

From Vicious to Virtuous Circles?: Gender and Micro-Enterprise Development

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Preface

The Fourth World Conference on Women, to be held in Beijing in September 1995, provides an opportunity for the world community to focus attention on areas of critical concern for women worldwide — concerns that stem from social problems that embrace both men and women, and that require solutions affecting both genders. One of the main objectives of the Conference is to adopt a platform for action, concentrating on some of the key areas identified as obstacles to the advancement of women. UNRISD's work in preparation for the Fourth World Conference on Women focuses on two of the themes highlighted by the United Nations Commission on the Status of Women:

- inequality in women's access to and participation in the definition of economic structures and policies and the productive process itself; and
- insufficient institutional mechanisms to promote the advancement of women.

The Institute's Occasional Paper series for Beijing reflects work carried out under the UNRISD/UNDP project, **Technical Co-operation and Women's Lives: Integrating Gender into Development Policy**. The activities of the project include an assessment of efforts by a selected number of donor agencies and governments to integrate gender issues into their activities (Phase I); participating countries included Bangladesh, Chile, Jamaica, Mali, Morocco, Uganda and Viet Nam. The action-oriented part of the project (Phases II and III) involves pilot studies in five of these countries (Bangladesh, Jamaica, Morocco, Uganda and Viet Nam), the goal of which is to initiate a process of policy dialogue between gender researchers, policy makers and activists aimed at making economic policies and productive processes more accountable to women.

This paper provides a critical overview of micro-enterprise development for women and is intended to serve as a resource for researchers, policy makers and activists during the policy dialogue process. Since the early 1990s there has been a sudden surge of interest in "micro-enterprise" development for women and a rapid increase in funding. On the one hand, interest has come from the large multilateral and bilateral donor agencies like the World Bank and USAID. These agencies are emphasizing the role of micro-enterprise development for women as part of the "human face" safety net solution to poverty. On the other hand, micro-enterprise development for women is receiving increased attention from non-governmental organizations (NGOs) and some large development agencies including the ILO, SIDA and the International Cooperative Alliance as part of a new "market realism". Here "micro-enterprise development", with its connotations of increased efficiency, professionalism and market orientation, is seen as addressing some of the shortcomings of earlier women's income generation projects.

In this paper the author reviews some of the past and current experience of micro-enterprise programmes for women: training, credit and producer groups and co-operatives. Although there are some successes, the evidence indicates that the majority of programmes fail to make any significant impact on women's incomes. Most programmes, including co-operatives, have on the whole benefited better-off women. They cannot be assumed to have a beneficial impact on gender inequalities, but may increase workloads without increasing access to incomes within the household. They also cannot be assumed to be of greater benefit than other types of employment programmes to women labourers.

The author argues that the diversity of the small-scale sector on the one hand, and the complexity of constraints posed by poverty and inequality on the other, make the likelihood of any easy "blueprint" for successful women's micro-enterprise development extremely slim. Both the market and empowerment approaches to micro-enterprise development contain a number of inherent tensions. These are complicated rather than resolved through the co-option of participation within the market approach, and greater attention to efficiency within the empowerment approach.

What is clear from this paper is that micro-enterprise development for women is unlikely to be an "all-win", "bottom-up" solution to a wide range of development problems, as much of the rhetoric would imply. It cannot be seen as a substitute for welfare programmes or direct efforts to support labour and address gender inequality. Even in terms of narrow aims of increasing beneficiary incomes, micro-enterprise development is unlikely to succeed for the vast majority of poor women (rather than a small number of better-off women) unless it is part of a transformed wider agenda. There are particularly serious implications for any reliance on micro-enterprise programmes as the main focus of a wider strategy for poverty alleviation and change in gender inequality.

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May 1995

Dharam Ghai
Director

Contents

	page
PART I: Poverty, Gender Inequality and Women's Entrepreneurship: Approaches and Issues	1
. Gender and micro-enterprise development: Contrasting approaches	1
<i>From income generation to micro-enterprise development</i>	1
<i>The market approach</i>	5
<i>The empowerment approach</i>	11
. Poverty, gender inequality and women's entrepreneurship: Some wider issues	15
<i>Independence or vulnerability?</i>	
<i>A critical look at the small-scale sector</i>	17
<i>What difference does gender make? Constraints, choices and strategies of female entrepreneurs</i>	21
<i>Some wider questions about women's needs, interests and micro-enterprise development</i>	25
PART II: From Vicious to Virtuous Circles? Women's Entrepreneurship and Micro-Enterprise Programmes	28
. A question of skills and behaviour? Some issues for training programmes	28
<i>Recent experience of training programmes</i>	29
<i>The limits of training: Some issues</i>	31
. The magic ingredient? The experience of credit programmes	33
<i>The experience</i>	35
<i>Some wider questions</i>	40
. Models for empowerment? Women's production groups and co-operatives	42
<i>Inherent tensions in collective production?</i>	44
<i>Beyond dogma: The need for a more flexible approach</i>	48

PART III: What is Micro-Enterprise Development for Women?	
Widening the Agenda	50
. “A problem for every solution”:	
Some challenges for the new consensus	51
<i>To her who hath? Some questions for the market approach</i>	51
<i>The limits of participation: Some questions for the empowerment approach</i>	53
<i>Linking accountability, participation and wider impact: The challenge for development agencies</i>	54
. A Wider Agenda	55
Endnotes	59
References	60

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