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WOMEN TRADERS IN GUYANA

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The views expressed herein are those of the Consultant and do not necessarily reflect those of ECLAC.

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Foreword

This study on "Women Traders in Guyana" has been carried out as a part of the ECLAC/CDCC regional project "Women in Trade" in the component of the Women in Development Work Programme (E/CEPAL/CDCC/G.115/Add.1) endorsed by CDCC VIII, 6-12 June 1984.

The study responds to the emphasis made in the Regional Plan of Action on the importance of research into economic activities of women, "in order to gain a better knowledge of the situation, importance and true participation of women in productive activities". (Regional Plan of Action for the Integration of Women into Latin American Economic and Social Development, United Nations, November 1977, pp. 31).

The objectives of the study are to produce data which will

(a) Increase the visibility of women's contribution to trade through their self-created income generating activities;

(b) Provide some insights into the needs of women who try to make a living in the informal sector of the economy (the 'hustle' economy) from subregional trading activities, such as for organization and association, management training and marketing skills;

(c) Serve as a basis for the assessment of the social and economic impact of trading activities in the informal sector including its effects on regional integration, the creation of local employment, and its repercussion on income distribution and the level of living.

While the study capitalizes on and complements other research efforts in the field in the subregion, it also focuses on the movements of Guyanese women traders beyond subregional boundaries.



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The study has been based on questionnaires, interviews, participant observation and literature survey. The results reveal women's active participation in economic activities accompanied by changing patterns of social behaviour and socio-cultural values.

The Secretariat has been fortunate in securing the consultancy services of Ms. Yvonne Holder, a candidate proposed by the Government of Guyana, to undertake the study and wishes to express its gratitude to the consultant. The study is being circulated to the governments of the Caribbean Development and Co-operation Committee (CDCC) through their national bodies concerned with the Integration of Women in Development and to other institutions and individuals engaged in research in related fields.

The Secretariat would appreciate receiving comments and suggestions for improving the implementation of its Work Programme aimed at enhancing the integration of women in development.

Acknowledgements

I would like to acknowledge the contribution of all who were interviewed both formally and informally. More particularly I would like to thank my research assistants and acknowledge with gratitude the untiring efforts of all the clerical staff and interested persons who helped to make this study a reality.

My thanks to ECLAC for giving me the opportunity to prise open this Pandora's Box and hope that there will be further opportunities to look at the several issues that could not be considered in greater depth.

Yvonne Holder
Guyana 1986

Abstracts

The study on Women Traders in Guyana has attempted to look at the trading patterns of Guyanese women, the reasons that have led to their participation in this kind of activity and the social implications of their involvement vis à vis their families.

The study reveals that women have become very active participants in the trading arena and that this activity has stimulated an increase in output for a number of other enterprises.

The study highlights the distinctly ostentatious life style that some female traders have developed and decries some of the adverse social implications associated with participation of females in trading.

It also seeks to discuss the problems that women face and direct attention to some of the areas in which Government and Non-Governmental agencies and organizations can provide assistance, if women are to become successful traders within the parameters of legal and economic realities.

Introduction

Women's right to work and to participate fully in satisfying economic activity are ratified, inter alia, in the Declaration of Mexico, in the United Nations Convention on the Elimination of all forms of Discrimination against Women, and more recently in the Forward - Looking Strategies which emerged out of the End of Decade meeting in Nairobi.

The need for more governmental and administrative support to this effort has been formally recognised by the Guyanese Government. In 1976, a State Paper on Equality for Women was published in which the Government recognised that many of the necessary reforms were dependent on the existence of a climate conducive to greater psychological and cultural awareness of the constraints to women's participation in the labour force and the need for supportive legislation to remove obvious discriminatory practices.

There are no legal barriers to women's participation in the economic life of the country. The principle of equality of opportunity for all is stipulated in article 22 of the Constitution of the Co-operative Republic of Guyana (hereinafter called Guyana) which affirms that:-

"Every citizen has the right to work and its free selection in accordance with social requirements and personal qualifications. He/she has the right to be rewarded according to the nature, quality and quantity of his/her work..."

Existing mechanisms are still inadequate to reflect the true contribution of women to the country's and the region's economy. Hence this study of Women Traders in Guyana represents part of a larger research effort on women traders in the Caribbean region.

The study will attempt to:-

- (a) Look historically at the participation of women in the area of trade;
- (b) Assess current trends in women's trading activities;
- (c) Provide perspectives as regards needed supportive services;
- (d) Place these findings in an analytical framework;
- (e) Make recommendations for follow-up action and further research.

In the context of the local parlance and for the purposes of this study, the term "trader" refers to a person who travels in and out of the country trading in scarce commodities or customed goods, or someone who trades in scarce commodities locally. These commodities include banned and restricted items

I. REVIEW OF LITERATURE

A recurring theme in the literature on the contribution of women to economic activity is the inadequacy of current research tools to measure the true situation.

Because of the cultural values embodied in official data collection techniques such as censuses and surveys, little or no account is taken of the contribution of the domestic and nurturing roles of females or their trading, agricultural and other activities outside of the home. Yet these activities which generally engage large numbers of female workers are important contributing factors to economic development. For instance, while men in agriculture are described as "working", women doing similar work are perceived as "helping out".

Many studies have thus emphasised the need for more adequate qualitative as well as quantitative research techniques to capture and measure women's contribution to economic life.

The results of a study of food harvesting activities in Bangladesh show that economic need forces women to seek employment and that this has created a divergence between cultural norms and actual practice. It is therefore suggested that participation of women in wage labour in that country, is now perhaps one of the best indicators of family indigence.

Research carried out by the Mazingira Institute in Kenya has shown the very significant and supportive roles women play in encouraging the participation of women in a nation's economic life. Out of 39 women's organizations studied, 20 were engaged in viable income generating activities, this being the second most important activity that attracted women's groups. The study in Kenya further suggested that the diversity of activities undertaken by women's groups was a clear indication

that women possess the ability and hold the belief that their activities should be integrated more fully into national life.

While recent research in Guyana into trading activities on the Venezuelan and Brazilian borders indicates that the language barrier inhibits the potential for expanding trading activities between Guyanese traders and their border counterparts, the research activity did not distinguish between male and female traders and did not therefore address the female perspective.

A study on the role of women's institutions in advancing the status of women shows that the success of women at the cottage industry level has provided the impetus for women's groups to venture into large scale multi-million dollar ventures, even as they put in place training initiatives to support economic development.

Finally, the argument is put forward by Dann that an economic system such as Guyana in which the women find themselves "excluded from participation in paid employment or disproportionate relegated to less advantageous occupations and social categories" is a basis for sex discrimination against women world wide.

II. HISTORICAL PERSPECTIVE

The dual responsibilities of women within and outside the home was the norm in the pre-emancipation period. Their role as child bearers and rearers became more marked in the immediate post emancipation period when these female roles became more widely acceptable to the extent that this came to be perceived as women's main function.

In the latter post emancipation period, women came to recognise the importance of education to economic survival, and devoted much energy to the education of their children and menfolk. Compulsory education up to 14 years, for both boys and

girls, was one clause in the emancipation package which served as an important instrument to this end. Males more often than females were however encouraged to go past the level of primary education.

Economic hardships and a period of economic dislocation during the Second World War forced women in Guyana, as in many other parts of the world, into economic activity outside of the home. The growth of political organizations and a sense of militancy which characterised this period also influenced women's participation in these activities. This was a process helped by the expansion of the franchise to include women.

One result was that women were forced to capitalise on their home-based occupational skills and translate these into cottage industries producing items such as wines, preserved fruits, cassava bread, oils, poultices and needlecraft, products derived from fruits and other raw materials available in various communities. The home-based nature of the activity enabled women to combine productive work with household responsibilities.

Women who did enter open employment did so primarily in domestic service and in the more menial jobs on the sugar estates, two of the few occupational areas open to women outside of the home. Job opportunities were also available in the areas of nursing, midwifery and teaching.

The types of economic activity in which women participated were also limited by their training skills in such areas as cookery, housewifery and needlework.

Women's organizations played crucial roles in improving the status of women in Guyana. Beginning in the early 1940's they attempted to co-ordinate and rationalise the work and the spread of resources among several small groups of committed women.

They became very involved in the promotion of cottage industries particularly in the rural areas. Training programmes were aimed at providing women with skills to enable them to become financially independent and self-supporting and to prepare them more adequately for the job market.

Women's organizations, particularly those under local leadership, were very instrumental in initiating change in the social, political and economic conditions that impinged on women's lives and in sensitising the larger public to the notion of gender equality.

III. THE GUYANESE MILIEU

It is germane to this study to look briefly at the socio-economic milieu in which women's trading activities take place. Guyana is a mainland country on the continent of South America with a resident population of 758,619 of which 382,778 are females and 375,841 males and a population growth rate of 0.8 per cent.

The country is divided into ten administrative regions and the capital city is Georgetown. The most populated areas can be found along the coastal plain which abuts the Atlantic Ocean. On the eastern boundary is Suriname, Brazil in the south and south-west and Venezuela in the west.

Guyana is aptly termed "the land of many waters" since the country is criss-crossed by a network of rivers. The main rivers, the Essequibo, Berbice and Demerara, are so wide that ferry services have always provided the main means of transport. Within the last decade a bridge over the Demerara River was constructed to facilitate easier access to the west coast and west bank. The bridge was designed to accommodate heavy vehicular as well as pedestrian traffic.

There is one international airport, Timehri, situated about 25 miles outside Georgetown which provides a means, sometimes the only means, of linking the coastal area with the small communities in the densely forested hinterland.

Smaller ferry services provide adequate links with riverain areas; but the distances are great and such journeys are tedious and uncomfortable. Since some areas depend solely on river transportation, the ferry boats offer a combination of passenger, cargo and postal services. These are regular services provided by a state-owned agency. Private persons also provide boat services along certain rivers. Miles of roadway ensure an efficient link between the city and towns along the coast.

Guyana is still basically a primary producing country and is heavily dependent on its agricultural and mining exports of sugar, rice, bauxite, fish, timber, etc. to earn foreign exchange.

Its needs for manufactured goods, both capital and consumer, are supplied by the more developed countries.

Depressed primary commodity prices on the world market have had a negative impact on the country's foreign exchange earnings. The shortage of foreign exchange has affected the country's capacity to import consumer goods and other vital inputs, including spare parts, required for its productive sector.

Consequently, the country has been unable to fully utilize its productive capacity to generate additional output for domestic use and export. The underutilization of production capacity through lack of spares and inputs has lowered the level of domestic income and employment.

The unavailability of foreign exchange has also resulted in the growth of a parallel economy to such an extent that this sector provides a substantial quantity of the goods, spares and other inputs needed by consumers and manufacturers. The country has also had to resort to barter arrangements to satisfy its need for manufactured goods.

However, since 1984, the economy has shown signs of recovery. For example, real gross domestic product (GDP) grew by 3.8 per cent in 1984 and improved marginally in 1985, primarily because of strong growth in the bauxite sector as a result of sharp increases in the output of metal and abrasive grade bauxite.

The economic recovery would have been stronger had it not been for the performance of the agricultural sector and to a lesser extent the manufacturing sector. In the former, rice output fell substantially while sugar production was more or less constant. The manufacturing and construction sectors continue to be plagued by unavailability of inputs.

To sustain the economic recovery, Government has pursued several options namely:

(a) Self-reliance in food production both for domestic use and export;

(b) The promotion of non-traditional exports mainly in fisheries, forestry and gold mining sectors and in the manufacturing sector where emphasis has been placed on furniture, handicrafts, etc;

(c) Increased incentives to workers in order to boost labour productivity;

(d) The organization of management structures in the major sectors of the economy, particularly in the bauxite and public sectors;

(e) The creation of fiscal incentives to manufacturers; and

(f) The pursuit of countertrade agreements whereby the country's need for fertilisers, capital equipment, spares and other inputs may be satisfied.

Despite these measures, the high cost of living, crippling tax rates and a daily minimum wage of \$16.80 have impelled many Guyanese into supplementary areas of economic endeavour to provide an additional source of income.

A look at the population's involvement in economic activity and the unemployment figures, particularly as they pertain to women, might be pertinent here. The labour force in Guyana, measured for the week just prior to the 1980 Census, was 230,513 (1980 Census records). This indicates that 55 per cent of the adult population and 30 per cent of the total population is economically active, representing an increase of approximately 44 per cent over the previous decade. Since the adult population grew over that period by only 20 per cent it might be reasonable to deduce that more persons were entering the labour force. To substantiate this belief, 80 per cent more females and 36 per cent more males have described themselves as being economically active in 1980 when compared with 1970 figures, as table 1 shows.

The number of unemployed females recorded in table 1 indicates a substantial increase on the 1970 figures - from 4.5 per cent to 69.1 per cent. However, 62 per cent described their inactivity as being "home duties". In the context of the difficulties associated with statistically determining the lucrative activities that could be shielded by such categorisation, "economically inactive" does not appear to be appropriate.

While the 1980 Census Report shows a very significant increase in the number of women categorised as economically inactive from 4.5 per cent in 1970 to 69.1 per cent in 1980, it should be noted that in the 1970 census, 78.6 per cent of females

were classified under "other and not stated", while only 5.4 per cent were so classified in 1980.

Great care must therefore be exercised in interpreting the data, which in both years suggest that the participation of women in "home duties" (most likely hidden within the category "other, not stated" in the 1970 Census report) masks the extent to which women participate in pecuniary commercial activities in the informal sector.

Table 1
Economic Activity during
the week before the Census, 1970 and 1980

	Males				Females		
	Number		Per cent		Number		Per
	1970	1980	1970	1980	1970	1980	1970
Economically active	129,694	175,878	75.9	85.3	30,404	54,635	16.9
Worked	115,036	142,778	67.3	69.2	27,678	42,090	15.4
With job not working	9,770	6,352	5.7	3.1	1,828	1,796	1.0
Look for work	4,888	26,748	2.9	13.0	898	10,749	0.5
Economically inactive	1,215	20,760	0.7	10.1	8,062	148,256	4.5
Home duties	154	2,677	0.1	1.3	7,123	34,740	4.0
Student	164	2,754	0.1	1.3	316	4,219	0.2
Retired	522	10,451	0.3	5.1	296	4,585	0.2
Disabled	375	4,878	0.2	2.4	327	4,712	0.2
Other and not stated	40,025	9,551	23.4	4.6	141,395	11,682	78.6
Total	170,934	206,189	100.0	100.0	179,861	214,573	100.0

Sources: 1970 Census, Vol. 4, part 6, table 1.
1980 Census, table 2.1

There is a very significant increase in the number of women categorised as economically inactive under "Home duties".

In the official statistics, the interesting comment is

made on:

"the tendency of women who are not working to involve themselves with household chores and then report their main activity as home duties, whereas men in the same position would regard themselves as available for work"

Such a comment mirrors the concern women have for more efficient methods of recording statistics on women so that "household duties" more accurately reflect what we know are relatively lucrative endeavours in the informal sector.

Table 2
Educational attainment of adult population
by age group and sex, 1980

1970	Highest school attended	Age group						
		15-19	20-24	25-34	35-44	45-54	55-64	65+
16.9	None, nursery, infant	2.5	1.8	2.0	3.6	6.2	10.0	13.7
15.4	Primary	64.8	59.4	61.2	75.5	76.8	78.7	77.5
1.0	Secondary	29.1	34.5	30.9	15.7	12.9	8.3	0.8
0.5	University	0.2	1.4	3.4	3.3	2.5	1.3	0.3
0.5	Other, not stated	3.5	2.8	2.4	1.9	1.6	1.7	1.5
4.0	Total Nos.(=100%)	34,178	37,030	49,870	30,209	24,098	15,959	13,837
0.2		15-19	20-24	25-34	35-44	45-54	55-64	65+
0.2	None, nursery, infant	2.3	1.8	2.3	6.1	15.0	25.0	29.1
0.2	Primary	61.5	61.4	68.8	83.6	75.7	66.3	77.6
78.6	Secondary	32.5	38.6	27.8	11.9	9.2	5.8	5.6
100.0	University	0.1	0.7	1.3	1.1	0.7	0.3	0.1
	Other, not stated	7.1	3.9	2.9	1.7	1.4	1.0	1.6
	Total Nos.(=100%)	35,372	39,410	51,444	31,553	24,575	15,698	15,778

Source: 1980 Census, Table 5.2.

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Table 3
Adult population by sex and
highest school attended, 1970 and 1980

Type of school	<u>Male</u>		<u>Female</u>		<u>Both sexes</u>	
	1970	1980	1970	1980	1970	1980
None	5.7	4.1	10.9	7.5	8.4	5.8
Nursery or infant		0.1		0.1		0.1
Primary	73.8	67.7	72.8	66.7	73.3	67.2
Secondary/Comprehensive	17.6	18.3	13.6	17.0	15.6	17.7
Multi-high		0.6		0.7		0.7
Other secondary		4.5		4.1		4.3
University	1.2	2.0	0.3	0.7	0.8	1.4
Other	1.3	1.4	2.0	2.4	1.6	1.9
Not stated	0.4	1.1	0.3	0.8	0.3	1.0
Total number (=100%)	182,115	206,189	187,983	214,573	370,098	420,762

Source: 1970 Census, Vol.6, Table 3.
1981 Census, Table 5.2.

Note: Comprehensive, multi-high and other secondary schools are grouped in one category in 1970.

Table 2 gives some indication of the educational attainment of the Guyanese male and female adult population.

In all age groups, a higher proportion of males than females enjoyed a university level of education.

Among older age groups, a higher proportion of males reached the secondary level of education, while among younger age groups a higher proportion of females reached this level. This suggests that, over time, access to and participation in higher levels of education had become more available to females.

However, the impact of increased secondary education for females is not reflected in pertinent areas of the job market. Relatively small numbers of women are in industry, for example. Top administrative positions are held by only a few women. Many more women are found in the clerical (21.5 per cent) and services categories (19 per cent) of the labour force. Participation at the professional and managerial categories records a female participation rate of 0.5 per cent.

The data therefore suggests that women need to be encouraged to be aggressive in their own professional development. Administrators claim that women do not apply for top positions. This may be true since more often than not women still bear the main responsibility of child rearing. Additional job responsibilities and fulfilling of one's career potential often clash with family duties. The lack of awareness and sensitivity among a large proportion of men often militates against a woman pursuing a career path to its zenith. There exists a vacuum between what is said about women's participation and the support that is actively given to encourage it.

IV. RESEARCH PROCEDURE

The information presented in this section was gathered from a sample of female traders to whom a questionnaire (appended) was applied. In addition, interviews were conducted with Government officials, credit officers and managers of banking institutions, 'box hand' holders, craft shop managers, jewellers, social welfare workers and managers of private and state owned businesses who regularly bought goods from these traders.

Sample

A sample of 123 female traders was interviewed, having been selected from three of the country's major regions as follows:-

<u>Region 2</u>	<u>Region 4</u>	<u>Region 6</u>
Pomeroon/Supenaam	Demerara/Mahaica	East Berbice/Corenty
37	60	26 -

Survey Instruments

The questionnaire was designed to elicit information from traders pertaining to:-

- (a) General biodata;
- (b) Occupational status;
- (c) Trading patterns;
- (d) Discriminatory acts;
- (e) Marketing techniques;
- (f) Societal implications;
- (g) Future plans/areas of assistance; and
- (h) Relationships with formal and informal banking/credit institutions.

An interview schedule was also used to direct questions to persons who, in various ways, fell within the ambit of female trading activity.

Data collection

Data was collected by the researcher and three assistants.

Limitations

(a) Because of the nature of the trading activity, traders tend to be suspicious of attempts at interviews, so there were many occasions when responses were not readily forthcoming;

(b) The non-availability of data base on the number of women in trading since that occupation is not stated on official forms - Female traders tend to list their occupations as housewife when applying for tax exit certificates to leave the country;

(c) The size of the country does not permit quick or easy access to several parts where traders do business so the study had to be confined to a sample of traders in Essequibo, Georgetown and Berbice;

(d) Certain managers of state-owned enterprises expressed reluctance to be identified, since Government's official policy does not encourage purchases from informal traders. Consequently, names of interviewees are omitted but the types of institutions represented are indicated.

The sample included both traders in retail and wholesale activities.

V. SURVEY RESULTS

The sample survey revealed the following characteristics of traders:-

<u>Age distribution</u>	
16-19	11%
20-25	38%
26-31	11%
32-37	11%
38-43	11%
44-49	11%
50+	5%
not stated	2%

Marital status

<u>Married</u>	<u>Single</u>	<u>Divorced</u>	<u>Common Law</u>	<u>Widow</u>
43%	47%	5%	-	5%

Number of children

The traders interviewed had an average of six children, 15 per cent reporting that they had eight children each and 3 per cent that they had no children. Children's ages ranged from three months (the youngest) to 30 years (the oldest).

Women as heads of household

Eighty per cent (80%) of the traders interviewed claimed to be the sole supporter of their families, while 65 per cent stated that they received no financial assistance from anyone.

Responding to the question "Who looks after your children when you are travelling?":

- (a) Nine per cent (9%) said they took the children with them;
- (b) Twenty-eight per cent (28%) said they were looked after by the father;
- (c) Twenty-eight per cent (28%) said they were looked after by an older sister or brother;
- (d) Seven per cent (7%) by grandparents;
- (e) Fourteen per cent (14%) by other relatives; and
- (f) Fourteen per cent (14%) were cared for by a paid employee.

Table 4
Level of schooling of women traders in Guyana ^{1/}
(Percentage)

<u>Highest level of schooling</u>	<u>Completed</u>	<u>Not completed</u>	<u>Total</u>
Primary	48	4	52
Secondary	17	7	24
Commercial	9	-	9
Technical institute	6	-	6
Teacher training/ university	3	-	3
Not stated	-	-	<u>6</u>
			100

^{1/} Sample size 123.

Occupational status

From the total number of traders interviewed, only 44 per cent confirmed that they were engaged in the trading activity as a full-time occupation.

Table 5
Additional activities of part-time traders ^{2/}
(Percentage)

Ministry/State Corporation employees	23
Teachers	14
Provision farmers	11
Housewives	33
Nurses	37
Typists	<u>12</u>

^{2/} It has been noted that some part-time traders engage in multiple activities.

Among full-time traders, the length of time so engaged ranged from two weeks to four years. Roughly one-half of full-time traders claimed to have been so engaged for an average of two years. Full-time traders reported that they had previously held jobs as:

- (a) State corporation employees;
- (b) Domesticics;
- (c) Supervisors;
- (d) Seamstresses;
- (e) Farmers;
- (f) Time keepers in the Ministry of Works;
- (g) Typists in various ministries;
- (h) Teachers; and
- (i) Provision vendors.

Respondents reported that the decision to turn to trading as an alternative occupation was influenced by a number of circumstances including:

- (a) Separation from husband;
- (b) Need to get some quick money;
- (c) Pay received as a domestic was too small;
- (d) Failure of crops;
- (e) To supplement family income;
- (f) To maintain children and self;
- (g) Preference to work for family and relatives than for strangers; and
- (h) To assist mother and younger brothers.

Ninety-one per cent (91%) of the respondents indicated that they traded on their own behalf while the remainder worked for other people.

Profitability

Responses to questions framed around the profit margin were extremely cautious, as follows:

- (a) Reasonable;
- (b) Cannot be estimated;

- (c) Fluctuates according to the price of the article;
- (d) Sometimes gain, sometimes break even;
- (e) Average;
- (f) Two and a half times what was spent; and
- (g) Between a half and three quarters of the amount spent.

One woman indicated that she invested \$2,000 initially and enjoyed a steady profit of \$200 weekly.

Co-operation between traders

In an attempt to find out if co-operation prevailed among female traders, it turned out that 6 per cent worked with a friend, 81 per cent worked by themselves and the remainder in a fixed partnership.

Traders said they experienced "much difficulty":

- | | |
|------------------------------------|-------|
| (a) Purchasing a ticket | - 11% |
| (b) Getting a visa | - 12% |
| (c) Securing income tax clearance | - 2% |
| (d) With transportation facilities | - 24% |
| (e) Overweight baggage | - 20% |
| (f) Obtaining an import licence | - 12% |
| and "some difficulty" in | |
| (a) Getting a visa | - 6% |
| (b) Securing income tax clearance | - 12% |
| (c) Obtaining an import licence | - 11% |

All respondents reported some difficulty with these travel procedures.

Extra payment for facilities

The responses to paying extra for certain facilities were all in the affirmative as indicated by the following:

- | | |
|-------------------------------|-------|
| (a) Ticket (airline or ferry) | - 13% |
| (b) Income tax clearance | - 17% |
| (c) Import licence | - 6% |
| (d) Visa | - 20% |
| (e) Customs clearance | - 44% |

The majority of female traders participated in overseas trade as follows: Suriname, 9 per cent; Brazil, 12 per cent; Trinidad and Tobago, 22 per cent; Miami, 7 per cent; New York, 2 per cent; and Barbados, 23 per cent. Twenty-five per cent confined their trading to within Guyana only.

Problems with customs/immigration

The survey sought to find out the kinds of problems that faced women in transacting business with customs and immigration officials, and also to determine acts of discrimination.

(a) Sixty per cent experienced problems with the police and customs officials;

(b) Ten per cent responded in the negative; and

(c) Thirty per cent were reluctant to respond.

Discriminatory practices were reported by 10 per cent who claimed they were "manhandled" by these officials, but 90 per cent of the females who responded to this question stated that there was no discrimination against women as such.

Marketing strategies

The majority of female traders (55%) stated that they collected orders from customers before leaving the country, while 60 per cent did not have regular customers. The marketing of goods was done on a door to door basis (37%) and at stalls in the municipal markets (56%). The remainder supplied specific department stores or special business places.

The question "Do you shop for particular items?" elicited the following responses. Thirty-three per cent (33%) concentrated on children and ladies clothing; fifty per cent (50%) did not shop for any special items; seven per cent (7%) indicated that they were influenced by whatever was cheap; and ten per cent (10%) shopped for specific but unstated items.

Social dimensions

Certain questions included in the questionnaire sought to examine how trading activities affected the families of women traders. While 80 per cent claimed that their children did not assist them in selling, 50 per cent admitted that their children had to miss school on various occasions to assist with sales.

Financial dimensions

The sources from which women obtained the capital for the initial trade varied considerably and may be gleaned from the following responses:

- (a) My husband loaned me the money;
- (b) My father supplied the first tray of goods;
- (c) I took over the business from my husband;
- (d) My mother gave me the money;
- (e) I threw a box hand;
- (f) Planting cassavas and selling them;
- (g) Borrowed from a friend; and
- (h) Child's father gave me a 'raise'.

Respondents reported that savings from profits realised were put:

- | | | |
|-----------------------|---|-----|
| (a) In the Bank | - | 16% |
| (b) In a 'box hand' | - | 16% |
| (c) Given to a friend | - | 5% |
| (d) Kept at home | - | 42% |

Twenty-one per cent reported that they had no savings. Eighty-three per cent (83%) of interviewees revealed that they had never tried to obtain credit facilities from the commercial banks and the remainder said that they could not get credit.

Assistance required

Questions were posed as to areas in which assistance might be needed. The responses suggested:

(a) Assistance in obtaining credit facilities	-	13%
(b) Identification of investment opportunities	-	32%
(c) Improvement of management skills	-	40%
(d) Opportunities for learning Spanish or Portuguese	-	15%

It is noted that no one suggested the need for acquiring skills in record keeping.

Future plans

When questioned about their plans for the future, a wide range of responses was given. These included:

(a) Wanted to extend their business	-	1%
(b) Continue as a small trader	-	
(c) Wanted to leave the country	-	11%
(d) Wanted to persuade family abroad to send a barrel and pay in local currency	-	23%
(e) Wanted to send children on a holiday and to live more comfortably	-	14%
(f) Wanted to have a shop	-	8%
(g) Wanted to study nursing	-	2%
(h) Wanted to buy a house	-	9%
(i) Had no plans	-	11%

Sources of foreign currency

The respondents stated that the sources of foreign currency were: Central bank - 12 per cent; black market - 71 per cent; other arrangements - 17 per cent.

VI. DISCUSSION OF ISSUES SURROUNDING WOMEN TRADERS IN GUYANA

Since Independence in 1966, development strategies have attempted to encourage consumer tastes for local products. To this end, the pivotal role of agriculture was emphasized. The importance for the country to be self-sufficient in the production of food, and to maximise the use of local resources, including the development of appropriate technology, was constantly stressed.

In promoting local products, the Government's initial stand, after Independence, was to publish a list of restricted and banned consumer items. This list included what were then traditional imports such as grapes, apples, sardines and other canned fish and meats.

As part of the strategy to divert demand away from imports towards domestically produced products, several programmes were introduced to develop an appreciation for local products among the population.

The women's institutes, church and service groups and political groups all responded positively to this new thrust towards economic self-sufficiency, giving rise to some measure of acceptance for many of the local substitutes such as baby cereal, shrimp snacks, breakfast cereals, dried fruit and a wide range of pharmaceutical products.

The shortage of foreign exchange brought about a fall in commodity export prices in the late seventies also reduced the capability of the country to import consumer items popular in the Guyanese diet such as flour, split peas, garlic, onions, potatoes, dried seasonings, chicken cubes, dried milk, butter, vegetable oils, coffee, tea, milo, ovaltine, cosmetics and hair products.

The restriction of wheat flour into the country seemed to have had the single largest negative impact on the local diet as wheat flour is mainly used in the making of such staples in the average diet as bread, roti and puree. Bakers all over the country closed down or severely limited their operations.

The reason for the ban on this particular item was not only to save foreign exchange, but also to encourage the wider use of locally produced rice flour. Local research organizations became very involved in the improvement of the quality of rice flour, eventually putting on the market a self-raising rice flour. Highly motivated campaigns to promote the variety of uses to which rice flour could be put were actively demonstrated by women's organizations and political and other groups.

Despite these vigorous country-wide campaigns, wheat flour became one of the main commodities of trade on the parallel market. An illicit trade in wheat flour of alarming proportions flourished in response to consumer demand. It also brought in its wake, bread vendors on street corners.

Some of the concerns expressed by consumers about rice flour was that its shelf life when converted into bread was limited to no more than 24 hours, and that pastries, roti, cakes and other items made from it needed to be fortified in order to produce an acceptable and enjoyable product.

The rising cost of living, and the increased costs of eggs, milk, margarine and like products which are essentially fortifying ingredients added to the unattractiveness of the product.

Guyana has an import bill of approximately G\$10m for milk products. The cost of eggs fluctuated between G\$0.75 and \$1.25 each. Margarine, though produced locally, became a scarce item on the market. The local margarine turned up more frequently on the blackmarket instead of on the counters of the supermarket. Hence, the cost of a pound of margarine produced locally varied between \$20 and \$28, while the imported margarine cost approximately \$25.

Pasteurised milk produced by the Livestock Development Company sold at several distribution points at approximately \$2.10 per pint, while cow's milk was sold for about \$1.75 - \$2.50. Despite the country's goal to be self-supporting in milk and the active promotion of the dairy industry, there was not enough on the market for local consumption.

Dried milk was imported by traders at seemingly prohibitive prices, on occasion 1 lb. of dried milk was sold for \$75.00, while a 5 lb. package fetched \$125.00.

The small food vendors, mostly females who usually set up stands and trays outside of schools, claimed that they were selling their pastries and other wheat flour products at prices outside the reach of many school children. These high prices forced many vendors to sell alternative products or fruits. However, several of them turned to the blackmarket trade as a means of sustaining themselves and their households.

The rush to procure banned or scarce food items, in particular wheat flour and items like split peas gave rise to the practice Guyanese refer to as "trading" in which regular trips are made by traders between Guyana and her immediate neighbours, Suriname, Brazil and to a lesser extent Venezuela. The constant search for fresh markets later led to more organized trips to the Caribbean islands particularly Trinidad and Barbados.

At first, men were the main instigators in the smuggling of uncustomed items and women did most of the actual sales. Eventually however, women began to join their male counterparts in what they perceived to be a gainful practice. To quote some of the female traders interviewed for this study:

- (a) I could make a good 'small piece' trading;
- (b) I cannot complain, my house has a lot of things it never had before;
- (c) I never travel before I start trading and now I have to change my passport before it expires; and

(d) It is a job like any other job.

As consumer demand grew, more and more women entered into trading. The closeness of border towns in Brazil and the easy means of access to these resulted for example in planeloads of entrepreneurs making trips to Boa Vista.

All types of vessels - small fishing boats, large boats with outboard motors, trawlers - were all employed in bringing bags of flour from nearby Suriname which is separated from Guyana by the Corentyne River. In addition, many female traders took the opportunity of crossing to Suriname by small passenger ferry procuring items which could be sold on the blackmarket. Here women reported they were sometimes compelled to wait for two or three nights at guest houses in the area as competition for the limited number of seats on the ferry became more intense. Some women admitted that they used whatever available money they had while waiting around for the ferry boat which, incidentally, plied the river six times per week.

Sometimes female traders expressed concern for their vulnerability and related unfortunate experiences of occasions when they ran out of money or as they tried to husband the meagre resources at their disposal. Sexual advances have been reported, when women tried to get decent rooms in guest houses or hotels or assistance with their heavy parcels on the ferry in Nickerie, Suriname. This is a situation that is extremely disturbing and unfortunately an attitude almost of acceptance of this type of harassment. It suggests that with an increase in female trading activities, this situation might not improve. The results of the survey also suggest that women do not have an easier time than men when dealing with officials at customs/immigration.

Female traders recognise that the prostitution of their bodies can rescue them from unpleasant situations and are not averse to using this to their advantage. Their attitude is captured in these responses: "There is no harm in it", "It don't mean nothing", and "He get and I get".

(These findings are to some extent substantiated by Dann in his survey of "The Role of Women in the Underground Economy", which indicated that because of the sexual harassment they encounter, fewer married women are involved in trading activities. He also alludes to the fact that through such prostitution, women have been able to get enough money to conduct their trade in other countries. (Dann, 1985)).

The social implications of such actions are far reaching. For health reasons alone, women run great risk of contracting and spreading social diseases both locally and overseas.

Frequent absences of the female from the home with the attendant likelihood of being propositioned for various reasons, can very adversely affect normal partnerships.

Because some women accept these roles willingly, it leaves women who have no inclination to be involved in such relationships open to molestation. In other words, it gives Guyanese women "a bad name". Further, the change in attitudes that concerned women's organizations are trying to bring about are defeated in some respects. Accordingly, while the realities of the situation must be faced, there is need for the collective effort of social, religious, health and education services to devise ways of changing attitudes and providing basic health and family planning education for women traders as a whole.

Trading patterns

The trading pattern that emerges is viewed from two perspectives:-

- (a) Trading patterns within Guyana; and
- (b) Trading patterns between Guyana and other territories.

Within Guyana, women trade along the coast from Georgetown or any other coastal communities to the Essequibo coast or the Corentyne Coast in Berbice. In Essequibo trade is carried on along the coast, but the Charity Market which is situated close to the Pomeroon River is a port well-known for its contraband

It seems that females need to know how to properly cost their efforts and not limit profit only to cash in hand.

Women traders over forty years of age who comprised more than 16 per cent of the sample reported that they had children dependent on them. Thirteen per cent of the women traders in Essequibo had male dependents viz. brothers, fathers or cousins who were disabled or infirm.

Some of them (6%) had enlisted the assistance of older children to help either with the actual trips out of the country or to be responsible for selling the items at street corners or within the neighbourhood.

Travel to the Corentyne is equally tedious though it can be done in a shorter time because, except for a 20 minute ferry crossing, the 114 mile journey is done by vehicle on relatively good roads.

The Corentyne coast within the Corriverton area is a point in which informal trading in a variety of goods such as flour, canned goods, car tyres, motor spares, split peas, butter, etc. is widespread in the vast majority (up to 90%) of homes. Women often make the trip to Corriverton and instead of enduring the crossing, bargain with merchants in the Corriverton area and return to Georgetown with a variety of uncustomed or scarce goods. On the journey from Corriverton to Georgetown or New Amsterdam in Berbice there is a high possibility of being challenged by the Police.

Within the last few years, the laws relating to uncustomed goods extend to the vehicle in which the goods are being transported. The penalty, if caught, results in the confiscation of the vehicle or vessel in which the contraband items are found.

The police invariably seize the goods and impound the vehicle or vessel. After several incidents of this kind, some taxi drivers are loath to transport items like flour or motor tyres.

To be persuasive, a trader has to pay a premium price to "encourage" the taxi or boat owner to transport the goods. The recent "going rate" for a sealed bag (size of a 100 lb. sugar bag) of any commodity is \$65 from Corriverton to New Amsterdam by taxi and \$80 per bag from Rosignol to Georgetown. More often than not a "fee" has to be paid to the policeman whether in cash or kind to avoid apprehension and the resultant confiscation.

One way of averting this is, for example, for cars to travel to the Corentyne coast with bald tyres and then purchase the new ones and put them on the car immediately. Women caught in situations in which they were carrying uncustomed items devise ways of concealing items on their person or in bags on which they sit or on which they place a small child to sit innocently.

Travel outside of Guyana or into hinterland locations by air or by land, presents a different kind of trading pattern.

For foreign travel, the trader has to acquire an income tax clearance from the Inland Revenue Department, then book a ticket at the airline office. If travel is to North America then it is also necessary to obtain a visa. Having successfully put all these arrangements in place then the trader gets to Timehri Airport from where she can travel overseas. Flights to interior locations from Timehri Airport permit the trader to cross over easily to Brazilian border towns.

The airport regulations demand customs and immigration requirements to be met before departure. At the airport, women are sometimes "invited" by a customs officer into a room where they are thoroughly searched. This is a direct result of the high incidence of smuggling of gold and currency out of the country.

Government has estimated the loss to the country's economy in smuggling of gold at an annual average of G\$17m. The indignities suffered by women when these searches were first introduced aroused so much protest that a female officer must now conduct the search in a private room.

Customs regulations permit women to take a larger amount of gold jewellery abroad than men. Hence many women appear, on leaving, to be wearing more than the normal complement of jewellery such as necklaces, rings and earrings which they use as items for exchange abroad.

Problems are also experienced on arrival at overseas destinations. Treatment of Guyanese traders both male and female, particularly in Trinidad, has been described by the respondents as hostile. Very often if a female is suspected of not having "legitimate" business to conduct in Trinidad, the authorities there are reported to have had them deported immediately. There has been an increase in this action and about 4 per cent of the women interviewed experienced this embarrassment.

Problems of overweight on the return journey and customs and immigration regulations at the overseas ports constitute most severe hazards in getting commodities to and fro. (The amusing story is told of a very pregnant trader boarding a plane from Piarco for Guyana. She received the sympathy of fellow travellers to the extent of help with some of her baggage. To the amused surprise of everyone, she emerged from the ladies room of the plane just before deplaning at Timehri having given "birth" to a mixture of scarce commodities.)

What is interesting about the procedures and trading patterns is that all offices - airlines, Inland Revenue, United States of America Embassy, Immigration - which in some way impact on the activities of the traders are always crowded. There is always an

insufficiency of seating accommodation at these offices. Indications are that many officials conduct business with traders in ways that are calculated to degrade them.

The demand and supply principle has reportedly led to a high incidence of bribery and corruption in every area of activity. It is reported that a visa can be purchased for G\$6,000 or one (1) ounce of gold, and that income tax clearance can be exchanged for jewellery, cash or certain commodities purchased overseas. Similar corrupt transactions are reported in the immigration and airline offices. In the case of the latter, there have been charges made officially of bribes being paid to obtain the limited seats available on the internal flights. The demand for flights to the interior has resulted in the national airline introducing a jet service to Boa Vista.

The level of bribery and corruption has increased to the extent that no business transaction seems possible without a "fee". Female traders who spoke freely of these fixed prices, expressed no great concern for what they accept as a fact of life. The level of acceptance is reflective of a Guyanese proverb which says "Han wash han mek han come clean".

Laws are enforced whenever charges can be substantiated. Nevertheless, the laws are often archaic and different sentences are often meted out for similar offences. Many agencies are proposing and working on a revision of the law books. Notwithstanding, women's organizations keep a careful watch on the treatment shown to females who are caught outside of the purview of the law to ensure that they are fairly treated.

Relatively few women (6%) reported that they traded in partnership with other women, but co-operation and some measure of support are manifested in their willingness to assist each other with overweight baggage and to report potential police under-cover agents. A small number of women operate with male

partners and since most of the inter-Caribbean trade started with the latter, it seems that women depend on males for both physical support as well on their experience in dealing with Customs and Immigration officials.

In informal discussions, male traders have expressed the view that "there is enough to be made from the trade for everybody". They in fact welcome the presence of the females as their relationship is more one of co-operation than of fierce competition.

Women who prefer to conduct business within the legal framework use official channels. Having obtained a trade licence and acquired their commodity(ies), they deposit in the Central Bank a sum of money representing the value of the commodity to be exported. This sum of money must be in the currency of the country to which the commodity is being taken. Freight charges are paid to the shippers or airlines and the commodity can then be shipped.

Customs duty is paid and any other regulations are observed at the destination port before the trader is free to market her commodity.

The kinds of commodities exported in this way include prawns, nibbi furniture, tibisiri mats and baskets, leather craft, clothing, handbags, carvings, paintings, bitter cups, etc. Certain items, such as bitter cups and clothing seem to have a better market in Trinidad and Tobago, while prawns are sold very easily on the Barbados market.

The owners of craft shops have observed an increase in sales of some of these articles and a more regular and identifiable female clientele. It is in fact illegal to export craft without an export licence, but female traders buy limited quantities from several shops. The regularity with which they frequent the craft shops gives some indication as to whether they are engaged in trading activities.

Some craft shops have pointed out that in their anxiety to obtain sufficient supplies of particular items, female traders are beginning to go into the interior and buy directly from the suppliers. This has resulted in a decline in the sale of furniture from craft shops. This of course reduces the profit margin of such shops. Craft dealers are concerned also from the point of view that the traders are not quality conscious about the articles they purchase from suppliers directly. Consequently, some Guyanese craft on the international market is deemed inferior.

One more positive offshoot of using craft materials for trade is that more women recognise that their talent and skills in creating art and craft items can be optimally utilized in the trading business. Fifty-seven per cent of the women who took art craft items out said they placed orders with other female friends acquaintances so that the multiplier effect of participation in economic gains is spreading.

The output of needlecraft has also entered this trade. Cotton material produced at the local textile mill has gained both local and overseas acceptance. Dresses and other items of clothing are actively traded as they can be easily packed as personal items and carried out of the country as part of one's luggage. Several women have recently begun to explore these possibilities with a fair measure of success.

Dressmakers and other handicraft experts are not recorded in any official data on female participation in economic activity. For tax reasons, a dressmaker very often does no overt advertising but carries on her trade from home. The effect of increased trade for these women is then lost in the official statistics.

Marketing practices

Marketing is done at various levels:

- (a) To private individuals from whom orders have been previously taken;
- (b) To any interested consumer, almost on a discrete door to door basis;
- (c) To businessmen/women who have placed orders to buy wholesale; and
- (d) In the market place using display stands, trays, stalls, etc.

On the return journey to Guyana traders may bring in commodities on a wholesale or retail basis for large or small business places, private individuals, boutiques, offices, and private or State-owned enterprises.

It is a common sight to see a trader enter an office and discreetly produce clothing, shoes, cosmetics, hair products or food items for sale. Some offices have regular female traders who come around with specific items like dried milk, for example, and collect orders and fulfill them when the product is available. Many of these are housewives who can take time out during the day to solicit patronage.

Women (8%) who deal in items like motor spares, paint, electrical spares and electrical equipment tend to purchase on behalf of businessmen. They would take orders and bring in these items usually after collecting a down payment. They have developed a keen eye for business and their customers report that they have developed "enviable negotiating skills".

Door to door traders often utilize the services of their children to canvass neighbourhoods.

Around the several market places in Georgetown, the capital city, female traders establish themselves at small stalls which

are laden with a variety of imported and local basic consumer items. Many of the women who tend these stalls buy wholesale from those traders who travel. Their products are a cheerful mix of local and "blackmarket" items.

When the unavailability of market space caused a spillover onto the pavements around the largest municipal market, vendors vied for the most prominent places to attract consumers. This soon posed a traffic hazard as the pavements became cluttered and encumbered causing severe traffic problems and creating unknown quantities of litter at the end of a day. Despite many official warnings and occasional forays by the city constabulary in an effort to keep the pavements clean and clear, the phenomenon of trays and stalls of scarce items grew. Finally the municipality designated a street block in which many vendors congregated, the Vendors Arcade. Now well constructed permanent stalls line both sides of this block and business here is brisk and colourful.

The Arcade is positioned close to the banking centre and many of the commercial shops and department stores. These businesses thrive next to each other in a "live and let live relationship". Vendors who are caught with uncustomed goods or who have no price tags affixed to their items for sale or who charge above published controlled prices invariably have their commodities confiscated and are taken before the courts where sentences are imposed. Losses invariably occur when the price control squad raids these vendors. Word quickly passes around "like fire in a canefield" if the police are sighted. The panic which prevailed two or three years ago is now reduced to restrained agitation as the now practised vendors sweep their uncustomed goods into bags below the tables or stalls and maintain an air of injured innocence when the price control squad patrols the area.

The money that is earned from these transactions is utilized in a variety of ways by women traders. Usually this depends on the reason for initially going into the trading business. If it is because they have dependents, then the money gained is either used to buy scarce commodities for resale in Guyana or is brought back home to augment the household income.

Some women revealed that they banked half of their income in the country in which they sold their products and then invested the remainder in commodities that have immediate resale value in Guyana. These commodities were mainly flour, split peas, macaroni, spaghetti, onions, dried seasonings, coffee, cheese, canned items - sardines, sausages, corned beef - hair dressing products, shoes, cosmetics, toothpaste, books, soaps, colognes and a range of clothing.

A new life style

One manifestation of successful trading practices was the proliferation of small boutiques especially in the cities and towns. Here traders have begun to establish themselves more firmly in the business world. There was less need for the haphazard marketing practices which characterized the earlier period of trading activity and traders were now becoming more conscious of marketing techniques. Not many women have ventured into these more settled establishments but there are a few who have become more commercially conscious, have expanded their initial boutique into larger premises or opened branches. One of the more successful female boutique owners now sponsors competitions in different fields and generally seems to have acquired many of the management skills from experience rather than from formal training.

At this level these women now rarely travel themselves, but employ "assistants" to do the actual travelling and bargaining on their behalf, particularly in the Caribbean area or on the border towns

in Brazil, Venezuela and Suriname. They themselves now go further afield to New York or Miami where they see themselves (and are so categorised) as businesswomen.

This legitimization of their business enterprise naturally places them within the formal business sector. In some instances women who had earlier specialized in supplying hairdressers with essential hairdressing materials and equipment have opened their own hairdressing establishments. Business turnover is fairly brisk in this trade. Consumer patterns indicate that many women who now trade are quite conscious of the importance of regular hair care. Interviews indicate that they wish "to keep up with the fashion".

The multiplier effect on the economy is not only seen in the small businesses that have sprung up but also in increased trade for existing businesses like the jewellery and craft shops. Sales in craft to individual female traders range between \$800 and \$2,500.

Gold from Guyana has always been in high demand in the Caribbean and international markets and it became an essential barter item, particularly in view of Central Bank restrictions which allow any traveller a basic travel allowance of only G\$200 per annum. Gold, and to a lesser extent diamonds, came to serve as an essential medium of exchange. The purchase of foreign currency on the blackmarket also became very prevalent, with almost standard exchange rates in this parallel market (BDS\$1 = G\$8; US\$1 = G\$18.50; £1 = G\$20).

Government's fairly recent incentive package to gold miners has resulted in more money for the official purchase price of gold. This price rise encourages miners to make more accurate declarations of gold to the Gold Board. Hence there is more gold available at jewellers for the fashioning of jewellery and for traders who either sell these gold items overseas or use the gold

jewellery as barter for consumer items which they wish to bring back to Guyana. Many women convert cash into gold jewellery as an investment. It then serves its aesthetic purpose as well as providing "a guarantee against hard times".

As a means of discouraging the widespread sale of foreign currency on the blackmarket, a Government agency introduced a shopping facility where consumer items could be purchased with hard currency (the US dollar, Canadian dollar or the Pound Sterling). Television sets, video recorders, washing machines, car tyres, canned beer, electrical household gadgets, clothing, shoes and watches are some of the commodities available for sale. In conducting transactions here, it is not necessary to establish one's identity or to state the source of the foreign exchange. Business is constantly being transacted. One attraction is that those traders who do not travel out of the country still have the choice of such items, provided they have the hard currency.

Trading activities provide opportunities for women whose previous life style and socio-economic background did not so permit, to travel abroad. They are easily identified in the streets by the latest styles in dress and shoes that ostentatiously reflect the style of a new class of "nouveau riche" in Guyana.

Other symbols of a successful trader's life style are outfits in the latest US fashion (displayed by women for instance, at boxing matches, a popular source of entertainment for women in Guyana) scooters, (for themselves and their teenaged children) much glittering gold jewellery, one or two houses, a car, the latest in television and stereo equipment and other gadgets and the purchase of expensive imported items, such as beer, over the far less expensive locally produced ones.

The ability to purchase items like a car or a house, land or a business place in cash is the hallmark of a successful trader.

Eighteen per cent of the women interviewed now own their own homes; two per cent have two houses and six per cent said they purchased their homes for cash. Some female traders are the owners of houses that cost in excess of G\$100,000. While a relatively small percentage of women traders earn profits so substantial as to allow them to indulge in conspicuous consumption, the majority of women traders can barely "make ends meet" while exposing themselves to hazardous working conditions.

These obvious displays of wealth directed the focus of the study to the commercial banks and the mortgage finance institutions, particularly since 17 per cent of the women said they could not obtain credit facilities and that there were barriers to enjoying credit facilities.

Banking policy is that no person or group of persons should be discriminated against in so far as they can satisfy given eligibility criteria. Generally, the major requirement for loans for acquiring property is a down payment of 1/5 of the value of the property. Some loan institutions hold the transfer until final payment is made or others demand the remainder in collateral.

Although there is no apparent barrier to traders getting loans, "trading" as a profession is considered "high risk". There seems to be subtle "occupational" discrimination practised by bankers in favour of women who "work" such as teachers as opposed to women who trade, even when the latter enjoy a higher income. A loan from a commercial bank for a project usually needs 100 per cent collateral on the value of the loan. The bank's position is that it is difficult to monitor commercial bank loans given to traders and to ensure that loans for projects have in fact been utilized for the purpose stated.

Repayment of loans by women traders differ in several respects from repayments by a wage worker. In many instances, the loan is paid off long in advance of the schedule. They pay in lump sum as opposed to monthly instalments.

The adverse effects of female trading activities on the social structure of the family are revealed in the increase in the number of truants who are picked up in the street.

Officials from social service organizations indicate that in the last five or six years, they have encountered children who have been abandoned for periods of between two weeks and one year. Several females leave children with neighbours or with relatives without making proper arrangements for their prolonged care and support. Social workers report that many such children end up as school drop-outs and often resort to a life of crime.

Case-studies also indicate that while some mothers are aware of the negative and harmful effects of their absence, they display a lack of concern and organize their lives in their own personal self interest. Some investigations have shown that children are left at home without food or the wherewithal to buy food or cook a meal. Yet in a few instances when such mothers are traced, they may have thousands of dollars in their possession.

Maternal neglect particularly affects adolescent children whose mothers are too willing to see them placed in correctional institutions when they are picked up by probation officers. Many such mothers spend their time in betting shops and other gambling places.

On the other hand, there are mothers who are engaged in trading but who ensure that meals are in place. As their profit margin increases the children are better clothed and their homes reflect an improved standard of living. These are usually the mothers who go into trading activities to "make a better life for the children".

The survey has opened up several avenues for further research. The wider implication of irresponsible parenting is the exposure of children and young persons to the looming menace of drug abuse.

The agencies with responsibilities for child welfare are concerned with the archaic laws that exist for dealing with abandoned and neglected children. They indicate the need for a revision in the laws regarding juveniles. Laws relating to Wandering Children which come under the Juvenile Offenders Act need also to be revised since the law only applies to children under ten years of age.

One view is that parents should be held responsible for the care of the children up to age 14. Another proposal is that no divorce should be granted unless adequate provision is made for the care of children of the marriage. At present, the provisions attendant on divorce proceedings are loose enough to allow the granting of a divorce without a maintenance order.

VII. CONCLUSION

This study has raised several issues which cannot be fully addressed here. However, useful insights into the activities of women traders are highlighted hereunder:-

(a) The study indicates that women lack the ability to properly price themselves - their time, their effort and their mental fatigue. There are too many cases in which the rate of return of between \$50 to \$200 per week is incommensurate with the efforts of traders, taking into account such factors as the length of a journey from home to place of purchase, whether local or overseas, the taxing on the body and excessive hours of travelling. A case in point is that of the part-time trader who is a state or private enterprise/employee. She leaves work on a Friday afternoon and spends the whole week-end travelling to and from her home to the areas where she will transact her business. She must return to her regular job on Monday morning and has to find time in the evenings to initiate sales for her commodities. Her mark-up must still keep her goods competitive;

(b) Efforts have been made by several organizations and agencies to mount workshops and seminars to provide skills training for managing small businesses which have proved beneficial to the participants. However, since a large number of women traders lack these skills, other strategies need to be devised to capture traders in the target group;

(c) The lack of even crude market research has limited the potential for expansion by some women; marketing techniques have not been seen to be critical since the consumer demands of the Guyanese citizenry have been relatively obvious and the demand for tradeable goods high.

(d) The recent reintroduction of wheat flour among official imports has resulted in traders having to address the question of an alternative commodity that matches the previous volume of trade in wheat flour to develop marketing strategies that will result in their ability to maintain current levels of activity;

(e) Traders need to be better informed of government procedures for obtaining trading licences and also items which are restricted, banned or cannot be exported. Women can save themselves needless embarrassment, inconvenience and substantial loss of money if they are more aware of the customs restrictions and laws both locally and in Caribbean territories. This kind of information will help them to contribute more effectively to the nation's economic thrust. They need to be encouraged to enter into the area of trading with more confidence and carry out their trading activities in ways that do not involve illegal practices.

To the extent that women's participation in this form of economic activity is of benefit to the society, government should be supportive of this effort.

Trading within the Caribbean in the manner that this study addresses indicates that a pragmatic approach should be sought. The late Prime Minister of Barbados, The Rt. Honourable Errol Barrow in his address to the Seventh Caricom Summit indicated a commitment to the principle of mobility and people interaction by reference to the traders. He referred to their business "as spontaneous though unassisted and legitimate though unregulated yet spans the breath of the Caricom area".

He further advanced the idea that Caricom has an obligation

"to think and to go on thinking out ways how such a principle might be applied without imposing on any territory a greater strain than its resources are able to support".

This to my mind is the challenge that faces any government taking into account economic realities and national development strategies which must depend on maximum utilization of the resources of all its citizens.

VIII. RECOMMENDATIONS

It is against this background that efforts must be made to:

(a) Encourage more female student participation in technical and vocational fields;

(b) Promote relevant skills training programmes to fit out-of-school females for the world of work;

(c) Provide fora for women to share experiences in the job market and in trading practices with other women;

(d) Recognise that basic information should be available in central locations on investment opportunities and procedures for travel, trade and other regulations;

(e) Provide day-care facilities to free more women to become engaged in economic endeavour;

(f) Direct entrepreneurial activities in areas that complement national effort rather than detract from it;

(g) Provide a level of social welfare service that can provide guidance for mothers and children;

(h) Encourage banks and other lending institutions to be more considerate of female traders' need to get credit and to attract them with possibilities for investment;

(i) Provide the skills and assistance to help women traders to operate within legal parameters and maximize their efforts;

(j) Accelerate relevant research that informs planners of women's needs and capabilities;

(k) Sensitize men and women as to parental and partnership responsibilities:

(l) Provide health education for all at both the formal and informal levels: and

(m) Devise more efficient ways of capturing women's contribution to national economic effort in official statistics.

Attempts to seek new avenues for capturing data on women in development and to identify indicators that realistically reflect this contribution are being pioneered by some organizations and individuals in the subregion. Seminars and workshops at a Caribbean level are already in train and collectively these concerns need support to produce more definitive indicators that will ultimately provide a suitable framework for further research and analysis.

Annex I

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Annex II

Questionnaire

This questionnaire seeks information on women's trading activities in Guyana. Any information you give will be treated with the greatest confidence.

Please, feel free to respond to all questions frankly and accurately.

Biodata

Address:

Region

District/Ward

Age:

Below 20

38 - 43

20 - 25

44 - 49

26 - 31

50 and over

32 - 37

Marital status:

Married

Single

Divorced

Common-law

How many children do you have?

Number

None

How old is the

Oldest

Youngest

Are you the sole supporter of your family?

Yes

No

Do you get financial assistance from anyone?

Yes

☐

No

☐

Who looks after your children when you are travelling?

☐

The father

☐

Older child

☐

Grandparents

☐

Other relatives

☐

Take them
along

Schooling:

Did not complete Primary

☐

Commercial school

☐

Completed Primary

☐

Technical institute

☐

Did not complete Secondary

☐

Teacher Training College

☐

Completed Secondary

☐

University

☐

Other

☐

Occupational status:

Trader

Full-time

☐

Part-time

☐

If Part-time, what other job(s) do you do?

Please state, _____

How long have you been trading? _____

What previous jobs have you had? _____

What made you choose trading as an occupation? _____

Do you work for

Yourself

☐

or

Someone else

☐

Do you collect orders before you leave the country

☐

Yes

☐

No

Do you have regular customers to whom you sell your products

☐

Yes

☐

No

How do you market your goods, door to door

☐

in offices

☐

friends

☐

boutiques

☐

department stores

☐

Do any of your children assist in selling your products

☐

Yes

☐

No

Do you employ anyone to assist you in your Business

☐

Yes

☐

No

How did you get the money to make your first trip?

Where do you save your money

Bank

☐

Box Hand

☐

Credit
Union

☐

At Home

☐

Other

☐

How do you obtain your foreign currency?

☐
Central Bank

☐
Black Market

☐
Other Arrangements

Do you use any local product(s) as a means of exchange?

☐
Yes

☐
No

Please say what

Can you obtain credit from

the Commercial Banks

Yes

No

☐
☐

the Insurance Companies

☐
☐

the Credit Unions

☐
☐

other financial
institutions

☐
☐

What collateral/security do you need to get credit?

Do you keep records of your transactions?

Yes

No

☐
☐

How do you decide on your mark up?

In which areas would you like assistance,

Obtaining credit facilities

☐

Keeping proper records

☐

Investing your savings

☐

What percentage in commission do you get working _____% per week
for someone else? _____% per month

What is your profit margin if you _____% per week
work for yourself? _____% per month

Do you trade in the company of a group of women

with a friend

by yourself

Travel procedures

Which countries do you trade with? _____

How often do you travel?

Weekly Fortnightly Monthly Other

What difficulty do you encounter, much some no
 difficulty difficulty difficulty

(a) Purchasing a ticket

(b) Securing income tax clearance

(c) Obtaining import licence

(d) Getting a visa

(e) With transportation
facilities (airplanes, ferry)

(f) Overweight baggage

Do you have to pay extra for

(a) A ticket (airline or ferry)

Yes

No

☐☐

(b) Income tax clearance

☐☐

(c) Import licence

☐☐

(d) Visa

☐☐

(e) Customs clearance

☐☐

Do you get a 'hard time' from,

In Guyana

In other countries

(a) Customs officials

☐
Yes☐
No☐
Yes☐
No

(b) Immigration/border
officials

☐
Yes☐
No☐
Yes☐
No

(c) Policemen

☐
Yes☐
No☐
Yes☐
No

Are women traders treated differently from male traders?

☐
Yes☐
No

If yes, please say how

TRADING PRACTICES

Do you shop for particular items

☐
Yes☐
No

Please indicate,

INTERVIEWS WERE CONDUCTED WITH PERSONNEL FROM:

Commercial Banks

Mortgage Finance Institutions

Social Welfare Agencies

Inland Revenue Department

Airline Offices

Travel Agencies

Passport Offices

Private and State-Owned Enterprises

Boutique Owners

Jewellers

Bakery Proprietors

Taxi Drivers

Male Traders

A Cross-Section of Guyanese Consumers

Management skills to run a business

☐

Improving your speech

☐

Learning to trade in a foreign language

☐

What are your plans for the future?

Sincere thanks for your co-operation.

Annex III

Basic Socio-economic indicators of Guyana

Area : 214,970 Km
Population: 0.787 million (Dec. 1984)
 Rate of growth: 1% (from 1970 - 1984)
 GNP at current market prices G\$2080 Mn (1986)
Density : 37 per Km

Population Characteristics

	<u>1960</u>	<u>1984</u>
Crude Birth Rate (per 1000)	43.1	29.3
Crude Death Rate (per 1000)	9.6	7.6
Infant Mortality (per 1000 live births)	61.3	45.6
Life Expectancy at birth	63.0	70.0

Health

Population per hospital bed	284.9	200.0
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Nutrition

Calorie intake as % of requirement	95.8	117.0
Per Capita protein availability	52.6	65.0

Education

Adult literacy rate %	86.3	94.1
-Male	84.2	92.5
-Female	87.5	95.8
Nursery School enrolment	-	29,793
Primary school enrolment	129,527	132,454
Attendance as % of primary school enrolment	64.9	66.6
Secondary school enrolment	33,588	54,784

Labour Force

	230,530	268,100
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Annex IV

GUYANA

Map of Guyana

