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SUPPORTING PRIVATE INDUSTRY



Working Paper No. 7

Women Entrepreneurship Development in Selected African Countries

**Private Sector Development Branch
Investment Promotion and
Institutional Capacity Building Division**

United Nations Industrial Development Organization

WOMEN ENTREPRENEURSHIP DEVELOPMENT IN SELECTED AFRICAN COUNTRIES

by

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UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION
Private Sector Development Branch
Investment Promotion and Institutional Capacity-Building Division

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EXECUTIVE SUMMARY

UNIDO's regional typology studies on the role of women in manufacturing have revealed empirical evidence that women's paid employment and, in particular, their participation in industrial development, improves their quality of life, literacy and life expectancy, while decreasing their fertility rate. Remunerative employment opportunities also enable women to fight poverty.

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. In many cases, women entrepreneurs already make an important contribution to the industrial development of their countries. Whether they are involved in small or medium-scale production activities, or in the informal or formal sectors, their contribution to output and value added in the manufacturing sector is substantial, even though it remains partly invisible in official statistics. Women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment.

UNIDO undertook needs assessment missions in the 1990s to a number of African countries within the framework of its Programme on Women Entrepreneurship Development. This paper represents a comparative analysis based on the findings of these missions to Côte d'Ivoire, Ethiopia, Mali, Morocco, Senegal and Zimbabwe. The methodology used in these missions has been to combine desk research with field research, interviewing various actors and stakeholders, especially women entrepreneurs themselves. The basic aim was to identify problems, constraints and needs of women entrepreneurs, validate them in objective-oriented project planning workshops and develop technical cooperation programmes addressing those issues. Based on the information and data gathered during these missions, as well as good and bad practices in each country, the paper also draws conclusions and lessons and makes recommendations, particularly in the areas of policies and strategies, support services and organization and networking among women entrepreneurs.

Finally, the paper describes, in a nutshell, UNIDO's Women Entrepreneurship Development Programme and presents some case studies.

CHAPTER I:

Challenges faced by Women in Industrial Development

One of every three members of the global manufacturing labour force is a woman. Regional typology studies on the role of women in manufacturing conducted by UNIDO have revealed empirical evidence that women's paid employment and, in particular, their participation in industrial development, improves their quality of life, literacy and life expectancy, while decreasing their fertility rate. Remunerative employment opportunities also enable women to fight poverty.

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. In many cases, women entrepreneurs already make an important contribution to the industrial development of their countries. Whether they are involved in small or medium-scale production activities, or in the informal or formal sectors, their contribution to output and value added in the manufacturing sector is substantial, even though it remains partly invisible in official statistics. Women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment.

In many societies women do not enjoy the same opportunities as men. Progress has been achieved in opening doors to education and health protection, but political and economic opportunities for women have remained limited. Concerted efforts are needed to enable women to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production.

Small and medium-sized enterprises (SMEs) represent particularly appropriate opportunities for women entrepreneurs, as they respond flexibly to entry, change and innovation. However, in most developing countries, this potential has not yet been realized in an optimal fashion. Large numbers of women work in the informal sector but their contribution to value added is not included in national accounts. There are a variety of constraints on women and the ability of women to upgrade their production continuously. These include poor access to market information, technology and finance; poor linkages with support services; and an unfavourable policy and regulatory environment. These constraints are exacerbated by the need to compete in an aggressive business environment with rapid technological changes and the globalization of production, trade and financial flows.

Although many of the constraints are shared by micro-, small and medium-sized enterprises run by both male and female entrepreneurs, women entrepreneurs face additional obstacles. This is due to deeply rooted discriminatory socio-cultural values and traditions, embedded particularly in the policy and legal environment, and in institutional support mechanisms. In many instances, women are unable to benefit from available services, and must struggle to overcome or circumvent discrimination in business circles.

There is a need to overcome the constraints in order to tap the productive potential of women and to enhance their contribution to industrial development. Partnerships should be encouraged with Governments, to promote the establishment of an enabling environment for women entrepreneurs; with support institutions, to provide women with the services they require; with development agencies, to address the issue in an integrated and complementary manner.

The key to enhancing women entrepreneurs' access to economic opportunities and, hence, their position in industry, is to provide them with access to know-how, technologies, credit, and training to upgrade their technical capabilities and their entrepreneurial and business skills, whether in artisanal production or in high-tech industries.

In doing so, the aim should be to reduce the inequalities between men and women ("gender gaps") arising from institutionalized practices, as reflected in legal, business and financial systems. This goal can be reached through capacity building, re-orienting existing institutions, and a commitment to improving women's access to productive resources and to managerial and technical training. Needless to say, these should be accompanied by an improvement in the policy and legal framework to achieve the highest impact.

CHAPTER II:

UNIDO Research on Enterprise Development by Women in Selected African Countries

A. Methodology

UNIDO has undertaken needs assessment missions to a number of African countries within the framework of its Programme on Women Entrepreneurship Development. This chapter presents a comparative analysis based on the findings of these missions to Côte d'Ivoire, Ethiopia, Mali, Morocco, Senegal and Zimbabwe. The methodology used in the needs assessment missions has been to combine desk research with field research, interviewing various actors and stakeholders, especially women entrepreneurs themselves.

In this chapter, a special effort has been made to:

- C Draw on the information and data gathered during the missions to each country, and
- C Present good and bad practices from which to draw conclusions and learn lessons.

Since each national programme has a subsectoral focus, the missions were conducted by teams of national and international consultants who were specialists in the relevant sub-sectors, in entrepreneurship development and in gender issues.

Most of the missions were followed by an objective-oriented project-planning workshop with the participation of most actors and stakeholders for a better analysis of the needs, constraints, institutional framework, donor support, possible partnerships and distribution of responsibilities in the implementation of the ensuing programme. The workshops focused on an objective analysis of the problems identified in order to formulate a sound programme.

This chapter looks at women's businesses in both the formal and informal sectors, ranging from micro- to medium-scale production units, and is intended to serve as a source of reference, providing a set of comparative data, conclusions and recommendations to policy-makers and decision-makers involved in technical cooperation activities and to women entrepreneurs themselves and their organizations. Apart from the references provided at the end of the paper, the rest of the findings are based on personal interviews and observations made during the needs assessment and project monitoring missions.

It has been observed during the missions to different countries that the main reason for the creation of an enterprise is economic pressure. With the adoption of, in many countries, structural adjustment programmes and policies to develop the private sector, women have increasingly felt the need to earn additional income for their families. The idea behind the approach adopted here is to upgrade the very small production units that have emerged as a result, and to provide a stimulus to the rest to grow and become more competitive in the market. When it comes to the organization of training courses or specific interventions, the tools are adapted to the needs of the group selected for the purpose.

B. Problems encountered by women

1. Background

Entrepreneurship is not an individual process but a collective one, involving many actors in addition to the entrepreneur himself or herself. Competitive enterprises cannot be created just as a result of the decision or willingness of one individual. There is need for an enabling environment and for support services for entrepreneurs from various public and private institutions. To start a business, the aspiring entrepreneur should have an idea of what he or she is going to produce, for whom and how; he or she should have guidance and knowledge about the legalities of creating an enterprise, as well as skills in the appropriate production techniques, costing, pricing, etc. To be able to succeed, the entrepreneur also requires access to information, technology and markets.

Women entrepreneurs are often prevented from running competitive businesses by their relatively low education and skill levels, which generally limit their access to the various support services. If they are given the right support, they can be part of the collective process of enterprise development and improve their success rates.

Despite many shortcomings and constraints, women have been able to create their own enterprises - even in countries where economic decisions would normally be taken by the male head of the household. **Mali** is a good example of this phenomenon: Most of the women entrepreneurs interviewed by the UNIDO team indicated that the reason for starting their business was the need for money, adding that they were helped by their aunts or sisters (not their husbands) in the decision-making process. After the introduction of the second phase of the structural adjustment programme in late 1987, many women who lost their jobs or opted for voluntary separation or early retirement, decided to work as independent entrepreneurs.

At the same time, the multiple roles of women in the family put a brake on their risk-taking. In many African countries women spend most of their income on the household, particularly on food and education for their children. Therefore, many of them are afraid to invest their limited funds into a business for fear of failure.

Initiative and creativity are as fundamental as risk-taking in enterprise creation. In general, women tend to copy each other rather than to produce something new for their market or to look for a new market for their products.

In addition to the socio-cultural impediments discussed above, women face many other problems. The most outstanding ones observed during the UNIDO missions were as follows:

- C Limited access to necessary technologies due to lack of information and know-how, and high prices;
- C Difficulty in finding appropriate production sites at competitive prices;
- C Inadequate skills in the fields of production, business management and marketing;
- C Lack of skills for product diversification;
- C Inadequate infrastructure and utilities, of which inadequate transport facilities from rural areas and insufficient power supplies are the most serious;
- C Limited access to finance; and
- C Limited access to information.

In addition, the UNIDO teams observed a lack of organization and networking, both among women themselves, and between women and existing business associations and support institutions. This is partly because often they are too shy or they think they do not have the time for such activities. However, networking is very useful to access information, markets, and raw materials through bulk purchases. It also permits the eventual formation of clusters and a more organized relationship with support institutions.

For better insight into gender-specific constraints faced by women entrepreneurs, a comparative analysis of the salient features influencing enterprise creation in the countries covered by the needs assessment missions is attempted below. For this purpose, the impacts of socio-cultural issues, legislation and the policy framework, support services and organizational and networking activities are examined separately.

2. Impact of the legal and policy framework

Until recently, women entrepreneurs faced strong barriers to enterprise development in the prevailing laws and regulations. Obtaining licenses, registering the business in their own name, and applying for loans were nightmares they had to live with.

Whereas in many countries the legal and policy framework has been adjusted and improved as a result of the United Nations conferences on women and of social pressures from local civil society groups and donors, the implementation of these changes has not yet reached a

satisfactory level. It has also been difficult to change the mentality of male service providers, particularly of loan officers in the formal financial institutions.

The lack of awareness on the part of women entrepreneurs of new developments within the policy and legal framework of their countries also acts as a significant constraint. Women's organizations and associations, and gender units at the various government ministries and international development agencies who run projects and programmes in the field, can play an important role through awareness campaigns and sensitization workshops.

For instance, the situation of women in **Côte d'Ivoire** has improved remarkably as a result of the Third World Conference on Women, held in Nairobi in 1985. The national Constitution now stipulates the equality of men and women. This principle has been applied in the country's civil, penal and commercial codes. Since 1983, the matrimonial regime has also seen some modifications: now men and women can have either common or separate property within marriage. This, of course, affects the status of women entrepreneurs according to which system they belong to, particularly when it comes to loan applications. However, certain legal inequalities have remained. To cite an example, a husband can declare that his wife's business goes against family interests and she cannot take any legal action. The consequence can go as far as discontinuation of the business.

Ethiopian laws offer women scarce protection against discrimination. The 1960 Civil Code as well as traditional and family laws discriminate against women in terms of money and property. Men and women are not considered equal, even though the Constitution of 1987 states that women shall be provided with special support to put them on an equal basis with men.

The ownership and property laws are not conducive to women-owned enterprise development in Ethiopia. Until recently a woman could not obtain a business license in her own name. The legal framework has changed but traditional attitudes still prevail. Even in urban areas husbands consider their wife's property as common property. If the woman has children, the business is perceived as belonging to the whole family. The same applies to credit procedures. In most cases, the husband is asked to sign the agreement together with his wife, especially when collateral is needed.

However, there are also cases in Ethiopia, where the license for the husband's business is issued in the wife's name. There are two reasons for this: he is not allowed to hold a license if he works as a government official, or if he already has a license for another business. At the time of the UNIDO mission in 1995, about 200 women held industrial licenses in Addis Ababa, but only a few of them were active.

In **Mali**, there are different practices. In principle, women do not have the right to own land but only to cultivate it. In matrilineal families, married women are considered as "outsiders" to their original family's land once they become members of their husband's family. However, different practices may be observed in different regions. In some areas women can own plots for small-scale vegetable growing for their family or for income generation. They can transfer these plots on loan to their sons but not to their daughters, as daughters would forgo the plots when married.

Several changes have taken place within the legal framework in **Morocco** since 1994. Most taboos have been broken, even though the degree of assimilation of these changes is limited. Although some experts are of the opinion that the legal picture remains the same, particularly in the case of the Personal Status Code (le Code du statut personnel), they admit that despite the general discriminatory environment, women's sense of resignation is diminishing. These impediments notwithstanding, Moroccan women have therefore made important advances in the world of work.

The recent changes in the legal framework are of great importance, since they are the result of pressures to enhance the status of women. These changes include the following measures:

- Ⓒ Since 1994, women do not need their husbands' authorization to obtain a passport.
- Ⓒ The Commercial Code permits women to engage in commercial activities and enter into service contracts without their husbands' authorization.

However, the Moroccan Constitution, which has supreme authority over the legal system, does not provide equal civil rights to all Moroccans as a result of Moudouwana - the code which has priority over the general codes, such as the Code of Commerce. This situation creates ambiguities. The roles ascribed to men and women in the family by the Moudouwana (articles 35 and 36) limit the entrepreneurial activities of most women. According to article 115 of the Moudouwana, women are limited to household duties and are expected to obey the husband who is the head of the household. This situation tends to create economic dependence on the part of the women.

This contradiction between the social, economic and cultural reality and the legal framework has generated frustrations for women when they wish to engage in entrepreneurial activities. For instance, the discriminatory inheritance laws create serious obstacles for women to undertake entrepreneurial ventures, accumulate capital and obtain bank loans.

3. Impact of socio-cultural issues

Although equality of all citizens, men and women, is guaranteed by the Constitutions of most countries, in reality women are often considered inferior to men. Traditionally, the duties of men and women differ. Since women are stereotypically seen and expected to do household chores, their activities, particularly their independent economic activities, face resistance.

The socio-cultural context in **Ethiopia** is complex: the population is composed of 76 different ethnic groups, with varied attitudes and traditional beliefs towards women. Whereas in some areas women are not allowed to work the land due to a superstition that the land will not yield crops if women touch the plough, (Amhara-Tigray), in others they play major roles in food production (Gurage). In some communities women are allowed to inherit and, in others, widows, their children, land and livestock are inherited by the brother-

in-law. Due to these and other discriminatory practices, women find it extremely difficult to break away from traditions and behave independently. This constitutes the major impediment to enterprise development by women in Ethiopia.

In **Mali**, the husband heads the household and takes all the decisions relating to it. Polygamy is common practice. Once married, the woman becomes the “property” of her husband. Marriage is very important, and the status of a woman in society depends on the status of her father, her husband and the number of children she bears. It is mainly middle-aged women with relatively older children and belonging to a certain group, who attempt to start an enterprise. Other women find themselves prevented by social pressure from working independently outside the house and do not even attempt to start their own businesses.

In particular, a lack of self-confidence prevails among women in Mali. For instance, women are traditionally not used to performing in public because they are not encouraged to work outside the home. As a consequence, women do not have the culture of entrepreneurship, production, profit-making or investment. Traditionally, there is a close personal relationship between the seller and the buyer. Accordingly, women believe that if they change their place in the market for a more promising corner, it may seem as if they have let their clients down; or if they increase the price, they may appear to be greedy.

Although the status of **Moroccan** women has, over the recent years, improved within the socio-cultural context to some extent, they still do not fully participate in development activities. The Moroccan cultural reality remains quite complex. Due to the discriminatory practices prescribed by the traditional legal system regarding the role and place of women in the family and society, called the Moudouwana, the position of married women constitutes an important obstacle to their undertaking any entrepreneurial activities. The economic activities of a married woman are usually limited to housework since her contact with the outside world remains limited. However, it has been observed that when Moudouwana was not practiced, married women could even assume the role of employers. The evolution of practices and mentalities seems to be far ahead of changes in discriminatory laws which would enable many women to take up economic activities outside the home in the coming years.

In **Senegal**, the distribution of roles within the family and the supremacy of the male head of household place women at an inferior level. Women continue to be active not only with household chores but are also forced to earn additional income outside the home. Even the young girls help their mothers instead of going to school, with no time left for literacy or other training programmes. Therefore, they are often forced to start their activities, if any, in the informal sector at very low levels of production and income.

Senegalese women do not enjoy equal status in certain areas, particularly property and inheritance, or in the family. This is not due to the legal context but to socio-cultural values and ignorance. Traditions, and in particular the practice of polygamy, perpetuate the differences in the roles and status of men and women.

In **Zimbabwe**, the main problem articulated by women entrepreneurs in starting and operating a business is gender-related discrimination. The expected role and capacity of

women in Zimbabwean society create difficulties and problems at many levels. Traditionally, a married woman is not expected to head a household because the husband plays this role. She is normally not expected to make economic decisions, such as starting and running a business of her own. Even those women who succeed in setting up and managing their businesses find it very difficult to overcome cultural barriers which seem to be deeply ingrained in the society.

In general, Zimbabwean women face stiff competition in the expanding formal sector. Service providers often fail to reach women, who therefore face serious constraints in accessing capital and business opportunities. In addition, few women have opportunities to obtain appropriate business and/or technical skills or qualifications. The majority of them thus operate at the lowest levels of the informal sector.

This situation also affects women's exposure to businesses and new ideas. This is why most women, when they go into business, find themselves involved in types of activities which are an extension of their traditional roles. Many women work in bakeries, restaurants and take-away food operations, peanut butter processing, etc. When interviewed, some of them said that they lacked ideas and exposure to venture into untraditional types of businesses. However, those who have been able to do so were found to be doing well.

The UNIDO team observed that lack of free time is an additional barrier for women to develop enterprises in Zimbabwe, especially in the rural areas. Domestic chores and agricultural activities do not allow them time to travel to support institutions, such as finance houses for advice and information on credit (institutions are located far away from rural areas), or to attend training sessions to acquire skills in various fields.

4. Impact of support services

The use of entrepreneurial talent for productive purposes depends very much on the institutional support to which entrepreneurs can gain access. The institutional framework defines a number of costs and incentives in entrepreneurial activity, particularly production costs. Heavy bureaucratic requirements, complex and costly business plans, costly information, high collateral requirements for credit and difficult access to technology are some apparent obstacles which influence (i) the decision to create an enterprise, (ii) production costs and, (iii) the allocation of resources to unproductive activities rather than to the business itself.

High failure rates among small businesses cannot always be ascribed to business cycles or economic conditions. There are also important internal causes for failure. Support institutions should be able to assist the entrepreneur in identifying the bottlenecks, while providing guidance and the necessary support to solve the problems.

This chapter will focus on support services related to finance, training, technology and information.

a) *Finance*

Recent reforms in the commercial and fiscal regimes in **Côte d'Ivoire** have proven to be rather onerous for small enterprises, even though they may have had some positive impact on large businesses. The incentives introduced in the early 1990s to support the private sector are not necessarily adapted to the needs of the SMEs. Women entrepreneurs, particularly as they usually have inadequate levels of start-up capital, are the ones that suffer most under the new regimes. Consequently, in the past few years, the Government has put in place some new support institutions and mechanisms focusing on the development of women entrepreneurship.

At the same time, the limited experience and knowledge of women entrepreneurs in the preparation of business plans do not allow them to obtain the necessary finance to start a business. Therefore, most women entrepreneurs, whether in the informal or formal sector, use the mechanism of *tontines*¹ as a source of finance.

The concept of credit is relatively new in **Ethiopia**. In most cases, bank officers are not trained to deal with credit, and a large proportion of potential customers are unaware of its existence and purpose. In the fight against widespread poverty, programmes are being designed to promote the access of the poor to banking and promotional services. Some traditional banks have gained experience in group-lending to farmers, which does not require collateral. However, special credit lines or revolving funds for small-scale women entrepreneurs are very limited.

In **Mali**, many current or aspiring women entrepreneurs reiterate that the lack of financial means is a major problem for SMEs in the start-up phase. There are not many credit lines at the banks targeting small entrepreneurs. Exceptional cases are those related to some donor activity. Some impediments specific to women entrepreneurs, which may be generalized to other countries as well, are as follows:

- C Women often lack the ability to develop viable business plans acceptable by financial institutions;
- C Many businesswomen are too shy to approach a loan officer, possibly because they usually cannot provide any collateral for credit;
- C Women entrepreneurs usually need only a small credit amount, the administration of which the banks consider too costly; and
- C Most women lack the information and contacts necessary to obtain credit.

¹*Tontines* are an important form of organized group savings for the informal sector. Their informality is unlikely to be compatible with bank regulations and, similarly, bank procedures are unlikely to meet the requirements of speed and flexibility of the *tontines*' members.

Women entrepreneurs' access to credit in **Morocco** is difficult for different reasons: socio-cultural issues, illiteracy, lack of guarantee, the small size of credits required in the informal sector, the complexity of administrative procedures and the poor representation of banks in the rural areas. Special credit lines for women entrepreneurs are in their infancy, and micro-credit has started to make an appearance. Despite all these efforts, however, small credit facilities remain too limited to facilitate business start-ups by women.

Women entrepreneurs interviewed during the needs assessment mission to **Senegal** identified finance as the major problem for women in general, as they lack the power, visibility and collateral necessary to attract sufficient capital to start or maintain businesses. While women traditionally are in charge of the household consumables, they are not supposed to own property or land or to accumulate capital. As a result, they are forced to find their own financial resources to develop enterprises. Many individual entrepreneurs meet their start-up capital requirements from their personal savings, from early retirement, or from "a financial package" from employers.

The situation in **Zimbabwe** is similar to that in Senegal: women often lack the capital required to run businesses. The micro-enterprises suffer particularly from the lack of working capital possibilities. Therefore, it is difficult for women entrepreneurs to pass from the survival level to a higher level where accumulation of capital would be possible. The problem usually arises from the fact that the enterprises are the major contributors to the survival of the family, and this puts a brake on efforts for improvement.

In order to overcome these difficulties, the Government of Zimbabwe has set up various support programmes for enterprise development in the past few years. It has identified micro, small and medium enterprises as a top priority for the country's growth strategy. In 1991, the Government of Zimbabwe developed a Social Dimensions of Adjustment (SDA) Programme, which laid down a policy to cushion the adverse effects of the economic reform programme. The Social Development Fund (SDF) was created with two components - one to provide training and loans to retrenched and disabled persons wanting to start their own businesses, and a second as a social safety net programme.

The SDA Programme was taken over by the Poverty Alleviation Action Plan (PAAP), which was developed with UNDP assistance and launched in 1995. It aims to alleviate poverty while addressing structural factors, lack of access to productive resources and the effects of the economic structural adjustment programme. It has not been possible, however, to ascertain to what extent women entrepreneurs could benefit from such facilities as compared to their male counterparts.

In summary, women have very limited capital to start businesses let alone re-invest their surplus income.

b) Training

Despite the recent campaigns in favour of general education in **Côte d'Ivoire**, the SME sector still lacks critical skills. Entrepreneurs themselves often do not have the necessary technical and managerial skills. Almost all the women entrepreneurs interviewed by the

UNIDO mission admitted that they needed professional assistance to keep their accounts. In some cases, the husbands also interfere to assist in the management of the business, a situation which weakens the autonomy and decision-making power of women.

While trade plays a traditionally important role, a private industry culture does not yet exist in **Ethiopia**. Most educated and skilled Ethiopians would rather strive for government employment than venture into a private business. Consequently, the essential entrepreneurial skills and orientation are not well developed. This is especially true for women entrepreneurs operating on a small-scale and low-income level. Women entrepreneurship has the following general features:

- C The imitation of others and the advice given by friends are the main reasons for taking up a new business idea. Only in rare cases are market studies conducted. As soon as the business faces problems, entrepreneurs wait for the problems to be solved by others, mainly by the Government. Thus, any training would have to reinforce self-confidence and responsibility and a systematic approach to business decisions and problem solving.
- C Entrepreneurs do not perceive opportunities and do not act upon them by taking calculated risks. This needs to be addressed in training programmes.
- C Limited exposure to different ways of producing new products or to alternative ways of organizing business is apparent. For women entrepreneurs, it is especially important to be trained to become more “outgoing” and to interact freely with their environment.

In **Mali**, financial management, accounting techniques, pricing, and profit and cash flow calculations are some of the main weaknesses of women entrepreneurs. Another important issue is the lack of skills in marketing and conducting market surveys.

Although there are several institutions, most of them in Bamako, with the capacity to provide training in business management or production techniques, they do not reach all the women entrepreneurs who need the training. A considerable portion of training is carried out within the framework of development projects targeting a very specific group of beneficiaries.

As far as technical training is concerned, **Morocco** presents two different images: the first reflects the traditional *status quo* for girls, and the second shows female fields. The proportion of girls entering technical training institutions is on the rise, reaching 45 per cent of total enrolments during the school year 1996/1997. While they outnumber boys at the level of basic qualifications by 57 per cent, their numbers gradually diminish as the degree of specialization increases. Only 33 per cent are educated at the senior technician level. Girls favour handicrafts, health, textiles and garments, and management. Agriculture and mechanical engineering are subjects that have only recently been attracting female students.

Although there are few statistics on the integration of female graduates from non-traditional areas of studies into business life, the figures that exist are striking. In 1995, 79 per cent of

all the graduates of the Hassan II Agricultural and Veterinary Institute faced unemployment. Of these, 68 per cent were female. Similarly, the Applied Technology Institute of El Kelaa trained a group of girls as mechanics and electricians, none of whom could find jobs after graduation, whereas all the boys were immediately employed.

One would expect that such well educated young girls would be successful if they started their own businesses. However, due to traditional values, their immediate environment would not assist them in starting new businesses with the type of skills they had acquired.

In **Senegal**, approximately 78 per cent of women are illiterate. Among the groups that were interviewed by the UNIDO mission in both urban and rural areas, only about 5 per cent of women were literate and had some sort of formal education. It was concluded that the best way to assist them would be to include functional literacy components in development projects.

There is also a dire need to upgrade the financial management skills of Senegalese women. While the need for credit is enormous, it is not certain whether entrepreneurs are capable of managing any loans they obtain. This problem is due to the lack of necessary skills of women entrepreneurs in obtaining and managing credit. They do not have regular access to training and thus remain incapable of obtaining and managing loans.

In Senegal, management and technical training programmes are scattered and do not follow coordinated methodologies. Technology training courses are limited to micro-scale food production. Naturally, this limits the opportunities for women wishing to diversify. In addition, only a limited number of training activities targeting women's organizations, groups and associations are directed towards economic and production activities.

In **Zimbabwe**, training is provided to SMEs by institutions such as Business Extension and Advisory Services, EMPRETEC Zimbabwe, and ILO Start Your Business. While some programmes make a special effort to reach out to women, others do not. Most women entrepreneurs also find it difficult to identify sub-sector-specific training programmes, which remain a pressing need.

The Zimbabwe National Chamber of Commerce - Small Business Unit (ZNCC-SBU) also organizes training programmes, with both standard and tailor-made programmes being offered to small businesses. At times they link up with local organizations to provide technical training. The SBU does make an effort to reach women. However, in many cases, entrepreneurs are unaware that they provide consultancy services and facilitate information exchange.

c) Technology

Technology for women entrepreneurs is often implicitly equated with simple technologies. These may contribute to rudimentary income-generation activities but not very much to the improvement and growth of manufacturing businesses of women. This concept leads to a narrow approach on the part of support institutions or donors in the design and development of technologies for women entrepreneurs.

Women entrepreneurs need to be exposed to new and high technologies to be able to meet quality requirements, develop new products and therefore improve their competitiveness in the markets.

In all the countries visited by UNIDO teams, women entrepreneurs realized that they needed new technologies to be able to address new demands and compete in new markets. This issue should be carefully addressed in organizing development projects dealing with technology directly or indirectly. It is important for women to be consulted as end users in the design phase of a technology. For women entrepreneurs to master a technology, its introduction should be coupled with appropriate training and with credit facilities for its acquisition. In fact, this applies to all entrepreneurs, but as men have more and easier access to services and economic opportunities, it should be ensured that women have full access to training and finance as part of, or in addition to, the technical assistance offered.

Another important issue to be addressed by technical assistance programmes is the need for a new technology to be accepted by women if it is to be adopted. If this is not done, the technology may run the risk of being abandoned at the end of the project: examples of this are the use of solar drying, incinerators and ice production in the processing and transportation of fish in **Senegal**. The economic benefits of a technology should be evident if the women are to accept it.

Women entrepreneurs in **Mali** do not have easy access to appropriate technologies, with the exception of the technologies transferred from generation to generation. Improved production and processing techniques are either not known, or the required equipment is too costly to purchase or to have it maintained locally at reasonable prices. Therefore, women continue to use rudimentary technologies.

In **Ethiopia**, in addition to the scarcity of skilled manpower, particularly in food technology, there is poor infrastructure in support of the various activities related to food processing, packaging and management. The main problems identified by the UNIDO mission were:

- C Lack of training in technology, maintenance, operation and management of machinery;
- C Poor institutional support to advise on technology-related matters;
- C Poor and obsolete food processing equipment and technologies; and
- C Scarcity of information and documentation on food science and technology.

Some food technology equipment was copied and produced locally. However, most of it was poorly designed, without any adjustment to the local context and needs. In addition, no training was provided to women in its use and maintenance.

In **Zimbabwe**, women entrepreneurs felt that if they had the appropriate technologies, they could diversify into new areas. A woman entrepreneur had proven this by diversifying her

pasta products and improving the quality with new technology. Her products are now on the shelves of many supermarkets.

The situation is more or less the same in the other countries where needs assessment missions were carried out. Technology upgrading remains an important issue to be addressed by entrepreneurship development programmes for women if their enterprises are to be competitive in the market.

d) Information

The systematic collection and dissemination of information targeting women entrepreneurs, and support for the dissemination of information through a network of urban and rural NGOs, would have a positive impact on the development of women entrepreneurship.

Women's *bureaux* (or desks) at the various ministries can play an important role in establishing links and cooperation agreements with national institutions, particularly in the area of training, business counseling services and marketing. They should be able to advise women entrepreneurs on the availability of such services and, if necessary, facilitate their access to them.

In **Côte d'Ivoire**, women entrepreneurs face problems in accessing information on technologies and markets, both national and international. Most technologies are imported and market information is not available at the regional level.

In **Morocco**, apart from bulletins of a general nature distributed by women's associations, there is no systematic distribution of information regarding technologies, markets, partnership opportunities, and so forth, that would target women entrepreneurs.

The UNIDO mission to **Senegal** observed that women generally had little information about the possibilities and facilities at their disposal for training or credit or about any organizations or associations where they could apply for assistance. Nor did the support institutions know much about programmes outside their own institutions, and they were, therefore, not in a position to provide guidance or comprehensive information to women entrepreneurs.

Many businesswomen in **Zimbabwe** do not have access to information on technologies or financing institutions. Most of those interviewed during the needs assessment mission indicated that accessing the information was related to who and where they were and with whom they were associated.

In general, urban businesswomen are better placed in terms of accessing information than those operating in the rural areas. An observation by the mission indicates that in the rural areas, even where top positions are normally held by women, most development projects or new ideas coming into the area are targeted at men. Men are expected to attend meetings and to participate in training courses within or outside their localities, gaining easy access to information in the process. Often, women are left out of these activities and are marginalized further.

5. Impact of organization and networking

In **Côte d'Ivoire**, there are many women's NGOs which are not functioning well even though their objectives are clearly defined. Most of the NGOs do not have a sectoral emphasis. They usually gather women entrepreneurs from all sectors, who may have different interests and needs. In addition, they have financial problems in attempting to implement their plans. Consequently, government and donor support to these NGOs does not create the expected impact, and they remain weak. It is hoped that with the formation of the Federation of Women Entrepreneurs in 1999, some of the problems will be overcome and efficiency will be increased.

Women's networking and organization is weak in **Mali**. The Government encourages women to form groups and associations in the rural areas in order to strengthen their position in villages and work together on development projects. This would allow them to benefit more from donor programmes.

In **Morocco**, new structures have been created and adapted to the needs of women. However, not all institutions are sensitized to the role they could play in helping women close the gender gap. This awareness is more evident in socially oriented institutions than in economically oriented ones. It would be desirable to have the same amount of sensitization in the latter group of organizations, which command more resources and power.

Also, the coordination among the NGOs is rather weak. There is a lack of organization and communication among them. With coordinated efforts and sensitization schemes involving the relevant ministerial structures and the NGOs, this problem could be overcome.

The **Senegalese** women have an interesting and effective way of organizing themselves, which may be adopted by women in other countries as a good practice. Most women, in both rural and urban areas, belong to some group or association. Belonging to a women's group is very important as it has a positive impact on enterprise development and on the procurement of support services. The Government promotes and assists such groupings through the structures known as *Groupements de promotion féminine*. Women's groups have formed a federation at the national level, with approximately 500,000 members. This federation strives for the promotion of women in the economic and social domains.

Many support institutions prefer to channel their activities through these economic interest groups, as it greatly facilitates their work. Women entrepreneurs, particularly those engaged in fish processing, have benefited considerably from such assistance, as the group structure is spread widely at the national level.

Membership in economic interest groups has facilitated access to credit for many entrepreneurs. Some organizations donate money to each group of this kind in their area, and those funds are then loaned out to the group's members.

In some instances, the economic interest groups take the form of clusters of enterprises or services. Currently, there is some degree of competition among the NGOs and the credit institutions supporting the groups.

CHAPTER III:

Conclusions

It is recognized that the full and equal contribution of men and women in all sectors of industry is indispensable to achieve the objectives of sustainable industrial development. However, the results of the needs assessment missions undertaken by UNIDO point to a number of gender inequities holding back women entrepreneurs' potential for professional development. Concerted efforts by various national and international institutions as well as women entrepreneurs and their organizations are needed to overcome those inequities, which also create serious impediments to women's entrepreneurial activities.

A. Policies and strategies

Gender awareness is important for policy makers and decision-makers at different levels of public and private institutions. The process of policy formulation has to incorporate gender mainstreaming strategies. The UNIDO teams have observed that although most Governments have been introducing new gender-specific laws of a general nature, gender issues were not considered in all the other laws of relevance to women's entrepreneurship development. It has also been observed that many support institutions were not aware of the gender-specific constraints of women entrepreneurs and therefore unable to address them adequately when providing the necessary services. Ministries in charge of the enhancement of the status of women, ministries responsible for SME development, NGOs, women's organizations and technical cooperation projects and programmes could play an important role in emphasizing gender issues in the creation of a more enabling policy and legal environment.

In this connection, the importance of the systematic collection and analysis of gender-specific data and information for **gender-sensitive industrial policy formulation and implementation** cannot be overemphasized. This is necessary in order to identify the constraints and needs of women entrepreneurs prior to the formulation of any development programme targeting women. The dearth of gender-disaggregated data and information related to women entrepreneurs' role in industry was an impediment to the work of the needs assessment missions. Accordingly, it is imperative that national statistical agencies, women's ministries, chambers of commerce and industry, women's organizations and associations, research organizations, lobby groups and universities should strive for the systematic collection and analysis of information and data on women in industry, with a specific focus on entrepreneurship.

Creation of awareness about entrepreneurship requires the adoption of an entrepreneurial culture among potential women entrepreneurs and among youth in general, as the future entrepreneurs. The UNIDO teams noted that there was a need to create awareness in families and local communities so that they would support women's attempts to start businesses. They indicated that this could be done if local support institutions, professional associations, Governments, media and women's associations put emphasis on creating awareness about entrepreneurship. Media and school campaigns, exposure to role models and targeted training could also be used for this purpose.

B. Institutional support

During the needs assessment missions, the UNIDO teams noted that public and private sector institutions often lacked the capacity to develop and apply the necessary **methodologies to implement existing gender-sensitive policies, laws and regulations**. There was a need to strengthen their capacities in terms of both the development of methodologies and tools, and the skills to implement them. Women's ministries, public and private training and other support institutions, and technical cooperation projects and programmes could work in collaboration to overcome those constraints.

Furthermore, the teams observed that most training was done in a scattered and uncoordinated manner, whereas **skills upgrading** for women entrepreneurs calls for a systematic approach and a long-term vision. In many cases, there was a need for the re-conceptualization of entrepreneurial core skills as a result of emerging societal pressures (deregulation, privatization, environmental protection, technological change), global pressures (new trade and investment mechanisms, standards and quality requirements) and individual and organizational pressures.

Entrepreneurship programmes should be redesigned, if necessary, to keep up with changes in the global environment. In addition, women should be given the support and training needed for them to move away from a mere survival level of production and income generation, and to achieve growth and competitiveness. Women entrepreneurs should be encouraged and taught to develop new entrepreneurial lifestyles and capacities (developing global sensitivity, personalizing global information, flexible orientation, strategic thinking, etc.). These are issues which should be addressed by ministries dealing with education, vocational training and SMEs; universities; local support institutions; women's organizations and NGOs; and technical assistance projects and programmes.

Entrepreneurship development programmes that existed in the countries covered by the UNIDO teams were not designed and implemented with a view to **creating industrial entrepreneurs**. There was therefore a need to prepare women entrepreneurs for the challenges and opportunities of industrial development. According to UNIDO's experience, this can be done with an integrated approach, i.e., while focusing on a specific industrial sub-sector, the training programmes aim at upgrading technical and business management skills as well as at creating an enabling environment (policy and legal framework, access to finance and institutional support, etc.). In addition, technical training should pay special

attention to environmentally sustainable production techniques, and cleaner production methods should be included in the curricula. The creation of industrial entrepreneurs can be achieved if all the actors referred to in the previous paragraph work in coordination.

One of the most important findings of the UNIDO teams was that although support services were vital for the creation of businesses and the successful operations of the enterprises, in many instances, either the quality and quantity of the services were not satisfactory, or women entrepreneurs did not have easy access to them. This was particularly the case for **technology and business information**. A pressing need was identified for start-up courses and tailor-made small business management courses, supported by the provision of technology and business information, to increase the number of start-ups and to improve the existing businesses of women. Local support institutions, women's organizations, NGOs, technical cooperation projects and programmes can provide the necessary support to achieve this objective.

On the other hand, it was also observed that most support institutions needed to acquire the capacity to analyse and assess the needs of women entrepreneurs, in order to develop and implement appropriate programmes. There was therefore a need for programmes to focus also on **institutional capacity building**, which could provide practical hands-on skills upgrading programmes in both business management and production techniques. For this purpose, women's associations, local training institutions and NGOs could be given the necessary assistance.

The UNIDO teams reported the lack of **special outreach mechanisms**, particularly in rural areas, which impeded the access of women entrepreneurs to support services. It is necessary to strengthen these institutions' capacity to meet the specific needs of the target group through such activities as off-farm training with flexible schedules and tailor-made programmes for specific needs. Women's associations, women's ministries and relevant NGOs could play a vital role in the development and implementation of outreach mechanisms.

C. Organization/networking

Business and industry networks for women entrepreneurs are key elements in facilitating access to the information, technology, markets and raw materials relevant to the development, sustainability or expansion of their businesses. The UNIDO teams noted that women entrepreneurs in general did not have exposure to outside contacts. One of the weaknesses of women's business organizations and associations, as well as of women entrepreneurs themselves, was the lack of networking, which could considerably facilitate their access to economic opportunities and resources. Accordingly, networking of women with national, regional and international business associations should be facilitated. Specific attention should also be paid to North/South and South/South networking. Business and industry associations, women's associations, support institutions, and the international community are all important actors to assist women entrepreneurs in accessing business and industry networks at national, regional and international levels. This assistance should also include the **networking** of women entrepreneurs and their organizations **with banks, credit**

and investment institutions and marketing facilities. Women's desks or *bureaux* should play an active role in facilitating the access of women entrepreneurs to various services and networking possibilities, while technical cooperation projects and programmes should play a facilitating role in networking.

One of the important findings of the UNIDO teams was that entrepreneurs and enterprise promoters in developing countries needed assistance in identifying opportunities for **investment and/or technology transfer** through investment forums, formulating and screening project profiles and proposals, promoting proposals, identifying partners, negotiating investment projects and technology transactions, and assisting with the implementation phase. In all the countries covered by this exercise, women entrepreneurs did not take an active role in investment forums. International community, local business and industrial associations and women's associations could make concerted efforts to achieve this.

In relation to networking, it should be mentioned that UNIDO has formulated a technical cooperation strategy for the promotion of SME networking through the development of systematic linkages among enterprises and between enterprises and institutions. This allows SMEs to achieve new collective and competitive advantages beyond the reach of individual small firms. Here a network refers to a group of firms that cooperate on joint development projects, complementing each other and specializing in order to overcome common problems, achieve collective efficiency and conquer markets beyond their individual reach.

CHAPTER IV:

UNIDO's response to challenges faced by women in industry

A. Introduction

UNIDO has been paying special attention to gender issues in its support activities in the SME sector and has been developing special programmes for the promotion of women entrepreneurs since the late 1980s. A two-track approach of mainstreaming and women-specific activities has been adopted to close the gender gap in an efficient and effective manner. For this purpose, a number of training programmes have been developed to address the problems of women entrepreneurs operating at different levels and in different contexts and subsectors.

Although some specific subsectors of industry in developing countries are dominated by women, where informal and small-scale activities are concerned, the entrepreneurial potential of women is rarely realized beyond the basic level required to sustain the family. There are several reasons for this situation, and they would have to be addressed more or less simultaneously in order to tap women's full production potential and enhance their contribution to manufacturing output while also increasing their income. For this purpose, UNIDO follows an integrated approach in its entrepreneurship development programmes combining efforts for the creation of an enabling environment with gender training, training in business management and environmentally sustainable production techniques.

B. UNIDO Programme on Women Entrepreneurship Development

The need to develop women's entrepreneurship was emphasized by the Fourth World Conference on Women, held in Beijing in September 1995. The Platform for Action, Equality, Development, and Peace, adopted at the Conference calls for specific actions to be taken by Governments, non-governmental organizations and international organizations to:

- Increase the participation of women in industry and all other sectors, particularly in the non-traditional areas, through access to advanced technologies;
- Promote, support and strengthen female entrepreneurship development;

- Encourage investments in environmentally safe products and in environmentally sound and productive agricultural, fisheries, commercial and industrial activities and technologies; and
- Strengthen training opportunities for women.

In response to this call, UNIDO has formulated a Programme on Women Entrepreneurship Development (WED) based on its accumulated practical experience in the field and its existing methodologies and tools. It is being implemented within the context of UNIDO's integrated country programmes. This programme is wide in scope and addresses an array of issues in order to:

- Create an enabling environment for women entrepreneurs, particularly as it relates to the improvement of the policy and legal framework, creation of networks and information collection and research;
- Provide gender awareness training for decision-makers;
- Strengthen institutional capacity in developing policies and programmes for the integration of women industrial development; and
- Provide direct training support to women entrepreneurs.

The strategy of the programme has three main dimensions:

Mainstreaming

This is the salient feature of the programme, which is defined as “addressing gender issues in all development activities, irrespective of sector or type of activity”, by adopting an approach that takes account of the differential access of men and women to the resources needed to participate effectively in development activities, and by addressing the need to overcome systemic gender biases which cause gender gaps.

Mainstreaming means moving away from merely paying lip-service to the integration of women and towards more active measures, such as:

- Devising a plan or strategy to involve women in the development process or in a specific activity (barriers to women's participation must be identified and measures designed to overcome them);
- Implementing projects and programmes with verifiable indicators to monitor the impact on women; and
- Integrating women as decision-makers, participants and beneficiaries of all relevant activities and projects, including special measures, wherever necessary, to ensure that their full integration is achieved.

Participatory approach

A participatory approach and dialogue among all the actors concerned in the analysis of the existing situation as well as in programme identification, formulation and implementation of the programme also calls for continuous improvement and adjustment through dialogue among the programme's various stakeholders.

Integrated approach

The programme follows an integrated approach to address the relevant constraints in a broad perspective and to respond to them in a coordinated manner. The ultimate aim of the programme is to increase the competitiveness of women entrepreneurs, which will not be achieved if only selected problem areas are addressed.

A typical UNIDO programme for the development of women entrepreneurship would therefore include: gender awareness building to develop the skills of decision-makers to assess the needs and constraints of women during policy formulation and implementation; gender specific data and information collection and research, influencing the participation of women entrepreneurs in industry; policy advice; capacity-building, including skills upgrading for women entrepreneurs that combines business and quality management and production techniques with confidence-building, negotiating skills, energy and environmental issues.

The target group would be women entrepreneurs at the micro-, small and medium enterprise level with potential for growth, operating in the informal or formal sector. Programmes are tailor-made to the needs of the groups to be addressed at a given point in time and in a given subsector.

For the institutional capacity building and training aspects, different approaches, methodologies and tools can be used depending on the type of intervention foreseen and the target group identified.

One approach puts strong emphasis on the direct support aspects to existing entrepreneurs, with relatively long-term training and close monitoring. It has the following salient features:

- The training is for six months on a flexible schedule adjusted to the needs of the trainees, with the possibility of organizing short-term specialized or refresher courses. On certain days of the week, the training takes place at the project site, while the rest of the week, the project staff visits the trainees at the work places to monitor their progress and continue with on-the-job training.
- The marketing component continues much longer than the six-month training as it involves a strategy targeting the domestic market in the first year, the regional market in the second year and the international market in the third year. Participation in trade fairs or direct marketing tours are organized by the project with gradually diminishing subsidies.

- The trainees sign an agreement with the project at the start of the training to provide financial information about their businesses so that the project staff can monitor progress and identify bottlenecks.
- An incubator environment is created, assisting individual women entrepreneurs through training in design, manufacturing, marketing and managerial skills.
- At the start of each training session, for a limited period, a materials loan is made available to the trainees for use as working capital during the training. This is considered to be a training tool, as it is used as part of the financial training under close supervision of the trainers.

Box 1: Women in textiles in Kenya

This project started with the ambition of moving women entrepreneurs from the informal sector to the formal sector by upgrading their managerial and technical skills, improving their production and opening new market opportunities to them.

In the first year, most efforts were devoted to the development of the methodology, training of local trainers, and development of the training facilities and the curricula. The aim was to create a new entrepreneurial mentality among businesswomen, preparing them to take calculated risks and to make greater steps forward.

Each training session started with a new market investigation undertaken together with the trainees, and therefore, every training session had to be adjusted to the new market segments, products and marketing strategies identified, particularly as these pertained to product development, design and trends.

Close monitoring of the trainees through a data-base established by the project and frequent visits to the businesses made it possible to identify problems and bottlenecks as well as other areas of focus in the training sessions.

As early as by the end of the second year, a sizeable improvement was observed in the trainees' performance. A technical review was undertaken to examine the success and the replicability of the project. Consequently, a second project site was opened in Nyeri, Kenya, and similar projects were developed in other countries. This project site has been used for familiarizing and training the staff of similar projects in the methodology developed here.

After eight years, 700 women were trained in Nairobi and Nyeri in business management, marketing, and textiles, including related products such as garments, soft furnishings, toys, etc. A thousand women were taught skills in short courses; 40 percent of these women now export their products to other African countries; they doubled their income on average; and 2,240 jobs were created through improved businesses and increased production.

In countries where the majority of women are engaged in agro-processing, the WED programme uses the specific UNIDO Training Programme for Women Entrepreneurs in the Food-processing Industry. The objective of this training programme is to provide women entrepreneurs with entrepreneurial and management skills as well as with the technical knowledge necessary to establish and operate a small-scale enterprise in the food processing industry. The following describes the approach used throughout the training programme:

- “Learning by doing”: The skills are developed by practice at exercises under the guidance and assistance of the trainers/facilitators. Counseling is an important feature of the course.
- Emphasis is placed on institutional capacity building through the training of trainers and the provision of adequate physical facilities for technical training. Trainers of institutions which are not directly the project’s counterparts, are also trained to enhance the multiplier effect.
- The duration of the training is six weeks but can be divided into shorter courses, or more focused and specialized short courses can also be organized according to identified needs.
- The methodology and the structure of the course – using enterprise experience, field studies and business plan preparation – aim at reducing the gap between the artificial learning situation and the real business environment of the country concerned.
- The training materials developed for the project make up a package which includes a trainer’s manual that provides the instructors with step-by-step guidelines on how to conduct the training, a student’s workbook, guidelines for requirements related to the selection of participants, and a proposed follow-up scheme. The session guide for the technology skill training provides general guidelines on how to use the technology manuals. At this stage, given the focus on food processing, the available technology manuals include technologies for dried fruit and vegetable processing, vegetable oil extraction, cereal products, products from pulses and root crops, nut products, meat products, fish and seafood products, dairy products, beverages and aromatic/essential oils.
- National resource persons are brought into the classes as guest lecturers on such subjects as tax regulations, legislation governing small-scale industries or available special credit lines. Successful women entrepreneurs are invited to share their experience with the participants. In addition, participants are taken on field trips to observe food processing activities or technology dissemination.

Box 2: Women in food processing

In the UNITED REPUBLIC OF TANZANIA, UNIDO has been implementing a project aimed at improving women's entrepreneurial skills in food processing through a training programme combining basic and advanced business skills with technological improvements. The project is further intended to stimulate the expansion and improvement of women's businesses in the free market environment. Traditional methods of food processing do not allow for quantitative and qualitative competitiveness in the present economic environment.

Six provinces (Arusha, Dar es Salaam, Iringa, Kilimanjaro, Tanga and Morogoro) participate in the UNIDO programme, and the training manuals have been adapted to the local context and needs and translated into KiSwahili. This was followed by a series of training-of-trainers courses. The trained trainers are now training women at the grassroots level. Courses include practical technological, environmental, quality and hygienic aspects of processing.

In three years, 37 trainers were trained; 240 long courses were organized on technical and entrepreneurial skills; 1,168 women were trained in product/topic-specific courses ; and 320 new jobs were created.

In addition, the Tanzania Food Processors Association (TAFOPA) was established as a business network to provide long-term institutional support in promotional training programmes.

In Northern VIET NAM, a similar project was implemented to improve the capacity of women entrepreneurs who operate micro- and small-scale food processing units to run their businesses efficiently under free market conditions. Women run 50-70 per cent of household enterprises and control some 30 per cent of small-scale businesses in food processing. This high presence of women in the subsector required a training programme specifically for women entrepreneurs, designed to teach them the concepts of market economy, entrepreneurship and alternative technologies for food processing.

The programme covered five provinces in northern Viet Nam (Hai Hung, Thai Binh, Nam Ha, Ha Bac and Vinh Bao). About 20 trainers were trained from a network of various institutions involved in training and in food processing, as were 145 women entrepreneurs. Of these, some 70 per cent improved the hygienic conditions of their production, 40 per cent increased their output and 35 per cent applied the provided technologies to produce new products. In addition, a new training manual in English and Vietnamese was prepared.

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