#### Paragraph 195

Governments should recognize the importance of improving the conditions and structure of the informal sector for national industrial development and the role of women within it. Traditional craft and cottage industries, as well as the small industrial efforts of women, should be supported with credits, training facilities, marketing opportunities and technological guidance. To this end, producers' co-operatives should be supported and women should be encouraged to establish, manage and own small enterprises.

# Paragraph 196

Governments should design and promote as well as encourage the design and promotion of programmes and should allocate resources to prepare women to take up traditional and non-traditional industrial activities in organized and small enterprises, as well as in the informal sector, through innovative approaches to training, and should prepare and disseminate training materials and provide training to the trainers. They should support self-employment initiatives and offer guidance and career counselling.

### Trade and commercial services

## Paragraph 197

Governments should recognize the potential impact of short-term economic adjustment policies on women in the areas of trade and commerce. Government policies should promote the full participation and integration of women in these areas. Alternative sources of finance and new markets should be sought to maintain and increase women's participation in these activities. Not only should appropriate measures be taken to ensure that legal and administrative impediments that prevent women from enjoying effective and equal access to finance and credit are removed but in addition positive measures such as loan guarantees, technical advice and marketing development services should be introduced.

### Paragraph 198

Governments should also recognize the positive contribution of women traders to local and national economies and should adopt policies to assist and organize these women. The infrastructure and management of markets, transportation and social services should be improved to increase the efficiency, security and income of women traders and to reduce their work-load and the hazards to their health, as well as to avoid wastage of marketable produce. Training opportunities in bookkeeping, finance, packaging, standardization and processing technology should be provided to women traders. Such training should also aim at opening up employment opportunities to these women in other marketing and credit institutions. Governments should design innovative mechanisms to provide women traders with access to credit and to encourage the establishment and reinforcement of women's trade associations.

## Paragraph 199

Efforts should be made to encourage enterprises to train women in economic sectors that traditionally have been closed to them, to promote diversification of women's employment and to eliminate gender bias from labour markets.