

Gender Issues in the Informal Sector: Constraints and Opportunities

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This article analyses women's input to economic production by examining their relationship with the formal and informal sectors. It assesses the beneficial or exploitative effect of each on women and also that between men and women in the informal sector. The author considers whether small enterprises can be a redistribution channel between formal and informal sectors and between men and women and if women can access business opportunities through the informal sector. Finally guidelines to overcome gender restraints in small scale project planning and implementation are suggested.

Introduction

Increasing rural landlessness, growing urbanisation and the rapid population growth of the 1960s and 1970s have resulted in an expanded labour force which industry is unable to absorb. High rates of unemployment and decreased government expenditure in the social sectors have meant that a substantial proportion of the poor in developing countries are being left to their own survival strategies to meet their basic needs such as food, health care, education and shelter. For these people, men and women, who are characterised by limited skills, low education levels and low status, the informal sector is the only arena in which they can attempt to eke out a living.

For the past twenty years the informal sector has (controversially) been viewed as a possible solution to the problems of the poor in developing countries with its assumed autonomous capacity to generate employment.¹ In parallel, there is a growing awareness of women's exclusion from development plans and a realisation that approximately one-third of households are female-headed where women are responsible for the needs of their families. This has led to an increasing emphasis on women's involvement in informal sector programmes. This interest continues today with the expectation that to overcome unemployment and underemployment, people will have to create their own employment.

Policy makers and planners will need to address several issues if this is to be achieved: whether small scale enterprises have the autonomous capacity to generate sustainable growth and employment; how the relationship between large-scale formal sector enterprises and the informal sector impacts on the growth and employment potential of the informal sector; and how the relationships between women and the formal sector, women and the informal sector, and women with men, affect their capacity to generate growth and benefit from informal sector work.

The relationship between the formal and informal sectors has been the subject of much discussion,² but less attention has been paid to gender differences within the informal sector especially the additional constraints which confront women by virtue of their engendered role, over and above those constraints encountered by the informal sector generally. This article provides a framework for analysis of women's relationship to economic production: firstly it explores women's relationship with formal sector employers and, secondly, their relationship with the informal sector in terms of whether each individually has a benign or exploitative effect on women; and, thirdly, it analyses that same relationship, exploitative or benign, between men and women within the informal sector. It assesses whether small scale enterprises can be a basis for redistribution between the formal and informal sectors and between men and women, and finally, whether the informal sector can provide women with access to profitable enterprises. The paper concludes with guidelines on overcoming gender constraints during the planning and implementation of small scale enterprise projects.

Definition of the informal sector

While there are numerous definitions of the informal sector those who work in small scale enterprises are often invisible

workers who create their own niche of employment e.g. make products, vend wares, sell services and manual labour, with no regulation, protection or support from government or formal institutions such as credit facilities or training.³ Informal sector enterprises are characterised by their smallness (less than 10 workers), frequently relying on family labour. The lives of informal sector workers, are a daily struggle to meet basic needs, often in very poor working conditions where people endure long working hours for minimal and fluctuating income.⁴ They have neither income nor social security; many are self-employed, but the sector also includes persons who are in waged employment, apprenticeships, work as industrial outworkers, and unpaid family members.⁵ Their struggle is also a longer-term one to gain control of assets and to make provision against contingencies.⁶

Market approach: gender and capital

Any discussion of people's economic activities must recognise the dominant mode of economic production that predominates in a given society, and for this purpose the article begins by examining the impact of capitalism on women's productive role.

“The family wage”

The transformational process from traditional to modern involvement in the economy has had innumerable effects on individuals and their families, but three main phenomena have particular implications for women's labour. The separation of the home from the workplace has resulted in women being confined to the home as invisible workers and being alienated from modern economic processes while men are paid a “family wage”. The payment of this wage secures for the employer the labour not only of the worker but of his wife also in terms of her work, firstly in her reproductive role as wife, mother and childcarer, and thus the household bears the cost of caring for and educating the future labour force. Secondly, in their productive role women supplement the family wage which is often insufficient to meet a family's needs. For example, the role

African women play in supporting their families through subsistence agricultural production enabled plantations and export industries to recruit only male workers at wages which were inadequate to enable them to provide for their families.⁷

Migration

Another phenomenon is the emergence of female heads of household at least partly as a result of migration attendant on capitalist investment with its mobility requirements. Men who are struggling against poverty are attracted by the wage offered by the modern industrial sector which entices them to migrate, leaving women to fend for themselves and their children, often on marginal agricultural land. In parts of Kenya and Tanzania, over 50% of households are headed by women due to the out-migration of men. Such women are to be found trying to make a living from low paid income generating activities.

Women as a “reserve army of labour”

The capitalist economic system has also treated women as a “reserve army of labour”.⁸ In developing countries women are used as a temporary labour reserve responsive to agriculture’s seasonal demand for labour.⁹ This not only leaves women, especially those who are heads of households, and their families in an insecure, vulnerable position but can further alienate women from access to productive assets. In a Chilean land distribution programme land was only allocated to people who had been in continuous employment on an estate for at least three of the previous four years. As most women were only hired at harvest time, the majority did not qualify.¹⁰

These three variables – family wage, migration and a reserve army of labour – have confined women’s economic participation to a subordinate mode of production which has served to depreciate the value of their traditional work and, consequently, undermine their status. Their labour has become unpaid and invisible and their dependence on men and their wages has increased. Many women trying to maintain their families and to meet their practical gender needs through the supplement of the “family wage” are forced into low pay, low status work in the informal sector as are those women heads of households who have no alternative employment opportunities but are relegated to their own survival strategies within the informal sector.¹¹

Exploitation

Exploitation of the informal sector by the formal sector

Firstly, it is widely argued¹² that the formal sector, a progeny of capitalism, has an exploitative rather than benign effect on the informal sector whereby participants in the latter, in order to survive, are forced to provide goods and services under “exploitative and competitive conditions,”¹³ which results in high profits for the formal sector. The contention is that the wages of low paid workers are supplemented by the informal sector through cheap labour and products thus indirectly subsidising part of the costs of formal capitalist enterprises. More recently, as economies become more export oriented, they rely on the informal sector to supply the domestic market with cheap goods and services.¹⁴

Secondly, large firms control markets and access to raw materials. They obtain credit easier than the informal sector, and enjoy the support of governments.¹⁵ In contrast, the informal sector is prevented from generating substantial growth due to lack of access to resources and the monopolistic practices of the formal sector. The informal sector is characterised by poor bargaining power, lack of working capital or access to training and technology, and has little support from government. Indeed, it can often be the victim of government discrimination. Street vendors in India were subjected to police harassment and intimidation and only an appeal to the Supreme Court by the Self-employed Women’s Association secured their release from prison and the right to trade on the streets.

Exploitation of informal sector women by the formal sector

Industrial outwork (or sub-contracting) involving production activities using materials delivered from large factories to women’s homes forms an increasingly important part of informal sector work for women e.g. stitching shoes, sheets, clothes, embroidery.¹⁶ These women have no security of income or employment, or social security, and because they work in isolation at home, they are unorganised. Many women are required to leave formal employment on marriage; by selling them outdated equipment and contracting their services on a piece rate basis, the formal sector employer retains their expertise while disposing of unwanted machinery. These are the circumstances of many female leather workers in Italy.¹⁷ In

Calcutta women have worked for the same formal sector employer for fifteen years, doing canework or stitching clothes, yet they are unable to diversify their products; their need for cash income prohibits them from investing in alternative skills training, thus reinforcing the control which the employer has over their labour.

Exploitation of women by men

Given that the informal sector faces such constraints consideration must also be given to whether such exploitation by the formal sector is the only one confronting women or whether women in the informal sector are also exploited by men.

In the informal sector women operate at various levels which are not mutually exclusive. They may be assisting their male partners/husbands who are directly involved in productive, distributive or service activities. For example, in pottery women perform all the laborious tasks such as getting clay and water, painting and firing the vessels but men are counted as the potters while women are considered non-workers as their work is invisible. Another example is when women prepare food at home for sale by men on the streets. In such cases, men control their wives' labour and the income earned from that labour. Men can enlist the unpaid labour of their wives and children, for productive work, but women have little control over the labour of their husbands and sons, but are dependent on their daughters, sisters and sisters-in-law to assist them.

The above examples demonstrate how women's work within the informal sector becomes *invisible and unpaid*, when in fact they are actively involved in supporting their husbands' economic activities, and explain how women can be left behind even where efforts are being made by governments, international bodies and voluntary agencies to improve the plight of home-based workers in the informal sector.

On another level, many married women engage in income generating activities as a household survival strategy whereby they dovetail their economic activities to that of the male householder.¹⁸ Such dovetailing may centre around seasonal demands for their individual labour – when men are unemployed women are forced into the informal sector.

Thus, women in the informal sector face exploitation at three levels: firstly, in common with men, they share exploitation by the formal sector; secondly, as industrial outworkers they are exploited by the formal sector; and thirdly, their work is

expropriated by men. They lack access to modern inputs and productive resources by virtue of their gender; men continue to control women's productive resources by commanding their unpaid labour as wives, mothers, homemakers and as workers and women's work remains invisible.

A final consequence of the exploitation of the informal sector by the formal sector, and similarly, of women by men, is that the greater the exploitation the greater will be a family's need to have more labour to enlist as part of their survival strategy which results in a **demographic response** whereby couples will have more children thereby reinforcing their poverty.¹⁹

Redistribution: economic and political

It is argued that economic redistribution between men and women presents a threat not only to collective male power, but to the prospective redistribution of power within individual families and households also.²⁰ As women gain more economic resources their potential leverage and autonomy within households increases as well. Of major importance, therefore, is the question of small scale enterprises within the informal sector as a mechanism for providing women with greater economic power, thus leading to greater domestic power and control over their own lives.²¹

The discussion on redistribution has parallels with the evolutionary/involutionary debate which questions the informal sector's capacity to attain employment and economic growth in an evolutionary manner. In other words, does the informal sector get a larger share of the economic cake, or does its share remain the same but divided among a greater number of people? In effect, the debate queries the reality and extent of redistribution effected by the promotion of the informal sector. One of the major criticisms of the concept of the informal sector is that it is being used as a strategy to help the poor without affecting the rich and that it condones the existing economic structure at international and national level.

Concerning the evolutionary potential of income generating projects for women, it is cautioned that they continue to be designed on the basis that small scale enterprises have the capacity for autonomous growth. However, they frequently revert to being welfare-oriented and assume social rather than economic objectives, thus impeding their evolutionary

potential.²² The position in which women find themselves in the informal sector of unpaid or low paid, low status, labour intensive sex stereotyped activities also suggests that women's income generating activities are involutory.

In relation to the labour of other household members, women's income generating activities display involution demonstrated by their capacity to absorb other unpaid female labour, either to assist directly in income generation or indirectly through the provision of childcare or other reproductive related support.

Sex-stereotyped small scale enterprises that have economic objectives have tended to marginalise women from mainstream policies under the guise of offering special provisions for women which are not open to men. Such provisions, even if they have short-term economic benefits which help women meet the everyday needs of themselves and their children, are unlikely to lead to long-term change in the sexual division of labour between men and women, and in turn lead to greater power and control over their own lives. "Special" opportunities/resources for women often carry with them intentional or unintentional ways of protecting more beneficial opportunities and resources for men.

Income generation projects specifically for women can be seen as mechanisms for involving women in an economic process that maintains the existing capitalist system and does not address redistributive issues - from rich to poor or from men to women. Instead, by confining women in the main to "women-only" sex-stereotyped activities they further entrench women in a position of economic and social inferiority. A consequence of a "women's only" project is that it preserves the status quo. It militates against any change either in terms of women's economic position or relieving them of reproductive responsibilities. Thus, special activities for women should provide real opportunities for women and should be seen as a means to an end and not an end in itself.

Constraints to women's access to profitable small scale enterprises

Access to profitable income generating activities other than those which are low paid/status is a problem faced by the informal sector as a whole, but because of their gender there are other constraints women endure, which men do not face. In

many sub-Saharan African countries, women are denied access to productive inputs such as land, command of male labour, credit, training and technology and incur spatial constraints by virtue of their reproductive role, yet they are required to feed, clothe and educate their children. The underlying causes of such constraints are discussed below.

Competition from the formal sector

Once enterprises in the informal sector are seen to have profit potential they are rapidly displaced by commercial production. This happened with the Kenyan soap industry whereby a large number of small scale enterprises were displaced by factory production, illustrating the dependence of this sector on activities which are not profitable for large, formal sector firms. Governments most often give priority to the formal sector; e.g. Zambia's Fourth National Development Plan clearly states that the government is only interested in that section of the informal sector which has the potential to transfer to the formal sector.

In a similar vein, once small scale enterprises in which women are involved attain commercial viability, they are frequently taken over by others. In Lesotho, many women have left the civil service to start their own business only to find that once it is established and profitable, their husbands also leave formal sector work and take over management of the business. Taking the decision-making power out of the hands of the women has been identified as a cause of subsequent failure. At an internal project level, because women tend to have little training or work opportunities, men assume management positions. Likewise, unless the structure of small scale enterprise projects make specific provision for the inclusion of female management and control, they run the risk of being taken over by the formal sector. This relegates women participants to a status of employees, or worse still, industrial outworkers, denying them the fruits of their labour to the benefit of the formal sector. Many income generation development projects operate on this type of relationship whereby women are the low paid, low status workers, and a small number of men manage the project and control the profits.

The sexual division of labour

To understand the part women can play in production it is necessary to recognise the network of activities in which women

are engaged and the intersecting needs of women and their families. So often women's reproductive role escapes planners without an awareness that it consumes a substantial amount of women's time and energy which they must apportion and juggle between their triple roles.²³

Women's access to profitable enterprises is dependent on men not being interested in the same activities. In practice, the sexual division of labour which ascribes sex-stereotyped jobs to men and women serves as a check against such conflict. Women's work tends to be segregated into particular occupations and usually represents an extension of their reproductive role and to activities which may be devalued simply because women work in them. Focusing on low income women and especially female headed households, *women-specific* income generating projects are formulated along *sex-specific occupations* which are an extension of women's domestic work. Examples of where women's income generating activities are designed to be compatible with their reproductive role are to be found in the handicrafts sector. Women knit, sew and cook, activities which are badly paid and have a low status, while men predominate in more lucrative areas such as silver and gold smithing and ironmongering.

Income generation projects typically assume that women are a homogenous group who have spare time, and can choose freely to participate. However, the sexual division of labour requires women to combine their productive role with their reproductive role as wife, mother and homemaker. The care of children shapes and determines the extent to which women can engage in employment and thus the home as a worksite is a very important area of women's work.²⁴ Both policy makers and women themselves see it as enabling women to combine their reproductive and productive roles, to save time and energy in commuting to and from other worksites, to work at their own convenience, to avoid social sanctions against going out of the house, and as a way to involve other family members in their work or involve themselves in the work of other family members.

However, the reality for women who have no help with childcare is that they have few viable income earning options: either they cannot get involved in income-generation, or they must leave children unattended, or they must take low pay, low status, labour intensive and often dangerous work at home, none of which is a satisfactory solution to meeting women's practical or strategic gender needs.

Spatial constraints

Access is further hampered by the *spatial constraints* placed on women by the sexual division of labour and by “social customs”. Women are most often confined to the home as the site for their productive work which limits their access to contacts for markets, raw materials, role models and social interaction, and compounds the problems they already face by virtue of having to operate in the informal sector. As isolated workers they do not share in the benefits of collaborating with others to achieve particular ends. As home-based workers they have limited contact with the informal “business culture”, the main training ground for small scale businesses.

By comparison, men working in the informal sector in pursuit of fulfilling their breadwinning role are relieved of many household tasks,²⁵ and the free mobility that they enjoy facilitates greater access to contacts for markets, credit and raw materials.²⁶ It also provides them with a forum for meeting, learning from, and gaining the support of other informal sector workers.

Where zoning legislation separates commercial from residential areas, the mobility problems of women are reinforced. They are unable to market from their homes and are thus dependent on men to sell their products, thereby minimising their control over the profits. Issues of the availability of transport at times suitable to women (not only at peak hours to facilitate formal sector workers), and the physical safety of women on public transport also impact on their freedom of movement.

Social structures and access to productive assets

The patrilocal system which dominates in most countries means that on marriage a woman is subject not only to her husband but to his family also and civil and/or customary law serves to reinforce her minor status. In many countries, on marriage, a husband assumes automatic authority over his wife’s person and property and has exclusive rights of managing and administering property. For example, in Lesotho a married woman, by law, cannot own land nor enter into contracts, employment or to get credit to engage in trade or a profession, without her husband’s permission. The enforceability of a contract is a vital aspect of business and thus married women are seen as a high risk category – they have no collateral to raise capital and even the profit they make from their businesses is subject to their husband’s marital power.

Life cycle

The responsibilities which women bear and the extent of male control varies at different stages in the lives of women. Single women and older married women (who have passed their reproductive years) predominate in income generating projects. Newly married women and those with young children are often precluded from participation by their husbands/in-laws either because they bear total responsibility for the care of the family or because of concern for their sexuality.

Advantages of small scale enterprises for women

Income generation projects can have positive advantages for women: women's self-esteem and confidence is thought to increase; they have more control over how the money they have earned is spent (usually the man who earns the income has control over the economic and social spheres of family life); greater economic independence may lead to a renegotiation of the terms of interaction within the family and thus increase women's decision-making power within the household; while overall income generating activities may free women to a limited extent from economic, emotional and social dependency.

It is also argued that income generating projects can play a double role in improving women's position both at the economic and political levels. Even where the small scale enterprises in which they work prove involutory, women can experience positive change in their power relations with men.

They also have a positive potential in that they may give women training, skills and a sense of power they would not otherwise have, despite their limited financial and economic benefits.²⁷

Summary

In conclusion therefore, it appears that women in small scale enterprises encounter constraints at different levels. Firstly, the capitalist structure in which they operate commands the free labour of women both in their reproductive role and in helping with their husbands' productive activities. Secondly, the informal sector in which they work is prevented from generating growth

due to decreasing access to resources and monopolistic practices of the formal sector. Thirdly, women's income generating activities are subject to a further level of control by virtue of their engendered role, the nucleus of which is women's status in society, their exploitation by, and subordination to, men. The symptoms of their position are manifested in the lack of access to credit, training, technology, mobility and markets, all factors which prohibit the meeting of their strategic gender needs and having control over their own lives and the benefit of their labour. However, they also offer potential for having a positive impact on women's economic and political status, and the following section provides guidance on how to overcome the above constraints.

Suggestions for policy making and planning for women in the informal sector

The challenge to policy makers and planners is not only to focus on income generating activities as a mechanism for poverty alleviation, but also to use them to set in place a process that will help women to meet their strategic needs and have more control over their lives and the fruits of their labour.

Policy

There is a need to move away from policy approaches which are limited by their focus on women's productive role only, to the detriment of their other roles at home and in the community. These restrict women to labour intensive, exploitative, sex-stereotype, domestic related activities which are poorly paid.

Redistribution for and with women

An approach is required which has redistribution for and with women as its primary objective. This involves giving women control over economic decisions which affect their lives and, on a political level, requires a greater sharing of reproductive responsibilities among women and men in society. Essential to the approach is to increase women's self-reliance and ability to

influence the direction of change.²⁸ It needs to recognise that women's time is inelastic and that they have to apportion it between their various roles. This is especially relevant given structural adjustment economic policies which substantially increase women's need to earn a cash income and, simultaneously, place demands on them to contribute their time on a voluntary basis to government, donor and community initiatives. Thus, there is a great need to ensure that income generating projects are not just one more form of drudgery that already overburdened women have to bear.

Policies also need to address the potential for the strategic needs of women to be met by small scale enterprises if they are to participate on an equal basis with men. Thus, redistribution of resources from men to women needs to be considered in the planning process. This includes greater access to the means of production for women including credit, training and technology and freedom of movement outside the home.

Integration into the economy

For small scale enterprises to provide the informal sector generally, and women in particular, with opportunities to earn a viable income, they need economic and political support from government. This necessitates a new focus by governments on the informal sector in recognition of its contribution to employment and income generation. New government measures are required which give priority to the development of the informal sector, supported by the integration of informal sectoral initiatives into existing government policies. Similarly, policies relating to income generation for women need to be interlinked with general government policies rather than risk marginalisation by adopting "women specific" policies.

Project identification

Project design needs to identify and differentiate between the country specific constraints which are incurred by the informal sector and the legal, social and economic constraints which women within it encounter. Women should be identified as a target group in their own right lest they become invisible and seen as dependents of their husbands and thus, implicitly, excluded from projects. In particular, data regarding women's relationship to economic production, both with the capitalist

formal sector, and the informal sector, should be collected and disaggregated, and the nature of women's exploitation examined.

Firstly, a new approach is required which critically assesses whether current and proposed work options for women provide them with access to profitable enterprises and, if not, to identify the reasons for their exclusion. As women's work in the informal sector is frequently invisible it is essential to establish where they work, whether the work is paid or unpaid and, if the former, to assess the level of payment in terms of whether it enables women to meet their economic needs.

Secondly, it is necessary to build into the design adequate pre-training to enable women to avail of new avenues of economic production which can lead to the establishment of viable small scale enterprises. Women can perform virtually all the jobs traditionally ascribed to men, given relevant training and support in fulfilling their various roles. This is illustrated by a Jamaican government funded project which trained women in welding and carpentry and provided them with a basic salary during training and enterprise establishment.

A comparable range of skills-training needs to be adopted for women as already exists for men. This will necessitate addressing obstacles to women's training which are gender specific and which relegate women to reproductive-related income generation, such as illiteracy, lack of skills or lack of on-the-job experience. Similarly, the traditional assumptions concerning women's role which channel them into domestic related work to the exclusion of industrial, mechanical or advanced service skills will need to be redressed.

Unless women are relieved of at least some of their reproductive responsibilities, it will be difficult for them to participate effectively in projects. Planning therefore, must seek to support women in their efforts to have a greater sharing of responsibilities with their partners. For example, an ILO project in Lusaka discusses with spouses/partners the need for sharing of responsibilities if enterprises are to be successful. Enabling communities to organise creche facilities (e.g. through funding) is one practical way of supporting women.

In addition, it is important to recognise *reproductive responsibilities* as well as *productive capacities* as was the case with a Tunisian programme which gave women pocket money to buy the basic foodstuffs to enable them to provide for their families during the nine months of woodwork and metalwork training.

Numerous income generating projects for women tend to focus on handicrafts which in most instances concentrate women

in areas that are labour intensive, exploitative and provide a meagre income for long hours of work related to the domestic/reproduction sphere. Likewise, projects which depend on a foreign market can leave women in a vulnerable and dependent position if they do not control the marketing strategy and operation. Thus, sectoral and marketing considerations need to be analysed carefully to devise appropriate strategies which combine local control and economic growth.

Project services to support implementation

To address the major problems which confront women in the informal sector, project planning needs to provide an integrated set of services, to be identified by women. Women are likely to need training in business skills, access to markets, credit and technology to be able to operate independently and on a sustainable basis.

The Self-Employed Women's Association (SEWA) in India, provides an example to planners where women and their various roles are perceived in their totality. It found that only an integrated set of services would help self-employed women "to become self-sustaining and in control of their struggle".²⁹ Consequently, it offers credit facilities to poor women, training to increase production efficiency and in marketing, legal aid, education and social securities which include maternity benefit, creche facilities and group insurance. SEWA also highlights the need for links to be made between self-employed women and formal institutions which impact on their activities such as banks, police and local authorities.

Credit facilities

Special mention is made of the need for credit facilities which form such an integral part of planning for small scale enterprises, both for capital and current expenditure. The constraints which the informal sector and women encounter in gaining access to credit facilities need to be tackled in the planning process. Where credit facilities are denied, the only option for women is moneylenders, which prohibits them from owning the money they generate due to high interest repayments. In addition to SEWA, the Grameen Bank in Bangladesh and the Women's World Banking Project which is operational in many developing countries, are successful examples of extending credit to poor,

often illiterate, self-employed women. They also disprove the arguments of formal banking institutions, against lending to such women.

In regard to credit facilities, planners need to adopt a broad definition of productive and economic activities. There is a necessity to recognise that women may need to deflect borrowings and profits to purchase staple items or to meet health and education expenses. In addition, women perceive other vital elements of social customs, such as marriages or religious festivals, to be social and economic investments and these must be acknowledged in the planning process.

Monitoring and evaluation

Gender needs and constraints, and their impact on small scale enterprises, need to be considered at every stage in project planning. Involvement of participating women is paramount. In particular, the long term sustainability of such projects needs special consideration to ensure, on the one hand, that they provide participants with a viable means of earning and that they are not just an added burden to already over-burdened women; and, on the other hand, that small scale enterprise projects which generate economic growth are not taken over by the formal sector to the detriment of women and their labour, relegating them to the status of industrial outworkers.

Footnotes

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3. U. Jumani, (1987), "The future of home-based production", in Singh and Kelles-Viitanen, (eds), *Invisible Hands*, London, Sage
4. R. Chambers, (1982), *Rural Development: Putting the Last First*, London, Longman; M. Bose, (1990), *The Urban Informal Sector Revisited: Some Lessons from the Field*, IDS Discussion Paper no.276
5. K. Young, (1993), *Planning Development with Women: Making a World of a Difference*, Basingstoke, Macmillan
6. R. Chambers, (1982), op.cit.
7. E. Boserup, (1970), *Women's Role in Economic Development*, New York, St Martin's Press
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9. Examples of women being treated as a reserve army of labour are also found in European countries. Women in Britain were actively involved in the World War II effort, but afterwards society defined their role as that of wives and mothers. Today, with the projected shortage of labour in the British economy, women are being encouraged to return to work and tax incentives for child care have been accorded to industries. In Ireland, the services sector is projected to grow and Fás, the Employment and Training Agency, has targeted assistance to women as one of its primary roles.
10. "World survey on the role of women in development", World Conference to Review and Appraise the Achievements of the UN Decade for Women: Equality, Development and Peace, Nairobi, Kenya, July 1985, A/CONF.116/4
11. Women have different needs from men because they play separate roles in society: at work, at home and in the community. Women's needs include practical gender needs which arise out of their everyday experiences because of the sexual division of labour and are often concerned with domestic tasks, e.g. child care, provision of water, health care. Women also have strategic gender needs which are the needs women identify because of their subordinate position to men in society, e.g. equality with men in legislation, equal wages or control over their own bodies. M. Molyneux, (1984), "Mobilization without emancipation? Women's interests, state and revolution in Nicaragua", *Critical Social Policy*, C. Moser, (1989), op.cit.
12. V. E. Tokman, (1979), op.cit.; C. Moser, (1981), op.cit.
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15. H. Schmitz, (1982), "Growth constraints on small manufacturing in developing countries: a critical review", *World Development*, vol.10, no.6
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23. For discussion of women's triple roles - reproductive, productive and community managing, see C. Moser, (1989) op.cit.
24. C. Moser, (1981), op. cit.; U. Jumani, (1987), op.cit.
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