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AGENTS, FINANCING, AND EXPERIENCES IN THE AREA OF THE DEVELOPMENT OF PRODUCTIVE ACTIVITIES AND TRADE FOR WOMEN

(Item 2 on the Agenda - Dialogue of the Heads of Delegation)

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1. Introduction

This paper examines the various agents, the challenges to financing gender mainstreaming policies, and the opportunities to take action[2/] to improve the insertion of women in productive work and the ultimate impact on international trade.

To this end, first we will look at the institutions and agents that pursue activities in this area, and secondly we will examine the challenges posed in a time of budget restrictions.

After that, we will classify experiences occurring in the world today by theme, with a breakdown by training activities, insertion in the labor force, productive and commercial activities, and development in rural areas. Special reference will be made to the "Equal" initiative of the European Union, before concluding with a few recommendations for the Americas.

2. Participating agents

It is important to determine who are the agents who participate in the preparation, financing, and implementation of activities aimed at the inclusion and improvement of women in productive activities and their impact on participation in international trade flows.

Of the many classifications that could be used, we have decided to distinguish between the public and private sector.

We will include a breakdown of public sector institutions by levels, as follows:

1. International sphere: International agencies provide resources for activities to improve the participation of women in the productive process and their inclusion in international trade. Although they act through various mechanisms, one of the most important ways is by providing resources for implementing specific programs and projects in developing countries, although the value of policy recommendations based on studies and documents should not be underestimated.[3/] The United Nations Development Fund for Women–UNIFEM-, the Economic Commission for Latin America and the Caribbean—ECLAC, the Inter-American Development Bank—IDB, and the World Bank, can be mentioned, among others.

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2. This should be understood in the broad sense of the term, to include programs, projects, activities, initiatives, policy instruments, regulations, and the like.
3. For instance, while institutions such as the World Bank or the Inter-American Development Bank focus on contributing resources for project implementation, the Economic Commission for Latin America and the Caribbean concentrates its activities on conducting studies and then preparing policy recommendations.

2. Regional sphere: This comprises the supranational arena of regional integration experiences existing in the world. Although there are many integration plans, the case of the European Union should be pointed out as the most highly developed one.[4] It channels resources for both internal activities[5/] directed towards women, and the Equal initiative, in addition to activities abroad organized through its international cooperation policy.

3. National sphere: Each of the states coordinates policies designed to overcome gender inequalities through its own government administration. There is no general plan applicable to all countries, but each country instead coordinates the priority geographic and thematic areas. In some cases, it is through the ministries themselves,[6/] and in others through departments, special services,[7/] national institutes,[8/] etc.

4. Subnational sphere: Based on the different governmental organization in each of the countries, subnational spaces, whether in the form of states, provinces, independent communities, city governments, or municipalities, can use their own resources to develop gender policies as they wish. Their major responsibility is usually management and administration of outside resources to develop infrastructure, human capital, technology, and so forth.

Yet it is not only in the public arena that initiatives are developed, but also in the private sector, where resources are used in an increasingly effective way to carry out activities designed to enhance inclusion of women in the productive system and their participation in international trade. Among the agents involved are the following:

1. Business sector: Companies are increasingly developing measures to facilitate the insertion of women. In many cases, these decisions are encouraged by political strategies of the competent authorities to channel fiscal incentives, aid, etc., and, in other cases, they are encouraged by a desire to increase the productivity of their workers.

2. Nongovernmental organizations—NGOs—and foundations: The development of NGOs as conduits for international cooperation flows of developed countries has converted them into a key agent in implementation of measures designed to improve

4. When we say that it is more developed, we mean that while the European Union is currently an economic and monetary union (free circulation of goods, common external tariffs, free circulation of productive capital, coordination of macro policies, and a common monetary policy), other experiences, such as that of MERCOSUR, are at the stage of an imperfect common market (free circulation of goods, common external tariffs, free circulation of the factors of production), while others are only free trade agreements (such as what the Free Trade Area of the Americas—FTAA—will be in 2005).
5. Many domestic policy instruments are in use for countries that are candidates for an expanded market (Cyprus, Malta, Hungary, Poland, Czech Republic, Latvia, Lithuania, Estonia, Slovakia, and Slovenia).
6. This is the case of the Peruvian government, with the Ministry of Women and Social Development.
7. National Service of Women, in the case of Chile.
8. For instance, the Women's Institute in Spain.

the conditions of women in various economic areas. These organizations obtain resources from other institutions, primarily public ones,[9/] to finance projects.

3. Associations: Business has prospered by creating women's management associations. Among the many functions they may perform is to provide specific services to their members (legal advice, financial and fiscal management services, etc.), support business women, labor mediation (contact point between the supply of and demand for jobs), training courses, and dissemination of technology, among others.

4. Others: The Grameen Bank, the bank of the poor, should be highlighted. It was created by Professor Yunus in 1976 in Bangladesh, where a large percentage of borrowers are women. Its microcredits are designed to support productive activities that enable beneficiaries to cross the poverty line.

Table 1

AGENTS PARTICIPATING IN IMPLEMENTATION OF GENDER POLICIES	
PUBLIC SECTOR	PRIVATE SECTOR
International sphere: UNIFEM, ECLAC, IDB, World Bank, etc.	Business sector: multinationals, management networks, etc.
Regional sphere: EU, MERCOSUR, APEC, etc.	Nongovernmental organizations and foundations
National sphere: Ministries, special services, institutes, etc.	Associations of professionals, businessmen, etc.
Subnational sphere: states, provinces, independent communities, city governments, etc.	Others: the Grameen Bank, for instance.

Source: Author

9. The governments of developed countries channel their resources through public bidding processes managed by the cooperation agencies.

3. Financing: new challenges to the efficiency of policies

Globalization,[10/] especially in times of crisis, requires national economies to adopt increasingly rigorous policies of financial austerity and balanced accounts. At the same time, global trends, following the most neoliberal lines of political economics, are moving in the direction of reduced government intervention in the economy. The effect of these two factors is discussed below.

Regardless of a country's level of development, budget stability has virtually become an accepted dogma. For instance, it was recommended that Latin American economies ensure fiscal equilibrium through the structural reform measures outlined in the so-called "Washington Consensus,"[11/] while at the same time they were told that this was a prerequisite for receiving financing from international organizations, and specifically from the International Monetary Fund. Among developed economies, we can cite the "mortal wound" of the Stability Pact within the Monetary Union, which required countries not to exceed 3% of the government deficit.[12/]

In the second place, the reduction of government intervention in the economy is reflected in the following data, to which there are numerous exceptions, in both developed and Latin American countries. In any event, it is clear that the relative importance of government in the most advanced economies is much greater than the weight of government in the Americas, with the exception of Canada.

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10. There are many definitions of globalization. One of them is that "globalization is nothing more than the result of certain internal adjustments in the operation of national economies that have been accompanied by accelerated processes of openness, especially with regard to capital mobility, and more specifically financial capital." In García de la Cruz, J. M. and Sánchez Díez, A.: "Globalización y concentración económica: implicaciones para la política económica y el desarrollo" en Revista de Economía Mundial, issue 2, 2000, pp. 53-85.
11. Willianson, J.: Latin American adjustment: how much has happened?. Washington, Institute of International Economics. 1990.
12. ECOFIN (Council of Ministers of Economy and Finance of the European Union) revoked the sanctions which the European Commission had imposed on France and Germany for having exceeded the permitted public debt ceiling established by the Stability Pact of November 2003. Although this Pact assumes there will be economic constraint in times of crisis (while the deficit increases, and either tax increases or reductions in public spending are required, which will serve to exacerbate the crisis), the breach of one of the basic commitments underlying the Monetary Union deals a heavy blow to the credibility of the agreements reached within the Union. It is important to recall that the Stability Pact was instigated by Germany to ensure that the countries of the South would be fiscally responsible.

Table 2

PUBLIC SECTOR SPENDING (% of nominal GDP)							
Country	1950	1973	1985	1990	1995	2000	2003 (*)
Canada	19,0	35,4	45,2	45,7	45,0	37,7	38,4
Denmark	n.d	n.d	n.d.	53,6	56,6	49,9	49,4
France	21,7	38,3	51,9	49,5	53,5	51,0	50,4
Germany	28,3	41,5	45,6	43,8	46,3	43,3	45,2
Japan	n.d	22,4	29,4	30,5	34,4	36,6	37,4
Spain	12,0	23,0	39,7	41,6	44,0	38,7	37,9
USA	20,0	30,6	33,8	33,6	32,9	29,4	30,6
United Kingdom	n.d	n.d	n.d	39,1	42,2	37,0	39,8
Euro zone	n.d	n.d	47,7	47,3	49,0	44,8	45,0

Source: Author, on the basis of OECD data

(*): Estimates

We would like to highlight the Latin American economies in the 1990s, which, virtually without exception, implemented the structural reforms recommended in the Washington Consensus, including a broad range of measures designed to reduce the size of the state, such as privatization. Chile, Mexico, and Venezuela are the economies that reduced their public sectors the most, while there were exceptions to the general trend in many Central American economies, and in Peru and the Dominican Republic.

Table 3

PUBLIC SECTOR SPENDING (% of GDP)								
COUNTRY	1990	1992	1994	1995	1996	1998	2000	2001
Argentina	17.3	18.9	19.9	20.0	19.5	20.4	17.6	18.5
Bolivia	35.1	37.5	36.3	33.8	31.8	35.0	27.6	31.2
Brazil	33.2	30.7	29.3	32.8	32.9	40.0	25.7	27.6
Chile	39.3	36.0	34.3	31.3	33.9	34.5	24.1	24.7
Colombia	24.4	25.8	27.5	32.3	35.9	32.9	19.4	20.5
Costa Rica	28.7	21.9	26.0	24.0	25.0	23.5	15.5	16.1
Ecuador	26.6	26.9	24.6	26.9	27.5	26.3	24.0	20.5
El Salvador	15.3	20.1	18.2	18.1	20.2	17.6	14.6	16.7
Guatemala	10.2	10.7	9.2	9.4	9.4	12.8	12.3	13.2
Haiti	10.8	11.4	6.0	11.7	9.5	11.4	10.6	10.1
Honduras	22.8	22.9	23.9	23.3	21.2	20.6	23.8	25.5
Mexico	31.8		23.6	22.9	23.3	21.6	19.1	19.0
Nicaragua	36.5	36.2	41.9	42.8	45.5	39.6	38.8	39.0
Panama	18.0	19.6	18.4	17.9	20.0	24.4	21.0	22.1

Paraguay	11.4	16.3	16.1	18.3	18.2	22.2	20.4	18.1
Peru	10.3	14.9	16.2	16.9	16.1	15.3	17.7	17.0
Dominican Republic	7.8	12.5	16.1	14.3	14.5	15.5	14.9	16.4
Uruguay	28.6	27.2	30.6	29.9	29.7	31.0	22.7	24.2
Venezuela	32.8	30.2	41.5	32.7	27.6	27.6	21.2	24.7

Source: ECLAC

These measures reduce the financing available for implementing dynamic policies aimed at correcting the inequalities produced by the free market forces.

This is why one of the main objectives of good government management should be to increase efficiency, or in other words to optimize the relationship between intervention and its cost, on the basis of the results achieved. This new trend allows for the private sector to play an increasingly important role in activities that were previously the exclusive purview of the public sector, such as education, health, insurance, and the like. In this context, everything seems to indicate that the government will play a complementary role, and not a substitutive role, vis-à-vis the market:

> "*An efficient public sector should be capable of achieving the state's objectives with minimum distortion of the market, while reducing as much as possible the tax burden for taxpayers, the number of civil servants, and absorption of economic resources by the public sector. The sector should be transparent in its processes and in its results. […]. And the resources in the hands of the public sector should be used in ways that maximize their social rate of return.*"[13/]

In the final analysis, public sector resources should be allocated to uses that will maximize their social return. The quality of the public sector is a key factor in achieving the objective of equity, one of the main goals of the State,[14/] which will take on new responsibility as societies become more complex and the groups integrating them become larger and less homogenous.

The state in the Twenty-First Century should be an efficient and effective state, which implements well-conceived economic policies, has a good human resource base and an open environment, which respects and encourages private initiatives while at the same time involving itself in the supply of all public goods and services, and especially those which have important positive external benefits. The key to the success of the modern state is its credibility in the eyes of the civilian population.[15/]

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13. See Tanzi, V.: "*El papel del Estado y la calidad del sector público*" ["The Role of the State and the Quality of the Public Sector"], in Revista de la CEPAL, issue 71, Santiago, Chile, ECLAC, United Nations, pp. 7-22.
14. Surveys conducted, and especially "Latinbarómetro," show how governments, public institutions, and the State in general have very little credibility in the eyes of Latin American citizens. This is why several years ago international organizations, at the initiative of Enrique Iglesias, as the head of the Inter-American Development Bank, gave priority to modernization of the State as a line of action.
15. World Bank, 1977 World Development Report: The State in a World in Transformation, Washington D.C., World Bank, 1997.

This is where dynamic policies designed to eliminate gender inequalities, especially in relation to the labor market and foreign trade, have their place.

Public policies must be increasingly more efficient, attaining an optimum combination of resources used and goals achieved, while inspiring credibility. For this reason, ex post evaluation has become an increasingly important activity. It is based on an analysis of the following factors:

- Relevance: the project's objectives
- Effectiveness: the specific goals and results
- Efficiency: relationship between results and expenditures
- Impact: general objectives and unforeseen effects.
- Viability: duration of the specific goals over time.

The integration experience of the European Union could provide a useful lesson to other regions, even though it is not meant to be copied. The Community countries have structured a "common budget" and introduced the concept of cofinancing.[16/] Through the common budget, it is possible to transfer income from the wealthier to the less well-off, and to distribute financing opportunities. Cofinancing introduces a responsibility according to which part of the budget for activities must come from the entity responsible for managing the project. In other words, the resources contributed out of the Union's coffers must be complemented by financing coming from the level of the administration managing the project, whether that is a national, regional, or municipal government.

The budget of the European Union, in which income is based on the economic capacity of countries and expenditures are based on income, there are countries that are net contributors to the Union's coffers (primarily, Germany, Italy, United Kingdom, and France), and others that are receivers (Spain, Greece, and Portugal).

Table 4

ORGANIZATION OF THE COMMON BUDGET OF THE EUROPEAN UNION IN 2002								
as % of total EU-15	Belgium	Denmark	Germany	Greece	Spain	France	Ireland	Italy
INCOME	3.9	2.2	22.6	1.7	8.4	18.2	1.3	14.5
EXPENSES	5.3	1.1	13.7	5.5	17.9	14.4	3.1	9.7
as % of total EU-15	Luxem-Burg	Holland	Austria	Portugal	Finland	Sweden	U.K.	Non EU
INCOME	0.2	5.7	2.3	1.5	1.5	2.7	13.1	0.0
EXPENSES	1.1	1.9	1.8	4.5	1.4	1.5	7.2	9.3

Source: European Union

As anticipated, various lessons can be drawn from this:

16. Community initiatives are never financed 100% by community funds, but there is a percentage that is required to be paid by the managing government entity, either on a national or local level. The purpose of this is to encourage responsible spending and to eliminate irresponsibility or bad practices that could be engendered by a welfare state.

- Financial efforts can be distributed in a joint, coordinated way. Those who have more contribute more, those who need more receive more.
- Problems are analyzed globally, and not on the basis of borders.[17]
- Additionality, or in other words involvement of the management authority in financing efforts, helps prevent irresponsible spending, in keeping with the idea that money provided in the form of subsidies does not have a real cost, because it is a gift.
- The importance attached to evaluation ensures that future spending will focus on the most important needs, and that problems of inefficiencies that may arise will be corrected.

When the Free Trade Area of the Americas—FTAA—becomes the largest free trade area[18] in the world[19] in 2005, current integration arrangements will have to revise their objectives. Many of them[20] refer almost exclusively to trade matters, covering issues such as the free circulation of goods and, to a lesser extent, capital. Yet there are few references or joint initiatives, or proposals for joint development strategies, in the area of social policy.

Particularly those integration plans that are less highly developed and focus exclusively on trade may lose some of their reason for being, since these issues will be handled on a supra-regional basis under the FTAA.

One way that current integration plans could obviate this is to concentrate on areas not covered by the trade agreements, or in other words to strengthen their organizations by taking on new objectives, including ones that will open up the possibility of using a regional approach to dealing with social problems..

By outlining common objectives from a regional perspective in each of the current integration plans, national development strategies could be made more coherent and governments' capacity to negotiate to obtain financing of supranational projects could be enhanced. In this way, increasingly scarce resources could be used to coordinate development policies and especially ones seeking to reduce gender inequalities.

4. Activities developed

There is a multitude of initiatives directed towards the insertion of women in the labor market, and their participation in productive activity and international trade throughout the world.

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17. This approach has been particularly successful in dealing with environmental problems, and connections of transportation infrastructures, communications, energy, etc.
18. It is important to note that among possible developments of integration programs, a free trade area only contemplates the free circulation of goods (which could include investments and services). Other stages are a common market (adding to the previous a common external tariff schedule), an economic union (with coordination of macro policies), a monetary union (with a single monetary policy), and a political union.
19. It comprises 34 countries and 800 million inhabitants, and has a Gross Domestic Product of 11 billion dollars.
20. Some examples are the Common Market of the South, the Andean Community of Nations, the Central American Common Market, the Caribbean Common Market, the North American Free Trade Agreement, and the like.

Action to achieve the objectives outlined earlier can stem from one of two sources:

- All those instruments expressly and exclusively directed to women;
- Instruments meant for a population that is not gender specific, but which is clearly composed of women.

A classification of some sort must be established for the various ways in which the objectives can be achieved. To this end, a series[21/] consisting of more specific subcategories has been selected, and some of the experiences carried out in the world in each area will be mentioned.[22/]

Table 5

LINES OF ACTION
1. Training
2. Insertion in the work force
3. Business development
4. Rural development

In the first place, training initiatives,[23/] which are designed for women and are aimed at improving their insertion in the labor market, will be discussed. The following lines of action are highlighted in this area:

- Technical training geared to learning an occupation, which is particularly relevant if an end to job segregation is the goal. As we already know, there is considerable segregation,[24/] both in education and in employment. Women are the ones who mainly hold jobs related to education, health, and, especially, care of the home and family. Training in various areas, including greater specialization, is conducive to insertion of women in different fields, either to work for others or on a self-employed basis.

21. In Daeren, L.: Gender approach in economic-labor policy: the state of the art in Latin America and the Caribbean. Women and Development Series, issue 29. ECLAC, United Nations, 2001. Based on the results of the ECLAC-GTZ project, "Institutionalization of the Gender Approach in ECLAC and Sectoral Ministries," in which the following areas are identified: training and the work force, business and productive development, and agricultural and rural development.
22. Some of the examples may fit in more than one category.
23. To see the relationship between training, the labor market, and trade from a gender perspective, consult Sánchez Díez, A.: Inclusion of the gender perspective in education, labor, and trade policies, a document prepared by the Organization of American States for the Second Meeting of Ministers or Authorities at the Highest Level Responsible for Women's Policies in Member States (REMIM II), Washington, 2003.
24. By segregation, we mean "*The tendency for men and women to be employed in different jobs in the full range of jobs under analysis. It is a symmetric concept: the relationship between female and male workers is the key. As long as women are separated from men, men are separated from women in the productive structure under study*." [translation from Spanish] In Siltanen, J. Jarman, J. y Blackburn, R.M. Gender inequality in the labour market: occupational concentration and segregation: a manual on methodology, 1995.

- Training to fill market opportunities. Women most often hold traditional jobs, either in rural or urban areas. Globalization is opening doors to new activities or opportunities to market diverse products. In the beginning, these market openings usually involve higher levels of risk than traditional activities, where women are less present than men. It is particularly important if these market openings have foreign markets as the end consumers, as women would be participating in foreign trade and the creation of foreign exchange. Moreover, market openings are usually dynamic activities in international trade.

Table 6

TRAINING INITIATIVES		
	Latin America	Rest of the World
Technical training	FORMUJER Program: strengthening vocational and technical training of low-income women. Argentina, Costa Rica, and Bolivia.	VIVEN Centers: Advice and training for creating businesses. Andalusia, Spain
New market openings	"Women at the wheel: making a difference." Brazil.	Training program in fish processing. Viet Nam

Source: author.

In the second place, there are activities designed to improve insertion of women in the work force, such as the following ones:

- Making work compatible with other activities. Responsibility for care of the home and family falls on women. While efforts to insert women in the work force have been successful when measured in terms of the increase in the rate of women working,[25] women are still far from being liberated from household responsibilities. Although the optimum solution would be to arrive at a situation in which household activities are shared equally between men and women, until this cultural change occurs, initiatives to enable women to reconcile the two in the best possible way are required. The most common initiatives include creating child-care centers and school cafeterias, and providing for child-care permits for fathers, etc.

- Facilitating temporary and part-time jobs. These work categories are a constant source of controversy, in many cases because it is not known whether persons, or women in particular, occupy temporary or part-time jobs because that is what they want, or because they cannot find full-time or permanent work. In addition, even if it is their choice, criticism may arise because of the activities and responsibilities assumed by workers who are not at their jobs the entire work day, or who are holding the job on a temporary basis. Even though they have the positive influence of making it possible to reconcile family life with work, they may have the negative effect of limiting possibilities for career advancement.

25. In the mid-1980s, rates ranged from 30% to 50%, as compared to 40% to 60% in 2000. To see national data, consult ECLAC, Statistical Yearbook of Latin America and the Caribbean, Santiago, Chile, ECLAC, United Nations, several years.

- Encouraging women to make decisions and assume responsibilities. As we have already mentioned, the major advance in recent decades has been the incorporation of women in the labor force, reflected in increased work rates. One of the remaining challenges, however, is participation of women in the upper echelons of the pyramidal structures, whether they are companies, the government, associations, or other entities. One of the most commonly used instruments to reduce the gap has been establishment of "quotas," or fixing a certain percentage (with an end goal of 50%) of jobs to be occupied by women. The practice is very extensive in political parties, with lists of candidates, and it is being transferred to many other spheres.

- Eliminating gender inequalities (segregation) in the work force. This is primarily a question of increasing the low participation of women in certain specific male-dominated sectors, such as construction.

- Programs directed exclusively to marginal groups, such as indigenous peoples, low-income persons, heads of families, etc. Based on the idea of the appropriateness of work policies targeting specific groups which are discriminated against or receive unequal treatment in various parts of the world, programs have been implemented to serve specific target groups selected because they have lagged behind or have had problems gaining access to the labor market or participating in the dynamic activities involved in international trade, etc.

Table 7

LABOR INSERTION INITIATIVES		
	Latin America	Rest of the World
Make work compatible with other activities	Project for the sustainable development of the Savegre River Basin, Costa Rica.	E-MERGE: Reconciling labor and professional life, Toledo, Spain
Temporary and part-time jobs	FEPADE: Program to support temporary jobs for women, San Salvador	The sense of the people: rural women as protagonists, Castilla León (Spain)
Taking on positions of power and responsibility	PROLEAD: Program to support women leaders and representatives, Argentina	Positive quotas: achieving a percentage of women's participation, Europe
Elimination of inequalities (segregation)	Municipal development plan with gender equity, Bolivia.	Elimination of segregation in the construction sector. Principality of Asturias, Spain
Insertion of marginal groups	PROMSA Project: Modernization of agricultural services, Ecuador	"Empowering women migrant workers Program," Asia

Source: author

The third line of action has to do with development of women's participation in business and trade. The following measures are highlighted in this area:

- Establishment of cooperatives. Women are not only less represented among owners of the means of production, but the assets they do have are of less value. The formation of cooperatives can enable women who do not have the economic capacity

to initiate businesses on their own to participate in the productive process, and at the same time to generate businesses of a greater value than if they were to be operating on their own. These experiences occur most frequently with economic activities such as handicrafts, agriculture, etc., but they may also include experiences in industrial activities with greater capitalization.

- Use of technological developments and new information and communication technologies. The use of technological innovations has become essential for businesses if they want to increase productivity and be more competitive on the market. Less technology-intense activities are being displaced in international trade. Thus, even though the end production is traditional products, such as agricultural products, the use of technology in general improves the yield and potential capital gains. The use of new information and communication technologies facilitates marketing, and especially in international trade, not only by reducing costs, but also by fostering the communication and transmission of information, and especially at high speed.

- Support for distribution and marketing of production. To participate in international trade, a network of contacts must be established, including buyers, distributors, and the like. These support instruments should not be gender biased, and the greatest benefit is achieved when women participate in international marketing channels. Some of the activities that can be established to promote this include fairs, meetings, congresses, and the like.

- Facilitate access to credit. Women have difficulty gaining access to official sources of financing, and tend to resort to informal sources, which are more expensive and unstable, and involve smaller credits. For this reason, specific support to facilitate financing of business initiatives of women helps to promote women in jobs with a greater market impact. Some of the most common initiatives have to do with microcredits, but other lines of action that go beyond these minimum development levels may be related to securing guarantees or collateral, increasing the flexibility of payment methods, legal reforms to eliminate obstacles to access to credit for women where they still exist, etc.

Table 8

BUSINESS DEVELOPMENT INITIATIVES		
	Latin America	Rest of the World
Creation of cooperatives	"Telemujeres" artisanal production cooperative, Ecuador	New methods of North-South cooperation, Mondragón Corporación Cooperativa, Spain
Use of new technologies	"WINNER." Use by micro-businesses of information technologies.	
Support for distribution and marketing of goods produced	"Mayan Treasures." Support for marketing of handicrafts, Guatemala.	"Casas de Comercio," Marketing of handicrafts by women, Spain
Access to credit	Development and social service institutions, Guatemala	Fon@de.plus. Program of secured loans, Castilla León.

Source: author

Finally, it is important to consider activities focusing on rural areas. In many cases, it is only a matter of strengthening the general lines of action, and in other cases, problems exclusive to rural life need to be dealt with. The following are some of the strategies that could be implemented:

- Improve inputs and machinery used in the productive process, to increase productivity and improve chances of marketing the products. This objective should be considered independently of gender considerations, but it is especially important for women, since they have a greater presence in agricultural activities which do not use improved inputs and machinery. In many cases, when they are able to place their products on international markets, they are not marketable, because of their quality, phytosanitary requirements, or other reasons.
- Guarantee food security. The spread of free trade is in some cases jeopardizing food security in some areas, because of a loss of competitiveness of some products, such as Mexican corn, for instance. Therefore, action directed to reinforcing crops that guarantee a food supply in outlying rural areas is particularly important for women, since they are responsible for feeding their families.
- Diversify activities. The introduction of new activities in rural areas, such as rural tourism, vocational workshops without gender bias, etc., have the potential of diversifying jobs for women.
- Technical aid and training. Small farms usually do not have technical assistance to improve their production capacity and quality. Initiatives geared to this goal can not only increase the quantity and quality of production, but, through training, they can also enable them to pass on this knowledge to coming generations, and possibly to neighboring areas.

Table 9

INITIATIVES IN RURAL AREAS		
	Latin America	Rest of the World
Improvements in inputs and machinery used	Post-harvest program on conservation and storage of basic grains. Dominican Republic	Chorkor oven, Ghana
Guaranteeing food security	Agro-forest family market gardens. Southern Ecuador	PESA Program, Tanzania
Diversification of activities	Empowerment of campesino women by implementation of productive projects. Yuma region, Dominican Republic.	Creation of economic initiatives for women in Tierra de Campos, Spain
Technical assistance and training	PROMESA Project for improvement of animal health and production.	Women and construction, Castilla León, Spain

Source: Author

5. Experience in regional areas: the case of the Equal Initiative in the European Union[26/]

We would like to refer briefly to one of the most highly developed regional experiences, the EQUAL initiative of the European Union.

This initiative is part of the EU's social and employment policy, its objective being to correct the origin of differences in human capital and limit existing differences in working conditions in the countries. It is financed by the Social European Fund,[27/] which grants economic resources for development of community initiatives.

The Equal initiative, which replaces the former EMPLEO and ADAPT NOW,[28/] HORIZON, INTEGRA, and YOUTHSTART of the 1994-1999 budget exercise, is designed to implement programs that prevent any type of discrimination or inequality in the labor market.

It has financing amounting to 2,847 million Euros for the 2000-2006 period,[29/] which is supposed to be increased by national contributions according to the principle of additionality.[30/] Since 1994, 10,000 projects have been financed.[31/]

The thematic priorities of this initiative and the amount of resources allocated under it are shown in the following table.

Table 10

THEMES OF THE EQUAL INITIATIVE (% of total financing under the Equal initiative)	
Job insertion capacity	
1 A: Reincorporation into the labor market	31%
1 B: Combating racism	5%
Company spirit	
2 C: Creation of companies	9%
2 D: Social economy	9%
Adaptability	

26. European Communities: Equal: new ways of combating discrimination and inequality in the work place, Employment and Social Affairs, European Commission, 2000.
27. Its creation was announced in the EEC Treaty (Rome Treaty), and it was put into operation in 1960. The most recent change appears in regulation No. 1262/99.
28. The NOW--New Opportunities for Woman—Initiative was designed to reduce unemployment among women and improve their working situation. Over 1,750 projects were developed, primarily involving creation of companies and efforts to combat labor segregation (both horizontal and vertical).
29. By virtue of paragraph 7, Article 7, of EC Regulation 1260/1999.
30. According to the financial principles of community policies, "additionality" must be observed, or in other words the participants (national, regional, or local governments) must participate in project financing. Based on the type of region, the EU may finance up to 50% or even 75%). For instance, in the case of Spain, the Equal initiative has 789.34 million Euros of financing, of which 515.4 are contributed by the EU, 259.46 by the Spanish public sector, and 14.48 by the private sector.
31. Of these 10,000 projects, only 1,750 were associated with the NOW initiative specifically designed to deal with gender disparities. The rest went to ADAPT, HORIZON, INTEGRA, and YOUTHSTART.

THEMES OF THE EQUAL INITIATIVE (% of total financing under the Equal initiative)	
3 E: Ongoing training	15%
3 F: Adaptability to change and new communication technologies	11%
Equal opportunities for men and women	
4 G: Reconciling family and work life	**8%**
4 H: Reducing imbalances between men and women, by supporting elimination of segregation at work	**8%**
Asylum seekers	
5: Social and occupational integration	4%

Source: European Communities

The projects are coordinated through so-called "development groups," which are composed of local or regional governments, public employment services, NGOs, business groups, and especially SMEs, and social interlocutors, and they operate on the basis of agreements.[32/]

Up to now, 1,357 development associations have been financed. The following information can be provided:

- With regard to geographical distribution, Italy, France, and Spain have benefited the most.
- Taking into account sectoral distribution, reincorporation of agents into the labor market and continuous training, equality of opportunities between men and women is estimated at 14.1% as a whole.

32. A common strategy must be devised, along with a work program detailing the financial plan (including supplemental financing), the responsibilities of each partner in the area of financial management, the commitment to participate in thematic networks, dissemination of best practices, and the impact on employment policies.

DEVELOPMENT GROUPS FINANCED

Distribución regional

Source: European Communities

Others: Denmark, Luxembourg, Greece, Hungary, and Czech Republic

AGRUPACIONES DE DESARROLLO FINANCIADAS

Distribución sectorial

Source: European Communities.

The meaning of the thematic lines appears in the foregoing table.

6. Conclusions

In this document, we have tried to compile some of the basic elements that refer to experiences in incorporating women into the labor market in various parts of the world and in increasing their participation in productive activities with an impact on international trade flows.

We therefore began by reviewing the agents in charge of carrying out the initiatives, including a breakdown between public and private sector agents. Not all of them operate in the same way, since some provide resources, others manage activities, others make policy recommendations, etc., but each and every one of them is extremely important in its contributions to increasing the economic development level of women.

One of the main problems in the world, and especially in developing economies, is how to obtain financing to implement these policies, programs, and such, especially in the current restrictive financial situation in the world, and in view of the reduced size of the state. The objective pursued involves increasing the efficiency of the public sector and its programs and projects. It is precisely this challenge that justifies the important work of evaluation of public policies. An example is the case of the European Union's budget and its way of implementing activities, using the concepts of the "joint or common budget" and "additionality." Although this is not meant to be an example to be imitated, lessons for Latin American countries can be drawn from its principles. In this context, when the FTAA is established, the current integration plans will have to revise their objectives, which cannot be solely focused on purely trade issues. This is true not only because aspirations are raised, and the problems of the region require supranational cooperation and coordination, but also because the free circulation of merchandise will be regulated at a higher, supranational level.

Finally, the value of the various initiatives developed throughout the world is highlighted, distinguishing between efforts in the area of training, insertion in the labor market, entrepreneurial development, and rural development. Special emphasis was placed on the development of the European Union's "Equal" initiative.

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ANNEX

SELECTED EXPERIENCES ARRANGED BY THEME

We will present a brief description of some of the experiences in different parts of the world, which are classified on the basis of the following themes:

1. Training
2. Insertion in the labor market
3. Entrepreneurial development
4. Rural development

We show the Internet address where more extensive references can be found for each of the experiences listed. In addition, bear in mind that many projects fit in more than one category, as we indicated in the main document.

1. TRAINING

FORMUJER: Strengthening vocational and technical training of low-income women. Argentina, Costa Rica, and Bolivia.
http://www.ilo.org/public/spanish/region/ampro/cinterfor/temas/gender/formujer/

The FORMUJER program is an intervention model designed to respond to the challenges of the new millennium through a training policy. It advocates structural integration of a gender perspective, which would make it more sustainable than a short-term or ad hoc approach.

The general objective is to increase productivity and job opportunities for low-income women, with a view to supporting the contribution of women to development and to helping to reduce poverty in the region. A series of specific objectives have been outlined for this purpose, such as the following ones:

- Strengthening the quality, relevance, and gender equity of technical and occupational training in the region;
- Creating conditions conducive to the equal participation of women in technical and occupation training programs;
- Raising the technical level and the range of options in the training offered to women;
- Bringing the supply of training and instruction programs into line with the current demands of the labor market;
- Disseminating the models and methodology developed throughout the Latin American region.

To achieve its objectives and implement its training proposals and the corresponding methodological package, FORMUJER has two subprograms:

- Development of new methodologies and their implementation in member countries through pilot programs of technical and vocational training;
- Promotion, regional dissemination, and evaluation of the Program.

Using an integrating, systematic approach, a teaching project was adopted that includes working within institutions as well as with social players involved in the development process.

The program is directed to working-age women, preferably those who are under-employed, unemployed, or idle, with low-family incomes and few job qualifications, who are heads of household. There are many other indirect beneficiaries.

"VIVEN" CENTERS: Advisory and training program for establishing businesses. Andalucia, Spain.
http://www.juntadeandalucia.es/institutodelamujer/recursos_empleo/Viveros_Empresas.htm

The VIVEN Centers are provincial services which specialize in providing assistance for women's business initiatives and are supported by the Andalucian Development Institute [*Instituto de Fomento de Andalucía*], which belongs to the Andalucian Council's Ministry of Employment and Technological Development [*Consejería de Empleo y Desarrollo Tecnológico de la Junta de Andalucía*]. They provide information, consulting services, training, and assistance in developing businesses.

They try to facilitate the creation of businesses and to improve the work of Andalucian women. To this end, they have developed various activities, including the following ones:

- Modules for generating ideas on and encouraging private enterprise
- Modules on guidelines for the self-employed
- Entrepreneurial training courses designed for enterprising women who have defined their business project and decided to implement it
- Distance education and training
- Supervisory services
- General advisory services for business women to improve and increase their businesses
- Activities in coordination with business associations.

Women at the wheel, making a difference. Brazil.
http://www.ilo.org/public/spanish/employment/

This project is part of the Ceará State Plan. Its objective is to provide skills to women occupied or interested in passenger transportation jobs.

The program has accomplished the following:

- Provided women with basic skills (citizenship, tourist services, safe driving practices, first aid).
- Taught specific skills (knowledge and maintenance of vehicles).
- Described management methods (organization of the category, labor union information).

The innovative aspect is insertion of women in a traditionally male-dominated occupation, with strong social prejudices. The project has been carried out in northeastern Brazil, in a region with strong tendencies of patriarchism and female submissiveness.

The participants comprised 85 women over 18 years of age, who had completed their basic education and held driver's licenses.

Fish processing training program, Viet Nam.
http://www.unifem-eseasia.org/projects/Vietnam/Haiphong.htm

Since the beginning of the 1990s, UNIFEM has been trying to improve the living conditions of women employed in the fish processing industry. Men are responsible for the actual fishing or catch, and women the processing, but while fishing technology has advanced, there have not been improvements in processing. Women have received lower incomes for the work performed.

The objective was to improve the quality of the products and increase the women's income and status. To this end, an important contribution was made in the form of machinery, new technology, and training for the community of women. Training was also geared to diversification in fish processing. Other key elements for improving the standard of living of women were also included, such as establishment of some basic business principles, including studies on markets, production, cost evaluation, and financing, etc.

2. INSERTION IN THE LABOR MARKET

Project for the sustainable development of the Savegre River Basin, Costa Rica.
http://www.inbio.ac.cr/es/conserv/savegre.htm
htp://www.aeci.es/9-Proyectos/igualdad/proyectos/costa_rica.htm

Under the project, activities are implemented to promote women and enhance their participation in the different development processes involved in the extensive project for the sustainable development of the watershed. The executing agency is ARAUCARIA, sponsored by Spanish cooperation.

Support has been given to initiatives to consolidate women's participation in productive, communal subprojects, and to groups of young people, who have been developing a project to cultivate organic blackberries for export, while the project has generated jobs and enhanced economic and social expectations.

The project is geared to single women and heads of family who live in the river basin area.

E-MERGE: Reconciling family and work life, Toledo, Spain.
http://www.e-mergetoledo.com/

Under the "EQUAL" program, part IV, the E-MERGE project has been developed, for the purpose of reconciling family and work life, and facilitating reinsertion of men and women who were expelled from the labor market, by introducing more flexible employment practices.

The priority objective is to develop a pilot experience in telework with the support of available telecommunications services.

The following steps must be taken to achieve this objective:

- Identify the training needs of the participants;
- Train participants;
- Establish a support platform for teleworkers;
- Disseminate information among groups of beneficiaries, potential teleworkers, enterprises, and governments.

The goals pursued are:

- To create teleworking centers and eleven computer centers for teleworkers in the field of marketing and Internet promotion;
- To ensure that 100% of the participants who have completed the training and practice process are trained to work as teleworkers or digital mediators.

This project is intended to regularize the situation of women in the Northern Toledo Area, who work in the underground economy, by making them part of the working population without disrupting their informal production model, through the creation of businesses, cooperatives, or other types of work partnerships.

Flexible working arrangements are developed by using new telematic marketing methods, which facilitate the sale of products on other markets without any need to travel or move around. This helps reconcile work and family responsibilities.

This program is designed for women who are not working in the regular job market, but who are working in the underground economy, and young people, preferably female, without training.

Program to support temporary jobs for women, San Salvador.
http://www.cladem.org/espanol/regionales/desc_globalizacion/Docs/descelsa.asp

The Work Training Center [*Centro de Formación Laboral*] of the Municipal Office of Mayor of the capital, San Salvador, is developing temporary jobs for women by offering training programs and courses on tailoring and dressmaking, industrial machinery, electricity, mechanics, carpentry, masonry, and operation of other types of machinery [“*máquinas planas y ranas*”].

The *Fundación Empresarial para el Desarrollo Educativo* (FEPADE) offers vocational and management technical training, technical assistance, and a project to support educational reform. It operates in 14 departments in the country, and works with unskilled male and female workers all the way up to high-level managers.

The *Organización Empresarial Femenina* (OEF) offers training, technical assistance, and credit services, in addition to health care for women and children. Training is geared to obtaining skilled laborers to enter the job market or to establish a microbusiness, and it operates in 71 rural and marginal urban communities.

The *Instituto Salvadoreño de Formación Profesional* (INSAFORP) covers the entire country, and its target population consists of about 3,690 women and 5,310 men. It directs and coordinates the vocational training system for human resource training and skill development.

"El sentido de los pueblos." The rural woman as protagonist. Castilla León (Spain)
http://www.femur.es/p17.htm

"El sentido de los pueblos" is a pilot project cofinanced by the European Union and various national, regional, and local organizations in Spain.

The purpose of this project has been to develop rural resources by creating jobs. This is done through the following specific objectives:

- Facilitating access of rural women to training;
- Supporting specialization of rural women in productive activities;
- Promoting access of rural women to the labor market, by creating local training and work centers to generate stable employment;
- Fostering vocational training, business management, and continued education or on-the-job training;
- Supporting any job creation initiative appropriate for rural women, while establishing a solid productive network.

The project operates various centers: the center for processing and packaging of ecological products (Avila Province); the rural tourism center (Segovia Province); the textile and knitwear manufacturing center (Avila Province); and, the elderly care center (Salamanca Province).

The results of the project have exceeded expectations, and five new enterprises have been put into operation, creating 35 direct jobs and many other indirect ones.

PROLEAD: Women's Leadership and Representation Program. Argentina.
http://www.iadb.org/sds/prolead/index.htm

The Women's Department of the government of Mendoza Province (Argentina) has carried out a project in local companies to promote women in positions of responsibility and to eliminate of all types of discrimination in the work place.

The project is part of the PROLEAD program, which has been developed in Latin America and the Caribbean to support positions of leadership and responsibility for women. It received initial support from IDB, and cooperation from Norway and Sweden. Later, UNIFEM, CIM/OAS, UNDP, and UNICEF gave their support to implementation of the project.

Among the objectives of this initiative is to ensure leadership of women in every sector and at every level, primarily by contributions to various competent organizations working to ensure the full participation and leadership of women.

More specifically, in Argentina it has been working with companies which have a high percentage of female staff, are committed to hiring and promoting women, and practice equity in hiring, training, and advancing their employees.

Participating companies are entitled to use a stamp in their advertising and packaging.

Positive quotas.
http://www.un.org/spanish/conferences/Beijing/fs7.htm

The Beijing Platform for Action defined the following two strategic objectives in the area of management and participation of women in government: guaranteeing women equal access and full participation in decision-making and power structures; and, increasing the capacity of women to participate in decision making and management.

At its 41st session held in 1997, the United Nations Committee on the Legal and Social Status of Women reaffirmed the need to determine and apply measures to correct the insufficient representation of women in decision-making positions. It regarded the elimination of discriminatory practices and the introduction of programs of affirmative action as effective policy instruments to achieve this objective.

Article 4 of the United Nations Convention on the Elimination of all Forms of Discrimination against Women allows for the adoption of special temporary measures to speed up de facto equality between men and women. The Beijing Action Platform commits governments and political parties to ensure that women have equal access to and full participation in power structures and decision-making, including, among other things, establishment of specific targets and other types of affirmative action. Since that time, initiatives of this sort have spread all over the world. Some of the examples that we can cite are the following:

- Ghana adopted an affirmative action program to reserve 40% of posts in decision-making organs for women;
- Italy presented a proposed law to reform the constitution to include the adoption of affirmative measures in electoral laws;
- Finland established a quota for women of 40/60 in government agencies and entities.

Municipal development plan with gender equity. Bolivia
http://www.mujereshoy.com/secciones/190.shtml

The La Paz municipal government made building a municipality with gender equity a strategic part of its municipal development plan for 2000-2005.

The initiative was a response to gender gaps noted by the Bolivian people and demands by women in the economic arena, among others.

The plan's objective is to contribute to establishing equitable gender relationships to improve living conditions of women, and to promote the economic rights of women. Among the various areas covered, the project "Economic Equality for Women in Businesses and Microbusinesses in the 'El Rosario' Area" can be highlighted in the economic area.

During the 2002 fiscal year, space was created for dialogue with women leaders and representatives in various sectors, such as neighborhood councils, school boards, labor unions, professional, parochial, and private organizations, and NGOs that implement development and gender projects.

Elimination of segregation in the construction sector. Principality of Asturias (Spain).
http://www.estonoesuncuento.com/inicio.htm

This is part of the fourth thematic area of the "EQUAL" Initiative of the European Union, which is designed to reduce imbalances between men and women and support elimination of segregation at work, in this case by promoting self-employment (creation of their own businesses) and by increasing the presence of women in sectors difficult for them to access.

The key objectives are as follows:

- Generating a social context conducive to equal opportunities in vocational options and in business activities in Asturias;
- Reducing gender segregation by promoting diversified business activities for women and incorporating new information and communication technologies.

The following activities have been developed:

- Sensitization of the Asturian population, and especially the female population, and the construction sector;
- Training in creation of businesses, and especially in the use of the new information and communication technologies, business management, analysis of viability, assistance, etc.
- Technical training, both "a la carte," or in other words as related to the concept of the specific business, as well as in the construction sector (painting and plaster work);
- Support and financing (participatory loans, guarantees, etc.), access to markets (marketing, *casas de comercio*), conciliation and support measures.

The beneficiaries are women entrepreneurs who have never started a business but who have an idea and plan to implement it, women entrepreneurs with a business less than two-years old, and women who have a company that is in a growth or innovation process.

In view of the way in which projects associated with the "EQUAL" initiative operate, the initiative is developed through a "development association."

PROMSA: modernization of agricultural services, Ecuador.
http://www.bancomundial.org.ec/txt-proy-02.htm

The Program for Modernization of Agricultural Services (PROMSA) is designed to contribute to increasing productivity in the agricultural sector and improving the quality of production by modernizing national systems for generation and transfer of technology and livestock health systems, based on principles of competitiveness, participation, and cooperation with the private sector and NGOs.

Its specific objectives include:

- Providing producers with a supply of technology that responds to market needs;
- Improving access to and the quality of technology transfer services;
- Strengthening the infrastructure and presentation of livestock health services.

Ecuador is a country in which many women are involved in agriculture and the care of herds and animal raising, especially in the mountainous and eastern regions. Therefore, the PROMSA project has had an expert to assist in selecting the profiles presented for prequalification, with a view to introducing a gender perspective. This is a clear example of application of the concept of "mainstreaming".

In project selection, emphasis has been placed on evaluation if the impact on women, based on the following "milestones":

- Sexual division of the work at various stages of the agricultural production cycle;
- Negative and positive impact of the new technologies on men and women;
- Participation, involving the placement of men and women in the areas of design, planning, implementation, and evaluation of projects;
- Access to resources, which seeks to ensure equal opportunities for men and women in the benefits and resources offered by projects, in areas such as training, technical assistance, or dissemination materials.

The beneficiary population comprises the indigenous people and Afro-Ecuadorian residents of Ecuador.

"Empowering Women Migrant Workers" project. Asia
http://www.unifem.org/global_spanner/index.php?f_loc=e_se_asia

This program is designed to protect the rights of migrant women workers. It has been implemented in Indonesia, Nepal, Sri Lanka, the Philippines, and Malaysia from 2000 to 2003.

The program's objectives include the following:

- Promoting equal treatment of migrant women in the general community of workers in the country of destination;
- Sensitizing key players in hiring migrant women, and in services, skills, and training of this target group;
- Facilitating a social dialogue between agents in the country of origin and the country of destination of the migration;
- Ensuring and facilitating the rights of association and economic and social protection of migrant workers.

Various United Nations agencies are participating, as are different governments of countries involved, nongovernmental organizations, and research institutions.

3. ENTREPRENEURIAL DEVELOPMENT

"Telewomen" handicrafts production cooperative. Ecuador
http://members.tripod.com/~websendas/tejemuje.htm

The cooperative operates in Gualaceo Canton, which is one of the cantons in the country with the most migration because of the region's low sustainability. Women have developed a series of economic activities in the areas of agriculture and handicrafts. The weaving of "*chompas*" is one of

the most widespread activities, and the women do it in their homes at flexible times that do not compete with other activities. In addition to being a productive activity, the weaving makes it possible to preserve one of the richest cultural expressions in the canton.

Initially, 39 women got together to form an organization that enabled them to improve their negotiating capacity vis-à-vis intermediaries. This initial experience, although an important one, showed that the number of women was not enough, and that they were only a link in the chain, since they did not participate in the marketing, financing, or supply of inputs.

Through contacts with SENDAS (Services for an alternative development of the South), a project entitled "Productive consolidation of the Telewomen Cooperative" was undertaken, for the primary purposes of improving the income of women by direct marketing of the *chompas* and of generating internal capacity for self-management of the cooperative.

The cooperative's main activities are as follows: production and marketing of *chompas* made using natural fibers and woven completely by hand; partnership training in technical and productive, organizational, and gender aspects, and provision of social services, including child care facilities.

The methodology used is participatory and practical, and is conducive to empowerment, since the partners in each area have a certain degree of autonomy, make decisions, and are accountable for them.

MONDRAGÓN: North-South cooperation, Spain.
http://www.mondragon.mcc.es/

Mondragón Corporación Cooperativa (MCC) is a cooperative group made up of a hundred-some industrial cooperatives in the Basque Country.

Globalization also affects cooperatives, and they need to adjust their productive and commercial structures accordingly. They are introduced in other countries by forming branches, forming new enterprises, absorbing companies, etc.

The Mondragón group has taken on the form of any commercial firm in its expansion to countries of the South. For the 2000-2004 fiscal year, the group's strategic plan provides for 14% of industrial production to take place in other countries. Now the leaders of the Corporation are interested in promoting the cooperative principles and values where they are operating, to differentiate themselves from multinationals. To do this, they want to foster business initiatives in these countries, and especially the cooperative movement, through education.

WINNER. Use of high technology in microbusinesses
http://www.bsos.umd.edu/socy/redes/redes/rscsp76.html
http://unifem-eseasia.org/projects/Phippines/winner.htm

This project recognizes the importance of information and communications technologies for business development in general, and for microenterprises in particular.

It specifically seeks to ensure access by these businesses to the Internet and to promote marketing through the Internet. To this end, it has developed courses for training and use of the

opportunities offered by new technologies, and especially the Internet. It plans to connect women with international trade channels.

NGOs, women's cooperatives, women's associations, and government agencies participate in it.

Mayan Treasures: Support for marketing handicrafts. Guatemala.
http://www.tesorosmayas.com/

"Mayan Treasures" can be considered as an integral program to support women partners in marketing. Its purpose is to supplement the support provided to women in the areas of credit and training.

Based on the demand of women partners, the initiative emerged to create a marketing entity to help find new markets for products they make, specializing in the area of handicrafts, since most women are devoted primarily to that activity.

Its objectives are as follows:

- Promoting Guatemalan handicrafts in national and international markets, while ensuring quality products and designs adapted to the different markets;
- Training the artisans in the areas of microenterprises, quality, and marketing.

In most cases, "Mayan Treasures" supplies the raw materials to guarantee the quality of the products. It is managed by the national NGO FAFIDESS. The experience of "Mayan Treasures" has encouraged various institutions and persons to become involved in strengthening the project.

***Casas de comercio* in Spain**
http://www.bancomujer.org/mem_ccom.htm

The *Casa de Comercio* program was started in 1996 in Madrid, as part of the NOW II initiative, designed and managed by the World Bank Foundation of Women. Three more "*casas*" were opened in Malaga, Segovia, and Madrid later on, in 1998.

Over 1,500 women engaged in handicrafts throughout Spain have benefited from the program, especially in rural or poor urban areas.

Its objectives include fostering the development of one of the highly feminized sectors of the national economy experiencing the most difficulties, especially in the area of marketing.

Among the activities carried out are access to commercial space, training in marketing, sales techniques, pricing policy, and the Internet, among other things, recovery of traditional forms of cultural expression, support for establishing businesses, and legal and consultant services.

Development and social service institutions. Guatemala.
http://www.tesorosmayas.com/main_fundacion.htm#programa1

This project is meant to contribute to the economic and social development of Guatemala by providing sustainable credit, technical, training, and marketing services to microbusinesses and small enterprises.

It is designed to improve the standard of living and quality of life of women living in rural areas of the country.

The *Fundación de Asesoría Financiera a Instituciones de Desarrollo y Servicios Sociales* (FAFIDESS) is a leading Guatemalan company in the provision of financial and nonfinancial services to the micro- and small business sector, which is run as a business concern.

The purpose of FAFIDESS is to increase the coverage of services offered by private development organizations working to assist the most vulnerable sectors of society.

Its activities are geared to providing services through individual credits, joint credits, community banks, marketing and training.

Its objectives include implementing and strengthening community bank programs, identifying and attracting financial resources to implement social development projects and programs, and designing and implementing resource mobilization programs.

Fon@de.plus. Secured credit program. Castilla León, Spain.
http://www.iberaval.es/servicios/masinfo%5Cfonadeplus_mujer.pdf

This project addresses business women in Castilla León and its purpose is to offer quality financial products and help facilitate adequate financing of business women's needs in terms of costs and payback periods, by contracting secured loans for investment.

The requirement to obtain a loan is to be a small or medium-sized enterprise in which the management entity is primarily made up of women or which has a woman at the head, in the case of a single manager.

4. RURAL DEVELOPMENT

Handling and storage of basic grains (post-harvest). Dominican Republic.
http://www.helvetas.org.do/postcosecha.html

This post-harvest project is one of the activities being carried out in the area of the sustainable use of resources in the Dominican Republic.

The project promotes the transfer of storage systems to families. The main goal is training in techniques for handling grains after they are harvested, involving either storage, construction of storage facilities, or transport.

The principal objectives are as follows:

- Adequate use and management of preservation and storage systems and structures for seeds and grains on small and medium-sized farms;
- Reduction of post-harvest losses of basic grains, by transfer of appropriate technologies to ensure improved food security and income for rural families.

The key lines of action are geared to providing information to the target population so that it will change attitudes and practices. The following activities are included under the project:

- Promotion and guidance for institutions and managers;
- Training of technical extension workers in the area of post-harvest problems;
- Field demonstrations and consciousness-raising of farmers, the media, and managers of public and private institutions in the sector;
- Training of male and female cottage-workers in the manufacturing of metal silos and in sheet-metal work.
- Monitoring to ensure quality products and the adequate use of silos and other improved practices.

The project promotes cooperation with public and private institutions to share in promotion, training, and transfer of technology. HELVETAS is responsible for implementation of the project.

The Chorkor Oven. Ghana.
http://www.fao.org/Gender/sp/fishb2-s.htm

In Ghana, the most common method used to preserve, process, and keep fish is smoking. Smoking of fish is the work performed by most of the women who live in coastal villages and cities. The oven traditionally used was causing problems, as a result of its small capacity and inefficient use of fuel. In addition, the smoking process had a negative impact on the persons involved in the process, who for the most part were women. In 1969, an improved traditional oven, known as the Chorkor oven, was introduced into the country. It was created by the FAO and the Ghanaian Scientific and Industrial Research Institute.

The Chorkor oven is easy to use, it has a large capacity; it consumes little firewood, shortens the smoking process, and produces high-quality smoked fish.

Use of the oven was promoted in Ghana by means of various training projects and by following a participatory approach. Ten women were selected in each community to participate in the project. These women were involved in implementation of the project from the outset, which helped make it so popular in the country.

The Chorkor oven has demonstrated the potential of traditional technologies used to meet modern needs. It has increased the income and the level of nutrition of the Ghanaian fishing communities and has therefore improved their standard of living. This successful example not only has encouraged young women to join the occupation of fish smoking, but it has also given rise to integrated programs which have generated subsequent socio-economic and rural development in these fishing communities.

The experience has been extended to most West, Central, and East African countries, through various initiatives supported by multilateral organizations.

Family forest market gardens in southern Ecuador.
http://www.fao-ecuador.org/programas/programas.html

As part of the Special Food Security Program for Ecuador, the United Nations Food and Agriculture Organization (FAO) had put into operation a project that is designed to improve the food security of families of campesinos or small farmers who are working with the "Campesino Forest Development" project, through small market or vegetable gardens.

The objective is to increase and stabilize production of basic foodstuffs in a rapid and sustainable manner, by broad dissemination of improved technologies and practices in managing potential areas, and to create a favorable social and economic environment. In this way, national food security will be enhanced, pressure on natural resources and dependency of food aid will be reduced, and greater economic development will be fostered.

The project promotes gender equity with economically viable and environmentally sustainable proposals. It is important to bear in mind that it is women who are responsible for providing food for their families.

The direct beneficiaries are campesino families in the provinces of Cañar, Chimborazo, Pichincha, and Imbabura.

PESA Program. Tanzania
http://www.fao.org/spfs/

In less than five years, the Food Security Program (PESA) has managed to infuse a strong sense of ownership and identity among more than 1,000 farmers and other participants in the pilot phase of PESA activities in Tanzania.

The staff at all levels, from the government to districts and villages, has demonstrated a great determination and motivation from the time the program began operations. Seventy groups of participating farmers were formed in twenty-six villages, and their numbers have been constantly on the rise. The other persons who participated either directly or indirectly in the project have become fully incorporated into it.

Tanzania is a country in which 40% of the population suffers from malnutrition, and the government has given priority to policies and programs designed to improve the food security of poor segments of the population. In coordination with these policies, one of the tasks that PESA has promoted is the increased production of the principal basic food crops, i.e., corn, yucca, and rice, by improved water- and land-use techniques.

Once again, it is important to remember that the major responsibility for providing food falls on the shoulders of women.

Empowerment of campesino women through implementation of productive projects. Yuma, Dominican Republic
http://www.helvetas.org.do/cemujer.html

The work carried out under this program focusing on empowerment of campesino women involves various activities geared to management of productive activities, such as:

- financing small productive projects (bee-keeping, small grocers, dairy cows, and others);
- training; and
- technical assistance.

The work strategy is geared to encourage women to develop the capacity to successfully manage projects to improve the standard of living of their families and communities.

The main lines of action are as follows:

- Revolving Fund: A fund managed by the *Centro de Solidaridad para el Desarrollo de la Mujer* (CE-MUJER) was implemented, to lay the foundation so that federations can successfully manage funds generated by recovery of the revolving fund.
- Training: This is related to attitudes, skills, information, and instruments required to successfully implement projects and develop the potential of the women involved.
- Generation of their own capital, to enhance their capacity to obtain their own financial resources;
- Monitoring, follow-up and evaluation: This is developed through programming, recording, and evaluation of activities, based on previously defined schedules and plans.

Creation of economic initiatives for rural women. Tierra de Campos, Spain
http://www.cdrtcampos.es/colectivo/now.htm

This project was part of the NOW Community Initiative, and directly involved women in rural areas in the provinces of Palencia, Valladolid, and Zamora.

Women were trained so that they would be able to take the lead in introducing the changes based on the economic restructuring of the region and the introduction of new technologies.

The objectives of the project were:

- To promote and facilitate insertion of rural women into the formal labor market;
- To provide training and skills to the local rural women;
- To facilitate an exchange of educational and labor experiences with other regions and countries;
- To contribute to rural development;
- To create marketing and sales networks for the goods produced by the rural women's enterprises.

The project targeted women in rural areas who were interested in participating in the labor market on an equal footing. To this end, programs for training and self-employment were developed.

Project for improving animal production and health. Dominican Republic
http://www.helvetas.org.do/promesa.html

Under the project, animal health workers in rural communities are trained, for the purpose of increasing the income of small and medium-sized producers, through better management of their livestock.

Access to health services for animals is rare in rural areas. Livestock are afflicted by parasites and infectious and contagious diseases. Women are generally the ones in charge of care of the animals.

The principal lines of action under the project are geared to accomplishing the following:

- Training women in animal health (animal health workers or "Prosanas");
- Training them in extension techniques regarding aspects of animal health and methodology for livestock extension;
- Facilitating interinstitutional coordination and promotion to facilitate follow-up and dissemination;
- Preparing teaching and promotional materials;
- Monitoring and following up on institutions, extension workers, and technicians.

PROMESA reaches producers through animal health extension workers and trained personnel. The project has technical cooperation agreements with local organizations working for the development of rural communities in the Dominican Republic with priority needs for livestock services.

Women and Construction. Castilla León, Spain
http://www.femur.es/p18.htm

Part of the European Union's "Equal" initiative, this project is designed to ensure insertion of women in a traditionally male labor market, the construction market.

This program comprises three phases:

- Training in the trades: this is geared primarily to young women interested in being trained to perform trades such as bricklaying, flooring, tile work, etc.
- Training as construction site assistants: for women with basic technical training in construction;
- Training foremen: for women with a degree, or about to obtain a degree, in technical fields related to the construction sector.

This project is managed by a development group, as required under the Equal initiative.