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**Preparatory Meeting on the Role of Women
in Industrialization in Developing
Countries**

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NOTE ON SOME ACTIVITIES OF THE WORLD BANK RELATED TO WOMEN IN INDUSTRY *

prepared by

The World Bank

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In two recent papers, Rural Enterprises and Non-Farm Employment (January, 1978) and Employment and Development of Small Enterprises (February, 1978) the World Bank has outlined its policy of reducing poverty by helping to increase the availability of economically productive employment and earning opportunities. Because of the Bank's focus on project lending, its activities relating to women in industry are carried out largely as part of its project work. Project design is increasingly taking into account the role of women in all sectors. Some examples in the industrial sector follow.

In its efforts to assist the poorest groups in developing countries to find such earning opportunities and to enhance their own productivity, the Bank has been giving increased attention to upgrading artisanal and cottage industries, to small scale enterprises and to means for creating off-farm employment in rural areas. Where it is necessary and/or feasible, special provisions are made to ensure the participation of women in these endeavors, a few examples of which will be cited.

The second urban project in Botswana provides for a new market, vending shelters, infrastructure for local district commercial centres and low-cost industrial areas for small entrepreneurs in an effort to generate employment and income. Although these measures are designed to raise incomes and generate new employment among the poor in general, they are expected to be of special benefit to women, the group who suffers the highest urban unemployment rate and who will get an estimated 35% of the jobs newly created or upgraded by the project. Women also predominate among the traders who will rent the low-cost commercial sites. While not a condition for eligibility for the credit scheme of the

Botswana Development Corporations which will channel resources to small scale enterprises, employment of women will be one of the criteria by which loan applications are judged.

The Second Urban Development Project in El Salvador provides for a revolving line of credit for small, informal sector entrepreneurs along with technical assistance, and training. Some 400 small industrial/commercial sites will be developed within the project and other areas. In the first half year of activity over 80% of the loans were made to women. A study is being made of this experience to establish the characteristics both of the women entrepreneurs and of their enterprises as well as any particular needs they may have for technical assistance, training, and for support services that affect the efficiency of their undertakings.

A rural development project for the Ulla Ulla region of the Bolivian Altiplano includes credit and technical assistance for the development of the wool handicraft industry based on improved supplies of alpaca, llama and vicuña resources which the project will promote. Handicraft production is essentially a family industry in which women play a significant role and a special women's participation component will provide training for women in the techniques of handicraft production and marketing and also assist with the organization of production and marketing groups.

An agricultural consolidation project in the Shire Valley of Malawi includes expansion of the fisheries development programme. Women are involved in the on-shore aspects of the fishing industry and although the project does not specifically identify their engagement, their productivity and earnings should benefit from fish smoking kilns which it provides.

In view of the emigration of the male labor force, the future prospects of the textile industry in the YAR depend to a significant degree on the extent to which women can be employed. A project for the rehabilitation of the industry has made provision for carrying out a study which will assess the potential for increased employment of women in the Sanaa textile mill. The study will examine the problems that may be associated with such increased employment and suggest measures that should be taken to overcome them.

The second small scale industry project in Bangladesh includes a component for cottage industry which is designed to assist, in selected areas, artisans working with jute, bamboo and cane. Over 100,000 women in villages throughout Bangladesh are involved in handicraft production using jute as the major raw material and it is proposed that the project build upon the women's jute cooperatives which have already proven successful. It will make available credits mainly for raw materials and tools, assist with design and market development. It will also provide trainers and extension workers (some of whom will be women) to assist diversification and expansion of the jute crafts, as well as storage which will facilitate bulk handling.

The Bank is rapidly increasing its commitments to operations which will finance labour intensive activities and provide productive employment at low unit capital cost. It will work through, and where necessary create, local financial and technical assistance institutions for this purpose. This effort will inevitably focus increasingly on very small enterprises and the informal sector. In these areas, it appears that women's involvement, as entrepreneurs, family labour, the principal labour force, etc. will become more important. Women, in common with men in these activities, will need improved access to and

information on raw materials; assistance with marketing, including quality control, design, pricing, and packaging; training, technical assistance and extension services for various aspects of entrepreneurship, and technological innovation appropriate to their level of production and affordability. They need also access to credit that does not require filing complicated forms, providing collateral beyond their means and approaching an impersonal, or worse, a hostile bureaucracy; this credit should be made available on terms more favorable than the street credit they now use.

To ensure that women benefit, some special provisions may be required; determining exactly what these should be will be helped by the monitoring of projects and the findings of special studies such as those referred to above. Experience so far indicates that one such provision will be to relax legal constraints on women's ability to own property which in turn limits their ability to borrow; another will be to overcome their illiteracy (because of not having been permitted to attend school) which hampers their ability to keep records, etc.; still another will be to modify cultural or family constraints on their mobility which limit their seeking new marketing outlets and sources of materials supply, their ability to use the training opportunities or facilities provided in industrial estates, etc.; another will be to provide female trainers, extension and credit officers where women can only be approached by other women. These needs are enterprise related.

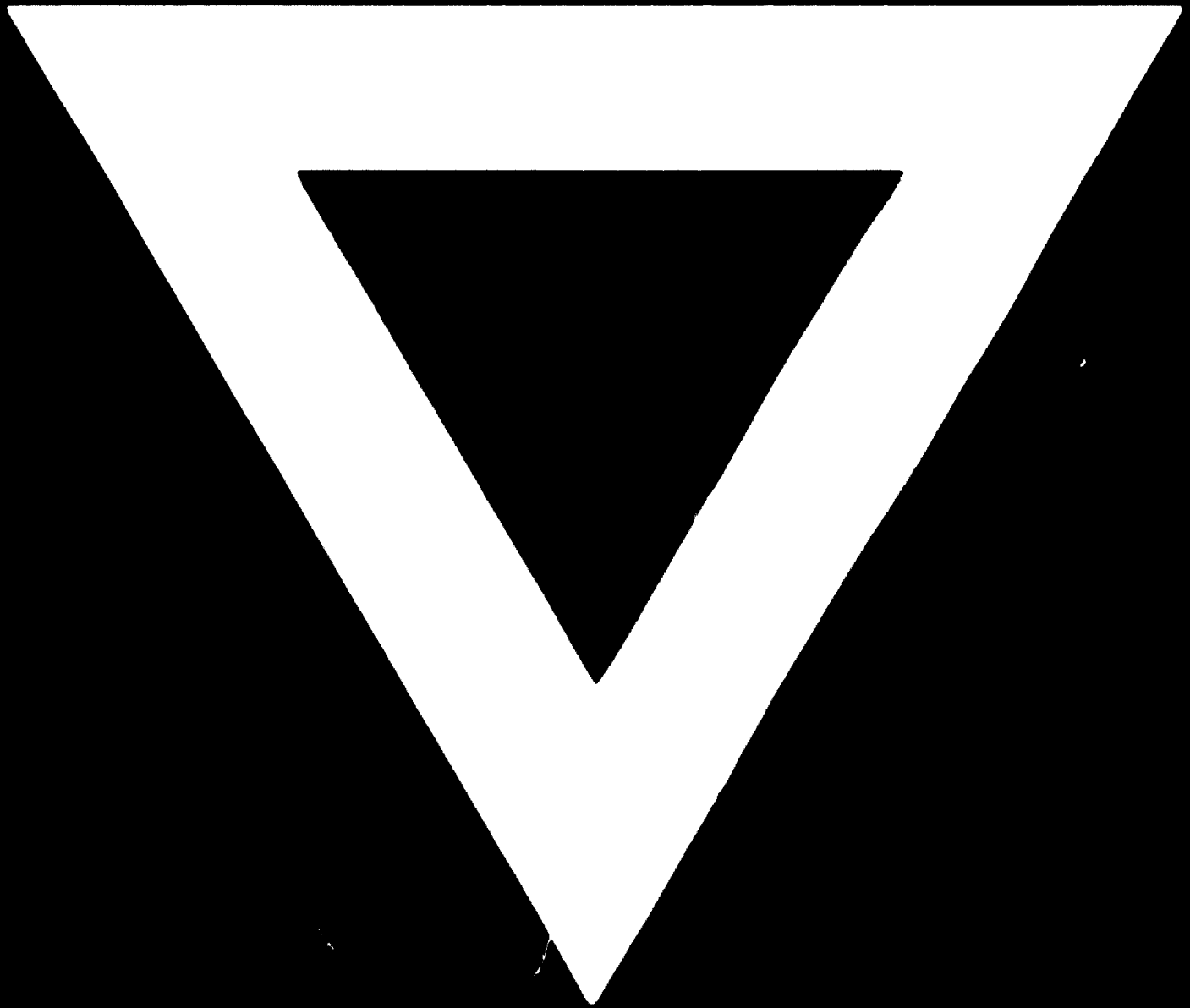
In addition, other needs relate to women's continuing domestic and household responsibilities. One such need is for services such as day care and transportation and accessible markets and shopping facilities. Another is for the development and local production of labour and energy saving tools and equipment for the

performance of women's household and domestic tasks, such as fuel efficient cooking stoves, grain storage and grinding equipment, water pumps and vats, and equipment for safe processing and preserving of foods. This need provides a potential for local industry.

The Bank's sector and operational work aims, among other things, at uncovering the need for and viability of such industries, and is sensitive to the enterprise related needs of women mentioned above. These needs will be met successfully only by carefully integrated actions taken simultaneously on a number of points, action which will build up the consciousness of local institutions as well as their capacity to deal with these issues and the links between them. Coordination of the programmes of financial and technical assistance available from a variety of sources will also be required.

In these efforts the Bank envisages for UNIDO a leading role with three major foci. One focus would relate to the contribution which the industrial expertise of UNIDO could make to the development of viable small industries which enhance women's income earning prospects or meet their needs for tools and equipment. In this connection the Organization's knowledge of technological research and development would be important. A second focus would be related to coordination of technical and financial resources, of industry-related training, and the coordination between enterprises which may enhance or assure the viability of each. The third focus would be the exchange of information about activities related to women in industry which are undertaken by various organizations and programmes. The preparatory meeting would be a first step in establishing the sort of information which it would be useful to exchange and the mechanics for its collection and dissemination. The support of the UNIDO/Bank cooperative programmes for these efforts is anticipated.

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