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Employment

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POLICY AND PROGRAM RECOMMENDATIONS  
FOR ENHANCING WOMEN'S EMPLOYMENT  
IN DEVELOPING COUNTRIES

By

International Center for Research on Women

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These initial recommendations will be further developed and substantiated in four background papers on women's employment in third world countries currently in preparation for the Office of Women in Development, AID.

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## I. MEASUREMENT OF WOMEN'S PRODUCTIVE ACTIVITIES AND LABOR FORCE BEHAVIOR

### Introduction

The need to redefine the parameters of women's work in developing countries has become widely recognized. The ILO acknowledges that to accurately report women's productive contribution to the economy, it is imperative that new meanings be bestowed to the notions of 'labor', 'paid jobs'; the concept of 'employment' and 'productivity' and to ideas about 'intensity' and 'efficiency' (ILO, 1978). This is because internationally adopted standards, concepts and measures of employment are methodologically inadequate for developing nations with respect to the statistics of both men and women. The distortions, however, are a more serious problem for women because the statistics for females are much more affected by variations and ambiguities in definitions, in errors, and in biases than those for males.

### Recommendations for Improving Data on Women's Work

#### A. Aggregate Level Assessment of Market Activities

1. Expand the concept of economically active beyond "principal/main activity" to include the spectrum of women's activities and profile the multiplicity of economic/productive functions women perform.

2. Design labor force/household surveys to ask separate questions of women under the headings of "Economics of the Household" and "Individual Economics" (rather than submerging women's productivity in general household/or under male head of household). Collect data on wages and earnings in relation to hours worked per week for both women and men (at least a proxy of income according to work status).

#### Informal Sector

3. Identify, in absolute terms, and in relation to male workers, the incidence and magnitude of women's economic participation in rural and urban informal sectors. Obtain data on sex distribution in sub-occupational categories. Devise time series indicators of participation by sex.

#### Agricultural Sector

4. Differentiate among women's agricultural activities by type. Disaggregate the data by specific subsectors and by employment status. Identify rural women as family-subsistence cultivators or agricultural wage laborers. (Wage labor should single out estate/plantation workers).

5. Cross-classify female labor force data by age, fertility, marital, educational and health status in order to:

(a) determine the relationship between seniority rights, promotion opportunities, increased pay for those women who are life time workers versus those who quit the workforce upon marriage.

(b) identify intersections between female labor force behavior and types of family structures (particularly with regard to women headed-households)

(c) identify the relationship between women's education and work and

(d) determine work-related health needs of women.

6. Design time-frames for judging women's employment long enough to account for the seasonality of labor (particularly for the cyclical demand for women's agricultural labor and urban woman's sporadic participation in the informal sector). Determine the amount of time women devoted to market work over one year, utilizing a quarterly 3-month reference period to account for seasonality and to ensure accurate recall.

7. Structure questionnaires so as to guard against the omission of unpaid family labor; identify multiple work activities; the time devoted to each, and the ratio of time invested to productive output.

8. Complement labor force statistics derived from improved measures of women's economic activities with (a) systematic data collection on labor output and productivity in each labor force category, and (b) an assessment of the relationship of women's labor productivity to GNP and GDP.

#### Supply of Female Labor

9. Determine the magnitude and incidence of 'visible' and 'invisible' unemployment of women. Unemployment data should be cross-tabulated by marital status, fertility and age.

10. Devise a more systematic measure of underemployment/underutilization of female labor which (a) assesses work patterns by reference to present or past behavior (behavioral data), (b) elicits subjective reported data on women's willingness and capacity to work (stated-preference data). Such information can distinguish among 'passively' unemployed, the underemployed and discouraged worker categories, help identify voluntary and involuntary underemployed women; and indicate whether female underemployment patterns are created by "choice" or imposed by women's marginal status in the work market. Improved collection of quantitative data to depict women's employment and their participation in industrial and occupational sectors of the economy can complement this information.

## B. Micro-Level Studies To Complement Aggregate Level Data

1. Initiate complementary studies that identify social and economic constraints inhibiting women's full time wage employment so as to realistically measure the available supply of female labor. The typical question "Are you willing to work?", while an improvement over some data collection practices, still ignores the institutional constraints under which unemployed and underemployed women live and which determine/influence the conditions for their availability or non availability to work.

2. Promote micro level research to provide an accurate understanding of women's underlying motivations, prejudices and goals related to work and income generation capacity, and that take account of the differences underlying such attitudes according to women's life cycle stage, ethnic/religious affiliation and family status.

3. Encourage in-depth studies that focus on the particular manner in which women experience working in the formal and informal labor markets; how they confront unemployment in the search for jobs; what experiences they encounter as rural migrants.

4. Compile accurate information about the different types and number of available childcare facilities (including self help and cooperative types of facilities) within geographical areas to assess the structural facilitators available to women in relation to their ability to work and be involved in a variety of economic roles.

### Household Production

5. Introduce sensitive measures of home production that are useful in portraying shifts in the location of the production of goods and services from home to market place. When these are categorized by sex, they should be able to:

- (a) identify areas for women's incorporation into the market economy;
- (b) reveal changes over time in women's participation in the modern sectors of the economy;
- (c) check the sensitivity of labor force participation measures for recording multiple roles within households;
- (d) yield the intrahousehold division of labor by sex to indicate the importance of economic over cultural factors in defining what is, in fact, the appropriate work for women to pursue.

6. Design culturally specific measures of home production in order to distinguish among various definitions of productive household activities and leisure activities.

7. Restrict definitions of home production to those activities potentially marketable given the projected structure of the marketplace and the stage of technological/capital development.

8. Avoid comparisons of work activities between the sexes in measuring the economic value of home production. If not avoided women's productivity will be undervalued because of their lower educational/occupational attainments and consequent lower opportunity costs of time.

9. Initiate time use studies to single out home production activities which are inefficient and the technology necessary to improve their productivity.

10. Complement studies of women's behavior in the household with data on women's behavior in the marketplace. This dual approach is necessary in order to avoid inaccurate assessments of women's economic contributions and the tradeoffs they face.

### C. Targeting Data Collection to Policy Planning Needs

1. Design modules to provide policy makers with specialized information relevant to development planning on behalf of the poor.

2. Revise data collection on the poor. Distinguish the particular needs, behaviors and priorities among the rural landless, urban migrants and heads of households. Apply stratified sampling procedures to ensure the inclusion of those categories of women in poverty who are the most likely to confront severe economic problems for the purpose of baseline data building, i.e., female heads of households, older women, female domestics, unmarried daughters of working age.

3. Initiate qualitative research which focuses on needs assessment and on women's definition of life events and prospects for her future. Such information should become part of the base line data package required for successful program/project planning.

4. Prior to the planning and implementation of programs directed to promote employment and income generating capacity for women, it is necessary to collect documentation on what are de facto the economic functions performed by rural and urban women and familial and structural features which impinge upon their economic behavior.

## II. CONSTRAINTS TO WOMEN'S EMPLOYMENT

### Introduction

Women's access to gainful employment, equal job opportunities, work conditions, earnings, mobility and advancement is impeded in several ways on several different levels. This section will briefly outline general employment, as well as occupation specific issues and follow up with corresponding policy recommendations.

### Recommendations for Minimizing Constraints

#### A. Planning for the Expansion of Women's Employment

In preparation for the resolution of existing employment problems, national governments need to:

1. Identify and project current labor needs and future trends in relation to national and regional growth.

(a) assess work/productive contributions of women and identify areas where productivity can be enhanced, (e.g., rural agriculture and marketing), and where entry and mobility can be facilitated (e.g., urban industry);

(b) assess labor pool potential including the location and concentration of women in rural/urban sectors and in informal and formal activities, which sectors women are active in or interested in entering, and the level of skills women possess and need to develop in these areas;

(c) assess quantitatively the number of women occupationally displaced by land reform, modernization of agriculture and urban industrialization.

2. Recognize the existence and pervasiveness of sex segregation in the labor market and establish mechanisms to prevent future sex stereotyping of women's employment. Sex segregation in the labor market has evolved on the premise that certain occupations are more 'appropriate' for women than others. Consequently, women are disproportionately represented in low pay, low skill marginal jobs and have little possibility for advancement in these sectors or to move into new areas.

3. Integrate all measures designed to promote women's employment. Coordination of efforts at regional, national and local levels between public and private sectors and among government sections (e.g., agriculture, industry, labor, education, health and social welfare, ministries; legislative and judicial bodies) and the use of existing administrative channels and extension programs for the introduction of new technologies, credit and skills training should reduce the time and financial cost of implementing integrated programs.

4. Allocate capital to labor intensive industries in order to absorb the reservoir of female labor in the informal sector. Encourage public and private sectors to invest (e.g., through taxation policies, capital subsidies, labor subsidies, lower loan rates, etc.) in labor intensive industries notable for employing women, such as industrial sewing, tailoring, the textiles, food processing, chemical production, tobacco and paper manufacturing, etc.

## B. The Double Burden of Working Women

### Introduction

For working women employment also means an increase in their work loads and responsibilities since they often remain primarily responsible for managing the household. This double burden or double-day phenomenon is among the most serious of problems surrounding the issue of women's employment.

Recommendations include

At the regional or international level:

1. Emphasize the economic or market value of home production in order to lend legitimacy and recognition to the problem of the double burden. Providing a quantitative translation of home tasks may convince international organizations, policy leaders, and government officials of the magnitude of the problem.

2. Develop and disseminate appropriate technologies and labor saving devices for household work.

At the national level governments should:

1. Recognize and act upon their obligation to provide child-care facilities to working women. Specifically, governments should launch nation-wide efforts for the provision of crèches, nurseries and child-care facilities, with locations and time tables convenient for home and work, and responsive to the schedules of workers with family responsibilities, both in urban environments and in those rural environments where the population is concentrated enough to merit the centralization of services.

2. Involve working women themselves in the planning of programs to relieve their double burden. Women should participate in establishing priorities among the house-related tasks which need to be lightened or removed from the household domain. Domestic employment should not be promoted as a solution to this problem.

3. Promote the development and use of appropriate labor saving technologies. Women's access to these technologies should be facilitated through joint ownership, commercial ownership, government subsidies and loans to individuals or groups of women.

At the program and project levels:

1. Convert food-chain activities which are common to all households (e.g., the preparation of staple foods) at the community or neighborhood level into commercial activities and transfer these from the home to the market place.

2. Outfit neighborhood or community level centers with labor-saving devices, e.g., washing machines and dryers and other efficient technologies which are unaffordable to most women. These could be operated cooperatively or privately but beneficiaries should be able to use the facilities paying only for basic costs.

3. Facilitate transportation between the home and the workplace. Both public funds and private subsidies should be made available for spatial planning of residential and employment zones, and for the rationalization and general improvement of public transportation facilities. Additionally, the private sector controlling job opportunities should, through legislation and its enforcement, provide its workers with means of transportation at little or no cost. By reducing travel time and travel costs the double burden of working women with family responsibilities can be partially lightened.

### C. Protective vs. Protectionist Legislation for Women

#### Introduction

Legislation or special requirements for employers, while originally intended to protect women from tasks considered dangerous, have had inadvertant adverse effects on women workers by:

1. Widening the opportunity gap between men and women workers;
2. Making certain jobs inaccessible to women, thereby reducing job availability for women and contributing to a sex-segregated occupational structure;
3. Creating reluctance and resistance among employers towards hiring women workers.

International labor agreements exist which make the hiring of women for night shifts and holiday shifts illegal. While this protective measure may be used by young women in some traditional (notably Muslim) countries as a bargaining point to overcome parental negativity towards work outside the home, in other parts of the world it effectively puts a ceiling on the hours women can work and the income they can make.

Legislation enacted to protect women from heavy or dangerous work remains in situations where technological improvements and changing working conditions have effectively reduced the amount of physical exertion needed to do the job as well as the danger involved. Furthermore, associated tasks which were once less physically demanding and, hence, appropriate for women, have not undergone technification. These tasks are now heavier and more demanding relative to the technified tasks, and performed almost exclusively by women. Some of this protective legislation is clearly obsolete.

Several protective measures are more protectionist than protective in character, based on sexual stereotypes and aimed at safeguarding women's "morality." The structural consequences of these legal measures are to bar women from certain employment opportunities and to establish constraints on demands for women workers.

Legislation enacted to protect women's motherhood -- pregnancy and maternity leaves -- and more recently infant health -- legislation promoting breastfeeding practices -- discourages employers from hiring women because of costs for paid leaves, social security, on-premise facilities for breastfeeding and child-care and other motherhood benefits. In situations where the law stipulates employers must provide facilities for working mothers when they hire X number of women, the former circumvent having to comply by providing employment for no more than X-1 women. This practice, when generalized, effectively limits labor demands for women.

Regional level:

1. Review international labor agreements and recommendations in order to remove unnecessary and outdated protective legislation for women. Additionally, protective legislation, which does retain current validity, should be recouched in conditional rather than categorical terms, to avoid barring women a priori from certain occupational categories. Finally, legislation should be reviewed to ensure it is protective rather than protectionist in spirit.

National level governments:

1. Initiate the same kind of evaluations as those recommended above and again review existing legislation for a possible protectionist bias.
2. Apply social security provisions in a manner that will not allow employers to exploit these and use them to discriminate against women workers. Specifically, the social security payments required of employers should be determined on the basis of the number of workers and not on the sex of the workers. Employers, whether they hire women or not, and regardless of the numbers of women they employ, should contribute to funds for maternity and other benefits. In this way, the financing of special protection for the working mother would not involve costs directly related to her employment, reducing the probability of discrimination in her job engagement or stability.

3. Promote limited paternity leaves in order to distribute costs and responsibilities more evenly between firms within the private sector that employ men and those primarily employing women. Additionally, paternity leaves will have the effect of distributing responsibilities within the household and, by staggering them with maternity leaves, ensure adequate care of infants.

4. Legislation enacted primarily to promote breastfeeding among working mothers must take into account the adverse potential these measures might have for women's employment. Breastfeeding legislation, therefore, must be protective of women's work as well as infant health. One way of accomplishing this would be to distribute the burden of the additional costs on-site breastfeeding facilities mean among all employers in the private and public sectors rather than forcing only firms which hire women to absorb the extra costs. Alternatively, establishments which employ women should be eligible for government subsidies to meet the costs of setting up crèches, nurseries and transportation facilities to facilitate breastfeeding, and to balance out the production losses resulting from breastfeeding breaks.

#### Recommendations for Specific Groups of Women Workers

##### A. Women's Employment in Transnational Corporations

###### Introduction

The rapid growth over the past decade of "offshore" manufacturing for export by transnational corporations (TNC's) in labor intensive industries has created large scale employment for women in Third World countries and, in certain cases, has created labor markets for women which did not exist before. In electronics firms operated by TNC's in Southeast Asia, for example, where 90% of the workers are women, employment rose between 1971 and 1974 from 7,750 to 24,000 in Singapore; from 5,300 to 23,000 in South Korea; from 5,000 to 9,000 in Hong Kong; from 350 to 2,600 in Indonesia and from 0 to 18,000 in Malaysia. In the in-bond assembly plants in one city in the border region of Mexico, employment rose from 2,000 in 1969 to 33,000 in 1978. Approximately 85% of the workers are women between the ages of 17 and 25. Although TNC's have created new employment opportunities for women, the conditions of work raise several serious issues:

1. The demand for workers is limited to certain groups of women. Firms prefer to hire women in younger age groups because, as some report, they are obedient, docile, hard-working and conscientious. Younger women also tend to be more naive when confronted with TNC labor practices, and less likely to burden the firm with maternity benefits.

2. The marital status of women variously affects their employability. While the hiring of married women is limited in some firms because they do not want to assume maternity benefits, other firms encourage employment of married women because they quit on a regular basis to have children. Because new workers are paid less than the experienced, rapid worker turnover is advantageous to TNC employers.

3. While TNC's expand the labor pool and increase the number of employed women, pre-existing imbalances in local labor markets are aggravated. Because firms operating in developing countries have drawn more individuals seeking work into the labor market, and sometimes displace national industries, unemployment also increases.

4. Jobs provided by TNCs are highly unstable. As a result of cyclical variations in world markets, mergers, takeovers, transfers of production or closures, temporary or permanent layoffs are common. For women who are laid off, especially older women, alternate jobs are not easy to find as neighbors. TNCs often refuse to hire workers from other firms and worker skills are not readily transferable. Women who are rehired often lose their seniority and benefits.

5. Unionization of workers is discouraged. In cases where unions have been allowed they have been co-opted by governments to accommodate TNCs rather than to promote the interests of the workers. The power of the unions is also undermined by a large "reserve pool" of unemployed. In fact, in some countries, the lack of organized labor force is a major factor in attracting TNCs to offshore sourcing in the first place.

6. Worker mobility is restricted both within and between firms.

7. Fewer women than men are trained for and hold technical and managerial positions.

8. Health and safety problems exist in TNCs such as strained eyesight; problems of chemical fumes resulting in allergies, skin troubles, nausea and vomiting; physiological disruptions for women on rotating shifts; stress from continuous heavy noise; and high lead content in some manufacturing processes.

9. Growth of TNCs is often accompanied by community problems including: lack of adequate housing and in certain cases the creation of squatter settlements with migration, and social stigma of women workers in firms. When workers come from outside the community, the increased demand for housing and food frequently causes inflation in the price of these goods, when workers live at home, transportation to work may be a problem, especially for workers on the night shifts.

10. The long term viability in any one country of transnationals producing labor intensive goods for export is questionable. When faced with workers demands for increased wages and benefits, shorter working hours, and improved working conditions, TNCs often find it in their own interest to move on to sources of cheaper labor. Given the stringent competition in the world market for these goods, and the importance of reducing labor costs (which comprise relatively high proportions of total costs), TNCs have a limited concern for improving the working conditions of their employees. In many cases, when pressed with workers' demands, they prefer to replace labor with machines.

## Policy Recommendations

### General

1. Establish national employment policies which guarantee responsible labor practices and equality of opportunity and treatment for women workers, and which guide TNCs in setting up and operating firms in host countries.
2. Promote regional cooperation and coordination of employment policies to discourage firms from changing locations to countries with minimal legal protection for women workers.

### Stabilizing Women's Employment

3. Establish guidelines for the provision of stable employment and social security through negotiations between TNCs, host governments and worker's organizations.
4. Require TNCs to provide reasonable notice of mergers, takeovers, transfers of production or closures (which result in dismissals or layoffs) to government authorities and worker organizations.
5. Require TNCs and governments to provide some form of income protection for laid off or terminated workers.
6. Guarantee the employment of women regardless of marital status or age.

### Unionization

7. Promote unionization of women workers in order to (a) stabilize employment; (b) improve working conditions; (c) protect women workers from "shedding practices" (where women who gain seniority and corresponding benefits are laid off, and not rehired because they are more expensive to the TNCs); (d) promote seniority rights.
8. Organize women specific unions, in some cases (for example, in locations where male/female interactions are socially limited, or where women may feel inhibited from participating in activities traditionally dominated by men). This should be seen as an intermediary step towards the active participation of women with men in all levels of union activities.
9. Design policies and programs to reduce the time required for household activities and transportation to and from the workplace. In certain cases, women may not have time to participate in union activities without a corresponding reduction in the time required for household work and transit.

### Training

10. Promote training for women at all levels within TNCs as appropriate to meet the needs of the enterprise as well as the development policy of the country. Training should be oriented to develop generally useful skills

that can be transferable to nationally owned industries and to promote career opportunities.

#### Other

11. Institute government regulations to control collusion of firms in keeping wages low and refusing to hire women from neighbor firms who quit or are laid off.

12. Institute safety and health regulations to protect workers' health and implement procedures for their enforcement.

13. Direct and coordinate activities of national government and the private sector to provide an adequate supply of housing and food in communities around TNCs.

14. Remove protective legislation prohibiting night work of women.

### B. Women's Informal Work in the Urban Sector

#### Introduction

Unable to find work in industry, government or service sector jobs, many women in the urban areas are forced to support themselves through ad hoc, unstable, and low paying activities. Typically, these activities range from the sale of personal services (e.g., hairdressing, hand sewing, child care) to daily petty marketing of various goods. Continually in search of new sales, and dependent on the flux of daily demand these women have little possibility for adequate pay, income security, or collective bargaining. Governments need to

1. Modernize and regulate, to the extent possible, the informal sector. Market women need to be extended credit facilities, business guidance, etc., for the efficient performance and expansion of their trade. Cooperative movements need to be encouraged.

### C. Women's Domestic Employment

#### Introduction

In vast regions of the developing world, domestic work in urban areas is a major source of employment for young women, but it invariably is accompanied by conditions that make it one of the more exploitative forms of female labor. Domestic workers are required to work the longest hours with few or no breaks and little time-off. Wages are meager and, in the majority of instances, no legal mechanisms are available to adopt and enforce minimum wages. Social security and other protective legislation does not always extend to domestic labor; where social security benefits are legally guaranteed for domestic servants, the mechanisms required to enforce compliance on the part of employers are non-existent. Because of the unique characteristics of domestic employment, workers are isolated.

from opportunities for self-improvement, from other domestic workers and from the outside world in general. This precludes the organization of domestic workers for collective bargaining and the building of awareness of their commonality of interests.

At the Regional Level

1. International labor agreements should be immediately expanded to include the recognition and protection of the mostly female labor force involved in domestic work, and to contain concrete ameliorative measures for the problems of domestic workers.

At the National Level Governments should

1. Establish policies to study, recommend and act upon specific measures to improve the working conditions of domestic workers, suited to the particular conditions of each country. In general, however, policies that seek to ameliorate working and living conditions and to discourage domestic employment should be promoted, rather than ones which intend to block or terminate domestic labor, since it constitutes the only opportunity for remunerated work for millions of women. The creation of alternative employment opportunities for poor, unskilled women must be advanced as a means of opening adjacent avenues of remunerative work to the now almost exclusive one of domestic employment. Domestic employment should not be promoted by governments as partial solutions to the problems of urban unemployment and underemployment or to accommodate the needs of middle and upper classes.

2. Revise labor laws, protective legislation and mechanisms for its enforcement, to ensure the interests of domestic workers are represented.

3. promote and facilitate the organization of domestic workers for collective bargaining. This could be accomplished by requiring labor unions to include domestic workers in their membership.

4. Institute legal counseling for domestic employees. Such centers should be open during days and hours appropriate to the schedules of domestic workers.

#### D. Women's Farm and Off-Farm Employment

##### Introduction

In many instances the agricultural sector is no longer able to offer employment commensurate to the natural increase in rural manpower; consequently deliberate expansion of off-farm employment and income generating opportunities for women are necessary. The entry of women-specific activities into the wider market economy should be facilitated through the

1. Re-orientation of women's traditional home production and assistance in adapting her skills to the market place.

2. Direct provision of working assets and special credit assistance to encourage women to move into the administration of agrobusinesses they are already involved in (e.g., poultry, food processing, animal breeding and spinning activities).

3. Establishment of a rural network of labor intensive medium-scale industry or agro-industry producing both for export and for home consumption. Mechanisms must be laid out to ensure that women retain control over their markets once these become large scale or are moved from the local areas. Simultaneously, a mix of local and distant markets for rural production must be developed to which women can have access.

Land reform and the introduction of mechanized production and irrigation processes have caused job displacement in traditional agricultural activities for women and have created landlessness, increased poverty conditions and caused an upsurge in off-farm employment activities (e.g., food processing industries, small scale dairy and poultry productions, as well as the less formal cottage industries) which, in themselves only absorb a small proportion of the displaced women. National governments should:

4. Provide financial compensation to those women who have lost land in reform programs and modernization schemes,

5. Create and initially financially subsidize cooperatives in existing women specific activities (e.g., duck raising and poultry production). In this way women could establish an income producing enterprise of their own, increase their financial stability and reduce dependence on agro-industries fluctuating demand for labor. Women should also be provided with a knowledge of basic financial, technical, marketing and management techniques,

6. Provide primary transportation from rural areas to urban markets. Rural women could then receive a higher rate of return for their artisanal products and garden produce than available in the rural areas and would, secondly, receive exposure to urban markets.

### III. WOMEN'S ACCESS TO VOCATIONAL TRAINING

#### Introduction

Vocational training for women is promoted as a means to increase their employment and productive output potentials and their access to resources such as credit and technology. Yet the constraints faced by women in these areas (e.g., "double burden", socio-cultural bias, low valuation/low skill, limited organization, etc.) are also present with regard to their access to training and are exacerbated by the under-estimation of women's economic contribution and responsibilities, a bias toward 'education' as opposed to vocational training, the limited advocacy of women's training priorities and needs, and stereo-typing of women in the home-setting.

#### A. Constraints to Women's Access

##### Planning Access

Women's productivity and economic contribution are underestimated (particularly in the informal urban and subsistence agriculture) and consequently their needs and priorities for vocational training are underestimated. Plans that are based on unrealistic assessment of women's roles and activities fail to adequately define and allocate resources to the development of women as productive actors. Sex-stereotyping by planners has often limited women's training to roles as mother and wife, e.g., home economics, nutrition and family planning and have ignored the vital contributions, responsibilities and needs women have in productivity related areas.

##### Program Access

Limited access to women is not necessarily by 'designed neglect' but more often the lack of attention to the multiple roles and constraints facing women and steps necessary to overcome them. As conditions affecting access are not the same for men and women, explicit measures are necessary to account for this differential.

"Pre-conditions" for access to training include literacy, numeracy and specialized experience, active on-job employment (industrial in-service training). They present great limitations to women who make up the majority of illiterates, marginally employed, etc. Recruitment and information promoting participation in available training programs is frequently channeled through existing organizations (e.g., urban-labor unions; rural cooperatives) which generally have differential memberships or limited female participation for a variety of reasons.

Training facilities are often located based on assumptions of a certain level of mobility. Women's mobility is greatly affected by availability of appropriate transportation, by social taboos, early marriage, and domestic responsibilities (as mother or daughter). Instructors/extension

agents are generally men, which may inhibit access women have because of social mores. The productive needs and roles of women may also be little understood and ignored by male instructors and agents. Consequently, programs for women that fail to have visible results may often increase the constraints and limitations women already face to gain access to vocational training.

The time women are able to invest in training is limited by the "dual burden" of work and domestic responsibilities and consequently women have considerably less time and less flexibility with their time than men. With the increasing proportion of women-headed households, and women as primary economic actors (due to migration, etc.) women may have less opportunity to make 'investments' because they cannot afford the loss of income during training, uncertainty of risk (change in agricultural methods) and other investment costs of training.

Local bias that give limited value to women's work contribution (because of status, etc.) may mean that community leadership will not articulate "women's needs" as priorities for community training/development needs. Women's attitudes, self-perception and "education" may inhibit the possibilities women see for themselves and their daughters.

## B. Policies to Facilitate Access

### Targeting National Priorities

1. Identify and project current labor needs and future trends in relation to national and regional growth that include explicitly actual and potential role assessment for women as well as men. Address training priorities for women to the present and projected market demands and growth potentials.

2. Based on projected industrial and agricultural growth, target areas specifically for the accelerated integration of women (by sector; quotas; new-industry sex bias); provide training with vigorous recruitment of women.

3. Establish or strengthen a Commission for Women to serve as a research and planning advocate for the needs of women in training, employment, access to resources, and access to services.

4. Coordinate national and regional planning and training programs to maximize limited resources (e.g., Regional Center for training national trainers) and utilize work/field training experience to enhance design effectiveness.

5. Establish explicit policy/program objectives by sector and at all levels of training. Provide concrete plans and resources of ways to better integrate women into training programs.

6. Institute incentives for training agencies (e.g., private industry, schools, business, etc.) that effectively provide training programs for

women. Encourage coordination between training programs and economic sectors. Include incentives to women for participation (e.g., scholarships).

#### Program Access

1. Emphasize (through financial support, recognition, etc.) training programs that can promote and strengthen the organization of women into women's cooperatives and associations or that facilitate effective integration of women into mixed organizations such as labor unions, and community councils.

2. Encourage the creation of 'training groups' at the local level.

3. Investigate and utilize both formal and informal channels of information and organization operating among women. Encourage organizations that act as 'self-advocates' in articulating training priorities.

4. Recruit and educate women trainers in skills and methods for specifically reaching women students. Draw these trainers from local communities where possible.

5. Develop methods and programs which minimize requirements for certain level of literacy, arithmetic knowledge and other such conditions for participation in training programs. Integrate these basic skills into vocational programming.

6. Integrate process as well as content skills to enhance the adaptability of training provided (e.g., organizational process, contact/work with agencies).

7. Utilize methods of training that promote active participation by women; develop leadership potential/skills of women and clarify links between skills and opportunities for women.

8. Establish centers in locations which are readily accessible to concentrations of female population and which require a minimum of travel for participants.

#### Skill Marketability

1. Ensure that the skills training provided is responsive to 'current and future market demands' or has market outlet.

2. Ensure that "opportunity building" is integrated into training design by developing information channels for hiring into formal sector, encouraging contracts between employment sector and training programs for hiring trainees; providing access to credit and technology for entrepreneurial and self-employment projects.

3. Introduce skills enabling women to re-orient traditional home production (e.g., poultry, food processing, animal breeding and spinning activities) into the market place.

4. Provide training in marketing, storage and process techniques and in basic managerial, investment and accounting skills to support this reorientation.

5. Account for age-variations when designing and targeting programs (e.g., training for adolescent girls can often be longer and future oriented while women with large family/economic responsibilities may require different time, skill and immediacy of training application).

#### In-Service Training

1. Promote in-service training for women by employers. Ensure that women specifically are recruited for training and receive benefits (e.g., wage increases, promotions, etc.) equally with men upon successful completion of training.

2. Facilitate women's participation in in-service training (especially in view of double burden of domestic responsibilities) by:

(a) integrating training directly into the production process (rather than lengthening work day with after hours training);

(b) providing an option of all-women training sessions (to overcome reluctance women may have to participate with men because of lower skill level, sex bias, etc.);

(c) providing work-related incentives/benefits that help overcome initial reluctance to sign up for women's training sessions;

(d) providing modern facilities that lighten household responsibilities, such as child-care alternatives, on the premises.

3. Establish incentives to accelerate women's access to middle-management and sub-professional and technical "applied" fields.

4. Institute and encourage women's recruitment to programs which promote non-academic fields of employment through raising their prestige and economic returns. Recruit female students into all types of vocational training programs offered within the formal educational system.

#### IV. WOMEN'S ACCESS TO CREDIT

##### A. The Need for Credit

1. Women need credit to raise productivity in both household and market activities. Credit directed to certain household activities can increase their efficiency, thus releasing women's time for income generation; in some cases, credit can be used to commercialize household production (e.g., cooperative day care centers, mechanized food processing). Credit directed to the market activities of women is needed both to enhance and stabilize income in current areas of employment and to create opportunities for income generation in new areas. Measures to increase the productivity of women's market activities become particularly important given the growing number of households which depend primarily on the earnings of women household heads and the increasing importance of secondary earnings of women in poor households headed by men. Because most existing formal credit programs do not reach women's economic activities, providing them access to credit can lead to increases in productivity and household income that would otherwise not occur.

2. A crucial question in successfully providing credit to women is what assurance can be made that the capital provided will be used for productive purposes rather than for the purchase of goods necessary for the survival of the household? This question is particularly important for women in very poor households, and has implications for determining whether credit is an appropriate means, at least as an initial step, to deal with the problems of women in the poorest segments of the population; deciding whether or not targeting credit to women in households that at least have the resources for basic survival may be a more effective strategy; and identifying economic activities with the greatest potential for expanding output.

##### B. The Availability of Credit

3. Women already are active in informal borrowing systems (relatives, moneylenders, pawnbrokers, wholesalers, middlemen, shopkeepers, rotating credit associations) which demonstrates their experience both in saving and borrowing, their willingness to pay interest and their creditworthiness. However, informal systems do not always adequately meet women's credit needs, and present problems such as very high interest rates, and the inconsistent and relatively small amounts available. In some cases informal borrowing may be used as a lever of exploitation when capital is owned by relatively few individuals, and may result in a vicious circle of indebtedness.

4. Women's access to modern banking and credit systems is limited by several obstacles:

(a) Women often lack collateral when it is required in the form of a house, land, or other property. In many third world countries, property and land titles are in the name of the male head of household whose signature is required in order for women to borrow, making women's independent access to credit impossible. Where businesses are accepted as collateral women entrepreneurs may not be considered good credit risks because they predominantly run small scale enterprises in the informal sector, and often do not formally register their businesses.

(b) The size, terms and repayment schedules of formal loans may be inappropriate for women's work and for the seasonality and marketing cycles of their economic activities. Banks may not be willing to lend amounts small enough for the capital needs of women and often require down payments larger than those women can make. Repayment schedules may be inappropriate to women's needs in terms of frequency and duration. Where loan terms are designed to accommodate agricultural cycles, these may be inappropriate for persons engaged in off-farm activities or for women whose agricultural work differs from men's.

(c) Social customs may also restrict women's participation in modern credit systems. For example, women may be restricted from participation in "mixed" credit cooperatives, at least without their husband's signature. Additionally, both women and men share common problems such as dealing with paper work, understanding complex regulations and unfamiliar procedures, and lack of physical access to credit institutions. The high level of illiteracy among women further restricts their access to formal credit.

#### Policy Recommendations

1. Direct credit to those economic activities in which women are active and have experience (e.g., agricultural and off-farm activities of women in rural areas, such as home gardening, grain processing and small scale manufacturing; and productive activities of urban women such as the operation of small business, stores and food services, production of clothing and handicrafts, marketing and trading).
2. Make credit available to create new employment opportunities; for off-farm activities such as agro-industry, poultry raising and animal breeding; for urban activities in new areas of manufacturing, services and trade.
3. Provide credit for the commercialization of home production (e.g., food processing, clothing production, child care). At the same time, ensure that the transfer of household production to the market is complemented with other supportive measures such as the introduction of appropriate technologies, skill training and the organization of women's community groups.
4. Promote the establishment of women's cooperatives and banks as intermediary programs to mobilize capital for women's productive activities. This can be achieved through collective efforts at both the national and

local levels by government bodies, cooperatives, women's organizations and associations, credit unions and banks.

5. Establish women specific credit programs in appropriate cases where male/female interactions are socially limited, or where women may feel the need to operate in a program not dominated by men. These programs should be designed as an intermediary step towards the full participation of women with men in mixed credit and savings programs.

6. Facilitate group lending as a means for women to pool resources for collateral, to share the risks and benefits of borrowing, and to overcome obstacles they may face as individuals. Group lending also reduces the administrative costs for banks and provides an efficient means of integrating training, technical assistance and the introduction of new technologies to women.

7. Make credit available which waives collateral requirements or employs innovative strategies based on resources available to women (e.g., third party guarantors, jewelry, ornaments). One of the major obstacles women face in obtaining credit is lack of traditional forms of collateral such as land or other property.

8. Develop programs which encourage women and women's groups to save through mechanisms which provide opportunities to save along with the provision of credit.

9. Incorporate the advantageous features of informal borrowing systems (in which women traditionally are active) into the design of formal credit programs serving women when it is appropriate. Examples of such features include frequent repayment schedules; innovative collateral requirements; reduced amounts of paperwork and administrative procedures; and women administrators in cases where male/female interactions are socially restricted.

10. Establish appropriate interest rates in intermediary credit programs for women. These rates should be comparable to those offered by private banks and by programs in which men are the primary beneficiaries.

11. The size of loans made available should be appropriate to women's credit needs. In some cases, relatively small amounts of capital may be required by women, but because administratively they are more costly for banks, are not always available. Cost effective measures to provide small scale loans (such as lending larger amounts to groups or cooperatives which in turn allocate smaller amounts to individual members) should be developed.

12. Coordinate credit programs with other efforts such as the introduction of training and appropriate technologies and the development of women's organizations and other support mechanisms which promote women's confidence and ability to participate fully in community life.

13. Support further research in the following areas:

(a) Country specific analyses of laws and regulations on individual ownership and banking practices affecting women's access to modern credit institutions. It is particularly important to establish the effects of these regulatory barriers across socio-economic groups.

(b) Studies of specific women operated agricultural and off-farm and urban economic activities at country and regional levels to determine appropriate loan sizes, interest and repayment rates and repayment schedules that "fit" the economic features of these activities, and to identify specific ways of waiving traditional collateral requirements.

(c) Case studies of successful women specific credit programs and individual women entrepreneurs to identify obstacles women face and ways these obstacles have been overcome at the individual and institutional levels. It would also be valuable to study any institutional credit programs that have been successful in providing credit to both men and women.

(d) Case studies of women borrowers in particular types of economic activities who have defaulted on credit repayment.

(e) Related research necessary for the efficient "targeting" of credit programs include the identification of areas with a high percentage of women headed households; information on household production in rural and urban areas; analyses of the relation between increases in the provision of credit and increases in productive output.

(f) Creation of a valid picture of women's economic behavior in both the rural and urban sectors.

## V. WOMEN'S ACCESS TO TECHNOLOGY

### A. Women as Planners and Subjects of Technology

#### Introduction

In urban and rural settings both in the formal and informal sectors, women use and are directly affected by technology. Yet national policies concerning technology fail to recognize women as independent members of the work force and plans for aggregate and local level needs ignore women as users and subjects of technology; and as individuals who have a right to determine what technologies are selected, for what purposes and how they shall be implemented. Consequently questions of women's knowledge and access to technology as a productive resource; women's particular technology needs; women's technology preferences and the impact (positive or adverse) of technology on the social and economic status of women are not addressed as policy issues.

Women need to be involved in the planning and decision-making processes at the national and local levels; in formulating long term plans to meet women's technology needs at all levels; in designing policies to ensure the careful selection of appropriate and adoptable technologies. Only a handful of the women qualified (by educational and experiential criterion) to participate in national level policy planning are included in policy formulation.

#### Policy Recommendations

1. Determine the number of available women scientists and researchers (among other professionals) working within government agencies or public/private organizations and recruit these women into policy-making positions.
2. Earmark specific government educational funds for scholarships to women entering scientific and technological fields (e.g., natural sciences and engineering, transportation and communication). The provision of financial incentives reduces both monetary constraints and the stereotyping of certain career paths. In the long run these efforts will prepare women for policy making positions.
3. Establish career guidance and curriculum changes which encourage women into science fields in secondary and intermediate schools.

### Policies Supporting the Immediate and Long-Range Involvement of Women

1. Institute initial and continuing assessments of women's financial needs at all levels in all sectors and incorporate these needs into long-range development planning.
2. Assess the extent and nature of research conducted on the particular technological needs of women so that gap areas can be addressed and funds allocated.
3. Evaluate the extent and distribution of women's enrollments at (and trends in) technical training schools and in the S & T areas in the universities.
4. Investigate medium and long term consequences of capital intensive technologies and the effects their development has had on women, Monitor and assess the effectiveness of new technologies in furthering women's economic involvement.
5. Encourage regional communication among women's and other concerned organizations by
  - (a) sponsoring and hosting inter-country meetings;
  - (b) organizing and financing feasibility studies for prospective joint projects;
  - (c) exchanging information on current women and technology research.
6. Earmark specific research funds for developing household technologies.
7. Collect base-line data on the technologies women are currently using in both urban and rural areas. Identify those technologies which are critical to their immediate needs and those necessary in the future.

#### B. Women as Users of Technology

##### Urban Sector

Women in industries using intermediate to high level technologies (e.g., electronics, textile, pharmaceuticals, food and drink, manufacturing) are often placed in marginal, automated, monotonous and the least technical jobs (usually found at the beginning and end of the production process). Women are often subject to poor wages and working conditions and their upward mobility within the organization (i.e., to managerial or partnership positions) is restricted. Governments should:

1. Provide direct financial incentives (e.g., reduced loan rates, tax breaks, product subsidies) to industries which organize technical training and on-the-job instruction to women. Such training would undermine the excuse that women are unskilled in the use of technology and therefore are only suitable for the least technical jobs.

2. Initiate mass media campaigns within and outside the work place to promote women's participation in all industries, at all levels, in order to break down the sex stereotyping of women's roles at particular points in the production process and in particular industries (e.g., textiles).

3. Create a set of guidelines for all existing industries (those over which they have control) mandating minimum working conditions, skills training and production and decision involvement for women.

4. Assess the status, wage differentials and range of occupational mobility of women workers. The assessment is initially important in that it identifies the industries critical to women, and concerns those areas where women have faced particular discrimination.

5. Organize and partially subsidize a national industrial women's worker organization. Such an organization would provide a vehicle for women to voice and address their grievances; it would also provide an additional check on industries to limit their job, wage and training discrimination.

6. Establish an agency to continually monitor these industries and potential offenders; impose financial sanctions for violations and maintain communication with women workers in order to address their needs. Participation of women workers in these monitoring agencies needs to be ensured.

Women face job segregation, competition with men for existing positions and are often restricted to worker rather than management positions. While the long-range goal is to fully and equitably integrate women into the modern urban economy several transitional steps must be taken in the short term to immediately address the problems women singularly confront.

7. Promote and establish worker managed and run industries in those fields in which women have traditional expertise (e.g., clothing, crafts, artisanal activities). Initially special assistance in financial, technical, managerial and other skills as well as limited market protection and credit should be provided,

8. Promote and organize cooperatives for working women particularly those in the informal urban sector who generally lack access to technology and other productive resources. Women selling ad hoc, daily services, or involved in petty trade could then standardize their services, gain leverage for wage bargaining with their employers and develop economic independence by pooling resources for capital investment and as collateral for credit.

#### Rural Sector

1. Promote the design and introduction of technologies to minimize women's non-market tasks (e.g., water systems in rural areas, light transport facilities for the portage of water, wood, farm produce and other loads, efficient agricultural tools such as grinding mills, crop processing equipment, and energy conscious stoves).

2. Organize women's productive cooperatives in areas where women have had a history of involvement and which could be effectively enhanced by technological innovation (e.g., crafts and other artisanal activities, vegetable garden processing and sale).
3. Develop worker owned, managed and run small scale factories as a short term measure. In creating women exclusive factories, women would enjoy reduced competition for markets, gain control over the processing, distribution and income gained through production, and thereby increase their economic independence and self sufficiency.
4. Implement extension services (including women as extension agents) to specifically address the agricultural and home production technology needs of women.
5. Assess technologies being introduced (not necessarily to women specifically) for possible increases in women's work load; (e.g., increased weeding, watering, multiple harvesting for which women are responsible). Compensation should be provided in such cases.
6. Address problems of increasing demands on scarce resources (e.g., deforestation, water loss; erosion) by introducing technologies and resource management systems in which women have an active role.
  - (a) create fisheries and fish ponds, watershed management controls, land and range management programs and introduce sources of energy other than fuel wood into rural areas.
  - (b) develop extension services to ensure the provision of these technologies and to train women in their use, maintenance and potential profitability.
7. Undertake extensive research to quantify the number of women actually displaced due to the modernization of agriculture, what employment they found, in what activities, and what are their long-range trends and employment opportunities.
8. Assess all agriculture related technologies for both the degree of women labor lost (by the replacement of manual tasks) and the rate of absorption in agro-industry.
9. Investigate and develop a mechanism for long term monitoring of women's working, wage and mobility conditions in agro-industries.

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