve access to modern technologies, organize micro-entrepreneurs to improve their bargaining power, improve access to new markets and improve access to social services.

At the **macro-economic level**, government officials and policy-makers should be sensitized to the contribution and potential of the informal sector, and a coordinating body should be established, with representatives from all sectors, to deal with its specific problems. All policy action should be based on the premise that women's activities and the informal sector are very closely linked.

Specific actions should include:

1) increasing financial support to the informal sector in proportion to its contribution to GDP, 2) including technical and entrepreneurial training to complement primary and secondary education, 3) increasing access to technology through support of financing, market and technical information, and 4) expanding coverage of social security to include informal workers.

E. Malaysia: Ministry of International Trade and Industry

Small scale enterprises in Malaysia are defined for project purposes as those with shareholder funds or assets not exceeding US\$185,000. A 1988/1989 survey showed them to have the following characteristics in common: 1) family or sole proprietorships with low levels of capitalization and technology; 2) concentration in local markets; 3) confined to traditional resource-based activities, eg. food processing, wood-based industries; 4) inconsistent supplies of raw materials.

A government policy and action plan for small scale enterprises is designed to encourage their growth and productivity through the upgrading and modernization of machinery. The programme will attempt to increase the number of small enterprises with linkages to large companies and to improve the overall quality of traditional resource-based industries. Malaysia's national women's policy to increase the participation of women in development is implemented through a national coordination mechanism to compile information from various sources and make recommendations to the government.

F. Tunisia: El-Amouri Institute

Research on the informal sector is not only limited by lack of adequate data, but also by the difficulty in applying economic models and categories traditionally used in industrialized countries to the informal economies of the developing countries. Therefore, as a supplement to traditional statistics, the El-Amouri Institute uses a qualitative approach based on listening to women and focusing on their attitudes and behavioral signals.

Observation, face-to-face interaction and participatory methods have resulted in researchers being able to obtain accurate and in-depth information on the attitudes, expectations and practices of women in the informal sector.

G. Housewives in Dialogue: Women's Unwaged Work - The Heart of the Informal Sector

The International Wages for Housework Campaign for almost two decades pioneered awareness raising at all levels on the wide implications of unwaged work, which, though unaccounted, is counted on by everyone.

Despite progress towards acknowledging unwaged work, which is estimated to produce a significant percentage of GNP, Third World women are urged to "get into the development process", and women in industrialized countries are urged to get "out to work". Because unemployment worldwide, as a result of economic crises, is forcing women out of the formal labour market, the informal sector is increasingly becoming a major source of employment for women.

However, the line between the unwaged sector and the informal sector is always blurred where it can be traced at all. For example, if a rural woman's subsistence crop is good, she may sell the surplus. Otherwise, her agricultural production would be considered part of her reproductive unremunerated work.

In order to modify the prevailing standards by which women's lives and work are valued - or more often undervalued, and even unvalued --all of women's work must be recognized.

V: GENERAL GUIDELINES FOR POLICY DESIGN

A. Presentation by Professor Phillipe Hugon, Professor of Economics, Paris, Nanterre

Despite the valid reasons already allude to for not intervening in the informal sector, including the fact that planners and development experts are ill equipped to do so, some form of policy action would appear to be necessary. Economists are divided, however, over the function of the links between the formal and informal sectors. For example, some see the informal sector as both substitute and competitor for the industrial sector, the beneficiary of flexibility in prices and costs achieved in the absence of regulation. Others see the informal sector as complementary, responding to demand from the formal sector particularly with regard to subcontracting, but lacking adequate access to credit and technology to be fully productive. Still others view the informal sector as a necessary channel for employment opportunities.

Within these conceptual differences, however, certain common elements are discernible, notably the need for systematic encouragement of initiatives on the part of the small producers themselves, particularly in the increased mobilization of their own resources. In addition, it is widely agreed that any policy action must allow for compensation for the negative effects of structural adjustment policies, notably disruptions in sustainable demand for sub-contracts, and in the supply chain for imported equipment. Within this framework, proposals for planning should include the following:

Short and Medium Term Actions. Improvement of information and planning methods; inclusion of maintenance of import and export links to the informal sector as a key factor in managing external relations; better coordination of planning and development strategies; inclusion of the informal sector at the core of economic planning; restructuring statistical services and national accounts; and limiting differences

medium term objectives as short term ones, and using broader cyclical policy as the basis for medium term objectives.

Long Term Objectives: Giving increased priority to education, health, rural development and infrastructure, and devising new methods of integrating the agricultural and industrial sectors into the international division of labour through increased productivity, and improved communications, transport and marketing networks.

Conclusion: The informal sector, while neither a panacea nor the basis for an alternative development model, contains the potential and dynamism to make it essential to the resumption of economic growth and to the formation of a sound social, technical and economic fabric. However, its inherent value should not be used as a reason to gloss over the negative effects of disruptions in the global financial and monetary system or fundamental changes in production brought about by new technologies.

In short, mobilization of the informal sector should not be used to perpetuate acceptance of current inequities in the international division of labour.

Rather, Third World development will ultimately depend on the effects of the underlying synergy between small and large entities: small businesses are the key links between agriculture and industry and between rural and urban areas. In this context, the informal sector is the buffer for crisis, demonstrating enormous potential for ingenuity and adaptation. In many cases, it provides the first step to improving the efficiency of larger units. In industry, it provides flexibility, and as a link between industry and agriculture, provides inputs and products to be consumed in rural areas.

Finally, and most importantly, because the majority of those involved in the informal sector are women and other highly vulnerable groups, policies designed to support small scale activities also contribute significantly to the objectives of basic social and economic equity.

B. Presentation by ILO

Regulations and policies affect both men and women in the informal sector, but some appear to have a more severe

impact on women. Among the most obvious are those relating to credit and collateral. Since women are so often discriminated against in mainstream financial arrangements, special credit regulations should be able to play a significant role in improving the situation for women, either implicitly or explicitly.

Regulations pertaining to location of traders within a city are also important factors in income levels for women. Volume of sales depends heavily on location, particularly in petty trading. Therefore, restrictions on geographical mobility, zoning laws or other limitations affecting women disproportionately should be reviewed and modified as appropriate.

In addition, policies with regard to health standards and traffic congestion should be implemented more imaginatively as well as more equitably.

Finally, lack of licensing and registration of businesses make petty traders subject to constant uncertainty. Financial losses are common due to confiscation of merchandise, police harassment and payment of bribes, among others. Some protection should be devised that would not necessarily destroy the benefits of informality.

impact on women. Among the most obvious are those relating to credit and collateral. Since women are so often discriminated against in mainstream financial arrangements, special credit regulations should be able to play a significant role in improving the situation for women, either implicitly or explicitly.

Regulations pertaining to location of traders within a city are also important factors in income levels for women. Volume of sales depends heavily on location, particularly in petty trading. Therefore, restrictions on geographical mobility, zoning laws or other limitations affecting women disproportionately should be reviewed and modified as appropriate.

In addition, policies with regard to health standards and traffic congestion should be implemented more imaginatively as well as more equitably.

Finally, lack of licensing and registration of businesses make petty traders subject to constant uncertainty. Financial losses are common due to confiscation of merchandise, police harassment and payment of bribes, among others. Some protection should be devised that would not necessarily destroy the benefits of informality.

VI. AGRICULTURAL POLICIES

A. Presentation by Constantina Safilios-Rothschild, Wageningen University

Because of poor statistical documentation, definition of the informal agricultural sector is extremely difficult. Although women dominate the sector, the absence of valid gender-based data has resulted in creation of a stereotype in which women cultivate food crops only for their households. Only a few country studies show women producing cash crops as well.

Formulation of appropriate policies, therefore must be based on two conditions: the collection of gender-disaggregated agricultural data and the sensitization of scientists, planners and policy-makers to the fact that most rural households are not homogeneous productive units controlled by the male head of household, but rather tend to consist of two or more productive subsystems. In general, the most effective policies treat smallholders as having characteristics in common, while specifically addressing the special constraints and needs of women. Many male smallholders have also benefitted from these special adaptations in agricultural policies. Agricultural policies in need of re-orientation to ensure women's productivity and the food security of their households include the following:

- 1 *Land reform and registration:* Land ownership titles are essential for women to have access to agricultural services and membership and other farmers' organizations.
- 2 *Cooperatives:* Women should be allowed membership regardless of marital status or whether or not their husbands are members.
- 3 *Food security.* Official accounting should include not only the main staple food produced, but also the supplementary crops which are produced primarily by women, e.g., substitute staples, tubers and vegetables.
- 4 *Extension Services.* Female extension workers and separate women's extension units should be established

- 5 *Credit:* Access to official financial institutions is essential. NGOs have an important role to play here as intermediaries.
- 6 *Research:* Emphasis should be placed on so-called "women's crops", and agronomic solutions developed for existing bottlenecks which limit agricultural expansion and productivity.
- 7 *Pricing:* Macropolicies should include protection against indirect negative effects on the food crops produced by women. Policies should also create incentives to increase women's productivity.
- 8 *Marketing:* Better organization of informal, local markets is crucial for food security.
- 9 *Environment:* Policies should reflect the primary importance of women's initiatives and labour in environmental programmes.

Finally, mainstreaming women in the informal agricultural sector will also help decrease fertility rates, since women tend to have fewer children when they are confident of being able to support themselves.

B. Presentation by FAO

FAO's studies, undertaken as part of its Plan of Action for the Integration of Women in Development, have highlighted one major problem: the need to distinguish between the effects of structural adjustment problems and the effects of constraints already experienced by women when compared with men. In addition, it is important to understand how restructuring has affected already existing restrictions. Because of significant social changes in the past decade, including increases in feminization and female-headed households in agriculture, it is difficult to relate changes in women's conditions to any one specific policy change; a combination of different policy actions is more likely to be the cause.

Studies of the impact of structural adjustment programmes tend to have certain biases, which may impede complete understanding of their effects. For instance, there is a focus on the poor which may ignore the effects on not-so-poor

different effects on individual members of households; and emphasis on social questions such as health and nutrition may overlook women's economic capacities as agricultural producers.

Beyond overcoming these biases, other issues emerging from studies of structural readjustment include the more harmful effects on women of cuts in public sector spending and the unintended adverse effects of pricing policies. For example, if crop prices are raised as an incentive to increase commercial production, women may not be able to take advantage of it because they have insufficient extra time to farm or no access to additional land or credit. Furthermore, if subsidies to staples are removed and prices rise, women may re-orient their production to food commodities rather than commercial crops. In general, the following effects of structural adjustment policies on women have been shown to be among the most widespread, although there are other "hidden negatives" as well:

- increased working hours
- declines in income
- increased market crop production at expense of subsistence farming for the household
- less time for agriculture in the wake of public sector cuts (e.g. more time needed to fetch fuel and water)
- decline in the quality of time spent with children and on household duties
- decline in nutrition as men and boys take priority for available food
- decrease in health standards.

More comprehensive monitoring of women's role in the informal sector will only be possible with the collection of more accurate statistical information, such as gender-disaggregated data, employment data which distinguish between rural and urban employment, and differentiation between commercial and subsistence agriculture.

Finally, many studies of the informal sector specifically exclude agricultural activities, while separate agricultural censuses tend to omit part-time and unpaid family workers, many of them women. Certain conceptual changes are required to obtain a more accurate picture of women's

of production. Women's contributions are more likely to be recognized if efforts are made to:-

- ° include subsistence and market-oriented farming in the International Standard Classification of Occupations
- ° eliminate the artificial distinction between unpaid family workers (unproductive, usually women) and own-account workers (productive, usually men)
- ° include secondary occupations such as seasonal or part-time jobs which tend to be unrecorded
- ° include agricultural work on small plot
- ° include the processing of agricultural products for home use as well for sale.

Conclusion: The essential challenge in dealing with the effects of structural readjustment is to relate changes in macroeconomic policy with changes in daily time use by individual household members. In particular, country case studies are needed to compare women's economic, health and nutritional status before and after the adjustment policies are put into effect. As trends become clear, policy changes can be made to soften their impact where necessary.

VII. CONCLUSIONS AND RECOMMENDATIONS

Overall Context

The changing policy climate of the 1990s affords an opportunity for greater recognition of the dynamism and economic contribution of the informal sector, and of the central role of women in it. At the same time there is a greater awareness of the many constraints on women in this sector -- subordinate social and legal status, discriminatory administrative and regulatory procedures, and most particularly, the negative impacts of structural readjustment programmes which cut back on health, education and other social services.

In short, both macro and micro policy changes tend to work against the needs of women in the informal sector.

Constructive policy action is made difficult by the considerable heterogeneity within the sector and by lack of information on specific differences in activities and experiences not only among individual productive units, but geographical regions as well. Similarly, little is known about how much of the recent expansion of the informal sector is inherent to its structure and how much is the result of contraction in the formal economy.

General Recommendations

- 1 Sensitize policy makers and planners of the importance of the informal sector, its dynamism and economic potential, and the critical role of women. Promote a participatory approach to policy planning in order to be able to anticipate possible impacts on the informal sector.
- 2 Encourage improved data collection and use by researchers and statisticians. The following components should be included in all studies of the informal sector:
 - more qualitative and quantitative data at both macro and micro levels with emphasis on gender differences in income, time availability, etc.

- more interaction between producers and users of data
 - incorporation of gender issues in all official censuses and surveys. Consideration might also be given to financial incentives to individual researchers to undertake qualitative/case studies
 - initiation of special surveys, e.g. time use
 - tailoring of data for specific audiences, e.g. policy planners, media
 - use of this new data for sensitization and training
- 3 In-depth assessment of impact of structural readjustment, particularly on women in the informal sector.
 - 4 Assessment of women's economic capacities for employment, credit and greater diversification of activities, among others.
 - 5 Establishment of mechanisms to generate, evaluate and disseminate this data and information on issues such as productivity, food security, supplies, effective use of resources, and most importantly on the informal sector as a complement, not a substitute for the formal sector.

Gender-specific information should include the large number of women in the sector, the large number of female-headed households, differentials in income between men and women, the different ways their two income streams are used and the flexible nature of women's work as related to their multiple roles. NGOs can play a strengthened role as intermediaries in both disseminating this information and promoting ways to incorporate it into local and national policy planning.

- 6 Encouragement of multi-sectoral policy planning methods to establish stronger links between the formal and informal sector. This approach would promote greater access to markets, services, technologies and supplies; support for indigenous technological innovations; provision of options to diversify or expand activities and for those at the top of the informal sector to move into the formal sector if so desired.

Macro Policy Guidelines

- 1 *Monetary:* A more innovative and balanced approach may be required to meet the needs of women in the informal sector. Although experience varies widely from country to country with respect to the impact of existing

improving the situation lies in improving women's access to credit. Monetary policies should be designed to include some or all of the following: creation of special credit lines; eased requirements for collateral, terms, types and sizes of loans; simplification of paperwork; extension of banking services to rural areas and encouragement of special group lending arrangements.

- 2 *Fiscal:* Structural Adjustment Policies have generally led to major reductions in demand in both social and economic sectors. Some assessment should therefore be made of which segments of the informal sector, particularly women, are best able to respond to corresponding removal of constraints on the supply side. Actions to be considered might be the following:
 - careful assessment of needs and potential to ensure cost effectiveness and efficiency of development programmes
 - review of government expenditures, including subsidies, to evaluate their impact on women's activities
 - re-allocation of budgetary resources to improve social services for women
 - assessment of possible government support for alternative services such as day-care.

Experiences from different countries could be compared for possible replication.

- priority given to training and education, including training of trainers as well as extension services for rural women
 - encouragement of private sector activities to meet women's needs in the informal sector.
- 3 *External Sector.* Improved access to international markets is critical to the success of small producers. Government policies can provide support in the face of increasingly difficult demand conditions by considering the following measures:
 - creating incentives for export through review and modification of regulations and procedures and the elimination of unnecessary paperwork
 - encouraging the organization of entrepreneurs to increase their competitiveness and bargaining power in international trade
 - providing alternate channels for marketing goods produced by women.

- 4 *Labour:* The competitiveness of informal economic activity is usually based on low labour costs, a situation which almost invariably leads to sub-standard wages, poor working conditions and insecure conditions of employment. Innovative measures to alleviate the situation might include:
- extension of social security and insurance to the informal sector. This can be helped by persuading formal sector institutions that the informal sector represents profitable ventures
 - improvement of working conditions, by linking government support for informal entrepreneurs to implementation of appropriate measures, particularly for casual workers and petty self-employed
 - creating alternative marketing channels to redirect some profits from middlemen to workers.

LIST OF PARTICIPANTS

Consultative Meeting of Experts on Macro-economic Policy
Analysis for Women's Participation in the Informal Sector,
Rome, 18 - 22 March 1991

NAME OF PARTICIPANTS/INSTITUTIONS

Ms Sandra Avilés
International Fund for Agricultural Development
(IFAD)
Via del Serafico, 107
00142 Rome, Italy
Fax 06/5043463

Ms Marilyn Carr
Senior Advisor on Technolog
UNIFEM
304 East 45th Street 6th Floor
New York, N.Y. 10017
Fax 001212/9066705

Mr. Tahar El-Amouri
Institut El-Amouri de Psychologie Appliquée
5 Rue de Hijaz
1002 Tunis, Tunisia

Ms Guadalupe Espinoza
Statistician
United Nations Statistical Division (UNSTAT)
United Nations Plaza
New York, N.Y. 10017

Solveing Francis
Joint-Co-ordinator
Housewives in Dialogue
King's Cross Women's Centre
London NW6 5QU, United Kingdom

Ms Mouna Hamman
World Food Programme (WFP)
Rome, Italy

Ms Mahanum Itham
Deputy Director
Industry Development
Ministry International Trade and Industry
Kuala Lumpur, Malaysia

Ms Selma James
Co-ordinator
Housewives in Dialogue
King's Cross Women's Centre
London NW6 5QU, United Kingdom

Ms C. Koenraad
Home Economics Officer
Women in Agriculture Production and Rural Development
service
Food and Agriculture Organization (FAO)
Via delle Terme di Caracalla
00153 Rome, Italy

Ms Miriam Krawzyck
Economist
Economic Commission for Latin America
and the Caribbean (ECLAC)
Casilla 179-D
Santiago, Chile

Cons. Fiammetta Milesi Ferretti
Chief Ufficio XII DGCS
Piazza della XVII Olimpiade, 8
Rome, Italy

Ms Mebo Mwaniki
Economist
Economic Commission for Africa (ECA)
P.O. Box 3001
Addis Ababa, Ethiopia
Telex 21029

Ms Marie Louise Nitti
Programme Specialist
Developmental Issues
United Nations Educational
Scientific and Cultural Organization (UNESCO)
7, Place Fontenoy
75700 Paris, France

Mr. Isaya Onyango
Economist
Head, Informal Sector Unit
Ministry of Planning and National Development
Nairobi, Republic of Kenya

Ms Francesca Perucci
United Nations Statistical Division (UNSTAT)
2, United Nations Plaza
New York, N.Y. 10017

Ms Susana Pinilla Cisneros
Economist
Institute for the Development of Informal Sector
Carlos Arrieta
1066 Santa Beatriz
Lima, Peru

Ms Bianca María Pomeranzi
Expert
Technical Unit
Ufficio XV DGCS
Vian Contarini
Rome, Italy

Dr. Constantina Safilios-Rothschild
Professor and Department Head
Department of Gender Studies in Agriculture
Wageningen Agricultural University
Hollandseweg 1
6706 KN Wageningen, Netherlands

S.V. Sethuraman
Economist
Technology and Employment Branch
ILO Geneva
Geneva, Switzerland
Fax 004122/798865

Ms Theresa Ulusay de Groot
United Nations Industrial Development Organization
(UNIDO)
Viena International Centre
P.O. Box 300
A-1400 Vienna Austria
Fax 00431/232156

INSTRAW

Ms Florissa Abreu
Programme Assistant
INSTRAW
Santo Domingo, Dominican Republic

Ms Corazon Narvaez
Associate Social Affairs Officer
INSTRAW
Santo Domingo, Dominican Republic

Ms Gita Sen
Economist
INSTRAW Consultant
Department of Economics
Vassar College
P.O. Box 30
Poughkeepsie, N.Y., U.S.A.

Ms Eleni Stamiris
Deputy Director/Officer in Charge
INSTRAW
Santo Domingo, Dominican Republic

OBSERVERS

Ms Rita Bisio
Consultant AIDOS
Via dei Giubbonari, 30
00186 Rome, Italy

Ms Daniela Colombo
President
AIDoS
Via dei Giubbonari, 30
00186 Rome, Italy
Fax 6872549

Ms Ana María Navarro
Federation of Cuban Women
Embassy of Cuba FAO
Via Licinia, 10
Rome, Italy

Printed by the
UNITED NATIONS
INTERNATIONAL RESEARCH AND TRAINING
INSTITUTE FOR THE ADVANCEMENT OF WOMEN
Santo Domingo, Dominican Republic
June 1983
English - INSTRAW/SER.A/ 39 - 500