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Enhancing Women's Access to Markets: An Overview of Donor Programs and Best Practices

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Abstract

This document summarizes the findings from a recent survey of DAC members' programs and projects that address improving market access for women entrepreneurs and wage earners in developing countries. The study focuses on a number of key impediments to women's access to labor markets, financial markets and markets for goods and services in developing countries. Emphasis is placed upon those projects and programs that ameliorate gender-specific barriers to market entry and enhance women's productive activities and contributions to local and national economies. The report presents an overview of key programs and projects undertaken by DAC members' and provides recommendations for best practices to enhance women's access to markets.

List of Acronyms

| | |
|-----------|--|
| ADB | Asian Development Bank |
| AECI | Spanish Agency for International Cooperation |
| AFD | French Development Agency |
| AID | Agency for International Development |
| APPA | Appreciative Participatory Planning and Action |
| ARAUCARIA | Proyecto Integral Araucaria-Los Roques |
| AusAID | Australian Agency for International Development |
| BAFIS | Occupation-oriented Vocational Education and Further Training for Target Groups in the Informal Sector |
| BDC | Business Development Center |
| BEMAP | Bangladesh Export Marketing Assistance Program |
| CAFTA | Central American Free Trade Agreement |
| CIDA | Canadian International Development Agency |
| DAC | Development Assistance Committee |
| DFID | Department for International Development |
| DGCID | French Directorate General for International Cooperation and Development |
| DGIS | Netherlands Directorate-General for International Cooperation |
| DRC | Democratic Republic of Congo |
| EC | European Commission |
| EU | European Union |
| ECOGEE | Growth through Engendering Enterprise in ECOWAS Countries |
| EGOWAS | Economic Community of West African States |
| FINNIDA | Finnish Department for International Development Cooperation |
| GB | Gender-blind |
| GENDERNET | Network on Gender Equality |
| GM | Gender-Mainstreamed |
| GTZ | Deutsche Gesellschaft für Technische Zusammenarbeit |
| ICT | Information and Communications Technology |
| IFAD | International Fund for Agricultural Development |
| IFC | International Finance Corporation |
| ILO | International Labour Organization |
| JICA | Japan International Cooperation Agency |
| MA&D | Market Analysis and Development |
| MDGs | Millennium Development Goals |
| MSME | Micro, Small and Medium Enterprise |
| NFWBO | National Foundation for Women Business Owners |
| NGO | Non-governmental Organization |
| NORAD | Norwegian Agency for Development Cooperation |
| OECD | Organisation for Economic Co-operation and Development |
| PACS | Poorest Areas Civil Society Programme |
| PAIQ | Programme d'appui aux initiatives de quartier |
| POVNET | Network on Poverty Reduction |
| PSI | Population Services International |

| | |
|--------|--|
| REFPI | Research and Extension Issues |
| SDC | Swiss Agency for Development and Cooperation |
| SEWA | Self Employed Women's Association |
| SIDA | Swedish International Development Cooperation Agency |
| SME | Small and Medium Enterprise |
| SNV | Stichting Nederlandse Vrijwilligers |
| TA | Technical Assistance |
| UN | United Nations |
| UNDP | United Nations Development Programme |
| UNECE | United Nations Economic Commission for Europe |
| UNFPA | United Nations Population Fund |
| UNIDO | United Nations Industrial Development Organization |
| UNIFEM | United Nations Development Fund for Women |
| USAID | United States Agency for International Development |
| WC | Women's Components |
| WEAVE | Women's Enterprise and Vocational Education |
| WED | Women's Entrepreneurship Development |
| WF | Women-Focused |
| WISTAT | Women's Indicators and Statistics Database |

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Introduction

“It is necessary to take a multi-dimensional perspective on poverty reduction. This includes ‘bottom-up growth strategies’ to encourage the broad-based rise of entrepreneurial initiatives” (UNIDO 2003:9).

Women are a significant economic entrepreneurial force whose contributions to local, national and global economies are far reaching. Women produce and consume, manage businesses and households, earn income, hire labor, borrow and save, and provide a range of services for businesses and workers. Women also produce more than 80 percent of the food consumed in Sub-Saharan Africa, 50-60 percent of all staples in Asia, and generate 30 percent of all food consumed in Latin America (see Annex 2, Box 8).

Women represent an increasing proportion of the world’s waged labor force and their activity rates are rising. In Africa, Asia, and Latin America, they are over one third of the officially enumerated workforce (WISTAT 2000). Women-run businesses can be found in emerging sectors such as the production and marketing of consumer goods, commercial banking, financial services, insurance, information services, communications, and transport. As owners of SMEs, women furnish local, national and multinational companies with ideas, technology, supplies, components, and business services (Jalbert 2000). These activities are likely to prove fundamental as developing economies transition from primarily agricultural to industrial production and become more urbanized. Furthermore, as economies liberalize and open their borders, women-owned and operated SMEs are engaging in international trade—enhancing the prominence and visibility of women entrepreneurs globally.

Understanding how women access markets as producers and wage laborers is likely to prove critical for fostering pro-poor and inclusive economic growth. Analyzing where women are in the global supply chain and documenting the resources they use and transform will provide information about how to strengthen local economies and maximize forward and backward linkages. Finally, reducing barriers to market access and enhancing women’s productivity will necessarily benefit both economies and households.

Entrepreneurship and investment influence the rate and pattern of growth, the types of forward and backward linkages that develop in an economy, the labor demanded, and the human capital investment required to meet these labor demands (Ravallion 2004; Ranis, Stewart, and Ramírez 2000). Rapid growth can contribute to poverty reduction where that growth is broad-based and inclusive (OECD 2004). For growth to be broad-based and inclusive, it should benefit multiple sectors and economic activities. If growth is confined to particular areas or parts of the economy, it is less likely to be sustained or to provide opportunities for the poor to increase their incomes, to acquire skills and assets and transform and upgrade their livelihoods. For the gains from growth to be equitable and evenly distributed throughout the economy, it requires markets where access is unrestricted, information flows freely, and competition is encouraged. Equal access to critical markets should be fostered for women as workers and entrepreneurs.

Clearly, women workers and entrepreneurs are not an undifferentiated mass. A number of factors mediate their access to productive resources, prominent features include: age, literacy and numeracy, education, rural or urban location, ethnicity, language, health, and physical wellbeing. For example, individuals and groups with initial endowments of productive resources such as land wealth, and physical and financial capital, are better able to access additional productive resources and frequently face higher returns in existing markets. Women entrepreneurs with land wealth and capital are more likely to work in the formal economy, where their businesses are registered, they pay taxes on income, labor and capital and benefit from private and public sector programs. Women entrepreneurs with little more than their labor to sell, are likely to cluster in the informal economy, in small production units that are unregistered and where they may not pay taxes on income, labor, or capital. These women entrepreneurs face entirely different sets of opportunities and constraints scaling up their economic activities and entering new markets. Differentiating those factors that make some women entrepreneurs more vulnerable, or less able to take advantage of opportunities to expand and upgrade their activities, will prove essential for the appropriate design and delivery of policy, programs, and projects.

Methodology

A survey of donor-financed initiatives was administered to ten (10) Program Officers and Project Managers to identify programs and policies, distill lessons-learned and showcase best practices (see Annex 1). The survey was augmented by interviews with a further five (5) Program Officers working with DAC member organizations in a range of programs in head offices and in the field. Additionally, we reviewed the websites of DAC members and solicited background information on projects and programs that addressed women's market access. To limit the scope of the analysis, we focused on projects and program activities that took place between 2000 and 2005. The results are summarized in this background report.

Acknowledging the imperfections in each data collection method, we triangulated to verify our findings, comparing data and information from different sources, hoping to ensure balanced results. It became clear from our extensive Internet search of donor and partner websites that not all materials, which describe project and program design, implementation and evaluation, are archived on the web. Similarly, knowledge is 'positional': no program officer is likely to be fully cognizant of all gender related activities that improve market access for women—particularly if they fall under sectors or subsets of programs with which they do not regularly work. As a result, we recognize that it is possible to have overlooked key programs and projects and that this snapshot of activities cannot be exhaustive.

Definitions

In order to explore the nature and extent of impediments to women's access to markets, we examined the following broad categories: labor markets, financial markets and markets for goods and services. Each market has unique characteristics that mediate access to a range of productive inputs or potential clients. Access or exclusion from these markets depends greatly

on whether an individual or group sells only their labor, or has land wealth and access to human and financial capital. There may also be gender-specific constraints and impediments that limit access to these markets. The nature and extent of the barriers to market entry provides development practitioners with considerable information about how to design projects and programs to mitigate these costs.

A number of factors mediate women's entitlements to productive resources, and their capabilities to deploy these resources.² These factors shape their engagement in economic activities and their access to particular markets.

- **Asymmetric rights and responsibilities.** Throughout many countries and regions, the gender division of labor within the household underpins fundamental differences in the rights and responsibilities of men and women. In many rural societies, for example, women are responsible for household provisioning: food crop production, gathering fuel, hauling water, and caring for children and the aged. In return, men are expected to meet certain cash requirements of the household. This division of labor affects women's ability to participate in paid employment, to access education and training, and influences their choice of productive activities.
- **Fertility and reproduction.** Women bear most of the burden of reproduction. As a result of their biological ability to gestate and reproduce, social prescriptions shape what is considered to be acceptable for women during much of their reproductive life. Motherhood confers certain responsibilities upon women that can restrict their movement and labor market participation. Consequently, women may enter and exit the labor market more frequently, have lower job tenure, and acquire less on-the-job skills. Women may, therefore, seek employment in sectors (including the informal sector) where job tenure is less important. As a result, fewer women may possess long-term contracts or work in the formal sector.
- **Gendered social norms.** Although there are variations across countries, social norms strongly influence men's and women's work and working environments. Some tasks and jobs are considered more appropriate for men or women, and overt or covert screening filters out applicants who defy these norms. These same norms and expectations also influence women's access to productive assets and their ownership of wealth. In many regions of Africa, for example, men hold formal land title while women's land rights are contingent upon their status as a wife or mother. Any change in civil status for the woman, such as widowhood or marriage, alters her land rights and her access to a critical productive resource. Consequently, gendered social norms that restrict women's ownership of assets can have far-reaching implications for their ability to access other productive resources, limiting their productivity and ability to engage in economic activity.
- **Consumption patterns.** Because of women's primary role as caregivers, their consumption patterns may differ from those of men. Household resources, including food, may be frequently prioritized for male wage earners. Furthermore, as primary caregivers who are responsible for household provisioning, women may be more affected than men by changes in the price of food, education expenses, or health care provisions. When prices

rise or service provision declines, women may be required to compensate directly by reducing their consumption or indirectly by expanding their role as caregivers.

- **Time Poverty.** Finally, women generally consume less leisure time than men due to their different responsibilities outside and within the household. Although both men and women divide their time between paid and unpaid work and leisure, women consistently work more hours in paid and unpaid work and consume less leisure time than men (WISTAT 2000; Floro 1995a,b). Consequently, women may be time poor. Any policy changes that result in an increase in women's time burdens are likely to have a negative impact on women's welfare and well-being and may also affect the welfare and well-being of other household members (Floro 1995a,b).

These characteristics may overlap and many reinforce each other: the combination of women's asymmetric rights and responsibilities and their relative time poverty can mean that their own labor supply is frequently less flexible than that of men and their responsiveness to market signals can be greatly limited. The net effect of the combination of these characteristics is that men and women may face different opportunities and constraints that affect their ability to enter markets or transform and upgrade their productive activities.

Market Access: Which Markets and How?

In this report we consider women both as producers, seeking to expand and scale up their existing market activities, and as potential market entrants, seeking to purchase inputs, goods or services that affect their productive activities. We provide a brief overview of the four markets considered and explore the type of gender-related constraints that limit equitable access to or outcomes in these markets. Our analysis of the best practice programs and projects pursued by DAC members is considered in light of their ability to mitigate the barriers to market entry for women and facilitate greater equality of opportunity in each of these markets.

Labor Markets

Labor markets summarize both formal and informal settings where individuals sell their labor effort and are remunerated by wages. In some settings workers are able to bargain collectively with employers to secure contractual agreements about wages and benefits; in others, workers make individual bargains with employers that may, or may not, be guaranteed by binding and legal contracts. Workers hired in informal labor markets typically do not have contracts that legally oblige employers to provide benefits, and adherence to existing labor law is not enforced (see Annex 2, Box 9).

The five (5) factors listed above, which describe women's entitlements and capabilities, can affect women's access to, and outcomes in, existing labor markets. Women and men often work in distinct activities that offer different rewards and career opportunities even though they have similar education and labor market skills. In many economies, women work in jobs characterized by low wages, high job insecurity, low levels of unionization, and poor working

conditions. For example, women tend to cluster in informal employment³ regions throughout the world (Carr, Chen and Tate, 2000). There is also evidence, given the size, scale, and location of women's small and micro-enterprises, that when they contract workers they do so informally (Weeks 2000; Chen et al 2005). Consequently, women workers may face more insecure employment with fewer benefits and lower wages than their male counterparts (UNIFEM 2005; Charmes 1998; Ward 1998).

Additionally, the prevailing evidence on labor market segregation indicates that women tend to concentrate in certain jobs and occupations that are distinct from those where men concentrate. The result is a marked sex segregation of the labor market worldwide. In most countries, women are over-represented in professional, clerical, sales, and service work, while men are over-represented in managerial and production occupations. Substantial evidence suggests occupational segregation is associated with less security in employment, fewer prospects for promotion, as well as lower wages for women (Cartmill 1999; Elson 1999).

Financial Markets

The financial markets that we consider in this report comprise a broad range of products and services offered by financial intermediaries: banking, credit, savings, insurance, pensions, mortgages, and other financial instruments to spread risk or insure against loss. Many products and services are linked to complex financial instruments that pool risk across groups of consumers and buyers or sellers in different countries and regions. Information about these products and services is not always readily available or easily understood by the potential client base.

Although financial markets themselves are deemed to be highly efficient they also have significant transaction costs—that is, the cost of time, effort, and money (including commission fees, contracting, and enforcement) of moving assets from sellers to buyers. These transaction costs may be higher or lower depending on the type of product or service offered and the potential client base targeted.

In addition to facing high transactions costs, financial markets are also prone to market failure. Banks exist to provide intermediation services and reduce these market failures. Market failure occurs for different reasons, for example, inadequate information about a potential investment, inadequate capacity to absorb funds, constraints that limit the efficient movement of labor and capital into emerging sectors, collusive behavior on the part of asset buyers or sellers, or rent-seeking behavior⁴ and moral hazard⁵ that distort market signals or obscure the risks associated with investment. But even with banks acting as financial intermediaries matching lenders and borrowers and ensuring the efficient allocation of capital, it does not flow to all sectors where potential business opportunities exist. For instance, the lack of risk or asymmetric information about the probability of default, frequently excludes small producers, particularly women producers, from existing credit markets.⁶ Women may also be disproportionately excluded from credit markets because of their lack of collateral or because of the high administrative costs of extending and recovering small loans appropriate to the scale of their economic activities.

As a result of high transactions costs and frequent market failure, financial markets and the availability of their products and services can be greatly affected by the institutional arrangements and regulatory settings in which they operate. Consequently, collective action on the part of governments, development agencies, and financial intermediaries can overcome some of these failures and reduce transactions costs; thereby, increasing the efficiency of financial market operations and ensuring more equitable access for the poor and underserved.

Goods Markets

Goods markets summarize both the market for inputs into production processes and outputs from production processes. Markets for goods and inputs, like other markets, are frequently regulated. Trading is typically not anarchic and conventions and rules regulate participation and sales. A variety of factors may impede access to goods markets or increase the cost of entry. For example, distance from the market may limit an individual's ability to sell or purchase in that market. The lack of permission or certification to trade in certain markets will prevent market entry: small farmers are typically confined to domestic markets because they do not have the required certification to trade produce internationally. The volumes traded in some markets may be too large for small producers or buyers to enter—effectively precluding their access to large, centralized, domestic, and international markets. Information may not be readily available about the type of goods sold or the prices at which they are sold. Finally, collusive activity on the part of buyers or sellers may squeeze out competitors and prevent outsiders from gaining access to certain goods markets.

Some of these barriers to entry or costs of participation may be uniquely gendered. In parts of rural Asia, North Africa, and the Middle East, women's mobility is limited after menses and before menopause. It is not considered appropriate for women to travel alone or without the accompaniment of a male relative. As a result, women's mobility is highly circumscribed and their access to goods markets can be limited. Collusive activity on the part of buyers or monopsony⁷ can affect sellers. In parts of Latin America, women fishers receive lower prices for their produce because they sell in smaller volumes to powerful intermediaries who set the price. Women typically catch fish in lower volumes than men, are concentrated on more depleted fisheries closer to the shore, have limited storage and transport options, and are frequently forced to sell in spot markets at lower prices.⁸ Barriers to goods markets affect both earnings and efficiency. The costs of unequal access have implications for producers as well as households.

Services Markets

The service markets that we consider here describe the delivery, purchase, or hiring-in of services that can enhance or upgrade productive activities. A variety of services can help improve productivity and expand the scope and value of market activities. Access to training and workforce development can upgrade skills, raise productivity, and improve earnings and wages. Small business development services can provide targeted assistance to expand existing activities, penetrate new markets and improve efficiency. Extension services can increase output, diversify and improve production, reduce risk, and raise the quality and price of the goods traded (Brown et al 1995). While some of these services are traded, others may be

provided by governments or intermediaries, as partially or fully subsidized programs, to fulfill distributional or efficiency goals.

Women may face particular barriers accessing service markets. For example, women's agricultural activities in Africa are frequently oriented towards subsistence production and domestic markets: they produce lower value products, on smaller tracts of land, with more limited access to capital, labor, and chemical inputs (Quisumbing et al 1995). Women's inability to purchase or hire extension services that can transform their production—including social sanctions on engagement with male extension workers—confine their activities, reducing their ability to benefit from liberalization or respond to price signals by shifting into tradables. Similarly, because of their household and reproductive responsibilities, women workers may be less able to participate in and benefit from workforce development initiatives.

In addition to small business services, we also consider those services that replace or substitute for women's household responsibilities—providing child care or elder care—thereby enabling women to enter labor markets or engage in economic activities. Without access to these services, many women are unable to participate in labor markets or engage in productive activities. A recent IFPRI report on the provision of child care in Guatemala underscores how a government-sponsored pilot program can alleviate poverty by providing working parents with low-cost, quality child care within their community (Ruel, de la Brière, Hallman, Quisumbing, and Coj 2002). The report concludes that beneficiary mothers are more likely to be engaged in formal, stable employment. These women, in turn, have higher wages and a larger number of employment benefits than working mothers who use alternative—and largely informal—childcare arrangements. The targeted provision of services that substitute for women's caring responsibilities within the household can generate employment for child caregivers' as well as secure better employment for mothers who were formerly constrained in the labor market.

Donor Approach

Entitlements and Capabilities

We explored the variety of donor approaches to improving women's market access to distill some best practice approaches in programs and projects. What follows is a typology of donor approaches to gender and development that focuses on improving access to markets for women and promoting pro-poor growth.

The purpose of this review is to consider programs and projects in light of their ability to transform women's economic activities, increase their access to markets, and ultimately to secure equitable and pro-poor growth by ensuring that women are not excluded from the benefits of development. In order to group the different approaches, we use Sen's entitlements and capabilities analysis of poverty and deprivation as an organizing framework (Sen 1999). According to Sen, entitlements describe the bundle of resources that an individual or group commands for the purpose of consumption, production, or exchange. These entitlements will depend on the resources owned or available for use (including public goods) as well as on the conditions of exchange (such as relative prices, the type of market and mode of exchange).

Capabilities summarize an individual's or group's freedoms and abilities to deploy their resources. A capabilities approach focuses less on the nature of the resources available to individuals or groups, and emphasizes what they are able to do with these resources.

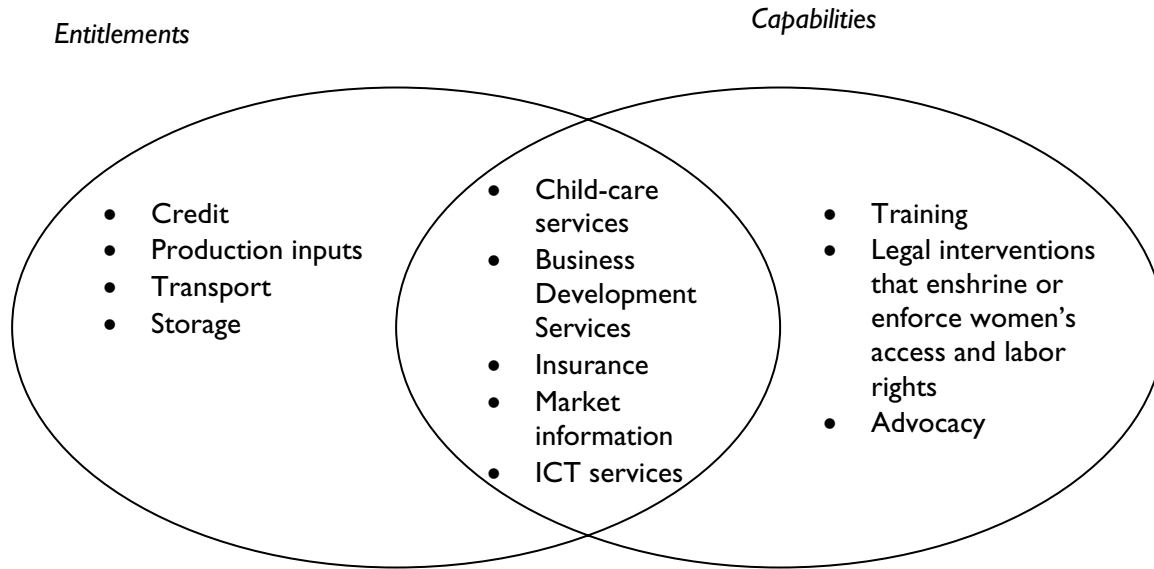
Table I gives the definitions of entitlements and capabilities approaches. The partition is useful in that many of the projects and programs reviewed concentrate disproportionately on women's entitlement poverty. An entitlements approach focuses on increasing women's access to resources and inputs that enable women to enter markets, raise their productivity or scale up their existing activities. Micro-credit is a particularly useful example of an entitlement project that allows women to enter markets, purchase capital to raise their productivity, or scale up their existing activities. Capabilities projects provide resources and services that increase women's ability to deploy existing resources or enter markets. Capabilities projects typically focus on enhancing women's voice or agency and improving their bargaining power or skills. Training and workforce development projects provide a useful example of a capabilities approach that enhances women's existing skills, raising their productivity as workers and producers, enabling them to enter new labor markets, and earn higher wages or overcome under- and unemployment. Similarly, projects that aim to reduce the number of intermediaries in a given value chain can enhance capabilities. Providing market information on prices can significantly enhance small producers' ability to maximize surplus, enabling them to better negotiate with intermediaries and ensure that they receive higher prices for their products.

Table I. Typology of Project Focus

| Entitlements | Capabilities |
|--|--|
| Projects that focus on increasing access to resources and inputs that enable women to enter markets, increase their productivity, or scale up their existing activities. | Projects that focus on improving women's capacity to deploy available resources to increase their market access and improve market outcomes. |

In practice, defining a mutually exclusive partition of project and program inputs that fall under these categories is difficult. Some inputs augment both entitlements and capabilities. Because of women's caring responsibilities in the household, child-care services can prove to be particularly important for women workers and producers. Childcare services, for example, can provide a direct input into production that frees up women's time enabling them to enter new markets or continue working in existing markets. Childcare services also enhance women's capabilities to use existing inputs and entitlements to undertake or scale up economic activities. Another example is the provision of ICT services. ICT services are a direct input into existing production—enabling producers to access more and better information on market prices, coordinate and plan production and improve their bargaining position as sellers in the market. For example, JICA is working with Ukrainian women to improve their access to ICT services to scale-up their agricultural production and increase their sales. These services provide a direct input into production but also increase women farmer's capabilities to position themselves in the market, permitting them to sell produce for higher prices and make planning and inventory decisions that maximize their producer surplus.

Figure 1. Increasing Women’s Access to Markets: Expanding Entitlements and Capabilities



Gender Analysis and Framework

The gender framework deployed also influences the type of project or program chosen. We found that those projects that focused on capabilities were disproportionately likely to have emerged from a process that analyzed gender inequalities and sought to address gender-based exclusion or barriers to market entry and participation.⁹ Projects that focused exclusively on entitlements were more likely to have emerged without an explicit gender analysis or focus.

Our survey of bilateral donor programs revealed that activities related to reducing and removing impediments to women’s market access include WF projects, discrete WC of larger projects, projects that are GB but include men and women because of a focus on a particular excluded or vulnerable group, and GM projects. Some of the projects focused directly on entrepreneurship, economic growth in a particular sector, and livelihood security or poverty reduction. Others had non-economic objectives, either single or multiple, including population, health, nutrition, good governance, and biodiversity conservation—these projects and programs promoted women’s access to markets as a vehicle for achieving their sectoral objectives.

Table 2. Gender Approach

| Gender Approach | Definition |
|------------------------|---|
| WC | Projects that include specific sector support exclusively for women embedded in a larger activity as an add-on or separate activity. |
| WF | Projects that target women explicitly as primary beneficiaries and actors. |
| GB ¹⁰ | Projects that are gender blind but include both men and women. |
| GM | Projects that include women as beneficiaries and actors in addition to men. Gender issues are identified and addressed, including women's differential access to productive resources, constraints, and needs. These projects also address gender relations and the impact of projects on males, families, communities, and cultural norms. |

Bilateral and Multilateral Activities

Programs and projects can be pursued bilaterally or in collaboration with local and national governments and NGOs. They can also be undertaken multilaterally through agencies such as ILO, UNIFEM, UNDP, IFAD, UNIDO, the World Bank and the Inter-American, African, and Asian Development Banks. We did not undertake a comprehensive analysis of multilateral projects that addressed women's market access, but focused on exploring those projects and programs that were identified by the donor agencies as exemplifying good practice.

The most common arrangements for activities related to women's market access have been direct bilateral implementation, providers from the bilateral country teamed with local institutions or multilateral implementation with bilateral funds (e.g., ILO, UNIFEM). In terms of government counterparts, it has been more common to work with national, rather than sub-national government institutions, but this may be changing with decentralization. For example, in China, both CIDA and GTZ are working with provincial authorities on support activities for unemployed women who are laid-off industrial workers or have no work for other reasons.¹¹

The bilateral donors have most often teamed with international and local NGOs for women's market access activities. It appears to be more common for donors to partner with NGOs and business associations with a majority of women members and clients, while other types of NGOs and networks have been intermediaries including sustainable development organizations, religious and single issue groups (e.g., Ethiopian disability NGOs)¹² and educational and vocational institutions. Mainstream labor unions have less often been intermediaries for women's market access activities but AusAID and DGIS have worked with the Vietnam Women's Union¹³ on microfinance and business-related training and the DGCID has worked with the Tunisian Union for Social Solidarity.¹⁴ Other less common partners appear to be chambers of commerce, mainstream business associations and for-profit business service providers.

Types of Beneficiaries and Intermediaries

Women's market access has been improved by activities targeting women and women-only groups, as well as those that serve both women and men. Some of the women-only projects have included enterprise-related work with rural women shea nut gatherers and processors in Africa (JICA, UNIFEM), the rural Uyghur minority group in China,¹⁵ redundant workers in Chinese cities,¹⁶ women with disabilities (Ireland AID via ILO and the Ethiopian Federation of Persons with Disabilities and the Tigray Disabled Veterans Association),¹⁷ women with disabled dependents (AECI, Ireland AID), Palestinian women (AusAID, USAID, AECI, DGIS),¹⁸ unemployed women in Nanjing and Benxi (GTZ), and work with refugees and women in post-conflict and border regions.¹⁹ For some donors, reaching women coincided with reaching the larger social group targeted, e.g., SMEs, informal sector workers, the poorest households, textile workers, historically disadvantaged, etc.

Box I. Cross-Sectoral Approaches: HIV and Income Generation

The DGCID is working in the Central African Republic with an integrated health project to fight AIDS and tuberculosis and meet the economic needs of persons living with disease. The project supports a number of screening centers, trains health-workers and community carers, offers psycho-medico-social care services, and has a livelihoods program for integration or rehabilitation of people living with AIDS. Micro-enterprise funding is given to associations of people living with AIDS, actively targeting both men and women. (www.diplomatie.gouv.fr)

Women are frequently identified and targeted as beneficiaries through micro- and small enterprise projects. However, donors have sometimes had difficulty reaching the poorest households because of restrictions related to material or social collateral and loan conditionalities. More recently, some donors have been trying to shift some of their programming to the “under-served” medium-sized enterprises since they are seen as the ones that provide goods and services to smaller enterprises, hire more employees, and purchase goods from smaller enterprises (e.g., activities jointly funded by CIDA, DFID, DGIS, NORAD, EC, IFC and ADB with the South Enterprise Development Facility in Bangladesh²⁰). Other donor strategies include geographic expansion of existing programs (i.e. microfinance) and applying market-related services to the women clients of other sectoral projects, e.g., refugees, minority groups, indigenous people living near conservation areas, people living with HIV/AIDS, the disabled and parents of disabled dependents, and women at risk from trafficking. Securing and enhancing livelihoods within larger sectoral projects that address health and well-being has proven to be a particularly innovative mechanism for achieving multiple social and economic objectives with particular client groups. For example, DGCID is working with men and women affected by AIDS in the Central African Republic to address health and livelihood security of persons living with AIDS (see Box I).

Donors are less frequently working with sector-wide or industry-wide client groups. For example, we found that only one bilateral donor, NORAD via ILO, had an activity (“Involvement of Women Entrepreneurs in the Development of Industry”) that worked with an industrial association provider (i.e., All India Organization of Employers), which serviced women entrepreneurs, chambers of commerce, and employers’ organizations for entrepreneurial skill development programs.²¹ Many of the industries involved in this initiative, such as textiles, had a majority of women workers and the training and assistance led to increased employment of

women or better working conditions. Unfortunately, given the dependence of rural populations on natural resources, market-related work with women engaged in producing and marketing forest and coastal products on a large scale has been limited. For example, untapped opportunities exist to work with women in shrimp production in Asia and Latin America to improve health and safety conditions, as well as wages and incomes, while meeting environmental sustainability goals.

Types of Activities

Labor Markets

There are two dimensions to women's access to labor markets. The first relates to the access of women workers to employment and the nature, terms, and conditions of that employment, including work hours, leave, benefits, safety, union representation and discrimination²² (see Box 2). The second group of activities involves the access of women entrepreneurs to labor and their incumbent responsibilities as employers to workers. However, there is far less work about how women entrepreneurs hire and manage workers differently than men entrepreneurs.

Some donors are assisting women workers, either directly with host country partners or through UN agencies such as ILO and UNIDO. AECI is working with governments of Honduras and Guatemala on policy and legal dimensions of women's incorporation into labor markets, supporting research into better data gathering and TA to improve knowledge of the gender specific barriers and constraints.²³ In the Indian Punjab, Italian aid to UNIDO²⁴ has built capacity offering training and TA to 400 export textile cluster stakeholders, diversifying and upgrading production, broadening access to specific export markets, and providing information, communication and technology centers. Seventy-five percent of the trainees were women and most gained new employment after the training on diversifying production, developing new products and cost-cutting and productivity techniques. CIDA and AusAID have done innovative work with Chinese women workers who have been laid-off from state-owned enterprises, are unemployed for other reasons and/or migrants to industrial areas.²⁵ Working through provincial and municipal governments in Gansu and Tianjin and the Beijing Women's Federation, these donors are supporting different combinations of the following activities: providing employment information and networking, developing unemployment insurance systems, lending small start-up loans, offering legal aid, developing training capacity, and new venture services.

Box 2. Supporting Women Workers

- CIDA is supporting gender-related and race-related labor education in regional activities in South America, the Caribbean and South Asia. For example, the Shakti Gender Equity Program has been working in Sri Lanka to inform more than 10,000 Free Trade Zone workers and their managers about workers rights. Other assistance supports gender analysis of new economic policies and dissemination to policymakers. (www.acdi-cida.gc.ca)
- Through greater access to information, the DFID Employment Guarantee Scheme (PACS Programme) in India helps women workers to demand fair and equitable wages. (www.dfid.gov.uk)
- USAID provided twelve (12) small grants to NGOs in El Salvador, Guatemala and Honduras in 2000 to address women's working conditions, particularly with Free Trade Zone manufacturing and agribusiness firms engaged in international trade, and to ensure that their organizing and other rights were protected. Issues addressed included sexual harassment, occupational health, pregnancy-related dismissals and wage discrimination, and activities that emphasized increased access to knowledge and legal counsel by women workers. The activity fostered dialogue between businesses, government, trade unions and women's organizations (WIDTECH, 2003b).

With respect to programming gaps in this area, very little has been done directly by bilateral donors on improving women's access to pensions and social security (see Financial Markets section). Additionally, FINNIDA was the only donor that we found to be working extensively on occupational health and its gender dimensions.²⁶ However, CIDA supported some work on the gender impacts of globalization that included women's health impacts in Bangladesh's garment sector.²⁷ Finally, programs to address retraining and expanding opportunities for retrenched and displaced workers are sparse. Although interesting work by CIDA and AusAID is taking place in China with unemployed and laid-off women industrial workers, there appears to be sporadic donor attention to this issue in other regions.

Among those programs and projects offering skills development and training, more donor projects appear to emphasize traditional and socially acceptable women's skills development such as sewing, embroidery, office/secretarial, and cooked food products rather than promote non-traditional skills. Activities in the former category include FINNIDA, Belgian, Japanese and UNIDO assistance to Vietnamese women entrepreneurs in the food industry²⁸ and USAID and AusAID support for refugees in Palestine and the West Bank. The SDC trains women in traditional skill areas and provides employment intermediation services to ensure that there is adequate demand, either from employers or customers, and that jobs are available for trainees.²⁹

A smaller group of donors are introducing new skills that are not yet gender-assigned and others are promoting non-traditional skills. For example, USAID has introduced beekeeping in Palestine, where there is no tradition of this activity, and supported beekeeping with indigenous women who formerly collected honey in the wild.³⁰ Non-traditional skills training examples include GTZ-funded training for Honduran women in construction trades³¹; USAID-funded training in the residential plumbing trade for Jordanian women³²; and, DGIS-funding training for women in the wood and metal industry through the El Arbol Foundation in Nicaragua.³³

There are donor programs associated with vocational institutions that aim to increase women's market access. However, many vocational institutes continue to provide training opportunities that are highly gendered—upholding the current gender division of labor and sex segregation in occupations. Despite this, some innovative programs are being undertaken. AusAID is offering scholarships for young women at vocational institutes in non-traditional classes³⁴ and the GTZ-funded BAFIS Programme in Laos is encouraging men and women to take non-traditional classes by reserving ten percent of the slots in its courses for gender-tied skills.³⁵ Attempts to reach out to women in vocational institutes include efforts to hire more female teachers and adapt their curricula, course logistics, hours and location. Nevertheless, the concern with all vocation training is the eventual hiring and retention of graduates. Very few organizations

Box 3. Organizing African Women by Trade vs. Residence or Relations

When a Malian woman wants to develop a skill to generate a new source of income, she may turn to her neighbors or local women's groups. She must seek permission from her husband for work and studies. However, there has been no women's apprenticeship system for crafts and trade. Since 1994, the SDC has helped to set up apprenticeships for women, in convenient neighborhood locations, for traditionally female vocations including textiles (i.e., tanning, design, tailoring), hairdressing and roadside catering (Vocational Training By Apprenticeships in the Crafts Sector).

Source: Buhlmann, H. and M. Jager (ed.) 2001.

successfully provide labor market services to improve job matches and ensure that trainees are hired and retained. Apprentice programs can be more successful in securing employment, but they are infrequently available for women. Apprentice programs exist more often for male trades; while women have had fewer apprenticing options (see Box 3).

In terms of employment centers and job-seeking, there appears to be a limited array of activities concentrated in a narrow range of professions and occupations. In Pakistan, GTZ is helping professional women with job-seeking, training and procurement,

needs assessments and networking through the Lahore Chapter of Business and Professional Women's Organizations and other training and professional associations, the Chamber of Commerce, and governmental institutions.³⁶ Unfortunately, few projects and programs focus on skills mismatch—signaling a significant gap in programming activities for women.

Financial Markets

By far, the most common and well-documented activities related to women's market access are microfinance activities geared for MSMEs. While some of these activities have been designed to benefit women entrepreneurs exclusively, others have focused on particular sectors and included women micro-entrepreneurs as part of their sectoral support. Loans are the most common microfinance activity and are increasingly accompanied by the provision of business and financial skills training and TA. In the majority of cases, NGOs and small alternative financial institutions, such as credit unions, provide the microfinance either through economic sector projects or other sectoral projects (e.g., environment, health, education, rural livelihoods, etc.).

Providers have made significant adaptations to microfinance activities to meet the needs of the poor and other social groups. Many projects have found ways to substitute social collateral for material collateral requirements and make financial services more accessible for the poor and

for women. With USAID assistance, some banks in Malawi now offer more convenient extended banking hours, provide smartcards,³⁷ and advertise by radio to attract low-income and previously un-banked clients.³⁸ In Guinea, USAID has worked with banks, via a local microfinance NGO, to partner with rural women’s cooperatives and provide business services and support for greater transparency, good governance, and sound business plans for the cooperatives that are applying for loans.³⁹ Some programs have made innovations in loan size and purpose, offering specialty loans to increase cross-sectoral benefits (i.e., USAID support for “Back to School” provides seasonal loans for those who sell stationery to schoolchildren in Jordan).⁴⁰ Some donors are also exploring a range of savings products for individuals and groups.

A few donors are helping microfinance providers to diversify and offer insurance products to their clients by providing incentives to the financial sector to broaden access to such products. These products include risk insurance, health, life and funeral insurance. GTZ is working in India to provide basic insurance services for poor women in the informal sector. NGOs, which act as intermediaries, are being qualified to deliver services to the poor and women in partnership with the insurance industry. This goal is to create a mass market for insurance products in the medium term. The insurance coverage has grown considerably, with close to 90 percent of the customers being women. In a similar vein, DFID is working with the FinMark Trust to make financial markets work for the poor.⁴¹ The FinMark Trust aims to promote and support policy and institutional development towards the objective of increasing access to financial services by the un- and under-banked of southern Africa (South Africa, Botswana, Lesotho, Swaziland and Namibia). Although there is no explicit gender policy or approach, women are key beneficiaries and efforts have been made to provide accessible insurance products for women. The projects have been developed through a careful analysis of the needs of the poor, including women, and are guided by a series of tools and instruments—such as the Financial Diaries⁴² project which is a year-long household survey that examines financial management in poor households. The project uses a variety of qualitative and quantitative tools to assess the financial needs of the poor:

Our objective in the Financial Diaries is to develop a multi-dimensional, comprehensive set of data on household financial management that is both qualitative and quantitative. This data set will capture financial instrument usage across different types of households and track that usage over time. Not only will financial flows be captured but also the texture of the decisions that went with those flows—why a transaction was entered into, what was the intent behind the strategy, and what was done with lump sums of money. The depth of this data set should allow us to explore a breadth of issues relating to the use of financial devices.

Few donors appear to be working on policy, institutional, or cultural changes that address structural impediments to women’s access to financial services, for example, projects that improve women’s inheritance rights and their access to typical collateral resources such as land and other property. There are some exceptions. Because identity documents can be problematic for women seeking microfinance and other services, a GTZ project in Egypt is helping educate women on recent changes in national policy that have reduced requirements for documentation and helped women to get identity documents and legal assistance.⁴³ The DGIS has been working with Women’s World Banking to increase women’s access to financial services.

We have worked closely with Women's World Banking to increase women's access to credit. We are not just interested in microfinance facilities, however, but also changing the conditions in the larger banks to increase women's access: changing how they view collateral, promote savings, and get support for new mapping and land titling programs in coalition with the banks.

Unfortunately, there are a few donors exploring ways to expand and protect women's access to social security. Recognizing that women enter and exit the labor market more frequently and that they have lower access to pensions, the French government through DGCID is working in Vietnam with the ILO.⁴⁴ Such programs are spotty at best and are noticeably absent in countries where recent privatization and partial-privatization initiatives have reduced access to pensions through the public sector—Chile and Argentina. There are also no programs that address vulnerable groups such as migrant workers in host countries and consider their needs for social security and pensions instruments.

Also absent from our review of financial services are attempts to generalize disability or unemployment insurance to compensate for periods of under- and unemployment.

Goods Markets

We consider a variety of projects and programs to increase women's access to goods markets for inputs and outputs. Some of these activities are also services. In order to simplify the analysis, if a service enables a good to get to market or an input to be purchased for production, we have considered it as part of a portfolio of activities enhancing women's access to goods markets.

Donor activities related to women's access to goods markets often include microfinance and services that focus on identifying and expanding market access. Activities in this area include:

- Domestic and regional networking of women entrepreneurs;
- Initiating and building rural economic cooperatives for women (e.g., DGIS in Uganda);⁴⁵
- Pooling of resources for a central buying office for different types of women entrepreneurs (e.g., AFD in Mali);⁴⁶
- Facilitating access to domestic and international trade fairs, arts, and crafts bazaars (USAID in Egypt and West Bank);⁴⁷
- Developing niche and solidarity marketing campaigns geared toward European and American buyers (USAID with Jisaidie Cottage Industries in Kenya),⁴⁸ ethical trade (DFID in Uganda)⁴⁹ and ICT (see Box 4); and,

Box 4. Craft Marketing Innovations for International Markets

- Under EC co-financing in Cambodia, more than 3,000 craft artisans, primarily rural women, are being trained in marketing techniques to place products in EU markets. (www.traidcraft.co.uk/europa.eu.int/comm/europeaid/projects/asia)
- USAID assistance has helped Jisaidie Cottage Industries in Kenya to penetrate European and American handcraft markets through marketing techniques that utilize a label that identifies their products as coming from Kenyan artisans living with HIV/AIDS. (www.usaid.gov/stories/youth.html)

- Facilitating ICT access through community centers (e.g., JICA is working through eight digital community centers, helping rural Ukrainian women farmers to use computers and ICT networking to improve farmer management and marketing).⁵⁰

There appears to be some major gaps in donor activities related to women's access to goods markets. There has not been much attention to structural changes that improve women's secure access to goods and inputs, including natural resources, which are needed for productive, income-generating activities. Activities that identify and secure women's access rights to common property, such as forests and water resources, under defined and codified management regimes, were largely lacking in the projects and programs literature. This may be because programs that develop sustainable production and entrepreneurship for forest, wild lands, and coast-based goods have lacked comprehensive approaches to women's access to markets (see Box 5). Linking programmatic activities across the sectors and looking for creative synergies may prove helpful for donor agencies seeking to meet goals of poverty reduction and stimulate pro-poor growth.

There has been relatively little donor activity improving women's access to market information services; meeting transport and storage needs to aggregate production and enable producer groups to bargain with buyers or sell in higher value added markets; and, providing legal and customs services related to exporting goods for sale in foreign markets.

Box 5. Conservation and Agriculturally Based Economic Opportunities for Women

- USAID provided sixteen (16)-month grants in 2000 to local NGOs working in Bolivia, Brazil, Ecuador and Peru for sustainable income generation activities for women using natural resources. Illustrative activities included beekeeping and honey production; plantation and nursery cultivation of wild natural resources and marketing assistance for crafts, dyes, essences, medicine and food sales; greenhouse and irrigated organic and sustainable agriculture; improved production and marketing of handcrafted rubber accessories; small animal husbandry; improved coffee production, processing and marketing; and export innovations for alpaca knitted and woven products (WIDTECH. 2003. Economic Opportunities and Labor Conditions for Women, Perspectives from Latin America: Bolivia, Ecuador, Peru, and Brazil. WIDTECH, Arlington).
- JICA is working with a local NGO in Northern Ghana to help women farmers who produce shea nut butter to better organize themselves and upgrade their productive skills. (www.jica.go.jp/english)
- DFID's Frontiers of Poverty Reduction is working with the Bangladesh Rural Advancement Committee (Targeting the Ultra Poor Project) to enable women in the poorest households to obtain land, start tree nurseries, and obtain monthly nursery training and TA. (dfid.gov.uk/casestudies/files/asia/ayesha-bangla.asp)

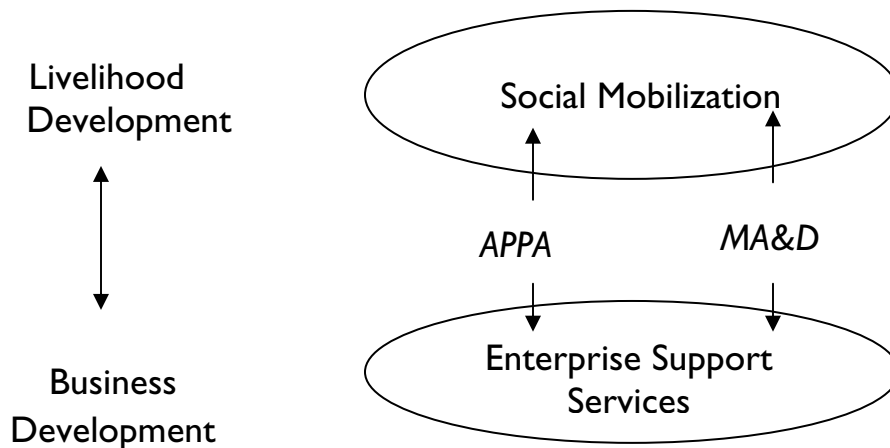
Services Markets

The services that we consider here are extension and legal services, which focus on scaling up production, augmenting productivity, and mitigating risk (financial and environmental).⁵¹ As a particular subset of gender-specific services, we also consider childcare services.

Self-employment and small business skills development are the most common donor activities in this category. SNV, a quasi-autonomous NGO working with the DGIS⁵², distinguishes two types of service packages: *livelihood development services*, those that support the participation of

poor families promoting economic growth through income generation, production of marketable surplus, and access to markets, information and knowledge, and *business development services*, which are commercial ventures designed to stimulate development of commercially sound enterprises and demand for future business development services⁵³ (see Figure 2 and Box 6). SNV applies techniques of APPA⁵⁴, as well as MA&D⁵⁵, to scale up existing activities and work with groups to develop viable market niches and expand their access to markets. Following the SNV model, social mobilization activities support the establishment and development of groups. These groups form the basis for further development of economic activities of their members. The APPA and MA&D tools can be used to identify potentially viable economic activities and resource constraints. Establishment, support, and growth of those enterprises are then facilitated by strategically delivered enterprise support services in tandem with social mobilization activities.

Figure 2. Livelihood and Business Development



Source: SNV REAP NEPAL (2002)

Box 6. Building up Capacity for Local SME BDCs to Deliver Services to Egyptian Women Entrepreneurs

Italian aid and the Egyptian Community Development Associations, in collaboration with the Italian NGO Movimondo, added a pilot project aimed at 4,000 women entrepreneurs to an on-going project focused on BDCs in Giza Governorate. The objective is to expand the outreach of a local business services provider, and the BDCs, to deliver an integrated package of non-financial services and assistance to help existing and start-up micro-enterprises owned by women and men. The BDCs help entrepreneurs to buy raw materials, upgrade equipment, invest, formalize, hire staff and expand. (utl.cairo.org/ong/movimondo_proje.htm)

The review of donor activities reveals that business management skills are being provided for existing as well as aspiring women entrepreneurs. Courses and activities have been geared for micro-, small, medium and large-sized enterprises. Some trainings use resource materials geared specifically to women. More commonly, widely available resources such as the SIDA-funded, and ILO-produced, “Start and Improve Your Business Programme” materials are

adapted for context, enterprise type, and audience⁵⁶. While most entrepreneurial service trainings focus on local markets, there have also been innovative activities that support women entrepreneurs who operate at national, regional, or international levels to address trade issues and expand their access to global markets.

In the context of projects focused on other sectors or non-economic objectives (including fragile and post-conflict situations), donors have combined business-skills training with emergency employment, conflict resolution, literacy, and infrastructure repairs (see Box 7).

Examples include:

- In Madagascar, AFD is partnering with the Ministry of Population, UNFPA and ILO to provide small business development services through the Solidarity Fund (PAIQ) or Aid Projects for Neighborhood Initiatives. The PAIQ is a broader urban renewal program that support grass-roots organizations and focuses on local development and participatory governance. Clients receive basic loans with securities including group loans, group savings funds, and shared savings accounts.⁵⁷
- Because energy is required for many SMEs, DFID supported an energy extension services project in Bangladesh through the REFPI activity. REFPI helped government and extension service providers to provide energy information and appropriate technology to increase energy access for men and women, particularly small and marginal farmers and the landless.⁵⁸
- The AECI Program ARAUCARIA is supporting biodiversity conservation through organic/sustainable agricultural production activities for women producers in Panama, combining tourism sector activities and production marketing in the Colca Valley of Peru.⁵⁹
- In Angola, USAID is funding training in small business management, basic literacy, and human rights issues for women informal sector vendors and micro-entrepreneurs.⁶⁰
- Economic activities are being supported with women in vulnerable border regions and conflict areas. For example, the EC Thai-Burmese border project, WEAVE, helps refugee and displaced women earn an income, receive training, and get access to savings and credit.⁶¹ The Argentina-Bolivia Borders Program funded by AECI is providing gender training along with conflict resolution, and small business development for NGOs and micro-credit programs and enterprises.⁶² In North Kivu in DRC, DGCID is providing TA, training and credit to women in 40 villages via the Women's Farmers Association to improve farming practices, diversify income-generation, provide health services, and support women's land and inheritance rights.⁶³ This integrated project addresses a number of

Box 7. Improving Infrastructure and Women's Lives

CIDA and GTZ are working in Bangladesh to create year-round infrastructure jobs and post-job income generation capacity for 40,000 of the poorest women who head households. In return for maintaining earthen farm-to-market roads for four years, rural Bangladeshi women get life and income-earning skills training, a 40 percent share of the trees planted along roadsides, and a 15 percent reserved share of space in local markets for future enterprises. As participants, they are required to save a portion of their daily salary that will serve as a lump sum to start a micro-businesses at the end of their contract. (Deutsche Welle. 2004. "German-Funded Project Helps Women in Bangladesh." December 30, 2004. www.acdicerca.gc.ca; www.dwworld.de/southasia/germanybangladesh/1.117803.1.html)

entitlements and capabilities services and creates an enabling environment for improving women's market access.

Some services help women entrepreneurs to adapt their businesses to current or future market conditions. For example, in anticipation of the end of the Multi-Fiber Agreement for Bangladesh, USAID helped micro, small, and medium-sized women entrepreneurs to diversify their product-base away from ready-made garments for the export and domestic market. Through improvements in their production techniques and technologies, skill development related to business and marketing plans, and participation in trade fairs, the Entrepreneurship Development and Business Management Training provided through the JOBS Project has helped businesses to add 5,000 jobs, of which 80 percent went to women workers.⁶⁴

Increasing access to ICT for women entrepreneurs is a new and expanding area of donor support. There are some prominent examples of successful projects, but there are also notable gaps for women. Some women's centers or local business centers are now offering ICT as part of a bigger package of services (e.g., West Bank, Egypt, Ukraine, Iraq). AFD is providing funding to the UN Economic Commission in Africa to support the African Women's Centre in Addis Abba. They are helping women's groups gain access to new information technologies through community information centers in some pilot countries. In addition to market information and information for businesses, this networking will help women's organizations to share experiences, collect data on the unpaid work of African women, undertake time budget studies for women and promote the collection of gender-disaggregated data nationally.⁶⁵ SIDA and SDC financed a recent panel session,⁶⁶ organized through the Global Knowledge Partnership and the International Organization for Knowledge Economy and Enterprise Development, at the World Knowledge Forum on "Women Entrepreneurship and ICT: Policy and Programme Implications for Women SMEs in Training, Advocacy Strategy and Growth." The panel focused on experiences and opportunities as well as adaptations for informal sector women entrepreneurs. A manual on ICT and women entrepreneurs is being planned as a follow-up.

There appears to be several gaps in donor assistance related to women's access to service markets. There is a continuing gender imbalance of extension workers and extension services (i.e., agriculture, energy) for women. One gender specialist noted that despite advances in knowledge on the issue⁶⁷ extension services were frequently not provided for women:

For example, in Africa we found that the farmers themselves were very open to including women, or to our working with women producers to promote new crops and change existing practices. It was the extensionists and technicians who posed the primary barrier. Working with the extensionists to address women's needs was much harder—this involved changing their vision, their paradigms, and their approach. There was significant resistance. After all, it means that they have to work harder, to incorporate new ideas and use participatory techniques promoting more inclusive practices and diagnostics. In the long run these projects are more sustainable, but changing the way the extensionists work is hard.

Finally, very few donors address the provision of child care for women workers at work or during training and workforce development. There is also little discussion in project documents and web summaries of how caring responsibilities may limit women's access to

labor markets, education and training and other services that can upgrade skills or scale up their productive activities.

Enabling Conditions that Improve Women's Market Access

Some, but not all donors, are addressing the lack of enabling legislation for microfinance and commerce for women-owned MSMEs, non-discriminatory labor practices for women workers, and government allocations for programming that would improve the status of women:

- CIDA recognizes that microfinance and business training activities with women from the Uyghur minority group in Xinjiang, China, may be jeopardized; because, there is no enabling legislation for credit providers that are not financial institutions.
- In Bangladesh, CIDA and other bilateral and multilateral donors are working through the South Asia Enterprise Development Facility in Bangladesh to improve the regulatory environment to facilitate SME access to finance and business services—with a particular focus on women's businesses.
- GTZ supported a 2002 workshop for microfinance associations in Ghana to discuss their role in developing and deepening the microfinance industry.⁶⁸ In addition to insurance services and education for the poor, GTZ is also working with the SEWA in India to dialogue with the government to institute structural changes related to the provision of life, health, and other types of insurance to poorer segments of the population.⁶⁹
- Through information and institution building to support advocacy, GTZ is fostering the involvement of Central American MSMEs and the institutions representing them, enabling them to provide input into trade discussions and undertake advocacy about CAFTA.⁷⁰ The goal is to ensure that SMEs are not excluded from integrating markets. Unfortunately, it is not clear how effectively the MSME institutions represent women entrepreneurs and their interests.
- DFID is aiming to enhance the economic and social rights of women and men workers through gender-sensitive ethical trade programs involving export horticulture enterprises in Kenya, Zambia, and South Africa.⁷¹
- Under the BEMAP, DFID and other bilateral donors (SDC, SIDA, GTZ) are working on public policy (i.e., supporting advocacy and information campaigns about international trade agreements) and “private policy” (e.g., consideration of the ethical trading relationships between large and small businesses). Some of this work involves MSMEs.⁷²
- AECI/Spain, together with the Guatemalan Ministry of Employment and the Honduran Secretariat of Work and Social Security, are working on reducing discrimination against women workers and improving work conditions through research, better data collection and analysis, TA, and training.⁷³
- Through the innovating project ACCESS! for African Businesswomen in International Trade, CIDA is undertaking training and capacity building, helping emerging and established women entrepreneurs gain access to export markets in nine (9) countries. This program is complemented by a seven (7)-country enterprise competitiveness and infrastructure strengthening program aimed at SMEs.⁷⁴

- The EC and the Government of Belgium is funding local level gender responsive budget activities in India, Philippines, Morocco, and Uganda (UNIFEM 2004).⁷⁵

Key Findings

Gaps in Activities to Increase Women's Access to Markets

DAC members support an array of projects and programs that address women's access to markets. Activities concentrate disproportionately on microfinance, diversifying agricultural production and rural livelihoods. Far fewer projects address training and workforce development; labor market intermediation; generalizing financial instruments for insurance, social security, and pensions. ICT programs exist but most are still under-serving women entrepreneurs and job seekers. Still fewer projects foster research and advocacy activities as a means to increase awareness about gender based impediments to market access.

The majority of projects and programs pursue an entitlements approach concentrating on direct inputs such as credit, storage, and transport. Fewer projects and programs focus on a capabilities approach, increasing women's ability to enter markets, negotiate with buyers and sellers, and position themselves higher up the value chain.

As one program officer observed in the in-depth interviews, market access may be necessary, but it is not sufficient to ensure better development outcomes:

It is not just market access, but the 'economic empowerment' of women that is important.

Programs and projects that focus on enhancing women's capabilities as well as their entitlements are likely to increase the value added of their production, and enable women to secure better outcomes in existing and new markets.

Economic Growth versus Pro-Poor Programming

Many donors that pursue economic growth objectives and focus on sector-wide initiatives have typically failed to identify women entrepreneurs as part of a vibrant economy that can contribute to economic growth. There is evidence that substantial growth can be achieved from below, by focusing on the informal economy and SMEs. In many countries small-scale enterprises in the informal sector are growing faster the large-scale firms in the modern sector (Gammage and Bivens 2005; Chen, Sebstad and O'Connell 1999). Women are found clustered in these activities and can be targeted as part of a successful growth strategy.

Pro-poor programming that focuses on vulnerable groups and sectors is more likely to develop activities that address women entrepreneurs and workers. These activities, however, may not seek out women purposively, but find them clustering in certain programs and projects without necessarily seeking to address gender-specific barriers to market access.

Enabling Conditions

Merely ensuring access to markets without paying attention to enabling conditions along the value chain and in globalizing markets is not likely to achieve the desired outcome. Projects that provide capabilities and entitlements may be more successful when nested within programs and sector wide activities that address structural exclusions and barriers. Addressing enabling environments may require timely and focused delivery of services to women. For example, the DGIS found that land titling programs that promoted women's access to property are particularly effective strategies to enhance enabling conditions for rural women producers in Central America. In other cases, the challenges of creating an enabling environment require extensive interventions such as nation-wide information campaigns, advocacy efforts, and mobilization of producer and consumer groups. BEMAP provides an exemplary best practice ensuring the appropriate enabling conditions for SMEs to enter and maintain market access in dynamic and evolving export markets. Donor coordination has been carefully nurtured and the result is a dynamic and interleaved program.

Gender Mainstreaming and Targeting

Some donors explicitly reference targeting mechanisms to ensure that women and specific underserved populations have access to markets. Other donors highlight a pro-poor focus and find that women are a greater proportion of beneficiaries by virtue of the sectors targeted (SMEs, credit facilities, urban informal sector, etc.). Most projects had either separate WF activities or components embedded within larger programs and initiatives. It was clear from the in-depth interviews and program documents that very few activities emerged from a process of gender mainstreaming.

Several interviewees registered concern that efforts to gender mainstream at the end of the 1990s had led to "gender evaporation" in the decade of the 2000s. These interviewees highlighted how projects that were intended to be gender mainstreamed were in fact GB or had *ad hoc* women's components adhered after the initial project design. One interviewee cautioned to effectively mainstream, other policies and commitments needed to be in place:

I don't think we have failed with mainstreaming, as a donor community. But I do think that there are critical components of mainstreaming efforts that need to be in place for mainstreaming to work effectively. I think all mainstreaming programs in the field need to be accompanied with investments in empowerment and accountability, so that women and women's movements can demand that their government meet their responsibilities and observe women's rights.

Another Program Officer said that he had reversed his approach to mainstreaming after he felt that some initiatives had been reduced to GB programming that did not address the gender-specific constraints to women's economic participation:

I have actually stopped talking about gender and gone back to talking about women. Women somehow got lost in the gender analysis. Somehow it was reduced to adding men and not really addressing the underlying issues of inequality of power and exclusion.

MDGs

Increasingly, DAC donors are re-orienting their programs and activities to achieve key agreements and targets under the MDGs. It appears that such a shift, however, may have led to a narrower focus on social sectors, such as girls' education and maternal health, with relatively little attention being given to gender as it affects economic opportunities and decision-making. Programs that explicitly address women's access to markets may be losing out to sector-wide initiatives to meet targets in education and health. One gender specialist observed:

For example, as part of the DAC we conducted an analysis of the portfolio of projects and financing looking at the MDG 3 'to promote gender equality and empower women.' The conclusion was that about 60 percent of the funding was focused on education and enrollment. This is a positive development. But far fewer funds were dedicated to other critical components of empowerment. The emphasis on labor markets and decision-making was far less. The targets under the MDGs have contributed to narrowing our emphasis.

Echoing these concerns, a recent Millennium Project analysis of gender equity underscored that: "This task force believes that ultimate success in achieving Goal 3⁷⁶ depends both on the extent to which the priorities suggested here are addressed and the extent to which the actions taken to achieve the other Goals are designed to promote equality of men and women and boys and girls" (Grown et al 2005:2). Certainly the MDGs are inter-related and should be treated as such. It would frustrate the overall goals of poverty reduction and improvements in welfare and well-being if the bulk of donor efforts to promote gender equity were confined to human capital investments and bypassed women's engagement in and ability to participate in markets. Where donors focus on a narrower range of projects in social sectors, such as girls' education and maternal health, there is a tendency for relatively little attention to be given to gender in areas such as economic opportunities and decision-making.⁷⁷

Monitoring and Evaluation

We found many examples of creative programs and projects, but relatively few documents or web summaries archived by donors provided information on monitoring and evaluation methodologies or assessments. The invisibility of these methodologies and documents inhibits peer-learning among donors. Sharing the lessons learned—what worked and what failed—is particularly useful for Program Officers in the field within and across donor agencies. The dearth of information on monitoring and evaluation appears to indicate that few such evaluations are undertaken and still less are made publicly available. One program officer went so far as to suggest that many evaluations are pro forma and that little attention is paid to their findings.

The donor industry is profoundly skewed—we pay lip service to evaluation but it is not taken seriously. If we do get documents with a strong analysis, the response is likely to be 'oh, that was yesterday's paradigm; it is not important or relevant now.' The focus is always on the new spend, the new project, the new design. We don't learn our lessons very well.

Another program officer was frustrated with the narrow range of indicators and metrics that could be deployed to capture whether projects had been successful.

All donors have an obsession with quantitative measures. In some cases these measures can drive the projects. What about quality of service delivery for example—how do we measure this? This is particularly important for process indicators that are not readily reduced to numbers.

Best Practices

A number of suggestions emerged from the consultation and analysis of the surveys which provide guidance for best practices in developing, implementing and evaluating market access projects and programs:

(1) Use gender analysis tools to design, implement, and evaluate projects and programs. Gender analysis focuses not just on women, but also on the social relations between men and women. Applying gender analysis tools allows practitioners to uncover the inequalities in power that underlie gender-differentiated outcomes in markets and identify points of intervention, as well as strategies to engage potential beneficiaries. A gender analysis tool can also facilitate a broader understanding of the context in which the project or program is undertaken. Men and women cannot be treated as separate and homogenous groups. A sophisticated gender analysis tool will uncover other cleavages and inequalities that also affect and shape individuals' participation as actors in social, economic and political fora. Class, education, ethnicity, location, and age, affect the opportunities and constraints that individuals and organizations encounter promoting, strengthening and deepening women's access to markets. These factors should also be taken into account when designing, implementing, and evaluating projects and programs.

(2) Undertake a value chain analysis⁷⁸ to identify opportunities for women's broader participation in markets. The analysis should focus on forward and backward linkages to maximize multiplier effects in global value chains where women cluster as workers and producers. Value chains describe the full range of activities that are required to bring a product or service from conception, through the different phases of production and delivery to final customers. A value chain analysis can be deployed to uncover the economic, organizational, and coercive relationships among actors located along different points of the chain and to illuminate the different distribution of potential and actual benefits to these actors. Analyzing the global value chain and the rents generated, provides opportunities to target assistance and inputs and provide incentives to reduce the number of intermediaries, increase the bargaining power of producers, and ensure access-appropriate processing technology, storage, and transport facilities enable resource-poor producers to capture more of the value added in the global value chain.

This type of analysis is particularly suited to a pro-poor and gender approach, since it recognizes that market imperfections, information bottlenecks, and the scarcity of capital (financial, physical and human) confer unequal power and access to markets and rents upon buyers and sellers in particular industries. Identifying these imperfections and restrictions can increase the ability of poor men and women to enter markets, raise their productivity and bargaining power, and scale up their activities.

(3) Improve micro-meso-macro linkages. Focusing on larger-scale economic activities, such as medium-sized enterprises that are owned or run by women, and supporting the development of more robust, complex markets, with extensive forward and backward business linkages has the potential to improve women's access to markets along the value chain. Linking smaller suppliers and buyers can minimize predatory pricing and monopsony impacts and overcome concerns about volume and production reliability that larger entrepreneurs have towards small entrepreneurs.

(4) Pursue a life cycle or livelihoods approach. The character of production and labor markets is in flux. Households pursue creative strategies to preserve livelihoods and respond to exogenous shocks such as illness, death, environmental disaster, crop failure, etc. Some interventions and support to increase market access may need to be short-run and agile: emergency food-for-work programs; retraining for retrenched workers; and, the provision of transport and storage as nascent markets develop and deepen. Other programs may need to create and encourage the expansion of financial instruments and social insurance to mitigate risk, insure inventories, and provide access to pensions and social security.⁷⁹ Gender analysis should inform the program activities, enabling Program Officers to pay particular attention to the gendered nature of exclusion and barriers to participation in particular markets.

(5) Support entitlement and capabilities programs. Successful projects and programs pay attention both to inputs as well as to the individual or group ability to deploy these inputs. Programs and projects that improve women's bargaining power with monopsonists, provide information and communications technologies that enable women producers to sell in higher value markets or purchase critical inputs, can raise productivity and incomes. Programs that provide collective access to child care can enable women to enter markets or receive training and engage in workforce development initiatives.

(6) Promote clustering and networking. Groups of women producers may be able to access services collectively, which they might not be able to purchase as individual entrepreneurs. The SNV projects supported by the Netherlands Ministry of Foreign Affairs illustrate how clusters and networks of women can gain access to resources and achieve economies of scale. Additionally, groups of entrepreneurs requiring the same service are usually in a better negotiating position with potential suppliers or can bargain more effectively with buyers than they could alone.

(7) Expand access to credit and financial services. Microfinance remains a powerful tool to provide financial resources to the underserved and compensate for the absence of financial markets. Micro-credit can also provide an essential platform for graduating women's businesses and women's production to formal sector financial services. Offering products that include risk insurance, inventory, health, life and funeral insurance has proven to be particularly important for poor women. Working on policy, institutional, or social change that addresses structural impediments to women's access to financial services can improve their ability to access markets. Among such projects are those that improve women's inheritance rights and their access to collateral resources such as land and other productive assets.

(8) Address informality. Women cluster in informal markets and face particular barriers to formalizing production. Efforts to reduce administrative and regulatory barriers, promote tax reform that can lift burdens on smaller enterprises, and generalize access to social security, pensions, and health-benefits can greatly affect the terms and conditions of women's employment and enhance their security in the informal economy.⁸⁰ Additionally, lessons can be learned from the experience of SEWA and Bangladesh Rural Advancement Committee⁸¹ about organizing women in the informal economy and facilitating their access to productive resources as well as critical services such as health, housing, and child care.

Endnotes

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² This draws on Amartya Sen's analysis of poverty in terms of a lack of entitlements and capabilities. Traditionally poverty was considered to summarize a lack of access to resources, productive assets and income resulting in a state of material deprivation (Sen, 1999). The shift to a capabilities and entitlements analysis allows practitioners to focus on the processes that underpin or precipitate material deprivation—highlighting the causes and not just the symptoms.

³ The informal sector or informal economy in developing economies comprises a variety of production activities including: home-based production (such as handicrafts and piece work); small-scale retail trade (such as street vending); petty food production, other services for urban workers, and domestic service.

⁴ Behavior that improves the welfare of one individual or group at the expense of another. The most extreme example is a protection racket where an individual or group extorts funds under threat without increasing production.

⁵ Moral hazard describes the risk that the presence of a contract will affect on the behavior of one or more parties to that contract. The classic example is in the insurance industry, where coverage against a loss might increase the risk-taking behavior of the insured individual or party.

⁶ Where 'true' risks are not signaled or known, women's businesses may be perceived as more risky than men's because of a lack of information about the markets in which they produce.

⁷ Monopsony is equivalent to a buyers' monopoly.

⁸ See for example papers from ICLARM Global Symposium on Women in Fisheries which was held in November 2001, Kaohsiung, Taiwan.

⁹ In particular, these types of gender analyses frequently addressed power and the social construction of power. A gender analysis typically explores the balance of rights, obligations, power and privilege between men and women and between different social groups. See for example Gender Analysis: www.acdi-cida.gc.ca and global.finland.fi/julkaisut/taustat/nav_gender, archive.idrc.ca/gender/tool.html and www.sdp.undp.org/gender/resources/mono6.html, and www.wiram.de/gendersourcebook/navigation.htm.

¹⁰ Gender Blind describes methodologies that do not explicitly address gender differentials in power or asymmetries in information and access to productive resources.

¹¹ www.acdi-cida.gc.ca; www.gtz.de/en

¹² www.ilo.org/public/english/employment/skills/technical/project/tcp_33.htm

¹³ www.ausaid.gov.au; www.snvworld.org/cds/rgGEN/themes-and-topics_PSD_1.htm

¹⁴ www.france.diplomatie.fr/cooperation/dgcid/

¹⁵ www.acdi-cida.gc.ca

¹⁶ austemb.org.cn/mc030611.htm; www.acdi-cida.gc.ca

¹⁷ www.dci.gov.ie

¹⁸ www.un.org/unrwa/programmes/mmp/overview.html; www.usaid.gov/stories/youth.html;

www.france.diplomatie.fr/cooperation/dgcid

¹⁹ www.un.org/unrwa/programmes/mmp/overview.html; www.usaid.gov/stories/youth.html

²⁰ www.acdi-cida.gc.ca

²¹ ilo.org/public/english/employment/gems/eo/law/india/l_all.htm;

indianngos.com/government/schemes/women3.htm

²² Some of these labor-related activities fall under democracy and governance portfolios rather than economic growth activities—where possible we attempted to identify these activities in interviews and web searches.

²³ www.aeci.es/Default.htm

²⁴ www.unido.org

²⁵ See www.ausaid.gov.au/

²⁶ Finnish Institute of Occupational Health. 1999. Asian-Pacific Newsletter 2/1999: Women at Work. FIOH, Helsinki. ([www.ttl.fi/internet/English/Information/Electronic+journals/Asian-Pacific Newsletter/1999.](http://www.ttl.fi/internet/English/Information/Electronic+journals/Asian-Pacific+Newsletter/1999.)); Finnish Institute of Occupational Health. 1999. African Newsletter 2/1999: Women at Work. FIOH, Helsinki. www.ttl.fi/internet/English/Information/Electronic+journals/Africa+Newsletter/1999.

²⁷ www.nai-ins.ca/ensl/research/research05.html

[Gender Impacts of Globalization: Women's Health in Bangladesh's Garment Sector Project (1999)]

- ²⁸ global.finland.fi/english/projects/countries/index.html
- ²⁹ Personal communication with Brigit Hagmann, SDC, March 2, 2005.
- ³⁰ www.usaid.gov/stories/youth.html
- ³¹ www.usaid.gov/stories/youth.html
- ³² www.usaid.gov/stories/youth.html
- ³³ www.minbuza.nl
- ³⁴ www.ausaid.gov.au
- ³⁵ www.wiram.de/gendersourcebook/cooperation/cooperation_TVET_goodpractice.html
- ³⁶ GTZ. Gender-Sourcebook for the Priority Sector “Economic Reform and Development of Market System.” www.wiram.de/gendersourcebook
- ³⁷ Smart cards include a micro-chip that augments conventional plastic cards, allowing financial services organizations extend their scope and reach. Some smartcards are being linked to remittance transfers to enable remittance recipients to obtain access to credit and other financial services.
- ³⁸ www.usaid.gov/stories/youth.html
- ³⁹ See www.usaid.gov/gn/nrm/news/microfinance/article_long.htm
- ⁴⁰ www.usaid.gov/stories/archiveane.html
- ⁴¹ www.finmarktrust.org.za
- ⁴² www.cssr.uct.ac.za/saldru_fdp.html
- ⁴³ GTZ. Gender-Sourcebook for the Priority Sector “Economic Reform and Development of Market System.” www.wiram.de/gendersourcebook/
- ⁴⁴ www.diplomatie.gouv.fr/cooperation/dgcid/publications/livre_blanc_gb/ch_3/page_04.html
- ⁴⁵ www.minbuza.nl
- ⁴⁶ www.afd.fr/jahia/Jahia/lang/fr/pid/1
- ⁴⁷ www.usaid-eg.org/detail.asp?id=136&news=1; www.usaid.gov/stories/youth.html
- ⁴⁸ www.usaid.gov/stories/youth.html
- ⁴⁹ www.dfid.gov.uk
- ⁵⁰ www.undp.org/info21/pilot/pi-ukrpr.html
- ⁵¹ Training and workforce development and other labor market intermediation services were addressed in the section on labor markets and financial services were also treated separately.
- ⁵² SNV Netherlands development organization is a quasi-autonomous NGO that receives support from the Dutch Ministry for Development Cooperation. SNV supports organizations in 26 countries in Africa, Asia, Latin America and Eastern Europe, which want to develop and improve their capacities.
- ⁵³ Definitions from: www.snvworld.org
- ⁵⁴ APPA is used to identify and emphasize the successes and strengths, in order to empower communities, groups, and organizations, to plan and manage development and conservation. APPA comprises five steps: discovery, dream, direction, design, delivery (and re-discovery).
- ⁵⁵ MA&D is used to identify products and develop markets, to provide income (benefits) to the forest products entrepreneurs without degrading the resource base. The process consists of three phases. Phase 1: assess the existing situation. Phase 2: identify products, markets and means of marketing; plan enterprise for sustainable development. Phase 3: plan enterprise for sustainable development.
- ⁵⁶ www.ilo.org/public/english/employment/ent/papers/sed23.htm
- ⁵⁷ www.afd.fr
- ⁵⁸ www.wisard.org/wisard/shared/asp/projectsummary.asp?Kennummer=10358
- ⁵⁹ www.aeci.es
- ⁶⁰ www.usaid.gov/stories/youth.html
- ⁶¹ www.weave-women.org
- ⁶² www.aeci.es
- ⁶³ www.afd.fr
- ⁶⁴ www.usaid.gov/our_work/cross-cutting_programs/wid/snapshot/ane/bangladesh/bang_jobs.html
- ⁶⁵ www.afd.fr; <http://www.unece.org>
- ⁶⁶ Global Knowledge Partnership. 2004. “Women Entrepreneurship and ICT: Policy and Programme Implications for Women SMEs in Training, Advocacy Strategy and Growth.” GKP-IKED Panel Session at the World Knowledge Forum 2004. www.globalknowledge.org/gkps_portal/index.cfm?menuid=428
- ⁶⁷ See for example Brown, Feldstein, Haddad, Peña, and Quisumbing (1995).

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- ⁶⁸ AFMIN. 2002. 'Microfinance Associations – Their Role in Developing the Microfinance Industry » Accra, Ghana, Nov. 6-7, 2004. Workshop summary. www.afmin-ci.org/afmin_gtz.shtml
- ⁶⁹ GTZ. Gender-Sourcebook for the Priority Sector "Economic Reform and Development of Market System." www.wiram.de/gendersourcebook
- ⁷⁰ www.gtz.de/en/themen/laendliche-entwicklung/agrar-ernaehrungswirtschaft/4333.htm
- ⁷¹ www.dfid.gov.uk; Barrientos, S., Dolan, C. and A. Tallontire (2001) Gender and ethical trade: a mapping of the issues in African horticulture. www.nri.org/NRET/genderet.pdf
- ⁷² www.sdc.org.bd
- ⁷³ www.aeci.es/Default.htm
- ⁷⁴ www.acdi-cida.gc.ca
- ⁷⁵ The EC and the Government of Belgium has been working with UNIFEM supporting their Gender Responsive Budgeting Programme (UNIFEM, 2004).
- ⁷⁶ Goal 3: Promote Gender Equality and Empower Women.
- ⁷⁷ See for example Watkins, F. 2004. "Evaluation of DFID Development Assistance: Gender Equality and Women's Empowerment DFID's Experience of Gender Mainstreaming: 1995 to 2004," Report to the Evaluation Department, East Kilbride, December 2004.
- ⁷⁸ Value chain analyses are similar to supply chain analyses in that both focus on the institutional arrangements that link producers, processors, marketers, distributors, and consumers. Supply chain analyses focus on the way goods move from producers to consumers; the exchange of payment, credit and capital among actors; price signals, pricing behavior and value added; the dissemination of technology; and the flow of information across the chain. A value chain analysis augments this approach, identifying and exploring the spaces where rents are generated, and recognizes that different configurations of actors may influence capabilities, relative bargaining power, and subsequently affect outcomes along the value chain.
- ⁷⁹ For further information on generalizing social protection and addressing the needs of workers in the informal economy refer to Lund and Nicholson. 2003.
- ⁸⁰ See for example Gamser, M. and D. Welch. 2005. "Formalising the Informal Sector: Barriers and Possible Solutions," Development Alternatives Inc., and Bannock Consulting, Ltd., June 2005.
- ⁸¹ See for example www.sewa.org and www.brac.net.

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www.ausaid.gov.au

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globaleducation.edna.edu.au/globaled/go/cache/offonce/pid/1533

(description of AusAID microfinance activities)

www.un.org/unrwa/programmes/mmp/overview.html

(AusAID to UNRWA for programs in West Bank-Gaza, Jordan)

Belgium, Directorate-General for Development Cooperation, DGDC

www.dgdc.be

Belgium, Belgian Technical Cooperation

www.btcctb.org/showpage.asp?iPageID=2

Canada, CIDA

www.acdi-cida.gc.ca

www.acdi-cida.gc.ca/cida_ind.naf/0/

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www.unesco.org.id/apgest/pdf

(Mongolian Milk Farmers project)

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mirror.cornell.edu/public/English/region/asro/newdelhi/programs/womnwrk

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European Commission

www.weave-women.org

(Thailand weavers project)

www.traidcraft.co.uk; europa.eu.int/comm/europeaid/projects/asia/

(Cambodian craft artisans project)

Finland, FINNIDA

global.finland.fi/

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France, Department for International Co-operation

www.france.diplomatie.fr/cooperation/dgcid

France, Agence Française de Développement

www.afd.fr/jahia/Jahia/lang/fr/pid/1

Greece, Hellenic Aid

www.mfa.gr/english/foreign_policy/cooperation/

Germany, GTZ

www.gopa.de/en/projects/hr/edutrain/social%20serv/social4.html

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foreignaffairs.gov.ie

Ireland, Development Cooperation Ireland

www.dci.gov.ie

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(ILO Activity funded by Ireland with Ethiopian women with disabilities)

Italy, Italian Cooperation

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Japan, Japan International Cooperation Agency

www.jica.go.jp/english

Japan, Ministry of Foreign Affairs

www.mofa.go.jp/policy/oda/category/wid/index.html

Japan, Japanese Bank for International Cooperation

www.jbic.go.jp/english/index.php

Luxembourg

www.lux-development.lu/e/agcoagence.htm

Netherlands, Ministry of Foreign Affairs

GENERAL WEB ADDRESS?

www.minbuza.nl

www.indonesia.nl

Netherlands, SNV

www.snvworld.org/cds/rgGEN/themes-and-topics_PSD_I.htm

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New Zealand

www.nzaid.govt.nz

www.decisionmaker.co.nz/guide_2003/hgw/nzaid.html

Norway, NORAD

www.norad.no

ilo.org/public/english/employment/gems/eeo/law/india/l_all.htm

indianngos.com/government/schemes/women3.htm

(NORAD support to ILO for pilot program for women entrepreneurs in the development of industry in India)

www.bellanet.org/partners/mfn/memberPRIDE.html

(Tanzanian microfinance activity with PRIDE NGO)

Portugal

www.ipad.mne.gov.pt

Spain, AECI

www.aeci.es/Default.htm

Sweden

www.sida.org/sida/road/classic

www.ilo.org/public/english/employment/ent/papers/sed23.htm

(Start and Improve Your Business Programme)

www.ilo.ru/siyb/siyb_glob.html

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Switzerland

www.deza.admin.ch

www.intercooperation.ch/sed/product/arbeitsarmut/aga_e.htm

www.vetnet.ch/sites (Gender and Vocational Training)

www.sdc.org.bd (SDC activities in Bangladesh, including the Developing Business Services Markets Project)

United Kingdom, DFID:

www.dfid.gov.uk
dfid.gov.uk/casestudies/files/asia/ayesha-bangla.asp
www.commark.org
www.empowerpoor.org
www.finmark.org.za
www.livelihoods.org
www.odi.org.uk/keysheets
www.traidcraft.co.uk/template2.asp?pageID=1542&FROMid=1276
www.wisard.org/wisard/shared/asp
projectsummary.asp?Kennummer=10358 (DFID Bangladesh REFPI project)

United States of America, USAID

www.usaid.gov
www.usaid.gov/our_work/cross-cutting_programs/wid
 (Describes work of the Office of Women in Development, including publications and project descriptions, such as support for medium-sized entrepreneurs in Bangladesh via JOBS Program; women's horticulture activities in Mali;
www.usaid.gov/stories/youth.html
 (Project stories on activities related to women, including Jordanian women plumbers and microloans to women; Ukraine women farmers and ICT; Angolan women's literacy, human rights and business training; Iraqi Women's Rights Center and Iraqi-Kurdish Literacy and Entrepreneurship Training; West Bank women's centers via PHOENIX and emergency employment activities; Palestinian women's participation in craft bazaars; market branding by Jisaidie Cottage Industries in Kenya; farming, nutritional and marketing extension services for women's cooperatives in Nigeria; women bakers in Afghanistan; Malawi bank changes for microfinance programs for mostly women; Guinean Credit Intermediaries to adapt bank criteria to include client group practices related to good governance, transparency and business plans; Maasai women artisans near a conservation area in Tanzania;)
www.usaid.gov/our_work/economic_growth_and_trade/poverty_reduction/microenterprise; www.microlinks.org
 (USAID's Microenterprise Development programs and (MD) Team
www.usaid.gov/our_work/economic_growth_and_trade/info_technology
 (USAID's ICT Programs)
www.usaid.gov/bd/enterprise_successes.html (Bangladesh)
www.usaid.gov/gn/health/news/001226_yaguiba/index.htm
 (Yaguiba NGO in Guinea working with PSI NGO on packaging)
www.usaid.gov/regions/afr/success_stories/sudan.html
 (Hamsa Hamsa Women's Group's lending and income generating activities in Sudan)
www.usaid.gov/regions/afr/ss02/southafrica2.html
 (Empowering South African women entrepreneurs)

www.usaid-eg.org/detail.asp?id=136&news=1
(Enterprise exhibition for mostly women Micro and Small Entrepreneurs who participate in microfinance activities in Assuit, Egypt)
www.usembass-amman.org.jo/USAID/bwn.htm
(USAID/Jordan's activities with the Business Women's Network)
usinfo.state.gov/dhr/Archive/2004/Mar/12-713523.html
(US Labor Department and USAID activities related to women workers)

Multilateral Organizations

International Labour Organization

www.ilo.org
www.ilo.org/dyn/empent/empent.Portal?p_prog=S&p_subprog=WE
Women's Entrepreneurship Development and Gender Equality (WEDGE)
www.ilo.org/dyn/gender/genderresources.details?p_land=en&p_category=NEW&P
(ILO Gender, Poverty and Employment (GPE) Programme)

UNIFEM

www.unifem.org

UNIDO

www.unido.org

PeaceWomen—Women's International League for Peace and Freedom

www.peacewomen.org/news/SerbiaMontenegro/June04/reconcile.htm

*Annex I**Improving Market Access for Women*

Dear Colleague:

We are writing to ask you to participate in a short survey about your agency's work related to impediments to women's access to labor markets, financial markets and markets for goods and services in developing countries. This survey of donor-financed initiatives is intended to identify donor programs and policies, as well as best practices for practitioners. The results will be summarized in a background report and short "Hot Topic" format for the Private Sector Working Group of the OECD-DAC's POVNET and will be available via the Internet. A team from Development and Training Services, Inc. (DTS), a contractor for the Office of Women in Development of the US Agency for International Development will be organizing this research, under the direction of the USAID/WID Office.

Please answer the following questions for your department or unit within your agency or direct it to the most appropriate staff member who is familiar with gender-related programming in the economic sector. The questionnaire should not take longer than 30 minutes to complete. Please enter your responses in this file using a word processing package and save the file as a word document [.DOC] or in rich text format [.RTF]. To check any boxes electronically double-click on the box and select "checked" in the default value.

Please note that responses are requested by February 14, 2005. They can be sent to DTS via email and fax: Melinda.Packman@DEVTS.com and 703-465-9344.

| | |
|---|--|
| Name of Respondent: Title: Number of years in current position: | Number of years with agency: Organization: Department/Unit: Telephone: E-mail: |
|---|--|

1. Are you working in any of the following regions to improve access to markets for women?

| | ASIA | AFRICA | Europe & Eurasia | LAC |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Labor markets | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Financial markets | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Goods markets | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Service markets | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

2. Please list the names of programs and projects directly related to improving market access for women that have been undertaken over the last five (5) years.

| ASIA | AFRICA | E. & E. | LAC |
|------|--------|---------|-----|
| | | | |

3. Which sectors do your market access programs for women address?

| | Formal Sector | Informal Sector |
|----------------------|--------------------------|--------------------------|
| Agriculture | <input type="checkbox"/> | <input type="checkbox"/> |
| Manufacturing | <input type="checkbox"/> | <input type="checkbox"/> |
| Services | <input type="checkbox"/> | <input type="checkbox"/> |

4. Which of the following activities do your market access programs address?

| | |
|--------------------------|--|
| <input type="checkbox"/> | Workforce development and vocational training |
| <input type="checkbox"/> | Employment centers and labor market services |
| <input type="checkbox"/> | Small business services |
| <input type="checkbox"/> | Market information services |
| <input type="checkbox"/> | Credit |
| <input type="checkbox"/> | Transport and storage |
| <input type="checkbox"/> | Cooperatives |
| <input type="checkbox"/> | Buyers associations |
| <input type="checkbox"/> | Sellers associations |
| <input type="checkbox"/> | Legal services |
| <input type="checkbox"/> | Child care services |
| <input type="checkbox"/> | Other—please specify |

5. When facilitating entry or scaling-up women’s existing entrepreneurial activities, do you focus primarily on improving women’s access to?

| | |
|--------------------------|-------------------------|
| <input type="checkbox"/> | Local markets |
| <input type="checkbox"/> | National markets |
| <input type="checkbox"/> | Regional markets |
| <input type="checkbox"/> | Global markets |

6. Approximately what level of project funding have activities that improve women’s access to markets received over the last five (5) years (in U.S. dollars)?

| | |
|--------------------------|--------------------------|
| <input type="checkbox"/> | Up to \$1 million |
| <input type="checkbox"/> | \$1-\$3 million |
| <input type="checkbox"/> | \$4-\$10 million |
| <input type="checkbox"/> | \$11-\$20 million |
| <input type="checkbox"/> | \$21-\$30 million |
| <input type="checkbox"/> | \$31-\$50 million |
| <input type="checkbox"/> | Over \$50 million |

Approximately what percentage of total funds allocated to improving market access is allocated to improving women’s access to markets?

| | |
|--------------------------|------------------------|
| <input type="checkbox"/> | Up to 5 percent |
| <input type="checkbox"/> | 5-10 percent |
| <input type="checkbox"/> | 11-30 percent |
| <input type="checkbox"/> | 31-50 percent |
| <input type="checkbox"/> | Over 50 percent |

Has the level of funding for these programs changed over the past five (5) years?

| | |
|--------------------------|--------------------------|
| <input type="checkbox"/> | Increased |
| <input type="checkbox"/> | Decreased |
| <input type="checkbox"/> | Remained the same |

Why? Please explain.

7. Which of the following groups have you worked with as intermediaries or counterparts to increase market access for women?

| | |
|--------------------------|---------------------------------------|
| <input type="checkbox"/> | NGO |
| <input type="checkbox"/> | PVO |
| <input type="checkbox"/> | For-profit organization |
| <input type="checkbox"/> | Religious institution |
| <input type="checkbox"/> | Women’s organization |
| <input type="checkbox"/> | Cooperative |
| <input type="checkbox"/> | Buyers and sellers association |
| <input type="checkbox"/> | Local government entity |
| <input type="checkbox"/> | Chamber of commerce |
| <input type="checkbox"/> | Educational institution |
| <input type="checkbox"/> | International NGO |
| <input type="checkbox"/> | Regional network |
| <input type="checkbox"/> | Global network |
| <input type="checkbox"/> | Other please specify |

8. What types of constraints have you encountered during the implementation phase?

| | |
|--------------------------|---------------------------|
| <input type="checkbox"/> | Political |
| <input type="checkbox"/> | Economic |
| <input type="checkbox"/> | Social/Cultural |
| <input type="checkbox"/> | Legal |
| <input type="checkbox"/> | Approach/tool used |
| <input type="checkbox"/> | Funding level |
| <input type="checkbox"/> | Donor coordination |
| <input type="checkbox"/> | None |

Please explain giving specific examples where appropriate:

9. How have your programs attempted to address any of the constraints listed in question 8?

10. What approaches and/or tools were developed to implement and refine programs?

| | |
|--------------------------|--|
| <input type="checkbox"/> | Quantitative data collection instruments (surveys) |
| <input type="checkbox"/> | Qualitative data collection instruments (focus groups, participatory action research, etc.) |
| <input type="checkbox"/> | Gender training manuals |
| <input type="checkbox"/> | TA tools for government and donor agencies |
| <input type="checkbox"/> | TA tools for NGOs and PVOs |
| <input type="checkbox"/> | TA packages for women's businesses |
| <input type="checkbox"/> | Other please specify |

11. What tools were developed to monitor and evaluate the programs?

| | |
|--------------------------|--|
| <input type="checkbox"/> | Quantitative data collection instruments (surveys) |
| <input type="checkbox"/> | Qualitative data collection instruments (focus groups, participatory action research, etc.) |
| <input type="checkbox"/> | Other |

Please list any tools mentioned in questions 10 and 11 that are available to be shared with other donors and practitioners:

12. Have there been any data gaps which affect program work in a particular region or sector? Please explain.

13. Are there any critical gaps in programs and service delivery in a particular region which could increase women's market access? Please explain.

14. Please list the names of key reports and project documents, or the website link, that inform, evaluate and/or summarize your department or unit's work and approach.

15. Please list the names of key projects that provide best practice examples of innovative projects that address market access for women.

| Project Name | Region |
|---------------------|---------------|
| | |

16. Do you have any additional comments or observations you would like to make?

Annex 2

Box 8. Women Workers in the Global Economy

Throughout the developing world, women are key economic actors: they play pivotal roles in agriculture, industry, manufacturing and services, and in the informal sector, as producers, traders, owners and operators of micro-enterprises. Women comprise an increasing share of the world's labor force. Worldwide women make up about 30 percent of the agriculture, fisheries and forestry labor force, 35 percent in industry and manufacturing, and 42 percent in services (WISTAT, 2000). Women work primarily in services in almost all regions. The notable exceptions are sub-Saharan Africa and Southern Asia where women predominate in agriculture—making up approximately 65 percent of the workforce.

Over the last three decades the composition of production and employment has changed substantially. The global labor force is shifting from a largely agricultural labor force to an industrial and service labor force. The service sector is the main source of employment for both women and men, absorbing the majority of workers in Northern Africa, the Caribbean, South America, Eastern and Western Asia and developed countries. But even where men and women are concentrated in the service sector, a greater proportion of the total female workforce is found in this sector.

A dynamic sector that is growing and becoming noticeably feminized is the small enterprise sector. In many countries small-scale enterprises, the majority of which are in the informal sector, are growing faster than large-scale firms in the formal sector (Bivens and Gammage, 2005). For example, in Swaziland, women own 70 percent of MSMEs (Kickul, Sampson and Gundry, 2003). The emergence of private enterprises in the transition economies contributes to job creation and absorption of displaced workers. In Russia, women own 64 percent of firms employing 10 people or more. In China, 25 percent of the businesses founded since 1978 were founded by women. Data for Hungary reveals that 40 percent of all new businesses since 1990 have been started by women. While in Poland, 38 percent of all firms are owned by women. As urban centers grow these enterprises are expanding, absorbing displaced agricultural workers and providing critical services to larger enterprises and producing goods for domestic as well as international markets.

Source: WISTAT (2000); Chen, Sebstad and O'Connell (1999); Kickul, Sampson and Gundry, (2003); Mehra and Gammage (1999); Bivens and Gammage (2005).

Box 9. Women in the Informal Economy

Informal employment, in small and unregistered enterprises or as wage earners without secure contracts, worker benefits or social protection, comprises one half to three quarters of non-agricultural employment in developing countries. For example, in Egypt informal employment was estimated to be 40 percent of total employment in 1998. Similarly, in El Salvador in 2002, and India in 1999, informal employment as a percentage of total employment was 69 and 92 percent respectively (Bivens and Gammage, 2005).

A substantial proportion of the informally employed are self-employed. Self-employment represents approximately one third of non-agricultural employment worldwide. Self-employment accounts for 53 percent of non-agricultural employment in sub-Saharan Africa, 44 percent in Latin America, 32 percent in Asia and 31 percent in North America (ILO, 2002). Homebased workers and street vendors are two of the largest sub-groups of the informal workforce.

The vast majority of working women in developing countries is employed in the informal economy. More than 60 percent of the total female labor force is in informal employment.¹ Moreover, women make up more than 80 percent of all homebased workers many of who contribute to products that are globally traded (ILO, 2002).

Frequently, there is no clear demarcation between the formal and informal economy, rather there is a continuous spectrum of production that might be characterized as being more or less formal. Furthermore, production in the formal economy frequently depends upon goods and services produced by workers in the informal economy. For example, the primary export crops of many developing countries such as coffee, cotton, sugar, and tea are often harvested using casual, unprotected and unregistered day laborers. Export manufacturers also rely upon piece workers, contractors and home producers, individuals who essentially work in the informal sector, the majority of which are women (Carr, Chen and Tate, 2000).

The wages and incomes associated with informal employment are much lower than for workers in the formal economy. In El Salvador, for example, 62 percent of all workers in the informal sector earn less than the monthly minimum wage (Lara, 2005). In South Africa, Braude (2005) reports that more than half of informal workers earned less than 500 Rand per month in 2003, while less than 1 percent of all formal economy workers earned less than this amount. Gender wage and income differentials prevail in the informal economy. In Egypt, women's average wages as a percent of men's in the informal economy were 53 percent (El Mahdi and Amer, 2005). In Bolivia, women in the informal sector earn between 25 and 30 percent less than their male counterparts (Mønsted, 2000).

Source: ILO (2002); WISTAT (2000); Carr, Chen and Tate (2000); Chen, Sebstad and O'Connell (1999); Bivens and Gammage (2005); Lara (2005); Braude (2005); El Mahdi and Amer (2005); Women in Informal Employment Globalizing and Organizing, www.wiego.org; Mønsted, T. (2000).

¹ This excludes North Africa where 43 percent of women workers are in informal employment (ILO, 2002).

Box 10. Women Entrepreneurs

- Women-owned firms comprise between one-quarter and one-third of all the businesses in the formal economy, and are expected to play an even larger role in informal sectors (NFWBO, 1999). Women own 25 percent of all businesses and the number of women-owned businesses in Africa, Asia, Eastern Europe and Latin America are increasing rapidly (Kickul, Sampson and Gundry, 2004). 47 percent of households in the Philippines are engaged in at least one business activity, the majority initiated by a woman (Finnegan and Danielsen, 1997).
- Women represent over 40 percent of workers in informal enterprises (ILO, 2002).
- Growth of women entrepreneurs in many countries has been driven by international trade—four out of ten women business leaders are currently involved in the global market (Jalbert, 2000).
- Between 9 and 23 percent of women business owners were found in a goods-producing industry. The remainder is found in the services sector, with retail trade and business services being the most prominent among them (Weeks, 2000).
- Women entrepreneurs tend to use formal social groups and women's business organizations to network, and gain access to resources, organizational inputs, and support in identifying and entering emerging sectors (Kickul, Sampson and Gundry, 2004, and Jalbert, 2000).
- In addition to societal, cultural and religious obstacles to enterprise development, access to financial services, insurance and credit pose critical barriers for women entrepreneurs, especially small- and micro- entrepreneurs. Other impediments include lack of access to technology, markets, business networks and information (Weeks, 2000 and UNECE, 2004).
- Gender differences in access to productive resources remain. Bangladeshi women obtain loans averaging Tk. 3,000 while loans for men average Tk. 75,000—25 times higher—even though women have a higher loan repayment rate than men. Many women in Thailand lack market information and connections as they live in isolated rural and urban settlements. Indian women experience greater difficulties than men in starting up a business, citing problems with family, collateral security, professional disrespect, and lack of technical training (Finnegan and Danielsen, 1997).
- Most women's businesses are small, with from 17 percent (Russia) to 84 percent (Argentina) employing fewer than five (5) workers (Weeks, 2000).
- Women's businesses remain a highly neglected and underdeveloped source of income, new jobs and export income. There are approximately 18 million Indonesian women entrepreneurs engaging in enterprise to supplement the household economy and contribute to the community (UNIFEM, 1997, and Finnegan and Danielsen, 1997).

Sources: Kickul, Sampson and Gundry (2004); Finnegan and Danielsen (1997); ILO (2002); Weeks, (2000); UNECE (forthcoming 2004); Jalbert (2000); UNIFEM (1997); NFWBO (1999).

Annex 3

Table 3. Tools for Increasing Women's Access to Markets

| Agency | Tool | Source |
|--------------------|---|--|
| UNIDO | <i>Business Development Services for Rural and Women Entrepreneurs</i> Specific methodologies and manuals for WED have been prepared as a training program for women entrepreneurs in food processing. There are also training modules on teamwork, asset building, and the monitoring and evaluation of WED projects. | www.unido.org |
| CIDA | Gender Equality and Trade-Related Capacity Building: A Resource Tool for Practitioners. (2003) | www.siyanda.org |
| ILO (SIDA funding) | Bauer, S., Finnegan, G. and N. Haspels. GET Ahead for Women in Enterprise Training Package and Resource Kit. ILO, Bangkok. (2004) | www.eldis.org/static/DOC16761.htm |
| FINNIDA | Looking at Gender, Agriculture and Rural Development, Ministry for Foreign Affairs, Helsinki. | |
| DFID | Economics: Small Enterprises. DFID, London. (1999) | www.siyanda.org/docs_gem/index_sectors/economics/se_cor_etext.htm |
| JICA | JICA Thematic Guidelines on Gender Mainstreaming/WID. Thematic Guidelines Team, Gender Mainstreaming Unit, Global Issues Division, Planning and Evaluation Department, JICA, Tokyo. (2002) | www.jica.go.jp/english/global/wid/pdf/guidelines.pdf |
| AusAID | Guide to Gender and Development. (Sectoral questions) | www.ausaid.gov.au |
| GTZ | Gender-Sourcebook for the Priority Sector "Economic Reform and Development of Market System" (includes cases) | www.wiram.de/gendersourcebook/fram-oben1.htm |
| SDC | <i>Gender-Oriented Entrepreneurship Promotion - Strategies and Tools Along the Project Cycle</i> SDC has recently produced a set of documents that progressively refine a gender-oriented approach to entrepreneurship promotion. The most recent document is a very useful practitioner's guide for those designing a gender-balanced small enterprise development project or redesigning an existing project. Part I covers a wide range of gender-sensitive strategic | (Citations: Gminder, C.U. Ulrike. 2003. Gender-Oriented Entrepreneurship Promotion: Strategies and Tools Along the Project Cycle – An SDC Manual for Practitioners. SDC, Berne; Gminder, C.U. 2003. Theses on Gender-Oriented Entrepreneurship, SDC, Berne; Gminder, C.U. and H. Stetter. 2001. Analysis of Swisscontact's Experience in the Promotion of Women Entrepreneurs in Micro-, Small- and Medium-Sized Enterprises. Issue Paper No. 6. SDC, Berne; |

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| | <p>analyses and approaches that can be used for planning, implementing and monitoring activities related to women's entrepreneurial activities. Given that many entrepreneur promotion activities are now looking for sex-disaggregated and gender-sensitive performance indicators, this manual provides many useful suggestions. Part II presents a set of practical tools, including worksheets and questionnaires, which can be adapted by practitioners for analyzing specific circumstances. The earlier documents include an issue paper for a 1999 SDC workshop on this topic (Gehriger 1999), a subsequent evaluation of Swisscontact's global project experience in this area (Gminder and Stetter 2001) and a conceptual framework for the topic (Gminder 2003).</p> | <p>Gehriger, A. 1999. The Gender Approach in Small Enterprise Development. Issue Paper I. SDC, Berne.)</p> |
| IFC | <p>International Finance Corporation. 2002. Small and Medium Enterprise Toolkit. IFC, Washington, D.C. (2002)</p> | |
| DFID | <p><i>Analytical Tools Associated with DFID's FinMarkTrust in Southern Africa</i></p> <p>Rather than making assumptions about the needs and interests of the poor, the FinMark Trust recently undertook FinScope, a comprehensive, national household survey of financial services in South Africa. It addresses sex, age, race, urban/rural and other demographic variables. Similar surveys are planned for Botswana and Namibia.</p> <ul style="list-style-type: none"> • A scoping study on insurance led to support for the funeral insurance ("assistance") business. As key members of informal burial societies, women benefit from this type of pro-poor assistance. • Women's access to property and other resources - Swaziland working paper, comparison of supply-side study, South African Township Residential Property Markets study. • Innovations in collecting data on women's usage of formal and informal financial services via a financial diaries survey. | <p>(Source: Personal communication, Jeremy Leach, 31 January 2005; www.finmarktrust.org.za; www.finscope.co.za; www.ccsr.uct.ac.za/saldru_fdp.html)</p> |