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SMALL SCALE ENTERPRISE AND WOMEN

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I. INTRODUCTION

Small scale enterprises (SSEs) constitute a significant sector of most developing countries' economies, and women play a major role within SSEs. A recurring priority voiced by women from developing countries has been for means of earning income; SSEs are an important means.

The purpose of this paper is to provide guidance for the analysis of SSE projects so that a positive participation of, and impact on women is achieved. The paper first presents a conceptual framework. It then elaborates that framework by reviewing the contribution of small scale enterprise to development, the important role of women in this sector, the problems and constraints they face as women in small business, and what has been learned from project experience.

II. CONCEPTUAL FRAMEWORK

The conceptual framework we propose consists of three basic elements: (1) the development of a profile of the relative participation of women within the small scale enterprise sector, (2) identification and analysis of the barriers to fuller participation, and (3) the project analysis steps to translate this information into project design.

A. Participation Profile

A prerequisite to effective project design for women in small scale enterprise is increasing their visibility. Women in small scale enterprise suffer from double invisibility. First, the importance of small scale enterprise to development has only recently received greater attention along with the growing awareness of the very small size of the majority of small enterprises. It is very difficult to "see" the smallest "micro-enterprises," especially when they are in rural areas. Second, it is even more difficult to "see" women in small scale enterprises: (1) often neither they nor their men think of women as business-people; (2) the habit of working without remuneration renders women's participation in small scale enterprise less invisible; and (3) women's enterprises are often on the borderline with their subsistence occupations.

Thus, the first step is to specify what SSE activities they are engaged in and where, when and how they perform them. These activities should not be identified in isolation, but rather located within the context of the SSE sector. This allows one to envision the relative economic significance of the women's activities and the pattern relative to the male counterparts within the sector.

This presents the problem of defining the SSE sector and its role within the larger economy. Much of the literature defining SSEs has used an "informal-formal sector" dichotomy. Although this has been useful in drawing attention to the neglected SSE portion of the economy, we suggest that for project analysis a more useful conceptual approach to analyze the

SSEs is to employ several descriptive parameters and to locate the SSEs along a continuum or within segments. Enterprises are heterogeneous and project design must take this diversity into account. Within this sectoral profile one's analysis becomes gender specific, thereby indentifying the women's position.

This diversity can be usefully captured by relating a set of common descriptive characteristics to two separate parameters: first, enterprise size in terms of human resources and second, type of good or service produced. These two parameters will significantly shape project design. The descriptive characteristics can be categorized into the main functional areas of management: organization, personnel, production, marketing and finance.

The key characteristics of interest in each of these functional areas will now be discussed in terms of their relevance to the project analysis:

1) Organization

- a) Number of Units - This reveals the degree of fragmentation and numbers of contact points which are essential to designing administrative mechanisms to ensure adequate outreach and coverage. These would be divided into the gender categories according to ownership.
- b) Number of Female Employees - This is important in order to locate which types of SSE (either by size or product) are the main sources of income for women. Certain types of SSE may be significant employers of women even if not owned by them.
- c) Legal Status - The categories could include sole proprietorship, partnership, corporation, cooperative, other, none. Different legal statuses may call for different administrative responses.

2) Personnel

- a) Literacy, Training and Formal Education - These are factors which affect productivity and income, and which differ by sex. Fewer women than men have achieved functional literacy and numeracy which are very useful, if not essential, in SSEs. Participation in job-related training may differ between men and women, both in terms of types of skills (e.g., machine repair vs. food processing) and in terms of access to training, especially on-the-job training (e.g. apprenticeships). Vocational and basic education are also significant.
- b) Marital Status - The marital situation partially shapes the needs of the personnel and how they can best be dealt with. Distinct patterns for men and women are likely. Single, married, and head of household are relevant categories.
- c) Household Size - The number of people depending on the income from SSEs and often contributing labor and/or support services, as well

as other sources of income within the household, may affect the viability of the SSE.

- d) Age - A significant factor for women in SSEs, and often different from men.
- e) Time Commitment - Whether the workers are fulltime, parttime or seasonal workers is quite important for project design. This is particularly relevant for women, given the significant demands on their time from the household human capital maintenance activities. It is also important to ascertain whether limitations on time arise from the SSE (e.g. seasonal demand or marginal and uncertain return) or from the worker (time required for agricultural pursuits and/or family duties).

3) Production

- a) Geographical Location - Knowing whether the SSE is located in the rural, semi-urban, or urban area or concentrated in certain regions of a country is an essential input to project design. The infrastructure situation and delivery system requirements can vary considerably. Making this gender specific may reveal concentrations of female SSEs.
- b) Operating Location - Similarly, it is important to note by gender where the goods or services are produced. The main categories would be purchased or rented locale, donated locale, household, street—fixed or shifting, and mobile.
- c) Technology - The level of technology of the SSE, again by gender, will reveal both constraints and opportunities relevant to project design (See "Technology Transfer: Implications for Women" paper).
- d) Productivity Activity - Activities in the production/marketing cycle undertaken by the small scale entrepreneur, begin with acquisition of raw materials, through financing, processing/production, stocking/storing, transportation, sale to an intermediate market channel, and ending in purchase by the final customer. The SSE could cover a span of activities or be very limited. Where the SSE, by gender, is located within the production cycle will influence the nature of the project.

4) Marketing

- a) Market Destination - The production can be primarily for the producer's own household or for rural, urban, or export markets. It may or may not be directed to a market segment where competition from large industry is a factor. These patterns may differ by gender for both size and product parameters.
- b) Sales Value - This will likely increase with the size of the enterprise but might vary significantly by type of product even within the same size SSE. Again, the gender delineation might point to patterns.

5) Finance

- a) Capital - This reveals the financial resource level of capital. These data are often difficult to obtain for very small SSEs.
- b) Financing Sources - The lending sources could be institutions (e.g. banks, credit unions), professional money lenders, traditional "savings" groups, friends, and relatives. The equity sources could be retained earnings, family, private investors, or government. Distinct patterns by gender might emerge.
- c) Financial Management - Keeping written financial accounts is essential to gain access to formal credit systems, an area where women may be disadvantaged.

Tables 1 and 2 in Annex I present the formats for the SSE participation profiles using the above descriptive characteristics first with the enterprise size parameter and second with the goods and services parameter. It should be recognized that seldom, if ever, would existing data be sufficient to completely fill out such matrices. Nonetheless, it is very important for an analyst to know precisely what information is missing so that a decision can be made either to invest additional resources to gather such data or to proceed with project design based on certain assumptions regarding the missing data.

B. Barriers Analysis

The second element in the conceptual framework is to identify and analyze the barriers to women's fuller and more effective performance in SSEs. Many barriers confront SSEs in general and would be shared similarly by males and females. These provide a starting point for our analysis. They are relevant to women and must be addressed in project design. However, our analysis concentrates on those barriers which may be serious for women.

Problems that may arise for an SSE can again be categorized into the functional areas of management: organization, personnel, production, marketing, and finance. For example, the women may encounter difficulties in getting organized, in having adequately trained personnel, in producing appropriate quality, in finding markets for their goods, and in obtaining sufficient credit. One should first try to identify the nature and seriousness of the problems in the functional areas. These will vary from situation to situation in their specifics, even though simulation across areas will likely emerge. This provides focal points for project design.

A second step is to specify the causes of these problems. In this way project design can attempt to address causes rather than just symptoms. From one standpoint, the problems stem from women having inadequate access to and control of key external resources (including inputs such as capital and training, as well as markets). But it is important to then identify

the access barriers. These might be considered to fall into five interrelated categories:

- 1) Societal Norms - These norms arise due to religion, history, familial, and cultural factors. The attitudes toward women and the appropriateness of their roles and activities in SSEs can create barriers (although some may facilitate access).
- 2) Institutional Structures - Institutions reflect societal norms and so may create administrative and organizational barriers.
- 3) Legal Aspects - Laws may, sometimes unintentionally, impede women's access to or control over key resources.
- 4) Economic Factors - This macro economic situation is, of course, variable. It may create conditions which exacerbate other barriers, e.g. credit availability, or which facilitate overcoming them, e.g. societal role behavior due to economic necessity.
- 5) Political Factors - Changes in political leadership may bring greater repression or equality to women. The result of the dice throw is unknown.

Regarding barriers analysis, one must recognize that availability of information will again be a problem. Micro studies are needed for problem identification. Furthermore, establishing causality relationships is a slippery affair. Nonetheless, one should attempt these tasks because they are important inputs to the project design process.

C. Project Design Process

The Participation Profile and the Barriers Analysis provide the basis for project design. They guide project identification by revealing where women are in the sector relative to men. They assist project design by highlighting the problem areas and their causes. The design challenge is to find ways to deal with the barriers either by removing them, bypassing them, or adjusting project expectations within them. Project implementation has to be considered in the design process and can benefit from the analytical data, too.

It is important to recognize that no standard design is possible. Each country's situation is unique and will require specific responses. However, the analytical approach is valid across countries.

We will now examine some of the empirical data to provide a view of the SSE sector and women's role in it, the barriers they face, and finally project design considerations.

III. SMALL SCALE ENTERPRISE AND WOMEN

A. Significance of the SSE Sector for Development

The SSE sector is important to the economy of developing countries. It provides employment and income for significant numbers of people at the same time that it supplies people with needed products and services.(1) The sector has assumed increased importance as experience has proven larger scale enterprise incapable of providing large shares of employment in developing countries, as employment in agriculture declines, and as rural-urban migration swells the numbers of urban dwellers.(2)

Agriculture retains its place of paramount importance to economic development and women, especially for the 70 per cent of low income countries whose population depends on it. (See "Women's Productivity in Agricultural Systems: Considerations for Project Design".) Nonetheless, nonfarm income plays a critical role, both for those who share in the returns from agricultural development, and those who do not. "Economic growth is invariably accompanied by a declining share of agriculture in total output, income and employment."(3) Enterprises related to agricultural production account for an increasingly larger share, until output, income, and employment from nonfarm enterprises surpass those derived from farming.

As subsistence farming gives way to marketed production, the scope for specialized marketing, transport, processing, and packaging is enlarged. In the industrialized economies, these activities produce much more value added and employment than does agriculture itself; the farm-gate value of food is now only one-third of the price consumers pay for it. In countries or regions where the majority of the population is still in rural areas, and where transport of raw materials and/or products is costly and difficult, small scale enterprise is often more efficient than larger scale operations, and thrives particularly under conditions of agricultural prosperity.(5)

Small scale enterprise is an even more important provider of income and products/services under less favorable economic situations. The very poor, the landless, and women who live in rural areas but fail to share in the returns from agricultural development are dependent on nonfarm enterprises, as are those who live in urban areas. "Nonfarm income is particularly important for the very poor. In countries as different as India, Republic of Korea, and Sierra Leone, landless or nearly landless households earn about half their income from nonfarm sources".(6)

The importance of SSEs increases as the size of the locality decreases. In Haiti, the percentage of the population "directly employed" by the SSE rises from 2.2 percent in Port-au-Prince to 8.4 percent in the localities with population between 1,000 and 2,000...The actual importance of the SSE contribution to total Haitian employment would loom much larger if the extremely small localities could be considered.(7)

If poverty is chronic in rural areas (over 90% percent of the absolute poor, estimated at 1 billion, are rural people), it is becoming acute in urban areas where the need for income is growing rapidly.(8) It is estimated that the Third World will need 782 million new jobs between 1980 and the year 2000. Since more people are crowding into cities--the rate of population increase in many cities exceeds 5 percent per annum--an increasing proportion of these new jobs will need to be created in urban areas. Currently from 20 percent to 50 percent of those working in cities are employed in the urban informal sector in businesses ranging from street vending, to tailoring, to furniture making. In many areas the percentage working in the informal sector is increasing as larger-scale business have proved incapable of expanding rapidly enough to meet the demand for jobs." (9)

B. Significance of the SSE Sector for Women

Small scale enterprise is particularly important for women who need to earn income. It is more flexible and less restrictive than improvement in larger enterprises, which may require education, training and/or experience that women lack; such jobs may also necessitate that work be done at times and in places which make it difficult for women with family responsibilities or may be culturally unacceptable. SSEs can be built upon knowledge and skills women acquire in the family, can be engaged in part-time and with the household if desired, and can facilitate the transition from agricultural employment as it begins to decline.

Women, who play such an important role in subsistence agriculture(10), are similarly affected by the shift. Although women's economic activities in both agricultural and non-agricultural production are undoubtedly under-reported, data compiled from the Yearbook of Labor Statistics for 1970, 1974, and 1977 show a shift which is significant by region. The percentage of the economically active population that is female is higher in non-agricultural production than in agriculture in Asia and Latin America, is equal the Middle East, and is lower in Africa. (South/Southeast Asia--26 percent non-agricultural production, 20 percent agriculture; Central/South America, 15%/4%; North Africa/Middle East, 4%/4%; Sub-Saharan Africa 6%/26%).(11)

Migration of women to urban areas has risen recently. In Tanzania, a Subsaharan African country typical of the region, female participation in agriculture is strong, migration is traditionally male-dominated, and the percentage of population living in urban areas is smaller than in other regions. Nonetheless, women in growing numbers are migrating to the cities, many in search of income: "...although urban migration in Africa has been predominantly male, in the 1960-1970 decade there was a sharp increase in the proportion of female urban migrants.... In Tanzania the proportion of migrants who are women rose from 33 percent of all those migrating before 1950 to 54 percent by 1971. The analysis indicates that while the proportion of female migrants who came as economic dependents remained high, the pull of the city as a source of employment and education contributed to the increase in the number of female migrants....(with great implications for labor utilization."(12)

Small scale enterprise is difficult for new arrivals, but with all its demands and challenges to someone who does not "know the ropes", it provides more access for women than other sectors, which often require educational qualifications beyond those held by women. In the Tanzania case, 53 percent of the SSE sector in urban areas were women, with street trading and small plot cultivation the most common forms of occupation.(13) The PISCES studies, covering urban micro-enterprise projects in several countries of Africa, Asia and Latin America, came to a general conclusion that such "...projects mostly assist women entrepreneurs. In general, the smaller the size of the business reached, the larger the proportion of women business owners."(14)

C. Women's Roles in the SSE Sector: Participation Profile

The sources of data on those providing labor and/or deriving income from small scale enterprises are:

- 1) Labor statistics compiled by the International Labour Organization (ILO) from national data;
- 2) Census or research data on employment or small scale enterprises; and
- 3) Project data.

Although the situation is improving, all three types of sources provide little data disaggregated by sex. Since it is difficult to "see" small scale enterprises and even more the women within them, available data have to be used creatively. Approximations may be derived from whatever disaggregated data may be available on non-agricultural economic activity and breakdowns for status categories, then compared with data from census and project sources.

Women are represented in all status categories of the ILO International Classification: as employers, own-account workers, employees, unpaid family workers, and members of producers' cooperatives--in non-agricultural labor.(15)

From the available data, it appears that the various roles women play in the SSE sector are influenced by the skills and experiences they have garnered, primarily in the family. Other factors shaping their role are the practices and traditions of society, which may result in women's domination of a particular industry. The roles may differ from place to place and may change over time. Garment-making is an example. In Jamaica, all the dressmaking is done by women.(16) Conversely, in Sierra Leone men dominate tailoring, an industry which accounts for the greatest share of employment and value added.(17) However, over eighty percent of the owners of tie-dye (gara) SSEs in Sierra Leone are women,(18) who seem to be confined to that industry.(19) The industries surveyed were tailoring, gara, carpentry, blacksmith, baking, goldsmith, and watch repair. Had commerce and food preparation been included, women undoubtedly would have had a larger share.

Women participation in a particular type of SSE may change over time, influenced by the level of development and the conditions of the economy, among other factors. In the Philippines, women are moving from household-based to establishment-based textile/wearing apparel manufacture, and are shifting out to manufacturing into commerce and services.(20)

The following are some examples of women's roles in SSEs, drawn from available data and presented in the Participation Profile framework.

1) Organization

a) Number of Units - In countries where a census of SSEs has been made, or SSE data derived from analysis of employment data,(21) there has been a tendency to concentrate on manufacturing (or industry), which Anderson views as three over-lapping phases:

- (1) A phase in which household manufacturing is predominant, accounting for one-half to three-quarters or more of total manufacturing employment;
- (2) A phase in which small workshops and factories emerge at a comparatively rapid rate, and act to displace household manufacturing in several sectors; and
- (3) A phase in which large-scale production becomes predominant, displacing the remaining household manufacturing activities and a large share—though not the whole—of workshops and small factory production.(22)

Analysis of the labor force data will not yield numbers of units unless the average number of workers in SSEs and the SSE share of the labor force are known. A census is necessary, but may tend to undercount household manufacturing and SSEs located in rural areas because they are hard to find and reach. Nevertheless, it may be safe to postulate that, other factors being equal, there is a positive correlation between larger numbers of SSE units and the household and small workshop phases, corresponding roughly to the level of economic development of the particular area or population segment. It may be widely applicable, as is the case in the Philippines, that manufacturing outside the household employs mostly men (23), resulting in women's comparatively larger share of employment in household manufacturing. (See subsequent discussion of Production Location.)

It should be noted that larger numbers of (smaller) SSE industrial units, both in the household and small workshop phases, may be both economically and socially rational, even while they pose problems in:

- meeting volume requirements in export and some local markets;
- getting the price advantages from bulk purchases of raw materials;
- covering the costs of specialized technical, managerial, design, or R&D staff; and
- affording necessary quality control equipment or a few pieces of capital-intensive equipment in an otherwise labor-intensive operation.(24)

Small units are a "more efficient alternative" when labor, raw materials, and markets are dispersed in rural areas; transport and infrastructure are poor; work is irregular or the job cannot be standardized; and products have low scale economies and serve small total markets.(25) The convenience and flexibility of household units are highly valued by some women. In a Chilean cooperative, when women who knitted in production groups in their homes expressed the need to make more money,

...they were asked how they would respond to an offer to do the same work at four times the pay, but in a nine to five factory setting. Not one of them considered the alternative feasible, giving as a reason the primary importance of their family responsibilities.(26)

- b) Ownership--Female : Male - The information on sex of owner of an SSE is not readily available from existing data, even studies of SSEs. Two censuses, in Jamaica and Haiti, do provide some of this information. The Jamaica census of small scale manufacturing enterprises finds that "an equal number of men and women are owner/operators (proprietors) of small scale enterprises...."(27) In Haiti, women are owners or managers of eighteen percent of the small manufacturing and repair enterprises surveyed.(28) In both cases, the figures undoubtedly would have been higher had non-manufacturing SSEs been included, since this category includes commerce and service occupations in which women are strong, and usually dominates manufacturing (e.g. in Jamaica non-manufacturing SSEs account for 63% of all workers and roughly the same percentage of establishments.)(29)

Some indications can be garnered from labor data. The categories with the highest numbers of women, according to the most recent ILO statistics(30) are own-account workers and employees. Own-account or self-employed workers may be considered the same as owner-operators of small scale enterprises. Approximately one-third as many women as men are found in this category in the countries providing data in the 1982 ILO yearbook of Labour Statistics.

The lack of a uniform definition of self-employment among data collectors, and the effect of the "invisibility syndrome" in which even women fail to identify their activities as "work" are factors which hide a significant number of female owner-operators of small scale enterprises. "There is no clear-cut definition of the 'self-employed' category as illustrated by census definitions of three African countries: Zambia (1969)--the self employed are defined as having their own place of business and determining their own hours of work and work program; Ghana (1970)-- a person working for two or more individuals was self-employed; Swaziland-- a person is self employed if he is paid for the job done or goods sold, as opposed to receiving a stable salary."(31)

Dixon has compiled data from the 70's on self employed workers which reflect regional differences in the percentage of women in

this category. "Sub-saharan Africa shows the highest median at 43 percent; South/Southeast Asia and Central/South America (are) considerably lower at 22 and 16 percent; and North Africa/Middle East the lowest at 4 percent. The extremely low figures are not all in North Africa or the Middle East, however, for 10 percent or fewer of the self-employed are female in Sri Lanka, Pakistan, Panama, Costa Rica, and Cuba. The highest figures for women entrepreneurs (40 to 63 percent) are in Botswana, Tanzania, Ghana, and Malaysia."(32)

- c) Employees - Employment in SSEs is not synonymous with wage labor. Of the categories of workers in SSEs--entrepreneur, family, apprentice and hired (33), usually only the hired worker is paid wages, either in cash or in kind. The apprentice may provide labor in exchange for learning, or may be required to pay. In Sierra Leone, the gara industry required an average of 1.7 years of apprenticeship, and an average fee of 15.5 Leones, with fees being higher in rural areas. (34) The ratio of employed to owners of SSEs is very small in Kenya (35) and in countries for which data are available; many SSEs are one-person businesses.

Hired workers seem to be more important than family workers in Jamaican and Haitian SSEs. The largest SSE workers category after entrepreneur is hired worker in the survey of Jamaican nonfarm SSEs, ranging from a high of 77.3 percent of the work force in food enterprises to a low of 5.4 percent in craft, which is dominated by women (36) and also has the highest percentage of family workers, 35.9%. (37) The Haiti survey shows hired workers outranked by apprentices (31% : 35%), together accounting for 66 percent of small manufacturing and repair SSE employment, as compared with Jamaica where hired workers and trainees together make up 42.6 percent of the manufacturing SSE work force. (38)

The amount of employment for women afforded by small scale enterprises seems to depend on the domination by women of that particular service or product. For example, in Haitian small manufacturing enterprises, women dominate the pastry and candy making businesses and are well represented in tailoring, straw products and baking. (39) Haitian women entrepreneurs tend to employ many more female workers, two-thirds of the employees, compared with six percent employed by men entrepreneurs. (40) In Jamaica, women are predominantly found in craft and dressmaking enterprises; employment opportunities are very low for unskilled females except in those categories. (41)

The incidence of paid employment for women in SSEs is difficult to determine in the absence of micro studies which gather these data. Sometimes it can be approximated. For example, in cases where labor force breakdowns are given for male/female and family/hired, as is the case with the Ilocos (Philippines) cottage industries data cited in a World Bank study (42), one can draw the conclusion that garmentcraft, loom-weaving and needlecraft provide

employment for women. However, they are very small, almost one-person enterprises and thus provide little if any paid employment to non-owners.

Comparing data from various sources may raise more questions than it answers. The ILO figures for Haiti on paid employment in manufacturing show more women than men. (43) Comparing this 50 percent-plus figure with the 16 percent share in manufacturing and repair SSEs according to the census (44) raises questions about the existence of large-scale manufacturing which employs mostly women, or the possible under-reporting of women's share of employment in SSEs. The census was not able to gather data in localities below 1,000 in population, which account for 80 percent of the population in Haiti. The census covered SSEs under 50 persons; data on larger firms is either non-existent or not comparable. (45)

Even though national-level, detailed data disaggregated by sex is limited to the Jamaica and Haiti SSE surveys, it compares with evidence from projects. Women do not have much of a share in the relatively small amount of wage employment in SSEs. While women owners of SSEs were 49.3 percent of the total in Jamaica, women were only one-third of workers in all categories. (46) In Haiti, women were 18 percent of owners and 16 percent of workers. (47) As the PISCES studies (48) and other project data indicate, women are in SSEs primarily as owner-operators, predominantly in commerce, services, and "traditional" manufacturing activities. In both countries, the SSEs clustered at the 1-5 worker size.

- d) Legal Status - Census data indicates that sole proprietorships are dominant, constituting 94.3 percent of the SSEs surveyed in Jamaica. (49) Information on legal status or form of ownership is not included in the very useful sample questionnaire Allal and Chuta append to their work on cottage industries. (50) It is probably not needed in the case of very small enterprises; there is usually no advantage or requirement to formalize their status, nor the resources to do so.

In cases of group organizations such as cooperatives or business activities such as credit or marketing which may be subject to legal regulation, it may be difficult for women to satisfy these requirements. (See discussion under Barriers and Constraints.)

2) Personnel

- a) Literacy, Training and Formal Education - Formal education is not a requirement for small scale enterprise, one of the key reasons for its attraction of those who lack the certificates often required by other employers. Seventy-seven percent of the proprietors of small scale industry in Sierra Leone had no formal education at all; the figure is 87 percent within the predominantly female gara industry. (51) Thirty-nine percent of the market women in a Honduras project never went to school, and are presumed

to be illiterate. (52) In Tanzania, 65.7 percent of all women in the informal sector have no formal education. (53) The owner of the largest tie-dye business in The Gambia reported that she could not "do sums." (54) Success in the SSE sector seems to depend more on factors other than education, such as entrepreneurial ability and experience.

Nevertheless, the presence of women in the SSE sector and the apparent success of many of them may obscure the fact that they earn relatively little, both in absolute terms and compared to men in SSEs. Some evidence indicates that this effect is linked to their relative lack of education and experience, which in turn is conditioned by their sex; however, women may get a greater economic return on the education they may acquire. In a study of women in the urban labor market in Tanzania, regression analyses indicated that women with increased education and experience made more money than men at the same level. Furthermore, there was no sex discrimination in the job market when the number of years of schooling was controlled for, but that experience, especially for illiterate women, was positively related to earnings. (55) Skills needed in small scale enterprise are usually acquired through "on-the-job" experience, within the family or as an apprentice.

- b) Marital Status - Most female small scale entrepreneurs are married or in a non-legalized union. In a Honduran market women project, 19 percent were legally married, 50 percent in non-legalized unions, 29 percent were single mothers, and 2 percent were widows. (56) Seventy-six percent in a sample of twenty-five borrowers in the Self-Employed Women's Association--SEWA--of Ahmedabad (India) were married, 20 percent widowed, and 4 percent single. (57)
- c) Household Size and Female Economic Contribution - Any given small scale enterprise usually provides only a portion of total income of the entrepreneur, who may use it in a number of ways. It may be reinvested in that or another business, or may go toward personal or family consumption. Women tend to devote income to family consumption, either in combination with that of other family members, or solely. Thus the number of dependents is a factor in gauging both economic necessity and the viability of an SSE which may depend on reinvestment of earnings.

Household size may be relatively large, and it is not uncommon to find women contributing half to nearly all of the resources required. Assumptions about women's economic dependency on men have been substantially modified by research which indicates that there are significant and growing numbers of women-headed households. (58) Women heads of households in Ecuador have been estimated at 20 percent; a study of 159 women SSE candidates for credit in Quito found 30.2 percent. (59) There were seven or more members in almost 50 percent of the families of Philippine vendors, many of whom were women, but only one or two income earners in 70 percent of those families. (60) A study of SEWA borrowers estimates that at least one-fourth of them were household heads, 12 percent were classified as widows, and 26

percent as contributing more than the husband to household income. (61)

- d) Age - Women in SSEs are older than men, probably because the needs of their growing children call for additional resources and because they are less culturally constrained from operating in public than at a younger age. Women in SSEs in Colombo (Sri Lanka) were concentrated in the 40-49 age group, and men in the 20-29 age group, the same group having the highest percentage of women employed in the non-SSE sector. (62)

Households in San Salvador (El Salvador) are heavily involved in small scale enterprise, with 85 percent engaged in businesses, mostly run by women, which provide half or more of the family income. The women in a SSE credit project in San Salvador were fairly evenly distributed in age categories: 29 percent in their twenties, 35 percent in their thirties, and 24 percent in their forties and older. (63)

- e) Time Commitment - Women, like men, engage part-time in SSEs as one of a mix of income-generating activities; because of their household and family responsibilities, women can devote less of their total time to business than men. When the men are absent from the household, women must also assume their responsibilities. Male migration from rural to urban areas leaves women as heads of household and adds to their duties that of operating and maintaining the smallholding. (64) In Kenya, estimates based on the 1969 census indicate that about 25,000 rural households did not have a male head, with another 400,000 effectively headed by women whose husbands were away in the town. (65)

3) Production

- a) Geographical Location - Small scale enterprises are found in both rural and urban settings. The only census of SSEs which adequately covers both urban and rural areas, and provides data disaggregated for sex is that of Jamaican small-scale manufacturing, which found that women are more often engaged in SSEs in rural than urban areas. This may be a function of the correlation of size of enterprise to participation of women, coupled with the fact that rural areas have a higher incidence of smaller enterprises. It may also indicate that SSEs at the owner-operator, self-employment level provide "last resort" income which women in rural areas are limited to, while those in urban areas may have access to other income-generating opportunities. In Jamaica, the Enumeration Districts, with less than 2,000 people, yielded a much higher percentage of female proprietors--64.7%--than in any of the other three size categories. In the capital city women accounted for 14.3%, in major towns (20-100,000) for 7%, and in rural towns (2-20,000) for 6.7%. (66)

The Haitian study was unable to cover localities below 1,000 population which account for 80 percent of total population; thus

the finding of fairly uniform employment of women across locality sizes holds true only for "urban" areas.(67)

The urban-focused Pisces studies of SSE assistance projects in several countries of Africa, Asia and Latin America found that "projects most commonly assisted women entrepreneurs. In general, the smaller the size of the business reached by a project, the larger the proportion of women business owners."(68)

- b) Operating Location - Women in SSEs are more likely to be found engaged in commerce as street or market vendors, or in household-based manufacturing or service occupations, rather than in a factory or workshop setting. Household-based enterprises, even though giving way over the long run to the next phases of industrial development, have been shown to predominate over long periods of time, even growing in relative and absolute terms when industrialization is rapid.(69)

Household-based SSEs have both advantages and disadvantages for women. They may be more convenient and economical, but they may also provide circumstances in which women tend not to receive compensation for their productive efforts. Home enterprise tends to be seen in the category of "women's work," and to perpetuate the habit of devaluating it.

For men in general, the activities of women do not constitute "real work," as a Togolese farmer said... For their part, women equally think that their household, family, and agricultural activities, and their petty commerce as well, are not "work."(70)

The returns from home enterprise in which much of the work is done by women may be controlled by male family members, so that removing production from the home can also ensure that women are paid for their economic activities directly rather than working as a part of a labor unit in which the husband or father is the employer handling negotiations with the outside world, marketing the product, and controlling the household income.(71)

- c) Technology - Technology, both machinery or "hardware" and methods of working or "software," may improve productivity of small scale enterprises. The availability of new power sources in rural areas carries a potential for significant technological change and potential increase in productivity.(72). Since household manufacturing is particularly important in rural areas (the proportion of household manufacturing in rural areas is about three-fourths in East Africa, West Africa, and India; half in Colombia and the Philippines; and two-fifths in Korea)(73) the availability of electric- or petroleum-powered equipment suitable for small scale manufacture of food, clothing, and implements/utensils can have a substantial impact on employment and earnings. Women are often involved in rural household industries, particularly in the transformation of agricultural products into food products. However, improvements in technology have sometimes harmed rather than helped women in small scale food processing

enterprises. Introduction of petroleum or electric-powered mills and presses for the improved processing of major food grains, tubers and oils in various parts of the world has not always resulted in increasing women's productivity, but has sometimes displaced them from the industry, and even increased their household expenses. Upper Volta is a case in point.

Women frequently mention that processing millet flour is the worst part of being a woman. It takes 4 to 6 hours to prepare for a hot meal and most of this is the pounding of millet. When technical help is devised, the process usually becomes the domain of men. This means that something that used to be laborious and time-consuming but which cost nothing and sometimes was a source of income for women, is taken over by machines run by men. Women now have to pay for the service... If women wish to buy modern products, this new demand for money comes at the very time their source of money from traditional products is declining.(74) On the other hand, the time saved might be used for more productive activities.

The choice of an optimal mix of technologies for the production process, including both "hardware" and "software," is crucial to productivity, profitability, and best use of (relatively scarce) capital and (relatively abundant) labor in small scale industries. Allal and Chuta indicate that "technologies that are neither the most labor-intensive nor the most capital-intensive have proved to be optimal at the given opportunity cost of resources," citing a case of the bread industry in Sierra Leone. An "obsolete technology," the rotary peel oven, was the most profitable, combining "the advantages of high-quality bread and considerable turnover of the modern bakery with much less capital-intensity." The traditional peel brick or mud oven was the next most profitable overall, and considered appropriate for smaller markets, while the most advanced technology was the least profitable.(75)

In terms of ratios of output to capital, output to labor and labor to capital, traditional technologies may, under some circumstances, be the most rational. Enterprises in the female-dominated oara industry in Sierra Leone using traditional technology (natural indigo versus imported synthetic dye) had the highest average capital productivity, or ratio of output to capital, 82.7, as well as the highest labor to capital ratio, 98. The lowest output-capital ratio industry using traditional technology was tailoring, with 7.5. The high and low for modern processes were 72 for oara and 0.5 for blacksmithing.(76)

- d) Productive Activity - Women in SSEs are active in the production of both services and goods. In urban areas they seem to be found more often in services, particularly vending, than in production of goods. Yet in Tanzania, urban women were concentrated in food production.

A sample of 26 entrepreneurs in the Manila Community Services Inc. (MCSI) program, 90 percent of whom were women, were engaged in the following productive activities in an urban setting:

18 in selling (buying and selling bottles, fruit, vegetables, cooked food, comic books, magazines, ready-made dresses, peanuts, used clothes, cooked corn, sweepstakes tickets, costume jewelry, bread, toys, candy and the running of sari-sari stores which usually involved selling of kerosene, soft drinks, cigareetes and rice, plus other necessities); 7 in manufacturing (toy making, box making, welding cement molds, candy making, fancy crafts, tailoring); and 1 in service (shoe repair).(77)

Small-scale sellers composed 48 percent of a sample of SEWA (India) borrowers while 40 percent were home-based producers.(78) Urban nonformal workers in Tanzania were classified as service (transport, porter, street trading, shopkeeper hotel/bar, and house rental) and goods-producing (craft manufacture, contractor, shamba [gardening] and fishing). Women were concentrated in shamba and street trading, where they were 50.3 and 34.3 percent of the total workers. Other categories in which women had high percentages of participation were hotel/bar 47.5, house rental 38.3, transport 37.2, and craft manufacture 37.2.(79)

Rural women seem to concentrate on production, primarily of food, also clothing, and to engage to a lesser extent in services such as vending, although it is not uncommon for rural women to also sell their produce at market. Rural women from Latin American and Caribbean countries, according to projects presented at a workshop by home economists from sixteen countries, seem to concentrate on food production:

"Eleven of sixteen reports were of agriculturally oriented projects where women were involved in the production of food... Only in Panama were women involved in a large production enterprise: they had acquired 20 hectares of land for rice production and were able to supply the local independent mills and the Agricultural Marketing Institute... In three of the sixteen reports, women worked in handicrafts, clothing, embroidery, and fish selling..."(80)

In Cameroon food production is also important for rural women:

"Agriculture and the related areas of livestock raising, fishing and exploitation of forest resources were the occupations of 94 percent of the economically active rural women--90 percent were in food crop production, 2 percent in industrial and export crops... less than one percent... are involved in trading activities... Other important areas for rural women were manufacturing--primarily dress making and tailoring..."(81)

4) Marketing

- a) Marketing Destination - Small scale entrepreneurs often identify marketing as the most serious problem. They have trouble selling their goods or services, perhaps due to lack of demand, to competition, or to factors they are unable to identify. Owners of small scale manufacturing enterprises in Jamaica when asked to rank their major business problems (among demand, finance, raw materials, import license, spare parts/machinery, utilities, fuel, transportation, and other) selected inadequate demand as the most important problem facing them, with 38 percent rating it most important and 66.7 percent among the top three. Inadequate demand was even more important in the rural areas, being cited as most important by 46 percent and among the top three by 77.6 percent of proprietors in the Enumeration Districts, which have the highest percentage of female proprietors (64.7 versus 49.3 percent nationally.) (82)

Small scale entrepreneurs' primary markets are near and small, a function not only of local demand but also of ability to "reach" the market: to know the needs and preferences of the market segment to which they target their product; to know about market channels and competition; and to be able to physically deliver the goods or services. Near markets have the advantage of being more easily researched and serviced by small scale entrepreneurs, but they often also have disadvantages—of low effective demand due to relative poverty, and of saturation due to commonality of raw materials and skills, and therefore products, in the same area. Interviews with beneficiaries of the MCSI program in urban Manila, 90 percent of whom were women, found 80 percent doing both purchasing and marketing in their own neighborhoods. Of those interviewed from another Manila-based program, MMBIDP, 85 percent "sell their products either to individuals, usually neighbors, or to small local stores." The program is run by the Ministry of Industry, and has learned that "institutional markets, in spite of the 'clout' of government agencies, are difficult to penetrate. Products produced by the client groups do not meet high quality requirements." (83)

We find a type of division of markets according to sex: the men in official markets where export crops (peanuts, cotton) are sold; the women in traditional markets, those which serve as inter-village exchanges and are held every week in a certain number of important villages.

It is in these markets women sell their production (both agricultural and livestock). Even more often women sell some processed products, to which their labor has added value, as in the oil they make from peanuts harvested from their personal fields. Moreover, they offer a whole range of cooked dishes. Certain women also sell crafted objects (decorated calabashes, water jugs, etc.).

Undoubtedly these transactions do not bring them large sums of money, but three months a year, the traditional markets function all year long. Thus if women receive cash income more regularly, is this not an extremely important point in the financing of all development operations? No matter how modest, it is evident that the capacity of women for investment is often superior to that of men.(84)

People usually try to improve their markets, for example the predominantly female beneficiaries of the PRIDECO program, most of whom reside in the slums of San Salvador:

Fifty-three percent of the businesses are located outside the owner's community, indicating that they are providing goods and services to the generally wealthier surrounding communities. Almost 41 percent of these businesses belong to street vendors.(85)

- b) Sales Value - Figures on sales are difficult to obtain; the majority of SSEs do not keep books, and entrepreneurs are generally not willing to divulge sales figures when they are available. Income data from loan projects can be used as an indicator in the absence of sales figures.

For the smallest enterprises, and those in which women operate, the sales or income from services may be quite small, yet constitute an important part of the family budget. Among 286 borrowers from the SEWA bank, women's monthly earnings averaged 234 rupees (about US \$30, at an exchange rate of 8:1) and comprised 46 percent of the combined family earnings. Women in SEWA had income about 50 percent higher than the 157 Rs. average monthly income of self-employed women in Ahmedabad.(86) (See also Earnings below.)

5) Finance

- a) Capital - Lack of capital seems to be a major problem reported by very small entrepreneurs, for example the participants in the Manila Community Services Inc. program, of whom over 80 percent said it was their critical constraint.(87) It is generally regarded as a sector-wide problem.(88) However, studies of closures of small firms in the Philippines led to the conclusion that "access to finance for fixed or working capital seems not to be a "barrier to entry," though it may well place more of a restriction on expansion or the maintenance of output when the firms are larger."(89)

The amount of capital used to start up a SSE may be very small, especially for what PISCES defines as micro-enterprises, "the smallest-scale economic enterprises of the poor. They are normally run by a single owner-manager, and employees, if any,

average less than two. Capital required for start-up is minimal, anywhere from a few dollars to one or two hundred dollars."(90)

However, small amounts of capital investment result in small amount of profits, and it is usually in those SSEs which require little capital, such as selling, that women are concentrated. Interviews of SSE project beneficiaries carried out by PISCES in the Philippines indicate that:

Profits vary in proportion to investment. The average initial investment in selling was about P300 (\$37.50) and the profits averaged P67 (\$8.38) per week, or 22 percent. Average investment in service businesses was P1,150 (\$143.75) and the average profits were P120 (\$15) or 10 percent per week. Average investment in manufacturing was P2,006 (\$258.25), and the average profit was P286(\$35.75) or 13 percent a week. Thus, on the average, investment in services is four times as large as selling, and the profits are two times as high.(91)

- b) Sources - The small scale enterprise sector is generally self-financed. Whether because of exclusion from commercial and governmental financing or because of personal preferences, small scale entrepreneurs use their own and their families' and friends' resources to start their businesses. This is true in middle-income, more industrialized countries such as Korea and Taiwan(92) as well as in low-income countries such as Haiti and Sierra Leone. Personal savings accounted for 72 percent of initial capital in Haitian SSEs and 60 percent in Sierra Leone; money lenders, credit unions and banks and accounted for less than 6 percent in Haiti and 2 percent in Sierra Leone. Recurring expenditures follow the same pattern.(93)

Women in SSEs, like men, have most often drawn on personal or family resources to finance a small scale enterprise. The great demand for credit by a majority of women in very small urban enterprises studied in the PISCES cases strongly suggests that those women were not able to auto-finance their businesses.

Women in some places, particularly Africa, have developed strong traditional savings organizations from which they may finance small scale enterprises. In Cameroon, for example:

Groups usually meet regularly, e.g., weekly, biweekly or monthly. If it is a mutual aid group, a small fixed sum is paid which is held by the organization until it is needed by some member to meet the costs of an illness or a funeral. There is no reciprocity in these hand outs and the criterion for receiving the fund is simply that of need. A second payment may be made which goes to cover the expense involved in holding the meeting. Finally, a third payment may be made which is for savings purposes (in some groups this is the only payment made). Many different descriptions were found of how this function

might be organized. Members might simply put whatever amount they wished in at each meeting and the amounts contributed by members would be kept in a box or in a joint bank account. Periodically, usually once a year just before Christmas, the fund would be shared out and each member would receive back the amount she had put in plus interest if a bank had been used.

Some form of rotating share out is the more usual form found in rural areas (and in many urban groups as well) and in this case no use is made of banks or other formal financial institution. Instead, one member in turn receives the amounts contributed by all other members of the association. The order in which members receive the share out is determined in a variety of ways--it may be fixed in advance, lots may be drawn, it may be auctioned off, or it may be given to a member who has an emergency need (however, each member can only receive the share out once in each round). Obviously the members who receive the share out early in a round are the debtors of other members of the group who have their turn later. Accordingly, elaborate arrangements are sometimes made to even out the benefits received, for example, by paying more money to those who receive their shares late in the round.(94)

Guy Belloncle observes that in Niger "... there seems to exist among the women a capacity for self-organization and self-financing superior to that of the men. One cannot but be struck by the importance of the sums which the 'Local Women's Unions'--which themselves seem to be supported by the most traditional organizations--are capable of collecting...(95)

- c) Financial Management - The importance of keeping books, not only to the immediate success of the business, but also to the potential improvement and expansion through institutional credit, is widely accepted. However, small scale entrepreneurs seldom keep books, the rate being even lower in the very small scale enterprises and in the rural areas. The census of Jamaican small scale manufacturing enterprises found the rate to be about 10 percent nationwide, ranging from 4 percent in the smallest Enumeration Districts to 29 percent in the capital city. The authors drew the conclusion from their data that "in the small scale enterprise sector, the size of the enterprise may be the most important factor determining whether records are kept or not."(96) In rural Bangladesh, only 6 percent kept books(97) and in Sierra Leone, the national rate was 17 percent.(98)

The female-dominated oara industry in Sierra Leone, by contrast, showed the highest industry rate of record-keeping, 50 percent. (It should be noted that the sample was eight, the smallest of all the industries, and that none were located in the smallest size locality.)(99) In Jamaica, the industries dominated by women, dressmaking and crafts, have only a 1.9 and 1 percent rate of record-keeping respectively.(100)

Small firms in the Philippines that went bankrupt showed a "noticeably lower...tendency to keep books and records, to separate business and family accounts, and to use the services of professional accountants."(101)

Keeping records is a requisite to getting loans from banks. What can women who lack these skills do? Togolese borrowers from the African Enterprises Program, part of the Entente Fund in West Africa assisted by the Agency for International Development, agreed to use the part-time services of an accountant. Thirty-nine percent of them were women, mostly the famous cloth sellers who, though illiterate, "... can figure into millions of francs and keep their records entirely in their heads. The legend of their ability to calculate mentally is probably quite accurate: shoe who counts wrong gets out of business quickly. Bankers being less charmed by mental bookkeeping than are tourists, the lack of accounting is one factor which has kept the market women ineligible for credit."(102)

- d) Earnings - Earnings or profit are usually often difficult to ascertain because of a lack of financial management. The range of amounts earned from SSEs is wide, from more than the prevalent wage, to marginal. It is suspected that a number of SSEs may, in and of themselves, not render a profit, but may have other utility, both economic and social. For example, the SSE may provide, at the very least, cash during an off-period in another occupation, often agriculture. It may provide occupation for a family member, may be of value in the "portfolio" of enterprises, or may provide the entrepreneur an increase in social status, or a preferred work style. A woman selling crafts in the Gambia gave her reason for choosing that occupation, even though it was difficult, time-consuming, and costly for her to make other arrangements to handle her family and household tasks: "I like to be in the market much better than to work at home."(103) Some people prefer the independence afforded by self-employment, which was the case for 46 percent of interviewees in Philippines' SSEs, of whom over three-fourths were women.(104) Women might be able to make more money, yet opt for their preferred work style and location. Women of a small Honduran village sought assistance in increasing their income from the production and sale of rosquillas, biscuits made of corn and cheese. They successfully repaid the loan Save the Children had made to purchase a motor-driven mill, which saved time and energy grinding the corn and permitted them to increase sales.

Encouraged by their success, the women decided to form a baking cooperative to produce rosquillas more efficiently. Although it started well, it was soon apparent that the women really preferred to work in their own homes as they always had. For whatever reasons of individual differences or family demands, the women of this community were not inclined toward a cooperative project. However, the mill continues to serve the community and the women appreciate their additional income and time.

Otherwise, motivation for engaging in a marginally profitable SSE may be a case of lack of alternatives: "...many of the poorer artisans and traders in squatter settlements engage in entrepreneurial activity as a matter of survival rather than choice and, in many instances, would prefer secure wage employment if it were available."(106)

This is probably the case for many women. They earn less than men, and are concentrated in types of SSEs with lower earnings. In urban Tanzania, 47 percent of the self-employed women (compared with 4 percent of the men) had labor incomes of not more than 100 shillings.(107) The predominant activity of women entering SSEs in the Philippines is selling, but two-thirds of those in this type of SSE "net less than \$1.40 per day" (slightly more than the minimum wage).(108)

6) Size of SSE - Women are found in very small, or micro-enterprises (1-5 workers), especially in the group of owner-operated enterprises with an average of one other worker. Some data indicate that more women are found in the smallest SSEs, and as size increases, women's participation decreases. The PISCES study found that, of the projects examined in Africa, Latin America, the Philippines and India, the entrepreneurs most commonly assisted were women, and that they were at the bottom of the scale. "In general, the smaller the size of the business reached by a project the larger the proportion of women business owners."(109)

7) Type of Product or Service - Women are concentrated in certain occupations, both as owners and as employees. Women may be found to predominate in either services or in products, depending on the level of development and the range of occupations open to them. They usually concentrate in businesses in which they have skills and access to raw materials.

Sexual division of labor of a particular culture may also influence the choice of SSEs. For example, in Haiti small manufacturing enterprises, women dominate the pastry and candy making businesses and are well represented in tailoring, straw products, and baking. Women account for only 1-3% of the employees in metal working and the repair of shoes, cars and machines, are not represented in leather working, watch repair, tire repair or mattress making, either as proprietors or employees.(110). In Jamaica, all the dressmaking and most of the straw work are done by women.(111) A survey of rural small scale enterprises in Guatemala indicates that women contribute 65 percent of the work force in commercial services, 50 in textiles, 47 in food processing and baking, and 17 in leather working.(112)

IV. CONSTRAINTS AND BARRIERS

The preceding section looks at women engaged in small scale enterprise, at least those who are "visible," but does not take into account those who have been unable to enter or those who have gone out of business. As Anderson aptly points out in his overview issue paper on small industry in developing countries (1982), researchers have skewed the sample by neglecting those who have not been able to enter or to remain in SSEs. (113)

The data we have reviewed indicate that women are found in greater numbers in SSEs with lower capital and recurring costs (such as vending, service and household production SSEs), those in which the market is small, nearby, and usually direct-to-retail. Earnings in these SSEs are small. The SSEs provide only a portion of family income to women, many of whom have a major, and sometimes sole, economic responsibility for themselves and their children. Small scale enterprise nevertheless provides an economic entry point for women who have little education and little money. Women in SSEs share with men the problems common to small business.

A. Common SSE Constraints Become Barriers for Women

People in small business have a myriad of problems. As discussed earlier, they often rank finances, markets, and raw materials among the top three. Women participants at the International Women's Year Seminar on Third World Craftswomen and Development unanimously chose money (for raw materials), markets, and management as the priority needs of developing country craftswomen. (114) Women have similar problems as men in SSEs, and face similar constraints. Yet their situation is exacerbated because of their being women. Difficulties and constraints become barriers, sometimes to entry into business, sometimes to the types of SSEs which provide comparatively more income, and sometimes to increases in size and efficiency, as well as profitability.

Small businesses run by women face the same uphill struggle as do small businesses run by men. Marketing is a recurring problem....Yet in addition to the normal difficulties of small business--marketing, undercapitalization, lack of credit--women's businesses face some obstacles that are specific to their being run by women. (115)

There are five barrier categories that stand out: Societal Norms, Institutional Structures, Legal Aspects, Economic Factors, and Political Factors. Each of these will be discussed briefly.

B. Societal Norms

Negative attitudes of society concerning women's value, abilities and proper roles, often internalized by women themselves, are the single most serious barrier to women's entry and success in small scale enterprises. The combination of these negative attitudes with women's commitments to raising a family further intensify and strengthen the barrier.

The devaluation of a task when it becomes "women's work" in a given society, and the low esteem in which (even financially successful) women are held belie the notion that these attitudes have a basis in objective reality. Planners and policy makers reflect societal attitudes. They variously regard women and their productive activities as non-existent, unproductive or critically limited by women's childbearing and childrearing roles, all contrary to evidence.

The preceding section has illustrated the considerable presence of women in small scale industries, especially when some degree of correction is allowed for their "invisibility." Nor are women unproductive. They create goods and services which produce wealth and value; but because of societal constraints on women, the wealth and value does not always accrue to the producers in full measure. "They are, if anything, not an 'under-utilized human resource, as the planners are fond of referring to them, but 'overutilized in a very basic way. They work hard, all day, with few visible benefits from their labors." (116) Some evidence indicates that women, though comparatively disadvantaged with regard to both the financial capital and human capital at their disposal, make comparatively more efficient use of investments. (For example, the gara industry in Sierra Leone.)

Attitudes of society toward women act directly, reflexively, and indirectly to impede women in business. Disapproval may directly keep women out of SSEs; women may reflect society's attitudes and regard business as unattainable for them; and society's views influence the institutions, laws, economy and policies to discriminate against women.

Notions of impropriety and inability are used to keep women out of business in general and certain businesses in particular. This effect of impropriety is particularly acute in Muslim and Hindu societies, although it is eroded by the necessity to work brought on by poverty. "Although labor-force participation rates among rural women vary considerably across the four countries (Bangladesh, Pakistan, India, and Nepal) and among regions and districts within each country, it is probably fair to say that in all areas the girls and women are defined as being economically active are drawn disproportionately from the non-Hindu and non-Muslim minorities (especially tribals, Christians, Buddhists), from low-caste and scheduled-caste groups in the Hindu community, and from the lowest socioeconomic ranks among the Muslims. (117)

The notion of women's inability in certain areas is particularly strong with regard to machinery. The widespread idea may have arisen from the need to assign a domain to men, particularly as their traditional roles as hunter and protector declined over time while women's roles remained constant. Perhaps not only outsiders bearing technology but also overburdened women saw men as the group to be concerned with machines. Leaders of women's organizations in Francophone Africa gave an inkling of this reason during discussions of integrated rural development at the International Women's Decade mid-point meeting in Copenhagen. The point of rural development, they said, was to decrease women's work and free up some of their time. Women could not do everything, so in the case of a grain mill in Senegal partly donated by UNICEF, "the mill was operated by a man who had been employed (and had to be paid a salary that the milling fees

could not support). . . .Why was it a man who was running the mill? To give the men a feeling that they participate, to keep their cooperation. We should not be overly concerned to feminize everything." In another case women "refused to sew because men are already doing it and women have plenty to do." (118)

Both men and women devalue women's economic production:

"(T)he low reporting of economic activity for women is often indicative of cultural biases against female employment... (which) also influence the 'self-reporting' process because in many traditional rural settings female respondents are not conscious of themselves as economic beings, despite the fact that they are de facto involved in productive-market production. The self-perception of women, who though economically active, continue to 'declare themselves' as 'only housewives' is a crucial factor in the underestimation of the female work force." (119)

The family is a powerful focus of male disapproval of women's economic activities. Disapproval may be turned to acquiescence, especially if the human relations are handled well and the economic contribution women make to the family is needed:

"Husbands, fathers, and brothers are frequently uncomfortable with—and sometimes frankly antagonistic to—the prospect of women family members engaging in group activities or taking on nontraditional tasks. Many women's projects have foundered because of their opposition—which often can only be alleviated by time and the women's persistence. In many instances, however, these problems can be minimized by efforts of a supporting organization to explain to the men the purposes of the project, to discuss with them the benefits to be derived, and to enlist their support." (120)

A representative of the National Union of Malian Women was of the opinion that:

"The liberation of women cannot take place against men because the structure demands that men agree. Women who participate in meetings have to report back to the husband and if he is not agreeing, he can forbid her to participate—he can threaten divorce and send her back home. (121)

Nevertheless, male family members may be persuaded by economic necessity to change their views:

"Because those who are taken on for training (in the YWCA handicraft training program in Dacca) contribute so heavily to the family income, husbands soon find their initial objections appeased by the extra money. (122)

C. Institutional Structures

Schools, banks, and businesses may provide institutional barriers to women's entry and advancement in small scale enterprise. These institutional barriers may affect both human and financial capital formation required for SSE success. Furthermore, the affect of institutional structures which discriminate against women may be cumulative.

"Cumulative discrimination occurs whenever a worker has low productivity and therefore low wages because of past discrimination. For example, when choices concerning the type of training and levels of education of younger women are affected by job patterns of older women who have been victims of past discrimination in jobs or education. (123)

D. Legal Aspects

Although many nations have subscribed to the United Nations Convention on the Elimination of All Forms of Discrimination against Women, many retain laws which treat women as minors, without legal power. Women have no legal person of their own, and must depend on male relatives for legal status. The common legal barriers are found in organizing a business and obtaining credit, for example in Latin America:

In some places businesses owned by women cannot obtain legal status and must be registered either in their husbands' names or operate within a larger organization. Indian women, many of whom do not speak Spanish, are particularly dependent on men for outside business dealings. Sometimes organizations that helped establish businesses have been unwilling to subsequently relinquish authority to the women owners....Even successful women-owned businesses have been denied commercial credit when husbands or other males were unwilling to co-sign or guarantee loans. (124)

E. Economic Factors

Changes created by modernization, urbanization, and industrialization have brought with them an increasing need to deal with money. Women need money to get things they need for themselves and their families--things which can only be acquired in exchange for money (such as transportation, school fees), things they may have once produced at home, but no longer produce because of the amount of work and time involved, and things which they may be able to produce at home but which seem to be better, have more appeal, carry more status value because of the way they are produced and packaged. (125)

Women also need money because changes in society have caused changes in the family which result in more women being increasingly responsible for the economic support of the family. Women are estimated to be heads of households in a range of 15% to 22%, according to region. (126)

Self-employment in personal service occupations or in trade and marketing is feasible for some, but is not very productive economically. Dixon argued that "(T)he single most important factor retarding rural development is the lack of money in poor households and the lack of control over what money exists contributes to the low status of women and increases

their motivation for frequent childbearing. She reported that a woman member of the Provincial Assembly in Punjab, India had decided in 1966 that "the key to women's problems was their lack of control over money" and comments that "(I)t is remarkable how rarely people have come to this particular conclusion regarding the needs of rural women." (127)

The traditional small scale enterprises engaged in by women such as food processing and the making of household utensils are giving way in the face of competition from industrialized products which have status value in addition to being competitively priced. In India, for example, the absolute number of women in non-agricultural jobs dropped between 1911 and 1971. Particularly sharp declines appear in the economic activities traditionally employing large numbers of rural women—cottage industries, including spinning, and weaving; paper making; jute handicrafts; bidi (cigarette) making; rice processing and oil processing; and trade and commerce. Women in these occupations have been increasingly forced into competition with factory producers in the expanding industrial sector and with wholesalers and intermediaries in marketing. The control over income that many women had derived from marketing their own food or handicrafts has largely been lost. (128)

Women are invariably found at the bottom of the economic scale, as indicated by the project experience of the Inter-American Foundation. Even within their own communities, women are generally at the bottom of the ladder. If Peruvian Indians are poor, Peruvian Indian women are poorer. If Honduran children have few schooling opportunities available to them, Honduran girls have fewer. If laws discriminate against Ecuadorian Blacks, they discriminate more against Ecuadorian Black women. (129) Since there is basis in experience for the truism that the rich get richer and the poor poorer, economically disadvantaged women have every expectation of remaining so.

F. Political Factors

It goes without saying that politics governs life at all levels, and that it is men who most frequently control politics. Women are accustomed to dealing with male power, and may be able to chart a successful course through the political currents. However, when it becomes clear to politically powerful men that their position may be affected by women, there is imminent danger that they will act against women's interest.

Many of the organizations seeking to help women in SSEs have had political difficulties. One of the most interesting cases is to be found in SEWA, a trade union of 5,000 poor women workers in Ahmedabad, India. It grew out of the activities of the Women's Wing of the Textile Labor Association, was established as a union in 1972, achieved a noticeable success and in 1981 became independent, subsequent to efforts to extend the protection of existing labor laws to self employed women. It was forced into independence because neither the parent body, the Textile Labor Association, nor the National Labor Organization of which it was an affiliate, felt the political advantages outweighed the disadvantages of women activists in their ranks. An account of the session expelling SEWA from the NLO appears in Struggle and Development among Self Employed Women, including the words of NLO President: "I built SEWA during the emergency

days to protect TLA against Indiraji's (Indira Ghandi's) attacks. I built a wall of poor women around TLA. Now I am expelling SEWA because it is dangerous for TLA."

V. THE PROJECT PROCESS

A. The Critical Starting Point--Identification

The starting point of the project process is the identification of an opportunity for development, or of a problem or block to be solved or removed. The two cardinal rules of project design, as applied to women, are:

1) Do no harm: do not worsen the situation of women by virtue of the project intervention;

2) Assist the chosen development process in appropriate ways: help women with the totality of tasks and concerns, and do so in their way.

Both require information about women and their roles. The use of the SSE participation profile and barriers analysis will help in small scale enterprise project design. The participation profile should be used not only to identify numbers and types of SSEs, but also to assess the level of experience and skill in the various management categories (Organization, Personnel, Production, Marketing, Finance). It then serves as an indicator of feasibility at this early stage, a feature which is quite useful in preventing waste of resources. This is especially true insofar as use of the profile can help overcome the common tendency to neglect marketing considerations at the first stage of the project process. Deficiencies and problems in other management categories may be addressed by selected project interventions, but it is very difficult to improve demand, particularly in the populations, targeted for development assistance. There is widespread consensus that "marketing proves to be one of the most difficult obstacles to creating viable economic enterprises based on the small-scale production of most rural women's projects."(131)

Used in conjunction with general criteria or indicators (for example criteria on participation, access, control, status and indicators of physical, economic, and social well-being)(132) they can contribute to effective identification and design of projects which are not specifically SSE interventions, but may affect women's economic interests. Small scale enterprise is a major mode of income generation for women, especially women with limited financial and human capital. The SSE participation profile and barriers analysis can be used in all projects with economic ramifications to help answer the question: "under what conditions are women least likely to be disadvantaged by development projects, both in absolute terms and relative to men?"(133)

The stage of project identification usually follows a broader country or sectoral development strategy, and thus may well be based on goals which do not explicitly mention women. If the targeted beneficiaries are not women per se, but a non-gender-specific group (e.g., small scale entrepre-

neurs), the women within that group may be invisible, and consequently adversely impacted by the project intervention.

A few common project goals which vitally affect women's economic interests, including small scale enterprise, are:

- 1) Increasing GNP; increasing foreign exchange; accelerating economic growth; decreasing poverty.
- 2) Increasing employment.
- 3) Increasing family income.
- 4) Decreasing rural-urban migration.

The data highlighted in the preceding section illustrate women's participation and interests in all of these project goal categories. The interventions chosen for the first goal set often do harm to women's economic interests by targeting resources and setting policies in motion which affect women in their role of producer of basic necessities (food, clothing, household utensils, and furnishings). Interventions which favor large industries, products for export, and modernization requiring capital land human resources tend to omit women from participation. Since women are producers, even very efficient producers, of basic necessities, projects which fail to include them and their productive functions, or even create competition which may drive women out of the market, will have less than their potential impact on the macro-economic goals chosen. The projects may yield increased income, but by reason of failing to channel the returns to the producers of society's basic needs, will only serve in the long run to widen the economic gap within that population.

Increasing employment is a goal for which small scale enterprise interventions are gaining favor among planners. Women's employment, in terms of time spent in producing goods and services, can hardly be increased. Poor women cannot afford to be unemployed. Their time is fully occupied; the issue is not occupation but compensation, the returns to them from their investment of time and effort.

Family income has been cited in various projects. Planners have already learned from experience that interventions in support of increasing family income but which failed to take into account women's major responsibility to support their children fall short of the goal. Channeling resources only to men and/or perpetuating constraints to women's access to inputs and earning have often failed to improve the income and the quality of life for women and children, and even directly for men.

Women entrepreneurs are well represented in the ranks of the poor, so that assistance to them will help decrease poverty not merely of them as individuals, but even more importantly, of their children.

Improving rural life in hopes of decreasing migration to urban areas must include women, in their role of primary producers of basic goods and services. The increase in the numbers of women migrants indicates their difficulties in meeting increasing economic responsibilities in a rural setting.

Other commonly-cited project goals may signal women's participation, yet their economic interests may be overlooked as a factor, for example in goals to:

- 1) Improve nutritional status and health of at-risk groups;
- 2) Decrease population growth rates; increase family planning practice;
- 3) Increase literacy and/or education levels.

The importance of women's earnings to the attainment of these goals is increasingly being recognized. They need additional income to purchase nutritional foods, to boil or filter water, and to acquire medicine and health care which may be advocated. Population/family planning project experience indicates that "(I)ncome generating activities are the most effective type of intervention when trying to reach the poor."(134) Literacy and education for females are important for development; however for many women fully occupied with the daily struggle to subsist, they are not seen as immediately productive investments of time and energy. Thus the beneficiaries in some literacy or education projects, for example the Upper Volta Equal Access to Education for Women and Young Girls, have modified the project to give priority to their basic tasks.(135)

It is precisely at the project identification stage that determined steps must be taken to correct for women's invisibility. Unless women's roles and interests become an intrinsic part of the project process at the early stages, the likelihood that adverse impact will result is increased. Nor is that sufficient. The most formidable barriers to women in their economic roles arise from social norms. These must be discovered at the project identification stage. The experience gathered over years of project planning and evaluation in the area of nonformal education has led Philip Cooms to make an observation about rural development projects that merits even greater emphasis with regard to projects affecting women's economic activities:

One of the clearest lessons to emerge from ICED's case studies is that the impact and continuity of any rural development project are strongly influenced by deep-rooted social, cultural, and political factors in the project's environment, and these differ considerably from one locality to another. Failure to give adequate attention to such factors before designing the project has often led to disappoint results."(136)

Since the data reviewed indicate that women are already involved in small scale enterprises and for each woman visible there may well be others who have not been picked up in the employment statistics, SSE censuses, and project data, the number of women in SSEs is not insignificant. For each woman engaged in small scale enterprise, there are others who need income and would like to be involved. The factors will vary according to socio-economic situation, but it would be feasible to project estimates based on whatever data may be available, then spot-check these by interviews with

women from the targeted beneficiary population. These may be used not only to check projected numbers and types of existing women's SSEs, but also to assess need and feasibility for new ventures. Reliability of community group interviews can be high, as AITEC discovered in Costa Rica.(137) As was commonplace some ten years ago, the participatory methods of this project identification did not quite extend to women.

Within this process of participation, the crucial first step was the perception of the conditions, problems and solutions to problems as defined by the people who live in the regions. Comprehensive interviews with key groups (selectmen in town government, farmers, local club members and agency personnel, teachers, businessmen, unemployed laborers) were conducted, in which topics ranging from migration to employment to production and community services were discussed.(138)

If that is not feasible at the PID stage, attempts should be made to interview the most knowledgeable persons accessible, for example female home economics, agricultural or health extension agents or members of women's organizations, selected personnel from the host country government, national/international or public/private development assistance agencies, local research and educational institutions. However, there is no substitute for asking the women themselves.

A caveat is in order here. Women in their economic roles are sometimes invisible even to themselves. Data collection must take this into account. There is an assumption that can be made safely concerning any relatively poor group which would be the clientele of development assistance efforts: women are involved in productive activities and have economic interests and responsibilities. The challenge is to find them and discover how their interests and roles contribute to and are affected by the chosen project goals and interventions--to see and support women within the family, the community, and the economy.

B. Planning and Design

Considerations relevant to project identification are intensified in the next stage of actual design of the project. Steps must be taken to correct for "the invisible women" within the project population. Searching out, collecting and producing disaggregated data, using women designers, collecting data on women's role's (using the SSE Participation Profile for economic roles), using local organizations and individuals, exploring women's needs with them, especially at the village level, translating working documents into the language of the host country and distributing them to collaborating organizations have all been suggested as means to bring women into the planning process, guard against negative impact, and provide an intervention which will assist them.(139)

All planners agree that investments made at the planning stage will pay off in the implementation stage, yet the relatively low importance assigned to women's economic activities has resulted in the allocation of scarce planning resources to areas other than assessing women's participation, which often requires more time, effort and consequently money than "established" types of data.(140)

Development of a profile such as advocated in this paper, including "knowledge of local production technologies and of firm profitability, by type, as well as of employment patterns and skill levels, particularly of women and the poorest generally" is favorably mentioned in a recent AID evaluation study on SSEs:

... the more comprehensive the profile and participatory process of developing it, the more complete the picture it provides of the commercial sector and its social setting, the more likely the eventual attainment of project goals... it is possible to argue that an accurate pre-analysis may give more scope for knowledgeable, shared decisions later--in the implementation phase.(141)

C. Implementation

It is at this stage that certain design elements come into their own: simplicity, flexibility, appropriateness to the project milieu, and ownership and control by the intended beneficiaries.(142) The strategies chosen, whether they be for SSE development, or a broader or narrower program impact, will most likely tend to stray in their intentions to benefit women. In-course monitoring of women's participation needs to be provided, together with the authority to make needed adjustments. The barriers analysis may be particularly useful in the implementation stage, since it is probable that psychosocial difficulties will impede implementation as planned. For example, the following are some brief notes on how this might be accomplished, highlighting some of the areas of the participation profile and barriers analysis and matching them with stages of the project process.

1) Avoid Negative Impact - Negative impact is commonly brought about by channeling resources to other than women in SSEs, creating competition at all levels, from raw materials to markets. Regulations which are thought of as improving business or industry also tend to impact negatively on women, such as licensing of SSEs, standardization of purity regulations (e.g., in the food industry). Improvements in the marketing system may also exclude women by making it too costly for them to participate or removing control over pricing.

2) Foster Positive Impact - Women can be assisted in their economic function by giving them time to engage in small scale enterprise. The mabati movement in Kenya gave women time. Tin roofs mean that rainwater can be saved and stored, releasing women from the daily chore of fetching water, a chore that takes two to ten hours per household. The women used the traditional rotating societies to accumulate cash to buy the tin roofs. Each woman puts so much money in a communal pot; each woman wins the pot with the turn drawn by lot. With the time saved by available rainwater, and often with cash earned by selling some of the water, the woman increased their production of vegetables, chickens, and pigs for sale in the urban markets.(144)

Projects will be positive for women to the extent projects are prepared to assist women by taking into account the totality of women's activities and the meeting of priority needs. There is a tendency to think

of day care in this regard, but sometimes the needs are even more basic. Women of the most arid and remote part of Upper Volta, the Sahel ORD, were in favor of the AID-sponsored Training Women in the Sahel Project, with its emphasis on appropriate technology and income generation, but wanted to know if it would help them get water.

The information gathered about barriers occasioned by social norms will indicate how production and marketing in the SSE might be best organized and carried out to suit the particular women participants. Experience has shown the wisdom of not attempting too great a departure from social norms. Dixon finds that:

... women have more direct access to project benefits when planners explicitly recognize the prevailing sexual division of labor and design activities that build on women's work and enable them to control their earnings.(145)

Women have special needs for assistance in overcoming the low esteem prevalent in society which may adversely affect their SSE activities. Hunt, without reference to women, mentions the psychosocial obstacle to enterprise creation and success as being of "surpassing importance."(146) If this is of such import for the general population, how much more so for women? It is for this reason that projects attempting to assist women to enter SSEs must give adequate attention to this factor.

The PISCES study divides projects into those which aim to assist existing SSEs and those which create new ones. It analyzed the projects studied on the basis of their objectives (ranging from the narrow "assistance to existing business" to the broad "diversifying the economic base of the community by encouraging self-sufficiency and linkages to nearby rural areas"). It discovers three types of interventions: community level, group, and individual. The community and group interventions seem to fit better with projects having comprehensive objectives, and those aimed at new businesses. "In general, the needier the population, the more long-term, intensive, and comprehensive is the program." Credit is the most sought input among urban clients, many of whom are women in the very smallest enterprises. "In general, the smaller the size of the businesses reached, the larger proportion of women business owners."(147)

ANNEX
TABLE 1

ENTERPRISE SIZE

Number of Workers Per Unit

1 2-5 6-10 11-20 21-50

Organization

- 1) Number of Units:
 - Male owned
 - Female owned
- 2) Number of Workers:
 - Male
 - Female
- 3) Legal Status (number):
 - Sole proprietorships
 - Partnerships
 - Corporations
 - Cooperatives
 - Other
 - None

Personnel

- 4) Levels of Literacy, Training,
Formal Education:
 - Male
 - Female
- 5) Marital Status:
 - Married
 - M
 - F
 - Single
 - M
 - F
 - Head of Household
 - M
 - F
- 6) Household Size and Female Economic
Contribution (%):
- 7) Age:
 - M
 - F

23

Table 1 (continued)

Number of Workers Per Unit

1 2-5 6-10 11-20 21-50

8) Time Commitment:

-Full Time

M

F

-Part Time

M

F

-Seasonal

M

F

Production

9) Geographical Location:

-Rural

M

F

-Semi-urban

M

F

-Urban

M

F

-Regional Concentration

M

F

10) Operating Locations:

-Household

M

F

-Donated Locale

M

F

-Rented/Purchased Locale

M

F

-Mobile

M

F

11) Technology:

-Traditional

M

F

Table 1 (continued)

| | <u>Number of Workers Per Unit</u> | | | | |
|--------------------------|-----------------------------------|------------|-------------|--------------|--------------|
| | <u>1</u> | <u>2-5</u> | <u>6-10</u> | <u>11-20</u> | <u>21-50</u> |
| -Semi-Modern | | | | | |
| M | | | | | |
| F | | | | | |
| -Modern | | | | | |
| M | | | | | |
| F | | | | | |
| 12) Productive Activity: | | | | | |
| -Physical Production | | | | | |
| M | | | | | |
| F | | | | | |
| -Processing | | | | | |
| M | | | | | |
| F | | | | | |
| -Wholesaling | | | | | |
| M | | | | | |
| F | | | | | |
| -Retailing | | | | | |
| M | | | | | |
| F | | | | | |
| -Financing | | | | | |
| M | | | | | |
| F | | | | | |
| -Transporting | | | | | |
| M | | | | | |
| F | | | | | |
| - | | | | | |
| M | | | | | |
| F | | | | | |
| Marketing | | | | | |
| 13) Market Destination: | | | | | |
| -Household | | | | | |
| M | | | | | |
| F | | | | | |
| -Rural | | | | | |
| M | | | | | |
| F | | | | | |
| -Urban | | | | | |
| M | | | | | |
| F | | | | | |
| -Export | | | | | |
| M | | | | | |
| F | | | | | |

Table 1 (continued)

Number of Workers Per Unit

1 2-5 6-10 11-20 21-50

14) Sales Value:

-M SSCs

-F SSEs

Finance

15) Capital:

-Debt

M

F

-Equity

M

F

16) Financing Sources:

-Personal, Family, Friends

M

F

-Savings Associations

M

F

-Money Lenders

M

F

-Cooperatives

M

F

-Banks

M

F

17) Financial Management:

M

F

18) Earnings:

M

F

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TABLE 2

TYPE OF GOOD OR SERVICE

| | <u>Services</u> | | | <u>Goods</u> | | |
|--|-----------------|------------------|-----------------|--------------------------|-----------------|--------------|
| | <u>Vending</u> | <u>Household</u> | <u>Personal</u> | <u>Food Products</u> | <u>Clothing</u> | <u>Other</u> |
| Organization | | | | | | |
| 1) Number of Units: | | | | | | |
| -Male owned | | | | | | |
| -Female owned | | | | | | |
| 2) Number of Workers: | | | | | | |
| -Male | | | | | | |
| -Female | | | | | | |
| 3) Legal Status (number): | | | | | | |
| -Sole proprietorships | | | | | | |
| -Partnerships | | | | | | |
| -Corporations | | | | | | |
| -Cooperatives | | | | | | |
| -Other | | | | | | |
| -None | | | | | | |
| Personnel | | | | | | |
| 4) Levels of Literacy, Training, Formal Education: | | | | | | |
| -Male | | | | | | |
| -Female | | | | | | |
| 5) Marital Status: | | | | | | |
| -Married | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Single | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Head of Household | | | | | | |
| M | | | | | | |
| F | | | | | | |
| 6) Household Size and Female Economic Contribution (%): | | | | | | |

Table 2 (continued)

| | <u>Services</u> | | | <u>Goods</u> | | |
|---------------------------|-----------------|------------------|-----------------|----------------------|-----------------|--------------|
| | <u>Vending</u> | <u>Household</u> | <u>Personal</u> | <u>Food Products</u> | <u>Clothing</u> | <u>Other</u> |
| 7) Age: | | | | | | |
| | M | | | | | |
| | F | | | | | |
| 8) Time Commitment: | | | | | | |
| -Full Time | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Part Time | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Seasonal | | | | | | |
| | M | | | | | |
| | F | | | | | |
| Production | | | | | | |
| 9) Geographical Location: | | | | | | |
| -Rural | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Semi-urban | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Urban | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Regional Concentration | | | | | | |
| | M | | | | | |
| | F | | | | | |
| 10) Operating Locations: | | | | | | |
| -Household | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Donated Locale | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Rented/Purchased Locale | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Mobile | | | | | | |
| | M | | | | | |
| | F | | | | | |

Table 2 (continued)

| | <u>Services</u> | | | <u>Goods</u> | | |
|--------------------------|-----------------|------------------|-----------------|----------------------|-----------------|--------------|
| | <u>Vending</u> | <u>Household</u> | <u>Personal</u> | <u>Food Products</u> | <u>Clothing</u> | <u>Other</u> |
| 11) Technology: | | | | | | |
| -Traditional | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Semi-Modern | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Modern | | | | | | |
| M | | | | | | |
| F | | | | | | |
| 12) Productive Activity: | | | | | | |
| -Physical Production | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Processing | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Wholesaling | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Retailing | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Financing | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Transporting | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Storing | | | | | | |
| M | | | | | | |
| F | | | | | | |
| Marketing | | | | | | |
| 13) Market Destination: | | | | | | |
| -Household | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Rural | | | | | | |
| M | | | | | | |
| F | | | | | | |
| -Urban | | | | | | |
| M | | | | | | |
| F | | | | | | |

Table 2 (continued)

| | <u>Services</u> | | | <u>Goods</u> | | |
|----------------------------|-----------------|------------------|-----------------|----------------------|-----------------|--------------|
| | <u>Vending</u> | <u>Household</u> | <u>Personal</u> | <u>Food Products</u> | <u>Clothing</u> | <u>Other</u> |
| -Export | | | | | | |
| | M | | | | | |
| | F | | | | | |
| 14) Sales Value: | | | | | | |
| -M SSCs | | | | | | |
| -F SSEs | | | | | | |
| Finance | | | | | | |
| 15) Capital: | | | | | | |
| -Debt | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Equity | | | | | | |
| | M | | | | | |
| | F | | | | | |
| 16) Financing Sources: | | | | | | |
| -Personal, Family, Friends | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Savings Associations | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Money Lenders | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Cooperatives | | | | | | |
| | M | | | | | |
| | F | | | | | |
| -Banks | | | | | | |
| | M | | | | | |
| | F | | | | | |
| 17) Financial Management: | | | | | | |
| | M | | | | | |
| | F | | | | | |
| 18) Earnings: | | | | | | |
| | M | | | | | |
| | F | | | | | |

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