

PD-ARD-022
72674

DRAFT

GEMINI Working Paper

14

**GROWTH AND EQUITY THROUGH MICROENTERPRISE
INVESTMENTS AND INSTITUTIONS PROJECT
(GEMINI)**

**REVIEW OF YEAR ONE ACTIVITIES
(October 1, 1989 to September 30, 1990)**

AND

**YEAR TWO WORKPLAN
(October 1 to November 30, 1991)**

**Development Alternatives, Inc.
January 1991**

INTRODUCTION AND OVERVIEW

This report presents a review of activities undertaken by the GEMINI project during its first year of implementation (October 1, 1989 to September 30, 1990) and the schedule of activities planned for year two (October 1, 1990 to November 30, 1991). Summary budgetary information will be presented for expenditures during year one and a financial plan is proposed for year two. Prior to the discussion of project activities, this report outlines adjustments to the original GEMINI implementation plan and project organization and illustrates the realignment of contract deliverables against the revised project structure.¹

As in year one, the ideas contained herein represent the combined input of a large number of institutions and individuals. The initial draft was based on the results of a two-day retreat attended by representatives of A.I.D. and each of the participating core GEMINI institutions. Prior to completion, the draft plan was reviewed with representatives of each of the offices in A.I.D. that have contributed resources to the project, and representatives of the SEEP network. The process of formulating this plan has provided a unique opportunity to involve the diverse range of implementing organizations so as to arrive at a shared vision of the GEMINI agenda.

Overview of Progress During Year One

GEMINI is an applied research, development, and service project that combines a structured but responsive core research agenda with the capacity to extend its learning to A.I.D. Bureaus, USAID missions, resource organizations, and implementing institutions. GEMINI seeks to advance the field of microenterprise development in the following areas: growth and dynamics of microenterprise; the economic and social impacts of assistance to microenterprise; subsector-based analysis and assistance; improvement in delivery of non-financial assistance; institutional alternatives; institutional strengthening; women and microenterprise growth and assistance; and, scaling-up microenterprise programs.

As such, the GEMINI project is a substantial undertaking. Despite the rather narrow subject-area, the project deals with a wide range of issues. GEMINI responds to the agendas of diverse audiences -- including, A.I.D. Washington (APRE/SMIE, FVA/PVC, PPC/WID, and AFR/MDI), USAID missions, the U.S. PVOs individually and as a group, and, various types of indigenous implementing organizations -- with the expertise of a diverse assortment of service providers -- consulting firms, U.S. PVOs, indigenous NGOs, and a University.

¹ Acceptance of this report by A.I.D. will be construed as formal concurrence with these changes.

During year one considerable effort has been spent establishing a clear, useful, practical, and feasible core agenda that meets the varied needs of the audiences with the resources available to the project team. At the same time, the demand for specialized technical assistance to USAID missions far exceeded all projections. There are inevitable trade-offs between maintaining momentum on the core agenda and servicing missions.

While it is never possible to be all things to all people, we believe that year one has been an unqualified success. Many of the targets have been achieved and some exceeded. Those output objectives for year one that have not been satisfied have been better aligned with realistic goals and are now within sight. Moreover, in many areas, services beyond the contractual requirements, but well within the proper scope for A.I.D.'s most important technical resource on small and microenterprise development.

Adjustments in the Implementation Plan During Year One

Change in Planning Year. In order to rationalize financial reporting, the GEMINI project planning and budget year has been aligned to correspond to the fiscal year of the prime contractor, Development Alternatives, Inc. (DAI). **Year two of the project will thus cover a 14 month period, October 1, 1990 to November 30, 1991; year three, December 1, 1991 to November 30, 1992, and so on.** As a result of this change, the fifth year of the contract will cover the ten months between December 1, 1993 and September 30, 1994.

Reorganization of Project Operations. GEMINI's core activities are now organized into seven program areas as follows (individuals responsible for each area are indicated in parentheses):

- | | |
|------------------------------|--|
| Action Research Program I: | Growth and Dynamics of Microenterprise (Don Mead and Carl Liedholm, MSU); |
| Action Research Program II: | Financial Assistance for Microenterprise (Maria Otero and Kathy Sterns, ACCION and Beth Rhyne, A.I.D.); |
| Action Research Program III: | Improving the Competitiveness and Productivity of Small-scale and Microenterprises through Non-Financial Assistance (Matt Gamser and Jim Boomgard, DAI); |
| PVO Services | Training Materials Inventory
Organizational Development
(Matt Gamser and Nan Borton, DAI, Maria Otero, ACCION) |

Dissemination Services	Newsletter Paper Series Conferences and Workshops Library and Bibliography (Jennifer Santer, DAI)
Mission Services	Monitoring and Evaluation Africa Strategy Buy-ins (Jim Boomgard, DAI)
Overall Project Management	(Jim Boomgard, DAI)

These differ in organization from the proposed design of the project, but not in the overall composition of activities and outputs.

Core Contract Requirements. Table 1 summarizes the deliverables ordered under the core contract and their fit in the revised organizational structure. Several changes are worth noting.

- o The contract estimates that there will be four action research programs (ARPs) on assistance design spanning the life of the project (original component 2). In consultation with A.I.D., the outputs for the four original ARPs have been organized under two major research programs -- ARP II on Financial Assistance and ARP III on Non-financial assistance. Neither the total number of deliverables nor their content has been changed.
- o The outputs originally specified under component 3 on institutional development have been evenly distributed between the two major ARPS.
- o The work required on strategy design in Africa has been moved from the original component 1 to the new mission services program area.
- o The impact assessment activity has been moved from the old component 2 to mission services, although some of this work is likely to overlap into PVO services as well.
- o The requirement for updating the AskAries knowledgebase has been modified in conjunction with A.I.D. to development and dissemination of an annotated bibliography of resources in the field of microenterprise development. As a result, the activity has been moved from the original component 3 to the dissemination services program area.

Table 1
GEMINI Core Contract Deliverables (Revised)

1. ARP I: Growth and Dynamics of Microenterprise
 - 1.1 Research Issues and Plan
 - 1.1.1 Growth and dynamics research issues paper.
 - 1.1.2 Growth and dynamics research plan.
 - 1.2. In-Country Research
 - 1.2.1 Two long-term field research activities.
 - 1.2.2 Seven field assignments and papers.
 - 1.3. Special Studies
 - 1.3.1 Four special studies.
 - 1.4. Overview Papers
 - 1.4.1 Two major summary papers.
 - 1.5 Conferences and Seminars
 - 1.5.1 Three small-group seminars.
 - 1.5.2 One major conference

2. Action Research Program II: Financial Assistance
 - 2.1. Action Research on Project Design
 - 2.1.1 Two initial workshops.
 - 2.1.2 Four to six initial papers.
 - 2.1.3 Eight demonstration projects (with papers).
 - 2.1.4 Two midcourse workshops.
 - 2.1.5 Two final conferences.
 - 2.1.6 Two final reports.
 - 2.1.7 Three field assignments (with reports)
 - 2.1.8 Six brief initial field assignments.
 - 2.1.9 Four follow-up studies.
 - 2.2. Training and Institutional Support Products
 - 2.2.1. Three custom-tailored training sessions.
 - 2.2.2 Two technical assistance assignments.
 - 2.2.3 Ten new teaching cases will be developed.
 - 2.2.4 Two new training packages will be developed.
 - 2.2.5 Two sessions to train trainers.

Table 1 (continued)
GEMINI Core Contract Deliverables (Revised)

3. Action Research Program III: Non-financial Assistance
 - 3.1. Action Research on Project Design
 - 3.1.1 Two initial workshops.
 - 3.1.2 Four to six initial papers.
 - 3.1.3 Eight demonstration projects (with papers).
 - 3.1.4 Two midcourse workshops.
 - 3.1.5 Two final conferences.
 - 3.1.6 Two final reports.
 - 3.1.7 Three field assignments (with reports)
 - 3.1.8 Six brief initial field assignments.
 - 3.1.9 Four follow-up studies.
 - 3.2. Training and Institutional Support Products
 - 3.2.1. Three custom-tailored training sessions.
 - 3.2.2 Two technical assistance assignments.
 - 3.2.3 Ten new teaching cases will be developed.
 - 3.2.4 Two new training packages will be developed.
 - 3.2.5 Two sessions to train trainers.
4. Mission Services
 - 4.1. Impact Assessment
 - 4.1.1 Agency-wide impact evaluation plan.
 - 4.1.2 Twelve evaluations.
 - 4.2. Strategy Design in Africa
 - 4.2.1 Three country-specific strategies.
 - 4.2.2 A strategy methodology.
 - 4.3. Buy-ins -- Respond to funded mission requests for technical assistance.
5. PVO Services -- GEMINI will closely involve the U.S. PVO community in the implementation of the project as both service providers and channels for dissemination.
6. Dissemination Services
 - 6.1. Conferences and Seminars.
 - 6.2. GEMINI Paper Series.
 - 6.3 Update/Expansion of AskARIES knowledgebase.
7. Project Management
 - 7.1 Annual workplan and workplan reviews.
 - 7.2 Quarterly reports.
 - 7.3 Monthly financial vouchers.
 - 7.4 Other reports as specified.

Institutional Involvement During Year One

GEMINI has succeeded in generating broad institutional involvement in the first year of the project. The following institutions have participated in work under either the core contract (C) or the buy-in requirements-type contract (B):

Core Institutions

Development Alternatives, Inc. (DAI)	C	B
Michigan State University (MSU)	C	B
ACCION International (ACCION)	C	B
Management Systems International, Inc. (MSI)	C	B
Opportunity International (OI)	C	B
World Education (WE)	C	
Technoserve, Inc. (TNS)	C	

Resource Institutions

Weidemann Associates (WA)		B
Appropriate Technology International (ATI)	C	B
Intermediate Technology Development Group (ITDG)	C	
Small Ent. Education and Promotion Network (SEEP)	C	
World Council of Credit Unions (WOCCU)	C	B
National Cooperative Business Association (NCBA)		B
P.T. Hasfarm Dian Konsultan (Hasfarm)		B
Futures Group		B

Other Participating Institutions

CARE
Catholic Relief Services (CRS)
Freedom from Hunger Foundation
INSOTEC (Ecuador)
ADEMI (Dominican Republic)
Kenya Rural Enterprise Program
Save the Children Foundation
FINCA.

Preview of the Report

The report is organized by the seven core program areas described earlier: ARP I, ARP II, ARP III, PVO Services, Dissemination Services, Mission Services, and, Project Management. Each section presents an overview of the program area, reviews activities and accomplishments of year one against contract deliverables, outlines the plan of attack for year two, and discusses the inputs required to achieve the year's plan. Aggregate budget and level of effort information is presented in the final section on project management.

**ACTION RESEARCH PROGRAM I:
THE GROWTH AND DYNAMICS OF MICROENTERPRISE**

Overview

ARP I, The Growth and Dynamics of Microenterprise, seeks to expand our understanding of patterns of growth and dynamics of microenterprises with an explicit aim of improving our ability to identify opportunities for cost-effective project-level interventions and policy and regulatory reform. In the process of exploring these important issues, several complementary outputs will be achieved. These include:

- o Development and refinement of research methodologies relevant to growth and dynamics as well as other aspects of enterprise development;
- o Provision of assistance to USAID missions in their sector assessments, strategy formulation, and program development; and,
- o Improvement of the linkages between the research activities of the project and microenterprise organizations -- particularly indigenous implementing and research institutions and international resource institutions -- enhancing the relevance and accessibility of GEMINI research to such institutions as well as making it possible to draw liberally on their experience and knowledge.

Growth and dynamics issues will be approached at two levels. From a macro point of view, we will explore the role of microenterprises as a group, and the ways in which this category of enterprises evolves during the course of the development process. The working hypothesis is that, as countries develop, some types of microenterprises grow in number and in size while others disappear as people move into more productive activities. An understanding of these disaggregated dynamics can help avoid a sterile debate as to whether microenterprises are efficient users of resources which will expand as development takes place or are simply a sop for people who enter such activities only because they can find nothing better; we believe that both are partly true, and an understanding of which types of microenterprises have good prospects for growth at which stages in the development process can be of immense help in targeting assistance.

From a micro economic point of view, we will focus on patterns of growth and dynamics of individual enterprises. The working hypothesis is that there are regularities in patterns of birth and evolution of individual firms, which can be thought of in terms of probabilities of survival and of growth and development for firms of different ages and sizes in different subsectors and at different locations.

Summary of Year One Activities and Accomplishments

Research Issues and Plan

- o Completed issues paper entitled "Dynamics of Microenterprises: Research Issues and Approaches" by C. Liedholm and D. Mead, August, 1990.
- o Completed intermediate product to above paper, "The Dynamics of Small-Scale Industry in Africa and the Role of Policy." Carl Liedholm. GEMINI Working Paper No. 2. January 1990.
- o Completed research plan entitled "Dynamics of Microenterprises: Research Priorities and Research Plan."

In Country Research

- o Substantial progress in determining the initial two core countries in which long term activities would be undertaken. In Kenya, a draft memorandum of understanding has been developed. GEMINI will work with the WE Rural Enterprise Programme, which is affiliated with World Education, in a series of activities related to their Juhudi Credit Project. In Malawi, substantial discussions have been held with the Mission regarding long term activities related to their revised READI project.
- o Completed several short-term in-country studies:
 - a. Completed the Niger overview and subsector studies; these were summarized in the paper, "Prospects for Enhancing the Performance of Micro and Small-Scale Non-farm Enterprises in Niger," GEMINI Working Paper #3.
 - b. Conducted the bore-hole study of firms in Morogoro and Moshi in Tanzania; the draft paper is currently being prepared.
 - c. Conducted Phase I enterprise overview survey in Lesotho as part of the Africa Strategy design activity.
 - d. Completed study of the firm dynamics of ADEMI borrowers; the results will appear in the forthcoming paper, "Growth Dynamics in the Dominican Republic," by Frank Rubio.

Special Studies

- o Completed the gender issues special study, which appeared as "GEMINI: Gender and the Growth and Dynamics of Microenterprises" by Jeanne Downing, May, 1990.

9

- o Completed the subsector paper, "A Subsector Approach to Small Enterprise Promotion and Research," by Boomgard, Davies, Haggblade, and Mead (provisionally accepted for publication by World Development).

Conferences and Seminars

- o Made five presentations to AID conferences or seminars, including the Private Enterprise Seminar, Development Studies Program (2), ARIES Conference, and Informal Finance Seminar.
- o Made three presentations to academic groups, including University of Pennsylvania, Oxford University, and the Eastern Economic Association.

Other Year One Accomplishments and Issues

- o Key linkages with other topics: 1) monitoring and evaluation activities of Carl Liedholm and Don Mead with CARE; 2) gender paper link to WID; 3) Kenya study linkage to ARP II, monitoring and evaluation, and PVO Services (particularly World Education); 4) participation in the design and implementation of African Strategies.
- o Promised activities delayed until year 2 are the two repeat subsector studies (Thailand, and Botswana) and the subsector seminar.
- o Relation of year one activity to year two and beyond. During the first year, a major investment was made in laying the foundation for the activities to be undertaken in subsequent years. The research issues paper and the related research plan provide the framework for the detailed studies to be conducted in years two through five. The first year was also a period when an active search for potential core and non-core countries was undertaken from which several candidates for future work emerged. Several of the core countries provide opportunities for linking ARP I to ARP II and ARP III.

Planned Activities and Outputs -- Year Two

The principal tasks and outputs for year two can usefully be organized in terms of four major activity groupings: 1) overview research activities; 2) in-country research; 3) special studies; and 4) conferences and seminars.

1. Research Issues and Plan

One of the first activities will be to complete any final revisions in the overview paper, "Dynamics of Microenterprises: Research Issues and Approaches," so that it might be disseminated

to a wider audience. Also during the second year, preparatory work will begin on the mid-term overview paper, which will summarize the findings to that point in the area of enterprise growth and dynamics. The overview paper is to be completed during year three.

2. In-country Studies

It is anticipated that field research will be undertaken in two categories of countries: countries of concentrated and long term effort, which we denote as Core Countries; and other countries (Non-Core Countries).

During year two, it is expected that the selection of the four core countries will have been completed and work will have begun in at least two of them. Among those that appear most likely to become core countries are Kenya, Malawi, Jamaica, the Dominican Republic, and Indonesia. During the first year, tentative agreement had been reached on the first core country, Kenya; in the other countries, there was substantial progress, but no definite selections were yet made.

In Kenya, a draft memorandum of understanding between WEREP, World Education, and Michigan State University was developed during year one for long term, intensive activities in that country. WEREP would serve as the institutional base and the activities would center around their Juhudi Credit Project, which is to provide "minimalist" credit to enterprises in the Kibera Estate in Nairobi. GEMINI's ARP 1 research activities in Kenya will be built around this credit project. The research activities will be designed to provide a rich understanding of the context in which the project operates, making it possible both to target the assistance and to monitor its impact.

During years two and three, four types of surveys will be undertaken. In the fall of 1990, a one-shot census survey will be conducted in the target area of the project, providing base-line data concerning the structure of enterprises in that location. This will be followed by studies of 2-3 subsectors that are particularly significant in the project area. These surveys will provide the basis for borehole studies exploring the history and evolution of selected enterprises in these subsectors. The subsector studies as well as the borehole studies will be organized in such a way as to explore the gender dimensions of microenterprise change. This work will be supplemented by borehole studies of individuals, exploring their past in terms of the evolution of their involvement in diverse activities. The longitudinal monitoring of developments at a firm and individual level will be done in the context of the on-going monitoring of the credit project. Aside from these on-going longitudinal monitoring activities, the field surveys for the research work in Kenya should all be completed approximately twelve to fifteen months after their start.

In Malawi, GEMINI will continue to explore with the AID

Mission during year two a set of core activities in that country. This process will be facilitated via a one month Mission-funded add-on aimed at the development of a plan for monitoring and evaluating Malawi's small and microenterprise growth. If mutual agreement is reached between GEMINI and the Mission, some or all of four different types of surveys may be undertaken. The Mission has expressed preliminary interest in moving forward with a one-shot census survey, providing them with base-line information for monitoring the impact of the MED project. This survey would ideally be launched in year two. For the other types of surveys, the details will need to be elaborated in the context of the work program of the revised READI Project, once that organization has been restructured. The Mission has expressed preliminary interest in having GEMINI play a central role in the design of READI - II. A proposal currently under consideration by the Mission for the revised READI project includes all of these types of surveys, with the suggestion that these be undertaken with the involvement of the GEMINI project. These surveys would likely continue into year three and possibly beyond.

In Jamaica, the research component of the Mission's Microenterprise Development Project (JMDP), which has recently been approved, includes as a central feature a series of base-line, bore-hole, subsector, and longitudinal surveys. One great advantage of Jamaica as a core country is that it would be possible to build on the surveys done in that country in 1978-79, surveys that provide rich body of information on patterns of change at all levels. During year two, GEMINI will closely monitor the progress of this project proposal. If all goes well and an agreement can be reached, it is possible that survey work, beginning with the base-line survey, would commence in year three.

In the Dominican Republic, GEMINI will continue to explore whether or not this country could become a core country for ARP I research. During year two, it is envisioned that discussions concerning the mutual interests in conducting the various types of dynamic studies will be undertaken. If a mutually satisfactory agreement can be reached, it is likely that the surveys would begin sometime during year three.

In Indonesia, a potential institutional base exists with the research division of the BRI, one of the state banks of Indonesia that has a major microenterprise lending program. During the second year, continuing discussions will be held with that unit about mutual interests in joint studies of firm dynamics, client groups, and credit impact. Indonesia would seem to be an ideal candidate as an Asian core country, particularly given DAI's and MSU's extensive past involvement in that country.

In addition to the activities in the possible core countries, there will be an array of more short-run activities in other countries during year two. Although the exact list of countries cannot be specified precisely at this time, it will likely include South Africa, Zimbabwe, and Botswana.

In South Africa, a one-shot census survey as well as two or three subsector surveys of small and microenterprises in two townships will be undertaken during year two. These surveys would be coordinated by the Get Ahead Foundation; Michigan State University will work collaboratively with a local research institute or consulting firm in conducting these surveys.

In Zimbabwe, it has been proposed that GEMINI researchers, in collaboration with local researchers, conduct a broad one-shot survey of small and microenterprises in the entire country; concurrently, a somewhat more in-depth survey of a selected sample of these enterprises would also be undertaken. This would be carried out during year two and would take approximately five months to complete. The World Bank has expressed a strong interest in having these surveys conducted.

In Swaziland, it is anticipated that a one-shot census survey will be undertaken in year two, providing base-line information on the characteristics of non-farm enterprises in the country.

In Botswana, it is proposed that a repeat study of beer brewing subsector be undertaken during year two. Since an earlier beer subsector study was conducted in that country in 1983, the new survey would permit one to ascertain how the subsector and the enterprises within it have evolved in their continuing interaction with other sectors of the economy, which have shown very rapid growth. The study will also provide insights as to how subsector studies can be modified to shed further light on key dynamic issues.

3. Special Studies

A special study on the Role of Micro and Small Enterprises in Southern Africa will be undertaken during the second year. A key feature of this study will be a synthesis of lessons learned to date from the individual country studies in Malawi, Tanzania, Zimbabwe, Botswana, Lesotho, Swaziland, and South Africa. This study will culminate in a conference, probably in the Southern African region (see below), and in the preparation of a summary volume reporting on these findings. This volume will be completed in draft form in year two, with the final product completed in year three.

4. Conferences and Seminars

It is envisioned that an array of conferences and seminars will be utilized to disseminate the findings of the various ARP I studies. It is expected that GEMINI will organize and/or participate in conferences and seminars relating to particular studies or project findings during this period. Specifically, in year two, is a conference on subsector approaches to microenterprise development (see ARP III), as well as a conference revolving around the special study on Southern Africa. Presentations at AID seminars or courses, such as the Development

Studies Program, as well as at more general academic settings, such as the International Association of Agricultural Economist's XXI International Conference in Tokyo, are also envisioned.

Planned Inputs: Personnel

The two principal personnel involved in the ARP I activities are Donald Mead and Carl Liedholm of Michigan State University. During year two, it is anticipated that they will be supported by the project as follows:

	Core	Buy-in	Total
Donald Mead	8	3	11
Carl Liedholm	5	1	6

A number of other individuals will likely be involved in an important way in ARP I core-funded activities including:

1. Steve Haggblade, who will^{be} hired for an extended period during the second year of which at least one month will be for ARP I activities (a repeat subsector study of beer brewing in Botswana).
2. Joan Parker, a visiting specialist, who will be hired for 12 months in year two to work primarily in Kenya, but also for some short-term activities, such as those in South Africa.
3. Michael McPherson, a visiting specialist, who will be hired for 8 months from core funding in year two, with additional work anticipated from mission buy-ins. He will work in several countries in Southern Africa, including Lesotho, Malawi, South Africa, Swaziland, and possibly in Zimbabwe.
4. A senior graduate student, who would be selected for assignment in one of the future core countries, to work for four months beginning summer quarter.
5. A consultant for one month to assist with the Southern Africa special study.

It is envisioned that a number of others will be involved in ARP I activities supported by Mission-funded buy-ins. These individuals will either be local counterparts or in several instances will be GEMINI personnel supported by Mission funds.

10

Table 2
Contract Deliverables for ARP I:
Applied Research on Growth and Dynamics of Microenterprises

Deliverable	Total	YR 1	YR 2	Balance
1.1 Research Issues and Plan				
1.1.1. Growth and Dynamics Research Issues Paper	1	0	1 ²	0
1.1.2. Growth and Dynamics Research Plan	1	1	0	0
1.2. In-Country Research				
1.2.1. Two long-term field research activities.	2	0	1 ³	1
1.2.2 Seven field assignments and papers.	7	4 ⁴	2 ⁵	1
1.3. Special Studies				
1.3.1 Four special studies.	4	1 ⁶	1 ⁷	2
1.4. Overview Papers				
1.4.1 Two major summary papers.	2	0	0	2
1.5 Conferences and Seminars				
1.5.1 Three small-group seminars.	3	0	1 ⁸	2
1.5.2 One major conference	1	0	0	1

² Completed in draft form in year 1, and in final version in year 2.

³ Kenya activity started in year 2. Possible work in Malawi in year 2, but this should be largely mission-funded; listed here are only core-funded activities.

⁴ Niger, Lesotho, Dominican Republic (Rubio study) and Tanzania

⁵ South Africa, Botswana. Work in Zimbabwe and Swaziland not included, since these are mission-funded rather than core-funded.

⁶ Gender analysis in microenterprise development.

⁷ Microenterprise development in Southern Africa; draft completed in year 2, final paper in year 3.

⁸ Focusing on microenterprise development in Southern Africa

15

Allocation of Tasks by Persons

1. **Carl Liedholm:** total time available is 5 months from core + 1 month from non-core funding, allocated as follows:

Core-funded activities:

- i) South Africa: planning, analysis, write-up of findings from one-shot census survey: 1 month.
- ii) Zimbabwe: planning, preliminary visit: 1/2 month
- iii) Kenya: planning, supervision of research, visit: 1/2 month
- iv) Analysis of microenterprise growth and dynamics: patterns of birth, growth and death of individual enterprises: general analysis, drawing particularly on data from Eastern and Southern Africa: 2 months.
- v) General administration; exploration of opportunities in other countries (e.g. Jamaica, DR): 1 month

Non-core-funded activities:

- i) South Africa: visit, analysis of data: 3 weeks
- ii) Malawi: work with Michael McPherson on monitoring and evaluation issues: 10 days

2. **Donald Mead:** total time available is 8 months from core + 3 months from non-core funding. So far, 8 + 1 has been identified, as follows:

Core-funded activities:

- i) South Africa subsector studies: planning, time in the field, follow-up: 1 1/2 months
- ii) Development of training materials for subsector work: 1 month
- iii) General administration; backstopping of field work, in core countries (Kenya, Malawi) and for survey work (several countries); search for new core countries (e.g. Indonesia): 2 months.
- iv) Analysis of microenterprise growth and dynamics: patterns of structural change, with a focus on subsector analysis: general analysis, drawing on a large number of subsector studies (including those in the Sahel), but with particular attention to patterns of change in Eastern and Southern Africa; 2 1/2 months.

- v) Conference on patterns of microenterprise development in Eastern and Southern Africa: preparation, implementation, follow-up: 1 month.

Non-core-funded activities:

- i) Malawi, project design: 1 month
- ii) Other possible non-core activities include participation in Sahel/subsector work, additional work in Malawi, and follow-up work in Swaziland (including possible subsector studies).

3. Joan Parker: total support time from project is 14 months, of which 12 months from core + 2 months for non-core activities, as follows:

Core-funded activities:

- i) Kenya: one-shot census survey, subsector analysis, retrospective and prospective analysis of microenterprises in Kibera Estate: 11 months
- ii) South Africa: subsector analysis (1 month)

Non-core-funded activities:

- i) South Africa: one-shot census survey: 2 weeks
- ii) Kenya: work with KEDS project activities: 1 month

4. Michael McPherson: total support time from project is 14 months, of which 8 months from core + 6 months from non-core activities, as follows:

Core-funded activities:

- i) South Africa: analysis of data, writing of report on one-shot census survey: 1 month
- ii) Analysis of patterns of growth and dynamics of microenterprises, looking across several countries of Southern and Eastern Africa: 6 months
- iii) Conference on microenterprise development in Eastern and Southern Africa: preparation, participation, follow-up: 1 month

Non-core-funded activities:

- i) Malawi: review of existing data sources; approaches to monitoring and evaluation: 1 1/2 months

ii) South Africa: one-shot census survey: 1/2 month

iii) Swaziland: one-shot census survey: 2 months

iv) Zimbabwe: one-shot census survey: 2 months

**ACTION RESEARCH PROGRAM II
THE FRONTIERS OF MICROENTERPRISE FINANCE**

Overview of the ARP

ARP II took off quickly in the first year of GEMINI, and is well on its way to accomplishing some important tasks. The objectives of ARP II are set out in the background papers on microenterprises in the financial system and on the growth of microenterprise finance institutions. They are:

1. To put forward the view that microenterprise finance should be treated in the context of financial system development, to explore the implications of that point of view, and to assist those in the microenterprise development field, and A.I.D., to make the shift in thinking required to embrace financial system principles.
2. To explore the institutional prerequisites to expansion and self-sufficiency of microenterprise finance programs, and to help build that capacity among institutions within the GEMINI network.
3. To disseminate the experience of particularly important or innovative examples of microenterprise finance.

Summary of Year One Activities and Accomplishments

ARP II activities and tasks are organized into four categories: A. Background Papers; B. Demonstration Projects; C. Training and Institutional Support Products; and D. Dissemination. The next few paragraphs describe the accomplishments of the first year in each of these categories.

A. Background Papers

A full complement of background papers has been developed this year, which, taken together, constitute a distinct GEMINI voice in microenterprise development.

Microenterprises in the Financial System (E. Rhyne and M. Otero) -- In final review;

Growth of Microenterprise Institutions (J. Tuthill, M. Otero and E. Rhyne) -- Will be ready for Oct. 9 conference;

Poverty Lending (C. Lassen and J. Hatch) -- Drafting. Will be ready for Oct. 9 conference;

Village Banking Review (S. Holt) -- In research stage. To be completed in November;

Credit Unions and Microenterprise Finance (J. Magill and

WOCCU) -- To be completed in December.

Four Papers on Microenterprise Finance in Indonesia (J. Boomgard and K. Angell; J. Gadway; M. Hageboeck; E. Rhyne and S. Holt) -- Some complete now. Others by end October.

Review of Grameen Bank clone in Malaysia (D. Lucock) -- October.

Institutional Framework for Expansion (E. Edgecomb and J. Cawley) -- Final review.

Year one saw the conceptualization of these papers, their commissioning, and most of the research that was necessary to produce them. Year two will have to make the most use possible of the investment that these papers represent. The papers also help define the agenda for the other parts of ARP II.

B. Demonstration Projects

It has been harder than expected to arrange for demonstration projects, in part because GEMINI does not bring many of its own resources to the negotiating table. To date the following ARP II demonstration projects have been arranged:

1. FONDOMICRO. GEMINI will provide technical assistance to FONDOMICRO and to the organizations that are slated to borrow from FONDOMICRO. This will be a major ARP II activity, and will yield important lessons concerning (among others): 1) the use of "second-level" institutions to raise funds for microenterprise lending programs; and 2) the institutional needs of NGOs as they make the transition from grant to loan financing. GEMINI work on FONDOMICRO will start early in year two.

2. Kenya Rural Enterprise Programme, Jehudi Credit Scheme. GEMINI will have a continuing relationship to K-REP's Jehudi Credit Scheme, one of the first attempts to test minimalist credit principles in Africa. Inputs from GEMINI's ARP II side (in addition to the ARP I inputs described above) may include work with K-REP on management information systems and training materials development. Details remain to be negotiated.

3. The evaluation work done in Indonesia of the BKK and sister programs and the BRI Unit Desa system constitutes the beginning of what promises to be longer term involvement of GEMINI with these programs.

4. Several GEMINI buy-ins have involved design work for microenterprise finance projects (Jamaica, Barbados, Egypt, and Bangladesh). Demonstration projects may emerge from some of these.

C. Training and Institutional Support Products

Only as the background papers are being finished is the agenda for GEMINI in this area emerging, and therefore, during year one only a few tentative steps have been taken under this heading.

1. GEMINI is sponsoring the translation and publication of a complete documentation of ADEMI's methodology and operating systems, which will be useful to other organizations seeking to duplicate ADEMI's success. Status: to be completed before end of 1990.
2. GEMINI is assisting ACCION in the publication of a financial management handbook for microenterprise finance programs, written by Bob Christen. Status: Being printed. Ready in October.
3. GEMINI has agreed to involve World Education, ACCION, and Kenya REP in the production of training materials for staff of minimalist credit programs. Status: will begin early year two.

D. Dissemination

A Washington-based conference featuring the ARP II background papers was held October 9, 1990.

Planned Activities and Outputs -- Year Two

The outputs of ARP II in years two and three will be determined by the framework established in year 1 and articulated in the October 1990 seminar on microenterprise finance. The year 1 outputs will build a conceptual framework and approach to microenterprise finance that will guide the activities for years 2 and 3. The ARP II activities under the four ARP II dimensions (papers, demonstration projects, institutional needs and dissemination) will emerge from this conceptual framework. ARP II will seek to be as proactive as possible, pursuing objectives outlined by the framework, and avoiding those that are unrelated.

In the selection of new background papers, demonstration projects and training activities, ARP II will build on the work of the first year's background papers. Thus, while a large number of individual activities will occur, they will be closely interwoven and will follow a logical progression. For example, one theme emerging from the paper on the financial systems approach to microenterprise concerns the role of second-level institutions to assist NGOs in raising funds. At least two of the planned activities will specifically explore the ways in which such institutions function. Similarly, the village banking review begun in year 1 will lead to a series of subsequent activities. Specific products for year two will be as follows.

A. Background Papers and Microenterprise Finance Book: Outputs

- o Additional areas on which we will commission papers to round out the framework for microenterprise finance.
 - a. an updated look at the solidarity group methodology.
 - b. finance for transformation-level enterprises.
 - c. legal and regulatory issues in establishing specialized financial institutions.
- o ARP II will produce the background papers as one document with an overview that draws from them to present them as a conceptual framework. This manuscript will be sent to a publishing house to consider its publication as a book on microenterprise finance. The book will include revised versions of all or most of the background papers.

B. Demonstration Projects: Country-Level Assistance

Demonstration projects are a major priority of ARP II in year two. After one year's experience, GEMINI is in a better position than last year to define expectations regarding demonstration projects. In the GEMINI context, the term demonstration project means something more limited than what might commonly be understood by the term. These are not GEMINI-funded projects, nor are they necessarily projects in which GEMINI has a major implementation role (though they may be). Rather, the primary characteristics of demonstration projects are:

- o Innovation in some important aspect of microenterprise development, particularly regarding concepts being explored in the GEMINI ARPs.
- o Documentation by GEMINI of the experience of the innovation, drawing lessons for other practitioners.

Demonstration projects will come from projects implemented through the affiliates of GEMINI's core organizations, such as Opportunity International, World Education or ACCION International, as well as from other institutions whose projects may fit the above characteristics. Also, ARP II will review mission buy-ins to determine their demonstration possibilities.

In most cases, GEMINI will also provide technical assistance to the demonstration projects, though the scope and duration of that assistance will vary. This assistance is not necessarily the crux of the demonstration, but may instead be the vehicle through which GEMINI develops an ongoing relationship with the project and through which new ideas are tested. While much of the technical assistance in demonstration projects will be buy-in

funded, most of the documentation will be funded by the core.

GEMINI involvement in the following projects has already been arranged:

1. FONDOMICRO. With funding from USAID/DR, GEMINI will begin a major program of assistance to FONDOMICRO in October 1990, which will continue for the next four years. FONDOMICRO will be a major laboratory for ARP II in two areas:

- a. Second-level institutions as conduits between formal sources of finance and microenterprise lending institutions. What do they need to operate successfully?
- b. Preparing microenterprise lending programs to borrow funds at commercial or near-commercial rates.

FONDOMICRO is treated as two demonstration projects, because of its scope and its dual purpose. Core-funded outputs for ARP II will include:

- a. A paper on the second-level institution concept, using the experience of FONDOMICRO. This will be done at the end of year two, after FONDOMICRO has been operating for one year.
- b. Training materials or other technical assistance products used to help upgrade the first-level institutions that will borrow from FONDOMICRO. One product of relevance to other countries will be developed during year two, with more following in subsequent years.

After the GEMINI team is in place in the Dominican Republic in early 1991, there will be a more explicit assessment of the core contributions to and outputs from FONDOMICRO.

2. Indonesia Financial Institutions Development. Through its evaluations of USAID/Indonesia's FID I and II projects, GEMINI has established a close link with the mission and with the institutions supported under the project, Bank Rakyat Indonesia, Badan Kredit Kecamatan, and similar institutions in other provinces. This relationship is expected to continue, as USAID/Indonesia prepares for FID III. The exact role of GEMINI in further implementation, research, and project design will be determined and will begin during year two. One possibility is a workshop on microenterprise finance in Indonesia with HIID, which provides technical assistance to Bank Rakyat Indonesia.

3. Kenya Rural Enterprise Programme, Jehudi Credit Scheme. GEMINI has discussed working with WEREP Ltd. and World Education to develop staff training materials on minimalist credit, drawing from the basis established by WEREP for its Jehudi Credit Scheme.

It has also discussed the possibility of providing technical assistance to the scheme in setting up an MIS system. This is in addition to ARP I activities with WEREP.

4. Fundacion para la Promoción y Desarrollo de la Microempresa, PRODEM and COBANCO, in Bolivia. GEMINI will travel to Bolivia to explore a program of technical assistance and documentation of the formation of COBANCO, a microenterprise bank that plans to start operations in 1991. GEMINI has held preliminary conversations with these institutions and anticipates developing a demonstration program with them. The design of this program as well as GEMINI's linkages with other organizations in Bolivia and with USAID/Bolivia will be determined in early 1991.

5. Asociacion de Grupos Solidarios de Colombia. GEMINI will document the ACCION International program in Colombia by focusing on its experience as a second-level technical assistance institution. GEMINI will explore the design of a demonstration project around the evolution of this institution into a financial intermediary. Documentation and technical assistance design for this demonstration project will be conducted in early 1991.

6. TSPI, Philippines. GEMINI will travel to the Philippines in early 1991 to advance discussions of a demonstration project in this Opportunity International program. The focus of this demonstration project will be to document TSPI as an example of scaling up an enterprise transformation program.

7. Village Banking. GEMINI will conduct a demonstration project that will study, document and advance our knowledge of the methodology for lending to the poor that is based on forming village banks. Five US PVOs -- CARE, FINCA, Catholic Relief Services, Freedom from Hunger and Save the Children -- currently implement programs using the village banking methodology. The demonstration project will raise methodological issues that will assist these organizations and others in the use of this methodology.

Targets for year two: GEMINI will watch out for particularly interesting projects that are being developed through A.I.D. buy-ins (such as projects in Jamaica and Bangladesh) and the U.S. PVO networks. Of primary interest will be to identify demonstration projects in Africa.

C. Training and Institutional Needs

The institutional needs activities will include, but not be limited to, training materials development, field testing, and dissemination. The purpose of the training and institutional needs activities will be to support efforts by PVOs and other implementing institutions to develop programs which reflect the financial systems approach to microenterprise finance outlined in the conceptual framework. The activities under this part of ARP

II will have the following characteristics:

- o Through the background papers, buy-ins, and consultations with the SEEP network and GEMINI core organizations, we have learned what the broad needs are. Continued communication with these sources and with AID Missions will enable us to identify the specific needs to be addressed in years 2 and 3.
- o The initial priority in ARP II will be to identify materials already being used successfully in the field, improve upon them, and increase their circulation. Whenever possible, materials that have already been field tested will be used. GEMINI will make a call for training materials already being used by PVOs and work with the PVOs involved in materials production.
- o ARP II will also produce new materials, based on materials and practices in the field, and identified through the core organizations and the SEEP network.
- o ARP II will develop a strategy for programs to field test the materials, learn about their use, and improve them before they are produced in bulk and disseminated.
- o Training materials preparation will be heavily dependent on coordination with GEMINI core organizations, SEEP, PVOs, and local PVOs identified by AID Missions for the development of the materials, the field testing, and dissemination.

The new materials that are produced under ARP II will be termed Technical Reference Guides. These will be technical publications on specific subjects that will provide practical, hands-on information for program managers and implementors. Their purpose will be two-fold: to help program managers run their programs better, and to provide technical information for training sessions. Each technical reference guide will consist of a 15-25 page treatment of a technical area, using examples, worksheets and sample problems. A group of technical reference guides on related topics will constitute a training package.

Possible topics for technical reference guides include:

Developing a staff training program for minimalist credit programs; notes for A.I.D. project managers on design of microenterprise finance efforts; portfolio management and measuring delinquency; interest rates and loan pricing; management information systems; computer programs for portfolio management; savings mobilization; effective group lending to reach more borrowers; accessing financial resources (use of guarantee funds, blocked currencies, etc.); development of self-sufficient portfolios for loan officers;

managing loan officers and the use of incentive systems; financial planning; methods for moving towards self-sufficiency.

Outputs in this part include:

- o publication and dissemination of ADEMI and Financial Manual/ACCION; Year 2.
- o develop up to four technical reference guides (i.e. one "training package") for program directors and field staff. The materials will be field tested and disseminated.

D. Dissemination

The dissemination activities under ARP II are crucial to its effectiveness because so much of its work is based on recording, analyzing, and drawing from the experience of other implementing institutions. ARP II will not be an implementing body of GEMINI, but rather one that links to exciting and promising programs and innovations in the microenterprise finance field. On the one hand, ARP II will assist these efforts to accelerate their work and to do it better. This assistance will represent the crux of its demonstration projects. On the other hand, ARP II will distill from these experiences important lessons and technology and will transmit this knowledge to other programs, as well as to academics, policy makers and others working in microenterprise related fields. In this sense, ARP II will operate as an important disseminating vehicle for GEMINI.

The audiences for ARP II's dissemination activities will be quite varied, and will include a wide range of professionals. ARP II's objective is to reach as wide an audience as possible that includes practitioners, program designers, policy makers, researchers, and academics. ARP II will consider which subset of its overall audience it seeks to target with each dissemination activity.

The dissemination activities planned for Years Two and Three are grouped under three categories: public events, such as seminars and conferences; production of documents on specific related issues; and production of training materials for use at the field level.

1. Seminars

One-Day Seminars: One seminar planned on Village Banking; up to three others on topics as they emerge. These will remain small (about 20 persons), and focused.

Mid-Course Workshop: One conference is planned for year 2; this event will include papers to be presented as well as sessions on a variety of topics.

Overseas Mid-Course Workshop: Two are planned for years 2 and 3, tentatively one in Asia (Jakarta), and one in Latin America. These will be two or three days and will include regional participation.

2. Documents

ARP II will produce GEMINI Working Papers based on the background papers that it has commissioned. We plan that up to eleven Working Papers will be produced and several of these translated into Spanish and/or French. ARP II will also pursue the production of a book on microenterprise finance that includes revised versions of a selection of these documents. This will also be translated into Spanish and French. Some of the dissemination activities for the training materials have been included in the previous section.

Table 3
Contract Deliverables for ARP II

Deliverable	Total	YR 1	YR 2	Balance
1. Action Research on Project Design				
1.1 Initial workshops	2	1	1	0
1.2 Background papers	6	8	3	0
1.3 Demonstration projects	8	4	4	
1.4 Midcourse workshops	2	0	2	
1.5 Final conferences	2	0	0	2
1.6 Final reports	2	0	0	2
1.7 Field assignments	3	0	2	1
1.8 Initial field assignments	6	2	2	2
1.9 Follow-up studies	4	0	0	4
2. Training and Institutional Support Products				
2.1. Training sessions	3	1	1	1
2.2 Technical assistance assignments	2	0	1	1
2.3 Teaching cases	3	1	4	5
2.4 Training packages	2	1	1	0
2.5 Training trainers	2	0	0	2

Listing of Year One Deliverables for ARP 2:

Initial workshops (1): Seminar on Microenterprise Finance, October 9, 1990.

Background Papers (8): See above

Demonstration projects (3): See above. All year one projects are ongoing.

Initial assignments (2): Jamaica pre-PID; Dominican Republic

input into FONDOMICRO project design. (For ARP I: Malawi assessment of conditionalities; for ARP I(?), Ecuador strategy design)

Training sessions (2): Maria Otero participation on planning committee of SEEP workshop on institutional development. PACT seminar in Thailand.

Case studies (1): ADEMI Manual.

Training packages (1): ACCION Financial Management Manual.

AskARIES update: Background paper prepared.

Planned Inputs -- Personnel

ARP 2 Level of Effort, Year 2

One-day seminars (up to 3): Village Banking, Poverty Lending, Financial institutions are possible topics

One-day Conference (1). In the U.S.

Overseas Conference (1). Planned to take place in Indonesia.

Background Papers (3): See above.

Book on Microenterprise Finance.

Training packages an/or technical reference guides (1).

Demonstration projects (4): See above. All year one projects are ongoing.

Initial assignments: to be determined

**ACTION RESEARCH PROGRAM III
ENHANCING THE PRODUCTIVITY AND COMPETITIVENESS
OF MICROENTERPRISE THROUGH NON-FINANCIAL ASSISTANCE**

Overview of the ARP

GEMINI's third action research program has been titled, Enhancing the Productivity and Competitiveness of Microenterprise through Non-Financial Assistance. The primary focus of ARP III is on the subsector approach to enterprise development and leveraged microenterprise development -- looking to improve the opportunities available for microentrepreneurs by opening new markets, improving linkages, and other "indirect" assistance strategies.

As with ARP II, ARP III has both methodological and institutional development objectives which can be summarized as follows:

- o To examine, test, and promote innovations in delivery of assistance to microenterprises. In particular, to promote the use of subsector-based interventions; and, to promote non-traditional institutions as providers of assistance to microenterprises, including commercial financial institutions, other profit-making businesses, business associations, and foundations.
- o To promote improved methods of delivering non-financial assistance, including: a) improvements in cost-effectiveness of traditional types, and b) non-traditional types of assistance, such as marketing, production assistance, policy change, and the like.
- o To continue the work of ARIES in strengthening the organizations that provide assistance to microenterprises. To train staff in such organizations worldwide in techniques of managing microenterprise development projects. To develop and disseminate (both in the U.S. for development education purposes and in developing countries) related training materials, including teaching cases. To provide expert services in the area of organizational management to intermediary organizations.

Year One Accomplishments

ARP III has gelled more slowly than ARP I and ARP II for several reasons. The most important of these, however, is that there are relatively few individuals and organizations within the A.I.D. and PVO community familiar with subsector analysis and subsector interventions. During year one, a major task has been to try to raise the visibility of subsector work and to begin to establish a feasible agenda of action for GEMINI in promoting these approaches. Since much of the attention in the

microenterprise field is centered on finance, getting subsectors on the agenda has been more challenging than originally expected.

Year one activities fell into two categories: basic conceptual work and opportunistic agenda building. The basic work has revolved around a series of background papers and planning for a major subsector conference for early in year two. The opportunistic work has tried to get GEMINI's foot in the door at USAID missions at key times in the project development cycle and to build working relationships with organizations and individuals interested in pursuing subsector analysis and interventions.

ARP III has close ties with some of the subsector-based growth and dynamics work under ARP I and the Africa Strategy work under Mission Services.

A. Background papers:

1. Subsector Approach to Enterprise Development (Boomgard, Davies, Haggblade, Mead) Complete. This paper reviews applications of the MSU subsector approach over the past ten years.
2. A Sector Approach to Enterprise Development (Reiling) Draft received. Reviews Technoserve's sector approach.
3. The Subsector Approach: Towards Training Materials (Shrier) Draft received. An unsuccessful attempt to translate MSU subsector talk into business language and to lay the groundwork for the preparation of training materials.
4. Technology and Microenterprise Development (ATI and ITDG) In final revision.

B. Demonstration Projects: We have not had a great deal of success in identifying demonstration project opportunities with USAID missions. There is no existing demand that we have found for non-finance projects. We were close in Jamaica, but there were resource constraints that have tabled the subsector intervention. The one bright spot is CARE, which has expressed interest in both the analytical approach and demonstration project activities.

C. Training and Institutional Support Products. We have begun to work on training materials for subsector analysis and expect this area to be a major focus in year two.

D. Dissemination: Planning has begun for a major conference on the subsector approach to be held in November. The conference will attempt to attract a wide range of implementors and researchers from the U.S. and abroad who have worked with the subsector approach or subsector-based interventions.

Planned Activities and Outputs -- Year Two

New Leadership, New Priority, New Tactics

In January, GEMINI will adjust its staffing to add a new full-time core staff member with primary responsibility for ARP III activities. At that time, a major strategic and tactical planning exercise will be undertaken for ARP III. The plan laid out below sets the general outlines of the strategy for the ARP and focuses on those activities to be planned before the new staffing pattern is implemented.

Priority One: Building Analytical Capacity

During year one, it became clear that both the principle constraint and opportunity facing ARP III was the shortage of seasoned analysts and spokes persons who could comfortably operate in the world of subsector/indirect interventions. One of the two priorities of ARP III for the coming year will be to expand the number of individuals and institutions that have gained experience in this important area.

Year two will be the year of the subsector -- and this will be assumed primarily as an ARP III responsibility. Subsector analysis will continue to be employed as a tool in growth and dynamics research and refinements in the approach will continue to be made under ARP 1. But, the "practicalization" and "popularization" of the subsector approach will be subsumed into ARP III.

Objective: Expand the number of subsector practitioners, and familiarize a wide audience with the potential of this approach, and assess the potential contribution of subsector interventions for small and microenterprise development.

Tasks:

1. Develop a clear, concise, state of the art presentation of the subsector approach.
2. Develop training materials and a training plan to create a cadre of practitioners both in the US and abroad.
3. To train (before and after 1 and 2).
4. To employ subsector analysis as a methodology in strategy, design and evaluation work in as many cases as possible.
5. To build an audience in A.I.D. and to the extent possible in other donors and in implementing agencies for subsector studies of small and microenterprise.

6. To synthesize the experience gained in teaching and application and to improve the basic materials and strategies in the above.

Priority Two: Build a Base of Implementors

The second priority area is to identify those institutions and organizations that have applied a subsector-based approach in their enterprise development activities (whether they know it or not). This will assist in establishing an informal working network for training and demonstration projects that we do not have. Among those organizations that we have identified to date are:

INSOTEC	Ecuador
PROCOMMERCIAL	Colombia
Yayasan Dian Desa	Indonesia
FUNDAP	Guatemala
PRADAN	India
ITDG	Worldwide
ATI	Worldwide (Resource)

Objective: To systematically inventory and assess the effectiveness of subsector-based approaches to microenterprise development.

Tasks: To be determined.

Training Materials

Initially, efforts will be focused on two areas for training: (1) Subsector Analysis; and (2) Subsector Interventions. While, in principle, these topics are two sides of the same coin, they will be considered separately for training purposes. The training material to be developed will be based on the following outline:

I. SUBSECTOR ANALYSIS

1. Conceptual Underpinnings
2. Step-by-Step Guide for Subsector Study
3. Techniques
 - Industry Maps
 - Analytical Techniques
4. Case Studies
 - Beer in Botswana
 - Textiles in Egypt
5. Guide for Donors

II. SUBSECTOR INTERVENTIONS

1. Overview: From Analysis to Intervention
2. Options and Examples
 - Subcontracting
 - Specialized Technical Assistance

- 3. Achieving Cost-Effectiveness
- 4. Case Studies
 - CJEDP
 - INSOTEC
 - FUNDAP
 - Procommercial
- 5. Guide for Donors

Table 4
Contract Deliverables for ARP III

Deliverable	Total	YR 1	YR 2	Balance
1. Action Research on Project Design				
1.1 Initial workshops	2	0	1	1
1.2 Background papers	6	3	2	1
1.3 Demonstration projects	8	0	4	4
1.4 Midcourse workshops	2	0	0	2
1.5 Final conferences	2	0	0	2
1.6 Final reports	2	0	0	2
1.7 Field assignments	3	0	2	1
1.8 Initial field assignments	6	0	4	2
1.9 Follow-up studies	4	0	0	4
2. Training and Institutional Support Products				
2.1. Training sessions	3	1	2	0
2.2 Technical assistance assignments	2	1	1	0
2.3 Teaching cases	10	0	3	7
2.4 Training packages	2	0	1	1
2.5 Training trainers	2	0	0	2

**GEMINI PROGRAM AREA FOUR:
PVO SERVICES**

Overview of the Program Area

GEMINI recognizes the important role that the U.S. PVO community plays in the field of microenterprise development both as direct implementors of programs and as resource institutions for affiliated local organizations. GEMINI also acknowledges the important differences among these organizations.

In general, GEMINI works with the US PVO community in four distinct ways.

1. We will work intensively over the life of the project with four organizations. These agencies are integrated into the core workplan process and participate actively on the core resource agenda. They naturally are the first organizations looked to for demonstration projects and other activities. This "intensive" strategy was a key element in the proposed approach to the project and the first year workplan.
2. GEMINI plans to work with all PVOs in the field through selected activities with SEEP. These activities respond to the general needs of a large number of organizations. SEEP also participates in the annual workplan development process.
3. GEMINI will work selectively with individual organizations or subgroups of organizations on topics where there is an identified intersection between the project's and agencies' interests.
4. GEMINI will work extensively with US PVOs by including them in all dissemination functions -- workshops, seminars, etc.

Year One Accomplishments

1. GEMINI funded the SEEP network to produce a loose-leaf manual which reviews U.S. PVO-produced training materials for micro-enterprise development. For each of the materials reviewed, the SEEP notebook provides a description of the methodology and adaptability, as well as a graphic summary of the purpose and audience for that material, its contents, and any special notes. SEEP has published 100 copies of this notebook; GEMINI will publish an additional 250 as GEMINI's first Special Publication. The Peace Corps has requested 100 copies of the manual for distribution to its microenterprise offices throughout the world.
2. GEMINI also funded the SEEP network to expand its work on

the institutional changes necessitated within U.S. PVOs which undertake microenterprise programming. The paper the SEEP network prepared for GEMINI, which grew out of the SEEP conference held in May, 1990, includes a prototype self-assessment and a discussion of PVO needs in implementing effective microenterprise programs. The paper was presented for public discussion and review at the October GEMINI Seminar on Microenterprise Finance.

3. Monitoring and evaluation: Both Carl Liedholm and Don Mead worked with CARE on establishing consistent, valid impact measures for evaluation microenterprise programs. CARE held a regional workshop in Costa Rica on the subject, and CARE is preparing a paper on this subject.
4. Updating AskARIES. GEMINI staff weighed five different options for updating the AskARIES database, and determined that there is insufficient funding in the project - and insufficient demand in the market - to warrant establishing an electronic system for updating AskARIES. Instead, the GEMINI library will be an information clearinghouse for microenterprise practitioners around the world, providing bibliographies and materials in hard copy to interested agencies.
5. In addition to attending the SEEP three-day institutional development workshop in May, GEMINI provided funding for materials for the attending SEEP member PVOs.

Planned Activities and Outputs - Year Two

In addition to the intensive-type work outlined above, two specific activities have been planned for year two with SEEP.

1. SEEP has agreed to prepare an annual update of the materials review notebook, with funding from GEMINI.
2. SEEP and GEMINI will meet to explore areas of mutual interest to develop a concrete plan for year two. The current priority concerns is the development of the institutional capacity to carry out GEMINI dissemination functions on an on-going basis.

GEMINI will also be working directly with individual U.S. PVOs in ARPs II and III and in the monitoring and evaluation activities. These relationships are discussed under the substantive program areas.

**GEMINI PROGRAM AREA FIVE:
DISSEMINATION SERVICES**

Overview of the Program Area

Dissemination services are closely linked to each of the other major core activity areas. This discussion of project dissemination activities focuses on those aspects of dissemination common to all of the GEMINI program areas.

Year One Accomplishments

During year one the basic dissemination systems of the project were established and refined. Primary accomplishments included:

- o **Development of a computerized mailing list.** We compiled a mailing list targeting individuals in A.I.D./Washington and USAID missions worldwide; members of the Microenterprise Advisory Committee and interested members of Congress; Peace Corps staff; members of the U.S. PVO community and their overseas affiliates; GEMINI core institutions and their overseas affiliates; and other organizations and practitioners involved and interested in microenterprise development. The database, currently containing about 750 entries, allows the list to be sorted by name or institutional affiliation.
- o **Design of an introductory brochure.** This initial brochure was designed to acquaint the relevant development community with the main themes and components of the new project and the main features of the research agenda and buy-in mechanism.
- o **The GEMINI Newsletter.** We designed the GEMINI Newsletter and to date have produced and disseminated two issues (over 1,000 copies each), which have been very well received. Since the original mailing over 250 individuals have asked to be added to the list. The first two issues have featured articles on women and microenterprise development, subsector analysis, institutional issues confronting PVOs, recent legislation related to microenterprise development and a range of other issues, as well as a general introduction to the research design of the GEMINI project.
- o **Launching of the GEMINI Publication Series.** With the completion of the first set of GEMINI reports, we have conceptualized and launched the GEMINI publication series. The series consists of working papers addressing issues of general interest; technical reports, typically the products of mission buy-ins; and special monographs

(none so far) which will be refereed publications that address topics on the cutting edge of the discipline, intended for wide (and strategic) dissemination. We have also have developed systems for meeting the contractual dissemination requirements to AID/PRE/SMIE and AID/CDIE. Each GEMINI publication contains as its last page a comprehensive listing of all publications in the GEMINI series to date. The most recent GEMINI publications are also announced in each issues of the Newsletter (as are selected publications produced by GEMINI core institutions). Copies of publications are generally available for a flat rate of \$5.00, although pricing policy is currently review.

- o **Development of the GEMINI library.** By the end of this first year, the GEMINI library consists of about 600 items, available in hard copy and also entered into a database that facilitates searching and retrieval of documents according to author, geographic region, and topical area. To date the library has proven to be a valuable resource for teams going out in the field and for those involved in the preparation of background papers.
- o **Organization of workshops, seminars and conferences.** A first set of meetings this year related to development of the first year workplan, including a session with AID/W representatives and the resource institutions as well as the core institutions. There was also a meeting to discuss Africa Strategy; a debriefing on a GEMINI study carried out in Morocco on the informal sector; a working session with representatives of PPC/WID and other AID staff to present results of a GEMINI study on integrating gender into MSU's research methodology.

Planned Activities and Outputs -- Year Two

With the basic dissemination systems now in place, we expect a substantial increase in the volume of dissemination activity taking place in year two, capitalizing on accumulated GEMINI field experience and research products to date. Expected outputs include the following:

- o **Mailing list:** Further expansion of the mailing list, with emphasis on overseas institutions and programs.
- o **Brochure:** Design and production of a new brochure designed for wide dissemination, to be used in marketing the services and research products available through GEMINI.
- o **Newsletter:** Continued refinement of the GEMINI

Newsletter. Increasing attention will be paid to achieving a mix of articles and features representing the experiences and views of the range of institutions and practitioners involved in the field. The Newsletter is also expected to become increasingly important as a mechanism for announcing GEMINI conferences, seminars and other dissemination events, as well as a means of keeping readers updated on recent additions to the GEMINI publication series. We expect to explore the feasibility of charging for the Newsletter some time in year two.

- o **GEMINI Publication Series:** The number of working papers in the series is expected to grow rapidly in year two, beginning with the finalization of many of the background papers commissioned under the core in the latter part of year one (see respective ARPs for details). Preliminary discussions have taken place concerning the production of a monograph resulting from compilation of the background papers related to ARP II. Besides being announced in the Newsletter, all publications will be incorporated into the GEMINI library and thus will be listed in comprehensive, annotated library bibliographies to be published semi-annually (see below). An account will be set up so that the \$5.00 charged per GEMINI publication can be fed back into the project to further enhance our dissemination efforts.

- o **GEMINI Library:** During year two the GEMINI Library will be expanded and selectively annotated, as part of an effort to transform the collection from a resource serving the immediate information needs of GEMINI associates in Washington, to an institutionalized information resource serving the needs of the full range of practitioners and institutions involved in microenterprise development. The library will build on selected products from the AskARIES database, the World Bank's bibliography on microenterprise, and other sources.

GEMINI will hire the services of an information systems specialist to design a database suitable for handling the cataloguing and retrieval functions that are envisioned. Approximately 5 person months of time are available for hiring interns to assist in the acquisition of materials during the expansion phase and to prepare abstracts on selected articles. It is anticipated that later in year two, the project director, AID project coordinator, and dissemination director will meet with a designate of SEEP to discuss strategies for making the SEEP the institutional home for continued library expansion and dissemination.

- o **Conferences, seminars and workshops:** The beginning of year two will see two conferences focusing on the products to date of ARPs II and III respectively. Both will serve as opportunities for sharing GEMINI views to date on issues related to financial and non-financial assistance, as well as providing an opportunity to refine those views through exchange of information with other experts. Major international conferences are planned for years two and three. One likely site and focus for such a conference, discussed during the workplan retreat, is an event in Southern Africa, possibly planned for late in year two, drawing together results of GEMINI assistance to the Jehudi Credit Scheme in Kenya, strategy work in South Africa and Malawi, and subsector analysis in Lesotho.

In general, Washington-based workshops and debriefings are scheduled to become regular events as the number of GEMINI field activities increases. The intention is to have these coincide, where possible, with other scheduled meetings of the extended core team, to maximize information sharing and coordination among the subcontracting institutions.

**GEMINI PROGRAM AREA SIX:
MISSION SERVICES**

Africa Strategy

The GEMINI Project has been charged with the task of assisting a minimum of three USAID missions in Africa to prepare comprehensive strategies for microenterprise development and, in the process, generating a systematic methodology for strategy development that can be replicated in other countries. This work has been commissioned by AFR/MDI and is a requirement funded in the GEMINI core contract. In addition, AFR/MDI has recently supplemented their contribution to this activity through additional buy-in funding.

The AFR/MDI buy-in to GEMINI has the explicit objective of providing the opportunity to push forward our thinking on the use of subsector analysis in microenterprise strategy formulation. Subsector analysis offers considerable potential insights into strategy development, but has not been widely applied in the microenterprise field. One of the goals of the GEMINI project is to encourage the application of subsector analysis and experimentation with subsector-based interventions. This must include expanding the number of practitioners familiar with the approach.

Year One Accomplishments

1. Overview Meeting -- Early in the project year, an overview meeting was held to explore the strategy work with core and resource institutions; others interested in microenterprise strategy, including Austin Associates (MAPS) and the Council for International Development; and, A.I.D. representatives.
2. Niger Subsector Studies -- GEMINI resources were used to supplement a mission funded assignment to carry out subsector studies in Niger. The Niger report appears as a GEMINI Working Paper.
3. Lesotho Strategy -- AFR/MDI selected Lesotho as the initial strategy country. The Lesotho mission agreed to fund a Phase I census enumeration of small-scale and microenterprises. This has just been completed. Core resources will be used to fund three persons on a four person team (PPC/WID will pay for the fourth) to carry out subsector studies in November. It is expected that an institutional assessment and final strategy report will be completed in Spring 1991.
4. Planning for Additional Strategy Work -- Planning is underway for strategy work in four additional countries.

These include Malawi, Mali, Burkina Faso, and South Africa.

A number of lessons have been learned in year one. Among these are the following:

- o There is not usually sufficient time in the program development cycle for strategic analysis. The clock usually starts ticking in the project development cycle before strategic analysis begins.
- o From a project management point of view, it is difficult to coordinate tasks between mission, a central bureau, and a central project.

Planned Activities for Year Two

Activities currently planned for year two include the following:

1. Lesotho Phase II and III -- continuation of work begun with the MSU Phase I survey. Phase II has begun and is a series of subsector studies. Phase II will be an institutional assessment and strategy exercise.
2. Malawi Strategy -- GEMINI will assist the mission in formulating a follow-on strategy to on-going small-scale and microenterprise projects.
3. Mali Strategy -- GEMINI will conduct a major strategy exercise in one-shot based on subsector studies, policy analysis, and an institutional assessment.
4. Synthesis and Draft Strategy Manual -- Upon completion of the in-country strategy assessments, participants will synthesize the methodological findings of the studies and propose a methodology which can be applied in a wide range of situations.

Monitoring and Evaluation

GEMINI is charged with the responsibility to design a decentralized, agency-wide plan for improving knowledge of the impact of microenterprise assistance programs and projects. This will include partial core support for mission-funded project evaluations, to enable impact issues to be examined more closely. The plan will particularly address means to integrate gender concerns into the collection of information on impacts. The output of this activity is an impact evaluation plan, with gender-disaggregated data, on microenterprise programs for the agency as a whole will be developed, and 12 evaluations carried out.

Year One Activities and Accomplishments

The project has not yet focused on the impact question in great detail, although as year one came to a close impact issues moved closer to the top of the GEMINI agenda.

1. Compliance Buy-in -- While not concerned with impact, per se, some core time was devoted to supporting the S&T buy-in for collecting program information and conducting a feasibility study on an agency-wide monitoring system. This was primarily for measuring compliance with the Congressional microenterprise earmark, but a system was proposed that would have also collected some impact information. The results of the buy-in study were not accepted, and a separate project is being developed to monitor compliance.

2. Indonesia Evaluations -- Approximately one person month of core time was devoted to supporting the three project evaluations done at the request of USAID/Indonesia. In addition, PPC/WID resources were used to analyze the gender implications of the evaluation results. A report examining both policy and WID implication of the FID projects is being prepared.

3. Kenya Juhudi Baseline -- As part of the ARP I and ARP II activities a baseline survey has been planned for the Juhudi Credit Program.

Planned Activates for Year Two

Considerably greater emphasis will be placed on the impact question in year two. Efforts will be placed on three activities.

1. Conceptual Overview Paper -- A background paper on impact will be prepared which will include concrete guidelines for data collection and analysis. A preliminary concept paper will be published in the newsletter in order to generate outside interest in the GEMINI work in this area.

2. Test Programs Identified -- At least two and possibly three programs will be identified for long-term impact studies. These will be selected from planned mission programs and US PVO activities. Attempts will be made to coordinate activities with ARP I research interests.

3. Baseline Data Collection -- Pending program identification, initial data will be collected for long-term evaluation activities.

4. Continued Search for Mission Buy-ins -- An attempt will be made to work with missions willing to fund longer-term evaluation efforts.

Mission Buy-ins

During year one, GEMINI contracted for more than \$2.6 million of buy-in work with A.I.D. central bureaus and USAID missions. More than two-thirds of this work carries over into year two, and some into year three. Where there is an important interaction between the core agenda and the buy-in work, we have referred to the particular assignments in the preceding program area discussions. Table 5 summarizes the types of assignments that have been contracted.

OVERALL PROJECT AND FINANCIAL MANAGEMENT

In an endeavor as large as GEMINI, effective project management is an essential and significant activity. As noted in the year one plan, this area was not adequately accounted for in the project design. Nevertheless, management functions have been recognized by A.I.D. as critical and as a legitimate use of project resources. The primary management functions in GEMINI are as follows: management of the core agenda, management of mission services, product review and quality control, reporting, planning, and financial management. This section of the report will focus on financial issues.

Budget and Expenditures for Year One

Table 6 presents summary information on the project budget and expenditures for year one and the proposed budget for year two. It should be noted that expenditures represent billed amounts and do not precisely reflect actual expenditures through the end of the project year. This is particularly true for subcontractors whose billings are not included until the month following their receipt by DAI.

In general, expenditures were below expectation for the first project year. This has very little significance, however, as there has been a marked acceleration in core activity during the last quarter of year one which will extend into the first quarter of year two. The only real variance is in core travel and allowances which reflects the large volume of travel paid from mission buy-ins.

Table 7, included for informational purposes only, illustrates the allocation of the total level-of-effort across program areas by institution.

Planned Budget and Expenditures for Year Two

As can be seen from the preceding presentations of the seven program areas, year two holds many uncertainties and contingencies. Core resource commitments will depend on the strength of mission funding for certain activities and the sequencing of work that is contingent on external decision-makers. As such, we have elected to follow a three-stage budget procedure for year two which, we believe, provides the best approximation of resource requirements. In step one we returned to the original five-year cost proposal and institutional allocation to establish the basic level-of-effort parameters for year two. Step two involved budget preparations for the program area directors based on the proposed activities for year two. Step three involved a series of negotiations and compromises resulting in the proposed budget presented in table 6. It should be noted that the A.I.D. project staff was involved in each step

of the budgetary process.

Table ***: GEMINI Core Contract Budget Summary: Actual Expenditures Year One (10/1/89-9/30/90) and Planned Expenditures Year Two (10/1/90-11/30/91), Development Alternatives, Inc.

Line Item	Project Budget (10/89-9/94)	Year One			Year Two Budget	Total Year One and Two	Percent of Total ¹
		Budget	Expenses	Variance			
SALARIES AND WAGES							
Core Team			\$119,667		\$158,353		
Other HO Staff			\$2,251		\$27,399		
Associates			\$32,957		\$111,457		
SALARIES AND WAGES	\$804,959	\$191,106	\$154,874	\$36,232	\$297,210	\$452,084	56.2%
FRINGE BENEFITS	\$130,554	\$41,707	\$30,856	\$10,851	\$46,438	\$77,294	59.2%
OVERHEAD	\$701,636	\$174,611	\$139,572	\$35,039	\$257,736	\$397,308	56.6%
TRAVEL AND TRANSPORTATION	\$348,000	\$80,375	\$26,470	\$53,905	\$81,200	\$107,670	30.9%
ALLOWANCES	\$296,932	\$69,828	\$16,773	\$53,055	\$69,284	\$86,057	29.0%
OTHER DIRECT COSTS	\$517,784	\$81,288	\$47,213	\$34,075	\$120,816	\$168,029	32.5%
EQUIPMENT	\$24,200	\$24,200	\$21,107	\$3,093	\$4,000	\$25,107	103.7%
SUBCONTRACTS							
MICHIGAN STATE UNIVERSITY (MSU)							
Salaries and Wages	\$494,072		\$95,690		\$151,102		
Fringe Benefits	\$130,352		\$21,087		\$40,403		
Consultants	\$39,375		\$2,000		\$6,167		
Travel/Transportation/Allo	\$144,882		\$22,248		\$44,400		
Other Direct Costs	\$100,500		\$2,690		\$19,000		
Equipment	\$9,000		\$6,722		\$0		
Overhead	\$409,131		\$64,789		\$117,482		
TOTAL MSU	\$1,327,312	\$303,292	\$215,226	\$88,066	\$378,554	\$593,780	44.7%
ACCION INTERNATIONAL							
Salaries and Wages	\$199,833		\$25,584		\$50,019	\$75,603	
Fringe Benefits	\$65,962		\$8,443		\$16,506	\$24,949	
Overhead	\$79,754		\$10,208		\$19,957	\$30,165	
Travel/Transportation	\$5,775		\$1,475		\$1,000	\$2,475	
Allowances	\$3,850		\$0		\$1,650	\$1,650	
Other Direct Costs	\$58,442		\$2,270		\$21,176	\$23,446	
Equipment	\$2,500		\$2,352		\$148	\$2,500	
TOTAL ACCION	\$416,116	\$70,381	\$50,332	\$20,049	\$110,456	\$160,788	38.6%
MANAGEMENT SYSTEMS INTERNATIONAL (MSI)							
Salaries and Wages	\$60,783		\$20,454		\$13,571		
Fringe Benefits	\$18,234		\$2,971		\$4,139		
Overhead	\$42,941		\$12,650		\$9,699		
Other Direct Costs	\$8,499		\$1,881		\$2,500		
Fixed Fee	\$11,089		\$2,657		\$2,094		
TOTAL MSI	\$141,546	\$26,283	\$40,614	(\$14,331)	\$32,003	\$72,617	51.3%
TECHNOSERVE							
Salaries and Wages	\$86,247		\$11,690		\$20,124		
Fringe Benefits	\$33,549		\$3,120		\$7,828		
Overhead	\$26,532		\$4,056		\$6,191		
Travel/Transport	\$2,700		\$2,452		\$630		
Allowances	\$1,320		\$0		\$308		
Other Direct Costs	\$18,375		\$3,437		\$4,288		
Admin Fee	\$10,184		\$1,479		\$2,376		
TOTAL TECHNOSERVE	\$178,907	\$43,944	\$26,234	\$17,710	\$41,745	\$67,979	38.0%
OPPORTUNITY INTERNATIONAL (OI)							
Salaries and Wages	\$91,900		\$18,158		\$17,375		
Fringe Benefits	\$22,976		\$4,540		\$4,344		
Overhead	\$32,658		\$6,409		\$7,032		
Travel/Transport	\$2,700		\$1,280		\$630		
Allowances	\$1,320		\$585		\$308		
Other Direct Costs	\$11,733		\$778		\$5,471		
Admin Fee	\$12,247		\$2,403		\$2,637		
TOTAL OI	\$175,534	\$26,631	\$34,153	(\$7,522)	\$37,797	\$71,950	41.0%

Table ***: GEMINI Core Contract Budget Summary: Actual Expenditures Year One (10/1/89-9/30/90) and Planned Expenditures Year Two (10/1/90-11/30/91), Development Alternatives, Inc.

Line Item	Project Budget (10/89-9/94)	Year One			Year Two Budget	Total Year One and Two	Percent of Total
		Budget	Expenses	Variance			
WORLD EDUCATION (WE)							
Salaries and Wages	\$59,795		\$1,825		\$13,770		
Fringe Benefits	\$19,732		\$496		\$4,544		
Overhead	\$35,505		\$1,386		\$12,144		
Travel/Transportation	\$2,700		\$1,410		\$1,000		
Allowances	\$1,320		\$0		\$750		
Other Direct Costs	\$9,886		\$389		\$11,893		
Equipment	\$0		\$0		\$5,000		
TOTAL WE	\$128,938	\$18,537	\$5,505	\$13,032	\$49,101	\$54,606	42.4%
UNSPECIFIED SUBCONTRACTOR							
SEEP/PACT FP					\$20,000		
ATI/ITDG FP					\$10,000		
Kilby FP					\$10,000		
Unspecified Reallocated		\$56,194			\$25,000		
TOTAL UNSPECIFIED	\$211,249	\$56,194	\$0	\$56,194	\$65,000	\$65,000	30.8%
SUBTOTAL SUBCONTRACTS	\$2,579,602	\$545,312	\$211,269	\$334,043	\$714,656	\$925,925	35.9%
FEE	\$341,499	\$77,869	\$47,475	\$30,394	\$101,974	\$149,450	43.8%
GRAND TOTAL	\$5,745,166	\$1,286,296	\$695,608	\$590,688	\$1,693,315	\$2,388,923	41.6%

¹ Percentage of project time used at end of year two is 43.3%.

Table ****: GEMINI Core Contract -- Estimated Actual Labor Allocation - Year One

	All Activities	ARP I	ARP II	ARP III	Mission Services	PVO Services	Dissem Services	Project Mgt
YEAR ONE								
DAI	45.4	6.1	3.0	3.5	8.0	3.5	4.4	16.9
MSU	20.2	9.3	0.0	1.7	2.4	0.3	0.0	6.5
ACCTION	6.5	0.0	3.7	0.0	0.1	1.3	0.0	1.4
MSI	2.8	0.0	0.3	0.9	0.5	0.1	0.0	1.0
TNS	3.9	0.0	2.0	1.0	0.2	0.4	0.0	0.4
OI	4.5	0.0	2.6	0.0	0.2	0.5	0.9	0.2
WE	0.6	0.0	0.5	0.0	0.0	0.1	0.0	0.1
TOTAL	84.0	15.5	12.1	7.1	11.4	6.2	5.3	26.4
YEAR TWO (14 Months)								
DAI	76.0	4.4	5.5	16.5	18.6	5.4	9.4	16.1
MSU	44.3	27.9	0.0	3.6	4.1	0.3	0.0	8.3
ACCTION	13.5	0.0	8.6	0.0	0.4	1.9	0.7	2.0
MSI	2.3	0.0	1.0	0.5	0.5	0.1	0.0	0.2
TNS	5.7	0.0	0.0	2.6	2.0	0.6	0.0	0.6
OI	3.7	0.0	1.9	0.0	0.0	1.5	0.0	0.4
WE	13.3	6.0	7.0	0.0	0.0	0.1	0.0	0.1
Unspecif	4.0	1.0	0.0	1.0	0.0	2.0	0.0	0.0
TOTAL	162.7	39.3	24.0	24.2	25.5	11.8	10.1	27.7