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women's employment in industry. Training and advisory services for women will be increased in industrial production skills, industrial management and entrepreneurship and the development of small-scale industries and will not be limited to traditional occupations. The inclusion of more women in the decision-making process for industrial policy formulation and management will be promoted by management training programmes. Technical support will be given to the small-scale and informal sector and for linking this sector to medium- and large-scale industry and increasing women's participation therein.

The organizations primarily responsible for implementing this subprogramme are UNIDO, UNIFEM and the United Nations (ESCAP, ECA, ESCWA, UNEP).

Subprogramme 2.5 Entrepreneurship and access to credit

Intergovernmental objectives

To achieve the full participation of women in trade, commerce, money and finance, and services by developing innovative policies and designing such measures as loan guarantees, technical advice and training, marketing systems and credit for women.

United Nations system objectives

- (i) To promote the participation of enterprises managed by women in export trade and marketing services;
- (ii) To make credit more accessible to women and women's groups (see subprogramme 2.3);
- (iii) To explore ways and means of using trade policy to affect social policy;
- (iv) To initiate studies on how to make the best use of experience acquired so far in economic activities benefiting women and expand existing international financial and technical co-operation facilities so as to provide supplemental resources for enterprises managed by or employing large numbers of women.

Strategy

The relationship between the advancement of women and trade, commerce, money and finance has generally been analysed in terms of the effect of trends in those sectors on women's employment and income. Also, women have generally lagged behind men in gaining access to credit, to financial and other markets and to information. The relationship between trade, commerce, money and finance and women's advancement, including the obstacles to the full participation of women in these sectors, will be further studied. An effort will also be made to initiate studies on an expansion of existing financing facilities for enterprises managed by or employing large numbers of women, with a view to identifying operational criteria for and making proposals for this purpose. Technical co-operation projects to promote the role of women in trade development will be continued.

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