

SECTION 2: WOMEN

Introduction

1976 saw the declaration of the UN Decade for Women, which officially ended at the end of 1985. Stressing equality, development and peace, its aims and those of the World Conference on Women in 1980, which was particularly concerned with employment, health and education, are as relevant today as they were ten years ago to the problems faced by women, especially in developing countries. In 1985 the world community agreed the "Forward-Looking Strategy for the Advancement of Women - a Guide for Action and Implementation".

It is arguable that in many developing countries, as indeed in some developed countries, possibly as much as fifty per cent of the potential talents, viz. those of women, are wasted, certainly grossly underutilised. Equally alarming is the contention that a great deal of development work in the past has tended effectively to worsen the situation of women. Little wonder then that the Brandt Commission Report noted: "Any definition of development is incomplete if it fails to comprehend the contribution of women to development and the consequences of development for the lives of women."

It is encouraging that since the UN declaration, there has been greater attention devoted to issues of women in development, not only in the debating chambers and in terms of publications on the subject, but also in terms of emphasis and activities of development agencies and governments. The favourable findings of recent evaluation reports on activities concerning women, which in most cases can only be described as pilot projects, e.g. in Ghana, India, Kenya and Nepal, are an indication of the potential impact of women in development. Few will doubt that the successes so far achieved could be replicated on a larger scale and in many other places, given a more supportive environment.

It is said that 60% percent of all businesses started in the United States in 1985 were undertaken by women; it has also been observed that women make up a large proportion of applicants for entrepreneurship development programmes in many less developed countries, and their success record in actually establishing and maintaining businesses, and in repaying loans, is often higher than that of men.

Activities

A recent book by Goffee and Scase has pointed out that the majority of research on women and work has concentrated on women as employees, and even the growing body of literature on female managers has concentrated on women within organisations rather than as business owners in their own right. Yet this is a very important and growing area of the labour market. As a recent Manpower Services Commission (MSC) survey has shown (Labour Market Quarterly Report, Feb 1985), the number of self-employed women in this country has risen dramatically over the last few years, and in the US the trend has been even more marked.

The authors suggest that the types of businesses set up by women fall into four distinct categories. Since these categories mirror the present position of women in society, they have a limited impact as a force for radical change. At the same time, however, many of the reasons women put

forward for starting up their own businesses show a desire for increased independence, a greater recognition of their individual skills, and improved job satisfaction. Consideration of these business categories shows how these two seemingly contrary facts are reconciled.

First there is what Goffee and Scase describe as the **conventional women business owners**: proprietors of guest-houses, secretarial agencies, hairdressing salons, and so on. Their skills have been acquired through performing traditional female roles and they are in turn employers of a large female work-force. The second category consists of **innovative proprietors**: strongly motivated by profit and business growth, to whom personal relationships are secondary to business. They trade with the technical skills they have acquired rather than by fulfilling traditional female roles, and can be found in the growth areas of female graduate employment, such as public relations, market research, and publishing. Thirdly there are the **domestic traders**, for whom business is secondary to their roles as wife and mother. They differ from the first category in that they attach more importance to exercising their particular skills and to work satisfaction than to profits and business growth and rarely have any employees. Their products are highly specialized - often in the arts and handicrafts field. Finally there are the **radical proprietors**, who are often graduates who, having encountered prejudice, see business ownership as a means of overcoming their subordination. This approach results frequently in partnerships or co-operatives, and since profit is a secondary consideration, these businesses remain small and have minimal impact on the structure of the business world.

Another interesting point to emerge is that whereas married men setting up business on their own receive a great deal of help from their wives both by way of unpaid clerical work and by shouldering most if not all of the family responsibilities, married women receive no such support, the only input from their spouse being that of initial capital to set up the business.

Development efforts concerning women in the past have focused on activities such as agriculture and handicrafts, especially in the rural areas. In urban centres, women have traditionally been engaged in trading and in the informal sector. Whilst more recent projects have been concerned with agro-industrial activities, notably food processing, there is concern to widen further the involvement and activities of women's enterprises in manufacturing and less conventional projects because conventional activities, it is argued, only generate low incomes and perpetuate dependency.

Implications for small business development assistance

The immediate requirement then is for development planners, workers and institutions assisting the small business sector to adopt and translate, if they have not already, the aims of Forward Looking Strategy into operational policies. Emphasis is needed in particular on the design and promotion of programmes to assist women in traditional and non-traditional industrial activities - innovative training and support of self-employment initiatives. Positive measures such as loan guarantees, technical advice and marketing development schemes should be introduced. Furthermore, there are lessons to be learned from the experience gained from projects concerning women, particularly from evaluation reports of projects by development agencies and government departments. Attention needs to be paid to the effects of policy and technology choice, which often inadvertently discriminate against women.

- It may be necessary in some cases to adopt positive discrimination in favour of women to correct imbalance, and greater efforts are needed to assist more women to undertake income-generating activities.
- The suggestion of ideas for income-generating projects and the activities in which women are engaged should emanate from the local women themselves, i.e. the beneficiaries.
- There should be greater emphasis placed on skills training, based on a diagnosis of what skills are lacking. In this respect, and with regards to entrepreneurship development, functional illiteracy must not be overlooked.
- In the light of the above, some current training materials, may have to be adapted, changed and/or re-written.

FURTHER READING ON WOMEN AND SMALL BUSINESS DEVELOPMENT

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