930025
PD-AAU-583
ISN - 48726

FINAL REPORT:

MID-TERM EVALUATION,
COOPERATIVE AGREEMENT PDC-0253-A-00-4127-99

by

Gordon Appleby

Anthropologist
and
Development Management Specialist

for

The Office of Private and Voluntary Cooperation,
Bureau for Food for Peace and Voluntary Cooperation,
U. S. Agency for International Development.

October 1, 1986

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EXECUTIVE SUMMARY

A. THE SCOPE OF THIS EVALUATION

This evaluation covers three areas: the use of the OEF small enterprise development methodology; the operation of the current headquarters-field relationships; and, the OEF headquarters functions of backstopping, administration, fund-raising, and staff development.

B. MAJOR OBSERVATIONS OF THIS EVALUATION

The League of Women Voters established the Carrie Chapman Catt Memorial Fund in 1947 in order to disseminate knowledge about American democratic processes abroad. In 1961, the named was changed to the Overseas Education Fund, and while the organization's mandate remained, its relationship to the League became more distant. (The Organization has always been legally separate from the League.) During the first 12 years of its existence, OEF provided training and consultation in democratic participatory methodologies to leaders of women's and voluntary organizations overseas. By the mid-1970s the organization began focussing its program on economic development. Since 1976, OEF has implemented more than 25 projects, in collaboration with local organizations. Typically OEF provided training in group formation, business development, and technical skills, while the collaborating national agency was charged with the actual conduct of the local-level development project. Most recently, OEF has begun implementing its own development projects, as an important adjunct to its training mission.

This natural evolution from civic education to project implementation for local economic development underlies most of the major recommendations made in this report, for project implementation imposes new and different organiztional needs. It presumes a clear delimitation of programmatic goals by, and a strong program development unit in, senior management, so that the organization's program remains well focussed. It requires a strengthened technical unit, with different expertise, that is able to implement the expanded program, anticipating probable difficulties rather than just reacting to them. And, it implies a longer-term presence that would benefit greatly from the incorporation of independent, national OEF bureaus abroad, so that continuity and momentum are not lost. In brief, OEF is embarking upon a new activity--the independent implementation of local-level development projects--that is fully within its mandate. But this new and important undertaking will require new structures and additional staffing, as well as consolidation of earlier programs, in order to succeed.

C. THE EVALUATION RECOMMENDATIONS AND THEIR RATIONALE

I. OEF'S TECHNICAL CAPABILITIES

I.A. Small Enterprise Development Methodology

Recommendation 1. As a matter of policy, **OEF should insist upon the necessity of its entire training cycle being completed** before any productive enterprise is initiated.

Recommendation 2. In those instances where a group will undertake a new enterprise or where an earlier feasibility study is dated, **OEF should conduct an adequate feasibility study in order to determine the optimal scale of operation and the probable viability of each enterprise.**

Recommendation 3. Inasmuch as training is a continuous process, **OEF should formalize a training program in accounting and management for use during the production phase of each project.** This training would complement and reinforce the lessons of the initial training cycle, which in many instances are not long retained.

OEF has defined an integral set of well-focussed training materials for the development of small enterprise groups. The training modules will cover: group formation ("human resources development"), feasibility studies, marketing, credit, and administration.

The entire training cycle, taught in sequence, requires four to six months to complete. In Central America, these materials are usually used in sequence, although the marketing materials have, in several instances, been postphoned until the enterprises were underway. By contrast, a much shortened training program has been implemented in West Africa. There, the group-formation and feasibility study have been combined into a week-long training course, and the credit and marketing modules have been deleted from the initial training cycle. (The administration or management module is only now being readied.)

The aim of the OEF training cycle is to establish viable small enterprises. While the training cycle is highly effective, various new enterprises, particularly in West Africa, have been inappropriately scaled. That is, several new enterprises have purchased too much or too little equipment or stock, or have encountered technical difficulties, because the feasiblity study conducted during the training cycle introduces the concept of business costs to participants, but it is not an adequate analysis of the probable economic viability of the proposed undertaking. Nor can it be when the participants who are charged with the collection and analysis of the data are mostly illiterate and almost invariably lack arithmetic skills. Indeed, participants remember little of the material in the more sophistocated training modules (the feasibility and marketing studies), with the consequence that group management and accounting procedures would benefit greatly from additional training. The development of the "Management Tools" training materials should alleviate this situation.

The enterprise groups formed under the OEF program are functionning well, despite these start-up problems. The women faithfully carry out their assigned tasks. They maintain their own financial accounts to the extent possible. They are reinvesting their profits back into their enterprises in almost all cases. And, the women universally are both happy and proud to be working for their own account.

Finally, the evident effectiveness of the training cycle and the success in constituting cooperative enterprises have interested various other agencies in the use of the OEF program, in both Central America and West Africa.

I.B. Women, Law, and Development

Recommendation 4. **WLD activities should be more strongly focussed on**

those regions and countries where OEF is implementing its SED program and on those legal considerations of greatest relevance to rural enterprise groups.

Women, Law, and Development (WLD) is the policy research component of the Cooperative Agreement. To date, WLD has sponsored an international conference that explored the range of women's legal problems in development around the world and the strategies used to overcome them; the findings of this conference will soon be published. While this worldwide assessment will assuredly be useful, it did not include several countries where OEF is working, or will work, most intensively under its SED program. Although WLD is an independent program, it has received support from the Cooperative Agreement and it should seek to take advantage of the important complementarity between women's enterprise development and policy research.

II. FIELD STRUCTURES

Recommendation 5. **OEF should legally incorporate independent organizations in those countries where it intends to establish a long-term training and implementation program.**

OEF has established both an independent legal entity, in Honduras, and an overseas office, in Senegal. Administrative and financial arrangements between the field and home offices are essentially similar in both cases. However, there are strong reasons for incorporating independent bureaus if the organization continues to expand its role from service or training to project implementation.

First, working through an existing non-governmental organization (NGO) gives OEF only incomplete control over project implementation and involves the OEF staff in constant negotiations with the NGO over project policy. In consequence, OEF policy is sometimes breached, with adverse effects. For example, in Senegal, where OEF works in collaboration with a national NGO, training is much abbreviated and was even abrogated in one case. The cooperative group in that latter instance is now facing extraordinary difficulties. Indirect control of project implementation is unacceptable when, as in Senegal, the costs of a collaborative project nearly equal the costs of an independent project because OEF pays the salaries of the NGO staff involved in its project, as well as having secured the financing for the small enterprise loan program.

Second, project implementation through an independent legal entity would contribute to the long-term financial viability of a national OEF bureau in several ways. First, a national organization could apply for funds independently of the international office. Second, whenever the funding agency's regulations permit, loan guarantee funds can be deposited in an interest-bearing account, with the interest paid into a separate OEF account. Alternatively, as in Honduras, the bank holding the loan guarantee fund could annually contribute into the same separate account a sum equivalent to the interest earned by the guarantee fund minus administrative expenses. This account could help defray national OEF overhead expenses. Third, once the loan fund has been entirely lent and repaid, it comes under the control of the implementing agency, in the present case OEF/Honduras, which must use it for further project enterprises. By contrast, in Senegal, where the field program is funded by a private grant, 25 percent of all funds repaid are absorbed in overhead expenses of the national NGO, and another

25 percent of the interest-free loan is forgiven, in direct contravention of OEF policy. Thus, the funds available under this arrangement diminish constantly over time, with half the original funds available in the second loan cycle, a quarter in the third loan cycle, and so on. This unsatisfactory arrangement in no way contributes to the long-term viability of either the NGO or OEF, and it will be changed in the near future.

Incorporating an independent legal entity is thus an immediate response to the short-term requirements of project implementation, as well as one means of ensuring a long-term presence in countries where there is no NGO that focuses specifically on women's problems in development, as does OEF. Establishing an independent presence does not contravene OEF's original philosphy of institution building, that is, of working with and through host-country agencies. It is both possible and desirable to establish an independent organization in order to guide project implementation more directly and to provide training for, and to collaborate with, other national agencies in order to strengthen their capabilities. Indeed, OEF might be more effective in this collaboration if it had its own independent organization in-country.

III. HEADQUARTERS ASSESSMENT

Recommendation C. The expansion of OEF's overseas operations into project implementation makes it ever more incumbent to strengthen the programmatic and technical capabilities of the organization. Therefore, **it is strongly recommended that OEF hire a Senior Director for Program Development as part of its senior management staff and an agricultural economist as part of its technical staff.**

Recommendation 7. Once the program and technical capabilities of the organization have been increased, **OEF should complete the long-term program planning process that has been initiated in recent months and institute a system of annual workplans within that framework.**

OEF is a relatively small organization, whose major function has been the provision of training services, lately designed to foment small enterprise groups. The professional staff is, in consequence, largely composed of specialists in non-formal education. These individuals, who may have experience in others areas also, such as rural development, are charged with different geographic or substantive parts of the OEF program.

Project implementation is a natural evolution from OEF's original activities. Further work in project implementation, however, will require the addition to the staff of a Senior Director for Program Development, who, as a member of the senior management team, will coordinate the technical program and develop a long-range program to guide the substantive activities of the organization. At the same time, the organization should hire an agricultural economist with a strong background in agriculture or agronomy as a member of its technical staff to perform economic analyses and to lend other technical assistance, as required. Importantly, strengthening the program capabilities of the organization through the creation of these two new positions, and of others in the future, will greatly reinforce the policy activities of OEF, for in the developing world, policy directives derive quite directly from project implementation experience.

OEF has already instituted adequate administrative and backstopping procedures for project implementation activities. In the las year, OEF set up a two-month roll-over fund for each of its overseas offices, which has greatly facilitated the timely movement of funds. Also, OEF tracks projects through a system of monthly field reports, supplemented, as needed, with field visits by the professional staff.

The public relations office of OEF has become self-supporting since the Cooperative Agreement was signed in 1984. The office has established a Women in Business council of influential patrons, run a successful newspaper advertising campaign for private contributions, and intends to form a Friends of OEF group for interested donors.

In sum, OEF is well prepared to expand its direct project implementation activities. To do so will require the careful program planning and greater technical capability that are recommended in this report. But the organization has met other, different challenges in its 40 years of work abroad, and many of the needed changes are already in place in one or another of OEF's projects. Thus the present challenge is well within the capability of the organization, and should bring it closer to the ultimate goal of fostering economic development for the disadvantaged, among whom are counted a disproportionate number of women.

INTRODUCTION

A. OEF and the Evolution of its Program

The League of Women Voters founded the Carrie Chapman Catt Memorial Fund in 1947 in order to disseminate information about democratic processes to interested people abroad. Although legally independent of the League, the leadership for the Fund during its early years came largely from the parent organization.

In 1961, the Fund changed its name to the Overseas Education Fund, in part in order to stress its separateness from the League. OEF nonetheless adhered to the original mandate of strengthening women's civic and community organizations: between 1961 and 1976, the Organization carried out over 50 leadership training programs for women participants from Latin America, the Caribbean, Southeast Asia, and Europe. In all, 25 coordinating agencies, which at the time had a membership of more than 1,000 community action and service organizations, benefited under this program of training and consultation in democratic participatory methologies for leaders of women's and voluntary organizations.

In 1976, OEF began refocussing its program toward assisting national agencies in their efforts for local development, while at the same time retaining its original commitment to civic and community organizations. Since that time, OEF has implemented more than 25 projects, in collaboration with local organizations. As a training organization, OEF specialized in group formation and the inculcation of business skills to trainees. Where necessary, technical training was included as a component of the training cycle. Supervision of the actual development project, however, was usually entrusted to the national agency, which already possessed a staff and logistics system. Thus, although OEF largely limited its role to training, this training was always considered a part of project implementation--not a discrete activity in and of itself. Also, and relatedly, OEF adopted an economic focus in its programs in response to the dire need of women in the Third World to increase their incomes. This reorientation of the OEF program was greatly assisted by a grant from USAID, which was renewed in 1979 and again in 1982. The current Cooperative Agreement, which requires matching funds at increasing levels over the life of the project, is intended to further refine and strengthen the evolution of the OEF program abroad.

In brief, OEF has 40 years of experience working with women's civic and community groups around the world. The Organization has in the last decade redefined its mission to include assistance to local-level development groups through the provision of technical assistance to national organizations. This work has more recently evolved into direct project implementation. In a very basic sense, this continuing, dynamic evolution of the organization underlies many of the recommendations contained in this report, for each advance brings with it new considerations that require different approaches for satisfactory resolution.

2. Cooperative Agreement PDC-0253-A-00-4127-99

The Cooperative Agreement provides support to OEF in order "to improve its capacity to design income and employment generating projects" for low-income women and to "conduct research to identify strategies to alleviate barriers which impede full participation of women in their local economies." The cooperative agreement runs for three years, from June 1, 1984, through May 31, 1987.

During this time USAID anticipates a total expenditure of $955,000 ($300,000 in PY 1; $330,000 in PY 2; and, $325,000 in PY 3). In addition, OEF is contractually required to expend from non-Federal funds an increasing fraction of the total amount allocated by USAID to the project. The share of the total cost of the project borne by the recipient organization thus increases from one-third in PY 1 ($150,000), to two-fifths in PY 2 ($220,000), to one-half in PY 3 ($325,000). The total annual budget for activities under this cooperative agreement is thus: $450,000 in PY 1, $550,000 in PY 2, and $650,000 in PY 3.

These monies would fund three substantive activities: small enterprise development (SED), vocational and technical training (VTT), and legal reform and education (termed Women, Law, and Development [WLD] in the cooperative agreement). These activities would be funded at about the same, declining level over the course of the project ($55,000 for SED and VTT versus $70,000 for WLD in PY 1, $27,000 for each component activity in PY 2, and $8,000 for each in PY 3). Meanwhile, as the methods for implementing these endeavors were refined, the cost of field application of the methodologies would absorb an increasing share of project funds over time ($150,000 in PY 1, $323,000 in PY 2, and $454,000 in PY 3).

At the outset, it was believed that each 'methodology' would require approximately six months of design work. Each methodology comprised a wide array of possible topics. The SED methodology, it was suggested, might cover: community needs assessment for products and services, community resource identification; local micro-economic assessment; national macro-economic outlook; group-building vehicles; cooperative formation techniques; marketing; bookkeeping methods; inventory control; workshop design; quality control; personnel management; credit mechanisms; and legal considerations. Similarly, the VTT methodology might comprise: skill demand surveys; product market surveys; curriculum development; job placement procedures; employer relations; follow-up guidelines for graduates; legal considerations; and labor code reform. And, the WLD component could consider: the interrelationships between national development, women's legal condition, and their economic status; design of programs for improvement of women's legal status; and action strategies to change discriminatory laws and practices, to develop awareness among women of their legal rights, and to assure justice for women.

OEF considered the primary beneficiaries of the program to be "the women who will be directly assisted by the methodologies developed." Despite evident difficulty at quantification, OEF proposed eight applications of these methodologies: "an estimated 100 women participants in each of the eight applications in two years, a total of 800 women will be benefitted. plus six additional family members per woman, for a total of 5,600 beneficiaries." Secondary benefits would redound to the national institutions that collaborated in the application of the methodologies: "In each of the eight applications, an average of three institutions are involved in these programs for women, for an approximate total of 24 institutions."

Unsurprisingly, these numbers have in the event proved optimistic. To date, OEF has run four training cycles with one instution in Senegal, nine training programs in Honduras (five for the swine production project and four for the Women in Business project), and two in Costa Rica (under the Women in Business project). Each cycle or application is, for pedagogical reasons, necessarily limited to 10 to 20 participants, for a total of some 225 women beneficiaries in 2 years, about a

third of the original goal. In the same period, only one national institution, Maisons Familiales Rurales in Senegal, has directly benefited from the OEF program, although other agencies have received, or have asked for, training assistance from OEF. These numbers simply reflect the difficulty of defining and starting up an original program. Now that the program is well underway, it should be possible to serve more groups in a shorter period of time than previously.

Finally, OEF proposed an innovative evaluation component to assess the effectiveness of its methodological training for beneficiaries. The evaluation program comprised both immediate feed-back from project participants on the relevance of particular aspects of the training program and follow-up surveys with trainees in order to determine the longer-term effectiveness of the training program.

3. Scope of Work

The present evaluation is mandated to cover three areas: OEF's technical capability as represented by its training materials, pilot programs, and use of its refined training materials, as well as its research into legal concerns; the operation of its field offices; and the operation of its headquarters office (backstopping, fund raising, staff development). Each of these major areas of concern comprises a number of subsidiary topics. Thus, this evaluation is organized in accord with the outline contained in the scope of work (Annex 1).

This evaluation entailed one week of interviews and documentation review at the home office in Washington, D. C. (Annex 2 provides the timetable for evaluation activities.) Once this preliminary work was completed, the evaluator visited the regional headquarters for Central America in San Jose, Costa Rica (July 13-15) and then visited the national program in Honduras (July 16-23). The evaluator then continued on to Dakar, Senegal, to assess the regional and national programs there (July 24- August 9). These field visits provided the opportunity to assess the operation of the regional and national offices of OEF and to carry out field evaluations of the effectiveness of the OEF program for participating agencies and individuals. (Annex 3 provides the list of people contacted during the course of this evaluation in the headquarters, regional and national offices, participating national agencies, and individual trainees.) Once this field work had been done, the evaluator completed the headquarters assessment (August 11-22). A draft final report was then submitted to USAID and to OEF. This draft report was discussed with both the Agency and with OEF, and the draft was revised on the basis of these discussions. The final report was presented to USAID on September 30, 1986.

I. INCREASE IN OEF'S TECHNICAL CAPABILITIES

A. Refinement of Small Enterprise Development Methodology

1. Training Materials Produced for Feasibility, Marketing, and Credit

Prior to this Cooperative Agreement, OEF developed and published two training manuals, Women Working Together (1983) and Navamaga (1983). Women Working Together grew out of "human development activities" to organize women in an urban barrio in Costa Rica and to enable them to identify their important needs and resolve their problems. The exercises devised in that program were compiled into a handbook that drew upon the lessons of non-formal adult education. This handbook was then used in a legal education program for rural women in Honduras and in an economic development program in Thailand. The published handbook thus consists of a series of activities for women's groups that focus on personal awareness ("Women Themselves," "Women and Work," "Women and Their Families") and collective action ("Getting Together," "Working Together," "Organizing for Community Problem Solving"). In the words of one participant, the OEF training cycle did not provide technical skills for development, which was the purview of the Thai agency; it was more "like a 'rope,' linking [women] together and helping them to put their skills to effective use" (WWT, p.9). By contrast, Navamaga included technical advice because it was designed as a training and field handbook for development practitioners in the Women's Bureau of the Ministry of Plan, Sri Lanka. Thus it combines the self-actualization and group formation activities with technical outlines for a range of small enterprises (e.g., mushroom cultivation, pig raising, beekeeping); and, it contains a section on health education. These two manuals are the sourcebooks for organizational and group-formation techniques that are used with small-enterprise groups under the present cooperative agreement.

The training materials developed under the Cooperative Agreement draw upon the earlier materials--by incorporating the personal and group exercises into the training modules--but focus on specific topics relevant to small enterprise development. Each module treats a particular topic--feasibility studies, marketing, credit, administration. Because most trainees are illiterate, the information is imparted through OEF's approach toward non-literate education. That is, exercises are often done in small groups, with each group's results discussed in plenary session, so that participants learn the techniques of consensus building and group formation. Information is presented through flip-charts, illustrations or games, which then provide a basis for discussion. The training very much stresses participation: trainees actually visit a market or a bank to discuss their proposed project. And, the trainees are usually responsible for collecting the information necessary for the particular study. In other words, the training modules balance collegial, participatory learning with ample field work in order to familiarize the trainees, in principle and in practice, with the different endeavors involved in the development of small enterprises.

Most of the training materials are now available in draft. The marketing manual was pretested in Sri Lanka, and is now ready for publication. The feasibility study was piloted in Senegal, where it underwent significant modification, and it will be published shortly. The credit module, which is available in draft, will be published by the end of the year, and the management module, which is now being prepared, will be published in the spring of 1987. A separate manual for group

formation is not contemplated because these exercises and games have already been published in the two original handbooks and are included in several of new training modules also.

The OEF approach of presenting substantive material through the techniques of non-formal education has proved highly successful in motivating the women to work collectively in small enterprises. Various women expressed appreciation at having learned that together they could undertake an economic endeavor. They also express much appreciation for the technical training their groups received before initiating production activities. For, although the published OEF training materials do not cover production techniques, OEF usually appends a technical session to its normal training cycle. This training is often done in collaboration with local technicians segunded from government agencies or other organizations that possess the needed expertise. Thus, participants actually receive assistance in all three areas necessary for cooperative economic undertakings--group formation, project assessment and management, and technical assistance.

The efficacy of the OEF training materials can be usefully assessed in terms of the participants' recall of, and opinions about, each set of sessions. The logic here is simple: if the lessons are pertinent, the trainees will remember and later act on them. (An alternative measure--actual business performance--is too confounded by external variables to be a direct and reliable measure of the efficacy of training.) As a matter of policy, OEF conducts such assessments at the end of each day's session. The organization also conducts retrospective evaluations of its programs, visiting project sites to ascertain participants' views of the training program once production activities are underway. These assessments and evaluations are an important source of information, which is here completed by the field visits of this reviewer to the various project sites in Central America and West Africa.

Those groups who have the most recent training experience recall more of the materials presented. This result may obtain because recall of information is often a direct function of time; it could also occur because the more recent materials are better adapted. Whatever the case, the group building exercises are the best remembered of all the materials. Many women are able to recall several of the exercises in this part of the training, which has proved most effective in introducing participants to the notions of cooperative endeavor. This simple aim is in fact most elusive, for even though the women were born and grew up in the same village, they may not know each other well and certainly had not thought of cooperating in a group economic activity. But after this training cycle, the women talk about the importance of cooperative action. Evidently, comprehension of the lessons is at least as important as time for the recall of training materials.

Comprehension remains a major problem with the feasibility study. This module attempts to walk the trainees through the steps involved in the assessment of the viability of an enterprise. First, the group selects a hypothetical enterprise. Then they work out the costs involved in producing that item or service, estimate the market for the product, and evaluate whether the enterprise will be profitable. The participants themselves usually gather the information for these analyses through trips to suppliers and local markets. However, because many of the technical concepts, as well as the arithmetic calculations, are beyond the capabilities of the participants, it is the trainers who actually do the analysis. (Even the trainers note that the feasibility manual does not provide enough detail and example, so that they, who are not economists, have difficulty explaining

concepts to the participants and in some cases are themselves puzzled by how to carry out the analysis.) These problems are greater in West Africa, where literacy and numeracy are rare in the countryside and where many local trainers have a vocational education at best. The feasibility training manual has therefore been much simplified for use in that region. In effect, the participants consider the case of a lady, Amita, who decides to make tie-dyed materials and who encounters different problems at each step of the process. This step-by-step approach to business problems presented within a story line is very effective. The women remember Amita's trials and tribulations, and they naturally can assess their own situation in terms of her experiences. In other words, these revised training materials succeed in introducing the notion of business costs to participants (small producers often overlook labor, transport, and equipment costs that may be incurred as household expenses). And, in the view of some trainers, this training also deflates expectations of high, immediate returns for the prospective enterprise.

It is extremely important to draw a clear distinction between the "feasibility study" carried out by the women trainees and the technical feasibility study that must be done to determine which enterprise would be economically viable and at what scale of operation. The women's study is a training exercise, and as such it inculcates certain basic lessons to the participants. Comparing the OEF experience in Latin America and West Africa, it would appear that the fewer numeric analyses required during the training cycle, the more the materials are remembered and appreciated. This is not surprising, since "simple" arithmetic intimidates many people. But it also means that the women's exercise is not, and cannot be, a feasibility study in any technical sense: while the women's exercise in carrying out their own feasibility study does develop skills in business planning and problem solving, it cannot be considered an adequate analysis of the probable economic viability of any prospective enterprise. To equate the two is to run the risk of selecting a non-viable enterprise or, even more likely, an inappropriate scale of operation. Thus, to clarify the distinction between these materials, which are useful in training, from feasibility analyses, which are sophistocated technical procedures, it would be well to retitle the training module the 'business' or 'project' study, which is the way the trainees themselves commonly refer to these sessions, and to reserve the term 'feasibility study' for the technical analysis conducted independently of the training cycle.

The marketing module introduces basic concepts to the participants through a board game, exercises, and visits to local markets. In this way, the trainees learn what to think about (product, place, price, promotion), practice strategies, and see the principles in operation. The participants thus gain a sense of common, probable difficulties they may confront in their enterprise, which is crucially important since small firms are usually more concerned at the outset with production than with marketing. Moreover, these materials are presented in a manner that fosters spontaneity and innovation. To be sure, certain concepts are difficult for the women to comprehend. Indeed, as OEF's own evaluation found, the trainers themselves had difficulty explaining some material because they could only repeat the sketchy materials given in the manual. (Importantly, this problem, which often occurs when local staff are responsible for conducting training sessions, should be alleviated in the OEF revision of the materials, based on their independent assessment of the pilot sessions.) Again, however, it is important to draw a clear distinction between the marketing study as an exercise and a marketing study as a technical analysis, covering market segments, attitudnal surveys, marketing strategies, and the like.

At present, the credit study is necessarily tailored to the OEF program in Central America. OEF there has arranged with local banks to loan funds are near market rates to groups and individuals in the OEF programs. The training manual therefore presents a pair of skits that compare bank loans, which provide no technical assistance, with OEF loa. s, which do. (Of course, banks do not now loan money to small women entrepreneurs, so the skit assumes the hypothetical--and hopefully future--case that they do.) The skits provide a basis for discussing with the trainees the costs and advantages of both approaches. And, too, the women draw up their own loan application, with the assistance of the OEF trainers, and visit the bank to discuss their application. In brief, the OEF credit module is special because these participants would not normally qualify for a loan. Indeed, most have never entered a bank, yet alone thought about asking for credit. It is thus necessary to teach the steps involved and to make the OEF loan process resemble as closely as possible the actual banking process. For the women trainees, all of this is an opening up of the world, which they very well remember and very much appreciate. In this, the OEF approach clearly provides a model for making credit available on realistic terms to disadvantaged borrowers, and the organization already plans to publish its novel approach to bank loans so that other organizations will be able to implement a similar program.

As has already been mentionned, the administrative or management study in only now being developed, and was not available for review at the time of this evaluation.

In sum, OEF is developing a set of training materials that introduce participants to various topics relevant to cooperative small enterprise development. Although these materials draw upon earlier handbooks for group formation activites, the SED manuals are completely new in that they focus directly on small enterprise development. Each manual treats a specific topic, and together they constitute an integral training cycle. The training manuals are useful for introducing basic concepts of economic and marketing analysis, credit and, in the near future, management and bookkeeping. But those manuals that contain numeric analyses, particularly the 'feasbility study,' are overly sophistocated for illiterate trainees. The content must instead be simplified into a story line about one woman's experiences in business or presented as a board game, as OEF has already done in several instances. The participants thus gain a notion of economic or marketing analysis, but their studies are not economic or marketing analyses in sensu strictu. This distinction between the usefulness of the modules for training and the conduct of a proper economic or marketing analysis will prove important to understanding the successes and difficulties of the OEF program in the field.

2. Pilot Project: Feasibility Study/Senegal
3. Use of Materials in On-going Projects: Training Programs in Honduras in Feasibility Studies, Marketing and Credit

OEF not only pilots its training modules but also uses each new training cycle to further refine the materials. In this way the organization is developing an integral set of training modules. In principle, each enterprise group should go through the entire sequence in order. This principle is more fully attained in Central America, where OEF itself directly implements its projects, than in West Africa, where OEF collaborates with a local NGO in the implementation of its projects.

In Costa Rica, all four training modules are taught in order. Training begins with a two-week session on human resources, consensus building, and group formation. After this introduction to cooperative endeavors, the group undertakes the feasibility study, which lasts several months because the participants are expected to collect the necessary financial and cost data. OEF uses this period to resolve any problems affecting the projected economic enterprise of the group: if all problems have been resolved, training can continue immediately with the marketing and credit modules; if not, training after the feasibility study can be delayed until all external problems have been solved. Thus completion of the training cycle is timed to coincide with the initiation of productive activities.

The same sequence is generally used in Honduras: group formation, feasibility study, marketing and credit. The Women in Business project, however, has made some modifications. The first two training modules may be used together. (In fact, various exercises from the first handbook appear in each of the subsequent training manuals.) And, the marketing module may be deleted from the training sequence, in the expectation that it will be given later, when it is more relevant to the concerns of the women. Otherwise, the sequence and duration of training is similar to that in Costa Rica.

By contrast, in West Africa (Senegal), the training cycle is much simpler and shorter. As in Honduras, the group formation and feasibility study are done together. But in West Africa the combined module is compressed into five half-day sessions, and neither the marketing nor the credit module has been used because marketing is limited to the local area only and credit is granted, on very favorable terms, directly by the project. Thus the training cycle in West Africa lasts only a week or two, compared to four to six months in Latin America. (In one case in West Africa, no training took place prior to initiating a project, with entirely expectable consequences for that group's undertaking.) This greatly shortened training period is also possible in part because the pilot test of the feasibility study reduced it to an illustrated story of one woman's problems in starting up a business. This approach is highly effective at introducing the notion of business costs, such as labor and transport, which small producers often overlook, and at identifying various common business problems, such as technical and marketing concerns, of which many producers are unaware. But the cash-flow and other numerical analyses have been eliminated from this training module. (The trainer may later undertake the economic analysis for the feasibility study, but he or she often does so without the participation of the women trainees. Further, the trainers' feasibility analyses often contain common small-producer errors, such as not valuing labor time or transport costs.)

OEF must, as a matter of policy, decide upon the sequencing and duration of its training modules. Each module teaches different skills critical for business planning and problem solving. Together, the training modules constitute an integral program to introduce participants to the problems and constraints of initiating and managing small enterprises. Moreover, in Central America, the extended training period has the unintended benefit of eliminating marginally interested participants. (One-half to one-third of all trainees drop out of the program before production begins, so that only the most dedicated individuals actually start the small enterprise production.) Where the sequencing and duration of training have not been respected, as in the Senegalese village of Diaoule, cooperative enterprise has encountered numerous difficulties: socially, group cohesiveness is difficult to maintain because the 20 members are scattered

among 14 villages; technically, participants bought younger animals, which are less expensive but unmarketable as meat animals; economically, participants must hold these animals over several seasons, thus incurring unanticipated greater costs. Had OEF training policy been followed and had an adequate feasibility study been carried out, these problems could have been much reduced, if not eliminated.

4. Impact of Refined SED Methodology
   a. Has methodology resulted in viable enterprises?

The OEF training materials are a means to an end, the establishment of viable economic enterprises. In general, the OEF training cycle creates dedicated, enthusiastic groups, and imparts important knowledge about business behavior. The lack of a proper feasibility study, however, can mean that while existing businesses may expand their operations successfully, new businesses may be inappropriately scaled. (An adequate feasibility study does not guarantee success, it simply improves the chances of success. Some difficulties are to be expected even when careful technical studies have been performed, for the analyst must invariably make assumptions and estimates. More difficulties are likely, however, when a technical study has not been carried out before initiating an enterprise.) Also, where the organization does not have direct control over implementation, the provision of timely technical advise at crucial junctures can delay the profitablity of the small enterprises. Greater emphasis on the conduct of feasibility studies and, when necessary, on timely technical advise would eliminate these two concerns.

Participants with an existing business know some production techniques, have a notion of costs and sales, and are familiar with some segment of their market. These participants wish either to expand the scale of their operation in order to increase profits or to change a production technique in order to decrease costs. For example, one seamstress in Honduras purchased on credit two additional sewing machines in order to design and manufacture clothing for local outlets, and one poultry raiser borrowed money in order to double the size of her already successful operation. These entrepreneurs knew from experience that expanding the scale of their operations would bring greater returns. Similarly, entrepreneurs who wish to change production techniques are often interested in reducing costs in order to increase profits, if not the scale of their operation. In Costa Rica, for example, bakers and candy makers with electric stoves have applied for loans in order to buy wood stoves, which are much less costly to operate. Here, too, the action necessary for a more profitable operation was reasonably clear to the participant: the OEF program validated this need and facilitated the credit necessary to expand or change the operation.

Additional economic analysis and technical advise are more needed for new enterprises than for existing ones, precisely because the prospective businesswoman has less knowledge about production and marketing. Even in Central America, where such assistance has been readily available, part of the swine production project has suffered from underscaling, despite a careful feasibility study. At the time of project development, technical advisors recommended pig breeding operations with seven sows and one boar. Once the project began, two years later, it became clear that this size operation was too small by at least half, so the two operations were doubled, to 16 sows and one boar. Recent economic analysis by the local OEF staff indicates that this scale of

operation will yield total annual profits of only $100 US for the entire group. Therefore, the newest pig breeding operation is scaled for 30 sows and 2 boars, and the first two breeding operations are being reprogrammed. One operation will add pig fattening to its activities because pig fattening is profitable at a much smaller scale of operation if the cooperative can grow feed, which represents 85 percent of all operating costs. The other early pig breeding operation can neither expand the scale of its operation nor add a fattening operation because of a severe lack of land; it has yet to be determined what additional enterprises this group will undertake. These adjustments, it should be noted again, have been necessary even though an expert was contracted to perform a feasibility analysis during the early project development phase. The results were accepted as correct because, at the time, few or no small producers in Honduras had raised pigs commercially. (Many raise pigs as a sideline, household activity.) And, certain conditions had changed by the time the project came on-line. These experiences point up the need for, and difficulties of, up-to-date economic analyses before undertaking a new and unfamiliar endeavor.

Inapppropriate scaling of projects is more frequent in the West Africa program, where feasibility studies are incompletely done and marketing considerations are less likely to be incorporated into the business decision about probable viability. In Mayor, a village in the Casamance region of Senegal, the trainer/extension agent carried out the feasibility analysis under the prevailing assumptions that the women's labor would not be renumerated, transport services provided by the organization represent no real cost, household equipment used by the women in their work need not be amortized, and the interest-free production loan would be repaid in part over a three-year period. Further, the feasibility studies are done under only one set of assumptions; there is no sensitivity analysis. Thus no one in the Mayor area, which has a project to improve local poultry breeds, knows whether the proposed combination of egg and meat sales will be economic now that local hens cannot be introduced into the henhouse at this time because of a chicken cholera epidemic. In short, feasibility studies have to be done under various probable sets of conditions in order to determine the likelihood of success.

Technical problems have impeded some project activities, particularly in Diaoule, where it was decided to forego the OEF training program, on the grounds that the necessary studies and training had already been undertaken by the collaborating NGO. Here, the participants immediately began cattle fattening or sheep raising. Neither enterprise is yet profitable, for different reasons. Each women in the cattle fattening project was given a loan to fatten two three-year-old animals. Because the prices for older animals were prohibitively high, the women each bought two younger animals for stall feeding. However, the animals are not yet of marketable size, so they will have to be pastured over this rainy season and perhaps fed supplements again next dry season before they can be sold. It is unclear whether the unexpected increase in production costs can be recouped. The sheep raising project is even more problematical. The aim of this project is to improve local breeds in order to reduce animal mortality during dry periods. However, the women purchased local ewes in a nearby market. Several of the ewes have yet to become impregnated (and may be sterile), and the others will give birth only once this year, rather than the hoped for twice yearly birthing. It is unlikely that these technical problems would have arisen had the OEF training program been followed.

Marketing poses other considerations in the Senegal program, where all sales are made in the local area. Local markets are characterized by limited demand, low

prices, and seasonality. In short, it is easy to saturate a local market if production is not keyed to demand. Precisely this type of overscaling occurred in the Mayor soap making project. Once it was determined that the women could make 60 or more ten-piece bars of soap a week, the project purchased eight 50-gallon drums to store palm oil and 75 soap molds. In fact, the local demand for soap is so limited that the women make only nine molds each week and have sold the storage drums. On the other hand, the Senegal program has taken good advantage of some novel marketing opportunities. The Ngodiba sheep fattening project, for example, is timed to bring the animals to market when price peaks, just before the major religious feast of Tabaski, when most families slaughter a sheep in honor of Abraham.

In sum, OEF is refining a set of training materials for groups of women who wish to undertake small enterprises. Overall, existing businesses, which aim to increase returns by increasing the scale of their operations or by changing production techniques, are demonstrably viable because they already have a track record. Various new business undertakings, by contrast, have been limited by incomplete feasibility studies, insufficient technical assistance, or inadequate marketing research. **It is therefore strongly recommended that OEF carry out independent feasibility and marketing studies for new ventures, and assure that the necessary technical assistance is available on a timely basis**, so that the experimentation that has characterized various new enterprises can be reduced or eliminated.

b. Evidence of Improved Marketing Skills and Financial Acumen in Trainees

OEF policy that training be allied to a small enterprise project and that the participants be responsible for all aspects of the project improves the marketing and financial skills of both the participants and the groups.

First, each individual or group is responsible for programming expenditures and keeping books. These are new experiences for many of the participants, and they represent a major benefit of the OEF program.

Second, marketing and financial skills are so far taught only in the Central American programs. There, policy and training have given rise to various individual examples of improved marketing skills or financial acumen. After the OEF marketing course, one artesanal baker who used to sell her wares at local soccer game each Sunday approached a supermarket in a nearby town and won a contract for home-baked cookies. Another woman, a poultry raiser, intends to expand her operation so that she will have a continuous supply of chickens that could be offerred on contract to a retail outlet. And, a third woman, the seamstress who has expanded her operation to three machines, is now learning to keep accounting books on labor and material costs in order to manage her cash-flow position.

At the same time, it must be recalled that most of the participants in Central America and almost all the participants in West Africa are illiterate and do not have basic arithmetic skills. In consequence, the cooperative books are of varying quality. Some are legible and fairly complete, others are difficult to read and disordered (e.g., entries are not entered chronologically). Further, the participants require close individual supervision before they can keep books independently.

This situation raises two points. First, OEF properly insists on training before initiating any project, but systematic training now stops once production activities begin. While the initial training introduces important business notions to the participants, much of the material is so alien to them that they do not retain much of the material. In consequence, bookkeeping entries may be made erratically, a book may be kept for expenditures but not for sales, and procedures may vary across groups, even in the same project. At present, OEF supervisors assist individual project officers, particularly the president and treasurer of each group, to overcome such management or financial difficulties. Indeed, once the projects are underway, most--as much as 80 per cent--of the time of field personnel is spent in such follow-up, which they correctly consider a most important aspect of their job. Nonetheless **it would be worthwhile for OEF to develop a systematic set of follow-up materials in accounting and management for use during the production phase of each project.** These materials would complement and reinforce the "Management Tools" training materials that are now being prepared: they would present each topic in much greater detail, and they would be used when the materials are pertinent to the group's activities. No less importantly, the materials would be presented to the entire group, thus furthering the goal of collective advancement.

It is necessary to mention a second concern. OEF's philosophy holds that people learn by doing, and every effort is made to devolve responsibility to the individuals and groups. Although people must manage their own affairs, there is in this the risk of abuse if close controls are not also instituted. Receipts may not be obtained for purchases, or funds may be lost in other ways. In response, OEF/Honduras, whose programs have the longest experience, now reconciles each group's accounts monthly. (In addition, it might also be helpful, and in concert with OEF's policy of local responsibility, to equip each group with a cash box that has a double lock, so that both officers responsible for the cash funds of the group would have to be present whenever funds were to be withdrawn.) This is a necessary reaction. But it is a reaction nonetheless. It would be better for the enterprises if the organization anticipated, and put into place at the outset, measures designed to prevent such occurrences without contradicting the goals of participation and local responsibility.

5. Potential for Replication

OEF has identified an important need among many development institutions abroad--the need for appropriate training materials for use with groups that lack reading, writing, and numerical skills. In response, the organization is developing a set of well-focussed training materials that emphasize participatory learning through topical discussions and field visits. These materials are, and will be, used in all of the organization's own rural development projects. But the multiplier effect will be greater if other organizations also adopt the OEF small enterprise development method.

In fact, the OEF method has already attracted the attention of other development agencies in both Central America and West Africa. In Costa Rica, OEF has presented the feasibility study module to the Peace Corps, the entire training cycle to the Instituto Nacional de Aprendizaje (INA), and it has had an inquiry from AITEC for training in the feasibility study and from the ILO for training in the marketing module. INA has now adopted the OEF training program because it forms a link between the women and the organization's more advanced training

programs. In the last two months alone, INA has provided the OEF training to four groups of 10 to 20 women. In Honduras, OEF has presented the human resources module to the Peace Corps, is negotiating arrangements with the Cooperative Housing Foundation in order to present the feasibility module, and has had an inquiry from the Instituto Nacional Agrario for the entire training cycle. In Senegal, West Africa, similarly, OEF has received inquiries about the training program from the Peace Corps, Africare, and Catholic Relief. Although OEF has on occassion provided such training to other organizations without charge, the number of requests in relation to the workload of the staff is such that future training presentations can be provided only if the recipient organization defrays some or all of the costs.

In order to disseminate the OEF training materials more widely, the organization intends to publish each of its modules in English, French, and Spanish versions. Publication serves the organization's own ends in that the same materials will be used in all its own training programs, and can be reviewed and revised on the basis of that new experience. Publication also makes it possible for the organization to familiarize other agencies with the OEF approach. OEF should not, however, market these materials for the direct use of other agencies because OEF's advise and assistance will still be necessary should another organization wish to use the materials in its own programs. The reasons are several: materials invariably require modification to local conditions; the OEF approach is based on a participatory learning that involves techniques which may not be fully understood in other agencies; the training program is truly effective only when it subsequently allied to a small enterprise development project; and, systematic follow-up on managerial and financial matters is necessary during project implementation. In short, the organization will have to monitor the use of its materials in order to ensure the successful implementation of the OEF training program elsewhere. even though this policy may limit distribution somewhat.

B. WOMEN, LAW, AND DEVELOPMENT

Women, Law and Development is the policy research component of the coooperative agreement. To date, WLD has sponsored an international conference to explore the range of women's legal issues in development and to investigate strategies that have been employed to rectify these situations. The conference participants came from Africa, Asia, and Latin America, and each presented an analysis of a particular topic of relevance in her home country. The 77 papers commissioned for this conference therefore cover a wide variety of topics relevant to women in developing countries--contradictions between customary and national law (Botswana), sexual exploitation of prostitutes (Phillipines), urban squatters and land rights (Phillipines), domestic help and labor law (Colombia), the position of women under dictatorships (Chile), etc. The conference findings, which will soon be published, are useful in assessing the range of women's problems and the strategies used to address them.

At the same time, it must be recognized that WLD activities to date have not been closely coordinated with the training activities underway in the SED program. Most surprisingly, no francophone West African country participated in the Nairobi conference,although invitations had been issued. In consequence, no West African country where OEF plans to work or is working under its SED program (that is, Senegal, The Gambia, Niger, Mali) is represented in the WLD activity. (Participants from Central America did participate in the conference and will be represented in the WLD report.) This is unfortunate because there is a

natural link between the two programs: the formation of women's enterprise groups can encounter legal difficulties unless policy studies are conducted and strategies are devised to effect change in the legal code. Although WLD is independent from, even as it overlaps with, SED, the logic of the overall OEF program argues for a much closer coordination of the two component activities than has been the case to date.

It is therefore strongly recommended that subsequent work under the WLD activity be focussed geographically and substantively on areas and matters of concern to SED. This means, first, that WLD give priority to Central America and West Africa, and, second, that it emphasize issues relevant to rural women's enterprises, such as land tenure, property rights, and credit. Closer coordination of WLD and SED would benefit both programs by taking advantage of their natural complementarity, and it would strengthen the overall OEF program, in accord with the notions of the cluster approach, thus attaining the basic aims of this Cooperative Agreement. This concern for programmatic integration will be taken up in greater length in Section III.A.2.

II. STRENGTHENING FIELD STRUCTURES

A. ACTIVITIES, RESPONSIBILITIES, AND ORGANIZATION OF FIELD OFFICES

1. Impact of the Cluster Approach

The impact of the cluster approach on the OEF program is largely historical. In the past, the organization undertook various civic action and training activities in different parts of the world--Sri Lanka, Morocco, Thailand, Honduras--as well as legal services projects in Central America. This variety of activities and their geographic scope created understandable administrative and technical difficulties.

In 1982-83 OEF adopted the 'cluster approach' in order to rationalize its activities. The organization selected several regions (or clusters) where it would concentrate its activities, based essentially on the pragmatic criteria of experience and funding. Thus the organization defined clusters for Central America, South America, West Africa, East Africa, and South Asia. Over the intervening years, the regional offices for South America and for South Asia have been closed. Although the organization maintains contacts in those areas and could work there in the future, its activities are now focussed on Central America, and West and East Africa (Senegal and Somalia, respectively).

Despite its largely historical significance, the logic of the cluster approach does provide a programmatic guide for the development and management of programs within a region. First, the regional office should be in the center of the area, at least in terms of communication and transportation, so that several country programs can be coordinated out of the central office. Second, once the core-country program has been consolidated, activities should be extended to contiguous neighboring countries. Again, the reasons are essentially those of communication and transport in order to carry out the necessary supervision of local development projects.

The logic of the cluster approach applies essentially to the development of a regional program. It is not as relevant to regions, such as Central America, where OEF already has a program in most countries or to regions, such as East Africa, where OEF has but a single project in one country. Thus, at the present time, the logic of the cluster approach is most applicable to West Africa, where OEF has established a central office, in Dakar, Senegal, is operating a program in that country, and is attempting to expand its operation to other countries, with explorations into Niger, Mali, and The Gambia. Logic and logistics strongly argue that once the Senegal program is well underway, OEF should follow up its initial contacts in The Gambia, where the Women's Bureau is already interested in collaboration. Later on, the program could be extended to another accessible, neighboring country, such as Guinea Bissau.

The larger point is that the cluster approach focussed OEF's attention on a select few regions, where the organization is now working. There has nonetheless been a repeated--and costly--pattern of opening a regional office and then closing it (Ecuador, Sri Lanka) or of establishing contact and then not quickly following up (Niger, The Gambia). These failed attempts have occurred in part because the application of the cluster approach did not provide a programmatic rationale for the selection of clusters nor has it provided a programmatic guide for the

extension of services within a cluster. **A detailed and thorough program for the extension of OEF services will be neccessary** if these experiences are not to be repeated in the future.

2. Relationship between Headquarters and Field Offices

OEF has established two types of headquarters-field arrangements. In Central America, OEF has opened a regional office in San Jose, Costa Rica, that oversees most OEF programs in El Salvador, Costa Rica, Honduras, and Panama, and that in turn reports to the home office in Washington, D.C. In both West and East Africa, by contrast, the OEF regional office also reports directly to the headquarters office, but in both these instances the regional office at present is effectively a national OEF bureau, for there are no on-going projects in other countries within those clusters. In other words, organizational differences at this time relate essentially to the size of the regional program.

The administrative relationship between headquarters and the field offices are similar under both arrangments, although the Central American regional office enjoys greater autonomy in fiscal responsibility, personnel matters, and contractual agreements. Administrative reporting is hierarchical in both instances. In Central America, the field offices submit monthly work and financial reports to their regional office, which forwards the reports to headquarters. Thus OEF/Honduras or OEF/San Salvador report to the regional office in San Jose, Costa Rica, which relays the information to OEF/DC. OEF/West Africa (Senegal) deals directly with headquarters, in the same manner as OEF/Central America. However, OEF/West Africa is closely supervised by the Director for Africa and Asia. Most financial questions are referred to the headquarters office, which manages the grants financing that office. The regional director has responsibility for only office personnel, for there are no OEF-staffed projects in the country. And, while the regional director is responsible for coordinating donor activity, she consults closely with the headquarters office and has yet to originate an independent proposal, which is largely the charge of the Director for Africa and Asia. At the same time it is important to note that the West Africa office is much more recent and has a much smaller program than the Central America office. Were the West Africa program to increase significantly over time, its operation and relationship to the headquarters office might come to resemble more closely that of the Central America office.

Importantly, there is frequent communication among these various administrative levels. The Central American OEF director has recently instituted a policy of annual meetings for the national directors in order to facilitate communication among these managers. And in West and East Africa, the Washington-based director makes frequent visits to coordinate with the regional directors there. In addition, the regional offices are in frequent telephone contact with the headquarters office, so that unexpected questions and concerns can be dealt with expeditiously.

OEF has also made a significant effort to familiarize its overseas staff with home office procedures. The foreign nationals who manage the OEF offices in each country have all visited the headquarters and been briefed on administrative and financial procedures. Further, the OEF comptroller's office is available to the national staff for telephone consultations on procedural matters.

In sum, the professional staff at all levels consider that they enjoy harmonious working relationships between headquarters and field offices. This review revealed no indication of any contrary situation.

3. Impact of Strengthening Local Partner Organizations vs Establishing Separate, New Local Organizations

OEF has created two legally very different arrangements for its training and project activities. In Honduras, OEF has incorporated a legally independent non-governmental organization, OEF/Honduras. In all other countries, OEF has simply opened an overseas office. As has already been mentionned, the juridical status of the OEF office or organization has little effect upon its administrative and financial management at the present time. While this could change in the future, **there are strong reasons for establishing separate, new local organizations, where OEF intends to implement long-term projects.**

The bases for this recommendation can be readily summarized. First, the cost of project implementation to OEF are similar whether the organization itself implements a project or whether it works through a local partner organization. However, control of project activities--and indeed of development policy--is stronger and more immediate when the organization is directly implementing a project. Second, the financial arrangements when a project is implemented directly are such that it is possible to build up a long-term financial basis for future activities. This has not been the case where the organization has worked with local partner organizations. Third, an independent national organization can seek funds that are not available to an overseas office and that can provide a timely financial basis for the organization's program. Finally, OEF can incorporate national offices and still work with local organizations, as it has done in the past.

To explain this recommendation, it is useful to compare the juridically independent OEF organization in Honduras with the overseas OEF regional office in Dakar, Senegal, West Africa. In fact, this comparison confounds two variables: legal status of the OEF office, and the manner in which projects are implemented (either directly by OEF or in collaboration with a national agency). It is of course possible for an overseas office to implement projects itself. However, as will be seen, this should at most be a short-term arrangement while the incorporation papers are going forward. The advantages of independent bureaus are compelling.

OEF has long championed working with local partner organizations, which is commonly termed institution building. The aim is to tranfer knowledge or techniques that strengthen recipient organizations in the conduct of their missions. Thus OEF conducts training courses in small enterprise development for host-country personnel, who then use the materials in their work with villagers. This approach, which has proved very successful, assumes that the recipient institution is able to carry out the work itself. This assumption does not always hold. For example, in Senegal, OEF is obligated not only to underwrite the project loan costs but also to pay the salaries of the host-institution personnel in order to ensure that its training program culminates in viable small enterprise projects. The financial obligations on the organization in this situation are similar to those of direct project implementation, with its staff and project requirements.

At the same time, however, OEF has much less control over policy and project implementation than it would have were it directly implementing the project. The philosophy of institution building requires that the donor agency respect the policy and perogatives of the recipient institution, even as it attempts to change them. Thus, in Senegal, OEF insisted that its program benefit women. This orientation was compatible with MFR policy on rural development activities, although the emphasis was new. However, adoption of this focus meant that OEF could not at the same time press for other changes. OEF accepted the MFR argument that some villages were already prepared to undertake productive enterprises without further training. And, OEF accepted the MFR credit policy in contravention of its own policy. (Whereas OEF insists on short-term loans at near market rates being repaid in full, MFR grants interest-free loans, which are partially forgiven and which are repaid over an extended period [three to five years].) The extraordinary difficulties that arose during project implementation in the village where OEF training was foregone have eliminated that objection from the national agency. And, after over a year of discussion, OEF recently obtained agreement from MFR to change its policy on credit from subsidized loans to market conditions. Such delays would not occur where OEF has direct control over its projects.

OEF must secure the financing for its projects whether it works independently or in collaboration with a national agency. The management of these funds in the Senegal and Honduras programs reveals instructive differences. In Senegal, OEF has received a small grant from a private foundation to finance MFR trainers and project loans. Current MFR policy permits each enterprise group to retain 50 percent of the repaid loan for further local development projects. Another 25 percent of the loan is absorbed in overhead costs of regional and national MFR offices, and the remaining 25 percent of the loan is forgiven. Thus, the funds available for development diminish constantly over time.

By contrast, OEF/Honduras has instituted an innovative financial system that can contribute to the long-term financial viability of the organization in two ways. First, OEF has deposited a guarantee fund to cover any loan defaults. (There have been no defaults to date.) These funds are from the local currency account, and with the authorization of USAID/Honduras, they have been deposited in an interest-bearing account. Other loan funds come in dollars from a central USAID project. In accord with USAID regulations, these funds are in a non-interest-bearing account. At the same time, OEF/Honduras has a contractual agreement that the bank holding the guarantee fund will contribute annually into a separate account a sum equal to the amount of interest that would have been earned, less administrative costs. According to OEF officials, who have discussed the matter with the USAID missions concerned, such unrestricted contributions by holders (i.e., the banks) in lieu of interest are made under the same arrangements that are used worldwide by large non-profit depositors and also, in a slightly different form, by profit firms. Together, the interest payments and contributions constitute a fund that could be used to help defray the national OEF overhead expenses. Second, once the loan fund has been entirely lent and repaid, control of the fund (capital and interest) legally pass to the implementing agency (OEF/Honduras), with the contractual obligation to use these funds for project purposes, i.e., further loans. Thus, over time, OEF/Honduras will have both a small fund to help defray overhead expenses and a larger fund for project loans.

In addition, a separate, new local organization, such as that which has been established in Honduras, is eligible for funds from government and private donors that would not be awarded to an overseas office of OEF. OEF/Senegal faces just this situation at present. Ineligible for funds under the USAID/Senegal umbrella PVO project, the organization is mediating for other NGOs with the USAID mission. In other cases, the donor would prefer to fund projects throgh local agencies for either philosophical or pragmatic reasons. Were OEF/Senegal an independent organization, it could petition for such funds in its own right. Given the very limited funds available to that office at the present time, these additional funds would have represented a significant increase and they might well have secured the operational base necessary for that office.

Creating an independent national organization does bring additional considerations to the fore. Each organization will, by law, have its own board of directors that would determine national policy. Here the Honduras organization is instructive, for OEF/DC and OEF/Honduras enjoy a productive working relationship that all expect will continue over time. Certain administrative questions, such as overhead expenses, will require innovative approaches. Clearly, any grant obtained by the national organization will pay overhead costs to that organization only. The problem of "double overhead" arises when the international organization subcontracts implementation of a central grant to a national organization, a matter OEF/DC is presently investigating. Finally, it warrants mention that establishing an independent national organization furthers the OEF principle of working through local partner organizations. An independent OEF organization could implement projects directly and in collaboration with other, national organizations, thus contributing to both national development and institution building. Indeed, the OEF project implementation experience to date requires just this approach.

B. OEF STRATEGY FOR INSTITUTIONAL DEVELOPMENT

The OEF strategy for institutional development depends in large part on whether the organization is working with a local partner organization or whether it is directly implementing a project.

In those cases where OEF is implementing a project in collaboration with a partner organization, OEF attempts to assist the partner organization in its long-term planning process, as well as undertaking the training of the organization's staff. Planning assistance, which has been provided to MFR and to the Women's Bureau in The Gambia, consists of several sessions that lay out the basic steps involved in formulating a long-term program. Project training comprises the small enterprise development methodology and, when necessary, technical training. Thus, for example, all MFR field agents who would participate in the OEF program were taught the OEF method for small enterprise development. In addition, several agents attended a month-long technical course in animal husbandry, so that the agents would be technically better prepared to assist the group enterprise. Nevertheless, OEF and MFR depend most often upon government technical services for advise. In that case, OEF/MFR must pay the transport costs and per diem expenses of the technician. (It is unfortunately sometimes difficult to implement technical advise because veterinary supplies are not readily available in the provinces. Most vaccines and medicines must be ordered specially from Dakar, which can mean higher mortality among the animals during periods of epidemic disease.)

Where OEF directly implements a project, the training of trainers is undertaken by the organization in its own offices, for the trainers are in fact OEF project staff. Few of these OEF staff have technical training in agriculture, so again the project depends upon other services for technical advise. In Honduras, for example, the swine production project has called upon the Ministry of Natural Resources and a private-sector livestock production project for technical advise, although in this case, the project leader is herself a qualified agronomist. The Women in Business projects in Costa Rica and Honduras also depend upon outside technical assistance in their activities.

C. LONG-TERM FINANCIAL AND PROGRAM VIABILITY OF PRESENT ORGANIZATIONAL STRUCTURES

As has already been discussed (Section II.A.3), the financial arrangements for project implementation that have been put in place in Honduras conduce toward the long-term financial viability of an independent OEF organization in that country. Further, direct implementation of the project by OEF in both Honduras and Costa Rica provides more immediate control over policy and practice than collaboration with a local partner organization.

There are two further considerations for the viability of present organizational structures. First, as OEF expands its rol of project implementation, it will become necessary to strengthen its program and technical staff, a matter that is discussed in detail in Section III.D.2. Second, OEF, as an organization, has a unique function in fomenting small enterprise development among women. While it has been successful in reorienting the policy of local partner organizations to this endeavor, there is no guarantee that if and when OEF financing stops that the new orientation will continue. Indeed, given the financial constraints of many local organizations, it is likely that this important program would be slowed or halted were OEF funding to cease. If OEF established independent organizations in those countries where it intends to work on a long-term basis, the organization could continue its work in small enterprise development, thus ensuring continuation of this endeavor.

D. INSTITUTIONAL DEVELOPMENT GAINS OF LOCAL ORGANIZATIONS

1. Relevance of Technical Assistance and Training Provided by Regional Field Offices to Needs of Local Institutions

The OEF training program meets a felt need of many local organizations, such as MFR, which have a field staff living in the villages but which lack a systematic approach to rural development and the funds to implement many activities. The OEF training modules provide just such a systematic approach. Thus participants from local organizations are generally very appreciative of the OEF program.

Another indication of the usefulness of the OEF program is the interest of other organizations in the application of the OEF approach to their projectr. In Central America a number of international and national organizations have become aware of the OEF training program (Section I.A.5) and have requested OEF training of field personnel. Several organizations in that region are already implementing the OEF approach in their own programs. In the case of MFR in Senegal, the OEF training

program has tremendously strengthened the local training program. MFR advocates a policy of rotating field staff into the headquarters office for refresher training. But this policy has been held in abeyance for the last four years due to the severe financial constraints of the MFR. The OEF program is thus a means to fulfill MFR policy in regards to periodic staff training.

2. Has it expanded the program outreach of local institutions to a new clientele, e.g., non-literate?

Not only has the OEF program enabled other agencies to reach a new, non-literate clientele, it has also made it possible for these agencies to do so more effectively. The director of women's programs for the Instituto Nacional de Aprendizaje clearly emphasized this point. INA has a sizeable staff working in rural development. Until now, however, many of the INA programs have not worked well among the rural poor, who lack the literacy and numeracy skills necessary to succeed in these training courses. The OEF program thus constitutes the vital bridge between the people and the government's program, for it forms and informs rural groups on how to undertake an economic enterprise. In recent INA experience, the OEF training cycle, which is being implemented within the INA program, prepares the rural participants for the technical programs that the institute has already developed.

The case of MFR in Senegal illustrates this same point. MFR is dedicated to rural development activities, and the agency maintains a staff of two village workers in each of 57 centers throughout the country. However, the agency is unable to implement many of its programs without outside funding. In this situation, the OEF program has re-enthused the village workers, provided them technical training, and initiated a dynamic development process among several groups of rural women with very limited resources. In a country such as Senegal, where the national literacy rate is under 20 percent, it goes without saying that the vast majority of project beneficiaries are illiterate and lack numerical skills.

3. Has It Enhanced the Prestige of Local Institutions Amongst Clients, Donors, and in the Community Generally?

It is difficult to give a global assessment of enhanced prestige among local institutions due to the OEF program, which is in operation now for less than two years.

It is unarguably true that the clients--the project beneficiaries--are most appreciative. In Central America, where OEF directly implements its own projects, this appreciation redounds to the organization itself. In West Africa, where OEF is collaborating with a local NGO, the participants express appreciation to both OEF and MFR. And, certainly, from a local point of view, village workers who are actively working to foment development are much more valued than those who lack the funds, though not the dedication, to assist the population.

The reputation of local institutions among the donor community is a much more complex phenomenon, for donors may be encouraged by a successful undertaking at the same time that they weigh other factors into their opinion. Nonetheless it is the case that those national agencies that are working with OEF in Senegal enjoy sufficient credibility in the donor community to be able to secure funding for various parts of their programs. OEF has brought these agencies to the attention

of some donors, and the organization has played a key role in assisting these organizations with their project proposals to the donors. This of course is an important aspect of the institution-building endeavor that OEF has undertaken in all its regional programs.

E. SOCIAL AND ECONOMIC GAINS TO PARTICIPANTS

1. Has OEF Support to Local Institutions Increased the Income of Trainees?

Whether implemented directly or indirectly, the OEF small enterprise program has engendered economic and social gains among the participants. Moreover, the trainees have learned, and have applied in their own lives, management and entrepreneurial skills, although, as has been mentionned, there is a need for follow-up training once production activities are underway. Further, the Central America program has improved the access of participants to resources. Finally, participants in all of the programs speak of their greater consciousness and ability to work together in productive enterprises.

It is difficult at this time to evaluate precisely the extent that participants' incomes have increased through the OEF program because many of the projects started production within the last year and therefore do not have a demonstrated track record. The Women in Business project, which works with existing enterprises, has fostered on average an increase of one-third in the incomes of women who have already been able to expand their operations or reduce their production costs. (Many of these businesses were in the process of expanding at the time of this visit, and so did not have a comparative basis for evaluation.) The profitability of new businesses is more mixed because of the problem of inappropriate scaling. Some new businesses--pig fattening in Honduras, sheep raising in Ngodiba, Senegal--are returning significant profits to participants in the first year. The pig fattening operations have already made almost $900 in their first year, and promise two to three times greater profits in coming years. Similarly, the sheep fattening operation in Ngodiba grossed 1,110,000 f cfa ($3,250 US) in its first six months, compared to its total loan of 650,000 f cfa ($1,900 US). By contrast, the animal raising projects in Diaoule, and the poultry, soap making, and animal traction projects in the Mayor region (Casamance, Senegal) have yet to become profitable. In the special case of Diaoule, project activities were undertaken with neither training nor a proper feasibility study, and the project has encountered extraordinary difficulties. In the Mayor area, the reasons are more various: the soap making project was overscaled; the poultry project has been hindered by an epidemic of chicken cholera that prevented the introduction of local fowl into the flock, as had been planned; and, the animal traction project lacked sufficient funds for the purchase of mature oxen. Nevertheless, if these problems are overcome, each of the projects could become profitable in the short run.

2. Has It Increased Job Placement Opportunities for Trainees?

Increasing job placement opportunities was the major goal of the vocational training activity originally proposed in the Cooperative Agreement but deleted at the annual project review meeting held by OEF at the end of PY 1. This question is not directly relevant to the small enterprise activity among rural women, where supplemental employment and improved business performance, rather than new, full-time job opportunities, are the major concern. Clearly, the participants are

more fully employed than before the OEF program, but increased job placement opportunities for rural beneficiaries remains a long-range goal.

3. Has There Been Evidence of Increased Business Management and Entrepreneural Capabilities of Trainees?

The participants are learning better business practices and improving their entrepreneurial skills. The women themselves make all purchases of materiel and equipment to get their enterprise underway. They manage their accounts, under the supervision of the OEF staff. And they determine the allocation of any profits. In this regard, it is instructive to note that all groups have so far chosen to reinvest their profits in the enterprise. Some groups are also considering other economic activities that they could undertake in addition to their present undertaking. While it will become necessary to distribute some profits among the cooperative group members, this collective decision to reinvest well illustrates the determination and belief that the participants have in their enterprises.

4. Has There Been Increased Access to Resources for Trainees?

The ability to manage viable small enterprises is increasing the access of these women to other resources. This remarkable change is most clear in Central America, where the enterprise groups borrow funds under OEF auspices at near-market rates from a local bank. Although the OEF credit program is special in that it provides loans to otherwise unqualified applicants, the manager of this bank attested that in the future his bank would be willing to loan monies to participants in the OEF program on their own signature because they had an account and were known to the bank and because they were serious in their undertakings. Frankly, there can be no stronger proof of increased access than this volunteered affirmation from a bank official.

5. Is There Evidence that Trainees Have Felt an Increased Sense of Self Worth and Personal Efficacy?

The participants universally express a greater sense of self worth and of personal efficacy. To the women, the OEF program taught them that they could work together and how to do so. These same sentiments were expressed everywhere, in Central America and in West Africa: we learned how to work together, we learned how to think about a business enterprise, and we learned the techniques of how to produce. No less importantly, the women share their new knowledge with others. In one instructive case, a woman in the Ngodiba cooperative recounted discussing with her husband his plans to sell a sheep bought for fattening at a price 20,000 f cfa over his purchase price. On the basis of her knowledge from the OEF training program, this wife talked her husband through the various steps of sheep fattening and the costs he would incur, costs such as transport and feed that most small producers overlook. Once the couple did the calculations, the husband realized that he would in fact lose money were he to sell at his original expected price. He therefore resolved to seek a higher price that reflected his true costs. This story was recounted to this reviewer by the wife in order to illustrate how people were applying the lessons from the OEF training in their own lives, but it also illustrates another general point. Most of the trainees are women, but the lessons diffuse accurately throughout the community.

In sum, despite some technical and economic problems, which could be resolved with a proper feasibility study and timely technical assistance, the majority of OEF cooperative groups are earning, or will earn, reasonable incomes. In the process, participants are learning new business skills that will serve them in the future. To secure these benefits will require systematic follow-up programs. Nevertheless, the fact remains that the participants, most of whom are women, are earning more income than before, are honing important business skills, and are able to help others in their undertakings. All these are important advances that may ease some of the difficulties these beneficiaries face in their everyday lives.

III. HEADQUARTERS ASSESSMENT

A. FIELD BACKSTOPPING

1. Do headquarters funding mechanisms interfere with smooth project implementation?

OEF funds its activities from the Cooperative Agreement and other projects, from foundations grants, and from its fundraising activities. Many of these funds are supplied on a cost-reimbursement basis such that once the organization disperses funds, it can request reimbursement from the funding agency. OEF has avoided the cash-flow problems associated with cost-reimbursement contracts by keeping close track of its cash-flow position and by promptly billing funding agencies.

Internally, OEF has instituted a two-month roll-over fund for its regional and national offices. That is, OEF/DC deposits in an account assigned to each office a sum equivalent to the operational expenses that normally occur within any two month period. At the end of each month, the national and regional offices prepare their reports of actual expenses for transmittal to OEF/DC. There, the expenses are verified, and that sum is replenished into the appropriate national account. When this system was first implemented several years ago, the roll-over fund amounted to only one month's expenses or less. This amount proved insufficient given the time necessary to transmit reports and wire funds. Thus the sums were increased this year to cover a two-month period, which has proved adequate for the operation of the overseas offices. No member of the OEF staff at headquarters or in the field mentionned any delay in the payment of either salaries and per diems or other project expenses since the new system has been put in place.

Funding mechanisms may cause difficulty when OEF is not directly responsible for dispersement. Such a situation arose in Senegal, where OEF forwarded funds for the salaries of the staff involved with its project to the collaborating NGO, which undertook the payment of salaries. Under this arrangement, payment of salaries might be delayed, and OEF could find itself liable for the NGO's cost of transporting salary payments to the employees. For these reasons, OEF has now taken responsibility for the direct payment of salaries to NGO employees working in the SED project. (Segundment of NGO personnel to OEF for the duration of the project might prove to be a more workable arrangement in that OEF would then have more direct control over implementation while the segunded personnel would retain their employment rights in their home organization.) This is clearly a very special situation, but even in this instance, project implementation was not adversely affected.

2. Are the separate functions of the Administrative and Program staffs as they relate to field operations clear-cut and understood by both?

OEF is a small firm, where administrative and program functions overlap. In OEF such conjoint administrative and programmatic responsibility occurs in very specific positions throughout the organization. Namely, the administrator at any level may also be charged with programmatic responsibilities that usually characterize the next-lower level in the organizational chart. Thus, the deputy

director may act as a division chief, a regional director may be charged with the duties of national director, and a national director may perform the duties of chief of project.

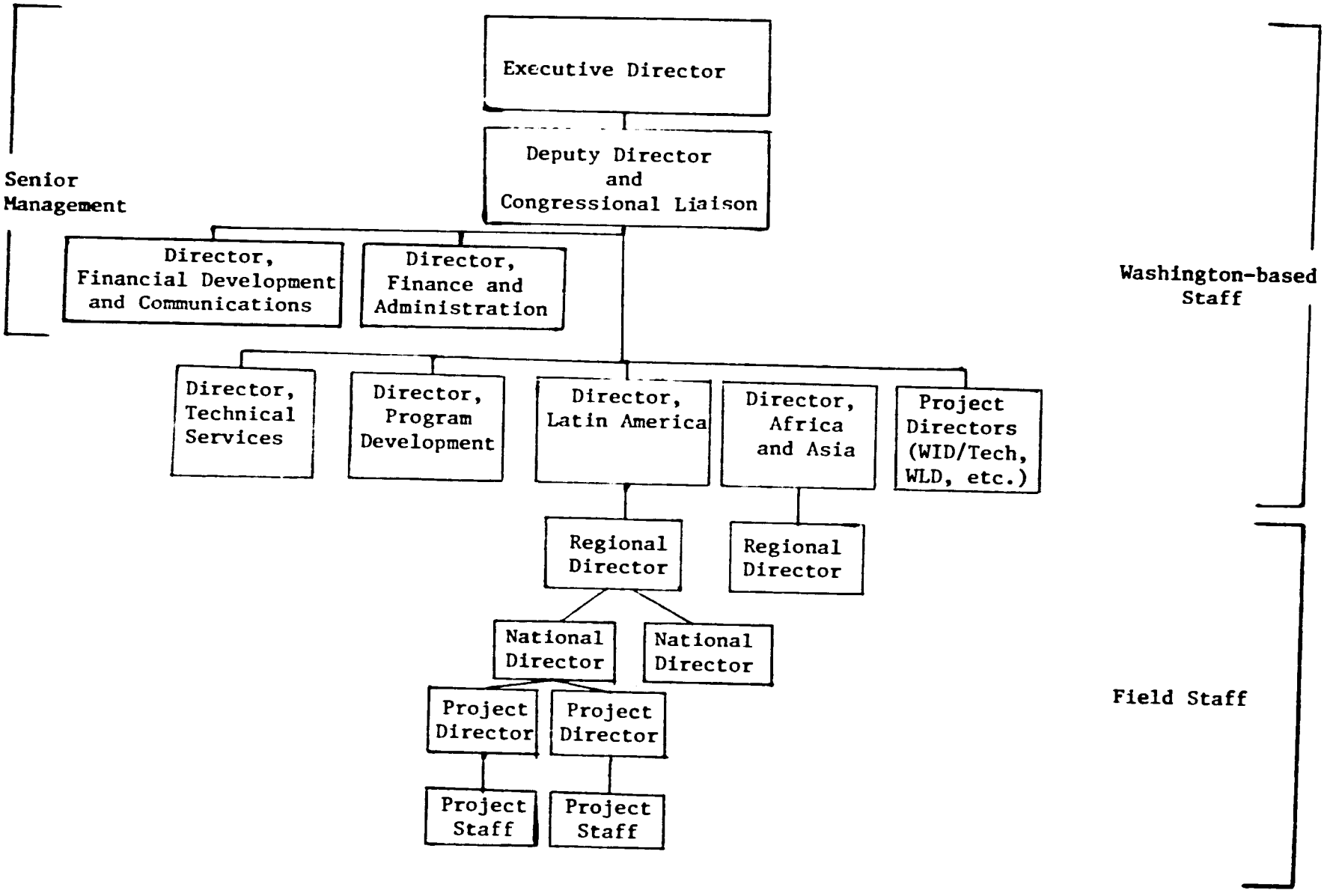
Figure 1 presents the functional organizational chart for OEF. Senior management comprises: the Executive Director, the Deputy Director, the Director for Finance and Administration, and the Director for Financial Development and Communications. The Executive Director is responsible for overall administrative and programmatic direction, and is directly responsible to the OEF Board of Directors. The Deputy Director discharges these same duties in the absence of the Director, directs Congressional liason for the organization, and has daily charge for the operation of all office divisions. The Director of Finance and Administration oversees the accounting and personnel operations of the organization. And, the Director of Financial Development and Communications heads the fund-raising unit of the organization.

Other division chiefs in Washington, also termed directors, are not part of senior management. These include: the Director for Program Development, the Director for Technical Services, the Director for Latin America, the Director for Africa and Asia, and the various directors of Washington-based projects, such as Women, Law and Development, and the WID/Tech projects. These directors all report directly to the Deputy Director.

The field offices have a similar hierarchical organization. Project staff report to their chief of party or project director; project directors report to the national director; national directors report to the regional director; and, regional directors report to the Washington-based director for that region. At present, this structure is most fully elaborated in Central America, which has a portfolio of national projects; the organizational structure is much simpler in the other OEF cluster regions, which have projects in only one country.

The organizational lines of command are in fact more complicated because administrative personnel at each level also perform programmatic functions. In the field, administrative and program functions are conjoined in the positions of national and regional representative. In each case, the representative is responsible for managing the local office, for overseeing projects in the OEF portfolio, and for developing future activities; in addition, the representative is also the project manager for a specific undertaking. Thus, for example, the OEF director in Honduras is also the Team Leader for the Swine Production project. Similarly, the regional OEF director for Central America is at the same time the director of the Women in Business project (but not of the Citizen Participation project, which is managed centrally out of Washington). This staffing of field offices is possible because regional and national representatives are qualified technicians, who also have significant administrative experience. In the case of the Central American offices, the regional representative is a rural development specialist, with a business background, and the Honduras national representative is a trained agronomist. Thus the representatives have both technical and administrative experience. This staffing pattern does mean, however, that any dispute between two project directors, one of whom is also the overall administrative officer, must be referred to the next higher level for resolution. Such a situation could only arise in Central America, which has a full complement of regional and national offices; there have been no such difficulties to date.

Figure 1: Functional Organigram of the OEF



Conjoint administrative and program responsibilities also occur in the headquarters office, most particularly in the post of Deputy Director. The Deputy Director has daily oversight responsibility over both administrative and programmatic divisions--training (or technical services), Africa and Asia, Latin America, and the various projects such as Women Law and Development, and WID-Tech. She acts as Executive Director in the absence of that officer. And, she is responsible for resource planning and management, which includes the development of long-range regional strategies, new program content, relations with potential clients and funders, and collaboration with domestic and overseas organizations. The technical qualifications required for this post in the OEF job description are quite general: "good political sense, strong interpersonal skills; women-in-development orientation; several years exposure/involvement in development issues; proven management skills; successful program development experience; experience in budgeting and allocation of finaancial resources; and, ability to assess donor agency intererest in relation to work a private voluntary organization."

It is most strongly recommended that the post of Senior Director for Program Development be created in senior management, co-equal with the existing offices of Financial Development and of Finance and Administration. The Senior Director for Program Development, who should be an individual with long operational experience in project implementation and program development, would be directly responsible for the implementation and development of the OEF techical program. Thus the present directors for program development, regional programs, and individual projects would report to this individual, who in turn would report to the Deputy Director.

This recommendation, the most important of the evaluation, essentially involves separating the administrative from the programmatic functions that are now conjoined in the post of Deputy Director. Separating these functions into distinct positions would serve two purposes now that the organization is growing and becoming more active in project implementation. First, the Deputy Director would be able to focus more closely on the fund-raising and liaison activities that are an important aspect of her job and an increasingly important consideration for the organization. Second, the creation of a separate post of Senior Director for Program Development would greatly strengthen a critical area for the future development of the organization.

Combined administrative and program functions are often necessary in smaller organizations, such as OEF. One consequence is that superior positions may be overburdened when subordinate positions become vacant. The likelihood of this occurring increases directly with level in the organizational hierarchy, for each higher position is charged with a wider span. When a subordinate directorship becomes vacant, the Deputy Director may temporarily assume the responsibilities of that position, as has been the case in the Latin America division over the past six months. The additional work load naturally reduces the amount of time the Deputy Director can attend to each of her other duties, even though other staff assist in covering the vacant desk. The new position would free the Deputy Director to focus on the other major responsibilities inherent in that post.

Moreover, creation of the post of Senior Director for Program Development would greatly strengthen the capability of the organization. Despite significant advances in the past five years, OEF's program remains geographically and substantively diffuse. For, although the OEF board has adopted programmatic

directions at several of its meetings, these have yet to be compiled into a programmatic statement (and were not available to this reviewer.) Thus, for example, as has already been noted (Section II.A.1), the cluster approach helped narrow the range of countries where the organization would work, strongly focussing OEF's efforts. But the clusters themselves are chosen for pragmatic, rather than programmatic, reasons. In consequence, there has been a costly history of opening and closing regional offices (Section III.B.3). Substantively, the Organization will often identify an available central grant for an area and present a proposal. While this approach requires political acumen, it does not invaribly conduce toward strong technical proposals. The immediate need to prepare a proposal can mean that earlier ideas, such as networking among national elites, may be incorporated into projects that actually involve very different activities, such as local-level small enterprise projects. In this situation, the objectives and approach of the proposed undertaking may need to be reworked in response to real needs once the project is underway (Section III.B.4). These delays derive in part from the approach to donor funding and in part from the lack of clear programmatic direction.

A Senior Director for Program Development could not only rationalize the OEF program, she could also contribute significantly to the funding and implementation activities of the organization. To date, OEF largely depends upon central grants from USAID, supplemented with small grants from private foundations and individual contributions. It is incumbent upon the organization to develop its national programs, which will involve responding to RFPs, as well as initiating mission-based projects. A Senior Director with a strong technical background and with significant experience in project implementation and program management (at least 15 years abroad) could contribute greatly to these endeavors, for such an experienced senior director would provide knowledgeable technical direction at the highest levels of the organization. This would assist the board in its policy determinations, as well as the staff in their project work. Had a qualified professional been in place at the beginning of this Cooperative Agreement, for example, it is likely that the sequencing and duration of the training cycle (Section I.A.2-3) and the necessity for technical analysis (Section I.A.4.a) would have been recognized and resolved earlier on. And, finally, an experienced program officer would be able to assist donor missions in the definition and development of new projects.

Creation of an additional post in senior management admittedly has cost implications. At this critical time when the organization's program is evolving ever more into project implementation, it is incumbent to define clearly the nature of the program, to provide technical guidance to the field staff, and to initiate new projects in-country. This represents a significant expansion of the activities of the present staff, and, for that reason, will require a new, additional position. At the same time, the present staff will be able to pay more attention to the equally important function of strengthening the fund-raising capability of the organization. In short, both positions are necessary, and funding the additional post can be accomplished through an institution-building grant or through general overheads charges, as has been done in the past for other positions.

3. Is there an established system for resolving conflicting views between the Administrative and Program staffs regarding field operations?

The formal procedure for resolving conflicting views permits staff members to present any concerns to the monthly general staff meeting. If the matter were not resolved at that time, the individual could present the matter at a weekly senior staff meeting. If the senior staff could not agree amongst themeselves or if they considered the matter of sufficient gravity and import, they could refer the question to the Board of Directors for their determination.

B. ADMINISTRATION

1. Is there an organizational tracking system?

OEF has implemented a reasonable and workable tracking system in the past few years. Each national field office, with the exception of West Africa, which is too small, holds at least a monthly staff meeting where project personnel report to the office director. The office director then transmits her monthly report through the regional office to OEF/DC. At the headquarters office, senior management meets once a week, and the entire professional staff meets monthly, in order to consider project activities and needs.

In addition, the OEF/DC regional directors visit the offices in their jurisdictions frequently, about once every other month. (The Directorship for Latin America has been vacant for about six months now, so that visits by the senior manager responsible have been somewhat less frequent.) Between times, the national directors can telephone the headquarters office to resolve specific problems. OEF also has a telex system between its headquarters and field offices.

At the same time it should be noted that while the organizational tracking system keeps management informed of project activities, project staff as yet undertakes no systematic planning process that informs senior management of the scheduling of future activities. That is, whereas each person on each project has a set of goals for the next three or six months, or year, these plans are not formalized into an annual workplan that is submitted to management for its consideration in the coordination of the overall program. Although OEF is a small enough organization that senior management may be able to keep track of the annual activities of each project, a formalized system of annual workplans would assist senior management in this endeavor, as well as helping the professional staff to pace activities over the life of project. In at least one instance, project staff believed that they could achieve its original goals of working in some 15 villages, even though a timeline that included lead time, training period, and production start-up indicated that fulfilling those goals would be optimistic at best.

2. Timeliness and Adequacy of Reporting.

As mentionned, reporting by field to headquarters is timely, notwithstanding the vagaries of the international post. Further, reporting by headquarters to USAID is also considered timely by the responsible AID project officers.

It warrants mention that a functional breakdown of project expenditures under this cooperative agreement is considered possible, but difficult, by OEF senior management because of the set-up of their accounting system. Without recompiling the records, it was only possible to provide the general areas of expenditures in this project. (These are: part of the WLD activity and senior management, the

publications staff, and at present, the West Africa office and staff.) More detailed financial reporting would be helpful in understanding the contribution of the cooperative agreement to the development of OEF as an institution.

3. Project Identification and Selection

By its charter, OEF has a special mandate to foster economic development for women. This mandate can be interpreted more or less widely. A strict interpretation would limit activites to economic development projects and policy studies that directly impact on women's condition. A broader, but still acceptable definition of mandate would include other areas of concern for women. For example, nutrition and health are particular concerns for women and children. And, in many countries, women spend many hours gathering fuelwood and hauling water, so that reforestation and village water supply projects would be of immediate usefulness.

All the projects in the OEF portfolio accord with its mandate. The Women in Business and swine production projects in Central America, and the collaborative undertaking with MFR in Senegal, are production projects for women. Women, Law, and Development is a policy research project, though its activities could be more closely focussed geographically and substantively on the SED project areas. Reforestation in Somalia addresses a particular problem in that country, and may also be undertaken in Senegal. Finally, OEF has undertaken nutrition and health projects, for example, in Sri Lanka, although there are none specifically in this area in the current portfolio.

At the same time OEF has formalized only very general geographic and substantive criteria for project identification--women's projects within the selected cluster regions. There is as yet no explicit long-term development program for the organization itself; the organization adds new activities in response to changed conditions or opportunities. Thus, the original civic actions programs transformed, in time, into training programs for national agencies, which activity is now leading into direct project implementation. This evolution is not unique to OEF: several other PVOs that have developed expertise in one sector and designed training programs in that area, such as Foster Parents Plan and Catholic Relief Services, are now beginning to undertake rural development projects themselves. But the point remains that OEF, as much as the other organizations, must actively program this change so that the projects identified and selected accord with staff capabilities and, conversely, that staff development accords with the projects to be undertaken.

4. Project Design

Various projects in the OEF portfolio have required additional conceptual or technical design work once the project got underway. Such redesign typically retards progress toward project goals, necessitating a time extension for project activities. Unfunded grant extensions are more common than funded grant extensions, however, because few funds are expended during the initial redesign period.

Conceptual redesign, which is the more serious concern, has occurred most often with centrally funded donor projects, other than the present Cooperative Agreement. The Citizen Participation Project (termed "PEP" in OEF terminology)

began in October 1985 and is still being redesigned. Although regional networking among women's groups was originally considered a major goal, the project is now emphasizing training and socio-economic development. The project will use training materials developed under WLD, but these are not yet ready for distribution. The project intends to work with women's groups, either in collaboration with other OEF projects, such as WIB in Costa Rica, or independently as in Panama, where PEP is the only OEF activity. And, the project will conduct both formative and summative evaluations, but no formal assessment plan has yet been devised. As OEF officers themselves recognize, these issues will require speedy resolution if the project is to attain its aims.

The Women in Business project has required similar redesign work. The original concept was to foster both national women's business councils and village-level production groups. Unsurprisingly, perhaps, the membership of the national business councils bore little relationship to the membership of the local production groups. Thus, the original councils have been allowed to become inactive, though they may be revived in the future with a membership that more closely represents the local development groups fostered under this project. This design change--the reconstitution of the women's councils--should lead to a more integrated and cohesive project.

Technical redesign is more common, but more readily remedied. In rare instances, an institutional arrangement has proved undesirable, as in Honduras, where OEF has taken over the implementation of the swine production project from a national NGO. More common is the problem of inappropriate scaling of project activities, which has been addressed in Section I.A.4. In these cases, either a proper feasibility study has not be carried out or the feasibility study is out-of-date by the time the project comes on line, as happened with part of the swine production project. In either case, the solution is for the project staff to carry out a proper feasibility study before initiating project activities, so that the optimal scale of operation of each undertaking can be better estimated before production begins.

Redesign is seldom necessitated by inadequate country assessments. Certainly where OEF has established a national office, it benefits from intimate knowledge of local conditions, for all of its professional staffs are nationals. Where the organization had yet to establish a national office, it has at times inadequately assessed the institutional capabilities of some agencies with which it proposed to work. Such a situation occurred once in Senegal, where an environmental research institute agreed to undertake a marketing study that was outside of its usual activities. However, it must be emphasized that such situations are rare, and most country assessments are adequate and accurate.

Finally, negotiations with AID missions and host governments are carried out effectively and in a timely manner. There have been instances of protracted negotiations and of projects that have failed to materialize, but these instances are mostly due to changes of personnel or policy in the funding agency. On the whole, OEF enjoys an admirable reputation among AID officers and host government officials.

One point does merit mention: because many OEF projects are centrally funded, they are not directly accountable to the local AID mission, which therefore may not be familiar with the OEF program. OEF personnel from the Washington, regional and national offices usually pay courtesy calls to the relevant AID missions. In-country staff may socialize with AID personnel, and in some cases OEF

quarterly reports may be provided to the mission. Nevertheless, even though the organization enjoys an enviable reputation with AID personnel, it is also the case that the Agency personnel are, by their own account, often not familiar with the OEF program, unless an individual has taken a personal interest in a particular project. By contrast, USAID/Honduras is more familiar with different aspects of the OEF program there because it has funded part of the swine production project with local currency. Clearly, it will be important for OEF to endeavor to secure AID mission commitment to its projects if it is to secure the visibilty that can facilitate future undertakings. This would be an important responsibility of the proposed Seniuor Director for Program Development.

C. FUNDRAISING

1. The Pattern of Fundraising over the Last Several Years

OEF has been increasingly successful in its fundraising efforts over the past several years. As recently as three years ago, the unit did not usually attain its mandate of raising funds at least equivalent to its operational expenses. Now the unit consistantly meets or exceeds its mandate. Last year, for example, when the operational expenses of the unit ran approximately $200,000, it raised $250,000 in unrestricted funds and additional monies in grants for specific purposes.

The functional breakdown of funding sources for OEF since 1982, which is two years before the beginning of this cooperative agreement, is as follows:

Table 1: OEF Funding, Government and Private Sources, 1982-1986

Year	Source			
	Government	Private		
		Grants	Contri-butions	Subtotal
1982	1,104,000	98,000	81,000	179,000
1983	1,700,000	89,400	163,000	252,400
1984	1,105,000	350,000	175,600	525,600
1985	1,607,000	316,000	300,000	616,000
1986	2,000,000	610,000	N.A.	N.A.

As may be appreciated from this table, the organization is raising more funds in private grants and contributions than ever before. The number of corporate donors has increased from 4 in 1982 to 50 in 1985. And, the number of active individual donors, who have made at least one contribution in the last three years,

now stands at about 3,000. Moreover, there has been an important shift in the nature of private individual contributions that is not apparent in this table: cash contributions from individuals are now relatively more important than in-kind contributions of services, which in the past had accounted for the bulk of individual private contributions to the organization. This shift in the nature of private contributions is very important, for it permits greater flexibility in programming decisions.

Increasing private unrestricted contributions is the specific charge of the fund-raising unit, which has initiated several campaigns to that end. In 1982, the Women in Business Committe was established. In that year it had only four members, and no additional funds; by 1985 it had 90 members who raised approximately $150,000. (Each member is asked to raise $2,500 when she joins the committee.) At the same time, small private contributions have also been increasing, in part due to newspaper advertising campaigns. OEF now has about 3,000 recent donors who are asked to pledge twice a year. Between 500-600 donors do contribute in response to each mailing, and the amount of the average donation has increased from $25 to $35. Thus the total amount raised in this manner has increased from $32,000 in FY 1984 to $55,000 in FY 1985. In response the organization is now planning to launch a Friends of OEF group in order to reach more small individual donors.

In sum, OEF has made significant progress in expanding its fund raising activities and in consolidating its contributor base in the past several years. There has been a sizeable increase in the number of new individual and corporate donors. The majority of these donors are annual contributors. And, the amount of the average individual contribution is increasing. Thus the fund raising unit has contributed importantly to the expansion of OEF activities. The conundrum is that the very expansion that has been fostered by the fund raising activities requires that unit to redouble its efforts so that the evolution of OEF as a training and implementation organization may continue unimpeded.

D. STAFF DEVELOPMENT

1. Is there an established procedure for staff development?

OEF is a relatively small organization, with 28 full- and part-time employees in its headquarters office. In common with many organizations of similar size, additional staff are usually added in response to increasing workloads of particular positions. The established procedure for staff development requires senior management to present to the Board of Directors a request for an additional position justified on the basis of need. In the most recent instance, the board approved an assistant directorship for Africa to assist the present director because she is overseas at least half of the time.

It would desirable for OEF to develop a plan for future staff development. Such a plan presumes the development of a long-term program for the evolution of the organization itself. OEF has begun the process of long-term planning by initiating a five-year plannnng program for Central America during the annual directors meeting, which was held recently in San Jose. This five-year plan, which now exists only in a most preliminary form, must be completed, and the process extended to the other regions where OEF is presently working. The process of developing systematic five-year regional programs would be a primary

responsibility of the Senior Director for Program Development, which has been recommended in Section IV.A.2.

2. Do staff capacities meet organizational needs?

The OEF staff is particularly strong in policy development and training which have long constituted the main thrusts of the organization's program. The expanding role of OEF in implementing its own development projects is, however, creating new programmatic and technical needs. If staff capabilities are to meet future organizational needs, OEF will have to increase its technical staff at both the programmatic (or senior management) and operational (or professional) levels, as has already been recommended (Sections I.A.4 and III.A.2).

The recommendation that OEF should consciously strengthen its technical capabilities recognizes the natural and necessary evolution of the organization into direct project implementation. This evolution warrants conscious support because project implementation also furthers the policy role of OEF. Ideally, policy is derived from first principles based upon experience. Land tenure customs and law, for example, are an obvious obstacle in development for women. But precisely which aspects of local custom and national law are the most critical for maintaining the system extant, and how to go about changing those, are matters best learned through project experience. For, one then "sees" the critical problems first hand and devises the "best"--most practical--solution to them. In this view, policy and implementation are but different sides of the same coin; one cannot, and should not, have one without the other. Implementation experiences inform policy development, and policy development reforms the implementation experience.

The post of Senior Director for Program Development is an immediate organizational need, if OEF is to focus and coordinate its project activities. OEF possesses a special and important mandate to foster economic development for the disadvantaged in general and for women in particular. This mandate must be given explicit programmatic form so that the organization concentrates on those critical activities that most further the OEF mission. Organizationally, the substantive delimitation of the OEF program is a policy issue, so that the Senior Director for Program Development must be a member of senior management, under the Executive Director and her Deputy Director, and accountable to the OEF Board of Directors. Moreover, placing the Senior Director for Program Development in charge of the technical directors who are not also senior managers, assures that future OEF projects accord substantively and geographically with the long-term OEF program.

The development of a technical capability within OEF also complements its original activities in training and policy development. OEF has always viewed training as means to the end of establishing viable, small enterprises. That the organization initially emphasized working through host-country agencies arose in part from the pragmatic reason that its expertise lie in training and in part from the philosophical reason that it is "better" to strengthen existing institutions than to create new ones. Neverthless, in time, where resources have permitted, the organization has undertaken both training and its own projects. This has been a very natural evolution, rather than an explicit policy direction. Yet, in these instances, too, the organization has continued to rely upon other, local agencies for technical advise. This continuation of an earlier strategy in a new situation has proved capable of resolving particularly pressing technical questions in the

field. But it fails to grapple with the prior questions of which enterprises to undertake and at what scale of operation. Thus, an immediate organizational need arising from the expanded contemporary role of OEF is the strengthening of its economic analytic capability, so that the chances of success of OEF's small enterprise projects may be enhanced.

In conclusion, OEF has made significant progress over the course of this cooperative agreement. The OEF training cycle is highly effective. But this training is preliminary to the fundamental undertaking of establishing small enterprises. Thus the organization continues to increase its role in project implementation. This expansion of activities makes it incumbent upon the organization to strengthen its technical capability at the senior management and professional levels. For only in this way will the organization be able to focus its activities and enhance its success, thus ultimately improving the life chances of the many women around the world for whom it is working.

ANNEX 1:

SCOPE OF WORK

II. Evaluation Objectives

1. To analyze and evaluate the field implemenation by OEF of activities funded under the FVA/PVC cooperative agreement in Senegal and Honduras and progress made toward institutionalization of OEF's ability to produce training materials and conduct training programs.

2. To develop specific recommendations regarding technical modifications to field implementation and headquarters centered responsibilities including field backstopping, fundraising, reporting, administrative procedures and staff development.

III. Statement of Work

Scope: Using the end-of-project status and output statements in the program's logical framework (attached) and indicators, the evaluation consultation will assess both progress to date and the potential for achieving program objectives by the conclusion of the grant period.

This assessment will elaborate on those efforts made by OEF under the cooperative agreement and dealt with successfully or unsuccessfully and will suggest any changes in design or implementation procedures required to meet project objectives. Particular attention will be given to technical capability, method of training and follow-up, retention of concepts by counterpart institutions, and cost-effectiveness of the approach. The evaluation will comprise four major components:

1. Increase in OEF's technical capabilities.

   A. Refinement of Small Enterprise Development Methodology

      (1) Training materials produced in (a) Feasibility Studies; (b) Marketing; (c) Credit

      (2) Pilot Project: Feasibility Studies/Senegal

      (3) Use of materials in on-going projects: Training programs in Honduras in Feasibility Studies, Marketing and Credit

      (4) Impact of refined SED methodology

         (a) Has application of methodology resulted in viable enterprises?
         (b) Has there been evidence of improved marketing skills and financial acumen in trainees?

(5) Potential for application and recommendatins for replication

(a) Has institution made a commitment to continuing this methodology? Has it been internalized to the point that the institution is planning to offer similar programs elsewhere?
(b) What dissemination techniques will be used?

B. Documentation of Women, Law and Development (OEF Headquarters Only)

(1) Case studies prepared for Nairobi.

(2) Nairobi, Women, Law and Development Paper

2. Strengthening Field Structures

A. Activities, responsibilities, and organization of field offices

(1) Impact of the cluster approach

(2) Relationship between Headquarters and Field Offices

(3) Impact of 2 different approaches to implementing field programs:

(a) Strengthening local partner organiztions (Costa Rica, Senegal)
(b) Establishing separate, new local organization (Honduras)

B. OEF strategy for institutional development

(1) Training of trainers

(2) Local materials development

(3) Other technical assistance

C. Long-term financial and program viability of present organizational structures

D. Institutional Development Gains:

(1) Relevance of technical assistance and training provided by regional field offices to needs of local institutions

(a) Has it strengthened their training program?

(b) Has it expanded the program outreach of local institutions to a new clientele, e.g., non-literate?
(c) Has it enhanced the prestige of local institutions amongst clients, donors and in the community generally?

E. Social and economic gains to participants:

(1) Has OEF support to local institutions increased the income of trainees?

(2) Has it increased job placement opprotunities for trainees?

(3) Has there been evidence of increased business management and entrepreneural capabilities of trainees?

(4) Has there been increased access to resources for trainees?

(5) Is there evidence that trainees have felt an increase sense of self worth and personal efficacy?

3. Headquarters Assessment

A. Field Backstopping

(1) Do headquarters funding mechanisms interfere with smooth project implementation?

(2) Are the separate functions of the Administrative and Program staffs as they relate to field operations clear cut and understood by both?

(3) Is there an established system for resolving conflicting views between the Administrative and Program staffs regarding field operations?

B. Administration

(1) Is there an organizational tracking system?

(2) Is reporting by the field to headquarters and by headquarters to A.I.D. and other donors adequate and timely?

(3) Are projects indentified which fit OEF's program orientation and staff competencies?

(4) Project Design

(a) Do projects often require additional design work and funded grant extensions?
(b) Are country assessments adequate and accurate?
(c) Are negotiations with A.I.D. Missions and host governments carried out effectively and in a timely manner?

C. Fundraising

(1) Has there been a clear pattern of successful fundraising over the last several years?

(2) Is there evidence that OEF's new fundraising strategy will bring increasing success?

(3) Is there a commitment of present donors to an annual contribution?

(4) Has there been a significant increase in the number of new donors in the last several years?

D. Staff Development

(1) Is there an established procedure for staff development?

(2) Do staff capacities meet organiational needs?

The evaluation consultant will be responsible for the conduct of both the field and Washington-based components of the evaluation, the collection of data, conducting interviews, and preparation of evaluation documents.

ANNEX 2: EVALUATION TIMETABLE

July 7-July 11 (Monday-Friday) Washington, D. C.	Liason with USAID/FVA/PVC Headquarters Assessment, OEF
July 13 (Sunday) San Jose, Costa Rica	Arrival and Initial Contacts
July 14 (Monday) San Jose, Costa Rica	Regional Office Assessment
July 15 (Tuesday) San Jose, Costa Rica	Field Visit to Project Sites: Cartago
July 16 (Wednesday) San Pedro Sula, Honduras	National Office Assessment Agency Visits: Ministerio de Recursos Naturales, Banco de Occidente
July 17 (Thursday) San Pedro Sula, Honduras	Agency Visits: Fondo Ganadero, Instituto Nacional de Formacion Profesional Field Visit to Project Sites: Laureles, Justoso
July 18 (Friday) San Pedro Sula, Honduras	Field Visit to Project Sites: Justosa, Caraos, Las Brisas
July 19 (Saturday) San Pedro Sula, Honduras	Field Visit to Project Sites: Miraflores
July 21 (Monday) San Pedro Sula, Honduras Travel to Tegucigalpa, Honduras	National Office Assessment
July 22 (Tuesday) Tegucigalpa, Honduras	Agency Visit: USAID/Tegucigalpa
July 23 (Wednesday) Travel to Washington, D.C.	
July 24 (Thursday) Travel to Dakar, Senegal	
July 25 (Friday) Dakar, Senegal	National Office Assessment
July 28 (Monday) Dakar, Senegal	National Office Assessment Agency Visits: USAID/Dakar

July 29 (Tuesday) Dakar, Senegal	Agency Visits: SOS-Sahel, Federation des Associations Feminines du Senegal, United Nations Development Program
July 30 (Wednesday) Thies, Senegal	Agency Visit: Maison Familiares Rurales
July 31 (Thursday) Kaolack, Senegal	Field Visit to Project Sites: Diaoule, Ngodiba
August 1 (Friday) Banjul, Gambia	Agency Visit: Women's Bureau, Ministry of Education
August 4 (Monday) Casamance, Senegal	Field Visit to Project Site: Mayor
August 5 (Tuesday) Casamance, Senegal	Field Assessment of NGO Offices
August 6 (Wednesday) Overland travel to Dakar, Senegal	
August 7 (Thursday) Dakar, Senegal	National Office Assessment
August 8 (Friday) Dakar, Senegal	National Office Assessment Agency Visit: Training Consultants
August 9 (Saturday) Travel to Paris, France	
August 11 (Monday) Travel to Washington, D.C.	
August 12-August 22 Washington, D.C.	Liason with USAID/FVA/PVC Headquarters Assessment, OEF Write-up of Evaluation Report

ANNEX 3: LIST OF PEOPLE CONSULTED

USAID/WASHINGTON, D.C.

Mr. Thomas McKay	Director, Office of Private and Voluntary Cooperation
Ms. Marguerite Potee	Project Officer, FVA/PVC

OEF/WASHINGTON, D.C.

Ms. Elise Fiber Smith	Executive Director
Ms. Joan Goodin	Deputy Director
Ms. Judy Johnson	Director for Finance and Administration
Ms. Nancy Fischer	Director for Financial Development
Ms. Emily DiCicco	Director, Program Development
Ms. Suzanne Kindervatter	Director, Technical Services
Ms. Christine MacCallum	Director, Africa and Asia
Ms. Margaret Schuler	Project Director, Women, Law, and Development
Ms. Deborah Ziska	Director, Press and Media Development

OEF/COSTA RICA

Ms. Marcy Kelley	Regional Director for Central America; Regional Project Director, Women in Business
Ms. Flory Meza Calvo	National Project Director, Women in Business
Ms. Lidieth Madden	Regional Project Director, Citizens' Participation Project
Ms. Ines Cardenas	Regional Administrator
Ms. Rosamaria Coto	Trainer, Women in Business
Ms. Marta Picado	Trainer, Citizens' Participation Project
Ms. Patricia Rodriguez	Technical Advisor, Women in Business
Ms. Beatriz Coto	Trainer, Citizens' Participation Project
Ms. Iris Villalobos	Technical Advisor, Women in Business

OTHER/COSTA RICA

Ms. Edda Araya Calvo	Director Programa de Formacion Professional para la Mujer Instituto Nacional de Aprendizaje
Cooperative Members	Women in Business Project, Cartago

OEF/HONDURAS

Ms. Silvia de Granados	National OEF Administrator
Ms. Concepcion Romero	Assistant Director, Swine Production
Ms. Egla Gloria Ferman	Agronomist, Swine Production
Ms. Maria Eugenia Atunez	Director, Women in Business Project
Ms. Luz Diaz	Peace Corps, Women in Business
Ms. Rosibel Gomez	Technical Advisor, Women in Business
Ms. Gloria Sarmiento	Technical Advisor, Women in Business
Ms. Iracama Amaya	Trainer
Ms. Blanca Canales	Trainer
Ms. Geraldina Garcia	Trainer
Ms. Reyna Rosales	Trainer
Ms. Rebecca Bunnell	Peace Corps, Swine Production
Mr. George Fee	Peace Corps, Swine Production
Ms. Connie Hart	Peace Corps, Swine Production
Mr. Mark O'Donnell	Peace Corps, Swine Production
Ms. Kim Stuntz de Posas	Peace Corps, Women in Business

USAID/HONDURAS

Mr. Peter Kranstover	Project Officer
Dr. Luis Ampuero	Assistant Finance Officer

OTHER/HONDURAS

Ing. Ernesto Lardizabal	Manager, Banco de Occidente
Ing. Omar Hernandez	Sub-director, Departamento de Recursos Naturales
Dr. Hector Banquero	Veterinarian, Proyecto Fondo Ganadero
Sr. Luis Rodriquez	Director, Training Programs Instituto Nacional para la Formacion Profesional

OEF/SENEGAL

Ms. Soukeyna Ba N'Diaye	Regional Director

USAID/Senegal

Mr. William Anderson	Deputy Director, Program Development Office
Ms. Anna Bathily	WID Officer

OTHER/SENEGAL

Dr. M. Basseh	Director, SOS-Sahel
Ms. Fatou Diakhate	Director, Federation des Associations des Femmes
Mme. Marie-Louise Diouf Sall	Project Officer, UN Development Program
M. Famara Diedhiou	Director, Maisons Familiares Rurales
M. Drame Cheikh	Deputy Director Maisons Familiares Rurales
M. Louis Siouvelle	Advisor Maisons Familiares Rurales
M. Mamadou Sarrey	Regional Director, MFR Sine Saloum Region
M. Wally Clement Faye	Regional Director, MFR Casamance Region
MFR Village Extension Agents	Diaoule Ngodiba Mayor
Cooperative Members	Diaoule Ngodiba Mayor

OTHER/GAMBIA

Ms. Safietou Signateh	Director, Women's Bureau