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**EXPANDING WOMEN'S
PARTICIPATION IN AGRICULTURE
AND SMALL ENTERPRISE
DEVELOPMENT**

YEAR I REPORT
APRIL 15, 1988

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
I. BACKGROUND TO GRANT & PROJECT CONTEXT ..	2
A. Experimentation	3
B. Consolidation.....	3
C. Documentation/Replication	5
II. PROJECT METHODOLOGY	5
A. Goals and Purposes.....	6
B. Inputs and Outputs	6
C. Year I Accomplishments: Proposed and Actual.....	9
III. MONITORING AND EVALUATION.....	9
A. Monitoring.....	10
B. Evaluation.....	10
IV. REVIEW & ANALYSIS OF PROJECT RESULTS BY COUNTRY	12
A. Senegal	12
B. Mali	20
C. Gambia.....	21
D. Niger.....	22
E. Somalia.....	22
F. Central America.....	24
V. MANAGEMENT: REVIEW AND ANALYSIS OF HEADQUARTERS/SUPPORT FUNCTIONS.....	26
VI. FINANCIAL REPORT	28

VII. LESSONS LEARNED AND LONG-TERM PROJECT IMPLICATIONS.....29

- A. Estimate of Cost and Benefits/Benefit Distribution.....29
- B. Institution-building Assessment/Sustainability30
- C. Local Participation & Leadership Development30
- D. Innovation & Technology Transfer/Replication Potential 30
- E. Policy30
- F. Collaboration/Networking32

VIII. RECOMMENDATIONS.....32

- A. Program Design and Objectives32
- B. Countries32
- C. Staffing33
- D. Institutional Development.....33
- E. Training.....33
- F. Computer Data Base33
- G. Policy.....34

Appendices

- A. Financial Reports
- B. Country Data Sheets
- C. Logical Framework
- D. *"Women Discover Law and Economics Do Mix"*
- E. Revised Scope of Work
- F. Beneficiary and Business Data Base Profiles
- G. Senegal Small Enterprise Program Strategy and Policy Paper (Outline)
- H. Starting Women's Commercial Nurseries: A Case Study From Somalia (Outline)
- I. Review of Key Lessons Learned in PVO Small Enterprise Activities
- J. Central America Small Enterprise Program Review (Outline)

EXECUTIVE SUMMARY

OEF International's three year Matching Grant program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program includes seven countries: Costa Rica, Honduras, Gambia, Niger, Mali, Senegal, and Somalia.

The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's participation in agriculture and the informal sector. The four areas of program activity are: training trainers in skills related to assisting small enterprise development; training organizational managers to better plan, manage, and administer projects; promoting policy initiatives for removing obstacles to women's full participation in economic development; and documenting OEF experience in the form of reports, case studies, and technical materials.

Year I focused on strengthening OEF's staffing for the Matching Grant, assessing the effectiveness of its work in small enterprise development, integrating policy and grass roots economic activity, and maintaining on-going training activities in the field. This summary highlights the outcomes of Year I, by comparing the status of OEF structure and programs at the beginning and end of the grant year.

Status of Activities/May 1987

1. No Senior Program Director on OEF headquarters staff and minimal staff capabilities in small enterprise development in West Africa.
2. Extensive body of experience in small enterprise development not fully documented and analyzed.
3. Extensive body of experience in training organizational managers in planning and resource mobilization not consolidated.
4. Theoretical plan for integrating action programs and policy initiatives defined.

Status of Activities/May 1988

1. Senior Program Director and Senegal country director with small enterprise development expertise hired in Fall 1987.
2. Comprehensive evaluations and program reviews carried out in Senegal and Central America, specifying recommended changes in program design, management, implementation, and costs. Computer data base established on beneficiaries and businesses assisted by OEF.
3. Refinement of OEF's work in "institution-building" initiated, under the guidance of OEF's new Senior Program Director.
4. Research conducted in Senegal on the potential for policy initiatives related to OEF's small enterprise development program; concrete recommendations for action being considered for implementation in Year II.

5. Regional strategies for integrating institution-building activities not fully defined.

5. Regional strategies for institution-building, programming, and management currently being revised, based on analyses conducted in Year I.

The budget for Year I was \$801,601. Of that amount, \$400,000 of the budget was funded by AID, and \$401,601 is to be covered by private sources. As of April 15, 1988, the submission date of this report, all but \$80,000 of the private match has been raised, and it is anticipated that the balance will be raised by the end of the grant year.

I. BACKGROUND TO GRANT AND PROJECT CONTEXT

Throughout its forty years of work in women in development, OEF International's technical assistance has evolved in response to the needs of low-income Third World women. OEF's own experience at the grass roots, as well as the abundance of research since International Women's Year (1975), have challenged OEF to sharpen its technical capabilities and supporting management structure for its programs in the field.

In the sixties, OEF focused its efforts on strengthening voluntary organizations and their leadership through short-term training and technical assistance. The organizations assisted, for the most part, operated programs that reflected a social welfare rather than a long-term development orientation.

By 1970, OEF recognized the need to change its orientation to one that was more consistent with the principles of community development. Thus, the agency concentrated on training women leaders in new approaches to community self-help and organization. From 1970 to 1975, more than 1,000 community action and service organizations received such training.

The late seventies brought a further refinement of OEF's technical assistance approach. At that time, OEF began to work on grass roots development projects in collaboration with indigenous organizations and narrowed its involvement in the field of women and development to the critical area of "women and work." The research in the field, as well as OEF's aggregate experience at the project level, pointed to two facts. First, women's role in agriculture and economically productive activities had been vastly over looked and underestimated by national and donor development planners. Second, women needed access to resources — extension services, credit, training, etc. — to ensure their contribution to economic development rather than the economic deterioration.

OEF's response to these facts developed as a series of program stages: experimentation, consolidation, and documentation/replication. Over the past ten years, OEF has grown from an organizational "generalist" in women and develop-

ment to a "specialist" with recognized technical expertise in the areas of small enterprise development and policy impact.

A. Experimentation (1977-1983)

During this period, OEF implemented 13 projects in small enterprise development and three projects in job training/placement. Beginning with the "Human Development Project" in Costa Rica (1977-79), OEF examined the work-related needs of low-income women and developed a range of program approaches to meet those needs. For example, OEF learned that women typically need pre-business or pre-vocational training, require holistic programs that take child care responsibilities into account, and respond most favorably to group-based strategies.

Also in this process, OEF became acutely aware of the link between action programs and policy, specifically that constraints or supports in the policy environment have a profound effect on program success. Through a regional program in Central America, OEF developed a methodology for enabling local organizations to examine legal contexts and initiate constructive change.

At the end of this period, OEF had defined a general approach to "small enterprise development" and "women, law and development" and was ready to develop methodologies for use in the field.

B. Consolidation (1984 - 1987)

In the mid-eighties, OEF projects became more technical and increasingly agriculturally-oriented, such as swine production in Honduras, agro-forestry in Somalia, and new food crops and livestock in West Africa. The previous PVC Cooperative Agreement provided an opportunity for OEF to translate its cross-project learnings into concrete technical methodologies. Drawing from the experience of its projects, OEF organized its small enterprise development methodology into four components: organizing, training, credit, and technical assistance. A series of technical and training manuals for small enterprise development was developed, pilot tested, and revised for publication. An overview of the methodology is presented in the chart below.

The "Women, Law, and Development" program created a research methodology for preparing case studies on legal issues and sponsored a Forum at which over 77 cases were discussed as part of the United Nations NGO Forum/Nairobi July

SMALL BUSINESS DEVELOPMENT FOR LOW-INCOME THIRD WORLD WOMEN

<u>Phases of Business Development</u>	<u>Critical Needs of Low-Income Women</u>	<u>OEF Technical Assistance</u>
1. Organization (1-3 months)	o Women lack a sense of personal efficacy and need group affiliation for support and leverage.	o Training in group building, problem-solving, and planning.
2. Business Identification (2-3 months)	o Women often choose a product or service with low market demand. They have lacked opportunities to acquire technical skills, and traditional roles have limited their perception of work options.	o Training to carry out a business feasibility study.
3. Business Start-Up (2-3 months)	o Women typically lack access to credit, particularly from established financial institutions, and to technical expertise.	o Establishment of credit systems, through local banks when possible, and training in credit procedures o Identification of local technical experts to serve as advisors.
4. Business Operation and Sustainability (1-3 years)	o Once women chose a viable product or service, they often do not know how to market effectively. o Women, particularly low-income women, lack know-how about ways to keep accounts and manage their businesses..	o Training in marketing strategies. o Technical assistance in simple bookkeeping and administration methods.

1985. Follow-up activities have included creating regional networks in Africa, Asia and Latin America.¹

In addition, OEF established regional offices in Costa Rica, Somalia, and Senegal to provide a more effective program delivery system than its previous project-by-project model.

C. Documentation/Replication (1988 - 1990s)

OEF has now established a track record in small enterprise development; almost 1,000 low-income women have been assisted by its projects in Central America and Africa. Its policy-level work is internationally recognized and expanding, with grass roots training activities, country programs, and a regional institute in Asia.

At this point, OEF is faced with a new set of challenges as an organization, particularly in terms of scale of operation and institutionalization. In its grass roots projects, OEF has tended to work intensively, with a somewhat limited number of clients; how can OEF expand the number of beneficiaries it reaches, and do so at a reasonable cost? OEF's grass roots economic programs and policy level activities have both been noteworthy; how can these programs be better linked, so that one strengthens the other? Institutionally, OEF has established different forms of organizational structure in the field, from autonomous affiliates to relationships with local organizations; how can OEF's institution-building policy and approach be strengthened?

The Matching Grant provides OEF with the resources needed to make informed decisions in these areas and to put these decisions into action. Unlike funds for a particular project, this Grant enables OEF to examine its work across regions and across sectors, while concurrently implementing specific activities at the grass roots.

II. PROJECT METHODOLOGY

The Matching Grant program is designed to strengthen the capabilities of indigenous organizations to expand women's participation in agriculture and small enterprise development. The program enables indigenous organizations to improve low-income women's technical skills; increase their access to technical services and credit; and promote policies favorable to women's work in agriculture and small enterprise.

1 For description of OEF's small enterprise and policy programs, see Appendix D: "Women Discover Law and Economics Do Mix," VITA News, July 1987.

A. Goals and Purposes

The goal of the proposed program is to improve the socio-economic condition of low-income women and their families in seven countries in Africa and Central America through strengthening women's participation in agriculture and small enterprise development. The countries are: Costa Rica, Honduras, Gambia, Mali, Niger, Senegal, and Somalia.

The goal will be accomplished through four inter-related purposes:

1. To expand the cadre of indigenous field workers skilled in training low-income women in technical, financial and management skills related to agricultural production and small enterprise development;
2. To increase the capabilities of key indigenous organizations to plan, implement, and mobilize resources for programs that strengthen women's participation in agricultural production and small enterprise activities;
3. To enable indigenous organizations to examine policies related to women's economic productivity and to undertake activities to affect those policies;
4. To analyze, document and disseminate replicable approaches, through evaluations, case studies, and technical materials.

The inter-relationship of these purposes is depicted in the diagram below.

Over the past ten years, OEF has carried out parallel activities in small enterprise development, organizational development, and policy initiatives. Under this grant, OEF will emphasize fuller integration of these mutually-reinforcing activities. Also, considerable attention will be given to drawing learnings from OEF's experience and documenting them to add to the knowledge base in the field.

B. Inputs and Outputs

The following paragraphs present more detail on the inputs and outputs from each of the four program components.

Training Trainers

Field-workers are the critical link between program plans and intended beneficiaries. Often, a program will succeed or fail because of the effectiveness of its field workers. In grass roots programs that aim to increase women's participation in productive activities, the capabilities of field workers are particularly important. Trust needs to be built with low-income women if they are to participate

OEF MATCHING GRANT PROGRAM (1987 - 1990)



in development programs, and programs must be sensitive to their needs and schedules, such as their daily work responsibilities at home and in the field.

Under the Matching Grant, training workshops are being held for field workers from indigenous non-governmental organizations. The goal of the workshops is to improve the field workers' skills in specific areas, including conducting feasibility studies, marketing, credit mechanisms, small enterprise management, and technical areas including food processing and production. The training utilizes OEF's existing training materials (*Women Working Together*; *NAVAMAGA: Training Activities in Group Building, Health, and Income Generation*; and *Appropriate Business Skills for Third World Women* 4 volumes), as well as materials that have been developed in other OEF projects, such as a series on swine care production from Honduras and agro-forestry materials from Somalia.

In addition to the training workshops, OEF promotes the formation of "trainer support groups" that meet on a regular basis to discuss and solve shared training problems.

Organizational Development

In each Matching Grant country, OEF has identified several non-governmental organizations with the potential for implementing a sustained program of activities to promote women's participation in agriculture and small enterprise. In addition to training trainers from these organizations, OEF provides seminars, workshops, and consultations in areas including strategic planning, resource mobilization, project management, and evaluation. Through working with key organizations over a three year period, OEF expects that measurable gains will be achieved in the quality of their programs and in the scale of their operating budgets.

Policy Initiatives

With funds from the Ford Foundation and other private sources, OEF's "Women, Law and Development" program has begun implementation of the regional action plans that emerged from the WLD Forum in Nairobi in July 1985. Specifically, the plans include: regional meetings of Third World groups working for women's rights, action-oriented research on women's legal status, and refining WLD strategies and methodologies.

Since OEF has an on-going policy-related program in Central America (Education for Popular Participation, AID Cooperative Agreement No. LAC-0003-A-5103-00), the Matching Grant policy activities focus on West Africa. Staff of the Women, Law and Development program are working with regional staff to plan and design appropriate policy-related activities, that link to the existing small enterprise development programs. The range of anticipated activities include local workshops or seminars, or grass roots training programs. The Year I focus is on planning a strategy that will be implemented in Years II and III.

Documentation and Dissemination

OEF's participatory evaluation system, coordinated by a local Steering Committee, serves as the mechanism for monitoring project implementation and determining outcomes. Evaluation reports will be prepared and disseminated, with an emphasis on "learnings" that are useful to other development agencies.

In addition, several case studies and technical manuals will be produced over the life of the project. OEF views its programs as "learning laboratories," for critical issues related to women and development. For instance, OEF is considering a series on "training for institutional effectiveness." OEF believes there are two general "target groups" of its technical assistance: low-income women beneficiaries themselves and other development organizations. Because of OEF's consistent programmatic emphasis on low-income women and economic productivity, the organization has an unique and extensive body of experience to draw upon. Dissemination of findings, of "lessons learned," and of "how-to approaches" is a vital role that OEF can

play in the development community. OEF's "publications service" provides a channel for distributing these materials.

C. Year I Accomplishments: Proposed and Actual

In its review of OEF's Matching Grant proposal in spring 1987, AID PVC staff recommended that OEF reorient its Year I scope of work to include greater emphasis on documentation of its small enterprise development activities, and to give greater attention to staff upgrading. A revised scope of work was agreed to (see Appendix E), and OEF has carried out the activities as planned.

A summary of Year I activities and accomplishments by component and by country is included as an introduction to Section IV: Review and Analysis of Project Results by Country (pp.12-24).

III. MONITORING AND EVALUATION

OEF's overall strategy for the Matching Grant is to enable indigenous organizations to develop and carry out more effective programs for expanding women's participation in agriculture and small enterprise development. Thus, OEF is essentially working through other organizations to reach low-income women, rather than reaching them directly.

Therefore, to assess the outcomes of the Matching Grant, OEF must track a chain of effects: changes in the practices of trainers and organizations; the effect of these changes on projects; and the effect of the project on low-income beneficiaries.

The framework for the Matching Grant evaluation plan is OEF's internal "Participatory Evaluation System." The system has been in place in OEF programs for six years. It enables indigenous staff and beneficiaries to play a major role in project monitoring and impact analysis, as a means to ensure that evaluation findings are integrated into project management and implementation.

A "Steering Committee," composed of OEF's staff, staff of indigenous organizations, and beneficiaries, meets regularly over the life of a project, carries out data collection and analysis, and considers improvements in project implementation. At project midpoint, the Committee works with an outside evaluation consultant to examine progress to date and to identify weaknesses and strengths in project design. Steering Committees are in place in Senegal, Somalia and Central America and will coordinate the Matching Grant evaluation activities in the field.

A. Monitoring

Each of the seven Matching Grant countries has a yearly implementation plan, which includes a scope of work for the four program components. These are discussed at length and agreed upon between headquarters and the field at the beginning of each year of the grant.

Monitoring is conducted on an on-going basis, with quarterly reports from the field to headquarters and field visits. Monitoring focuses on the extent to which activities are carried out as planned and the direct result of those activities.

B. Evaluation

In this grant, evaluation involves two levels of impact: changes in trainers, local institutions, and the policy environment; and changes in low-income women beneficiaries.

Changes in trainers and local institutions will be tracked on the basis of questionnaires, follow-up interviews, and observation. Specific skills or capabilities will be examined, including ability to use experiential training materials, ability to plan programs, and ability to mobilize needed program resources.

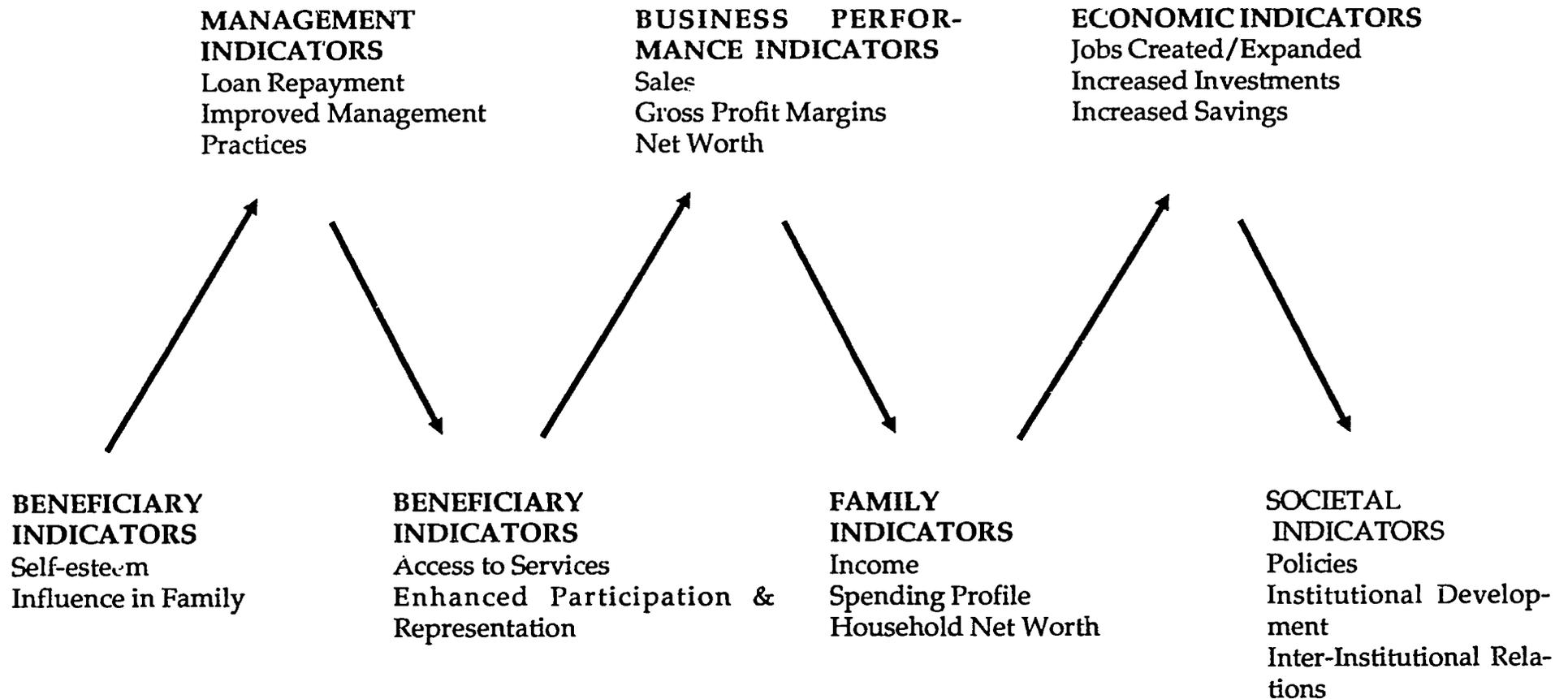
In terms of policy initiatives, change will be examined both in relation to expanding awareness of the effect of policy on women and directly impacting policies at the local or national level.

The affect of the program on beneficiaries will be compiled in a new computer data base established as part of the Year I activities of the Matching Grant. The data base tracks changes over time, for each individual and business assisted by all OEF programs. In Year I, baseline data has been collected on over 300 beneficiaries, and match funds will enable OEF to continue to collect data over the next two years. Considerable time has been spent in Year I on constructing the computer program and field questionnaires, and then inputting data from the questionnaires. Report formats and computer analyses of the data will be part of the Year II plan. Sample "beneficiary" and "business" profile questionnaires are included in Appendix F.

The data base is designed to track a flow of indicators over time, from changes in the individual, to changes in business management, to changes in business performance, to personal, economic and social gains, and finally to broader economic and social gains. This flow of benefits can be conceptualized as shown in the chart on the following page.

In Year I, this framework and the questionnaires guided data collection for the overall small enterprise program reviews conducted in Senegal and Central America. These reports will be available by the completion of Year I. A final review will be conducted in Year III of the grant.

INDICATOR FRAMEWORK: OEF SMALL ENTERPRISE PROGRAMS



IV. REVIEW AND ANALYSIS OF PROJECT RESULTS BY COUNTRY

The first quarter of the year focused on recruiting and hiring new headquarters and field staff for Matching Grant-related positions. The emphasis for the remainder of the year was on documentation of OEF's small enterprise activities in Africa and Central America, and a continuation of training of trainers and organizational development activities. Also, research was carried out in Senegal to determine alternative strategies for initiating policy-related activities in that country.

An important aspect of the Year I activities has been the exchange of experience between OEF Africa and Central America programs. The field staff-headquarters workshop in October enabled staff to compare strategies and outcomes in small enterprise development, organizational development and policy initiatives. Among the key issues discussed were the difference between expanding household production and assisting more rationalized economic activities, and the advantage and disadvantage of working with established indigenous NGOs versus creating new organizations.

This cross fertilization was further reinforced by a trip to Central America by OEF's Director of Africa Programs. Since OEF's small enterprise activities are more advanced in Central America, the visit produced rich data for the Africa staff to draw upon in further honing their enterprise development program. Despite significant differences between the two regions, both programs target low-income women beneficiaries with minimal technical skills. Common problems have been encountered in the two regions. The cross-regional dialogue initiated in Year I provides a creative perspective for tackling these challenges.

Year I outputs are summarized in the chart below, for each of the seven countries and each of the four components. Detailed reviews of these activities are presented in the following pages.

A. Senegal

Activities carried out during Year I of the Matching Grant have included: (1) evaluation of small enterprise activities; (2) field research and development of small enterprise program strategy and policy paper; (3) strengthening organizations' capabilities to implement SED projects; (4) training of trainers in credit management; (5) management training; and (6) a research trip to develop strategy for policy initiatives.

Matching Grant Year I activities in training of trainers and organizational development built on activities of the previous PCV office grant. OEF has continued its collaboration with a variety of partner organizations in Senegal including Maisons Familiales Rurales (MFR), the Senegalese Women's Federation (FAFS), and SOS Sahel.

YEAR I OUTPUTS

(OEF MATCHING GRANT)

Regions

Senegal

W. Africa Regional (Gambia, Niger, Mali) Somalia

Central America Regional (Costa Rica, Honduras) All Regions

Components	Senegal	W. Africa Regional (Gambia, Niger, Mali)	Somalia	Central America Regional (Costa Rica, Honduras)	All Regions
1. Evaluation/Documentation/Learning	<ul style="list-style-type: none"> o Evaluation of small enterprise activities (7/87) o Field research and development of small enterprise program strategy and policy paper (1/88 - 5/88) 		<ul style="list-style-type: none"> o Preparation of a case study on women's commercial nurseries as a component of agroforestry programs (1/88 - 5/88) 	<ul style="list-style-type: none"> o Program review of all small enterprise activities and identification of guidelines for future programming (10/87 - 5/88) 	<ul style="list-style-type: none"> o Establishment of a computer data base, including profiles of all beneficiaries and businesses assisted (9/87 - 5/88) o Field - Headquarters workshop to discuss learnings in small enterprise development, policy initiatives and institution building, and to refine Matching Grant plans (10/88) o Field visit by Africa Regional Director to Central America to compare small enterprise development program across regions (1/88)

YEAR I OUTPUTS - Page 2

	Senegal	W. Africa Regional	Somalia	Central America Regional	All Regions
2. Training of Trainers in small enterprise development	<ul style="list-style-type: none"> o Marketing training for twelve MFR monitors/trainers (6/87) o Workshop to strengthen pedagogical skills for twelve MFR monitors/trainers (6/88) o Workshop for MFR monitors on participatory evaluation (7/87) o Three workshops on credit management; Sine Saloum, 9 participants; Casamance, 8 participants; Cap Vert, 8 participants (2/88 - 3/88) 	<ul style="list-style-type: none"> o Feasibility study training with Gambia Women's Bureau extension agents (planned for 5/88) o Group building training with Mali Groupe Jeunes trainers (planned for 5/88) 		<ul style="list-style-type: none"> o Completion of OEF "Business Management Made Simple" materials (4/88) o Low-income women entrepreneurs trained to serve as "paratechnicians" in simple accounting methods - six month pilot to assist entrepreneurs in three communities initiated (2/88 - ongoing) 	
3. Institution-building (training of managers)	<ul style="list-style-type: none"> o Refinement of small enterprise development policy and MFR/OEF partnership agreement with MFR national and regional staff (1/88 - 5/88) o Improvement of project implementation and development of credit policy with FAFS national and regional staff (1/88 - 5/88) 	<ul style="list-style-type: none"> o Strategic planning workshop with Groupe Jeunes in Mali (2/88) o Follow-up Management Training workshop with Groupe Jeunes (3/88) o Program planning with Gambia Women's Bureau (1/88) o Program planning with Niger Women's Federation (1/88) 	<ul style="list-style-type: none"> o Three planning seminars with: 1. top three staff of SWDO; 2. 10 members of the SWDO National Committee; 3. 25 SWDO regional delegates (11/87 - 1/88) o Two workshops on planning and project implementation with Baidoa Regional and District Committees (1/88) 		<ul style="list-style-type: none"> o OEF institution-building training materials analyzed and consolidated (2/88 - 5/88)

	Senegal	West Africa Regional	Somalia	Central America Regional	All Regions
4. Policy Initiatives	<ul style="list-style-type: none"> o Field visit by Women, Law and Development Director to consider options for including policy initiatives in the Senegal program (3/88) o Preparation of strategy paper on the relationship between economic and policy activities in the Senegal program (5/88) 				<ul style="list-style-type: none"> o Series of in-house meetings conducted to discuss and determine strategies for integrating OEF's economic and policy activities 10/87 - 5/88)
5. Staffing	<ul style="list-style-type: none"> o Placement of small enterprise specialist as Country Director in Dakar 			<ul style="list-style-type: none"> o Hiring of part-time business analyst for one year to contribute to the development of the computer data base 	<ul style="list-style-type: none"> o Hiring of Senior Program Director in headquarters o Hiring two small enterprise consultants to assist OEF in documenting learnings from the programs in Senegal and Central America

In November, 1987 OEF hired a new Senegal Program Manager, Peter Parr, who has over seventeen years of field experience in Africa and is an expert in small enterprise development. One of Mr.Parr's main tasks has been to help document OEF's small enterprise experience in Senegal and to develop a plan to strengthen the SED program.

Margaret Schuler, Director of OEF's Women, Law and Development program travelled to Senegal to assist the staff in developing a strategy for examining policy constraints in small enterprise development.

The Dakar office also serves as the West Africa Regional office and thus provides technical assistance to programs in Mali, Niger and the Gambia. Soukeyna Ba N'Diaye continues to serve as the West Africa Regional Representative and also serves as a representative for the Senegal program.

Documentation

In July, 1987 OEF commissioned an evaluation of its program to work with a Senegalese non-governmental organization, Maisons Familiales Rurales (MFR), to help rural women increase their cash incomes through food production and income generating activities. The project consisted of training for MFR Regional Coordinators and extension agents and funding for loans to women's groups.

During the three-week evaluation, the evaluator made field trips to three MFR rural centers and addressed the following set of questions:

1. Are the activities chosen by the MFR women's groups economically viable? How have they been affected by OEF training? Has the MFR revolving loan fund operated effectively?

2. Has MFR as an institution been strengthened by the project? Can the project continue solely under MFR management?

Program successes highlighted in the evaluation include the following:

- * MFR is firmly committed to working on economic activities with women;
- * MFR field staff are well-grounded in feasibility study training;
- * Program control has been decentralized to the MFR Regional Coordinators, local centers and women's groups; and
- * In several instances women have made considerable amounts of money from income generating activities, particularly in cattle and sheep fattening and improved farm equipment.

Areas for improvement recommended by the evaluator include:

- * Additional training is needed in small business development and management;

- * MFR's credit/revolving loan fund system should be revised and communicated to MFR monitors (extension agents) and women's group members;
- * The project should continue for at least two years with a focus on the functioning of the economic activities.
- * The results of the OEF/MFR experience in six centers should be disseminated to MFR's other fifty-one centers.

The second major documentation activity has been the development of a "Strategy and Policy Paper for OEF's Small Enterprise Program in Senegal". The report includes: (1) a program overview; (2) SED and the Senegal context; (3) issues to be addressed; and (4) options and recommendations.

A credit/SED consultant was engaged for six weeks to conduct research in Washington and the field, and to draft a preliminary report building on data gathered during the July, 1987 evaluation. She worked closely with the Senegal Program Manager.

Their initial findings include:

-Senegal's agriculture situation and the Government of Senegal's 1984 New Agriculture Policy play an important role in OEF's small enterprise development program for two reasons. First, most of OEF's SED projects are either agricultural in nature or highly dependent on agricultural inputs. Second, because agriculture, mainly groundnut cultivation, employs 70% of the active population in Senegal, purchasing power for OEF supported small business products is directly related to the earning capacity of agricultural crops.

-In rural Senegal, the group takes precedence over the individual. An individual gains power, not through his or her individual ability, but through his or her contribution to the group interest. Therefore, African businesses cannot necessarily be judged in Western terms. Villagers have expressed some opposition to women only projects.

-OEF should reexamine its partnership agreement with Maisons Familiales Rurales (MFR) in the implementation of SED projects in light of the fact that MFR is a socially oriented institution. MFR field agents are trained to implement social programs and require extensive training and monitoring to be able to implement an SED program. Further, they have responsibilities to other MFR programs and donors and are not able to spend more than about 50% of their time on the OEF SED program.

-Several options are presented: (1) that OEF invest more financial resources in MFR at the national level to strengthen MFR's capability to implement SED projects; (2) that OEF hire credit consultants to

train and work alongside MFR Regional Coordinators; (3) that OEF seek out other Senegalese partners who are more compatible with OEF's mission; and (4) that OEF serve as a SED Technical Training Support Institution to a number of Senegalese institutions (PVO's, banks, coops and village groups) and not become involved in project implementation. Staffing needs, a transition plan and targets for the latter option are outlined.

-In the short-term OEF needs to outline clearer agreements with its partner organizations, particularly with regard to loan monitoring and reporting responsibilities. Easy-to-use guidelines or checklists should be developed on, for example, loan monitoring, repayment, determining a competitive market price, and evaluating business risks.

-Over the longer term, OEF/Senegal should develop comprehensive SED/credit management materials for use by partner agencies and OEF staff;

-OEF should develop criteria for establishing partnership arrangements with local institutions;

-Regardless of which option is decided upon, OEF should develop its in-house capability and reduce reliance on outside consultants; this would include hiring additional qualified Senegalese staff in the areas of credit/SED management and training. This "team" could also serve as a resource for developing new programs in the West Africa Region.

-OEF should examine its role in literacy training as it relates to the SED program.

Training of Trainers

Training of trainer workshops conducted this year have focused on upgrading MFR trainers' skills in marketing, credit and evaluation as well as other training techniques. This was accomplished through a series of workshops:

1. Marketing training of twelve MFR monitors using OEF's newly developed marketing manual. Monitors practiced training with the Ngodiba women's group who had already completed three cycles of economic activity. The monitors developed several recommendations for strengthening the training materials.

2. A reflective retreat for twelve MFR monitors on pedagogical theory and practice. The goals of the retreat were to reinforce basic non-formal education techniques and to discuss the benefits of participatory training.

3. A three-day workshop for MFR monitors on participatory evaluation during which they evaluated the results of the training plan they had developed in January, 1987.

4. Three training of trainer workshops on credit management.

The scope of work for the credit/SED consultant (discussed above) included outlining the credit and small business management training needs of trainers in OEF/Senegal's three projects. These recommendations were then discussed with the SED training consultant who arrived in Senegal one week later. Two workshops were conducted for MFR monitors in the Sine Saloum and Casamance regions and one for FAFS trainers in the fish drying project in the Cap Vert Region.

For new projects in Casamance and Cap Vert, topics covered included introduction to credit project management, analyzing project proposals, marketing, interest calculation, credit procedure, and monitoring and reporting.

For on-going projects in Sine Saloum, topics covered included interest calculation, calculation of selling price, marketing, and credit follow-up needs (setting targets, documentation, setting calendars, simple bookkeeping, etc.).

The training consultant's report includes a list of future training needs in order to implement ongoing credit projects. These include establishing production and sales targets, scheduling loan repayments, market projections, budget variance analysis, accounting, loan tracking and literacy.

Organizational Development

Organizational development activities undertaken during the past year have focused on working with MFR staff at the national and regional levels to solidify MFR's SED policy and their working relationship with OEF. Several meetings were held with the MFR Director and his senior staff as well as with two MFR Regional Coordinators who are responsible for project implementation.

Jane Watkins, OEF's Program Director and Patty Larson, the Assistant Director for Africa Programs, participated in some of these discussions. Several options for strengthening the OEF/MFR partnership in implementing the SED program are being actively considered.

OEF's SED and training consultants worked with MFR Regional Coordinators on SED policy and project implementation issues. Similar discussions have begun with FAFS national and regional staff

Policy Initiatives

The goal of the policy component is to identify key policy constraints affecting women at the grassroots level including religious, customary and state laws,

particularly relating to women's economic activities. It is important to point out, however, that women's empowerment and the formation of village women's groups has been a key element of the Senegal program from its inception.

Margaret Schuler, Director of OEF's Women, Law and Development program visited Senegal in March to assist the Senegal staff in developing a strategy for examining policy constraints in women's small enterprise projects. Her report and recommendations, to be issued in May, will be used for programmatic decision-making.

B. Mali

As part of the West Africa program, Mali falls under the Dakar Regional Office and most activities are covered by the Regional Representative, based in Dakar.

This year has marked the beginning of what OEF hopes will be a long-term collaboration with the Malian PVO Groupes Jeunes. A collaborative program with two other U.S. PVO's, Freedom from Hunger Foundation and International Voluntary Services, led to the planning and recent launching of the Mali Institutional Development, Enterprises and Nutrition project (MIEN) for villagers in the Sikasso Region in collaboration with Groupe Jeunes. The three PVO's have a program manager based in Bamako and the local collaborating organization is Groupe Jeunes.

Groupe Jeunes is new and has little project implementation experience. Essentially a group of university graduates who are no longer guaranteed work by the government, they want to work in the field of development and have become an official Malian PVO.

Under the Matching Grant, OEF has provided Groupe Jeunes with basic planning and management skills. The first workshop on Strategic Planning, enabled Groupe Jeunes to begin long-term planning, particularly in relation to the organization's stated goals. Specific topics included: clarification of organizational values, drafting of a mission statement, identification of organizational objectives, discussion of the organization's strengths and weaknesses and analysis and choice of activities to undertake. Follow-on training was done with small groups and lasted ten days, culminating with a presentation to the GJ Board of Directors. A management trainer, with knowledge of Mali and a background in economic development, conducted the training. Following the workshops, two Groupe Jeunes members were selected to attend a PACT (AID funded) workshop in Bamako on project design.

Organizational development will be a continuing theme in Year II. In addition to working with Groupe Jeunes at headquarters, training of four Groupe Jeunes members to become trainers at the village level will take place. These Groupe Jeunes trainers will be trained to carry out OEF's business skills training courses.

It is anticipated that over the course of the Matching Grant, Groupe Jeunes will be increasingly capable of planning and carrying out its own programs and in accessing funding and technical assistance needs.

C. Gambia

The Gambia Women's Bureau was established by the Gambian General Assembly in 1980 to help solve problems linked to the well being of Gambian women. Their priorities range from facilitating communication between people involved in governmental and nongovernmental programs affecting women to implementing pilot projects at the community level to improve the lives of women.

In December, 1985 OEF organized a planning seminar for the Women's Bureau designed to strengthen their capacity to develop a three year plan. The seminar was attended not only by staff of the Women's Bureau, but also by program staff of non-governmental organizations implementing women's projects affiliated with the Bureau. The result of the seminar was a three-year plan (1987-1990), which was refined by the Bureau over the next several months.

In January, 1988 OEF's West Africa Regional Representative made a follow-up visit to the Gambia to outline a plan for continued OEF/Women's Bureau collaboration. Current Bureau priorities include training of program staff in project design, training the Bureau's sixteen field agents, and conducting a seminar on women, law and development. Specific projects for which OEF might provide technical assistance are an urban and rural women's credit project and business management training for farmers and small entrepreneurs.

Preparations were begun regarding OEF's facilitating training of Women's Bureau field agents in small enterprise development, using Senegalese trainers. The Senegalese trainers, from Maisons Familiales Rurales (MFR), have been trained by OEF. The Women's Bureau is expected to send OEF a formal request and a proposed agenda for this training soon and it is anticipated that the training will take place before the end of Year I.

The Director of the Women's Bureau was extremely interested in OEF's Women, Law and Development project. She is arranging a policy visit to Senegal and would like Gambian representatives to participate in OEF policy activities in Senegal.

In Year II, a variety of institution building and training of trainer activities will take place with the Women's Bureau and other organizations working with women. Gambian representatives will participate in policy activities in Senegal.

D. Niger

The Women's Association of Niger (AFN) is the central organization concerned with women's activities in the country. AFN implements most of the government's women's projects.

OEF has collaborated with AFN since 1986 when OEF provided AFN with funding to train 50 village women in manioc processing and storage and for the development of a manioc processing guide. In January, 1988 OEF's West Africa Regional Representative traveled to Niamey in order to finalize OEF's Country Agreement with the Government of Niger and to outline a plan for future collaboration.

The Country Agreement has now been signed by the government of Niger. OEF's Regional Representative requested that AFN select a manioc processing trainer to conduct a workshop with field agents in one of OEF's projects in Senegal.

E. Somalia

OEF currently has an office in Mogadishu with a part-time representative. OEF's programmatic involvement in Somalia centers on a close collaboration with the Somali Women's Democratic Organization (SWDO). Through orientation centers at regional, district and village levels, appointed SWDO committees encourage women to participate fully in the economic, social and cultural life of Somalia, seeking to strengthen the position of women and their families through educational and development activities. As outlined in the Matching Grant proposal, OEF aims to strengthen this organization at all levels to enable it to: a) integrate women in government sectoral programs and b) plan and implement economic development projects for women.

In 1982, OEF conducted a workshop with the SWDO National Committee on project identification and planning. This led to the development and implementation of an agro-forestry project in northwest Somalia with the National Range Agency (1984-1987). While OEF's direct involvement in this project has drawn to a close, because of on-going SWDO involvement, OEF will continue to monitor project progress and outputs. In particular, SWDO and OEF will examine this model of integration of women into a sectoral program to see if it can be replicated.

In 1987, SWDO and OEF began implementation of a second project. This is in Baidoa in the Bay Region and focuses on agricultural small enterprises.

While activities under the Matching Grant are documented and funded separately, they are linked and inter-mesh with previous and existing project activities.

Documentation

During implementation of the agro-forestry project, a group of women began a commercial tree nursery in Hargeisa. Sale of seedlings and small trees takes place through contracts with institutions, such as the World Bank, in the local market, and through individual sales at the nursery. Under the Matching Grant, OEF is publishing a case-study of the nursery as an illustration of an economic enterprise resulting from a natural resource management project (see Appendix H. for table of contents).

Organizational Development

The second major thrust of Matching Grant activities in Somalia during the first year has been in the area of organizational development, as stated above to integrate women into government sectoral programs and plan and implement economic development projects for women.

The SWDO National Committee learned important organizational skills, project management, and long-term planning skills from the Northwest project. This invaluable experience, both successes and mistakes, is enabling OEF to move forward smoothly with SWDO in the areas of planning, project design and implementation. The OEF Africa Director and Baidoa Project Manager have conducted planning seminars with the President, Vice President and Director of Programs for the SWDO. This top-level group reiterated the need for long range planning. They appointed one person from SWDO to be a "point person" to work closely with OEF on planning and implementing future workshops.

A follow-up workshop with the National Committee clarified management training needs. The committee decided to use the annual March meeting of delegates from all regions as part of a series of long-range planning sessions. This seminar included over 25 women.

The point person from SWDO met with the SWDO Regional Committee in the Northwest to discuss liaison with the project in Baidoa, and to include them in SWDO planning - particularly as resource persons with specific project experience. This also gave the point person the opportunity to view on-going activities in the Northwest firsthand. OEF staff met with other agencies in Mogadishu currently working, or considering working with the SWDO so that their activities could be taken into account during SWDO planning sessions. These included UNICEF, CARE, and several Italian PVO's.

Two workshops were held with the SWDO Regional and District Committees. Planning and project implementation were the focus of these sessions; twelve women (five regional, five district and two national) began long-range planning, taking the recently funded Baidoa project as a practical application. Participants felt it was important to include members of other agencies and institutions in planning

and organizational management workshops. Thus, members of local governments, staff from the nearby agricultural research center and local agricultural entrepreneurs were invited to participate in subsequent workshops.

Overall, the planning sessions and workshops enabled SWDO at different levels to define their responsibilities and plan development activities to benefit their clientele, the women of Somalia.

As mentioned above, linkages have been made with other agencies. The OEF Representative, based in Mogadishu, held a seminar for PVO's interested and/or involved in WID activities in Somalia. She explained OEF's methodology and disseminated publications.

For Year II, a management trainer, with knowledge of Somalia, has been identified to conduct follow-up planning and project implementation workshops with SWDO at the National level. Also, members of Regional Committees will be invited to attend a series of workshops in planning and project identification. The trainer will follow up these workshops with visits to each region to work with representatives as they work with their regional committees to implement their newly gained planning skills.

F. Central America

Over the past five years, OEF developed an extensive project portfolio in Central America, which has included AID Mission and centrally-funded grants: Honduras Livestock Project-Pigs/522-0251, Women In Business/LAC-0137-A-00-5043-00, El Salvador Displaced Women Project/519-0281-A-00-5442-00, El Salvador Women In Business/519-0322, and Program of Education for Participation/LAC-B003-A-5103-00. The Matching Grant has provided resources, not available through these grants, that enable OEF to learn from its experience in the region and further refine its small enterprise development methodology. Year I has emphasized an overall program review of OEF's small enterprise approach, activities, and impact, and the development of an innovative cost-effective strategy to provide assistance in simple accounting and management.

Documentation

OEF's projects throughout Central America have been based on the same small enterprise development methodology. Though all these projects have undergone evaluations, OEF has not had the opportunity to carry out an overall program review until the Matching Grant. The focus of a program review is broader than that of an individual evaluation; it enables an organization to analyze and define strengths and weaknesses of its overall approach.

The Central America small enterprise review has included a number of activities. The AID Matching Grant funded the review in Honduras and Costa Rica, and private sources were drawn upon for El Salvador. Last Fall, OEF assessed all

written project documents, including reports and evaluation studies, to draw out tentative learnings and issues. This document analysis also included current projects in Africa and several past projects in the Near East and Asia. The paper deals with issues including: kinds of businesses OEF assists; credit policies; the relationship of training to the program components; individual versus group enterprises; and OEF's relationship with local organizations. It is included in Appendix I.

In October, OEF held a field-headquarters workshop. The "document analysis" paper provided the framework for a day-long discussion and planning session. Out of that meeting, questions were defined to guide a comprehensive field evaluation of the program. In addition, OEF initiated the creation of a computer data base, which includes profiles on each beneficiary and business assisted (see Appendix F for questionnaires).

The field evaluation has been carried out by Flora Maria Calvo, a financial analyst based in Costa Rica, and by Shari Berenbach, formerly PFP Program Director. Ms. Calvo coordinated the collection of beneficiary and business data for the computer profiles, carried out an analysis of the loan fund's performance, and developed cash flow projections on the loan funds through 1991. Ms. Berenbach visited and studied each project, analyzed the business profile data, and identified key learnings and guidelines for future programming. In addition, staff from throughout the region met in Honduras in December to systematize policies in credit and administration such as savings and collection requirements.

Ms. Berenbach's written program review will be completed in early May, and presented to AID before the Year I PVC review meeting. The Table of Contents for the study is included in Appendix J. The paper takes a critical look at OEF's program including: a narrative overview of activities and methodology; a presentation of economic and social gains from a sample of over 300 beneficiaries; an analysis of cost factors; and a discussion of problems, issues and lessons learned.

Since OEF's program review has been an ongoing process begun early in the grant year, it has already been extremely useful for program planning. OEF will use the finalized report to make key decisions about its scale of operation, program costs, and business sectors assisted.

Training of Trainers

As the businesses assisted in Central America have grown, record-keeping has been a common problem faced by the entrepreneurs. With support of the Matching Grant, Central American project staff developed an innovative "barefoot accountant" scheme, in which literate entrepreneurs in a community are trained to assist others in simple accounts.

During Year I, staff designed the program, trained four community paratechnicians, and launched a six month pilot program which will be assessed in Year II. The project is being implemented in two communities in Honduras and two in Costa Rica. Contingent on a favorable outcome of the pilot, the paratechnician program will be expanded, with 40 women trained each year to assist 400 entrepreneurs, on a fee basis.

Also in Year I, field staff completed the *Management Made Simple* training manual, the companion to OEF's *Doing a Feasibility Study* and *Marketing Strategy*. The management module was drafted with support from OEF's previous PVC grant, but completion took longer than anticipated due to the challenge of creating workable administrative management and record-keeping systems for minimally literate women. The manual will be published with private funds in the near future. The manual is presently used in all the Central American projects.

V. MANAGEMENT: REVIEW AND ANALYSIS OF HEADQUARTERS/SUPPORT FUNCTIONS

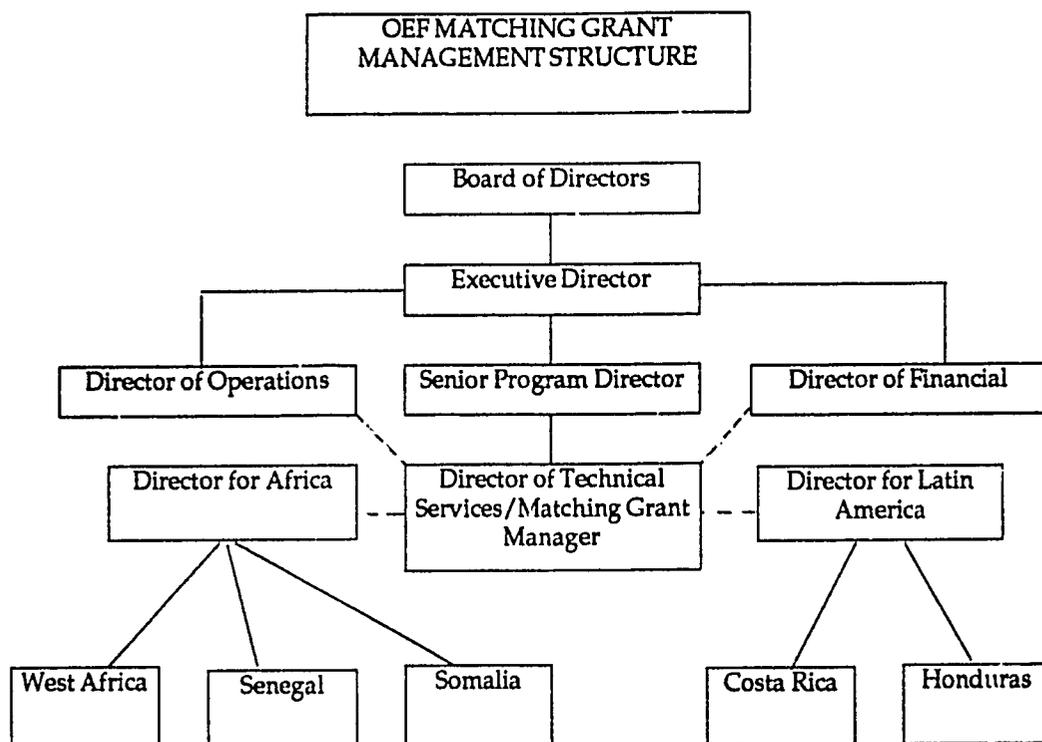
In 1987, OEF underwent an organizational restructuring which has strengthened both the technical and managerial support for the Matching Grant program.

The Grant is managed by the Director of Technical Services, Dr. Suzanne Kindervatter, who is accountable to the newly hired Senior Program Director, Jane Watkins. Ms. Watkins reports directly to the Executive Director, Ms. Elise Smith. OEF's Technical Services unit handles cross-regional areas of responsibility, including training, evaluation, and documentation; thus, the Matching Grant appropriately is managed from this office.

In headquarters, the Grant Manager coordinates program activities with two regional directors, Director of Africa Programs Christine MacCallum and Director of Latin America Programs Charles Curry-Smithson. The Directors supervise staff in the field, where technical capabilities have also been added. Peter Parr, an expert in small enterprise development, was hired as Country Director in Senegal, and Flora Maria Calvo, a financial analyst formerly with Women's World Banking, joined the Central America staff on a one year consultant basis.

Also, the Grant Manager maintains close relations with OEF's new Director of Operations, Bonnie Ricci, on budget monitoring and preparation, and with Director of Financial Development, Nancy Fischer, on raising the private match funds. To enhance these efforts, OEF also hired an experienced Manager of Foundation Relations, Lynn McNair.

The headquarters-field management structure is depicted in the diagram below:



As a means to create a Matching Grant "team spirit" and consolidate Year I plans, a headquarters-field workshop was held in October 1987. This four day meeting enabled staff to examine OEF's experience in small enterprise development, organizational development, and policy initiatives, and to identify strategies for further development and integration. Similar meetings will be held in Years II and III.

OEF's Board of Directors also have a critical link to the Matching Grant program. This year, OEF is involved in a Board-initiated strategic planning process which will result in a long-term development plan for the organization. The conceptualization and Year I findings of the Matching Grant program have been an important input to this process. In terms of the match funds, the Board has expanded its private fund-raising efforts, with new initiatives both to reach individual donors and to build relations with a greater number of foundations.

There is also an important connection between OEF's development education work and the Matching Grant. On-going development education programs, sponsored by Biden-Pell and other sources, continue to expand OEF's constituency base. Programmatically, the development education program will include Matching Grant activities in its video documentation program supported by a Ford Foundation grant. The purpose of the video project is to make OEF beneficiaries and activities in the field more real to people in U.S. communities, such as Orange County, California.

Both the direct management of the Matching Grant and the Grant's relationship to other OEF activities are operating smoothly. No major problems have been encountered in Year I and are not anticipated for the future.

VI. FINANCIAL REPORT

Policy activities are running lower than Year I budgeted levels. In Year I, OEF focused on evaluation and documentation of small enterprise activities, and researching the potential for policy initiatives in West Africa.

Along with project and organizational budget information, OEF is submitting the latest SF 272-201 Letter of Credit expense report reflecting LOC activity through December 31, 1987. It is OEF practice to draw down federal funds on a weekly basis; drawdowns reflect expense and field advance activity for all OEF federally-funded projects. As the SF 272-201 shows, for the seven month Matching Grant period ending December 31, 1987 OEF has incurred Matching Grant expenses in the amount of \$160,978, yielding an average monthly draw down of \$23,000. OEF expects this monthly average will increase in Matching Grant Year II, as project activity will be in full swing.

OEF has engaged in an aggressive restricted fund raising program for the private portion of the Matching Grant. OEF has submit, or will be submitting, proposals to the following foundations for Africa project activities:

Atkinson Foundation	proposal pending
Carnegie Foundation	to be submitted
Ford Foundation	to be submitted
King Faisal Foundation	proposal pending
General Services F.	to be submitted
Hewlett Foundation	to be submitted
Mazon Foundation	proposal pending
Packard Foundation	to be submitted
Pew Foundation	proposal pending
Public Welfare F.	proposal pending
Rockefeller Brothers F.	to be submitted
Rockefeller Foundation	to be submitted
Stern Foundation	to be submitted
Scaggs Foundation	to be submitted
Tinker Foundation	to be submitted
USA for Africa	proposal pending
Weyerhauser Family F	to be submitted

For the above proposals noted as "to be submitted," the research has been done, the contacts made, the project activity identified, and we are only awaiting the next proposal submission period, which for the most part is the Fall. Proposals to above foundations total close to \$800,000.

For Honduras, OEF has submitted a proposal to the Food Industry Crusade Against Hunger (FICAH). This group has already funded a feasibility study and has committed follow-up funding if the feasibility study outcome is positive.

Other funders to whom OEF will be submitting proposals include Ford Foundation/Senegal, J. Roderick McArthur Foundation, Reed Foundation, Rubin Foundation, Scherman Foundation, Calmeadow Foundation, and the Kellogg Foundation. Other funding sources in the foundation community are under active exploration.

For the Matching Grant year ending May 31, 1988, OEF has raised monies from the following sources:

International F. Stern Foundation	Senegal
Food for All	Senegal
Hewlett Foundation	Senegal
USA for Africa	Senegal
World Bank	Somalia
Pew Foundation	Documentation/Publication
Methodist Church	Somalia
FICAH	Honduras
Ford Foundation	Policy/Documentation
Cummins Engine	Documentation

As a result of OEF's restricted fundraising efforts targeted to the Matching Grant program, OEF has secured all but \$80,000 of Year I Match monies. The prospects noted above are promising and OEF is confident that it will meet its private funds commitment. OEF's projected spending levels are based on anticipated field activities as well as timely decision making by prospective funders. Both are being monitored closely.

VII. LESSONS LEARNED AND LONG-TERM PROJECT IMPLICATIONS

As this report presents the first year of a Matching Grant program, this section necessarily focuses on key issues which OEF is addressing related to maximizing program effectiveness.

A. Estimate of Cost and Benefits/Benefit Distribution

OEF's programs in Africa and Central America are reaching poor women and their families, but on a fairly small scale. One of the major challenges OEF faces at present is replicating its pilot-level activities in order to reach more beneficiaries at a lower cost. The program analysis carried out in Year I has been invaluable in helping OEF identify changes that can be made in staffing patterns and program components in order to bring down costs while maintaining quality services. These options, as well as assessments of overall program effectiveness in the field, are detailed in the Africa and Central America documentation reports which will be completed in May. OEF is using the data and recommendations in these studies to make specific changes in its field programs.

B. Institution-building Assessment/Sustainability

OEF is working essentially with two forms of institutions in the field: local affiliates which OEF helped create in Central America and indigenous NGOs in Africa. This year, OEF has begun analyzing the nature of funding, technical support, and headquarters management appropriate for work with both kinds of institutions. OEF is committed to empowering local institutions and is refining its strategy for sustainable long-term programs in the field. In particular, the technical capability of field and headquarters staff will be upgraded in Year II, and OEF will better define the stages and needed inputs for building programmatic and financial sustainability.

C. Local Participation and Leadership Development

OEF's approach emphasizes local participation and promotes leadership development, specifically through training in organizational development. In Year II, OEF will analyze its previous training in organization development and revise its materials. Emphasis will be placed on skills development in project planning, management, and resource mobilization.

D. Innovation and Technology Transfer/Replication Potential

Over the past five years, OEF has evolved a methodology for promoting small enterprise development with poor rural women. At this point, OEF has enough of an experience base to "fine tune" its approach and adopt a delivery system which reaches more beneficiaries.

The chart on the following page was developed by the Central America program review consultant and tracks OEF's growth in the small enterprise development field. At this point, OEF's work in Africa falls somewhat into "stage two," and its work in Central America into "stage three." OEF's goal is to move towards "stage four" programs; the analysis conducted in Year I is enabling OEF to make significant progress.

E. Policy

The Year I activities included an emphasis on better integrating OEF's policy and grass roots economic activities. Research and planning was conducted in Senegal to determine the "what" and "how" of integration. Recommendations are presently being considered (which range from grass roots training to a national conference) and will be implemented in Year II.

OEF anticipates that Senegal will serve as an excellent "case" for linking policy and action; this experiment will be carefully tracked and documented to provide learnings to others in the field.

OEF's Evolution in Small Enterprise Development

Stage 1 Exploration

Define goals, objectives, and means

VALUE FOCUS

Examine goals in relation to participant perceived needs
Clarifying objectives and means for realizing these.
Trial and error, choices, ambivalence
Community Development/Income Generation
Assessing skill needs, capital needs, data needs for project success.

'Sifting through...until you are clear about what you are trying to do.'

Stage 2 Experimentation

Figuring out how to do it.

METHODS FOCUS

Appropriate mix of TA/Credit/Training
Client Selection
Group/Individual
Rural/Urban
Direct or indirect credit
Basic operating procedures

'Testing until you define a methodology which works.'

Stage 3 Effectiveness

Getting regular results. Reaching a reasonable scale of operations

MANAGEMENT FOCUS

Staff training
Monitoring Systems
Management Information Systems
Refining policies and admin. systems
Packaging training materials.

'Refining and establishing a replicable system which can be used by others.'

Stage 4 Expansion

Getting others to do it.

INTER-INSTITUTIONAL FOCUS

Strengthening local NGOs
Sustainability
PVO/NGO relations
Wholesale and secondary credit markets
Dissemination to secondary cities
Training of Trainers

'Accomplishing broader inter-institutional impact.'

**Adapted from David Korten's framework.*

OEF also anticipates that the Matching Grant program will have policy implications in two broader areas: local institution-building and small enterprise development with poor women. OEF will continue to document its work in both these areas, to draw out valuable "lessons learned."

F. Collaboration/Networking

As a prominent organization working with Third World women, OEF is frequently sought out by other NGOs to collaborate on specific program components. Requests have increased recently for assistance in training, both in small enterprise development and organizational development.

In its field programs, OEF emphasizes tapping local resources for project needs. For example, the agronomists who work with Central America projects are employed by government agencies. OEF views this "resource networking" as part of its strategy for institution-building.

VIII. RECOMMENDATIONS

At this point in the life of the project, the recommendations focus on internal aspects of the program, rather than learnings to share with other NGOs and donors. The effectiveness of the project can be enhanced by taking action in the following areas:

A. Program Design and Objectives

The Year I small enterprise development program documentation activities have generated quality data to guide OEF's on-going programming in the field. OEF has already begun to study the analysis and recommendations presented in the Africa and Central America reports. The product of this internal review process should be a clear strategy for OEF's future work in Senegal and Central America, including staffing requirements and patterns, program components, target beneficiaries, etc.

B. Countries

The Matching Grant has been an invaluable resource for OEF's field programs. Overall, it has enabled OEF to document, scrutinize, and plan ways to improve its work in small enterprise development. In West Africa, it has supported key staff positions and training activities, while in Somalia, it has complemented the OEF AID-funded Baidoa project, by strengthening capabilities of the local organization involved in the project. The Central America program added an innovative "barefoot accounting" service, which could not have been developed with funds from Mission OPGs or AID/LAC.

In addition, the Matching Grant has enabled OEF to promote learning across regions. This comparative perspective has further helped OEF to assess its work and identify learnings for the future.

OEF recommends that the seven Matching Grant countries be maintained for Year II, with the addition of El Salvador, Haiti, and Kenya. It is important to continue to include Central America in the Match, since Match funds fill a specific programmatic need in the region not covered by other sources. Since El Salvador and Haiti have been important in OEF's regional program, they should be added. At present, OEF's East Africa program focuses only on Somalia. The addition of Kenya, where OEF is presently developing a program with private funding, would strengthen its presence in the region.

C. Staffing

OEF's work in small enterprise development has become increasingly sophisticated, and staffing capabilities -- both in headquarters and the field -- in business planning and analysis need to be upgraded. OEF should devise a plan for accomplishing this in Year II.

D. Institutional Development

In Year I, OEF focused on its experience and learnings in small enterprise development. In Year II, institutional development should be a parallel area of review and analysis. In particular, OEF needs to analyze the forms of organizations it works with in the field, appropriate organizational development training, field-headquarters relationships, funding patterns, and legal issues. This analysis will enable OEF to work more effectively in local "institution-building."

E. Training

OEF is being sought out as a training institution by the Peace Corps, World Bank, international and local NGOs, and UN agencies. OEF training approaches and materials can fill a gap in programs of these agencies, and OEF should expand its capability, in terms of staff resources, to collaborate on specific training activities.

F. Computer Data Base

The computer data base for tracking beneficiaries and businesses in OEF programs created in Year I should become fully operational in Year II. Specifically, procedures and schedules for collecting data from the field should be established, and report formats and analyses should be put on line. These reports can serve as the basis for a cyclical review of OEF's effectiveness in the field and identification of changes which need to be made.

G. Policy

The integration of OEF's work in grass roots economic development and policy analysis should be pursued vigorously in Year II. This integration will not only enhance OEF's projects, but provide important insights into defining strategies for linking policy and action for other development agencies.

APPENDICES

- A. FINANCIAL REPORTS
 - 1. MATCHING GRANT FINANCIAL PROFILE
 - 2. OEF INTERNATIONAL FINANCIAL PROFILE
 - 3. SF 272-201
 - 4. LIST OF AID GRANTS
- B. COUNTRY DATA SHEETS
- C. LOGICAL FRAMEWORK
- D. "WOMEN DISCOVER LAW AND ECONOMICS DO MIX," VITA NEWS, JULY 1987.
- E. REVISED SCOPE OF WORK
- F. BENEFICIARY AND BUSINESS DATA BASE PROFILES
- G. SENEGAL SMALL ENTERPRISE PROGRAM STRATEGY AND POLICY PAPER (OUTLINE)
- H. STARTING WOMEN'S COMMERCIAL NURSERIES: A CASE STUDY FROM SOMALIA (OUTLINE)
- I. REVIEW OF KEY LESSONS LEARNED IN PVO SMALL ENTERPRISE ACTIVITIES
- J. CENTRAL AMERICA SMALL ENTERPRISE PROGRAM REVIEW (OUTLINE)

APPENDIX A.
FINANCIAL REPORTS

April 13, 1988

OEF INTERNATIONAL

MG FINANCIAL PROFILE (MG PROJECT)
(Year I June 1, 1987 to May 31, 1988)

<u>PROJECT ELEMENTS</u>	<u>Year I BUDGET</u>	<u>Year I AID EXPENSES</u>	<u>OEF Year I EXPENSES</u>	<u>YEAR II</u>	<u>YEAR III</u>	<u>Three YEARS TOTAL</u>
TRAINING	\$101,036.00		\$126,816.00	\$ 379,829.00	\$ 153,927.00	\$ 660,572.00
INSTITUTION BUILDING	111,690.00		115,516.00	197,856.00	194,544.00	507,916.00
POLICY	92,465.00		35,653.00	151,309.00	173,580.00	360,542.00
EVALUATION & DOCUMENTATION	259,225.00	\$289,472.00	14,985.00	141,227.00	213,449.00	659,133.00
INDIRECT COST	203,189.00	104,024.00	81,355.00	313,279.00	264,500.00	763,158.00
EQUIPMENT	34,000.00	6,504.00	27,280.00	16,500.00		50,284.00
EVALUATION					20,000.00	20,000.00
TOTAL	\$801,605.00	\$400,000.00	\$401,605.00	\$1,200,000.00	\$1,020,000.00	\$3,021,605.00
<u>SOURCE OF PROJECT FUNDS</u>	<u>Year I</u>					
AID Matching Grant	\$400,000.00			\$600,000.00	\$520,000.00	\$1,520,000.00
Matching Grant Private	\$401,605.00			\$600,000.00	\$500,000.00	\$1,501,605.00

FINANCIAL PROFILE OF
OEF INTERNATIONAL

<u>PROGRAM COST</u>	FY '88	FY '89
SMALL ENTERPRISE	\$ 942,041.00	\$ 345,491.00
VOCATIONAL TRAINING	233,301.00	473,946.00
POLICY	660,692.00	882,926.00
INSTITUTION BUILDING	360,176.00	836,233.00
DOCUMENTATION & PUBLICATION	370,905.00	55,989.00
DEVELOPMENT EDUCATION	129,970.00	293,685.00
FINANCIAL DEVELOPMENT	186,696.00	322,575.00
PUBLIC INFORMATION	54,763.00	61,412.00
INDIRECT COST	940,662.00	1,019,952.00
 TOTAL	 \$3,879,206.00	 \$4,292,209.00

FY '88 is based on the revised projection for the year.

FY '89 is now in the process of finalizing; the figures are preliminary.

FY '90 is not yet available.

FEDERAL CASH TRANSACTIONS REPORT CONTINUATION

Approved by OMI Management and Budget No. 80-RO187

1. FEDERAL SPONSORING AGENCY AND ORGANIZATIONAL ELEMENT TO WHICH THIS REPORT IS SUBMITTED

Office of FM/ PAD/CMA
AID SA/12 Room 621 Washington DC

3. PERIOD COVERED BY THIS REPORT (As shown on SF 272)

FROM (month, day, year) TO (Month, day, year)
10/01/87 12/30/87

(This form is completed and attached to Standard Form 272 only when reporting more than one grant or assistance agreement.)

2. RECIPIENT ORGANIZATION (Give name only as shown in item 2, SF 272)

DEF International
1815 H Street, NW 11th Floor
Washington, DC 20006

4. List information below for each grant or other agreement covered by this report. Use additional forms if more space is required.

FEDERAL GRANT OR OTHER IDENTIFICATION NUMBER (Show a subdivision by other identifying numbers if required by the Federal Sponsoring Agency)	RECIPIENT ACCOUNT NUMBER OR OTHER IDENTIFYING NUMBER	FEDERAL SHARE OF NET DISBURSEMENTS	
		NET DISBURSEMENTS (Gross disbursements less program income received) FOR REPORTING PERIOD	CUMULATIVE NET DISBURSEMENTS
(a)	(b)	(c)	(d)
Video-DPE-0400-G-SS-5023	207-551-2	\$ 0.00	\$ 41,480.00
WIB-LAC-0137-A-00-5043-00		133,597.52	1,517,768.86
WIDTech DPE-0200-G-SS-4095-00		23,435.38	421,132.00
Cost-Sharing PDC-0253-A-00-4127-00			995,000.00
Honduras Pigs OPG-AID-522-0251			437,000.00
Panama AID-525-G-1022			668,000.00
Biden Pell PDC-2030-G-55-SS-2141-02			145,924.00
WLD OTR-0089-G-SS-5042-00			100,000.00
Somalia AID-649-8122-A00-5012-00			596,000.00
Biden Pell PDC-0230-G-SS-5135-00		51,584.11	388,829.44
Haiti 521-0182-A-00-5061-00		83,300.78	633,126.30
El Sal 519-0281-A-00-5422-00		8,988.01	519,442.00
CP LAC 0003-A-5103-00		196,753.03	1,071,414.49
AID/SOD/PDC-0184			1,004,878.00
AID/G-383-0060			155,320.00
AID/E-G-1661			47,426.00
AID/LAC/G-1352			403,910.00
OTR-0200-G-SS-1137			174,175.00
PDC-0197-A-2056			489,402.00
G-930-0300-G-2056		0.00	120,000.00
G-G-608-0166		0.00	341,756.00
El Sal AID 519-0233		0.00	687,680.00
Haiti 521-0192-A-00-4087-00		0.00	35,605.00
AID-OTR-G-1812		0.00	163,034.00
AID-SOD/PDC/G-0144		0.00	163,615.00
AID/AFR/G-1578		0.00	364,797.00
Matching Grant 0287-A-00-7177-00		83,043.77	160,978.28
Bidoa 649-0138-G-00-8003-00		36,933.69	36,933.69

5. TOTALS (Should correspond with amounts shown on SF 272 as follows: column (c) the same as line 11h; column (d) the sum of lines 11h and 11i of this SF 272 and cumulative disbursements shown on last report. Attach explanation of any differences.)

\$ 617,636.29 \$ 11,884,621.06

April 14, 1988

OEF INTERNATIONAL
List of AID Grants

NAME OF PROJECT	CONTRACT #	AMOUNT		
Small Scale Live Stock Honduras AID	522-0251	437,500.00	Ended FY'88 3 Years	Honduras
WID Tech AID	DPE-0200-G-SS-4035-00	421,132.00	Ended FY'88 3 Years	M.S. & Africa
WIB AID Central America	LAC-0137-A-00-5043-00	200,000.00	Ends FY'89 3 Years	Honduras, Costa Rica, M.S.
New TransCentury	685-0260-A-00-4067-00	567,614.00	Ends FY'90 3 Years	Senegal
PACT Senegal Evaluation	Grant # 499	5,252.00	Short Term	Senegal
Mali Pact Meats For Millions	Grant # 192	20,000.00	Ends FY'89	Mali
PEP AID	LAC-0003-A-5103-00	2,268,142.00	Ends FY'90 3 Years	Panama, Guatemala, Honduras, Costa Rica
Cooperative Agreement Haiti	521-0182-A-00-5061-00	767,000.00	Ends FY'89 3Years	Haiti
AID Matching Grant	OTR-0287-A-00-7177-00	1,520,000.00	Ends FY'90 3 Years	Senegal, Somalia, Mali, Niger, Gambia, Costa Rica, Honduras
International Executive Service WIB El Salvador AID	649-0138-G-00-8003-00	519,442.00	Ends FY'88 3 Years	El Salvador
Somalia Biadoa Aid	649-0138-G-3-60053	1,468,000.00	Ends FY'90 3 Years	Somalia
Biden Pell	PDC-0230-G-SS-5135-00	465,548.00	Ends FY'89 3 Years	United States
PACT Supportive	# 448 WLD	2,500.00	Short Term	Central America
PACT Mali		6,998.00	Ends FY'88	Mali
PACT Senegal		74,942.00	Ends FY'88 2 Years	Senegal

GTM 4/14/88

46

APPENDIX B.
COUNTRY DATA SHEETS

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0417-0630
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type		Project Number	
Appropriation		Level	
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization OEF International		Grant/Contract Number OTR-0287-A-00-7177-00
Start Date (MM/DD/YY) June 1987	End Date (MM/DD/YY) May 1990	AID Project Officer's Name Marguerite Potee

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-5/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

Status

The Year I program included these activities:

- 1) A comprehensive study of the effectiveness of OEF's small enterprise activities was conducted by a team of consultants, and modifications in program design, management, implementation, and costing are under consideration.
- 2) Data on all beneficiaries and assisted businesses was gathered and entered in a computer data base. Data will be input every six months in the future, in order to track change over time in business operation and performance.
- 3) An innovative pilot project was launched to enable entrepreneurs to learn accounting skills in a cost-effective manner. Experienced entrepreneurs were trained as paratechnicians to assist other women; the pilot will be evaluated in six months.

COUNTRY INFORMATION (SECONDARY)

Country COSTA RICA	Location in Country (Region, District, Village) San Jose and rural areas
PVO Representative's Name Marcy Kelley	Local Counterpart/Host Country Agency Several

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	31,327	103,940	91,140
PVC \$	31,327	103,941	91,141
INKIND			
LOCAL			
TOTAL	62,654	207,881	182,281

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0630
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type	Project Number	
Appropriation	Level	
Country Code	Fund Type	Technical Code
Project Officer	Key 1	Key 2

PROJECT INFORMATION (PRIMARY)

Name of Organization OEF International	Grant/Contract Number OTR-0287-A-00-7177-00
Start Date (MM/DD/YY) June 1987	End Date (MM/DD/YY) May 1990
AID Project Officer's Name Marguerite Potee	

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-5/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

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- 2) Data on all beneficiaries and assisted businesses was gathered and entered into a computer data base. Data will be input every six months in the future, in order to track change over time in business operation and performance.
- 3) An innovative pilot project was launched to enable entrepreneurs to learn accounting skills in a cost-effective manner. Experienced entrepreneurs were trained as paratechnicians to assist other women; the pilot will be evaluated in six months.

COUNTRY INFORMATION (SECONDARY)

Country HONDURAS	Location in Country (Region, District, Village) San Pedro Sula and environs
PVO Representative's Name Francisca de Escoto	Local Counterpart/Host Country Agency Organizacion de Desarrollo Economico Feminino (ODEF)

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	24,726	13,518	3,045
PVO \$	24,726	13,518	3,046
INKIND			
LOCAL			
TOTAL	49,452	27,036	6,089

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0630
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type	Project Number		
Appropriation	Level		
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization OEF International		Grant/Contract Number OTR-0287-A-00-7177-00
Start Date (MM/DD/YY) June 1987	End Date (MM/DD/YY) May 1990	AID Project Officer's Name Marguerite Potee

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-5/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

Status

Year I activities focused on developing the curriculum for a training program for the Gambia Women's Bureau.

COUNTRY INFORMATION (SECONDARY)

Country GAMBIA	Location in Country (Region, District, Village) Banjul and environs
PVO Representative's Name Soukeyna Ba N'Diaye(OEF W. Africa rep. in Dakar)	Local Counterpart/Host Country Agency Gambia Women's Bureau

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	24,396	30,528	16,256
PVC \$	24,396	30,529	16,256
INKIND			
LOCAL			
TOTAL	48,792	61,057	32,512

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0630
Expiration Date: 03/31/80

FOR OFFICIAL USE ONLY

PVO Type		Project Number	
Appropriation		Level	
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization OEF International		Grant/Contract Number OTR-0287-A-00-7177-00
Start Date (MM/DD/YY) June 1987	End Date (MM/DD/YY) May 1990	AID Project Officer's Name Marguerite Potee

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-1/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

Status

Year I activities concentrated on organizational development of Groupe Jeunes, a Malian NGO. One strategic planning workshop was held, followed by ten days of one-on-one training with different sections of the organization.

COUNTRY INFORMATION (SECONDARY)

Country MALI	Location in Country (Region, District, Village) Bamako and rural areas
PVO Representative's Name Soukeyna Ba N'Diaye (OEF W.Africa rep. in Dakar)	Local Counterpart/Host Country Agency Groupe Jeunes

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	24,396	30,603	16,339
PVC \$	24,396	30,603	16,339
INKIND			
LOCAL			
TOTAL	48,792	61,206	32,678

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0030
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type	Project Number	
Appropriation	Level	
Country Code	Fund Type	Technical Code
Project Officer	Key 1	Key 2

PROJECT INFORMATION (PRIMARY)

Name of Organization OEF International		Grant/Contract Number OTR-0287-A-00-7177-00
Start Date (MM/DD/YY) June 1987	End Date (MM/DD/YY) May 1990	AID Project Officer's Name Marguerite Potee

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-5/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

Status

Year I activities focused on obtaining OEF's Country Agreement to work in Niger and on designing a collaborative program with the Nigerian Women's Federation.

COUNTRY INFORMATION (SECONDARY)

Country NIGER	Location in Country (Region, District, Village) Niger
PVO Representative's Name Soukeyna Ba N'Diaye(OEF W. Africa rep. in Dakar)	Local Counterpart/Host Country Agency Association des Femmes Nigeriennes(AFN)

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	24,396	30,603	16,339
PVO \$	24,396	30,603	16,339
IN-KIND			
LOCAL			
TOTAL	48,792	61,206	32,678

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0030
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type	Project Number	
Appropriation	Level	
Country Code	Fund Type	Technical Code
Project Officer	Key 1	Key 2

PROJECT INFORMATION (PRIMARY)

Name of Organization	Grant/Contract Number	
OEF International	OTR-0287-A-00-7177-00	
Start Date (MM/DD/YY)	End Date (MM/DD/YY)	AID Project Officer's Name
June 1987	May 1990	Marguerite Potee

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-5/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

Status

Activities carried out in Year I included: 1) evaluation of small enterprise activities; 2) field research and development of a small enterprise program strategy and policy paper; 3) strengthening local organization's capacity to implement small enterprise projects; 4) training of trainers in marketing, participatory evaluation, and credit management; and 5) research to develop a strategy for including policy initiatives in OEF's country program.

COUNTRY INFORMATION (SECONDARY)

Country	Location in Country (Region, District, Village)
SENEGAL	Dakar, Casamance, Sine Saloum, and Thies
PVO Representative's Name	Local Counterpart/Host Country Agency
Peter Parr	Maisons Familiales Rurales

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	228,230	215,092	183,745
PVC \$	228,231	215,092	183,746
IN kind			
LOCAL			
TOTAL	456,461	430,184	367,491

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0030
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type		Project Number	
Appropriation		Level	
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization OEF International		Grant/Contract Number CTR-0287-A-00-7177-00
Start Date (MM/DD/YY) June 1987	End Date (MM/DD/YY) May 1990	AID Project Officer's Name Marguerite Potee

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT
6/87-5/88	\$400,000		
6/88-5/89	\$600,000		
6/89-5/90	\$520,000		
LOP			

Activity Description

This program addresses the issues of hunger, unemployment, and underemployment in Africa and Central America through strengthening women's roles in agriculture and small enterprise activities. The program strategy emphasizes enhancing the capability of indigenous organizations to provide training, implement projects, and affect policy related to low-income women's productivity in agriculture and the informal economic sector. Additional emphasis is placed on documentation of program learnings, in the form of reports, case studies, and technical manuals.

Status

Year I activities included: 1) drafting a case study of women operated nurseries as an illustration of an economic enterprise resulting from a natural resource management project, and 2) a series of management training workshops at the national and regional levels of the Somali Women's Democratic Organization.

COUNTRY INFORMATION (SECONDARY)

Country SOMALIA	Location in Country (Region, District, Village) Mogadishu, Baidoa
PVO Representative's Name Eve Hall	Local Counterpart/Host Country Agency Somali Women's Democratic Organization

COUNTRY FUNDING INFORMATION (\$000)

YEAR	I	II	III
AID \$	43,331	175,713	173,138
PVC \$	43,331	175,714	173,138
INKING			
LOCAL			
TOTAL	86,662	351,427	346,276

LOGICAL FRAMEWORK

OEF INTERNATIONAL MATCHING GRANT

(1987-1990)

Appendix C.

A-1 GOAL STATEMENT

To improve the socio-economic condition of low-income women and their families in seven countries in Africa and Central America through strengthening women's participation in agriculture and small enterprise development.

B-1 PURPOSE

--To expand the cadre of indigenous field workers skilled in training low-income women in technical, financial, and management skills related to agricultural production and small enterprise development.

--To increase the capabilities of key indigenous organizations to plan, implement, and mobilize resources for programs that strengthen women's participation in agricultural production and small enterprise activities.

--To enable indigenous organizations to examine policies related to women's economic productivity and to undertake activities to effect these policies.

--To analyze, document, and disseminate replicable approaches, through evaluations, case studies, and technical materials.

C-1 OUTPUTS

--Training of trainers workshops implemented.

--Institution-building workshops/consultations conducted.

--Policy seminars held and policy initiative action plans developed.

--Technical materials developed, tested, and revised.

D-1 INPUTS

--Increased technical staff in regional offices.

--OEF published technical materials for small enterprise development and policy initiatives.

--Increased private funding base.

A-2 MEASUREMENT OF GOAL ACHIEVEMENT

The impact of OEF assistance may be measured by increases in personal income and agricultural productivity and by an improved policy environment related to women's participation in economic development.

B-1 END OF PROJECT STATUS

--Enhanced and improved regional programs with good working relationships with indigenous organizations.

--Increased number of agriculturally-related enterprises assisted.

--OEF training methods adopted for use by local trainers.

--Improved practices and programs, and increased resource base of indigenous organizations assisted.

--Policy advocacy network established and pursuing specific policy reforms.

--Program approaches and learnings disseminated to other organizations.

C-2 MAGNITUDE OF OUTPUTS

--270 trainers trained in OEF training methods and related technical areas.

--5,600 low-income women trained by the trainers.

--35 organizations assisted in planning, management, and resource mobilization.

--Over 10,000 low-income women assisted by improved programs of the organizations assisted.

--35 members of indigenous organizations assisted in analyzing/policy environment and creating action plans for policy reform.

--Two major publications ready for publication.

(Note: All figures above are projected on an annual basis.)

D-2 IMPLEMENTATION TARGETS

Budget projections (minimum level):
Year I, \$901,493
Year II, \$907,902
Year III, \$1,067,582

A-3 MEANS OF VERIFICATION

--End-of-program evaluation

--Post program evaluation

--Case studies and process documentation

B-3 MEANS OF VERIFICATION

--Monthly and quarterly monitoring reports

--Annual regional program reviews

--Midpoint and end-of-program evaluations

--Process documentation

C-3 MEANS OF VERIFICATION

--Training program pre/post tests and follow-up questionnaires

--Institution-building consultation report

--Policy seminar reports

--Monthly and quarterly monitoring reports

D-3 MEANS OF VERIFICATION

--OEF financial records

--Annual audit

--Personnel records

--Publications list

A-4 ASSUMPTIONS FOR ACHIEVING TARGET

OEF's strategy for expanding participation in agriculture and small enterprise development, enhancing the capabilities of indigenous organizations and promoting policy reform, is effective.

B-4 ASSUMPTIONS FOR ACHIEVING PURPOSE

--Continuing demand for OEF assistance in training and institutional capabilities in countries.

--Political climate in host countries supportive of policy initiatives.

--Existence of local organizations interested in working with income women and economic development activities.

C-4 ASSUMPTIONS FOR ACHIEVING OUTPUTS

--Inputs available as planned.

--Retention of qualified OEF professional staff

--Continuation of cooperative relationships with indigenous organizations.

--Political stability of host countries.

D-4 ASSUMPTIONS FOR PROVIDING INPUTS

--Availability of support from public and private sources.

--Inflation will not significantly reduce the real value of inputs

APPENDIX D.

"WOMEN DISCOVER LAW AND ECONOMICS DO MIX"

Reprinted from

VITA

NEWS

Volunteers in Technical Assistance

July 1987

From Senegal...to Honduras

WOMEN DISCOVER LAW AND ECONOMICS DO MIX

by
Suzanne Kindervatter and Margaret Schuler

In a village outside Ngdiba, Senegal, a group of women sat under a tree talking. They were concerned about their children. One woman said she wants her children to go to school, but cannot afford notebooks and pens. Another told about pressure from relatives to send her eight-year-old daughter to a nearby town to work. How, they wondered, could they do something about their dire situation?

For these women, despite the international economic crisis, there may be more room for hope now than ten years ago. The UN Decade for Women catalyzed governments and private organizations to respond more to women's needs in their programs and policy making.

A major lesson from the Decade is the necessity to integrate action programs that reach women and their communities directly with efforts for legal reform. For example, those Senegalese women may decide to start a cooperative to produce maize. Even if their enterprise flourishes, they will inevitably confront severe legal obstacles, such as lack of access to credit and land. Women in Senegal do not usually inherit land nor receive credit without a male co-signer. Unless change occurs at both the grassroots and policy levels, improvements for women and their communities will not be sustained over time.

In the late seventies, OEF International (a non-governmental organization based in Washington, D.C.) narrowed the focus of its 40-year involvement in women and development to the critical area of "women and work." Since then, the organization has collaborated with indigenous governmental and non-governmental organizations to enable thousands of poor women to start small businesses and to promote policy reform initiatives. Some of the "lessons learned" through this experience may be useful to other development practitioners.

At The Grassroots: Appropriate Business Skills For Third World Women

Capabilities of prospective entrepreneurs and the scale of an enterprise must be the starting point for defining training and technical assistance. Whether pig producers in Honduras, ropemakers in Sri Lanka, or members of a cooperative in Senegal, poor illiterate women face similar obstacles to success: lack of awareness of nontraditional work options; lack of marketable skills; lack of access to credit; and lack of knowledge of ways to market and manage a business. Micro and small business activities are always a risk. Poor women entrepreneurs are particularly at risk because of these factors that handicap them in starting viable and sustainable enterprises.

Through its experience in diverse countries, OEF has developed an effective approach to small enterprise development for poor women and is publishing a series of three business skills manuals. First, women usually need to be organized as a group with common interests and needs. The group connection is important both psychologically and politically. Business activities are often new for these women, and the group offers encouragement and help in

EMPOWERMENT AND THE LAW

Strategies of Third World Women



problem-solving. The group can also help to secure resources that may be unavailable to an individual. In addition, women often need the opportunity to develop confidence in a setting with other women before participating in co-educational training. Two OEF training manuals, *Women Working Together for Personal, Economic, and Community Development* and *Navamaga: Training Activities for Group Building, Health, and Income Generation* are used in this phase.



Second, the choice of business activity is critical. Poor women typically have a limited view of business options. Having had little opportunity to consider kinds of work that women may not traditionally do, they are often drawn to business possibilities that are familiar, but that will yield little or no profit. For example, a group of women in Senegal was interested in starting a tie-dye operation. Training based on *Doing a Feasibility Study: Training Activities for Starting or Reviewing a Small Business* enabled the women to rethink this choice and look at others. They found out whether or not people would buy their product, calculated their start-up and operating costs, and estimated their sales income. With this information, they were able to project their possible profits. They dropped the idea of tie-dye because there were already many local producers and little demand, and chose sheep-fattening instead!

Once the women choose a business that is do-able, marketable, and likely to be profitable, they face the challenge of securing capital. Credit mechanisms vary consider-

ably from country to country. In Central America, several urban banks are offering small loans, backed by guarantee funds, to women for the first time. Women come face to face with a bank and formal loan processes, and these banks are realizing poor women are good credit risks. In West Africa, community loan funds have been established, that are administered by local non-governmental organizations.

After a business starts up or expands, women confront the challenges of marketing and management. For small-scale entrepreneurs, marketing usually means just selling. *Marketing Strategy: Training Activities for Entrepreneurs* helps women make decisions in four key areas: improving or modifying their product; promoting their business; setting their price; and their means of distribution. Women realize there are choices they can make in these four areas and simple things they can do to increase their profits. In Sri Lanka, a group of women produced lace. They decided to make their lace more

"Access to the law does not necessarily mean access to justice."

unique by giving it a name. Their sales increased!

Likewise, simple management techniques for accounting and administration can help businesses be more efficient and profitable. Keeping accounts is a key problem for illiterate women entrepreneurs. OEF is compiling *Management Made Simple: Tools for Entrepreneurs*, a publication that can be used by local trainers to assist these women.

The training materials used in this "entrepreneur-building" process have all been created in the field, shaped by local trainers and women entrepreneurs themselves. The materials use a variety of creative methods

for illiterate learners. For example, the four parts of marketing in *Marketing Strategy* are introduced through a board game that is not only educational, but fun. The concept of a feasibility study is presented through a flip chart story of a group of rural women and their experience in starting a business. The materials are "simple but sufficient." Key business concepts and calculations, including cash flow analysis, are all included, but in a form illiterate women can understand and use.

Perhaps the best test of training and technical assistance is whether people use what is presented in a training program in their own lives. The story of a woman in Senegal is encouraging. After training to do a feasibility study, Ramatu Diane helped her husband set a price before he sold his cow. She said that he had not included the cost of food and care for the cow before setting a price. He first told her it was of no importance. But, after she herself did the calculations for him and explained how much he had really invested, he raised his price!

On The Policy Level: Women, Law, And Development

OEF'S Women, Law, and Development (WLD) Program grew out of the recognition that law plays a significant role in maintaining or overcoming the marginal status of women. Throughout the Third World, women face systemic barriers to equality, particularly with regard to their participation in national development efforts. Whether the issue is land rights, prostitution "tourism," or safe working conditions, women have begun to see the law as a powerful tool for bringing about change.

The WLD Program is really a network of women from Asia, Africa, and Latin America involved in creative programs that focus on using the law as a means to their empowerment. Sixty women went to Nairobi to participate in OEF's Third World Forum on Women, Law, and Development. Throughout the five-day for-

um, women shared their analyses of the problems they face and presented case studies concretely documenting the strategies they're using. *Empowerment and the Law: Strategies of Third World Women* provides an analytical framework for the fifty case studies presented at the Forum in Nairobi.

In Jamaica, for example, a women's organization mounted a campaign to enact legislation to eliminate discriminatory practices against women in the workplace, specifically equal pay for equal work. The group knew that legislative reform efforts were not enough; they needed to be supplemented by: 1) education and training of women in all occupations (to equip them to assume their new responsibilities under the pending legislation), and 2) public enlightenment, in order to dispel the myth that responsible jobs are best handled by men. The carefully planned and comprehensive program met with success: the Employment Act, which guarantees equal pay for equal work, was passed by the Jamaican Parliament.

In other cases, the existing laws are not discriminatory--on paper-- but often fail to be properly administered and enforced, due to societal attitudes, conflicting customary laws, inefficient or ineffective legal

structures, or a number of other factors. In such contexts, women have structured their programs around legal education and legal literacy, monitoring police and judges, providing advocacy skills and services, use of the media, and working with labor unions and other organizations.

One such case concerns a group of women employed by a failing tobacco factory in rural Honduras. Despite union membership, the women were laid off without two months worth of back wages owed to them when the factory failed. A women's center for legal services was able to help them get their back wages, learn about their legal rights, analyze their economic situation, and discover alternative forms of employment. Some men joined the legal education group because they didn't want the women to be more knowledgeable than they. Other men later forced some of the women back into their old jobs when the factory reopened, which shows why legal problems can never be tackled in isolation from the social situation.

Since Nairobi, the WLD Program has focused on creating a cohesive international network and consolidating action at the local, national, and regional levels. At a WLD conference last December in Manila, representatives of 50 organi-

zations agreed to establish the Asia Pacific Forum on Women, Law, and Development. The regional group now serves as a nucleus of action, research, and exchange on legal programs for women. A similar process is under way in Latin America and Africa. The establishment of these regional WLD "centers" will facilitate the creation of an Emergency Committee on Women's Rights, and the implementation of a global "Know Your Legal Rights" campaign.

The sheep-fatteners, the micro-entrepreneurs, the factory workers. Women throughout the Third World are finding the law has as much to do with development as economics. As women they will not fully benefit from the development process until they are able to assert their rights and, thus, gain access to economic and political resources.

OEF believes the empowerment of women in conjunction with strengthening of their economic roles is critically important to achieving development goals.

Nairobi was a great beginning. •

Suzanne Kindervatter is the Director of Technical Services and Margaret Schuler is the Director of the Women, Law, and Development Program at OEF International at 1815 H Street, N.W., 11th Floor, Washington, D.C. 20006, U.S.A.

Educational Materials About Women Food Producers

1. The Videotape Documentary—In 18 minutes, *Seeds of Promise* introduces viewers to the real-life struggles and potential of low-income women who produce 70 percent of the food grown in the Third World. Shot in Senegal, Honduras and El Salvador, the videotape takes viewers to a bakery, swine production and fish-drying enterprises, and a community vegetable garden—all cases of women working together to increase their production of food and to earn money to buy other family essentials. *Seeds of Promise* ends by inviting viewers like yourselves to support Third World women's efforts to build brighter futures for their families, communities and countries.

2. The Discussion and Activities Guide—This eight-page guide enables a facilitator to organize a viewing session for small or large groups. It provides tips on presenting the video, preparing the audience, leading a discussion, and motivating the group to action. An overview of the recent international women's movement; background information on the women, countries and development projects featured in the videotape; a glossary; maps; photographs; and a list of new resources for further learning, will enhance your ability to organize an effective program.

3. The Resource Book—Written by Dr. Jane S. Jaquette, the 28-page *Uncounted... Underutilized Women Food Producers: Potential Power for Combating World Hunger*, thoroughly explores the issues and facts surrounding Third World women's roles as food producers. It identifies the major problems faced by women farmers, the progress being made in the policy arena, and diverse programmatic solutions currently being debated. Lists of books, resource centers, films and videotapes, organizations, and articles, will help you to learn more about this and related topics.

Each "Seeds of Promise" Resource Kit contains:

- ***Seeds of Promise***—An 18-minute 1/2" VHS videotape documentary. (1986)
- ***Seeds of Promise Discussion and Activities Guide***—To help individuals and groups get more from the video and become involved in issues and programs helping women to end hunger. (1987)
- ***Uncounted... Underutilized/Women Food Producers: Potential Power for Combating World Hunger***—A thorough introduction to the issues and facts about women's importance as food producers throughout the Third World. Includes helpful resource lists. (1985, 28 pp.)

Cost per kit: \$40.00

Plus postage at \$3.50 for the first kit and 50¢ for each additional kit.

Also available separately:

- ***Uncounted... Underutilized/Women Food Producers***—See description above. \$5.00 per book.
- ***Women and World Issues... In Action Handbook for Your Community***—to help your organization create broad-based community involvement in the design and implementation of participatory and educational events on the role of women in international issues. (67 pp.) \$8.00 per book.
- ***Women as Food Producers in Developing Countries***—Co-published by UCLA African Studies Center, African Studies Association and OEF International, this book presents the proceedings of a 1984 conference and provides thorough analyses of women in food production issues. (1985, 118 pp.) \$15.00 per book.



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54

OEF/INTERNATIONAL
MATCHING GRANT
(1987-1990)

Revised Scope of Work

Program Definition and Scope

The proposed program is designed to strengthen the capability of indigenous organizations to expand women's participation in agriculture and small enterprise development. In order for low-income women to increase their disposable incomes, two kinds of interventions are necessary: action programs to augment women's skills and policy reform to remove obstacles to women's access to resources.

OEF International's development strategy is based on strengthening the capabilities of indigenous organizations to expand women's economic opportunities and access to resources.

Over the past ten years, OEF has defined three key components for its institution-building efforts. First, organizations need a cadre of trainers, skilled in nonformal education methods and small enterprise development. Second, organizations need to be able to plan and secure resources for effective projects in agriculture and small enterprise development. Third, organizations need to become aware of and active in promoting policies and laws supportive of low-income women's participation in economic activities.

In the Matching Grant, OEF will refine its strategy for institution-building, by combining the three components in an integrated approach. The program will focus on a number of countries in Africa, with a secondary focus on Central America. By the end of the Matching grant in 1990, OEF envisions that a number of local organizations in the project regions will have carried out effective programs and policy initiatives for enabling women to produce and earn more.

Goals and Purposes

The goal of the proposed program is to improve the socio-economic condition of low-income women and their families in up to seven countries in Africa and Central America through enabling women to increase food production and/or their disposable incomes.

The goal will be accomplished through four inter-related purposes:

1. To critically analyze and document OEF experience in small enterprise development and institution-building;
2. To expand the cadre of indigenous field workers skilled in training low-income women in technical, financial and management skills related to agricultural production and small enterprise development;
3. To increase the capabilities of key indigenous organizations to plan, implement, and mobilize resources for programs that strengthen women's participation in agricultural production and small enterprise activities; and
4. To enable indigenous organizations to examine policies related to women's economic productivity and to undertake activities to affect those policies.

Inputs

The program includes four areas of activity: research and documentation of OEF experience to date in small enterprise development and institution-building; workshops for training trainers; workshops and consultations for enhancing skills of organizational managers; and meetings to promote policy-level initiatives.

Year I will emphasize consolidation and refinement of OEF's institution-building approach. A thorough review will be conducted of OEF's work in small enterprise development in Africa and Central America, and concrete "lessons learned" will be identified. The review will examine OEF programs in the field, evaluation reports, and literature in the SED field. During Year I, the materials for training organizational managers in planning and resource mobilization and for conducting policy initiative meetings will also be refined. In addition, training activities begun under the previous "Cooperative Agreement" in West Africa and Central America will be continued in order to sustain momentum.

Years II and III will involve dissemination of OEF's institution-building approach in West Africa and Central America. Local organizations identified in Year I will participate in a sequence of activities including training of trainers workshops; organizational manager training workshops; and policy initiative meetings. The detailed activity plan for Years II and III will be agreed upon with the PVO Office prior to the end of Year I.

Outputs

By the end of Year I, OEF will have in place both the necessary staff and methodologies for the dissemination of its approach in Years II and III. The following outputs will be produced in Year I:

Baseline

1. No Senior Program Director on OEF staff as role was part of Deputy Director's responsibilities.
2. Extensive body of experience in small enterprise development not fully analyzed and documented.
3. Extensive body of experience in training organizational managers in planning and resource mobilization not consolidated.
4. Theoretical plan for integrating action programs and policy initiatives defined.
5. Regional strategies for integrating institution-building activities not fully defined.

Targets/Year I

1. Senior Program Director hired and in place.
2. Written "Guidelines for Effective Small Enterprise Development" (with a focus on pre-entrepreneurs) prepared
3. Refined materials in planning and resource mobilization of use in Years II and III prepared.
4. Concrete plans and methodologies developed for policy initiative meetings in Central America and Africa.
5. Africa Strategy Paper and Central America Strategy Paper prepared, including organizations to be assisted, methods to be used, and revised outputs.

The targets for Years II and III are listed in the Logical Framework, under "End of Project Status" and "Magnitude of Outputs." Based on the consolidation work of Year I, the specific number of organizations to be assisted and trainers trained may need to be adjusted, in consultation with the PVO Office.

Staffing

The following OEF staff will have specific responsibilities for implementing the Matching Grant. Their roles for Year I are as follows:

- (1) BENEFICIARY PROFILE # _____ (2) Date ___/___/___
(3) Interviewer: _____ (4) Business Profile #: _____
(5) First Name: _____ (6) Last Name: _____
(7) Secondary Last Name: _____
(8) Street: _____
(9) City: _____
(10) Department/Region: _____
(11) Country: _____
(12) Birthdate: ___/___/___

In Questions 13-14 and 16-18, circle one letter

- (13) Marital Status: (A) Single (B) Widow (C) Married (D) Divorced
(14) Education: (A) no school (B) some elementary school
(C) completed elementary school (D) some secondary school
(E) completed secondary school (F) other _____
(15) Language Read (if any): _____

Skill Levels:

- (16) Reads : (A) Yes (B) No (C) With Difficulty
(17) Writes: (A) Yes (B) No (C) With Difficulty
(18) Basic Math (A) Yes (B) No (C) With Difficulty

(19) # of Living Children _____ (20) # under 10 yrs. old _____

(21) Spouse's Occupation (Code): _____

(22) Total Family Income per Month: _____

(23) Contributors to Family Income: (Circle all that apply)
(A) You (B) Husband (C) Children _____ (D) Others _____

(24) 1 U.S.\$ = _____

(25) What does your family think of you having a productive activity? (circle one letter)
(A) very pleased (B) somewhat pleased (C) not pleased

(26) Who makes important decisions regarding your family?
(A) You (B) Husband (C) Husband and wife (D) Other

(27) Have you ever participated in community, religious, cultural or athletic organizations? Yes _____ No _____
If yes, which ones? _____

58

- (28) If you ever had a productive activity that no longer exists, what was it? (Code) _____
- (29) If you had a productive activity that no longer exists, why did you give it up? (Code) _____
- (30) If you have ever had a loan, who lent you the money? (Code) _____
- (31) If you had a loan, what was amount of the loan? _____
- (32) If you had a loan, did you repay it? Yes ___ No ___
- (33) If you currently have a productive activity, what type of enterprise is it?
 (A) Agriculture (B) Small animal production (C) Sewing
 (D) Food processing (E) Textiles
 (F) Restaurant/snack bar (G) other _____
- (34) Date started existing business: ___/___/___
- (35) Do you need help in any of the following areas? (circle all that apply)
 (A) Deciding on a business (B) Producing your product
 (C) Managing your business (D) Selling your product
 (E) Obtaining a loan (F) Other _____
- (36) If you have a productive activity, who makes decisions when there is a problem related to your enterprise?
 (A) You (B) Husband (C) Husband and wife together
 (D) joint decision of all business owners
 (E) other _____

1) BUSINESS PROFILE # _____

BUSINESS:

2) Type of Business: _____ 3) Business Start Date: ___/___/___
 4) Number of Owners: _____ 5) Business Name: _____
 6) Street: _____
 7) City: _____
 8) Department/Region: _____
 9) Country: _____

TRAINING AND TECHNICAL ASSISTANCE:

		DATE BEGAN	# OF WEEKS
Human Resources	:	(10) ___/___/___	(11)
Feasibility	:	(12) ___/___/___	(13)
Marketing	:	(14) ___/___/___	(15)
Credit	:	(16) ___/___/___	(17)
Administration	:	(18) ___/___/___	(19)
Other OEF Training	:(20) _____	(21) ___/___/___	(22)
Non-OEF Training	:(23) _____	(24) ___/___/___	(25)
Technical Assistance:	(26) _____	_____	(27)

CREDIT: (28) Loan Date: ___/___/___ (29) Interest Rate: ___%
 (30) Loan Amount: _____ (31) 1 U.S.\$ = _____
 (32) Grace Period: _____ Months (33) Repay.Per: _____ Months

BUSINESS STATUS:

(37) Dates Information Collected
Period 1 Period 2 Period 3
 ___/___/___ ___/___/___ ___/___/___

(38) 1 U.S.\$ = _____
 (39) Sales Income/Mo. _____
 (40) Aver. Owner Inc./Mo _____
 (41) Total Fixed Assets _____
 (42) Total # Employees _____
 (43) Loan Repayment(Code) _____

Date Information Collected

Period 1 Period 2 Period 3

PRODUCT UNITS:
 (ie: cases, liters)
 (Fill in Unit
 names at start;
 may add to, but
 not change 34-36)

Produced:

(34)	_____	(44)
(35)	_____	(45)
(36)	_____	(46)

BUSINESS PRACTICES:

(47) Production

(48) Management

(49) Distribution

(50) Pricing

(51) Promotion

Please complete the information below for each women who owns this business.

Date Information Collected

Period 1 Period 2 Period 3
 ___/___/___ ___/___/___ ___/___/___

Beneficiary # _____

Income/Mo. _____

Spending Profile _____

61

Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____
Beneficiary # _____	_____	_____	_____
Income/Mo.	_____	_____	_____
Spending Profile	_____	_____	_____

NOTES:

DETAILS OF CODES

SPOUSE OCCUPATION CODES:

Agricultural day labor-a
Farmer with own land-b
Animal production-c
Vendor-d
Store/restaurant owner-e
Food processing-f
Construction-g
Other-h

TYPES OF BUSINESS CODES:

Pig breeding-a
Pig fattening-b
Laying hens-c
Chickens for meat-d
Dairy cows-e
Cattle for meat-f
Goats for milk-g
Goats for meat-h
Sheep for wool-i
Sheep for meat-j
Agriculture-k
Floriculture-l
Cheese production-m
Fruit processing/jellies-n
Vegetable processing/pickling-o
Bread-p
Pastries-q
Empanadas-r
Candies and sweets-s
Snack bar/restaurant-t
Bakery-u
Wood products-v
Sewing-w
Textile production-x
Soap-y
Other-z

TECHNICAL ASSISTANCE CODES:

Animal nutrition-a
Animal health and immunization-b
Food processing-c
Marketing/selling-d
Use of machinery or equipment-e
Construction-f
Quality control-g
Hygiene and sanitation-h
Soil conservation-i
Irrigation-j
Planting techniques-k

Harvesting techniques-l
Other-m

REPAYMENT CODES:

On time/ not late-a
1-30 days late-b
31-60 days late-c
61-90 days late-d
over 90 days late-e
in default-f

PRODUCTION PRACTICE CODES:

Has unpaid family help-a
Has unpaid non-family help-b
Purchases inputs in surrounding communities-c
Uses some technology-d
Purchases inputs regionally-e
Has separate facility for enterprise-f
Has paid employees-g
Uses extensive technology-h
Purchases inputs nationally-i
Purchases inputs from other country-j

MANAGEMENT PRACTICE CODES:

Keeps production records-a
Separates household money from enterprise money-b
Calculates costs-c
Owner does receive a salary-d
Pays employees-e
Uses quality control-f
Keeps accounting records-g
Keeps other records-h

DISTRIBUTION OF PRODUCTS:

Products sold in surrounding communities-a
Distributes products on foot-b
Distributes products by bike-c
Products sold regionally-d
Distributes products by bus-e
Distributes products by rental car/truck-f
Products sold nationally-g
Distributes products by own car/truck-h
Products sold internationally-i
Distributes products by plane, ship, or other method-j

SALES:

Husband and/or children sell products-a
Other relative sells products-b
Non-relative employee sells products-c
Product sold through wholesaler-d

Distributor sells products-e

PROMOTION and PRICING

Company has name-a

Business has a sign-b

Bases price on the competition-a

Uses packaging or packaging not applicable-c

Bases price on calculated costs-b

Products have labeling-d

Promotes products through leaflets, brochures, or other
written materials-e

Uses radio, newspapers, billboards or T.V. to advertise-f

SPENDING PRACTICE CODES:

Uses income for better food for family-a

Uses income for better clothing for family-b

Uses income for home improvement-c

Uses income for better education for family-d

Uses income for transportation-e

Reinvests in the business-f

Puts into savings-g

Uses income for entertainment for family-h

Uses income for other purposes-i

SENEGAL SMALL ENTERPRISE PROGRAM
STRATEGY AND POLICY PAPER

I. Program Overview

Summary of OEF's past experience in Senegal; developments since Summer '87 evaluation report

II. SED and the Senegal Context

Discussion of special cultural and economic factors that need to be considered in refining OEF's strategy

Examples of other programs/comparison to OEF's

III. Issues to Be Addressed

Discussion of key issues/factors that need to be considered for the strategy, including (but not limited to): MFR role, SED approach/appropriateness, kind of women to be assisted, kind of business to be assisted, credit systems, etc.

IV. Options and Recommendations

Based on the information and analysis in Parts I-III, what are the options for OEF's future work? Which option is recommended and why?

STARTING WOMEN'S COMMERCIAL NURSERIES:
A CASE STUDY FROM SOMALIA

- I. Introduction
- II. Background
- III. The Women
- IV. Commercial Nurseries as an Agroforestry Strategy
- V. Getting Started
- VI. Creating a Business Mentality
- VII. Dealing With Technical Challenges
- VIII. From Subsidized Project to Sustainable Business
- IX. Potential Impact
- X. Issues to Consider

REVIEW OF KEY LESSONS LEARNED IN PVO SMALL ENTERPRISE
ACTIVITIES

Project Planning

Country research: Conduct prior to proposal submission
Market research: Conduct prior to proposal submission
if project is based on pre-determined
business (ie: pig project)
Monitoring and Evaluation: Need for a basic system to be est.
and followed (good baseline data to
be collected at start of project)
Cost-Effectiveness: Should be considered a key factor
when designing a project

Collaborating PVO's

Selection Criteria: Determine what criteria will be used
in selecting collaborating organiza-
tions and determine PVO's suita-
bility prior to proposal submission
Role of other PVO: Determine prior to proposal submission
Project systems: Determine with other PVO what speci-
fic systems and methods project will
use prior to submitting proposal

Groups

Participants: Group members should be enthusiastic
and willing to dedicate time
to the training; in cases where credit
is distributed to a group or where
businesses will be group run, partici-
pants should form own groups with
people they know and trust; at least
one member should be literate, if
possible

Group Building Groups formed for collective
production are only appropriate in
some cases; groups have proven to also
be effective for training, as tools in
credit systems, as marketing or dis-
tribution cooperatives and as advocacy
groups; participants in groups for
advocacy purposes should decide the
role they want the group to play;
groups should be self-initiated rather
than imposed on them

Enterprises

Types of Enterprises: Enterprises which build on the skills
that the women have, do not need com-
plex management and record-keeping
systems, require relatively low ini-
tial investment, create sufficient
income for the owners in a short
period of time and meet a community

65

Number of owners: need are most likely to succeed
 Determine realistic income projections and the optimum number of hours that each owner would like to work when considering the appropriate number of owners for a business, keeping in mind that group businesses can be more complex to run, may require greater initial investment and must be able to produce more income to meet the needs of all the owners

Market research: Thorough feasibility studies and market research often play an important role in successful enterprises

Income Projections: Income projections for the enterprise should be realistic so owners and project staff have a clear picture of what to expect

Salaries: Salaries for the owners should be included as an anticipated expense within a year after the business starts and owners should take their salary, reinvesting it only if necessary

Staffing

Skills: Business expertise should be required of at least one project staff member

Training: Staff should receive training in small business skills including record-keeping, management, marketing and credit so they know more than what is in the training modules

Staff mix: Staff should be a combination of small business experts, technical experts, trainers and group development experts

Training

Effectiveness: Training components should be evaluated to determine what is most effective and which need revisions or additions

Management Training: A component that deals with record-keeping and other administrative and management topics is imperative

Training Efficiency: In some cases, increased group size or more compact training schedules may make this more efficient, but factors such as participants' other responsibilities and geographic distance between them may not make this feasible

Training Process: The length, timing and sequence of the training process should be reviewed to determine if credit can be introduced

earlier and loans disbursed more quickly

Credit

Loan fund source: If banks can provide all or a portion of the funds, that is preferable to OEF providing 100% of the loans disbursed, as the bank will look at loan applications more critically when their money is at risk

Loan Administration: Administration of the loans by banks is preferable because it relieves the OEF staff of the responsibility, and ensures that the bank becomes directly involved with loans to microentrepreneurs

Effective loan Review: Applications must be critically reviewed to ensure that the terms of the loan are appropriate and the business is able to handle the loan payments. Some staff members may be too biased to critically review loan applications due to their daily contact with the applicants.

Interest rates: They should be neither significantly higher nor lower than the commercial interest rates charged for that type of business

Repayment Schedules: Schedules should be generous enough to allow the women to earn income in addition to repaying the loan and should take into consideration dates when expenses and sales are anticipated

Loan size: Loans for working capital can be small and short-term with the opportunity to obtain a new loan upon repayment for the first. This system may not be as feasible for businesses just starting-up or requiring fixed assets, as they would need larger loans and longer repayment schedules.

Need for loans: Not all entrepreneurs need or want credit, as better management or marketing may solve the problem. The number of loans disbursed by a project that also offers training and technical assistance does not necessarily define its success.

Group pressure: A credit system that uses peer pressure through solidarity groups or other methods has an increased chance of a high repayment rate

Technical Assistance

Efficient

Delivery:

Technical expertise can be provided by using a wide range of resources in addition to project staff, such as technical experts from local PVO's, cooperating organizations and governmental departments; specially trained project beneficiaries ("bare-foot accountants") can provide assistance in their communities on an on-going basis

Effective

Assistance:

On-going assistance is required in management, especially record-keeping; Hands-on technical training is most effective and should be provided by locally based experts with experience in that environment

Exchanges:

Visits to similar enterprises owned by their peers, and which permit hands-on training, are most effective

Follow-up

Record-keeping:

Regular follow-up is required and staff can be assisted in this by a trained individual in the community

Loan follow-up:

Staff must develop a system which allows for continued follow-up on loans which will not be fully repaid at the project's end

On-going Groups:

Groups originally formed for training and business development purposes may require additional training and follow-up if they want to work in community development or hope to influence policies

OEF PROBLEMS AND ISSUES

OEF'S MISSION:

OEF appears to be ambivalent about whether or not we are doing small enterprise development. Resolution of this is critical to the quality of our programs. OEF must decide if we are doing economic development or social development with some economic benefits derived as a by-product. If OEF agrees to focus on the development of women's enterprises with increased income as the major objective, it may require a change in approach and personnel. The alternative is to retain a focus on life skills training and limit any income generating activities to slightly expanded household production.

OBJECTIVES AND VALUES

Is there a contradiction between participatory development utilizing non-formal education and the objectives of small enterprise development, such as income and employment generation?

How do we resolve the conflict between the typical business goals (ie: income for owners, increased sales, etc.) and the values of trainers and community organizers (community good, group strengthening, etc.)?

How can we resolve family needs and community values which affect women's work patterns with time requirements of attending training and running a business? (child care, flexible training and work hours, selection of appropriate businesses, etc.)

How do we justify the idea of the collective enterprise considering its inability to realistically meet the needs of the participants (one evaluation notes that collective enterprises are encouraged because they meet political or ideological purposes, rather than meeting needs of women for greater income?) Should OEF reexamine its strategy of promoting groups for production purposes and consider other alternatives more likely to succeed? Group training, marketing or distribution cooperatives, groups formed to receive credit and advocacy groups are other options which reinforce the importance of women working together, without putting all women into collective production units.

PLANNING AND RESEARCH

How can we incorporate better program planning and pre-project research, including local economy analysis and women's role in it, into our project development process?

What criteria should we use in selecting a project location?

What criteria should we use to select organizations with

which we will work and how can we assess the group's strengths and weaknesses prior to project implementation?

How can we better define the objectives, exact methods and specific approaches of OEF projects prior to their implementation?

What criteria should be used in selecting the types of enterprises we assist?

What level of market research is required to select appropriate enterprises, who will carry it out and at what stage in the project planning process will this be done?

How can we retain the participatory nature of the enterprise development process without setting women up for failure due to a lack of adequate research and expert advice?

STAFF

What mix of staff is needed?

What types of training and experience should the staff members have?

Should staff be trained in areas other than those explained in our training materials, such as structuring a business, wage and dividend systems, diagnosing management problems, etc.?

If a project budget does not include enough money for the necessary staff, should we pursue the project?

Should we have a Steering Committee for each project (as recommended in one evaluation)?

GROUPS

How should the groups of women we assist be formed; through self-selection or by OEF staff?

Should they be composed of women who know and trust each other, especially in the case of a credit system based on the solidarity group model?

Do cultural factors, such as family rights and obligations, affect the individual women's roles within their groups?

What kinds of groups should be incorporated into each project (ie: training groups, credit groups, advocacy groups, etc.)?

TRAINING

Can we improve our training of trainers so they are more facilitators than teachers?

Is our package approach to training as efficient as possible?

How can we adjust the training program to shorten the time between the start of the project and the time when women begin to receive income from their businesses? At what point in the process can we introduce credit?

How can we improve the record-keeping abilities of the women and impart the importance of maintaining them?

Would increased on-site business training and reduced time spent on packaged training materials be more effective?

What training materials do we still need to develop to meet the needs of women with small enterprises?

How do we either identify women with or train women in entrepreneurial behavior?

Is our participatory methodology as effective in Africa where social institutions are different?

What are the limitations of the participatory methodology?

CREDIT

What is OEF's policy concerning the importance of forming groups to receive credit?

Should OEF be the banker or merely an intermediary between a source of funds and the beneficiaries?

Should we give small, short-term loans with repeat loans given to those who repay previous loans? If so, how will women purchase fixed assets or start a new business, both of which require significant investments?

ENSURING SUCCESSFUL INCOME GENERATION

Should we assist women whose enterprises utilize the traditional skills they have (sewing, cooking, agriculture) or train them in new skills?

Is it more effective for a project to deal with just a few types of businesses or with many types of businesses?

Is it more cost-effective to work with group-owned businesses or individually-owned businesses (considering factors such as the large loans needed for group enterprises, the difficulty in identifying enterprises that produce sufficient income for many owners, the time-consuming technical assistance needed when working with many individual enterprises and the difficulty in forming groups among women who own individual enterprises)?

How necessary are literacy training and availability of child care to the success of the enterprises assisted?

If we assume that increasing the woman's income to the greatest extent possible is a key objective of our SED projects, what elements of our projects contribute most to reaching that goal? (ie: one evaluation sights a clear association between conducting a full feasibility study and the project's success)

CENTRAL AMERICA SMALL ENTERPRISE PROGRAM REVIEW

Report Outline

I. Program Overview

- A. Background: Context/history of evolution of OEF Program. Reference to the 4 E Program evolution.
- B. Program Overview: Overview of the projects which comprise the OEF Central America Program (include a table here)
- C. Methodology Overview: Brief description of the methodology.
- D. Rationale and Assumptions: Why OEF has undertaken this program, what they have intended to accomplish through this, how does this compare to other organizations, what are the assumptions that OEF has made about their target population, the methodology needed, outputs which can be attained.

II. Application

- A. The Methodology: 2-4 pages which describes the major facets of the OEF methodology in reasonable detail.
- B. Features of the Methodology: Examine the methodology in relations to variables such as : individual/group/ag/non-ag; rural/urban, existing/start-up, winners/all players, etc. (include both a narrative and a table here). Reference to how OEF compares to other organizations.
- C. Adaptation of Methodology: Changes of methodology over time. Differences on how this methodology is applied on a country by country basis, rationale for these differences. Major lessons OEF has learned through this adaptation process.

III. Effectiveness

- A. Scenarios: Four-six case scenarios which are representative of the type of gains accomplished. Scenarios touch upon all facets of results being examined. These will be narrative and interesting.
- B. Indicator Framework: Presents the graphic framework of indicators examined and their inter-relationship.

C. Business/Economic Gains ..

1. Management Practice Indicators
2. Business Performance Indicators:
3. Economic Indicators

D. Social Gains

1. Women Benefit Indicators
2. Family Benefit Indicators
3. Community/policy/institutional Indicators

E. General Discussion: Review of unintended benefits, other accomplishments not reflected in the schema above.

IV. Cost

- A. Comparative Assessment: Review costs in light of program features rural, women pre-entrepreneurs, start-up, business scale, services provided. Once again, how does this compare to others.
- B. Cost/Benefit Analysis: 10 year cost benefit projections. One projection will reflect the cost in terms of the existing methodology. A second projection would incorporate changes in the methodology aiming at bringing down the cost/benefit ratio. We will play around with this second scenario to arrive at a projection which appears reasonable and doable, given the specific features of the methodology. This second scenario is intended to provide some guidelines and targets for OEF future activities.

V. Problems and Issues ..

- A. Discuss implications of 4 E model for where OEF is now, where it has come from and where it is going.
- B. Strengths and weaknesses of OEF experience to date.
- C. Program Management issues, regional management approach, issues.
- D. Program performance to date and variance among different projects.
- E. Hard look at the WID project experience and issues arising from this.

11

- F. Proposed modifications in methodology and program management emanating from the staff discussions in the field.

VI. Lessons Learned

- A. Lessons OEF can glean from their experiences to date as they move to other countries. Do's and Don'ts
- B. Broad overview of future directions for OEF Central America Small Business Programs.