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education, legal literacy) and the use of creative forms to engage women. But public awareness, organising support and advocacy towards legislation and governmental policies are also high on their lists. An enabling environment must be created.

For the credit organisations visibility to their 'clients', sometimes members, and to the public, means transparency and accountability on policy and management. Sustainability is very important for their organisations.

All groups were very clear about the need to co-operate with other organisation, coalitions need to be build, locally, nationally and internationally.

Here the strong points of networking came to the forefront: sharing information, stimulating collaboration and 'let the world know that you are there'.

Not an easy job to fulfil, for resources, time and co-ordination and the handling of the informal workers' demands, constitutes many diverse elements of the work. But this seminar formed an enormous stimulant.

CREDIT: A USEFUL TOO IF...

Nearly all participants are dealing with the issue of (micro) credit. There is a general agreement with a critical article of Linda Mayoux where she reviews the positive and negative aspects of micro-finance programmes. Her main remarks are:

- Micro-finance programmes targeting women have become a major plan of donor poverty alleviation strategies in the 1990's.
- An extremely attractive vision is presented of increasing numbers of expanding, financially self-sustainable micro-finance programmes reaching large numbers of women borrowers.
- Through their contribution to women's ability to earn an income these programmes are assumed to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and

wider social and political empowerment.

And last but not least Linda Mayoux notes that there is not an automatic link between micro-finance and wider social and political activity.

The participants agreed that within the market economy thinking 'credit' is too much seen as a panacea to solve most of the problems of poor women.

The unanimous answer from all participants out of their own experience is that micro-credit programmes and saving systems as often practised now, are only sufficient for survival, not to eradicate poverty. If empowerment is the goal, micro-credit programmes should be accompanied with support services like marketing strategies, banking education and awareness raising. Micro-credit only will not empower women. The participants give several examples of situations in their countries where the micro-credit programmes failed and women were left indebted.

Access to money is important, but it is only one tool which should be accompanied with other strategies to strengthen women, and which should be accompanied especially with organising and empowering women.

TOGETHER MORE EFFICIENT AND EFFECTIVE

In the informal sector many women carry out the same kind of activities. With a growing informal sector this means more competition between women. Innovation is needed in new activities, but also in additional activities. "If they are all selling tea, who is selling the sugar and the cups?"

Diversification, spreading and sharing of activities are important, but then a market survey has to be done. For women and for the organisations which support them it is hard to invest time and resources in such a survey. Resources (financial and intellectual) are also needed to invest in (new) skill training and learning to co-operate. The problem of competition is well known, as are the difficulties to find a way out. Poor women have no financial space nor time to invest in future activities. In this respect support is sorely needed. This issue should get a much higher priority of the organisations and of the 'donor' organisations, often the financial supporters of women organisations. Space should be created to develop new activities and new ways of co-operation. Experimenting and learning!!! -> create pilot laboratories!!!

Just as much as co-operation between women workers is important so is the co-operation between the organisations which organise and support them. Know your members and their demands, know your partners - their possibilities and limits.

ACTION PLANS

The aimed outcome of the seminar is making an outline of an action plan, which is in line with the aims set for this seminar (which are also the aims for the IRENE project 'Organising women workers in the informal sector):

- More ATTENTION for women workers in the informal sector (also at the political level)
- More VISIBILITY of women workers in the informal sector. "They have to get clout".
- Improvement of strategies to ORGANISE women workers in the informal sector. Organising based on solidarity is a condition
- Improvement of strategies to 'join and co-ordinate forces' - Invest in learning to co-operate.

Competition and co-operation lead to CO-OPTION.

- Plans to improve the ability to organise SUPPORT: "make yourself clear and known"

The action plans were written according to regions of origin of the participants. The full text is available at IRENE and will be in 'News from IRENE'.

The results of the afternoon discussions are five different lists of future plans. They list how the organisations view their tasks and chances in the context of their region. The different political, cultural and economic context influences the plans they created.

Participants from Africa wrote a very practical, common sense action plan. These women work in (small) grass-roots organisations, dealing directly with women in the informal sector. And there is a tendency that women groups are eager to build on their own power and experience and have control over their own work. The women participating expressed the importance of creating their own base for development.

In the Asian group some participants stem from bigger (network) organisation with many international links with other regions. In their action plan they deepen out strategy issues, esp. related to the governments. Asia is very integrated in the global economy, There are better facilities for communication. Networking between women groups dealing with the informal sector is more visible and they have more links with Western groups and institutions interested with the same issues.

The developments in Latin America are different. There are many women's organisation fighting for emancipation. Organising women workers in the informal sector recently became more apparent, which is also the case in the trade unions.

The fourth region to mention is Central and Eastern Europe and the former Russian states. They face historically a new phenomenon: the neo-liberal market economy. This is reflected in their action plan. The origin of their problems stem from a rapidly changing economy and society that confront women with the problem of adjustment to a market economy and the problem of a negative history in organising. The eagerness of the women coming from this region to act now is strong. Together they decided to set up a regional network called WISS NET, Women Informal Sector Supporters Network. They reached agreement on the activities this network has to perform and they set a date for the first meeting. Everyone welcomed this inspiring and promising initiative.

Europe (and the USA) is confronted with a growing informal sector, going hand in hand with growing informalisation (flexibilisation) of labour conditions. Traditional trade unions tended to deny this reality and, consequently, have not been responsive enough. Data are needed to show that this reality is a widespread and growing development. Trade unions themselves should commission (action) research. Coverage by protective legislation is an important aim.

Below you find a compilation of the action plans made by the different regional groups.

The general objective is to improve the situation of women workers in the informal sector and to increase the



Planning and agreeing on the creation of WISSNET (Women Informal Sector Supporters Network in Central and Eastern Europe) Anneli Luisk (VORU RURAL PEOPLE'S RESOURCE CENTRE, Estonia), Roza Aitmatova, (WOMEN SUPPORT CENTER, Kyrgyzstan), Ardiana Kalo (PRODUCTIVE WOMAN IN TRANSITION, Albania)

visibility of women working in the informal sector. The group from Central and Eastern Europe especially emphasised that the problem is not 'women'. Women are part of a process that occurs and women constitute a specific position in this process. The Asian group started with stressing the objective of recognition and valuation of women's productive and reproductive work; they also put particular emphasis on the situation (and protection) of girl-child workers.

• **ORGANISING!** - Central in all action plans is the importance of organising women working in the informal sector. Organisation on the basis of issues which respond to the needs of the workers and with structures that are democratic and accountable. The Asian group supplements this by stressing the importance of advocacy

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These differences in national legislation and the loopholes which companies can exploit strengthen the argument for seeking international solutions to the question of corporate accountability.

4 Approaches at the regional level

Several approaches were identified at different regional levels, including the European Union (EU), the North American Free Trade Agreement (NAFTA), and the OECD.

• The European Union

The EU has been interested in issues of corporate responsibility since the 1970s and has issued a series of Directives, mostly on working conditions, with relevance to MNC behaviour. Existing EU mechanisms for accountability include the European Court of Human Rights, the human rights provisions contained in the Amsterdam (1997) and Maastricht (1992) treaties, and the collective complaints provision of the EU Social Charter, which has been used successfully in a handful of cases concerning, for example, child labour in Portugal.

Willem van Genugten (Faculty of Law, Tilburg University) suggested that it could be useful to bring test cases to the European Court in Luxembourg, and also spoke of the need to fight for horizontal force in the application of human rights decisions in the EU framework. However, he warned that MNCs have used EU instruments for their own ends on several occasions, such as the Nord/Nolde case of 1974, in which a German company sued the EU for violating its right to property.

Most recently, a parliamentary resolution based on a report by Richard Howitt MEP led to the adoption in January 1999 of the idea of a **European Code of Conduct for European Enterprises Operating in Developing Countries**. The European Commission (EC) is now instructed to draw up a model code based on existing minimum standards for MNCs. This will not be legally binding; but, by adopting the Howitt report, the EP has called on the EC to enforce an existing requirement – that private companies undertaking work for the EU in third countries should respect fundamental rights in accordance with the Treaty of Europe, or lose their funding.

The main use of the Howitt resolution lies in its creation of a Monitoring Platform, consisting of independent experts, trade unionists and European business representatives, which would investigate complaints and hear evidence from representatives of corporations about their actions in other countries. This forum would rely for effectiveness on subjecting companies to the glare of publicity and a semi-judicial setting. The EP Committee on Development and Cooperation will hold public hearings at least once a year to which cases of abuse may be presented (see below).

• NAFTA

The North American Free Trade Agreement contains a specific provision (11.14) which allows citizens to bring claims for environmental or labour violations against companies operating in the NAFTA region. Some cases have been brought, but with little success, and it must be concluded overall that NAFTA has been much more favourable to corporations than to anyone trying to challenge them.

• OECD Guidelines for Multinational Enterprises

The OECD is not truly international, and is heavily weighted towards the global North, its members being the governments of 29 industrialized countries. Nonetheless, it has a series of agreements and guidelines for member governments concerning corporations. A strength of OECD instruments is that they are drawn up by and for governments. They could, and should, be brought into national legislation; but governments rarely do this. Moreover, implementation is notoriously weak.

The **OECD Guidelines for Multinational Enterprises**, drawn up in 1976 and revised several times, most recently in 1999, are wide-ranging, covering employment, industrial relations, environmental considerations, information disclosure and transparency, competition, taxation, and other aspects of corporate activity (see Duncan McLaren, 'The OECD's revised Guidelines for Multinational Enterprises: A step towards corporate accountability' (February 2000), ER 3.4, PR p12). However, they are widely seen as out of touch with current corporate behaviour and crippled by their voluntary nature. In particular, the inertia and ineffectiveness of the National Contact Points (NCPs) which constitute the Guidelines' enforcement mechanism are criticized.

The OECD Guidelines were discussed at length in the seminar. Roger Blanpain, the rapporteur for the 1999 revision of the Guidelines, outlined the revision process, which had been relatively open: trade unions and to a lesser extent NGOs were consulted by the working party responsible for the review, and information was available on the Web. He listed areas where new text has been introduced, including:

- extraterritoriality: making all MNCs domiciled in OECD countries responsible for their activities even when operating through subsidiaries outwith the OECD area;
- introduction of positive aspects, such as 'encouraging human capital formation', which should apply also to subcontractors and suppliers;
- changes in the 1976 text on industrial relations, including access to decision-makers and compliance with prevailing labour law;
- age discrimination;
- a new guideline on health and safety;
- new rules on giving notice prior to restructuring a company.

New text has also been introduced on the use of environmental impact assessments, child and forced labour, bribery and corruption, and consumer interests. Suppliers and subcontractors are encouraged to apply the Guidelines. But there are many loopholes (McLaren, *ibid.*) and, above all, the proposals for improving implementation are toothless, since they focus strongly on reviving and strengthening the NCPs, which have already proved useless. For instance, the revised guideline on extraterritorial application of the Guidelines, which could cover some of the worst abuses by MNCs in developing countries, is positive. But without an effective enforcement mechanism, this too stands to be as widely ignored by companies as the Guidelines have been hitherto.

Discussion at the seminar centred on the limited use of