PD-ABE-638
ISN 80115
520-0377 Reports

AN IMPACT EVALUATION OF THE MICROBUSINESS PROMOTION PROJECT

GUATEMALA

MAY 1989

PREPARED FOR:

ACCION
INTERNACIONAL
TECNICA/AITEC

PREPARED BY:
Elspeth Revere
Community Development Consultant

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC AID/GUAT

AN IMPACT EVALUATION

OF THE MICROBUSINESS PROMOTION PROJECT

			Page No.
PART ONE	PROGRAM IMPACT: Analysis of Evaluation Data		
		EXECUTIVE SUMMARY	1
	I.	INTRODUCTION	2
	II.	EVALUATION METHODOLOGY	3
	III.	OVERALL PROGRAM STATISTICS	4
	IV.	CHARACTERISTICS OF PROGRAM PARTICIPANTS	5
		A- Socioeconomic Characteristics	6
		B- Business Characteristics	8
	V.	HISTORY OF PROGRAM USE	10
		A- Number of Loans Per borrower	11
		B- Loan Size	12
		C- Loan Term	14
	VI.	PROGRAM IMPACT	16
		A- Business Indicators: Impact of the Program on the participants' businesses	17
		B- Individual Impacts	20
		C- Training Program	22
	VII.	FINDINGS	23
	VIII.	CONCLUSIONS	28
PART TWO	A CLOSER LOOK: THE STORY OF TWO WOMEN ENTERPRENEURS		29

APPENDICES

I. **OVERALL STATISTICS (July 1988- March 1989)**

II. **EVALUATION SURVEY RESULTS**

TABLES (Presented separately for GENESIS EMPRESARIAL/FUNTEC and PROSEM/FUNDAP)

1 Participants Interviewed, Age, Gender, and by Activity
2 Business Type of Participants Interviewed
3 Level of Education
4 No. of Dependents
5 No. of Years of Business Ownership
6 Type of Ownership
7 No. of Employees and Relationship to Business Owner
8 No. of Loans Received
9 Amount of First and Last Loan
10 Term of First and Last Loan
11 Business Indicators: Monthly Profits
12 Business Indicators: Value of Monthly Sales
13 Business Indicators: Value of Fixed Assets (In Quetzales)
14 Business Indicators: Estimated No. of Customers and Suppliers, and Formal Accounts
15 Relationship with Other Credit Sources
16 Monthly Salary of Business Owners
17 Average Monthly of Paid Employees in Quetzales
18 Family Members Employed: Stability of Employment and Type of Pay
19 Non Family Employees: Stability of Employment and Type of Pay
20 Primary Use of Additional Income of Business Owners
21 Changes in the Participants' Standard of Living
22 Community Participation
23 Training Attendance and Usefulness
24 Training Program (Producers) What Course: Did You Like Most, Did You Like Least, and Are You Using in Your Business?
25 Training Program (Vendors) - What Course: Did You Like Most, Did You Like Least, and Are You Using in Your Business?

III. **INTERVIEW SURVEY QUESTIONNAIRES**

PART ONE PROGRAM IMPACT: Analysis of Evaluation Data

C

EXECUTIVE SUMMARY

The Microbusiness Promotion Project of AITEC-AID/Guatemala was established to increase the incomes of the urban poor throug technical assistance, training and credit to Micro enterprises. The program is operated by two Guatemalan organizations in the two largest cities of the country: the GENESIS EMPRESARIAL program in Guatemala City and the PROSEM program in Quetzaltenango. ACCION/AITEC provides technical support to the two organizations, and USAID is the program's funder.

This report evaluates the impact of the program in its first nine months. The results of the evaluation clearly demostrate that the program has already made substantial progress in meeting its objectives of providing an affordable alternative credit source to microbusinesses, and providing high quality management training to the borrowers. Among its major findings are:

* Loan volume has been high. In just nine months, a total of 1575 loans were made to 1476 microenterprises for a total of Q.1.778,360 (US$658,652).

* Over 38% of the participants have been women.

* Three-quarters of the participants had no previous source of business credit.

* Many of those who entered the program with prior loans were paying more than 20% per month in interest. These participants no longer have loans from exploitative private lenders.

* Both profits and sales have increased for the participating businesses, even after only a few months.

* Income levels of both owners and their employees have increased as well.

* The number of permanent employees of these businesses has increased by 27% in less than nine months.

* The training program had a very high rate of participation, and was found by the participants to be very useful.

* The percentage of participants keeping accounts for their businesses doubled.

I. INTRODUCTION

The Microbusiness Promotion Project of AITEC-AID/Guatemala was established to increase the incomes of the urban poor through technical assistance, training and credit to microenterprises. The program supports Guatemalan microentrepreneurs with loans and management assistance, which enables them to increase the strength and viability of their businesses, resulting in job creation and higher salaries for owners and employees. Specifically, the project addresses the following problems shared by many Guatemalan microenterprises: 1) lack of credit at reasonable cost; 2) poor management capacity; 3) insufficient technical know-how; and 4) alienation from the socioeconomic system.

The Microbusiness Promotion Project is a collaboration of four organizations. Two Guatemalan PVO'S provide the training, and deliver credit and management assistance to the microentrepreneurs who participate in the program They are: the Technical Foundation **(FUNTEC)** which operates the **GENESIS EMPRESARIAL** program in Guatemala City, and the Foundation for Development of Socioeconomic Programs **(FUNDAP)**, which operates the **PROSEM** program in Quetzaltenango. **ACCION/AITEC** provides technical support to the two organizations, and **USAID/Guatemala** provides grant support.

Both the **GENESIS** and **PROSEM** programs provide loans and management assistance to participating businesses. Owners of microenterprises may apply for loans to either program as individuals, if they have the means to secure the loan, or in Solidarity Groups of three to eight independent entrepreneurs. First loans are generally made in small amounts, but borrowers are encouraged to apply for subsequent loans once the first has been repaid. Two types of loans are available: short term loans for working capital, and longer term loans for machinery and equipmet. Loan decisions are made quickly: a maximun of 15 days for the first loan and as little as 2 days for subsequent loans. All borrowers are required to attend an initial training program on management issues, after which they may receive individual technical assistance from the program staff.

The project began its training for program personnel in May of 1988 and made its first loan in July. Since that time it has served a total of 1476 microbusinesses, 38% of them owned by women, and has made 1575 loans total

ing Q.1.778.360 (US$658.651). With nine months of loan data, it is now possible to begin to evaluate the impact of the program on its participants and their businesses, and to begin to assess the strengths and weaknesses of the program itself.

This evaluation takes a close look at the characteristics of the program's direct beneficiaries and their businesses; it looks at the way the program has been used by the participants; it assesses the changes that have occurred to date in the stability and profitability of the businesses, the number of employees, and the income of both owners and employees; and it describes the participants' use of, and satisfaction with the training program.

II. EVALUATION METHODOLOGY

The report that follows draws upon both overall program statistics through March 1989 and an "evaluation sample" of 290 of the 968 participants who have borrowed two or more times from the program. The information about the evaluation sample is based on three sources of data: 1) a socioeconomic survey that is completed for each program participant upon entering the program; 2) the loan application, which contains information about the business and is completed each time a participant applies for a loan; and 3) Interviews which were conducted in March with a sample of the program participants who had received two or more loans from the program.

It should be noted that the methodology is limited by the fact that many microenterprises utilize no formal system of financial recordkeeping, and thus many participants entered the program with no formal system of accounting in use. (In fact, this is one of the problems that the training component of the project was designed to address.) Therefore, the data provided in the first loan application has often been "reconstructed" based on the memory of the entrepreneur and with the assistance of the program staff person. Data derived from later loan applications is more reliable, after the participant has attended training sessions, has received technical assistance from the program staff, and has learned a method of maintaining financial records.

For purposes of analysis, the businesses represented have been divided into two types: "producers" include businesses that produce goods and offer services. Examples include shoe repair, sewing, carpentry, tortilla makers, repair services, and small shops. The second category, "vendors", includes only those who sell within the markets, including sellers of fruit, clothing, vegetables, meat, candles, etc.

Complete and detailed data derived from the program evaluation is contained in Tables in Appendix II. The remainder of this report summarizes this data and provides brief, illustrative tables.

III. OVERALL PROGRAM STATISTICS

Total loans made. Program statistics through March 1989 show that 1575 loans have been made to 1476 microbusinesses in the first nine months of the program, a total of Q.1.778,360, or US$658,652.* As might be expected in such a new program, more than half, 53% were first loans. However, 740 loans, or 47% were followup loans.

Women beneficiaries. Participation of women in the program has been substantial. Overall, 38% of the participating microbusiness owners have been women.

Group vs. individual loans. Loans were available both to individual microbusiness owners and to groups of owners. A total of 1,016 loans were made to 631 **individual** businesses, 62% first time loans, for a total amount of Q633,642 (US$234,682), and an average loan size of Q624 (US$231).

A total of 204 **Solidarity Groups**, representing 845 microbusinesses, borrowed from the program. Overall, 204 first loans and 355 subsequent loans were made to these groups with an average size of Q2,048 (US$759) per group, or Q495 (US$183) per business, and a total amount of Q1.144,718 (US$423,970).

---

* US$1.00 = Q.2.70

TABLE 1. TOTAL PROGRAM LOANS TO INDIVIDUALS AND GROUPS

	Number	Average Q.	Amt. US$	Total Amt. Q	US$
Individuals	1,016	624	231	633,642	234,682
Solidarity Group	559	2,048	759	1.144,718	423,97
All loans	1,575			1.778,360	658,652

Training program. The service of lending was supported by an extensive training program. 277 training sessions were offered, and 1,086 program participants attended at least one of the training session. Overall, 74% of the program beneficiaries attended the training sessions.

GENKSIS and PROSEM . During the first nine months of the program, GENESIS and PROSEM made almost equal numbers of loans, although PROSEM had substantially fewer client businesses. The average PROSEM loan size was also smaller, Q802 (US$297), compared to GENESIS' Q1,456 (US$539). As a result, PROSEM's total loan volume was slightly more than half that of GENESIS.

The GENESIS program has been particularly successful in serving women --half the GENESIS program beneficiares were women, compared to 22% of the PROSEM participants.

PROSEM has offered substantially more training sessions than GENESIS, 162 compared to GENESIS' 115, and as a result, PROSEM has provided training to 93% of its pro gram beneficiaries compared to 60% in the GENESIS pro gram.

IV. CHARACTERISTICS OF PROGRAM PARTICIPANTS

This section of the report provides information on the direct beneficiaries of the program in the evaluation sample: their age, gender, educational level, and number of dependents. It also describes some characteristics of their businesses, including type of business owned, tenure of business ownership, business profits, and owners' income at time of first loan.

A. Socioeconomic Characteristics

Age. The average age of the participants in both the GENESIS and PROSEM samples was 39 years. The youngest participants in both programs were 19 years of age, while the oldest participant in the GENESIS program was 65, and in the PROSEM program was 78.

Gender. While 38% of the total program borrowers have been women, 43% of the GENESIS sample were female, and 29% of the PROSEM sample were women. Women were represented in greater numbers among the vendors than among the producers. While 52% of the vendors overall, and 64% in the GENESIS sample, were women, only 25% of the producers are women.

Table 2. Program Participation by Gender

	GENESIS		PROSEM	
	Sample	Total	Sample	Total
Male	81	435	97	475
Female	62	436	40	130

Table 3. Program Participation by Gender and Business Type

	Producers	Vendors
Male	120	58
Female	39	64

Education. The majority of the program participants have had between one and six years of formal education, although a substantial minority, 15% of the GENESIS participants and 13% of the PROSEM participants have had no formal education whatsoever. Forty percent of the GENESIS participants and 34% of the PROSEM participants have had three years or less of primary school, while 56% of the GENESIS sample and 62% of the PROSEM sample had between four and nine years of education.

Table 4. Educational Levels of Program Participants

Educational Level	GENESIS (%)	PROSEM (%)
No formal education	15	13
1 - 3 years	25	21
4 - 6 years	34	35
High School	22	28
1 - 5 years Univ.	3	1

Educational levels are substantially lower among the vendors than among producers. While more than half of the vendors have three years or fewer of formal education, and few have more than six years of education, 43% of the producers have seven or more years of education.

Table 5. Educational Levels by Business Type

Educational Level	Prod.? GENESIS (%)	Vendors? PROSEM (%)
No formal Education	4	28
1 - 3 years	18	29
4 - 6 years	31	34
High School	37	8
1 - 5 years Univ.	6	1

Educational differences by gender are less marked than by business type, with the differences clustering at either end of the educational spectrum. The percentage of women with no formal education, however, is almost twice that of men, and the percentage of men with seven years or more of formal education is almost twice that of women.

Table 6. Educational Levels by Gender

Educational Level	Men (%)	Women (%)
No formal education	11	21
1 - 3 years	23	23
4 6 years	31	39
High School	30	17
1-5 years Univ.	5	1

Number of dependents. Most of the program participants have a large number of dependents. Only 15 borrowers, or 6% had no dependents, while 59% had four or more dependents. The vast majority, 84%, reported between one and six dependents.

Table 7. Number of Dependents

No. of Dependents	Percent
0	6
1 - 3	36
4 - 6	18
7 - 9	10
10 or more	1

B. Business Characteristics

Type of Business. For the purpose of analysis, businesses were grouped into "producers", those which produce goods or offer services (including retail sales outside of the markets), and "vendors", those which sell within the markets. Of the entrepreneurs who are direct beneficiaries of this program to date, 721, or 49% are producers and 755, or 51% are vendors. In the evaluation sample (those with at least two loans from the program who were interviewed for the evaluation), 159, or 57%, are producers and, 121, or 43% are vendors.

Tenure of Business Ownership. The evaluation data demonstrates that the program is serving both relatively new and long-term business owners. More than half of the entrepreneurs have owned their business for many years: 59% in the GENESIS sample and 54% in the PROSEM sample have owned their businesses for seven or more years, and a third of the participants in each program have owned their business for more than ten years. At the same time, 21% of the participants in the GENESIS program and 33% in the PROSEM program have owned business for only between one and three years.

Table 8. Tenure of Business Ownership

Years Owned	GENESIS (%)	PROSEM (%)	TOTAL (%)
1 - 3	21	33	25
4 - 6	20	13	15
7 - 10	24	21	21
10 or more	35	33	31

It is interesting to note that length of business ownership by business type varied between the two programs. While 73% of the vendors in the GENESIS program have owned their business for seven or more years, only 50% of the vendors in the PROSEM project have such long tenure. (See Table #5 in Appendix II).

Type of Ownership. The vast majority of the participating microenterprises are owned by a sole propietor. Only three of the entire sample of 280 businesses were owned by partnerships.

Number and type of Employees. Fifty percent of the businesses had at least one employee at the time of their first loan, although this differed markedly between GENESIS and PROSEM. While 62% of GENESIS borrowers had at least one employee, only 37% of PROSEM borrowers were employers.

A total of 317 people were employed by borrower businesses at the time of their first loan. Of these, approximately one-quarter were family members.

Table 9. Employees of Participating Businesses at Time of First Loan

	GENESIS	PROSEM	TOTAL
No employees	38%	63%	50%
Yes employees	62%	37%	50%
No of employees	194	123	317
Family members	24%	33%	28%
Non Family	76%	67%	72%

Profits and Salaries. At the time of applying for their first loan, 79% of the sample businesses, including 66 % in the GENESIS program and 92% of the PROSEM program had profits of less than Q500 per month. The salaries that they owners paid themselves were equally low. 83% of the sample participants received less than Q500 per month in salary.

Table 10. Monthly Profits and Owners' Salaries a First Loan

Monthly Amount	Profits (%)	Salary (%)
Q 300 or less	50	57
Q 300 - Q 500	29	26
Q 500 - Q 800	16	12
Q 800 - Q1,000	2	3
Q1,000 or more	3	2

Use of outside credit. One of the premises of the program is that microenterprises have difficulty obtaining affordable credit from outside sources. This is born out by data from the evaluation sample. At the time of applying for their first loan from the program, 76% had no other loans.

A number of the vendors, in particular, however, relied upon short-term, high interest loans from unregulated, individual lenders (loan sharks). **All of the twenty-five vendors in the GENESIS sample who had outside loans at the time of entering the program were paying interest rates of 20% or more per month.**

V. HISTORY OF PROGRAM USE

The program was designed to offer small, short-term loans to microbusinesses which can be quickly paid back, enabling the entrepreneur to gain experience with credit and to minimize interest payments. Once the first loan is repaid, the borrower is eligible to receive subsequent loans from the program. This section

describes the total number of loans made to the borrowers in the evaluation sample, looking at differences by program, business type, and gender. It also compares the loan amounts and loan terms of the first loan received by the borrower and the most recent loan, looking at differences between the two programs and the two types of businesses.

A. Number of Loans Per Borrower

The 290 borrowers in the evaluation sample were selected from those who have received at least two loans from the program in its first nine months: while 39% of the sample received two loans, 26% received three, and 36% received four or more.

Table 11. Number of Loans Per Borrower by Program

NO. of Loans	GENESIS (%)	PROSEM (%)	TOTAL LOANS (%)
2	49	37	39
3	21	31	26
4	15	23	19
5 or more	15	19	17

In particular, the vendors received larger numbers of loans from the program. 67% of the vendors received four or more loans, while only 10% of the producers received more than three loans.

Table 12. Number of Loans Per Borrower by Business Type

No. of Loans	Producers (%)	Vendors (%)
2	59	10
3	30	20
4	8	33
5 or more	2	37

This pattern is similar to that of male and female borrowers: over 50% of the women received four or more loans from the project, while only 26% of the men had borrowed more than four times.

Table 13. Number of Loans Per Borrower by Gender

No. Loans	Men (%)	Women (%)
2	40	36
3	34	11
4	15	25
5 or more	11	27

B. Loan Size

First loan. As had been anticipated in the design of the program, the first loans made to the participants were for very small amouts: 37% were for Q300 or less and 40% were for Q300 Q500. While both programs made very small first loans, this was particularly true of PROSEM. Ninety three percent of PROSEM's first loans were for Q500 or less, and none of its first loans were made for over Q800.

The first loans made by GENESIS were somewhat more evenly distributed, although still clustered at the low end. Like PROSEM, 40% of GENESIS' loans were made in amounts between Q300 and Q500, but GENESIS also made 34% of its first loans in amounts between Q500 and Q1,000.

Table 14. Amount of First Loan by Program

Amonth Loan	GENESIS (%)	PROSEM (%)	TOTAL LOANS (%)
Q 300 or less	22	53	37
Q 300 - Q 500	40	40	40
Q 500 - Q 800	12	7	10
Q 800 - Q1,000	22	-	11
Q1,000 or more	4	-	2

In particular, first loans made to the vendors were in very small amounts. 94% of the first loans to vendors were in amounts of Q500 or less, and no loans were made to vendors for Q800 or more. By contrast, 23% of the loans made to producers were for Q800 or more.

Table 15. Amount of First Loan by Business Type

Amount of Loan	Producers (%)	Vendors (%)
Q 300 or less	33	42
Q 300 - Q 500	31	52
Q 500 - Q 800	13	6
Q 800 - Q1,000	19	-
Q1,000 or more	4	-

Most Recent Loans. As might be expected, the size of loans has increased substantially between the first and most recent loans received. This is due to the borrower's increased experience with credit, the impact of the training program, particularly in teaching the borrower to maintain financial records, and the resulting improved ability of the lending staff to assess both the borrower and the needs of the business.

As a result, while 37% of the first loans made were for Q300 or less, only 9% of the most recent loans were for such small amounts; and while only 2% of the first loans were made for more than Q1,000, 28% of the more recent loans were made in the larger amounts.

The change is reflected in both programs, although PROSEM continued to make more of its loans in smaller amounts and fewer of its loans in larger amounts than GENESIS.

Table 16. Amount of Most Recent Loan by Program

Amount of Loan	GENESIS (%)	PROSEM (%)	TOTAL LOANS (%)
Q 300 or less	5	13	9
Q 300 - Q 500	16	42	28
Q 500 - Q 800	30	15	23
Q 800 - Q1,00	15	8	12
Q1,000 or more	34	22	28

The striking differences between producers and vendors in the amount of the first loan were not evident in the last loan. For both types of businesses, the percentage of loans received in the

smallest category had decreased markedly, and more than 50% of the loans to both producers and vendors were in amounts between Q300 and Q800. In addition, roughly 40% of the loans made to busi nesses of both types were for Q800 or more.

Table 17. Amount of Last Loan by Business Type

Amount of Loan	Producers (%)	Vendors (%)
Q 300 or less	12	6
Q 300 - Q 500	32	21
Q 500 - Q 800	19	29
Q 800 - Q1,000	6	19
Q1,000 or more	33	22

C. **Loan Term.**

All loans made by the program are very short term six months or less to the producers and two months or less to the vendors. This reflects the different needs of the two different types of business. Vendors have continuous needs for cash to purchase their products, with very rapid turnover. Producers, who must purchase raw materials, then fabricate and sell a product, and more capital intensive retail vendors, have a somewhat longer business cycle.

Data from the evaluation show that many of the loans are made for much shorter terms, allowing the borrower to pay back the loan quickly and establish a record of repayment which then allows the borrowing of additional loans (often, as was previously illustrated, in larger amounts).

Loan term: first loans. Overall, 21% of the first loans made were for terms of one month or less. In particular, PROSEM made very short term first loans 36% of its first loans were for one month or less and only 1% of its first loans were for more than four months. The majority of the first loans made by both programs were for two months or less.

Table 18. Loan Term of First Loan by Program

Loan Term	GENESIS (%)	PROSEM (%)	TOTAL LOANS (%)
1 mo. or less	6	36	21
1 - 2 months	52	32	42
2 - 4 months	22	31	27
4 - 6 months	20	1	11

Just as the first loans to the vendors were in much smaller amounts than those to the producers, vendors received much shorter term first loans than did producers. Thirty-six percent of the first loans to vendors were for one month or less, compared to 6% of the producers.

Table 19. Term of First Loan by Business Type

Loan Term	Producers (%)	Vendors (%)
1 mo. or less	9	36
1 - 2 months	25	64
2 - 4 months	47	
4 - 6 months	19	

Loan term: most recent loan. It is interesting to note the changes in term between the first and the last loans made. Both programs reduced the percentage of loans made for one month or less, probably due to a combination of improved knowledge of the borrower and understanding of the time required to process a small loan. PROSEM, in particular, reduced the percentage of its loans made for one month or less, but did so cautiously, increasing its loans made for 4-6 month terms very little. GENESIS, by contrast, made substantial increases in the concentration of its loans with 4-6 month terms.

Table 20. Loan Term of Most Recent Loan

Loan Term	GENESIS (%)	PROSEM (%)	TOTAL LOANS (%)
1 mo. or less	1	7	4
1 - 2 months	14	11	12
2 - 4 months	11	18	29
4 - 6 months	44	4	24

By the time of the most recent loan, however, 93% of the loans to vendors were made for 1 2 months, the longest term available to them. In addition, 94% of the loans to the producers were for terms of 2 months or more, and very few for two months or less.

Table 21. Term of Most Recent Loan by Business Type

Loan Term	Producers (%)	Vendors (%)
1 mo. or less	3	6
1 - 2 months	3	93
2 - 4 months	51	2
4 - 6 months	43	0

VI. PROGRAM IMPACT

The impact of the program on the target population of microbusiness owners was measured in two ways: 1) improved business success as demonstrated by increase in profits, monthly sales, number of employees, and reduced reliance on extremely expensive credit sources; and 2) improvements to the lives of the beneficiaries and their families as measured by increase in salaries paid to the owners and employees and improved standard of living. A third area, the training program, was also evaluated for its success and impact on the participants.

A. Business Indicators: Impact of the Program on the Participants' Businesses

Profits. Fifty percent of the businesses participating in the program made Q300 or less in monthly profits at the time of the first loan application, and 45% made between Q300 and Q800 per month. These low profits were consistent among both producers and vendors upon entering the program.

At the time of the most recent loan, less than nine months later, substantially fewer, only 37% made monthly profits of less than Q300, and substantially more, 54% made between Q300 and Q800 per month.

Table 22. Monthly Profits by Business Type at Time of First and Last Loan Application

Monthly Profits (Q)	Producers First (%)	Producers Last (%)	Vendors First (%)	Vendors Last (%)	Total First (%)	Total Last (%)
Q 300 or less	51	41	48	32	50	37
Q 300 - Q 500	30	29	28	35	29	31
Q 500 - Q 800	14	20	19	27	16	23
Q 800 - Q1,000	1	2	1	4	2	3
Q1,000 or more	4	8	1	2	3	6

Monthly sales. At the time of the first loan application, 26% of the businesses had monthly sales of Q1,000 or less. The low monthly sales was particularly characteristic of the vendors, 34% of whom had monthly sales in the lowest category. In the short period between first and latest loan. This had changed considerably. Overall, the percentage of businesses with monthly sales of Q1,000 or less had dropped from 26 to 17, and for vendors, from 34 to 18. This was accompanied by small, but consistent growth in the percentage of businesses with monthly sales of Q3,000 to Q12,000.

Table 23. Monthly Sales by Business Type at Time of First and Last Loan Application

Monthly Sales	Producers First (%)	Producers Last (%)	Vendors First (%)	Vendors Last (%)	Total First (%)	Total Last (%)
Q 1,000 or less	20	17	34	18	26	17
Q 1,000 - Q 3,000	50	45	41	42	46	44
Q 3,000 - Q 5,000	16	20	12	19	14	20
Q 5,000 - Q 8,000	6	8	10	13	8	10
Q 8,000 - Q12,000	5	5	2	6	4	5
Q12,000 - Q20,000	3	4	1	2	2	3
Q20,000 or more	1	1	-	-	-	1

Employees. In the few months between the time of the first and most recent loans, the number of persons employed by the sample businesses had increased form 317 to 384 , an increase of 21%. The percentage of businesses with employees and those without remained the same for GENESIS, and for PROSEM, the businesses with employees increased in 12% (See Table 7 in Appendix B). Family members employed increased by 19%, and non family employees, by 22%.

The absolute number of employees increased more for the producers than for the vendors, but the percentage increase was greater for the vendors, whose level of employment is very small.

Table 24. Change in Levels of Employment between First and Most Recent Loan

	First Loan # employed	Last Loan # employed	% Change
Producers	278	327	18
Vendors	39	57	46
Total	317	384	21

It should be noted that only one of the vendors in the PROSEM program had two employees, so that most of the growth in vendor employment took place within the GENESIS program.

The number of **permanent employees.** increased as well, from 281 to 357, an increase of 27%. Of the permanent employees, the largest number, 64% were

paid for piecework, while the second largest number, 30% were paid full time.

The type of pay for permanent employees differed substantially, however, between vendors and producers. While the majority of the vendors, 74%, were paid full time, the majority of producers were paid for work completed. (It should be remembered however, that the vendors employ very few people relative to the producers.)

Table 25. Payment of Permanent Employees At Time of Last Loan

Type of Pay	Producers (%)	Vendors (%)	Total (%)
Paid full time	23	74	30
Paid by hour	2	0	2
Paid for piecework	74	0	64
Unpaid	1	26	4

Other Sources of credit. One of the major problems facing microbusinesses in Guatemala (and throughout the world) is obtaining credit that is both available and affordable. Therefore, a primary objective at the onset of the program was to make credit both accessible and affordable for the micro businesses in the program.

Data collected from the sample population clearly illustrate both problems. At the time of the first loan application, 83% of the producers and 67% of the vendors had no loans from other sources, clearly illustrating the difficulty of accessing loans.

For those few that did have other loans, one was from a bank, three from government agencies, and the rest from money lenders or "others", usually family members of friends. As a result, interest rates paid were exorbitantly high, particularly among the GENESIS participants: In the GENESIS group, 29 of the 48 participants with loans from other sources at the time of their first application had loans from money lenders. Twenty seven were paying more than 20% monthly interest (more than 240% per year) and an additional five were paying between 10 and 20% interest per month. The

problem was particularly serious for vendors: 42% of the GENESIS vendors entered the program with other loans, all of them at rates of more than 20% per month.

Table 26. Other Sources of Credit and Time of First and Most Recent Loan

	Producers		Vendors		Total	
	First (%)	Last (%)	First (%)	Last (%)	First (%)	Last (%)
No Other Credit	83	86	67	96	76	91
Yes Other Credit	17	14	33	4	24	9

Because of the high interest rates charged by other lenders, it is a major accomplishment of the program that the vendors' reliance on other credit sources decreased substantially through their participation in the program: at the time of their most recent loan, only 4% had loans from other sources. This also resulted in much lower interest payments. By the time of the most recent loan, **none of the vendors were paying more than 5% per moth in interest.**

Table 27. Interest Rates Paid by Vendors to other Lendors at time of First and Last Loan

Monthly Rate	First Loan (%)	Last Loan (%)
1% or less	13	60
1% - 5%	23	40
5% - 10%	-	-
10% - 20%	-	-
more than 20%	64	

B. Individual Impact

Salaries. Salaries of all of the target business owners were strikingly low at the time of their first loan. Fifty percent of the producers and 71% of the vendors made less than Q300 (US$111) per

month, while only 7% of the producers and none of the vendors earned more than Q800 (US$296) per month. By the time of the most recent loan, the percentage of owners earning less than Q300 had declined significantly, with a large percentage of vendors earning between Q300 and Q500 (US$185).

Table 28. Salary of Owner at First and Last Loan Application

Monthly Salary	Producers First (%)	Producers Last (%)	Vendors First (%)	Vendors Last (%)
Q 300 or less	50	40	71	58
Q 300 - Q 500	27	29	25	36
Q 500 - Q 800	16	22	1	6
Q 800 - Q1,000	4	5		
Q1,000 or more	3	4		

Salaries of both men and women had increased between the first and most recent loan received. While 70% of the women received Q300 or less per month at the time of the first loan application, this percentage had declined to 54% by the time of the most recent loan, just a few months later. While gains for men were smaller, the percentage of both men and women receiving between Q300 and Q800 per month increased significantly.

Table 29. Salary of Owner at First and Last Loan Application by Gender

Monthly Salary	Men First (%)	Men Last (%)	Women First (%)	Women Last (%)
Q 300 or less	52	43	70	54
Q 300 - Q 500	30	33	18	27
Q 500 - Q 800	13	17	9	15
Q 800 - Q1,000	4	4		1
Q1,000 or more	1	2	3	3

Employee salaries. Some of the owners also reported paying higher salaries to their employees at the time of the most recent loan. Among business owners in the GENESIS program, average monthly salaries increased 8%, with most of the increase going to non family members, whose average monthly salary increased by 10%. In the PROSEM PROGRAM, male producers reported overall increases of 3%, but

women producers declined the average paid to their employees from Q100.83 to Q96.82. None of the women vendors were employers, and only one of the male vendors had two employees (a permanent family member and a temporary non family employee). At the time of first loan, the male vendor was paying an average of Q200.00 in salaries, and at the most recent loan, that average was only Q150.00 (former employees were unexisting, and two different permanent non family employees were hired at a lower cost).

Use of additional income. A clear majority of the program participants say that they will use their additional income to reinvest in their business, with the second most popular use being the purchase of food. The only exception were the male vendors. In the GENESIS program, the male vendors said they will use their additional income for savings, while the male vendors in the PROSEM program will purchase food. In both programs, use of additional income to reinvest in the business was noted by the second largest percentage of respondents.

Standard of living. The improvements in salary levels are reflected in the participants' feelings about their standard of living. 95% of the PROSEM sample and 85% of the GENESIS sample feel like they live better now, the remainder feel like they live about the same, and none feel like they live worse.

C. Training Program

The extensive training program in management related skills complements the program's credit services. All of the PROSEM clients and 94% of the GENESIS clients reported attending the program, and 58% of the GENESIS sample and 85% of the PROSEM sample found the training to be very useful, while the remainder found it to be somewhat useful.

The courses found to be most useful varied by program and type of business. In the GENESIS program, the producers found the "Credit Management and Managerial Skills" and the "Accounting" courses to be most applicable to their business, while the vendors found the "Solidarity, Credit Management, and Managerial Skills" and the "Buying and Selling" courses most useful.

In the PROSEM program, the producers found the "Accounting" and "Costs" courses to be most useful, while the vendors found the "Solidarity, Credit Management and Managerial Skills" course to be most useful, followed by "Group Members and Accounting (A)".

Financial record keeping. Perhaps the best test of a training program is whether it actually changes the practices of those who attend. One of the principle topics of the training program was accounting and bookkeeping. At the time of the first loan program, only 33% of the business owners (and only 22% of the vendors) maintained financial records for their business. At the time of the last loan application, the figures had reversed: 68% of the businesses did maintain account books, and only 32% did not.

Table 30. Maintain Written Accounts: Changes between Time of First and Last Loans

Mantain Written Accounts	Producers		Vendors		Total	
	First (%)	Last (%)	First (%)	Last (%)	First (%)	Last (%)
Yes	42	82	22	48	33	68
No	58	18	78	52	67	32

VII. FINDINGS

The results of this evaluation clearly demonstrate that the program has established a substantial track record in its first nine months, and has made significant progress in credit source to microbusinesses, and providing high quality management training to the borrowers. The following is a summary of the major findings:

1 **After only nine months, the project has served a large number of microenterprises with loans and management training.**

Since July 1988, a total of 1575 loans were made to 1476 microbusinesses for a total of Q1.778,360. Average loan size was Q.1,129. 53% of the loans

were first loans and 47% were followup loans.

A total of 1,016 loans were made to individual businesses, and 559 loans were made to businesses through Solidarity Groups, thus making credit available to businesses who would not otherwise be qualified to borrow.

277 training sessions were offered and 74% of the program participants attendend.

2 **Participation of women in the program has been substantial**

Overall, 38% of the participants have been women. Women constituted 52% of the vendors and 25% of the producers in the evaluation sample. There were some differences between the women an the men in the program: the women had less formal education and lower salaries, particularly at the time of the first loan application, when 70% of the women received Q300 or less. Yet the women were very active users of the program: 52% had 4 or more loans from the program compared to only 26% of the men.

3 **In just a few months, employment by participating businesses has increased substantially**

The businesses included in the evaluation sample increased their total employment by 21%, and their number of permanent employees by 27%. This, in spite of the fact that the percentage of both producers and vendors with no employees at all remained almost the same. Since the percentage of family members employed remained around at 28%, it can be inferred that almost three-quarters of the new employees were hired from outside of the owner's family.

4 **Both profits and salaries increased for participating businesses and their owners**

It is clear from just nine months of program experience that profits and salary levels have

increased significantly. For both producers and vendors, the percentage of businesses with monthly profits of less than Q300 have dropped substantially, and those with profits in the Q300 to Q800 per month range have increased.

This is also true for salaries: at the time of the first loan application, 50% of the producers and 70% of the vendors made less than Q300 per month. By the time of the most recent loan, the percentage of owners earning less than Q300 had declined significantly, with greatest growth in the Q300 - Q500 per month range. Vendor salaries remain lower than those of producers.

5- Most of the program's beneficiaries had no previous source of business credit. The program now provides that credit to a large number of micro-enterprises.

Three-quarters of the program's participants had no other loan when they entered the program. Many had no way of securing a loan, and were able to access the program through Solidarity Groups, thus establishing both a credit record and experience with borrowing.

6 Most of the vendors entered the program with outside loans at exorbitant interest rates. These program participants no longer pay such rates.

Perhaps the most substantial achievement of the program to date is the decreased reliance on exploitative sources of credit to meet normal business financing expenses. All of the GENESIS program vendors were paying more than 20% interest per month at the time of their first application to be program. At the time of their last loan, none were paying high interest rates.

7- Producers and Vendors entered the program with different needs and used the program somewhat differently

The producers in the evaluation entered the program with more education and higher incomes than did the vendors. Most of the producers had some formal education, while more than one-quarter of the vendors did not. While 75% of the producers were men, over half of the vendors were women. The producers tended to earn higher salaries than vendors, both at first application and at most recent loan application. Finally, twice as many producers as vendors entered the program with written accounts, and each group doubled its number, so that at the time of the most recent loan, 82% of the producers and 48% of the vendors maintained written accounts.

Vendors entered the program with extremely expensive loans from other lenders, but switched their borrowing to the less expensive loans from the program. Producers, by contrast, entered the program with fewer high interest loans from other (non-program) lenders than did the vendors. Un like the vendors, however, the amount of such outside borrowing by the producers did not change substantially. While the program administrators recognize the needs of some producers for longer-term loans, it was decided that in the early stages of the program only short-term loans will be made. Therefore it was anticipated that some producers would need to continue to obtain credit from other sources.

Because of the difference in credit needs, producers received fewer and longer-term loans from the program than did the vendors. while initial loans from the project were larger to the producers, the differences were much less marked in the most recent loans made.

8- Both the GENESIS and PROSEM programs were successful, but some differences were noted between them.

GENESIS had 871 total participants as compared to PROSEM's 605, yet both programs made almost the same number of loans. The average GENESIS loan

size was Q.1,456, while PROSEM's was much less: Q802. While 50% of GENESIS participants were women, only 22% of PROSEM's clients were women.

While both programs made substantial numbers of small, short-term, and subsequent loans, PROSEM's lending shows this pattern more markedly than that of GENESIS. While almost half of the loans made by GENESIS to the evaluation sample were first loans, PROSEM made somewhat more subsequent loans. This more conservative underwriting style is also evident in the size of PROSEM's first loans, 93% of which were for Q500 or less. PROSEM also made many more first loans of 1 month or less, and many fewer last loans of 4 to six months than did GENESIS. This may be partly explained by a larger percentage of new businesses in the PROSEM program.

9- The training program had very high participation and was found by the participants to be very useful.

Since the inception of the program, 277 training sessions have been offered and 74% of the program's participants have attended. More than half of the GENESIS sample and 85% of the PROSEM sample found the training to be very useful. As a result of the training program, the percentage of the participants who maintain written financial accounts has more than doubled.

10- The program has accomplished its objectives with a high degree of efficiency

These accomplishments were conducted with a very efficient expenditure of funds. Already, 68% of the total Quetzals loaned have repaid, and operating costs are only Q.0.12 per Quetzal lent as for March, 1989 (last month of analysis).

VIII. CONCLUSIONS

This evaluation shows that, in the first nine months of operation, the **Microbusiness Promotion Project** has been successful in providing large numbers of small, short-term loans at affordable interest rates to urban entrepreneurs in Guatemala. Further, the evaluation demonstrates that the program has already had an impact on the monthly sales, employment levels, and income received by both owners and employees.

The evaluation also raises several questions for further consideration by the program managers: ¿Will it be possible to help the producers in the program become less dependentj on outside credit sources by making longer term loans to them after they have repaid a number of program loans? ¿Can the training program be better geared so that more of the vendors, many of whom are illiterate, will develop accounting procedures for their businesses? ¿Can the training program encourage more active community participation by its clients? ¿What will the long term impact of the program be on the participating microbusinesses?

These questions will be addressed by the program's administrators as the program continues. An annual evaluation will continue to provide information on the program's beneficiaries and the changes in their businesses, while a semi-annual evaluation will follow the group in the current evaluation sample over time to better understand the long term impacts of the program on specific businesses and their owners.

PART TWO A CLOSER LOOK: THE STORY OF TWO WOMEN ENTERPRENEURS

ANGELA MENDEZ TORIBIO DE DIAZ

Florist

Doña Angela Mendez Toribio de Díaz has sold flowers since the age of eleven. Her mother began to teach her the trade when she was only seven. Like many other peasants, Doña Angela came to Guatemala City seeking better living conditions. She established her current business in 1969 at the Terminal Market, the busiest marketplace in Guatemala City. Doña Angela is now 47 years old, is married, and has six dependents. She has had forty years of professional experience, and has operated her current business for twenty years.

When Doña Angela opened her business at the Terminal Market, she had an urgent need for capital, and there was only one source of loans -a money lender. At that time, money lenders charged 6.5% interest per month, or 78% per year. Doña Angela clearly understood the risks involved in borrowing from money lenders, "because to owe money lender is serious busness". But having no capital of her own, she had no choice but to continue borrowing.

Doña Angela entered the GENESIS EMPRESARIAL program, on June 22, 1988 just six days after it opened. At that time, she had loans from fourteen money lenders, and was paying 30% per month for loans of 10 to 40 days, and 60% interest for loans of less than 10 days. Although she worked hard at her business, Doña Angela realized that the money lenders were earning more from her business than she was. From long experience, she had come to the sad conclusion that she had lived half of her life working only to pay interest, and thus had been unable to move beyond a life of precarious subsintance.

Doña Angela joined the first Solidarity Group formed in the GENESIS program. "When I entered the GENESIS program, my only goal was to get rid of my debts to the fourteen money lenders to whom I owed money, and I have now done so. Much of my profits have been dedicated to paying my debts. It has taken me almost a year, but in only two days I will be able to say 'Thanks and Goodbye' to Doña Paca, a money lender who has given me loans for 22 years. I started out by asking for 300 Quetzales (US$111) from GENESIS. Now, with my seventh loan, I received Q1,300 (US$481) which I will pay back tomorrow".

In less than a year, Doña Angela has increased her monthly sales by 68% and her net monthly earnings by 77%. And for the first time in many years, Doña Angela Mendez will be able to use the profits of her business and count on having her own capital. Because of this, her life is beginning to change. In her own words,"...today I have a future...."

ANGELICA CORADO VDA. DE CORTEZ

Buyer and Seller of Used Clothing

Doña Angélica Corado Vda. De Cortez lives in Quetzaltenango, Guatemala's second largest city. For twelve years, she has purchased and sold used clothing. Originally, this business was intended to provide partial support for her family. However, when her husband died in 1983, the business became the sole source of support for Doña Angélica and her six daughters. Doña Angélica is 42 years old. Her daughters range in age from one to 18 years.

After the death of her husband, Doña Angélica continued selling used clothing door to door in her neighborhood, a semi-rural section of Quetzaltenango. Her daughters assisted by washing, sewing and ironing the clothing that Doña Angelica purchased to resell. However, her lack of working capital required her to borrow money from a money lender, who demanded that she sign over to him the title to her modest home as guarantee for a loan of Q100 (US$37.00). For this, she received a one year loan with a monthly interest rate of 10%. And even with the guarantee of her home, Doña Angélica was unable to increase the amount of this loan.

Doña Angélica worked hard to pay the interest on this loan, and, with much effort, was successful in finding permanent space to sell her clothing on the Minerva Market Street of the city of Quetzaltenango. With this location, she only lacked a source of credit to provide her business with working capital.

Doña Angélica entered the PROSEM program and joined a Solidarity Group which received its first loan in September of 1988. She applied for Q100 (US$37) which she paid back enthusiastically within a month, knowing that she would automatically qualify for a larger loan. Doña Angelica has now received six loans from the program, the most recent for Q1,0000 (US$370). Between the time of her first and most recent loans, her monthly sales have increased by 23% and the net earnings of her business have almost doubled.

In April 1989, heavy rains caused severe flooding in the Minerva Market, and Doña Angélica and other members of her Solidarity Group sustained major losses. Doña Angélica lost an entire lot of merchandise to the flood. As a result, her group was unable to make its final loan payment. In response, PROSEM made a new loan to the group the next day, for a larger amount and a longer term.

Doña Angélica and her daughters believe that they now have everything that they once needed: a "Bank" (as they call the

program) which provides credit, training and technical assistance. "Thanks to God we can count on a program where we matter. If we hadn't had its help, we would have lost everything".

APPENDIX I. OVERALL STATISTICS (July 1988 - March 1989)

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

MICROBUSINESS PROMOTION PROJECT

AITEC-AID/GUAT

OVERALL STATISTICS AND BY IMPLEMENTING ENTITIES
(JULY 1988 - MARCH 1989)

DESCRIPTION	GENESIS EMPRESARIAL/FUNTEC			PROSEM/FUNDAP			OVERALL PROGRAM		
	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL
A- CREDIT COMPONENT									
NO. OF NEW BUSINESSES	760	111	871	521	84	605	1281	195	1476
PRODUCERS (GOODS AND SERVICES)	244	53	297	363	61	424	607	114	721
VENDORS	516	58	574	158	23	181	674	81	755
WOMEN	377	59	436	106	24	130	483	83	566
(%)	49.6	53.2	50.1	30.7	28.6	21.5	37.7	42.6	38.3
OVERALL OPERATIONS									
NO. OF LOANS GRANTED	657	131	788	652	135	787	1309	266	1575
FIRST LOANS	362	66	428	343	64	407	705	130	835
SUBSEQUENT LOANS	295	65	360	309	71	380	604	136	740
TOTAL AMOUNT LENT (Q)	950,962.05	196,278.38	1,147,240.43	513,161.60	117,957.94	631,119.54	1,464,123.65	314,236.32	1,778,359.97
IN FIRST LOANS	379,150.00	62,655.00	441,805.00	178,275.00	31,200.00	209,475.00	557,425.00	93,855.00	651,280.00
IN SUBSEQUENT LOANS	571,812.05	133,623.38	705,435.43	334,886.60	86,757.94	421,644.54	906,698.65	220,381.32	1,127,079.97
AVERAGE SIZE OF LOANS (Q)	1,447.43	1,498.31	1,455.89	787.06	873.76	801.93	1,118.51	1,181.34	1,129.12

29

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

MICROBUSINESS PROMOTION PROJECT

AITEC-AID/GUAT

OVERALL STATISTICS AND BY IMPLEMENTING ENTITIES
(JULY 1988 - MARCH 1989)

DESCRIPTION	GENESIS EMPRESARIAL/FUNTEC			PROSEM/FUNDAP			OVERALL PROGRAM		
	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL
LOANS TO INDIVIDUALS									
NO. OF NEW BUSINESSES	244	53	297	278	56	334	522	109	631
NO. OF LOANS GRANTED	337	81	418	494	104	598	831	185	1016
FIRST LOANS	244	53	297	278	56	334	522	109	631
SUBSEQUENT LOANS	93	28	121	216	48	264	309	76	385
AVERAGE NO. OF LOANS PER BUSINESS	1.4		1.4	1.8		1.8	1.6		1.6
TOTAL AMOUNT LENT (Q)	307,843.05	73,913.38	381,756.43	203,497.60	48,387.94	251,885.54	511,340.65	122,301.32	633,641.97
IN FIRST LOANS	185,430.00	40,850.00	226,280.00	94,805.00	19,950.00	114,755.00	280,235.00	60,800.00	341,035.00
IN SUBSEQUENT LOANS	122,413.05	33,063.38	155,476.43	108,692.60	28,437.94	137,130.54	231,105.65	61,501.32	292,606.97
AVERAGE SIZE OF LOANS (Q)	913.48	912.51	913.29	411.94	465.27	421.21	615.33	661.09	623.66

24

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

MICROBUSINESS PROMOTION PROJECT

AITEC-AID/GUAT

OVERALL STATISTICS AND BY IMPLEMENTING ENTITIES
(JULY 1988 - MARCH 1989)

DESCRIPTION	GENESIS EMPRESARIAL/FUNTEC			PROSEM/FUNDAP			OVERALL PROGRAM		
	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL
LOANS TO SOLIDARITY GROUPS									
NO. OF NEW GROUPS	116	13	131	65	8	73	183	21	204
NO. OF NEW BUSINESSES PER GROUP	516	58	574	243	28	271	759	86	845
AVERAGE NO.OF NEW BUSINESSES PER GROUP	4.37	4.46	4.37	3.74	3.5	3.71	4.15	4.1	4.14
NO. OF LOANS GRANTED	320	50	370	158	31	189	478	81	559
FIRST LOANS	116	13	131	65	8	73	183	21	204
SUBSEQUENT LOANS	202	37	239	93	23	116	295	60	355
AVERAGE NO. OF LOANS PER BUSINESS	2.71		2.82	2.43		2.59	2.61		2.74
TOTAL AMOUNT LENT (Q)	643,119.00	122,365.00	765,484.00	309,664.00	69,570.00	379,234.00	952,783.00	191,935.00	1,144,718.00
IN FIRST LOANS	193,720.00	21,805.00	215,525.00	83,470.00	11,250.00	94,720.00	277,190.00	33,055.00	310,245.00
IN SUBSEQUENT LOANS	449,399.00	100,560.00	549,959.00	226,194.00	58,320.00	284,514.00	675,593.00	158,880.00	834,473.00
AVERAGE SIZE OF LOANS PER GROUP (Q)	2,009.75	2,447.30	2,068.88	1,959.90	2,244.19	2,006.53	1,993.27	2,369.57	2,047.80
AVERAGE SIZE OF LOANS PER BUSINESS (Q)	549.90		473.43	524.04		540.84	480.31		494.64

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

MICROBUSINESS PROMOTION PROJECT

AITEC-AID/GUAT

OVERALL STATISTICS AND BY IMPLEMENTING ENTITIES
(JULY 1988 - MARCH 1989)

DESCRIPTION	GENESIS EMPRESARIAL/FUNTEC			PROSEM/FUNDAP			OVERALL PROGRAM		
	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL	JL/88-FB/89	MAR 89	CUMM TOTAL
B- TRAINING COURSES									
NO. OF TRAINING SESSIONS OFFERED	91	24	115	110	52	162	201	76	277
NO. OF NEW PARTICIPANTS	440	83	523	521	42	563	961	125	1086
TOTAL NO.OF PARTICIPANTS(ALL SESSIONS)	1070	347	1417	1053	170	1223	2123	517	2640
NO.OF PARTICIPANTS PER SESSION	11.8	14.4	11.8	9.5	3.3	7.5	10.6	6.8	9.5
PARTICIPANTS TRAINED AS % FROM TOTAL PARTICIPANTS	57.9%		60.0 %	100 %		93 %	75 %		73.6 %
C- EFFICIENCY INDICATORS									
RECOVERY (PRINCIPAL) (Q)	623,195.90	164,753.35	787,949.25	326,049.43	92,049.45	418,098.88	949,245.33	256,802.80	1,206,048.13
RECOVERY AS % FROM TOTAL LENT	65.5 %	83.9 %	68.7 %	63.5 %	78 %	66.2 %	64.8 %	81.7 %	67.8 %
LOAN PORTFOLIO (CUMMULATIVE)	327,766.69	359,291.72		187,112.17	205,622.39		514,878.86	564,914.11	
DELINQUENCY RATE: ABSOLUTE (Q)	8,393.30	8,097.83		1,137.42	1,800.63		9,530.72	9,898.46	
% FROM LOAN PORTFOLIO	2.56 %	2.25 %		0.61 %	0.9 %		1.85 %	1.75 %	
OPERATIVE COSTS (Q)	158,077.20	25,459.01	183,536.21	109,663.07	11,215.86	120,878.93	267,740.27	36,674.87	304,415.14
COST PER QUETZAL LENT (Q)	0.17	0.13	0.16	0.21	0.10	0.19	0.18	0.12	0.17
INCOME FROM INTERESTS GENERATED (Q)	34,576.53	6,675.39	41,251.92	14,628.33	4,571.22	19,199.55	49,204.86	11,246.61	60,451.47
OPERATIVE SELF-SUFFICIENCY	21.9 %	26.2 %		13.3 %	40.8%		18.4 %	30.7 %	

APPENDIX II. EVALUATION SURVEY RESULTS

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL - TABLE 1
PARTICIPANTS INTERVIEWED,AGE,GENDER,AND BY ACTIVITY

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PARTICIPANTS INTERVIEWED	59	72.00	23	28.00	82	57.00	22	36.00	39	64.00	61	43.00	143	100.0
AGE														
MINIMUM													19	
MAXIMUM													65	
AVERAGE													39	

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 2
BUSINESS TYPE OF PARTICIPANTS INTERVIEWED

BUSINESS TYPE	NO. OF PARTICIPANTS INTERVIEWED	% FROM TOTAL
GROCERY STORES	16	11.00
CLOTHING FACTORY	14	10.00
CLOTHING SALES	13	9.00
SHOEMAKING	11	8.00
VEGETABLE SALES	8	5.00
SALE OF MEAT	6	4.00
BOOK STORE	4	3.00
SHOE SALES	3	2.00
SNACK VENDORS	3	2.00
SALE OF PLASTIC ITEMS	3	2.00
ICE SELLERS	2	1.50
COCONUT VENDORS	2	1.50
FOOD SELLERS	2	1.50
JEWELRY SALES	2	1.50
FLOWER SALES	2	1.50
ORANGE VENDORS	2	1.50
FOOD PREPARATION	2	1.50
BAKERY	2	1.50
FIRECRACKER PRODUCTION	2	1.50
UPHOLSTERY	2	1.50
OTHERS (TIN PRODUCTS, "PIÑATA"-MAKERS, ELECTRICAL APPLIANCES REPAIR, PRINTING, CARPENTRY, JEWELRY-MAKING, BEAUTY SALON, FABRIC PRODUCTION, FRUIT VENDORS, WATCH REPAIR, TIRE RETREADING, METAL PRODUCTS, FURNITURE PRODUCTION, AUTO BODY REPAIR AND PAINTING, PRODUCTION OF TYPICAL CLOTHING, ETC.)	42	29.00
TOTAL	143	100.0

G-T-3

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 3
LEVEL OF EDUCATION

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO FORMAL EDUCATION	5	8.00	2	9.00	7	9.00	5	25.00	10	26.00	15	25.00	22	15.00
1-3 YEARS PRIMARY SCHOOL	13	22.00	5	23.00	18	22.00	8	40.00	9	23.00	17	29.00	35	25.00
4-6 YEARS PRIMARY SCHOOL	19	32.00	8	35.00	27	33.00	3	15.00	18	46.00	21	36.00	48	34.00
SECONDARY SHOOL	18	31.00	7	3.00	25	30.00	4	20.00	2	5.00	6	10.00	31	22.00
1-5 YEARS OF UNIVERSITY	3	5.00	1	3.00	4	5.00							4	3.00
OTHER	1	2.00			1	1.00							1	1.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	20	100.0	39	100.0	59	100.0	141	100.0

40

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 4
NO. OF DEPENDENTS

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
0	2	3.00	2	9.00	4	4.88	1	4.00	4	11.00	5	8.77	9	6.00
1 - 3	20	34.00	9	39.00	29	35.37	7	37.00	15	38.00	22	38.60	51	37.00
4 - 6	29	49.00	9	39.00	38	46.34	7	37.00	17	45.00	24	42.11	62	44.60
7 - 9	8	14.00	3	13.00	11	13.41	3	18.00	1	3.00	4	7.02	15	11.00
10 OR MORE	0	0.00	0	0.00	0	0.00	1	4.00	1	3.00	2	3.51	2	1.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	19	100.0	38	100.0	57	100.0	139	100.0

41

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 5
NO. OF YEARS OF BUSINESS OWNERSHIP

YEARS	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
1 - 3	18	31.00	6	27.00	24	30.00	3	15.00	2	6.00	5	9.00	29	21.00
4 - 6	15	25.00	2	9.00	17	21.00	5	25.00	5	14.00	10	18.00	27	20.00
7 - 10	11	19.00	11	50.00	22	27.00	3	15.00	7	20.00	10	18.00	32	24.00
MORE THAN 10	15	25.00	3	14.00	18	22.00	9	45.00	21	60.00	30	55.00	48	35.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	22	100.0	81	100.0	20	100.0	35	100.0	55	100.0	136	100.0

48

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 6
TYPE OF OWNERSHIP

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
SOLE PROPRIETOR	59	100.0	22	100.0	81	100.0	22	100.0	36	100.0	58	100.0	139	100.0
PARTNERSHIP														
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO.OF VALID RESPONSES	59	100.0	22	100.0	81	100.0	22	100.0	36	100.0	58	100.0	139	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 7
NO. OF EMPLOYEES AND RELATIONSHIP TO BUSINESS OWNER

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO EMPLOYEES	12	21.00	12	50.00	24	29.00	9	41.00	21	54.00	30	49.00	54	38.00
YES EMPLOYEES	46	79.00	12	50.00	58	71.00	13	59.00	18	46.00	31	51.00	89	62.00
NO. OF EMPLOYEES	133	100.0	24	100.0	157	100.0	9	100.0	28	100.0	37	100.0	194	100.0
FAMILY MEMBERS:	25	19.00	6	25.00	31	20.00	4	44.00	12	43.00	16	43.00	47	24.00
WOMEN	8	32.00	4	67.00	12	39.00	2	50.00	9	75.00	11	69.00	23	49.00
MEN	17	68.00	2	33.00	19	[illegible]	2	50.00	3	25.00	5	31.00	24	51.00
NON FAMILY:	108	81.00	18	75.00	[illegible]	[illegible]	5	56.00	16	57.00	21	57.00	147	76.00
WOMEN	4	4.00	10	56.00	[illegible]	11.00	0		13	81.00	13	62.00	27	18.00
MEN	104	96.00	8	44.00	[illegible]	89.00	5	100.0	3	19.00	8	38.00	120	82.00
SHOULD ANSWER THE QUESTION	58		24		82		22		39		61		143	
NO. VALID RESPONSES	58	100.0	24	100.0	82	[illegible]	22	100.0	39	100.0	61	100.0	143	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO EMPLOYEES	12	21.00	12	50.00	24	29.00	9	41.00	21	54.00	30	49.00	54	38.00
YES EMPLOYEES	46	79.00	12	50.00	58	71.00	13	59.00	18	46.00	31	51.00	89	62.00
NO. OF EMPLOYEES	154	100.0	30	100.0	184	100.0	19	100.0	36	100.0	55	100.0	239	100.0
FAMILY MEMBERS:	33	21.00	8	27.00	41	22.00	5	26.00	13	36.00	18	33.00	59	25.00
WOMEN	15	45.00	4	50.00	19	46.00	1	25.00	9	69.00	10	56.00	29	49.00
MEN	18	55.00	4	50.00	22	54.00	4	75.00	4	31.00	8	44.00	30	51.00
NON FAMILY:	121	79.00	22	73.00	143	78.00	14	74.00	23	64.00	37	67.00	180	75.00
WOMEN	4	3.00	15	68.00	19	13.00	2	14.00	19	83.00	21	57.00	40	22.00
MEN	117	97.00	7	32.00	124	87.00	12	86.00	4	17.00	16	43.00	140	78.00
SHOULD ANSWER THE QUESTION	58		24		82		22		39		61		143	
NO. VALID RESPONSES	58	100.0	24	100.0	82	100.0	22	100.0	39	100.0	61	100.0	143	100.0

NOTE: GENESIS EMPRESARIAL CARRIED OUT NEW INTERVIEWS TO ADD INFORMATION ON EMPLOYMENT. A MALE PRODUCER, NOT FOUND, WAS SUBSTITUTED BY A FEMALE PRODUCER FOR INTERVIEW.

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL - TABLE 8
NO. OF LOANS RECEIVED

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
2	40	68.00	20	91.00	60	74.00	5	25.00	1	3.00	6	11.00	66	49.00
3	17	29.00	1	4.50	18	22.00	5	25.00	5	15.00	10	19.00	28	21.00
4	2	3.00	1	4.50	3	4.00	5	25.00	13	38.00	18	33.00	21	15.00
5 OR MORE							5	25.00	15	44.00	20	37.00	20	15.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	22	100.0	81	100.0	20	100.0	34	100.0	54	100.0	136	100.0

45

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 9
AMOUNT OF FIRST AND LAST LOAN
(Q2.70 = US$1.00)

PRIMER PRESTAMO	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q 300.00 OR LESS	7	12.00	4	17.00	11	13.00	4	18.00	16	41.00	20	33.00	31	22.00
Q 300.01 - Q 500.00	16	27.00	5	22.00	21	26.00	18	82.00	18	46.00	36	59.00	57	40.00
Q 500.01 - Q 800.00	9	15.00	4	18.00	13	16.00			5	13.00	5	8.00	18	12.00
Q 800.01 - Q 1,000.00	22	38.00	9	39.00	31	38.00							31	22.00
MORE THAN Q 1,000.00	5	8.00	1	4.00	6	7.00							6	4.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	22	100.0	39	100.0	61	100.0	143	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q 300.00 OR LESS	1	2.00	3	14.00	4	5.00			3	8.00	3	5.00	7	5.00
Q 300.01 - Q 500.00	9	15.00	2	10.00	11	14.00	3	14.00	8	20.00	11	18.00	22	16.00
Q 500.01 - Q 800.00	12	20.00	4	19.00	16	20.00	13	59.00	14	36.00	27	44.00	43	30.00
Q 800.01 - Q 1,000.00	6	10.00			6	7.00	4	18.00	11	28.00	15	25.00	21	15.00
MORE THAN Q 1,000.00	31	53.00	12	57.00	43	54.00	2	9.00	3	8.00	5	8.00	48	34.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	21	100.0	80	100.0	22	100.0	39	100.0	61	100.0	141	100.0

46

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATIONOF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 10
TERM OF FIRST AND LAST LOAN

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
1 MONTH OR LESS	2	3.00	1	4.00	3	4.00			5	13.00	5	8.00	8	6.00
1 MONTH,1 DAY - 2 MONTHS	13	22.00	5	22.00	18	22.00	22	100.0	34	87.00	56	92.00	74	52.00
2 MONTHS,1 DAY - 4 MONTHS	25	44.00	6	26.00	31	38.00							31	22.00
4 MONTHS,1 DAY - 6 MONTHS	18	31.00	11	48.00	29	36.00							29	20.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	58	100.0	23	100.0	81	100.0	22	100.0	39	100.0	61	100.0	142	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
1 MONTH OR LESS	1	2.00	1	5.00	2	2.50							2	1.00
1 MONTH,1 DAY - 2 MONTHS			2	10.00	2	2.50	21	96.00	38	97.00	59	97.00	61	44.00
2 MONTHS,1 DAY - 4 MONTHS	10	16.00	4	20.00	14	18.00	1	4.00	1	3.00	2	3.00	16	11.00
4 MONTHS,1 DAY - 6 MONTHS	48	82.00	13	65.00	61	77.00							61	44.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	20	100.0	79	100.0	22	100.0	39	100.0	61	100.0	140	100.0

G-T-11

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 11
BUSINESS INDICATORS: MONTHLY PROFITS
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 300.00	25	46.00	12	52.00	37	47.00	1	5.00	5	14.00	6	31.00	43	33.00
Q 300.00 - Q 500.00	15	27.00	5	22.00	20	26.00	8	43.00	16	46.00	24	44.00	44	33.00
Q 500.01 - Q 800.00	9	16.00	5	22.00	14	18.00	9	47.00	10	29.00	19	35.00	33	25.00
Q 800.01 - Q1,000.00	1	2.00			1	1.00			4	11.00	4	8.00	5	4.00
MORE THAN Q1,000.00	5	9.00	1	4.00	6	8.00	1	5.00			1	2.00	7	5.00
SHOULD ANSWER THE QUESTION	59		.23		82		22		39		61		143	
NO. OF VALID RESPONSES	55	100.0	23	100.0	78	100.0	19	100.0	35	100.0	54	100.0	132	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 300.00	18	39.00	8	36.00	26	38.00							26	23.00
Q 300.00 - Q 500.00	8	17.00	4	18.00	12	18.00	4	29.00	11	36.00	15	34.00	27	24.00
Q 500.01 - Q 800.00	10	22.00	9	41.00	19	28.00	9	64.00	14	47.00	23	52.00	42	37.00
Q 800.01 - Q1,000.00							1	7.00	3	10.00	4	9.00	4	4.00
MORE THAN Q1,000.00	10	22.00	1	5.00	11	16.00			2	7.00	2	5.00	13	12.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	46	100.0	22	100.0	68	100.0	14	100.0	30	100.0	44	100.0	112	100.0

48

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 12
BUSINESS INDICATORS: VALUE OF MONTHLY SALES
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	7	12.00	7	30.00	14	17.00	6	32.00	3	9.00	9	17.00	23	17.00
Q 1,000.00 - Q 3,000.00	28	48.00	10	44.00	38	47.00	8	42.00	17	48.00	25	45.00	63	46.00
Q 3,000.01 - Q 5,000.00	11	19.00	1	4.00	12	15.00	2	11.00	5	14.00	7	13.00	19	14.00
Q 5,000.01 - Q 8,000.00	5	9.00	1	4.00	6	7.50	2	11.00	7	20.00	9	17.00	15	11.00
Q 8,000.01 - Q12,000.00	4	7.00	2	9.00	6	7.50	1	4.00	2	6.00	3	6.00	9	7.00
Q12,000.01 - Q20.000.00	2	3.00	2	9.00	4	5.00			1	3.00	1	2.00	5	4.00
MORE THAN Q20,000.00	1	2.00			1	1.00					0	0.00	1	1.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	58	100.0	23	100.0	81	100.0	19	100.0	35	100.0	54	100.0	135	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	7	13.00	4	18.00	11	14.00	3	19.00			3	7.00	14	11.00
Q 1,000.00 - Q 3,000.00	20	36.00	9	40.00	29	38.00	5	31.00	9	30.00	14	30.00	43	35.00
Q 3,000.01 - Q 5,000.00	13	23.00	3	14.00	16	21.00	1	6.00	9	30.00	10	22.00	26	21.00
Q 5,000.01 - Q 8,000.00	7	13.00	1	5.00	8	10.39	4	25.00	9	30.00	13	28.00	21	17.00
Q 8,000.01 - Q12,000.00	4	7.00	1	5.00	5	6.00	3	19.00	1	3.00	4	9.00	9	7.00
Q12,000.01 - Q20.000.00	2	4.00	4	18.00	6	8.00			2	7.00	2	4.00	8	7.00
MORE THAN Q20,000.00	2	4.00			2	3.00							2	2.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	55	100.0	22	100.0	77	100.0	16	100.0	30	100.0	46	100.0	123	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 13
BUSINESS INDICATORS: VALUE OF FIXED ASSETS (IN QUETZALES)
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	20	36.00	8	40.00	28	37.00	11	92.00	14	100.0	25	96.00	53	52.00
Q 1,000.00 - Q 3,000.00	16	29.00	6	30.00	22	29.00	1	8.00			1	4.00	23	22.00
Q 3,000.01 - Q 5,000.00	8	14.00	1	5.00	9	12.00							9	9.00
Q 5,000.01 - Q10,000.00	8	14.00	3	15.00	11	14.00							11	11.00
MORE THAN Q10,000.00	4	7.00	2	10.00	6	8.00							6	6.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	56	100.0	20	100.0	76	100.0	12	100.0	14	100.0	26	100.0	102	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	15	32.00	6	32.00	21	32.00	6	67.00	12	92.00	18	82.00	39	44.00
Q 1,000.00 - Q 3,000.00	13	27.00	6	32.00	19	29.00	2	22.00	1	8.00	3	14.00	22	25.00
Q 3,000.01 - Q 5,000.00	5	11.00	1	4.00	6	9.00	1	11.00			1	4.00	7	8.00
Q 5,000.01 - Q10,000.00	8	17.00	3	16.00	11	17.00					0	0.00	11	13.00
MORE THAN Q10,000.00	6	13.00	3	16.00	9	13.00					0	0.00	9	10.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	47	100.0	19	100.0	66	100.0	9	100.0	13	100.0	22	100.0	88	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 14
BUSINESS INDICATORS: ESTIMATED NO. OF CUSTOMERS AND SUPPLIERS, AND FORMAL ACCOUNTS

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
ESTIMATED NO. OF CUSTOMERS														
3 OR LESS	5	10.00			5	7.00							5	4.00
4 - 6	6	12.00			6	8.00			1	2.50	1	2.00	7	6.00
7 - 10	8	16.00	3	15.00	11	16.00	4	18.00	2	5.50	6	10.00	17	13.00
MORE THAN 10	31	62.00	17	85.00	48	69.00	18	82.00	33	92.00	51	88.00	99	77.00
VALID RESPONSES	50	100.0	20	100.0	70	100.0	22	100.0	36	100.0	58	100.0	128	100.0
ESTIMATED NO. OF SUPPIERS														
3 OR LESS	38	73.00	9	43.00	47	64.00	6	27.00	18	51.00	24	42.00	71	54.00
4 - 6	12	23.00	6	29.00	18	25.00	9	41.00	14	40.00	23	40.00	41	32.00
7 - 10	1	2.00	3	14.00	4	5.50	4	18.00	2	6.00	6	11.00	10	8.00
MORE THAN 10	1	2.00	3	14.00	4	5.50	3	14.00	1	3.00	4	7.00	8	6.00
VALID RESPONSES	52	100.0	21	100.0	73	100.0	22	100.0	35	100.0	57	100.0	130	100.0
MANTAIN FORMAL ACCOUNTS														
YES	27	48.00	7	30.00	34	43.00	1	5.00	3	9.00	4	7.00	38	28.00
NO	29	52.00	16	70.00	45	57.00	20	95.00	32	91.00	52	93.00	97	72.00
VALID RESPONSES	56	100.0	23	100.0	79	100.0	21	100.0	35	100.0	56	100.0	135	100.0
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
ESTIMATED NO. OF CUSTOMERS														
3 OR LESS	2	4.00	1	5.00	2	3.00							2	2.00
4 - 6	6	12.00			6	8.00							6	5.00
7 - 10	7	14.00	2	9.00	9	12.00	1	6.00			1	2.00	10	9.00
MORE THAN 10	35	70.00	19	86.00	54	75.00	15	94.00	29	100.0	44	98.00	98	84.00
VALID RESPONSES	50	100.0	22	100.0	72	100.0	16	100.0	29	100.0	45	100.0	117	100.0
ESTIMATED NO. OF SUPPIERS														
3 OR LESS	30	56.00	10	45.00	40	53.00	4	25.00	14	50.00	18	41.00	58	48.00
4 - 6	15	27.00	6	27.00	21	27.00	8	50.00	12	43.00	20	45.00	41	34.00
7 - 10	2	4.00	3	14.00	5	7.00	2	12.50			2	5.00	7	6.00
MORE THAN 10	7	13.00	3	14.00	10	13.00	2	12.50	2	7.00	4	9.00	14	12.00
VALID RESPONSES	54	100.0	22	100.0	76	100.0	16	100.0	28	100.0	44	100.0	120	100.0
MANTAIN FORMAL ACCOUNTS														
YES	43	80.00	15	75.00	58	78.00	2	13.00	4	14.00	6	14.00	64	55.00
NO	11	20.00	5	25.00	16	22.00	13	87.00	24	86.00	37	86.00	53	45.00
VALID RESPONSES	54	100.0	20	100.0	74	100.0	15	100.0	28	100.0	43	100.0	117	100.0
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 15
RELATRIONSHIP WITH OTHER CREDIT SOURCES

AITEC-AID/ GUATEMALA
MARCH 1989

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO OTHER CREDIT	44	75.00	15	65.00	59	72.00	14	67.00	21	54.00	35	58.00	94	66.00
YES OTHER CREDIT	15	25.00	8	35.00	23	28.00	7	33.00	18	46.00	25	42.00	48	34.00
SOURCE:														
COMERCIAL BANK														
NGO														
GOVERNMENT	1	7.00	2	25.00	3	13.00							3	6.00
MONEY LENDER	6	40.00	4	50.00	10	43.50	3	43.00	16	89.00	19	76.00	29	61.00
OTHER(RELATIVES,FRIENDS)	8	53.00	2	25.00	10	43.50	4	57.00	2	11.00	6	24.00	16	33.00
INTEREST RATE PER MONTH:														
1% OR LESS	6	45.00			6	26.00							6	13.00
1.01 - 5%	2	11.00	3	37.50	5	22.00							5	10.00
5.01 - 9%	2	11.00			2	8.50							2	4.00
9.01 - 10%	3	22.00			3	13.00							3	6.00
10.01- 20%	2	11.00	3	37.50	5	22.00							5	10.00
MORE THAN 20%			2	25.00	2	8.50	7	100.0	18	100.0	25	100.0	27	57.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	21	100.0	39	100.0	60	100.0	142	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSCL	%
NO OTHER CREDIT	48	81.00	16	70.00	64	78.00	21	100.0	39	100.0	60	100.0	124	87.00
YES OTHER CREDIT	11	19.00	7	30.00	18	22.00							18	13.00
SOURCE:														
COMERCIAL BANK	1	9.00			1	6.00							1	6.00
NGO														
GOVERNMENT	2	18.00	2	29.00	4	22.00							4	22.00
MONEY LENDER	3	27.00	1	14.00	4	22.00							4	22.00
OTHER(RELATIVES,FRIENDS)	5	46.00	4	57.00	9	50.00							9	50.00
INTEREST RATE PER MONTH:														
1% OR LESS	4	38.00			4	22.00							4	22.00
1.01 - 5%	3	25.00	3	43.00	6	33.00							6	33.00
5.01 - 9%														
9.01 - 10%	3	25.00			3	17.00							3	17.00
10.01- 20%	1	12.00	4	57.00	5	28.00							5	28.00
MORE THAN 20%														
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	21	100.0	39	100.0	60	100.0	142	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 16
MONTHLY SALARY OF BUSINESS OWNERS
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q300.00 OR LESS	20	34.00	11	51.00	31	39.00	6	27.00	7	78.00	13	42.00	44	40.00
Q300.01 - Q 500.00	17	29.00	6	29.00	23	29.00	13	59.00	2	22.00	15	48.00	38	34.00
Q500.01 - Q 800.00	14	24.00	2	10.00	16	20.00	3	14.00			3	10.00	19	17.00
Q800.01 - Q1,000.00	6	10.00			6	7.00							6	5.00
MORE THAN Q1,000.00	2	3.00	2	10.00	4	5.00							4	4.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	21	100.0	80	100.0	22	100.0	9	100.0	31	100.0	111	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q300.00 OR LESS	17	29.00	9	43.00	26	33.00	5	23.00	5	50.00	10	31.00	36	32.00
Q300.01 - Q 500.00	15	25.00	5	24.00	20	25.00	13	59.00	5	50.00	18	56.00	38	34.00
Q500.01 - Q 800.00	17	29.00	4	18.00	21	26.00	4	18.00			4	13.00	25	23.00
Q800.01 - Q1,000.00	6	10.00	1	5.00	7	9.00							7	6.00
MORE THAN Q1,000.00	4	7.00	2	10.00	6	7.00							6	5.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	21	100.0	80	100.0	22	100.0	10	100.0	32	100.0	112	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 17
AVERAGE MONTHLY SALARY OF PAID EMPLOYEES
IN QUETZALES (Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS			VENDORS			TOTAL
	MEN	WOMEN	TOTAL	MEN	WOMEN	TOTAL	
AVERAGE MONTHLY SALARY OF ALL PAID EMPLOYEES	273.00	225.00	267.00	126.00	99.00	105.00	244.00
AVERAGE MONTHLY SALARY OF FAMILY MEMBERS EMPLOYEES	221.00	154.00	214.00	250.00	117.00	150.00	206.00
AVERAGE MONTHLY SALARY OF NON FAMILY EMPLOYEES	285.00	236.00	278.00	101.00	95.00	97.00	252.00
SHOULD ANSWER THE QUESTION	58	24	82	22	39	61	143
NO. OF VALID RESPONSES	58 100.0	24 100.0	82 100.0	22 100.0	39 100.0	61 100.0	143 100.0

LAST LOAN	PRODUCERS			VENDORS			TOTAL
	MEN	WOMEN	TOTAL	MEN	WOMEN	TOTAL	
AVERAGE MONTHLY SALARY OF ALL PAID EMPLOYEES	299.00	220.00	288.00	117.00	113.00	114.00	255.00
AVERAGE MONTHLY SALARY OF FAMILY MEMBERS EMPLOYEES	222.00	243.00	224.00	134.00	125.00	130.00	207.00
AVERAGE MONTHLY SALARY OF NON FAMILY EMPLOYEES	322.00	214.00	306.00	108.00	111.00	110.00	268.00
SHOULD ANSWER THE QUESTION	58	24	82	22	39	61	143
NO. OF VALID RESPONSES	58 100.0	24 100.0	82 100.0	22 100.0	39 100.0	61 100.0	143 100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 18
FAMILY MEMBERS EMPLOYED: STABILITY OF EMPLOYMENT AND TYPE OF PAY

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	19	76.00	6	100.0	25	81.00	3	75.00	12	100.0	15	94.00	40	85.00
PAID FULL TIME	5	26.00	3	50.00	8	32.00	1	33.00	3	25.00	4	27.00	12	30.00
PAID BY HOUR	2	11.00	0		2	8.00	0		0		0		2	5.00
PAID FOR PIECEWORK	12	63.00	3	50.00	15	60.00	0		0		0		15	38.00
UNPAID	0		0		0		2	67.00	9	75.00	11	73.00	11	27.00
TEMPORARY EMPLOYEES:	6	24.00	0		6	19.00	1	25.00	0		1	6.00	7	15.00
PAID FULL TIME	0				0		0				0		0	
PAID BY HOUR	0				0		0				0		0	
PAID FOR PIECEWORK	6	100.0			6	100.0	0				0		6	86.00
UNPAID	0				0		1	100.0			1	100.0	1	14.00
FAMILY MEMBERS EMPLOYED	25	100.0	6	100.0	31	100.0	4	100.0	12	100.0	16	100.0	47	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	29	88.00	8	100.0	37	90.00	3	60.00	13	100.0	16	89.00	53	90.00
PAID FULL TIME	11	38.00	2	25.00	13	35.00	1	33.00	4	31.00	5	31.00	18	34.00
PAID BY HOUR	1	3.00	0		1	3.00	0		0		0		1	2.00
PAID FOR PIECEWORK	17	59.00	3	37.50	20	54.00	0		0		0		20	38.00
UNPAID	0		3	37.50	3	8.00	2	67.00	9	69.00	11	69.00	14	26.00
TEMPORARY EMPLOYEES:	4	12.00	0		4	10.00	2	40.00	0		2	11.00	6	10.00
							0							
PAID FULL TIME	0				0		0				0		0	
PAID BY HOUR	0				0		0				0		0	
PAID FOR PIECEWORK	4	100.0			4	100.0	0				0		4	67.00
UNPAID	0				0		2	100.0			2	100.0	2	33.00
FAMILY MEMBERS EMPLOYED	33	100.0	8	100.0	41	100.0	5	100.0	13	100.0	18	100.0	59	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 19
NON FAMILY EMPLOYEES: STABILITY OF EMPLOYMENT AND TYPE OF PAY

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	86	80.00	18	100.0	104	83.00	5	100.0	12	75.00	17	81.00	121	82.00
PAID FULL TIME	26	30.00	16	90.00	42	40.00	5	100.0	12	100.0	17	100.0	59	49.00
PAID BY HOUR														
PAID FOR PIECEWORK	60	70.00	2	10.00	62	60.00							62	51.00
UNPAID														
TEMPORARY EMPLOYEES:	22	20.00	0		22	17.00			4	25.00	4	19.00	26	18.00
PAID FULL TIME									4	100.0	4	100.0	4	15.00
PAID BY HOUR														
PAID FOR PIECEWORK	22	100.0			22	100.0							22	85.00
UNPAID														
NON FAMILY EMPLOYEES	108	100.0	18	100.0	126	100.0	5	100.0	16	100.0	21	100.0	147	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	110	91.00	22	100.0	132	92.00	10	71.00	19	83.00	29	78.00	161	89.00
PAID FULL TIME	20	18.00	20	91.00	40	30.00	9	90.00	19	100.0	28	97.00	68	42.00
PAID BY HOUR														
PAID FOR PIECEWORK	90	82.00	2	9.00	92	70.00	1	10.00			1	3.00	93	58.00
UNPAID														
TEMPORARY EMPLOYEES:	11	9.00	0		11	8.00	4	29.00	4	17.00	8	22.00	19	11.00
PAID FULL TIME							4	100.0	4	100.0	8	100.0	8	42.00
PAID BY HOUR														
PAID FOR PIECEWORK	11	100.0			11	100.0							11	58.00
UNPAID														
NON FAMILY EMPLOYEES	121	100.0	22	100.0	143	100.0	14	100.0	23	100.0	37	100.0	180	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 20
PRIMARY USE OF ADDITIONAL INCOME OF BUSINESS OWNERS

	PRODUCERS		VENDORS	
	MEN %	WOMEN %	MEN %	WOMEN %
FOOD	12.00	12.00	6.00	23.00
EDUCATION		1.00		4.00
HEALTH CARE				0.30
CLOTHING	1.00	1.00	8.00	4.20
HOUSING	4.00			16.10
HOME APPLIANCES		1.00	1.00	5.10
SAVINGS		9.00	39.00	15.30
ENTERTAINMENT		6.00		
INVESTMENT IN BUSINESS	66.00	56.00	37.00	26.00
OTHER	17.00	14.00	9.00	6.00
SHOULD ANSWER THE QUESTION	59	23	22	39
NO. OF VALID RESPONSES	59 100.0	23 100.0	22 100.0	39 100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 21
CHANGES IN THE PARTICIPANTS' STANDARD OF LIVING

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
AFTER ENTERING THE PROGRAM, I FEEL LIKE MY LIFE IS:														
BETTER	48	86.00	19	83.00	67	85.00	21	96.00	29	81.00	50	86.00	117	85.40
THE SAME	8	14.00	4	17.00	12	15.00	1	4.00	7	19.00	8	14.00	20	14.60
WORSE														
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	56	100.0	23	100.0	79	100.0	22	100.0	36	100.0	58	100.0	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 22
COMMUNITY PARTICIPATION

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
I MEET WITH OTHER ENTERPRENEURS														
YES	14	24.00	4	18.00	18	22.00	14	65.00	9	22.00	23	38.00	41	29.00
NO	45	76.00	19	82.00	64	78.00	8	35.00	30	78.00	38	62.00	102	71.00
BELONG TO ASSOCIATION,GUILD,OR OTHER														
YES	17	28.00	4	18.00	21	26.00	1	5.00	6	15.00	7	11.00	28	20.00
NO	42	72.00	19	82.00	61	74.00	21	95.00	33	85.00	54	89.00	115	80.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	22	100.0	39	100.0	61	100.0	143	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
I MEET WITH OTHER ENTERPRENEURS														
YES	15	25.00	6	24.00	21	26.00	12	56.00	18	45.00	30	49.00	51	36.00
NO	44	75.00	17	76.00	61	74.00	10	44.00	21	55.00	31	51.00	92	64.00
BELONG TO ASSOCIATION,GUILD,OR OTHER														
YES	17	28.00	5	20.00	22	27.00	1	6.00	10	25.00	11	18.00	33	23.00
NO	42	72.00	18	80.00	60	73.00	21	94.00	29	75.00	50	82.00	110	77.00
I WOULD LIKE TO PARTICIPATE IN AN ASSOCIATION OR ORGANIZATION														
YES	53	89.00	20	89.00	73	89.00	7	33.00	23	59.00	30	49.00	103	72.00
WHICH?														
ASSOC.OF SMALL BUSINESS OWNERS	40	75.00	14	71.00	54	74.00	7	100.0	22	95.00	29	97.00	83	81.00
COMMUNITY ORGANIZATION	9	17.00	4	17.00	13	18.00			1	5.00	1	3.00	14	13.00
OTHER	4	8.00	2	12.00	6	8.00							6	6.00
I DO NOT WANT TO PARTICIPATE IN SUCH AN ORGANIZATION	6	11.00	3	11.00	9	11.00	15	67.00	16	41.00	31	51.00	40	28.00
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	22	100.0	39	100.0	61	100.0	143	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 23
TRAINING ATTENDANCE AND USEFULNESS

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
TRAINING ATTENDANCE:														
ATTENDED	55	93.00	20	87.00	75	91.00	22	100.0	37	95.00	59	97.00	134	94.00
DID NOT ATTEND	4	7.00	3	13.00	7	9.00			2	5.00	2	3.00	9	6.00
USEFULNESS:														
A LOT	41	75.00	16	80.00	57	76.00	10	45.00	11	30.00	21	36.00	78	58.00
A LITTLE	14	25.00	4	20.00	18	24.00	12	55.00	26	70.00	38	64.00	56	42.00
NONE														
SHOULD ANSWER THE QUESTION	59		23		82		22		39		61		143	
NO. OF VALID RESPONSES	59	100.0	23	100.0	82	100.0	22	100.0	39	100.0	61	100.0	143	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 24
TRAINING PROGRAM (PRODUCERS)- WHAT COURSE: DID YOU LIKE MOST,
DID YOU LIKE LEAST,AND ARE YOU USING IN YOUR BUSINESS?

COURSES	PRODUCERS		
	COURSE I LIKED MOST %	COURSE I LIKED LEAST %	COURSE I AM USING IN MY BUSINESS %
CREDIT MANAGEMENT AND MANAGEMENT SKILLS	40.00	10.00	38.00
ACCOUNTING	37.00	0	38.00
BUYING AND SELLING	16.00	22.00	19.00
EVALUATION AND INVESTMENT PROJECTS	7.00	7.00	5.00
EXPENSES	0	0	0
LIKED ALL OF THEM	0	61.00	-
NONE	0	0	0
SHOULD ANSWER THE QUESTION	82	82	82
NO. OF VALID RESPONSES	81	77	82

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
GENESIS EMPRESARIAL-TABLE 25
TRAINING PROGRAM (VENDORS)- WHAT COURSE: DID YOU LIKE MOST,
DID YOU LIKE LEAST,AND ARE YOU USING IN YOUR BUSINESS?

COURSES	VENDORS		
	COURSE I LIKED MOST %	COURSE I LIKED LEAST %	COURSE I AM USING IN MY BUSINESS %
SOLIDARITY, CREDIT MANAGEMENT, AND MANAGEMENT SKILLS	41.00	21.00	52.00
MEMBERS OF A GROUP AND ACCOUNTING (A)	18.00	11.00	7.00
OBJECTIVES OF THE GROUP AND ACCOUNTING (B)	11.00	6.00	0
BUYING AND SELLING	25.00	7.00	37.00
COORDINATION, COMMUNICATION	3.00	7.00	1.00
EVALUATION AND SUMMARY (INTRODUCTION TO INVESTMENT PROJECTS)	2.00	2.00	3.00
LIKED ALL OF THEM	0	44.00	-
NONE	0	0	0
SHOULD ANSWER THE QUESTION	61	61	61
NO. OF VALID RESPONSES	61	61	61

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 1
PARTICIPANTS INTERVIEWED,AGE,GENDER,AND BY ACTIVITY

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PARTICIPANTS INTERVIEWED	61	79.00	16	21.00	77	56.00	36	60.00	24	40.00	60	44.00	137	100.0
AGE														
MINIMUM													19	
MAXIMUM													78	
AVERAGE													39	

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 2
BUSINESS TYPE OF PARTICIPANTS INTERVIEWED

BUSINESS TYPE	NO. OF PARTICIPANTS INTERVIEWED	% FROM TOTAL
CLOUTHING SALES	27	20.00
SHOEMAKERS	21	15.00
GROCERY STORE	19	14.00
TAILOR SHOP	10	7.00
SHOE SALES	7	5.00
CARPENTRY	4	3.00
SALE OF AUTOMOTIVE OILS	3	2.00
HAT SALES	3	2.00
MAGAZINE SALES	2	1.5
STATIONERY STORES	2	1.5
FABRIC FACTORY	2	1.5
BEAUTY SHOP	2	1.5
SHOE REPAIR	2	1.5
BAKERY	2	1.5
UPHOLSTERY	2	1.5
"PINATA" - MAKERS	2	1.5
FOOD PREPARATION	2	1.5
OTHERS (LINEN SALES,CRAFTS,FRUIT SELLERS,SWETER-MAKERS,SALE OF METAL PRODUCTS,PILLOW SALES,DRESS MAKERS,HARDWARE STORE,METALLURGY,ETC.)	25	18.5
TOTAL	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 3
LEVEL OF EDUCATION

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO FORMAL EDUCATION	0	0.00	0	0.00	0	0.00	9	25.00	9	36.00	18	30.00	18	13.23
1-3 YEARS PRIMARY SCHOOL	7	12.00	4	25.00	11	14.00	12	33.00	5	20.00	17	28.00	28	20.58
4-6 YEARS PRIMARY SCHOOL	22	37.00	5	31.00	27	36.00	11	31.00	9	38.00	20	33.00	47	34.55
SECONDARY SCHOOL	27	45.00	7	44.00	34	45.00	3	8.00	1	4.00	4	7.00	38	27.94
1-5 YEARS OF UNIVERSITY	4	6.00	0	0.00	4	5.00	1	3.00	0	0.00	1	2.00	5	3.676
OTHER	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
SHOULD ANSWER THE QUESTION	61		16		77		36		24				77	
NO. OF VALID RESPONSES	60	100.0	16	100.0	76	100.0	36	100.0	24	100.0	60	100.0	136	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 4
NO. OF DEPENDENTS

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
0	1	2.00	2	12.00	3	4.00	2	6.00	1	4.00	3	5.26	6	4.00
1 - 3	25	41.00	6	38.00	31	40.00	8	23.00	7	30.00	15	26.32	46	34.00
4 - 6	30	49.00	7	44.00	37	48.00	19	56.00	13	57.00	32	57.00	69	52.00
7 - 9	5	8.00	1	6.00	6	8.00	5	15.00	2	9.00	7	13.00	13	10.00
10 OR MORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	100.0
NO. OF VALID RESPONSES	60	100.0	16	100.0	76	100.0	34	100.0	23	100.0	57	100.0	133	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 5
NO. OF YEARS OF BUSINESS OWNERSHIP

YEARS	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
1 - 3	15	29.00	5	42.00	20	31.00	18	52.00	3	12.00	21	36.00	41	33.00
4 - 6	7	14.00	1	8.00	8	13.00	4	11.00	4	17.00	8	14.00	16	13.00
7 - 10	10	19.00	1	8.00	11	17.00	8	23.00	7	29.00	15	25.00	26	21.00
MORE THAN 10	20	38.00	5	42.00	25	39.00	5	14.00	10	42.00	15	25.00	40	33.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	52	100.0	12	100.0	64	100.0	35	100.0	24	100.0	59	100.0	123	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 6
TYPE OF OWNERSHIP

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
SOLE PROPRIETOR	59	98.00	16	100.00	75	98.00	35	97.00	23	96.00	58	96.67	133	98.00
PARTNERSHIP	1	2.00	0	0.00	1	2.00	1	3.00	1	4.00	2	3.33	3	2.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	60	100.0	16	100.0	76	100.0	36	100.0	24	100.0	60	100.0	136	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 7
NO.OF EMPLOYEES AND RELATIONSHIP TO BUSINESS OWNER

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO EMPLOYEES	17	28.00	10	62.00	27	35.00	35	97.00	24	100.0	59	98.00	86	63.00
YES EMPLOYEES	44	72.00	6	38.00	50	65.00	1	3.00	0		1	2.00	51	37.00
NO. OF EMPLOYEES	109	100.0	12	100.0	121	100.0	2	100.0	0		2	100.0	123	100.0
FAMILY MEMBERS:	33	30.00	7	58.00	40	33.00	1	50.00			1	50.00	41	33.00
WOMEN	0		7	100.0	7	6.00	0				0		7	17.00
MEN	33	100.0	0		33	94.00	1	100.0			1	100.0	34	83.00
NON FAMILY:	76	70.00	5	42.00	81	67.00	1	50.00			1	50.00	82	67.00
WOMEN	0		5	100.0	5	6.00	0				0		5	6.00
MEN	76	100.0	0		76	94.00	1	100.0			1	100.0	77	94.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO EMPLOYEES	11	18.00	10	62.00	21	27.00	35	97.00	24	100.0	59	98.00	80	58.00
YES EMPLOYEES	50	82.00	6	38.00	56	73.00	1	3.00	0		1	2	57	42.00
NO. OF EMPLOYEES	128	100.0	15	100.0	143	100.0	2	100.0	0		2	100.0	145	100.0
FAMILY MEMBERS:	37	29.00	7	47.00	44	31.00	2	100.0			2	100.0	46	32.00
WOMEN	0		0		0		0				0		0	
MEN	37	100.0	7	100.0	44	100.0	2	100.0			2	100.0	46	100.0
NON FAMILY:	91	71.00	8	53.00	99	69.00	0				0		99	68.00
WOMEN	0		0		0						0		0	
MEN	91	100.0	8	100.0	99	100.0					0		99	100.0
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 8
NO. OF LOANS RECEIVED

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
2	23	38.00	11	69.00	34	45.00	2	6.00	3	12.00	5	8.00	39	37.00
3	28	47.00	1	6.00	29	38.00	9	25.00	4	17.00	13	2.00	42	31.00
4	7	12.00	3	19.00	10	13.00	13	36.00	7	29.00	20	33.00	30	23.00
5 OR MORE	2	3.00	1	6.00	3	4.00	12	33.00	10	42.00	22	37.00	25	19.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	60	100.0	16	100.0	76	100.0	36	100.0	24	100.0	60	100.0	136	100.0

10

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 9
AMOUNT OF FIRST AND LAST LOAN
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q 300.00 OR LESS	33	54.00	9	56.00	42	55.00	16	44.00	15	63.00	31	52.00	73	53.00
Q 300.01 - Q 500.00	24	39.00	4	25.00	28	36.00	18	50.00	9	37.00	27	45.00	55	40.00
Q 500.01 - Q 800.00	4	7.00	3	19.00	7	9.00	2	6.00	0	0.00	2	3.00	9	7.00
Q 800.01 - Q 1,000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MORE THAN Q 1,000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q 300.00 OR LESS	8	13.00	6	38.00	14	18.00	1	3.00	3	12.00	4	7.00	18	13.00
Q 300.01 - Q 500.00	33	55.00	6	38.00	39	51.00	9	25.00	9	38.00	18	30.00	57	42.00
Q 500.01 - Q 800.00	11	18.00	2	12.00	13	17.00	5	14.00	3	12.00	8	13.00	21	15.00
Q 800.01 - Q 1,000.00	2	3.00	1	6.00	3	4.00	6	17.00	2	8.00	8	13.00	11	8.00
MORE THAN Q 1,000.00	7	11.00	1	6.00	8	10.00	15	41.00	7	30.00	22	37.00	30	22.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

71

P-T-10

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 10
TERM OF FIRST AND LAST LOAN

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
1 MONTH OR LESS	8	13.00	4	24.00	12	16.00	23	64.00	15	63.00	38	63.00	50	36.00
1 MONTH,1 DAY - 2 MONTHS	15	25.00	6	38.00	21	27.00	13	36.00	9	37.00	22	37.00	43	32.00
2 MONTHS,1 DAY - 4 MONTHS	37	60.00	6	38.00	43	56.00	0	0.00	0	0.00	0	0.00	43	31.00
4 MONTHS,1 DAY - 6 MONTHS	1	2.00	0	0.00	1	1.00	0	0.00	0	0.00	0	0.00	1	1.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
1 MONTH OR LESS	2	3.00	1	6.00	3	4.00	5	14.00	2	8.00	7	12.00	10	7.00
1 MONTH,1 DAY - 2 MONTHS	3	5.00	0	0.00	3	4.00	31	86.00	22	92.00	53	88.00	56	41.00
2 MONTHS,1 DAY - 4 MONTHS	50	82.00	15	94.00	65	84.00	0	0.00	0	0.00	0	0.00	65	48.00
4 MONTHS,1 DAY - 6 MONTHS	6	10.00	0	0.00	6	8.00	0	0.00	0	0.00	0	0.00	6	4.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM ACTIVITIES
PROSEM-TABLE 11
BUSINESS INDICATORS: MONTHLY PROFITS
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 300.00	31	51.00	11	69.00	42	55.00	26	73.00	22	96.00	48	81.00	90	66.00
Q 300.00 - Q 500.00	24	39.00	3	19.00	27	35.00	7	19.00	1	4.00	8	14.00	35	26.00
Q 500.01 - Q 800.00	6	10.00	1	6.00	7	9.00	3	8.00			3	5.00	10	7.00
Q 800.01 - Q1,000.00			1	6.00	1	1.00							1	1.00
MORE THAN Q1,000.00														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	23	100.0	59	100.0	136	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 300.00	23	38.00	10	63.00	33	43.00	18	50.00	15	65.00	33	56.00	66	49.00
Q 300.00 - Q 500.00	28	46.00	2	12.00	30	39.00	13	36.00	8	35.00	21	36.00	51	37.00
Q 500.01 - Q 800.00	7	11.00	3	19.00	10	13.00	5	14.00			5	8.00	15	11.00
Q 800.01 - Q1,000.00	2	3.00	1	6.00	3	4.00							3	2.00
MORE THAN Q1,000.00	1	2.00			1	1.00							1	1.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	23	100.0	59	100.0	136	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 12
BUSINESS INDICATORS: VALUE OF MONTHLY SALES
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	12	20.00	5	31.00	17	22.00	17	50.00	12	50.00	29	50.00	46	34.00
Q 1,000.00 - Q 3,000.00	34	55.00	7	44.00	41	53.00	12	35.00	9	38.00	21	36.00	62	46.00
Q 3,000.01 - Q 5,000.00	11	18.00	2	13.00	13	17.00	4	12.00	2	8.00	6	10.00	19	14.00
Q 5,000.01 - Q 8,000.00	3	5.00	1	6.00	4	5.00	1	3.00	1	4.00	2	4.00	6	4.50
Q 8,000.01 - Q12,000.00	1	2.00	1	6.00	2	3.00							2	1.50
Q12,000.01 - Q20.000.00														
MORE THAN Q20,000.00														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	34	100.0	24	100.0	58	100.0	135	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	11	18.00	4	25.00	15	19.50	10	28.00	6	25.00	16	27.00	31	23.00
Q 1,000.00 - Q 3,000.00	32	52.00	8	50.00	40	52.00	17	47.00	14	59.00	31	52.00	71	52.00
Q 3,000.01 - Q 5,000.00	13	21.00	2	12.50	15	19.50	8	22.00	2	8.00	10	16.50	25	18.00
Q 5,000.01 - Q 8,000.00	4	7.00			4	5.00			1	4.00	1	1.50	5	3.50
Q 8,000.01 - Q12,000.00	1	2.00	2	12.50	3	4.00	1	3.00	1	4.00	2	3.00	5	3.50
Q12,000.01 - Q20.000.00														
MORE THAN Q20,000.00														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 13
BUSINESS INDICATORS: VALUE OF FIXED ASSETS (IN QUETZALES)
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	27	47.00	7	47.00	34	47.00	18	90.00	21	91.00	39	91.00	73	63.00
Q 1,000.00 - Q 3,000.00	20	35.00	6	40.00	26	36.00	1	5.00	2	9.00	3	7.00	29	25.00
Q 3,000.01 - Q 5,000.00	7	12.00	2	13.00	9	13.00	1	5.00			1	2.00	10	9.00
Q 5,000.01 - Q10,000.00	2	4.00			2	3.00							2	2.00
MORE THAN Q10,000.00	1	2.00			1	1.00							1	1.00
SHOULD ANSWER THE QUESTION	61		.16		77		36		24		60		137	
NO. OF VALID RESPONSES	57	100.0	15	100.0	72	100.0	20	100.0	23	100.0	43	100.0	115	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
LESS THAN Q 1,000.00	24	42.00	7	48.00	31	43.00	19	86.00	21	91.00	40	89.00	71	61.00
Q 1,000.00 - Q 3,000.00	23	40.00	6	40.00	29	40.50	2	9.00	2	9.00	4	9.00	33	28.00
Q 3,000.01 - Q 5,000.00	7	12.00	1	6.00	8	11.00	1	5.00			1	2.00	9	8.00
Q 5,000.01 - Q10,000.00	2	4.00	1	6.00	3	4.00							3	2.00
MORE THAN Q10,000.00	1	2.00			1	1.50							1	1.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	57	100.0	15	100.0	72	100.0	22	100.0	23	100.0	45	100.0	117	100.0

75

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 14
BUSINESS INDICATORS: ESTIMATED NO. OF CUSTOMERS AND SUPPLIERS,AND FORMAL ACCOUNTS

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
ESTIMATED NO. OF CUSTOMERS														
3 OR LESS	15	25.00	1	6.00	16	21.00			1	4.00	1	2.00	17	12.00
4 - 6	6	10.00	3	19.00	9	12.00	2	6.00			2	3.00	11	8.00
7 - 10	2	3.00			2	2.00	5	14.00	1	4.00	6	10.00	8	6.00
MORE THAN 10	38	62.00	12	75.00	50	65.00	29	80.00	22	92.00	51	85.00	101	74.00
ESTIMATED NO. OF SUPPLIERS														
3 OR LESS	32	52.00	6	38.00	38	49.00	10	29.00	6	24.00	16	27.00	54	40.00
4 - 6	20	33.00	5	31.00	25	33.00	16	46.00	10	40.00	26	43.00	51	37.00
7 - 10	5	8.00	4	25.00	9	12.00	5	14.00	3	12.00	8	13.00	17	12.00
MORE THAN 10	4	7.00	1	6.00	5	6.00	4	11.00	6	24.00	10	17.00	15	11.00
MANTAIN FORMAL ACCOUNTS														
YES	23	38.00	8	50.00	31	40.00	13	36.00	9	37.00	22	37.00	53	39.00
NO	38	62.00	8	50.00	46	60.00	23	64.00	15	63.00	38	63.00	84	61.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
ESTIMATED NO. OF CUSTOMERS														
3 OR LESS	7	11.00	1	6.00	8	10.00							8	6.00
4 - 6	12	20.00	1	6.00	13	17.00	1	3.00	1	4.00	2	3.00	15	11.00
7 - 10	1	2.00	2	13.00	3	4.00	4	11.00			4	7.00	7	5.00
MORE THAN 10	41	67.00	12	75.00	53	69.00	31	86.00	23	96.00	54	90.00	107	78.00
ESTIMATED NO. OF SUPPLIERS														
3 OR LESS	28	46.00	5	31.00	33	43.00	7	20.00	4	17.00	11	18.00	44	32.00
4 - 6	22	36.00	6	38.00	28	36.00	20	55.00	7	29.00	27	45.00	55	40.00
7 - 10	7	11.00	4	25.00	11	14.00	4	11.00	5	21.00	9	15.00	20	15.00
MORE THAN 10	4	7.00	1	6.00	5	7.00	5	14.00	8	33.00	13	22.00	18	13.00
MANTAIN FORMAL ACCOUNTS														
YES	50	82.00	16	100.0	66	86.00	25	69.00	18	75.00	43	72.00	109	80.00
NO	11	18.00	0	0.00	11	14.00	11	31.00	6	25.00	17	28.00	28	20.00
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 15
RELATIONSHIP WITH OTHER CREDIT SOURCES

AITEC-AID GUATEMALA
MARCH 1989

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO OTHER CREDIT	52	95.00	15	100.00	67	96.00	29	83.00	15	65.00	44	76.00	111	87.0
YES OTHER CREDIT	3	5.00	0	0.00	3	4.00	6	17.00	8	35.00	14	24.00	17	13.0
SOURCE:														
COMERCIAL BANK	1	33.00			1	33.00							1	6.0
NGO														
GOVERNMENT														
MONEY LENDER							1	17.00			1	7.00	1	6.0
OTHER(RELATIVES,FRIENDS)	2	67.00			2	67.00	5	83.00	8	100.00	13	93.00	15	88.0
INTEREST RATE PER MONTH:														
1% OR LESS	3	100.00			3	100.00	2	33.00	3	38.00	5	36.00	8	47.0
1.01 - 5%							4	67.00	5	62.00	9	64.00	9	53.0
5.01 - 9%														
9.01 - 10%														
10.01- 20%														
MORE THAN 20%														
SHOULD ANSWER THE QUESTION	61		15		76		36		24		60		136	
NO. OF VALID RESPONSES	55	100.0	15	100.0	70	100.0	35	100.0	23	100.0	58	100.0	128	100

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
NO OTHER CREDIT	48	96.00	15	100.00	63	96.92	31	91.00	21	91.00	52	91.00	115	94.0
YES OTHER CREDIT	2	4.00	0	0.00	2	3.08	3	9.00	2	9.00	5	9.00	7	6.00
SOURCE:														
COMERCIAL BANK	1	50.00			1	50.00							1	14.0
NGO														
GOVERNMENT														
MONEY LENDER							1	33.00			1	20.00	1	14.0
OTHER(RELATIVES,FRIENDS)	1	50.00			1	50.00	2	67.00	2	100.00	4	80.00	5	72.00
INTEREST RATE PER MONTH:														
1% OR LESS	2	100.00			2	100.00	2	67.00	1	50.00	3	60.00	5	71.0
1.01 - 5%							1	33.00	1	50.00	2	40.00	2	29.00
5.01 - 9%														
9.01 - 10%														
10.01- 20%														
MORE THAN 20%														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	50	100.0	15	100.0	65	100.0	34	100.0	23	100.0	57	100.0	122	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATIION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 16
MONTHLY SALARY OF BUSINESS OWNERS
(Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q300.00 OR LESS	36	68.00	7	46.00	43	63.00	19	83.00	21	100.00	40	91.00	83	74.00
Q300.01 - Q 500.00	13	25.00	4	27.00	17	25.00	4	17.00			4	9.00	21	19.00
Q500.01 - Q 800.00	4	7.00	4	27.00	8	12.00							8	7.00
Q800.01 - Q1,000.00														
MORE THAN Q1,000.00														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	53	100.0	15	100.0	68	100.0	23	100.0	21	100.0	44	100.0	112	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
Q300.00 OR LESS	29	53.00	5	33.00	34	49.00	18	72.00	17	81.00	35	76.00	69	60.00
Q300.01 - Q 500.00	19	35.00	4	27.00	23	33.00	6	24.00	4	19.00	10	22.00	33	29.00
Q500.01 - Q 800.00	6	11.00	6	40.00	12	17.00	1	4.00			1	2.00	13	11.00
Q800.01 - Q1,000.00	1	1.00			1	1.00								
MORE THAN Q1,000.00														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	55	100.0	15	100.0	70	100.0	25	100.0	21	100.0	46	100.0	116	100.0

78

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 17
AVERAGE MONTHLY SALARY OF PAID EMPLOYEES
IN QUETZALES (Q2.70 = US$1.00)

FIRST LOAN	PRODUCERS			VENDORS			TOTAL
	MEN	WOMEN	TOTAL	MEN	WOMEN	TOTAL	
AVERAGE MONTHLY SALARY OF ALL PAID EMPLOYEES	122.80	100.33	111.56	200.00		200.00	155.68
AVERAGE MONTHLY SALARY OF FAMILY MEMBERS EMPLOYEES	113.83	85.00	99.41	250.00		250.00	174.70
AVERAGE MONTHLY SALARY OF NON FAMILY EMPLOYEES	126.43	121.80	124.11	150.00		150.00	137.05
SHOULD ANSWER THE QUESTION	61	16	77	36	24	60	137
NO. OF VALID RESPONSES	61 100.0	16 100.0	77 100.0	36 100.0	24 100.0	60 100.0	137 100.0

LAST LOAN	PRODUCERS			VENDORS			TOTAL
	MEN	WOMEN	TOTAL	MEN	WOMEN	TOTAL	
AVERAGE MONTHLY SALARY OF ALL PAID EMPLOYEES	126.70	96.82	111.76	150.00		150.00	133.88
AVERAGE MONTHLY SALARY OF FAMILY MEMBERS EMPLOYEES	117.29	82.83	100.06	150.00		150.00	125.03
AVERAGE MONTHLY SALARY OF NON FAMILY EMPLOYEES	130.49	104.45	117.47				
SHOULD ANSWER THE QUESTION	61	16	77	36	24	60	137
NO. OF VALID RESPONSES	61 100.0	16 100.0	77 100.0	36 100.0	24 100.0	60 100.0	137 100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 18
FAMILY MEMBERS EMPLOYED: STABILITY OF EMPLOYMENT AND TYPE OF PAY

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	32	97.00	7	100.0	39	97.50	0				0		39	95.00
PAID FULL TIME	1	3.00	1	14.00	2	5.00							2	5.00
PAID BY HOUR	3	9.00	2	28.00	5	13.00							5	13.00
PAID FOR PIECEWORK	28	88.00	4	58.00	32	82.00							32	82.00
UNPAID														
TEMPORARY EMPLOYEES:	1	3.00	0		1	2.50	1	100.0			1	100.0	2	5.00
PAID FULL TIME														
PAID BY HOUR														
PAID FOR PIECEWORK	1	100.0			1	100.0	1	100.0			1	100.0	2	100.0
UNPAID														
FAMILY MEMBERS EMPLOYED	33	100.0	7	100.0	40	100.0	1	100.0			1	100.0	41	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	37	100.0	6	86.00	43	98.00	2	100.0			2	100.0	45	98.00
PAID FULL TIME	2	5.00	2	33.00	4	9.00	2	100.0			2	100.0	6	13.00
PAID BY HOUR	4	11.00			4	9.00							4	9.00
PAID FOR PIECEWORK	31	84.00	4	67.00	35	82.00							35	78.00
UNPAID														
TEMPORARY EMPLOYEES:	0		1	14.00	1	2.00							1	100.0
PAID FULL TIME														
PAID BY HOUR														
PAID FOR PIECEWORK			1	100.0	1	100.0							1	100.0
UNPAID														
FAMILY MEMBERS EMPLOYED	37	100.0	7	100.0	44	100.0	2	100.0			2	100.0	46	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 19
NON FAMILY EMPLOYEES: STABILITY OF EMPLOYMENT AND TYPE OF PAY

FIRST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	75	99.00	5	100.0	80	99.00	1	100.0			1	100.0	81	99.00
PAID FULL TIME	4	5.00	3	60.00	7	9.00	1	100.0			1	100.0	8	10.00
PAID BY HOUR			1	20.00	1	1.00							1	1.00
PAID FOR PIECEWORK	71	95.00	1	20.00	72	90.00							72	89.00
UNPAID														
TEMPORARY EMPLOYEES:	1	1.00	0		1	1.00	0				0		1	1.00
PAID FULL TIME														
PAID BY HOUR														
PAID FOR PIECEWORK	1	100.0			1	100.0					0		1	100.0
UNPAID											0			
NON FAMILY EMPLOYEES	76	100.0	5	100.0	81	100.0	1	100.0			1	100.0	82	100.0

LAST LOAN	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
PERMANENT EMPLOYEES:	90	99.00	8	100.0	98	99.00							98	99.00
PAID FULL TIME	9	10.00	5	62.50	14	14.00							14	14.00
PAID BY HOUR	1	1.00	1	12.50	2	2.00							2	2.00
PAID FOR PIECEWORK	80	88.00	2	25.00	82	84.00							82	84.00
UNPAID														
TEMPORARY EMPLOYEES:	1	1.00			1	1.00							1	1.00
PAID FULL TIME														
PAID BY HOUR														
PAID FOR PIECEWORK	1	100.0			1	100.0							1	100.0
UNPAID														
NON FAMILY EMPLOYEES	91	100.0	8	100.0	99	100.0							99	100.0

GRANT AGREEMENT NO.
520-0077-G-SS-7043-00

AITEC - AID /GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 20
PRIMARY USE OF ADDITIONAL INCOME OF BUSINESS OWNERS

	PRODUCERS		VENDORS	
	MEN	WOMEN	MEN	WOMEN
	%	%	%	%
FOOD	8.00	2.00	40.00	30.00
EDUCATION	2.00		3.00	1.00
HEALTH CARE	3.00		2.00	2.00
CLOTHING	1.00		4.00	2.00
HOUSING	2.00	8.00	3.00	
HOME APPLIANCES	1.00			
SAVINGS	6.00	3.00	4.00	
ENTERTAINMENT	0.50		1.00	
INVESTMENT IN BUSINESS	61.00	70.00	34.00	52.00
OTHER	15.50	17.00	9.00	13.00
SHOULD ANSWER THE QUESTION	61	16	36	24
NO. OF VALID RESPONSES	61 100.0	16 100.0	36 100.0	24 100.0

82

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 21
CHANGES IN THE PARTICIPANTS' STANDARD OF LIVING

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
AFTER ENTERING THE PROGRAM, I FEEL LIKE MY LIFE IS:														
BETTER	55	90.00	16	100.0	71	92.00	35	97.00	24	100.0	59	98.00		
THE SAME	6	10.00			6	8.00	1	3.00			1	2.00		
WORSE														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC - AID/GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 22
COMMUNITY PARTICIPATION

FIRST LOAN	PRODUCERS		VENDORS	
	MEN %	WOMEN %	MEN %	WOMEN %
I MEET WITH OTHER ENTERPRENEURS				
YES	33.00	12.00	42.00	25.00
NO	67.00	88.00	58.00	75.00
BELONG TO ASSOCIATION,GUILD, OR OTHER				
YES	21.00	12.00	42.00	33.00
NO	79.00	88.00	58.00	67.00
SHOULD ANSWER THE QUESTION	61	16	36	24
NO. OF VALID RESPONSES	61 100.0	16 100.0	36 100.0	24 100.0

LAST LOAN	PRODUCERS		VENDORS	
	MEN %	WOMEN %	MEN %	WOMEN %
I MEET WITH OTHER ENTERPRENEURS				
YES	46.00	19.00	61.00	58.00
NO	54.00	81.00	39.00	42.00
BELONG TO ASSOCIATION,GUILD, OR OTHER				
YES	25.00	12.00	42.00	33.00
NO	75.00	88.00	58.00	67.00
I WOULD LIKE TO PARTICIPATE IN AN ASSOCIATION OR ORGANIZATION				
YES	88.00	75.00	81.00	75.00
WHICH?				
ASSOC.OF SMALL BUSINESS OWNERS	88.00	83.00	83.00	100.0
COMMUNITY ORGANIZATION	11.00	17.00	17.00	
OTHER	1.00			
I DO NOT WANT TO PARTICIPATE IN SUCH AN ORGANIZATION	12.00	25.00	19.00	25.00
SHOULD ANSWER THE QUESTION	61	16	36	24
NO. OF VALID RESPONSES	61 100.0	16 100.0	36 100.0	24 100.0

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM-TABLE 23
TRAINING PROGRAM ATTENDANCE AND USEFULNESS

	PRODUCERS						VENDORS						TOTAL	
	MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL			
	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%	ABSOL	%
ATTENDANCE OF TRAINING														
ATTENDED	61	100.0	16	100.0	77	100.0	36		24	100.0	60	100.0	137	100.0
DID NOT ATTEND														
USEFULNESS														
A LOT	52	85.00	14	88.00	66	86.00	31	86.00	19	79.00	50	83.00	116	85.00
A LITTLE	9	15.00	2	22.00	11	14.00	5	14.00	5	21.00	10	17.00	21	15.00
NONE														
SHOULD ANSWER THE QUESTION	61		16		77		36		24		60		137	
NO. OF VALID RESPONSES	61	100.0	16	100.0	77	100.0	36	100.0	24	100.0	60	100.0	137	100.0

85

P-T-24

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM - TABLE 24
TRAINING PROGRAM (PRODUCERS)- WHAT COURSE: DID YOU LIKE MOST,
DID YOU LIKE LEAST,AND ARE YOU USING IN YOUR BUSINESS?

COURSES	PRODUCERS		
	COURSE I LIKED MOST %	COURSE I LIKED LEAST %	COURSE I AM USING IN MY BUSINESS %
CREDIT MANAGEMENT AND MANAGEMENT SKILLS	17.00	1.00	17.00
ACCOUNTING	44.00	5.00	44.00
BUYING AND SELLING	5.00	0	4.00
EVALUATION AND INVESTMENT PROJECTS	0	0	0
EXPENSES	34.00	0	32.00
LIKED ALL OF THEM	0	94.00	-
NONE	0	0	3.00
SHOULD ANSWER THE QUESTION	77	77	77
NO. OF VALID RESPONSES	77	77	77

GRANT AGREEMENT NO.
520-0377-G-SS-7043-00

AITEC-AID/ GUATEMALA
MARCH 1989

EVALUATION OF IMPACT ON PROGRAM PARTICIPANTS
PROSEM - TABLE 25
TRAINING PROGRAM (VENDORS)- WHAT COURSE: DID YOU LIKE MOST,
DID YOU LIKE LEAST,AND ARE YOU USING IN YOUR BUSINESS?

COURSES	VENDORS		
	COURSE I LIKED MOST %	COURSE I LIKED LEAST %	COURSE I AM USING IN MY BUSINESS %
SOLIDARITY, CREDIT MANAGEMENT, AND MANAGEMENT SKILLS	49.00	0	50.00
MEMBERS OF A GROUP AND ACCOUNTING (A)	30.00	2.00	28.00
OBJECTIVES OF THE GROUP AND ACCOUNTING (B)	18.00	0	15.00
BUYING AND SELLING	3.00	0	7.00
COORDINATION, COMMUNICATION	0	0	0
EVALUATION AND SUMMARY (INTRODUCTION TO INVESTMENT PROJECTS)	0	0	0
LIKED ALL OF THEM	0	98.00	-
NONE	0	0	0
SHOULD ANSWER THE QUESTION	60	60	60
NO. OF VALID RESPONSES	60	60	60

87