

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

Linda Mayoux

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United Nations Research Institute
for Social Development
Palais des Nations
1211 Geneva 10
Switzerland

☎ (41.22) 798.84.00/798.58.50
Fax (41.22) 740.07.91

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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.

Linda Mayoux is an independent consultant, currently working with the Open University, Milton Keynes, United Kingdom. She has done extensive research on gender and micro-enterprises at the University of Cambridge and the University of Glasgow. At UNRISD, the project on **Technical Co-operation and Women's Lives: Integrating Gender into Development Policy** is being co-ordinated by Shahrashoub Razavi.

May 1995

Dharam Ghai
Director

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