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TRAINING FOR WOMEN IN THE
INFORMAL SECTOR

by

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INTRODUCTION

In the early 1970s the informal sector was "discovered" and the work of large numbers, if not the majority, of adults and youth in many regions was finally acknowledged as being unrecorded in government statistics and accounts. Just as these workers were not found in formal sector employment, they were also not acquiring their skills and know-how in formal education systems. Consequently the terms "non-formal" and "informal" were introduced by educational planners to distinguish types of learning which took place outside the institutional context of the ministry of education.

In the ensuing years, many scholars and practitioners set themselves the task of defining and measuring the informal sector, while others focused on alternative means of providing and upgrading the skills and improving the productivity of those who received little or no formal schooling. This latter body of work was also stimulated by the growing concern for school-leavers and the critical dimensions of unemployment in many regions of the world. Indeed, non-formal training and education were regarded as a panacea of sorts. However, in terms of measuring the impact of such training on employability, it was difficult to separate the effectiveness of schooling from that of both socialisation processes taking place in the family and the community and on-the-job experience.

The literature on these topics has generally failed to distinguish between the situation of women and men. The net result is a relatively male-biased delineation of both skill acquisition and work in the informal sector, in which women are largely invisible. This is aptly illustrated in a recent publication on training for school-leavers in the Pacific, entitled Training the Majority. Studies of training initiatives in the region, guidelines for skill development were proposed. Only one focused specifically on women, and the issue of women's concerns in training was relegated to a single paragraph at the end of the book. The reader can easily have the impression that "training the majority" means training for men, which by extension implies that training aimed at improving women's employment opportunities is of less concern.

Other examples such as the one below from Kenya are equally revealing about the approach to skills development for women in the informal sector:

In most cases ... would-be trainees are the first generation of the families to take up a particular trade, blacksmithing, there is already some continuity from father to son. Consequently, the commonest pattern is for the young man to approach a friend or an acquaintance of the family who has been following a trade for some time; he is usually a man of the same tribe, but by no means always so in Nairobi. Taken as a group, the trainees are largely drawn from the poorer strata of society... In many cases the result is that younger and more skilled boys are going, in order to gain their skill, to craftsmen who are frequently illiterate or have had minimal schooling. So rapid, however, is the reproduction of skills in the informal sector that most of the workers are young men. (emphasis added)

A walk through many urban areas in developing countries might indeed confirm these findings - men and boys alike carrying out every imaginable line of production, in workshops and the streets. This impression is given more credance by the primacy placed in the literature on manufacturing rather than services and trade. Studies on skill development for out-of-school youth focus almost entirely on apprenticeship in trades and training-cum-production in skills training centres. In so doing, the following is often concluded:
In both formal and informal sectors, there are very few productive or craft activities that girls can enter as yet. They are much more likely to get stuck in the service occupations of the informal sector, such as a bar girl, servant, village or city prostitute, or in the casual work of tea and coffee picking. There have been a few innovations recently as for instance with the knitting machine which has allowed women to set up on their own in many towns, but this kind of independent craft activity still only affects a handful.

These passages clearly indicate that training programmes for boys and men are seen in relation to their eventual wage or self-employment. The skills they receive are, in principle, linked to the requirements of the labour market. However, when it comes to women, the view of training is quite different. The skills they receive generally have very little to do with employment or market opportunities. Instead, they are trained for the "profession" of housewife and mother. One only needs to look at the reality of women's lives in the informal sector to see the irony of this assumption.

With the facilities and resources currently available worldwide for training and education, what then can be done to meet the needs of women in the informal sector? The purpose of this paper is to look at different ways in which training has been planned for the informal sector and whether and how it has met the needs of women.

Background information on the employment and training situation of women in the informal sector will be provided first, followed by case studies illustrating in practical terms, the advantages and disadvantages of different approaches to planning training as regards reaching and benefitting women. For each example, it is not the specific case per se, but the approach it illustrates, which is being emphasised.

Throughout this paper, the reader may recognise problems related to employment and training which confront both women and men in the informal sector. It should be clarified, therefore, that while certain problems may be mutually experienced, the solutions for improving the situation of women require quite different strategies. Consideration must be given to their specific position in the labour force and the barriers which inhibit them from gaining, on an equal basis as men, participation in and benefits from training and employment opportunities.

The paper has also been included in the ILO publication Training for Work in the Informal Sector, edited by F. Fluitman, 1989.
1. WOMEN IN THE INFORMAL SECTOR

In many regions, the informal sector rivals formal wage employment as a source of jobs for men and women. Women however, are disproportionately represented in informal sector occupations. Unable to gain higher-level and better paid jobs in the formal sector, they turn to self-employment as a supplement to formal sector earnings or the sole source of income. Although their income is characteristically low, access to the sector is relatively easy and can be combined with their domestic responsibilities.

In urban areas of the United Republic of Tanzania, about 80 per cent of the total female labour force is self-employed and 53 per cent of all informal sector workers are female. In Belo Horizonte, Brazil, 47.3 per cent of the female heads of household were employed in the informal sector as compared to 14.9 per cent of male heads. In India, an estimated 89 per cent of all employment is generated in the informal sector where approximately 40 per cent of those employed are women. In Peru, excluding domestic service, 40 per cent of the informal sector labour force and 61 per cent of the self-employed are women.

Informal sector employment for women tends to be associated with economic activities which are insecure, do not provide full-time employment, generate low incomes, and are characterised by relatively low productivity. In addition, their average earnings are even lower than those of men. For example, in Brazil, informal sector earnings were found to comprise only 55 per cent of those in the formal sector for men and only 47 per cent for women. In Tanzania, 47 per cent of self-employed women versus 4 per cent of self-employed men earned incomes less than 100 shillings, while in Kenya 40.7 per cent of women in the informal sector as compared to only 13.8 per cent of the men had earnings of less than 200 shillings.

In the above-mentioned survey of Belo Horizonte, 41 per cent of the female headed households versus 26 per cent of the male-headed households were at poverty level. In fifteen Commonwealth Caribbean countries, 54 per cent of the male headed households earned US$1,000 or more a month as compared to only 13 per cent of the female-headed households.

What is significant is not only the low levels of income but the differential earnings of male and female heads of households. Recent studies point distinctly to the severely disadvantaged condition of women-headed households. These women not only earn lower incomes than male heads of households but they typically have more dependents and fewer adults contributing to the household income. In addition, they suffer from a relative lack of access to productive resources such as credit, technology, and land. This situation is of particular concern in view of the growing number of households which are supported solely by women.

Research conducted in India serves as a good example of how micro-level studies
can lead to a better understanding of the scale and diversity of women's economic activities in the informal sector, and the nature of the problems they face. Thanks to the work of organisations such as the Self-Employed Women's Association (SEWA), these findings have been given a human face and the problems confronting women become appallingly clear:

A garment worker sews ready-made garments on a hired machine for the local trader. He gives her the cloth, while she has to buy her own thread, needle, oil, repairs for the machine. She gets paid by the piece. When her two daughters help and all three work for ten hours, they can earn Rs. 8 a day. There is no work during the monsoon. Whether she gets work or not, the wages paid or not, all depends on the convenience of traders. The prices of the sewing materials rise, the prices of essential food items rise higher than the inflation rate, yet her earnings remain the same. The State Minimum Wages Act has not yet reached garment workers.

The "chikan" worker of Lucknow does exquisite embroidery on fabrics of all kinds. She works in her home, hence is invisible not only to society but also to the planners. Because her economic work remains unrecorded in the planners' documents, she remains outside the purview of the national plans. She works for the contractor who pays very low wages. There is so much surplus labour available in the chikan industry that she does not have even half a day's work.14

Examples from other regions are equally poignant:

I am a market worker and I learned my trade at the age of 12 when I was hired as a domestic servant after both of my parents had died. The woman for whom I worked was a market seller and she taught me. I became very good at running a business. I have spent my life doing it. But I have also been a factory worker and a domestic servant. This was when I had no children. After my girls were born I became independent as an ambulant tea. I did not want to work in factories or in private houses myself... I've continued working in market business all these years. One has to be awfully patient, for there are times when one earns a bit and there are times when one loses money instead. It's uneven - you earn, you lose.5

(Tomasa, a 44 year-old market seller in Lima, Peru)
When she was five, Tina Monteses could already weave mosquito nets; and when she was seven, she could weave the real bpolina cloth which is made into bbarong tagalog, with the help of her mother. Today, Tina, 23, is the chief weaver in a home industry... in Iloilo City, Philippines. Tina sits before the loom, doing the intricate embroidery work, while an assistant, Rebecca ... sitting on her left keeps the fibers in place by spreading them out with a foot-long stick. The weaving process is tedious and slow... Tina and Rebecca can finish one piece of material for a bbaronga or a woman’s dress each day... (They) are either weaving or sewing throughout the day, so they hardly have time for themselves. Having no suitors, both consider themselves "old maids", especially Rebecca who is already 29. They are paid P100 a month each...

(Manila, the Philippines)

Lillian was born in Livingstone where her father ran a small grocery. For her primary education she was sent to her father’s young brother on the Copperbelt, who worked in a local factory and had a child of the same age. When, at 14, she failed to be selected for Form 1, the uncle sent her back to her father, who by then had moved the business to his home in North-Western Province. She remained there for about one year, but it became clear to her that no further opportunities would present themselves in this rural environment as there was even no money to allow her to repeat Grade 7. Rather than marrying, she got a maternal uncle, living in Lusaka, to send for her.

So she moved to Chilenje, Lusaka, where the uncle was a policeman. He and his wife had separated, but he had several other relatives staying in the house and now the girl was to look after the younger ones. When she was 18, in 1977, the uncle allowed her to enrol at a private commercial college for a course in typing, being the only course for which a Grade 7 girl could be registered.

But it did not work out. After four months ... her grandmother died, an event that left her host almost broke. He couldn’t pay the next instalment of her fees (being K.16 per month) and the girl had to stay home. Later he lost interest. Lillian thought it was all due to beer-drinking. She started moving around, had boyfriends and visited discos. Then she became pregnant. The father of the child, however, refused to marry her. So the uncle had to continue providing hospitality. In 1980, at 22, she found a way to contribute to her upkeep, when a friend introduced her to the owner of a small hair-salon.

(Lusaka, Zambia)
The list could continue, including vendors and hawkers, home-based workers producing garments, footwear, furniture, crafts, food products, and women who sell their labour and services in agriculture, construction, transportation, cooking, cleaning, etc. The contribution of micro-level studies of women's work over the last two decades has been in making women more "visible" as workers whose contribution economic terms to the family and the nation can no longer go unrecognised.

It is equally clear that the model of a male household head as the sole supporter of the family is neither tenable nor the norm in many instances. More often than not, the wages earned by men in the informal sector are inadequate to support the family, resulting in women, and often children, being obliged to work to meet the subsistence needs of a household. Furthermore, as the incidence of female household heads continues to increase worldwide, in both developing and developed countries, there is little basis for questioning why women work: like men, the need for money is a dominant motivating factor.

From the few life histories cited above, it is already clear that training could improve the employment situation of women by strengthening organisational capabilities and providing skills in production and marketing which could reduce dependence on middlemen (the case of India); or fostering entrepreneurial talent and competence in initiating and operating small businesses (the case of Peru). Other implications for training women would include the significance of reliable data on which to plan training and assistance (the case of the "invisible" bhikana workers), and the drop-out rates of girls due to pregnancy and domestic responsibilities (the case of Lusaka).

The next section will review how effectively training and education have met the needs of women in the informal sector.
2. EDUCATION AND TRAINING FOR WOMEN IN THE INFORMAL SECTOR

Women in most regions lag behind men in educational attainment at all levels. While the majority of formal educational systems are now based on the principle of equal opportunity, in reality, the access and participation rates of boys and girls in developing countries differ considerably. Access to schooling is often sex-specific. Where the appropriate role of women is to be married and have children, education may not be regarded as important or even desirable for girls. Many parents view education as primarily vocational. It is argued that because women are not expected to secure high-level employment, there is little need to provide them with higher education. A vicious circle is then perpetuated whereby, because of their low levels of skills and education, women are unable to qualify for many jobs, and due to their low levels of remuneration compared with men, families are unwilling to invest in the education of their daughters. However, since boys will supposedly assume the role of household head and provider, priority is placed on their education, as a family's investment in the future. This situation is further aggravated when a family can ill afford the release of labour of both sons and daughters. In such cases, girls are often kept home to assist their mothers in household and agricultural tasks. For girls in low income groups, primary education may be the most one can expect.

However, the low participation rate of girls in education and training is not the only problem. Of equal importance is the type of education and training they receive. In both formal and informal education and training, it is not unusual to find girls and boys channelled into different subject areas. For girls, this means courses which are essentially an extension of women's household and reproductive tasks - sewing, food processing, nutrition and home economics, etc. As a result, girls are limited at an early age in the occupations they qualify to enter - usually those in the service sector and trade, or marginal areas of production. These are well-known trends which have unfortunately not changed much over the last 15 years despite a heightened awareness of the negative effects of such streaming on the employment opportunities of girls and women.

Although women have lagged behind men in educational attainment and skill training, this gap has been somewhat offset by the entry of young women into the informal sector, where they have sought their livelihood as well as acquired working skills. Given the fact that large numbers of young women in the informal sector do not have access to sufficient training and education, what are the skills they apply to earn an income and how have they been acquired? Further, are these skills adequate and if not, what can be done to improve the situation?

Women traditionally transmitted skills and know-how from one generation to another. While a mother played a key role in the education of her daughters, other older women, usually relatives, contributed to the teaching of girls and young
women. By and large, a young girl learned domestic skills and those of her mother's primary productive activities: agriculture, livestock-husbandry, and trade, etc. Her role models were those adult women engaged in the same range of economic activities. For example,

Young girls follow their mother to the market, and even school-going daughters tend to be involved in trading on a part-time basis either before or after school and during vacation periods. The age range of these young trainees is between 7 and 15 years. They fill the markets, carrying heavy loads on their heads and hawking anything from matches to plantains, while their mothers sit beside their wares. Most of the adult women work ten hours a day and find that this income-earning activity can be effectively combined with childbearing and childrearing....

(Ghana)

In fact, these mother-daughter apprenticeship arrangements for production and marketing purposes represent a chief survival mechanism for women. For example, in situations where the physical mobility of adult women is restricted, such as in some Moslem societies, they engage in economic activities through employing the labour of their children. Girls are often more actively involved than boys:

Before puberty, boys and girls assist women in minding younger children, doing errands and carrying messages, and in shopping.... It is in income-earning activity that the greatest differences emerge between boys and girls. Most of the children's income-earning activity is in the form of street trading, and girls are much more active than boys in this regard. In a sample of 109 school-age children, 57 per cent of the girls and 14 per cent of the boys did not attend school and engaged in street trading most of the time. Daily diaries obtained from the children over a ten-day period showed that children who engaged in full-time street trading spent approximately six or seven hours a day on this activity.... Most children traded for their own mothers or caretakers but some traded for more distant relatives or non-relatives on a commission basis (usually 10 per cent of the value of the goods sold).

(Kano, Nigeria)
Girls also gain experience in certain areas of production (food processing, handicrafts, etc.) and in trading from other women who are not necessarily relatives. In a study of apprenticeship conducted in Lusaka, Zambia, it was found of a sample of 100 girls, that they apprenticed for a relative (13 per cent), an acquaintance of a relative (9 per cent), or a personal acquaintance (13 per cent). However, the majority of apprentices (65 per cent) reported no previous contact with the owner of the workshop but was most likely introduced by a friend. In practice therefore, mediation through a network of friends or kin is an important factor in securing apprenticeships. These relationships can develop over time into functional networks for many purposes: achieving economies of scale, raw materials, access to markets and credit, etc.

What are the limitations of this age-old system? The skills customarily transmitted between women are those which essentially represent an extension of their household, domestic or reproductive responsibilities and as such, are limited in their scope and economic viability. While the skills girls acquire within the family or community context may form a basis for future employment, they are typically of the type and level which do not readily lead to feasible employment/self-employment opportunities. Additional training is usually required for women to break out of this narrow range of economic activities having low levels of skills, productivity and earnings. The following example from Zambia underscores the problem.

- ...Females more than males were either drop-outs or had no education at all. At the same time, ... substantial differences in educational distribution occur between individual trades... it seems that the more educated youths are found in more modern and sophisticated trades such as radio and motor repair while the poorer educated dominate in more traditional activities like knitting and tailoring.22 (emphasis added)

These findings however, are not presented to suggest that training alone will ensure women's access to certain trades; however, the type and level of education and training channel them into occupational areas which are often not matched to the demands of the market.

What kind of training then is appropriate? Schooling can expose girls to different values and life options and hence raise expectations which may not always correspond to the reality of their lives. Factors which can influence a girl's training and employment options include the attitudes of teachers to the employment potential of girls, and the curriculum and course content. Formal education has often been criticised for perpetuating certain stereotypes of women's roles and behaviour and the kinds of "work" most suitable for them. Such views have influenced the orientation of education and training planners and practitioners, as well as employers, parents, and women themselves. For example, a study in Ghana showed that teachers' expectations of their female students' prospective careers were appreciably different from those they held for their male students. When asked to list the most likely careers to be pursued by the girls, secondary school teachers relegated them to low-status, low-paying, less-skilled and nurturing occupations: nurses, office workers, housewives, hairdressers, seamstresses, primary school teachers and midwives.23

The education and training girls receive is not only inadequate in terms of the types of vocational skills they develop, but also the lack of preparation and appreciation for self-employment as a legitimate occupation. We have seen above that at an early age, girls are exposed to the informal sector occupations of their mothers. Where these occupations are respected,
there is little stigma upon a girl aspiring to follow her mother’s trade. However, it has been argued that values transmitted in a classroom serve to orient girls’ expectations to formal sector, white-collar employment and undermine the value of other "traditional" occupations, including trade.

While boys may be confronted with the same problem as regards the low value placed on self versus wage-employment, the situation of girls is worse since they rarely have access to managerial and entrepreneurial skills needed for small business creation or expansion. Their potential productive activities are considered "income-generating activities" and not wage or self-employment.

In a study\textsuperscript{24} of the impact of formal education on the "informal schooling" of girls in Ghana, e.g. the skills and know-how they have acquired in the field of trade from their mothers, the author was interested to see whether formal schooling for girls added to or subtracted from their knowledge of the market or their capabilities to earn an income. The findings were rather bleak: "in its current form, formal education was neither significantly helping schoolgirls’ trading knowledge nor providing them with skills likely to lead to wage paying jobs. In fact, it diminished the potential benefits of full-time apprenticeship without substituting either a full-time wage job or alternative self-employment for a group that must be self-supporting.\textsuperscript{25} Furthermore, it appeared that formal schooling fostered a lack of interest in trading as a career, since full-time trading was associated with illiteracy and low socio-economic status. It also reinforced the notion of female dependency on males. In the study sample, more market girls than school girls expected their work to provide the main source of support for their children (81 per cent versus 50 per cent), and only 19 per cent of the market girls versus 48 per cent of the schoolgirls expected husbands to provide most or all of the support to the household. The major contributing factor to this situation was the preponderence of home economics in the curriculum.\textsuperscript{26}
3. TRAINING FOR WOMEN IN THE INFORMAL SECTOR THROUGH INCOME-GENERATING PROJECTS: WHAT WENT WRONG?

Improved access to education and training is not in itself sufficient to improve the productivity and incomes of women and girls working in the informal sector. It must be pursued within a context of training for existing or potential market opportunities and be geared to the circumstances of women's lives.

As growing population levels heightened concern for poverty and disadvantaged groups, women became the target for family planning, maternal and child health care, and the provision of basic needs. This assistance was designed for women in their roles of mothers and housewives - beneficiaries and not actors in economic development processes. However, the proportion of female-headed households and the increasing levels of poverty and unemployment among women have finally served to draw attention to the productive and income-generating activities of women and ways of improving performance and income levels. However, while the aim was to increase income, the approach of much assistance tended to support the notion of women's income as secondary to that of the male household head ("pin" money), and her productive activities of secondary importance to her reproductive ones (child care, etc.). Women were not considered producers of goods and services in their own right.

As a result, the majority of technical assistance programmes in the 1970s aimed at enhancing incomes through a narrow range of economic activities, which had limited, if any, link to the labour market. Classic examples of these so-called "income-generating" projects for women can be found in the field of handicraft production, aimed at building on the "traditional" skills of women, such as sewing, embroidery, and cooking. Two decades of experience have now shown that raising income levels through such schemes is the exception rather than the rule, and in many cases, women's work burdens increased and their income levels decreased. Markets were often saturated or non-existent, economies of scale were not possible, capital investment levels were low, technology rudimentary, raw materials scarce, vocational skills of a low level, and business skill development virtually non-existent. For example:

- Crafts which give good returns to the craft person, e.g. bronze casting, metal engraving, jewelry, lapidary, glass blowing... rarely are practised by women. The skills are a domain of men and strictly guarded and passed from father to son. A daughter is rarely taught these skills for it is assumed she will marry, leave the family... Generally the types of crafts which are introduced among women are euphemistically called "feminine crafts", for in many ways they are associated with the home... stitching, embroidery, crocheting, knitting... If we examine these crafts we will see their "feminity" lies primarily in the fact they are essentially time consuming, provide little income, and are not easily upgraded to yield a higher price. These crafts rarely prove to be a stepping stone into a small-scale industry. Whenever such activities are commercialised, the more remunerative part... is taken up by men. Take the case of tailoring: the...
best paid job is cutting. This requires a special skill and in 90 per cent of the cases, it is done by men. The more laborious but lower-paid work such as hand-stitching, finishing... is given to women.... the truth is that women can do any of the jobs which are done by men provided they have the opportunity and training. 28

However, recent reviews of income-generating schemes for women in the informal sector 29 clearly indicate that the provision of relevant training, productive experience, and counselling/follow-up can vastly improve the performance and income returns of women. For example, in one study 30 of 113 development projects world-wide, vocational skills development was found to be more readily available than basic business skills training. Women's restricted access to the latter had serious repercussions for some of the projects reviewed. This lack of basic business and entrepreneurship development was due to the fact that women's economic activities were viewed as "projects" rather than "small enterprises". Furthermore, a business orientation was found to be even more critical as regards support to women, since their vocational skills were usually in areas which did not match existing or potential employment opportunities, as seen in the case of many handicraft projects.

Regarding vocational and technical training, the limited range of skills transferred to women was often due to the inadequate technical backstopping capacity of the staff of the sponsoring organisation, and women's lack of awareness of options to strictly "female" occupations. Another major shortcoming was the failure to conduct feasibility studies to identify market opportunities prior to the provision of training. Women faced distinct problems in gaining access to relevant vocational training and in successfully applying the skills they acquired when they were not linked to market opportunities.

Another survey 31 carried out in India provides insights into the perceptions of women of both their training needs and the value of skill acquisition. The survey made use of detailed interviews with low-income women and with other knowledgeable and experienced persons in the community. For the women, the value of training was its link to gainful employment. Most women helped their husbands in their occupations and hence, were exposed to the world of work, and the importance of skills for increasing income. They were equally keen to acquire income-earning skills of their own, but their perception of their employment potential was exceedingly narrow due to their lack of awareness about alternatives to knitting, sewing, lace-making, i.e. typically "female" occupations. Therefore, information about training and related assistance and employment opportunities should be made available to women. Unfortunately, programmes were most often promoted through channels which were not accessible to women, such as through associations and placement services geared to male clientele; business pages of newspapers which women were unable to read; radio programmes at times when they were not available to listen; or advertised at places women did not frequent.

Another factor influencing the provision of training to women is the technical and managerial capacity of the professional and extension staff of organisations promoting income-generating activities. Training can greatly reduce the misbehaviour 32 of income-generating projects caused by a staff of volunteers or generalists, rather than managers and technical specialists. One study of 65 income-generating projects for women in Africa and Asia indicated that these were approached as projects in the health and education sectors, and not planned around basic business principles.
Consequently, they showed a low return on investment, difficulty with marketing, and low quality production. They tended to promote production and hope there would be a market, rather than assessing the market opportunities first. The major recommendation was that since income-generating activities are affected by the dynamics of the economy, they should be planned and executed as small enterprise development programmes and not as welfare activities. Vocational training should ensure that a profit producing skill or job lies at the end of the programme, and therefore be combined with the development of business and entrepreneurial skills.

Another analysis of 132 income-generating projects of 80 women's groups in Africa confirmed the above findings: not a single project realised profits during the year under review, and one-third did not even generate an income for the participants. A number of factors contributed to this situation: the virtual absence of technical and managerial capabilities among the professional and extension staff and the women beneficiaries; little or no consideration at the planning stage of the feasibility of the productive activity; and inadequate management of the production process.
4. IMPROVING WOMEN'S ACCESS TO TRAINING IN THE INFORMAL SECTOR

In the following section, we will review four case studies illustrating different approaches to planning training for the work of women in the informal sector. As mentioned in the introduction, emphasis is placed on the approach rather than the specific example, the aim of which is to show that a range of resources may be utilised effectively to meet the training needs of women provided they are designed to do so. From the cases, it is clear there is no single solution to training women in the informal sector, and in view of the magnitude of the demand for skills, one should envisage a combination of strategies. Further, training should not be seen in isolation - it is but one input, albeit an important one, which can enhance the productivity and incomes, and improve the working and living conditions of women.

The cases provided below move from the general to the specific. The first investigates whether and how formal institution-based training, geared primarily to formal sector employment, can reach informal sector workers in general.

The second case reviews non-formal training through apprenticeship and skills training centres, methods which are generally regarded as the major alternative to formal training conducted by Ministries of Education and Labour. Useful observations are provided as to why certain programmes succeed or fail to assist an informal sector clientele. One strength of the study is its disaggregation of data by sex - we can see differences between girls and boys in the training contexts. The implications of these differences for training and the factors which give rise to them are not the focus of attention however.

In contrast, the third case focuses specifically on the training situation of women in the informal sector. Rather than assuming a homogeneity among informal sector workers, meaning they face the same problems, the starting point is that women are confronted by different obstacles than men and consequently, training must be designed to overcome these problems.

The last case narrows the focus even further, by starting with the specific sectoral activity of women working in the informal sector and planning the training inputs accordingly.

4.1 Formal training offered by national institutions

One point of departure in assessing the training opportunities of women who work in the informal sector would be to ask whether formal training systems are able to reach this clientele, and if not, whether it is reasonable to expect that they could? One view is that most workers in this sector receive their training outside national education and training systems, through flexible programmes which are adapted to their needs, availability and financial resources. Yet when jobs are not being generated fast enough, through industrialisation and development processes, to absorb the bulk of workers into the modern sector, general and vocational training policy can play a vital role in raising productivity and incomes of the vast
majority of workers relegated to the informal sector.

A study\textsuperscript{34} conducted in Latin America offers a useful framework for assessing the capacity of formal institutions to provide relevant training for informal sector workers. Predominant occupations in the urban informal sector were first surveyed and the findings compared with the range of training courses offered by key national training institutes in three countries, Chile, Colombia and Venezuela, to determine which occupations were adequately covered and which were not. It was found that courses offered did not always correspond to the most pressing needs of certain sectors. Each institution provided training in certain key skills, but "there was no sign of any particular attempt to cater for the informal sector inasmuch as these skills were also in demand in the modern sector". In fact, courses tended to neglect the skills required by informal sector workers since the main clients of these institutions were modern sector enterprises. Training was directed towards production techniques, repair and maintenance, with no basic skill provision in credit management, marketing or small business development and management, all important to the development of micro and small-scale enterprises.

The study then focused on one institution (INACAP in Chile) and a cross-section of artisanal and industrial courses, namely construction, auto mechanics, garment making and market gardening to see the extent to which informal sector workers had access to training, what measures facilitated entry, and whether it was even desirable, economically-speaking, to provide training at all. Several points are worth noting.

- Even where general and vocational training was designed explicitly for informal sector workers, it mainly attracted workers from the formal sector since most courses were organised in collaboration with large modern sector enterprises.

- About a third of the trainees took courses for which previous technical training was required, which would present an obstacle for informal sector workers.

- In basic training courses, which were in principle open to anyone, the majority of trainees were from higher socioeconomic strata, possibly due to the course registration fees which, while seemingly low, ($7-15/month) could represent as much as 50 per cent of the income of an informal sector worker.

- Many workers in the informal sector, especially the unskilled over age 35, did not have the prerequisite literacy and numeracy skills and were excluded from training courses.

- Modern sector workers were encouraged to pursue training, while employees in small informal sector enterprises were actively discouraged by their employers.

- Informal sector workers were less likely to be informed of training courses, less convinced of their utility, and therefore less likely to make the effort.

While the general findings of the study point to a fundamental lack of correspondence between training provided by national vocational training systems and the needs of informal sector workers, the evaluation of INACAP courses shows it is possible to reach the most disadvantaged workers provided this goal is explicitly and systematically pursued and that the necessary financial support is forthcoming. Several factors make this possible:

- Courses were conducted in collaboration with those organisations specifically concerned with "marginal groups".
These intermediaries provided the organisational structure to reach individual informal sector workers who were otherwise not easily accessible for training.

- Many trainees received some incentive, usually financial, during the course to compensate for their absence from their enterprise or income-earning activities.

- Training in the technical aspects of the trade was complemented with instruction and counselling in the organisational and managerial aspects of business operation, since as the review concludes, one of the most striking characteristics of these trades was precisely the opportunity they offer to set up a business of one's own, a point that might usefully be taken into account in formulating development policy for the informal sector.

4.1.2 Implications for training women

Important lessons concerning training for women may be derived from this analysis. Of particular relevance is the need to target the informal sector explicitly and systematically if training is to be accessible, relevant and effective. This point is even more critical in the case of women, where their access to and control of productive resources, their role in production processes, and their participation in decision-making is quite different from that of men. Consequently, rather than assume that the opportunity structure of men and women is the same, data on occupations in the urban informal sector should be disaggregated by sex, not only to clarify where women are working, but also how their work compares to employment and income-earning opportunities for men. The resources of national vocational training systems should be similarly reviewed in light of the access and participation rates of women, the courses they attend, and the fit between their existing or potential employment opportunities and the training available for women.

One of the advantages of linking up with existing institution-based training would be the continuity it offers over time; the legitimacy and credibility it could provide; and the facilities and resources it could make available for training courses and research. Modifications of institutional procedures and arrangements might also be required to ensure women participate. For example, course information and promotion should be disseminated so that it is accessible to women and does not evoke an image of being appropriate only for men; programme content, timing, duration and location should be reviewed to ensure courses that are accessible to women; provisions for retraining and upgrading of skills may be required; support services may be necessary, such as day care centers for children, transportation, housing, vocational guidance and business advisory services; and sensitising management and staff about the economic contribution of women may be necessary to avoid discrimination.

The study also points out the utility of linking up with organisations and agencies working in the informal sector. In this regard, it would be important to establish ties with organisations working with women, since these groups are sensitive to their needs, have direct access to women, and are knowledgeable of the obstacles they face in benefiting from assistance programmes. However the technical and managerial capacity of the professional and extension staff of many of these organisations often requires considerable upgrading to enable them to provide the necessary support to business creation and development for women. Existing training institutions could provide a context for meeting these training needs.

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institutions could provide a context for meeting these training needs.

At the same time, it is equally important to review the content of the training provided to women in existing training institutions and how it relates to employment/income-earning opportunities. Not only do women lack the technical skills required to diversify and upgrade production for competitive markets, they are usually channelled into dead-end occupations, having limited economic potential. Courses in formal training institutions are notorious for being too theoretical and sophisticated for women having low levels of literacy.

Finally, the review of specific INACAP courses is useful in pointing out the need to tailor training to specific sectors and the requirements of workers within them, in particular their need for simple business skills. However, the environment in which women and men initiate and operate businesses is different, due to a great extent, to discrimination based on existing stereotypes of women's roles. Consequently, an additional aspect of training for women would be in those skills related to personal development, such as leadership, assertiveness, managing stress and discrimination, self-confidence building, etc.

4.2 Non-formal skills training centres

In many countries, the major alternative to formal education and training through institutions run by government ministries of education and labour, is non-formal training through apprenticeships and skills training centres. This section will review some of the findings of an in-depth study of 21 centres in Lusaka, Zambia, serving a clientele of 580 youth, of whom 355 were girls. The majority (18) of the centres provided institution-based rather than enterprise-based training. Each was reviewed with specific reference to its management, programme content, organisation and delivery, and output and impact.

4.2.1 Management

The majority of the youth training centres were initiated by voluntary, non-governmental agencies, generally having a religious affiliation. They were managed by a governing board, a special committee or a council. A few of the schemes were community-based, having decision-making structures comprised of local persons. These were thought to be in a better position to respond to local needs and utilise local resources, however, this was not the case due to the lack of a tradition of "self-help" activities. The leadership of most centres appeared to lack both the kind of connections with national bureaucracies which would lead to meaningful support, and the necessary experience to deal with foreign assistance agencies. Most centres were run on the basis of donations from voluntary organisations. As a result, many encountered problems in meeting the cost of instructors' salaries; almost half of all the staff (46 per cent) were volunteers.

4.2.2 Programme content, organisation and delivery

The 34 courses reviewed showed a marked division between the sexes: girls were segregated in programmes for sewing and homecraft (317 girls and one boy), shopassistants (18 girls, no boys) and nursery school assistants (19 girls, no boys). Courses in carpentry, agriculture, electrical repair and maintenance, upholstery, and tinsmithing were exclusively for boys. Quite often the division was due to the limited course offerings: many centres offered only two courses - carpentry for boys and sewing or homecraft for girls. The consistency with which this division oc-
curred however, led the author to conclude: "it would seem that such a narrow focus is instigated more by traditional views as to what is a 'proper' way to keep youths occupied, than by a careful assessment of current employment opportunities".

Entry requirements also differed, with homecraft and sewing courses open to all out-of-school girls, regardless of educational level, while the specialised courses (shop assistants) limited entry to girls of a specific level (Grade 7) and age (16 years). Courses for boys in carpentry also stipulated certain educational requirements.

The majority of programmes aimed at semi-skilled wage employment and attempted to provide quality training leading to a certificate which prospective employers would recognise. Homecraft /sewing courses however, did not succeed in preparing trainees for official government trade tests. Most curricula for boys combined theory and practice in a technical skill with English and mathematics. Women's programmes, however, gave prominence to a skill, such as dressmaking, but within the context of a general homecraft programme which included baking, cooking, child care, hygiene, rather than mathematics - social rather than economic skills. In those cases where the trainees were prepared for an official certification test (e.g. courses for boys) the syllabus was developed in collaboration with a professional organisation, and therefore, was similar in its standardisation to those offered in formal vocational training institutions.

There was a marked absence of courses in simple business skills, with the exception of costing and book-keeping given in some dressmaking courses. In only one centre did girls learn about marketing.

The delivery of training in these centres was similar to that of formal systems: teacher-centred, lecture methods, trainees following timetables and standardised courses. Production was secondary and mostly a "token" component in the training programmes, conducted in separate units, or as field practice within enterprises.

There were only a few centres which offered programmes primarily geared towards production, rather than developing semi-skilled or skilled craftpersons. Courses were of a shorter duration (six months, rather than 18 months) determined by the progress of the trainees. There were no tests or certificates at the end, although some type of testimonial was often provided. Single technical subjects were taught, with less attention given to theory, and far more to the acquisition of business skills. The curricula were flexible, with learning more individualised and centred around groups or individual tasks. Trainees of all levels worked together on complex tasks, thereby offering beginners a chance to learn new skills from their peers. Training therefore, resembled apprenticeship in a workshop more than programmes in the "formalised" training centres described above.

4.2.3 Output and impact

Both types of centres had in principle, a dual objective of preparing trainees for wage and self-employment; however, the achievement of these objectives was found to be exceedingly difficult. As seen above, most centres place emphasis on formal programmes aimed at increasing the prospects of wage-employment, less from a clear conception of the requirements of the labour market, than notions as to what "proper" training should be. Formalisation, therefore, was prompted in part by parents and students, but more so, by those who managed the centres (including instructors and committees), whose notions of "well-organised institutional training" may be traced to the origins of formal
education in Zambia whereby vocational training was regarded as inferior to formal education.

Since self-employment was not particularly promoted, trainees did not usually receive essential business skills and the opportunity for their practical application. While trainees may have been employed by a centre on a piece-rate basis, they had no insight into the processes of decision-making and the organisation and management of production which would enable them to become self-employed. Neither follow-up counselling nor assistance in setting up a workshop were provided due primarily to the lack of staff and material resources.

Most of the girls in the training centres were, after leaving, engaged in domestic chores and some type of commercial activity helping their mothers or sisters as unpaid family labour. These girls did not have to contribute to the household income. For them, skills training centres functioned as a means of acquiring skills for employment which could be carried out in the home and was acceptable to parents or husbands. However, in situations of true economic need, out-of-school girls were found working outside the home and in apprenticeships, and the economic feasibility of the skills acquired was of critical importance.

The study also suggested that formal sector wage workers were more inclined to assist their children (male and female) to continue training than those who were self-employed, even where incomes were comparable. In all cases however, girls received less encouragement than boys.

4.2.4 Implications for training women

Courses accessible to women reflected what those who managed the centres considered socially acceptable occupations rather than any assessment of employment opportunities. The negative impact of channeling girls into homecrafts and sewing was noted in two contexts: not only did these courses fail to prepare girls for wage or self-employment, the employment potential, in general, was seriously questionable.

Initial baseline data regarding employment opportunities can reduce the likelihood of such fundamental mismatching of employment and training. In addition to being of questionable economic viability, the skills acquired by women for traditionally "female" occupations were of a lower technical standard and did not qualify them for certification as skilled workers. In the absence of business skills training for self-employment, girls who need to earn an income were likely to find themselves at a real impasse. The fact that the majority of girls attracted to these training centres were from white-collar families which did not rely on the income contributions of daughters is then quite understandable.

Related to this point is the issue of attitudes concerning both the training and employment of women and the concept of self-employment as a "legitimate" career. This study confirms the persistence of perhaps the most obstructive factor to improving the training and employment opportunities of women in the informal sector: stereotypes of "appropriate" and "acceptable" roles for women. These attitudes prevail at many levels: among directors and trainers in training centres, parents, husbands, peers, and girls and women themselves. In situations of economic necessity, negative attitudes towards women's entry into training for occupations which are not strictly "feminine" and their employment outside the home do not prevail as they appear to do for girls coming from a higher socio-economic class.
While there may be less resistance to women's entry into "non-traditional" occupations and their work outside the home in situations of economic necessity, this does not diminish the need to make concerted efforts to raise the awareness of policy-makers and planners, training centre management and personnel, and the trainees and their family members about women's economic contribution, and the importance therefore, of investing in them as human resources. None of the programmes reviewed included such provisions; efforts aimed at countering stereotypes might include policy-level seminars, media campaigns, and vocational counselling for girls and women.

A further problem for women who must earn an income in the informal sector is the orientation of training centres to the literate and those who have the mobility and time to attend centre-based courses of a long duration. As their educational attainment is often lower, training for those who need it most may have to use methodologies which are not dependent on the written word and which are participatory in nature and promote group or self-learning. In this regard, action or group learning techniques, mobile training, and the use of mass media have been found useful in reaching women.

The participation of girls and the relevance of their training could be enhanced by: the suspension of entry-level qualifications which effectively bar their access; the provision of courses which would fill their gaps in certain skills areas such as in mathematics or technical skills; short courses, including "refresher courses", at suitable times and places accessible to women; methodologies which are learner-oriented and foster personal development; the integration of vocational skill development and production and marketing experience; development of business skills; follow-up counselling and advisory services; and promotion of the idea of self-employment as a legitimate career.

Regarding this last point, it has been suggested that in some contexts, women in business often arouse resentment and jealousy, a reaction which is based on views that such roles for women are inappropriate. The Zambia study found that girls thought they would lose friends if they were to become self-employed. Others felt that if they chose to engage in their own business activities, they would fall under great pressure to merge them with the family business. Consequently, it was suggested that in the planning of programmes for self-employment, efforts should be made to identify support mechanisms for women entering new occupations, including business. For example, media campaigns could be developed to foster positive attitudes about women in business. Training for women should also emphasise their personal development: how to overcome discrimination and hostility; how to maintain good business relations in the face of unwarranted pressure to do things which might jeopardise their business; how to negotiate and influence people, etc.

4.3 Targeting women in the informal sector

The case reviewed next focuses specifically on the training and employment opportunities accessible to and relevant for women. It goes beyond the previous analyses which target the informal sector in general, but fail to provide a sense of how the situation of women differs from that of men.

This case study was commissioned by the Women's Affairs Unit of the Ministry of Labour and Home Affairs in Botswana, to propose a comprehensive training programme for women in the informal sector. The study started by identifying the in-
come-earning activities in which women were already engaged, to provide a profile of their economic involvement in the informal sector. The findings were essentially descriptive, identifying the nature of women's activities (mainly "traditionally female occupations"); the numbers of women engaged; and their general production and marketing problems.

While the review of women's involvement in different economic activities was generally informative, it did not provide data on capital inputs, enterprise size, earnings, growth potential, nor on the conditions of work. In addition, since the focus was on activities in which women were already engaged, the review did not assess the employment opportunity structure in general, to identify viable occupations into which women could move. The main function was to raise the visibility of women working in the informal sector and emphasise their economic contribution, and not to define the nature of the assistance required to improve their employment situation in the different sectors of the economy.

Another important difference between this case and the former two, is the linkage made between women's productive and reproductive roles and the implications for training. This study points out the need to make provisions for support services which enable women to free themselves from household and child-care responsibilities in order to take advantage of improved training and employment opportunities. It also shows that socio-cultural attitudes towards women's roles and stereotypes regarding their "expected" behaviour, may have a negative influence on the performance of their businesses. Women need support and assistance in recognising the external pressures on them and ways of coping.

Having identified the occupations in which women were engaged and assessed their training needs, the study then reviewed existing training programmes with particular reference to their relevance and accessibility to women in the informal sector. Both governmental and non-governmental programmes were discussed with regard to their objectives; target group; training approach, delivery and content; entry requirements; staffing and extension services; financing; and support services.

A wide range of technical and business skills training programmes were found to be accessible to women, not only as women-specific courses, but as part of general training programmes. In fact, the participation rates were impressively high, due in part to the greater proportion of women than men in Botswana, as a result of male migration. However, although the participation rates were high, several deficiencies were evident:

- Most of the training content was incomprehensible to and thus inappropriate for illiterate and semi-literate women (and men).

- There was a distinct discontinuity between training in productive (technical) skills and in those pertaining to the management and operation of small businesses. Since many of women's economic activities were not particularly feasible at the outset, the lack of business skills was even more problematic than for men.

- There was a total absence of any attempt to tackle the implications of women's multiple roles for their success in self-employment or small enterprise development, and to provide any insights into ways of managing their role conflicts.

- Despite women's participation in training extension, the majority of women were not applying their acquired skills and knowledge to their actual produc-
tive activities, due to the level and nature of the training provided and the lack of regular follow-up.

The latter point was considered the single most important area requiring attention. Not only were the numbers of female and male extension agents limited, but the physical areas they were required to cover made comprehensive and regular follow-up virtually impossible. In addition, extension services may be readily available in the fields of health and agriculture; however, support to women (not men) in the field of micro- and small-enterprise development was provided by Ministries of Community Development or Social Affairs, whose extension staff were not usually equipped to provide the technical and managerial support required for small business creation and development.

Several different approaches were suggested to utilise better the resources available for training. One option was to introduce programmes focused specifically on women having low levels of literacy. In other instances, components could be introduced into existing training programmes to ensure women's specific needs are met. The advantages of institutionalising such programmes would be the continuity it could provide, plus the legitimation of training for the informal sector. In addition, the quality of training could be improved if programmes were linked to existing resources for research and development. The disadvantages of separate programmes for women are the tendency for them to be marginalised, and to substitute for efforts to integrate women into existing "mainstream" programmes.

Finally, the study questioned whether courses in formal institutions could be modified to take into account the availability and the low levels of literacy of those women who would need skill development the most. An alternative was to focus on training extension workers from governmental and non-governmental organisations to strengthen their technical and managerial capability to assist women's economic activities.

4.4 Sectoral approaches

Rather than presuming that all women working in the informal sector face the same problems, it is often more effective to focus on the specific trades or sectors in which women are engaged and to tailor training and assistance programmes accordingly. The starting point would be detailed studies of the sector including: profiles of women and their businesses (production processes, inputs, outputs, market opportunities, etc.) and the problems they face in terms of gaining access to critical resources, discrimination and harassment, poor working conditions, etc.

The effectiveness of having such precise data upon which to plan training is clear in the work of the Self-Employed Women's Association (SEWA). In starting with women engaged in a specific trade, SEWA worked from their common base of experience, which not only contributed to a greater sense of group solidarity among the participants, but ensured the assistance provided was relevant. Depending on the nature of the problems confronting women, they were either tackled at the policy and the institutional levels, or as specific interventions to improve access to credit, markets, raw materials or support services. In this regard, training was functional as one element in the process of self-improvement and development, which also included credit schemes, maternity benefits, child care, legal and social security, marketing assistance, etc. Training therefore, embraced organisational skills, technical know-how, production knowledge and management skills all aimed at expanding and improving.
women’s employment and income-earning opportunities.

An example of the approach taken to develop and strengthen women’s labour market position would be the hand-block printers.\textsuperscript{40}

When SEWA’s credit programme began in the 1970s, many women hand-block printers applied for loans. The Bank’s loan officers found that instead of investing in their traditional trade, they were using the loans to purchase sewing and embroidery machines as a means of starting up new enterprises. This prompted the organisers to look more closely at the problems which were causing the women to turn to new occupations. They found that hand-block printers lose work each year due to a decline in demand for their products as a result of competition from screen-printing factories and their less costly fabrics.

SEWA then conducted a survey of the hand-block printers to see how the changes within the trade were affecting them and what could be done. The survey resulted in detailed information on the socio-economic characteristics of the hand-block printers, and the characteristics of the trade i.e. production processes, materials and equipment needs, the relation of the women to the market (via merchants and middlemen), and the distribution process. It became clear that as home-based workers, these women represented one of the most systematically exploited groups of the self-employed. For many women however, especially those restricted from outside work due to social barriers, production in the home was their only option for work. They were isolated, and had little if any information on wages and markets and were forced to work long hours for whatever pittance was offered. These factors limited their potential for collective action and organisation and made them extremely vulnerable to exploitation by middlemen.

In this way, the problems confronting women in this trade became clear. One of the most serious problems was irregular work due to the declining demand for their products. Since government imposed taxes on machine-printed fabrics, screen printers were protected but at the expense of the hand-block trade. These women also faced other trade-related problems such as a shortage of production space, no uniform piece rates, occupational health hazards and seasonal unemployment. By employing seasonal workers, merchants were able to circumvent certain protective labour laws and women lost out on benefits as permanent employees. In carrying out their piece-rate work, they were also restricted to performing only certain steps in a multi-stage production process, which served to limit their options and tie them to a single merchant.

Once all of these factors were known, SEWA provided assistance. A training course was designed to upgrade the traditional skills of the women by introducing designs geared to the market. Women were brought into all stages of the production process, from purchasing new materials to selling the final products. The course also prepared women to form their own production units. Products were marketed through exhibitions and marketing centres as well as through a foundation linked to a local textile mill with branches throughout the country.

Several lessons were learned in conducting the courses. Moslem women were not accustomed to leaving the area near their homes hence coming to a training centre would mean leaving their immediate neighbourhood and exposing themselves to the outside world. Further, it was an entirely new experience to work together in one place - most women were accustomed to working within the confines of their homes. Not only was there considerable arguing but no co-operation in the work process. Further, by joining the clas-
ses, the women severed their former ties with middlemen - the final solution was to organise themselves and their own production units. As training progressed, they learned to settle their differences, assume responsibility, make decisions co-operatively and work together to manage and control their production.
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