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ANNUAL PROGRESS REPORT, FY 1992

TRAINING PROGRAMS AND COMMUNAL BANKS FOR WOMEN

PRO WOMEN'S P.L. 480, TITLE II PROGRAM

**Pro Women (Programs for Women)
Sponsored by Food for the Hungry International**

October, 1992

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I. FY 1992 ACHIEVEMENTS

A. Original Goals, Purposes, and Outputs

In July, 1991, Pro Women (Programs for Women) received approval for an economic development program for women, funded under USAID/Bolivia's P.L. 480, Title II Inter-Agency Monetization Program. Pro Women received \$ 213,310 for FY 1992 under the sponsorship of Food for the Hungry International.

The goal of the FY 1992 program was to increase the income of self-employed women in El Alto Norte, Bolivia.

The purposes of the program were

1. That self-employed women living in El Alto employ basic business skills in selecting and producing their goods and services.

2. That there is ongoing technical assistance for self-employed women in El Alto Norte which helps them solve problems by applying basic business practices to their work.

3. That self-employed women in El Alto Norte have access to the credit they need to expand the sales and production of their goods and services.

The outputs of the program were

1. To train 960 self-employed women in El Alto Norte in basic business knowledge and skills.

2. To publish and disseminate a fully developed and tested training program in basic business practices.

3. To provide ongoing technical assistance to these 960 women, and others, in the application of basic business practices to their work.

4. To train 480 women in the establishment and management of communal banks.

5. To establish 12 communal banks which will provide credit to a minimum of 480 women or others per year.

6. Provide technical assistance to Title II sponsors in implementing training programs in business skills and communal banks.

B. Revised Goals, Purposes, and Outputs

The goal and the purposes for the FY 1992 program remained the same, except that they were expanded to include rural women as well as women in El Alto Norte. Pro Women revised the FY 1992 outputs shortly after the beginning of the program year for the following reasons.

1. Funding became available in January 1992, the fourth month of the program year, making it difficult to implement two five-month training cycles in business skills. (The first training cycle was to have begun training in November 1991.)
2. Many rural women requested training in business skills and access to credit. Pro Women, after consulting with USAID officials, decided to use the available funds resulting from the shortened program year to develop a rural program in the area near Patacamaya.
3. There was not enough time to complete two five-month training cycles of one lesson per week. Pro Women completed two two-and-one-half month training cycles of two lessons per week.
4. The women receiving training in business skills also wanted to form communal banks. The trainers who gave training in business skills stayed with their groups to give them training in communal banks. They then continued with the groups to supervise the establishment and operation of the communal banks and provide the on-going technical assistance in helping the women improve their businesses. This, plus the reallocation of resources to the rural program, meant that the number of training groups in business skills in El Alto was halved from 24 groups of 40 women each (960 women to be trained) to 12 groups of 40 women each (480 women to be trained). The number of women to be trained in communal banks-- 12 groups of 40 women each-- remained the same.
5. Group size was reduced from 40 to 30 women per group as a result of attrition.

C. FY 1992 Achievements

The original outputs, revised outputs, and FY 1992 achievements are:

	Original Outputs	Revised Outputs	FY 1992 Achievements
EL ALTO			
Training in Business Skills	24 groups 960 women	12 groups 360 women	12 groups 368 women
Training in Communal Banks	12 groups 480 women	12 groups 360 women	12 groups 368 women
Establish Communal Banks	12 banks	12 banks	12 banks
RURAL PROGRAM			
Training in Business Skills		6 groups 180 women	6 groups* 190 women
Training in Communal Banks		6 groups 180 women	6 groups* 190 women
Establish Communal Banks		6 banks	6 banks*

* Rural training programs were in process, only, at the end of the FY 1992 year.

In addition, Pro Women

-- developed a complete training program in basic business skills, consisting of 13 lessons, 13 homework assignments, a student workbook, and a trainer's guide and lesson plans, and evaluation forms and measures.

-- developed a complete training program in organizing and operating a communal bank, consisting of 7 lessons, 7 homework assignments, a student workbook, and trainer's guide and lesson plans, and evaluation forms and measures.

-- provided ongoing technical assistance to 342 women in El Alto Norte in applying basic business skills in their work during the course of helping them establish and operate communal banks.

-- began technical assistance to FHI which will enable FHI to carry out Pro Mujer's training programs in empowerment, early childhood development, health and family planning as well as business skills and communal banks.

-- began planning technical assistance to ADRA to link eight Food-for-Work groups of women with training in empowerment, early childhood development, health and family planning as well as business skills.

D. Organization of This Report

Section II of this report is a detailed description of these FY 1992 achievements. The discussion of achievements is divided into: 1) training in business skills, 2) training in communal banks, 3) establishment of 12 communal banks, 4) the rural program, and 5) technical assistance to Title II cooperating sponsors. The subsection on communal banks describes the timeliness of payments and amounts of savings for women completing the first bank cycle.

Section III discusses the problems that Pro Mujer encountered in carrying out the program and how they were or might be solved.

Section IV presents Pro Women's conclusions on the results of the FY 1992 year.

II. FY 1992 ACHIEVEMENTS

A. Developed a Training Program in Business Skills

1. Contents

Pro Women developed a training program in basic business skills during the first 3 months of the project. The program was revised during the first training cycle, from March to May, 1992. It was revised once again during the second training cycle, from July to September, 1992. The program will be revised for the final time during the third training cycle, from October to December, 1992 and will be published and distributed in early 1993.

The program consists of 13 lessons:

1. What do we want to learn ?
2. Women's Work
3. Time
4. Writing Numbers and Using a Calculator
5. Capital
6. Operational Expenses
7. Income
8. Profit
9. First Business Plan
10. Credit
11. Improving My Business
12. Investing in My Business
13. Final Business Plan

The lessons teach women to evaluate their businesses in order to determine how profitable they are. Once they have evaluated their businesses by calculating their daily and hourly profit, they are able to decide if they want to continue and improve the business or if they need to begin a new business which will be more profitable.

The business lessons teach women to identify and estimate gross income, as well as investment and operational costs. They then calculate their gross income, and determine their profit. Once the women are able to do this, they make a business plan for their businesses which includes estimated income, investment and operational costs, and profit.

2. Methodology

The training methodology is participative. Women analyze their current business practices and how they might improve them. Most of the class time is spent in small group discussions. Women share their experiences and practice the skills they are learning. For example, to learn how to evaluate their own businesses, the women in each small group select a business which one of them is operating. They work together to estimate gross income, calculate operational costs, calculate profit, and analyze the profitability of the business.

The 13 lessons include homework assignments in which the women apply what they learned in class to their own businesses. The homework assignments are corrected by the trainer and reviewed during the following class.

3. Materials

The training materials include a Trainer's Manual, a Student's Workbook, and an Evaluation Guide.

The Trainer's Manual includes all the materials that the trainer needs to have to carry out the lesson: the goals of the lesson, activities, materials, and homework assignments.

The Student's Workbook presents the basic course concepts through pictures as well as text, since the majority of the women cannot read or write very well. Space is provided for the women to write and/or draw what they are learning.

The Evaluation Guide includes forms for collecting biographical information on every student, baseline data on the student's business and income, and additional measures of current business practices. Data from the same forms are used to measure changes in business practices and income.

B. Trained 368 Women in Basic Business Skills in El Alto Norte

Pro Women trained 368 women in basic business skills in El Alto Norte. Six groups of women were trained in the first training cycle from March to May, 1992. Six groups of women were trained during the second training cycle from July to September, 1992. The women met twice a week for training.

Once they evaluated their current businesses, some of the 368 women realized they were actually losing money. These women decided to begin other businesses which would be more profitable. Other women realized that although they were earning money, they were not earning enough money to warrant continuing their present businesses. These women also looked for other businesses.

The majority of women identified strategies for improving their businesses. These strategies included finding other customers, improving marketing, expanding sales and production, changing locations, hiring additional employees, and lowering operating expenses per unit.

The women produced business plans which included realistic estimates of gross income, operational costs, and net income.

Most of the women taking the course had not completed primary school. They found the arithmetic calculations difficult. Hand calculators were used to facilitate the process of calculating income and expenditure budgets and estimating profit. An additional lesson was developed to help women write numbers and use hand calculators. Many of the 368 women requested training in literacy and basic arithmetic.

Each of the 12 training groups elected a training assistant, from their group, who met weekly with the project staff to evaluate the results of the week's lessons and to plan the forthcoming lessons. The training assistants helped the trainers carry out the lessons. They also helped the women in their groups to complete class and homework assignments. In general, they promoted the unity a fledgling communal bank would soon require.

The project team met at the end of each week to evaluate and revise the two lessons the trainers had given during the week and to adjust the lessons for the next week. Lessons and materials were revised throughout both training cycles in order to improve the Trainer's Manual and the Student's Workbook.

C. Developed a Training Program in Communal Banks

Pro Women also developed a training program on organizing and operating a communal bank.

The program consists of 7 lessons:

1. How a Communal Bank Functions
2. How a Communal Bank Grows
3. Organizing the Bank: Solidarity Groups
and the Board of Directors
4. Savings and Interest
6. Bank Rules
7. Inaugurating the Bank

The lessons teach women how a communal bank functions and how it grows through their savings and interest. The lessons are practical. Women form solidarity groups to guarantee each other's loans and they elect a board of directors to administer the bank during the course of the training program. They learn how to calculate outstanding loans and interest for each member, for each solidarity group, and for the bank as a whole.

The program materials include a Trainer's Manual, a Student's Workbook, and an Evaluation Guide.

D. Trained 368 Women in Communal Banks, Established 12 Communal Banks in El Alto Norte

All of the 368 women who were trained in basic business practices wanted training in communal banks. Pro Mujer agreed, and trained the 368 women in the organization and operation of a communal bank. The women in each of the 12 training groups then formed their own communal bank. Six groups were trained in latter May and early June, 1992, and they began their communal banks in June. Six groups were trained in late August and early September, 1992, and they began their banks in latter September.

During the training, each class of women formed solidarity groups, elected a board of directors to administer their bank, and decided the internal rules and regulations for their bank. For example, the women established criteria for membership, determined fines for arriving late at meetings or making late payments, and decided how they wanted to handle additional loans made from the steadily increasing capital of their bank.

The women learned accounting procedures for maintaining complete financial records. Members practiced filling out the individual bank books. Solidarity groups elected a representatives to collect and record, in triplicate, the weekly payments of capital, savings, and interest.

During the training period each bank practiced formal bank meetings. Presidents called the meetings to order. Secretaries read the minutes of the previous meeting. Treasurers collected savings. (Every member of each bank was required to save 2 Bolivianos per week prior to receiving the first loan.)

1. Status of the First Six Communal Banks

Over 200 women completed the training in communal banks in June 1992. 175 of them wished to join a communal bank. Some did not join a communal bank because they did not have established businesses and therefore would not be able to repay the loan. Others were afraid to assume responsibility for a loan, and some were not able to overcome the opposition of their husbands who did not want them to participate in the banks.

The 175 women formed six communal banks. Pro Women helped inaugurate the communal banks by giving a loan of 50 dollars to each woman who had completed the training and wished to join a communal bank. These six banks completed their first four-month loan cycle in September 1992. As an integral part of the evaluation component, Pro Women operates an information system which records all bank transactions and documents individual, group, and bank balances on a weekly basis, and therefore has information on the achievements of the six banks at the end of four months of operation.

Table 1: Performance of First Six Banks at the End of the First Four-Month Loan Cycle

							(US \$)
Bank	Ama- necer	Espe- ranza	Kis- waras	Union Pro Mujer	Uñata- tasi- nani	Flor Naciente	Total
No. of Members	31	32	22	37	31	22	175
Pro Women Loans	1,550	1,600	1,075	1,850	1,550	1,050	8,675
GROSS ASSETS							
Repayment of Loans	1,550	1,600	1,075	1,850	1,550	1,050	8,675
Interest Earnings (3 %/mo)	185	197	132	228	191	129	1,062
Obligatory Savings	301	327	218	379	311	215	1,751
Voluntary Savings	24	19	30	96	112	80	361
Interest Earnings on 'Lighting Loans'	40	36	12	33	8	5	134
Total Gross Assets	2,100	2,179	1,467	2,586	2,172	1,479	11,983
Less Pro Women Loans	-1,550	-1,600	-1,075	-1,850	-1,550	-1,050	-8,675
NET ASSETS	550	579	392	736	622	429	3,308
Percentage of Growth	35 %	36 %	36 %	40 %	40 %	41 %	38 %

173 bank members received their first loans of 50 dollars from Pro Women. One member received only 25 dollars. One member joined a bank only to save money. One of the 175 bank members withdrew for personal reasons. Two members died during the four-month period. Their debts were assumed by family members. Three members were expelled from one bank for continual late payments.

All loans were made for a four-month period. Each member was required to save 20 per cent of the amount of her loan. Loans were repaid in 16 equal payments. Each weekly payment included one-sixteenth of the loan principle, interest, and obligatory savings. All bank members repaid their loans, paid the interest of 3 per cent per month and deposited savings in the bank equal to 20 per cent of their loan, except for one expelled member who did not complete her obligatory savings.

159 members also made voluntary savings, savings in addition to the obligatory 20 per cent, during the four-month loan cycle. The voluntary savings varied from less than one boliviano to 107 bolivianos. Average voluntary savings, per bank member, was 7.11 bolivianos.

The banks also made 'lighting loans' (préstamos relámpagos) during the four-month period. 'Lighting loans' are loans made for one to four weeks from the capital of the bank. Interest on these loans was higher than the 3 per cent per month charged on the 50 dollar loans. The average interest for these loans was 3.25 per cent per week. Table 2 shows the number of 'lightning loans', total amount of the loans, and interest earned per bank.

Table 2: 'Lighting Loans' and Interest Earned during the Four-Month Loan Cycle (US \$)

Bank	Number of Loans	Total Amount of Loans	Interest Earnings
Amanecer	37	1,256	40
Esperanza	32	1,308	36
Kiswaras	9	385	12
Unión Pro Mujer	29	840	33
Uñatatasiñani	8	205	8
Flor Naciente	5	128	5
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Totals	120	4,122	134

Each of the six banks maintains a bank account, in dollars, at the Bolivian American Bank in El Alto for depositing loan repayments, savings, interest, and other earnings. The banks receive an interest rate of 8 per cent annually on their deposits, compounded every six months. They will receive the first interest payment on January 1, 1993.

2. Status of the Second Six Communal Banks

Another 168 women were trained in organizing and operating communal banks from latter August and to early September, 1992. 135 of them chose to become members of communal banks. They formed six communal banks which were inaugurated in latter September, 1992. Each member received a loan of 50 dollars from Pro Women.

Table 3: Six Communal Banks Started in September, 1992

(US \$)		
Bank	No. of Members	Amount of Loans
Nuevo Amanecer	19	950
Suma Sartawi	17	850
Nairar Sarantañani	20	1,000
Suma Kantati	18	900
Santa Maria	28	1,400
Suma Taqui	33	1,650
Totals	135	6,750

E. Technical Assistance to Banks and Businesses

The trainers who trained women in business skills also trained them in communal banks. They now give technical assistance to these same women in bank operations and business management.

1. Technical Assistance in Operating the Communal Banks

The trainers supervised the weekly meetings of the banks. They helped the boards of directors carry out their functions. They helped solidarity group representatives collect and fill out the financial forms. They helped individual bank members fill out their bank books. Trainers also accompanied the treasurers when they deposited the weekly payments in the Bolivian American Bank.

Much of the trainers' work was devoted to helping the members work together. On several occasions conflicts arose between members. The trainers helped the women settle the conflicts by abiding by the rules they set for their bank and by applying sound business principles in resolving their conflicts.

2. Technical Assistance in Business Management

The trainers visited the women at their businesses to assess current problems and to continue to help the women improve their business practices. The trainers helped women arrange and organize their wares, increase the number of their products, find better locations, and become more competitive.

Not all problems had solutions. For example, one of the women used her loan to buy a sewing machine. During the first weeks of the loan cycle her contract to produce clothing was terminated. The woman borrowed money from her husband to pay back her loan, interest, and savings. This was money the family could ill afford.

Some women did not initiate businesses. The trainers worked with the women individually to help them select and start their own businesses, but at the end of the loan cycle several of these women chose to withdraw from the banks.

The trainers try to link the women with other sources of technical assistance. They help the women to take advantage of the other resources that exist in El Alto. They try to widen the horizons of the women. For example, they took the women to the trade fair for small businesses in the Coliseo Cerrado sponsored by Asociación Departamental de Pequeñas Industrias (ADEPI).

F. Organized and Initiated the Rural Project

Pro Women began developing the rural program in May, 1992. The Altiplano between La Paz and Oruro appeared to be the logical location for a rural program. In June, the project director visited women in Coro Coro who were making wool rugs with technical assistance from the Programa de Autodesarrollo Campesino (PAC II) sponsored by the European Community. The rug project was failing because there was no marketing strategy for the rugs.

The women in Coro Coro were very interested in receiving Pro Women's training and credit. They requested assistance during the first site visit and later sent a delegation to Pro Women's La Paz office with a signed petition asking for the training and credit programs. The staff of PAC II recognized the need for this type of training, but were unable to provide it themselves.

During July the Pro Women and PAC II project directors discussed how they might collaborate to help the women in the 5 rug-making communities supported by PAC II. PAC II agreed to continue providing technical assistance in rug-making and to donate the infrastructure, mainly looms and centers, previously constructed for the project. Pro Women agreed to train the women in business skills and provide credit through communal banks. In addition, Pro Women assumed responsibility for finding markets for the rugs and for helping the women to market the rugs themselves.

In August, two Pro Women trainers visited the five rug-making communities to assess the needs of the beneficiaries in each community and determine strategies for training. The study revealed that the women in five communities wanted training in empowerment, as well as in business skills and communal banks. They also needed credit to increase the number of looms, spinning machines, and raw materials for making rugs.

Training began in early September for six groups of women in the five communities.

Community	No. of Groups	No. of Women
Coro Coro	1	30
Collana	2	60
Union Llojlla	1	30
Chojña	1	30
Santa Ana	1	40
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Totals	6	200

The trainers also carried out a rug-making workshop for 20 group leaders in Coro Coro with the assistance of the rug-making expert from PAC II. The 20 women participants spent 10 days practicing rug-making skills at the center in Coro Coro. They learned to spin wool, wash and dry it, and they practiced tying the wool in simple designs.

The trainers will conclude the training in empowerment, business skills, and communal banks in early December, 1992. Six communal banks will be established by the end of December, 1992.

G. Technical Assistance to Title II Cooperating Sponsors

1. Food for the Hungry International (FHI)

FHI requested technical assistance from Pro Women in carrying out the following training programs:

- (1) Empowerment
- (2) Early Childhood Development
- (3) Health and Family Planning
- (4) Business Skills
- (5) Communal Banks.

FHI will begin carrying out a pilot program in Romeras Pampas in El Alto South in January, 1993. Pro Women will train FHI's trainers, provide all training materials, set up an evaluation system, and provide ongoing technical assistance in training, supervision, and evaluation.

2. ADRA

Pro Women will train eight Food-for-Work groups for ADRA in El Alto. The purpose of the project is to test the feasibility of providing training and on-site day care for the beneficiaries. The purpose of the training is to help the Food-for-Work workers to leave the program for self-employment. Training will begin in January 1993. Four training programs are planned.

- (1) Empowerment
- (2) Early Childhood Development
- (3) Health and Family Planning
- (4) Business Skills.

III. PROBLEMS AND SOLUTIONS

No one can foresee the problems which will be encountered when developing and implementing a new program. Only through experience can we really learn what works and what does not. This section deals with the major problems Pro Women encountered in helping women improve their businesses and establish communal banks and how they solved these problems.

A. Training in Business Skills

1. Not all women developed businesses, even with training.

The goal of the business skills training program is to help every woman develop or improve her business. Why then, at the end of the training program in business skills, did some women not have businesses?

It appears that training in business skills is not enough for some women who have never had a business and lack the confidence and/or skills to start one. It is possible that some women will never be entrepreneurs. The training per woman is not expensive. Every woman deserves the chance to see if she can develop the skills, confidence, and initiative to start her own business, particularly if she has no other alternatives for earning money. But it is unrealistic to assume that all women who are trained will start businesses.

2. Illiterate women have difficulty writing business plans.

Many woman had trouble calculating budgets and writing their business plans. The majority of women are semi-literate. They do not know how to read or write words or numbers. Even if they are able to do arithmetic operations mentally, it is difficult to write the kinds of calculations required during the training.

Pro Women added a lesson in writing numbers and using a hand calculator to the business skills training. Also Pro Women linked the women with institutions (SENALEP and CDA) offering education in literacy and arithmetic. Unfortunately, neither option solved the problem.

Courses in literacy and numeracy are not well organized in El Alto, and the the women dropped out after a few lessons. One lesson on numbers and calculators is not enough to teach basic skills to women who have had only a few years of schooling or none at all.

Pro Women would like to develop a training program in literacy, linked to its training programs in empowerment, early childhood development, health and family planning. Pro Women would also like to develop a training program in basic arithmetic linked to its programs in business skills and communal banks.

Good literacy and numeracy programs are urgently needed, not only in El Alto, but throughout Bolivia.

B. Communal Banks

1. Fifty-dollar Loans are too small.

The women requested larger loans for the second four-month loan cycle. Pro Women had planned to increase the loan amount from 50 to 65 dollars for the second cycle. Many women suggested that the second loan of 65 dollars would not meet their needs. Others said that it was not worth their while to put so much time and energy into receiving only 65 dollars.

After analyzing the women's payment schedules, business plans, and business needs, as well as the project budget, Pro Women increased the maximum individual loan amount for the second cycle to 100 dollars. Pro Women also established new criteria for women taking out the larger loans. Pro Women is carefully monitoring the payment schedule to see if women receiving loans of 100 dollars make timely repayments.

2. Women complained that weekly bank meetings interfered with running their businesses.

During the first four-month loan cycle, the bank members were required to meet weekly to make payments on their loans, interest, and savings. Women said the weekly meetings interfered with their businesses. Many vendors need to travel to buy the goods they sell in the City. The weekly bank meetings interrupt their schedules and cause them to lose money.

Pro Women encouraged the banks to set more flexible rules for the second bank cycle. As a result, most of the banks will grant permission to be absent to members who demonstrate the need to travel or carry out other important activities.

C. The Rural Program

Working in a rural area is very different from working in an urban area. Pro Women has had to adjust and reorganize the training in business skills and banks to fit the needs of women and men who are participating in the program.

First, the training is associated with rug-making. Pro Women reorganized the training to include technical assistance. In addition, the trainers and the PAC II rug-making expert are helping the women to organize themselves into work groups to produce the rugs. These work groups will also be the solidarity groups in the banks.

The need for credit to buy raw materials to make rugs is urgent. So is the need for more looms and spinning machines. Therefore, Pro Women is extending credit to cover these costs even before loans are made to solidarity groups.

The two Pro Women trainers work 21 consecutive days in their communities. They coordinate their work with the PAC II rug-making expert. All three return to La Paz once a month to evaluate what they have done during the month and to plan the work for the next month. The project directors visit the rural communities monthly.

A still unsolved problem is marketing the rugs once the women begin producing them regularly. Pro Women is adding a marketing specialist to the project staff and is looking for both local and international markets for the rugs.

IV. TENTATIVE CONCLUSIONS

The project has been operating for only nine months. It is too soon to have reached conclusions about the training of the banks. Some conclusions are, however, emerging.

A. Training in Business Skills and Communal Banks

The women receiving training lack formal education. Most of them have little experience being students and a lot of experience scratching out a living. This is the first time that many of them have consciously examined what they are doing to earn income, to see how profitable it is or is not.

One of the most remarkable lessons is the lesson on profit. In this lesson the women put together all the components of a business plan and find out just what they are earning per hour. Some are shocked to discover they are losing money.

The following chart shows hourly income for a sample of 141 women who finished the first business skills course.

Table 4: Previous Hourly Income of 141 New Bank Members.

Income per Hour	No. of Women	Percentage
Negative Income	10	7
Bs. 0 - 0.99	51	36
1.00 - 3.99	57	40
4.00 - 7.99	18	13
8.00 +	5	4
Total	141	100 %

We will not know the extent to which the training actually enables these women to improve their businesses until months pass and we analyze the data we are collecting on income and profit. However, we are in the process of collecting these data and we will know the impact of training on the women's income and lives once we have analyzed data collected over the next year.

B. Communal Banks

Other institutions are giving credit to women in El Alto. What distinguishes Pro Women's credit program from the others is the population Pro Women is serving and the emphasis on training. Communal banks teach women to work together. They develop leadership skills and shared responsibility. Most important, they teach financial knowledge and skills that the women can apply in all aspects of their lives.

Pro Women is working with the poorest of the poor, women who may or may not have a business, women who earn an average of than 1.17 bolivianos per hour. Communal banks are ideal vehicles for teaching these women to manage money and to invest their loans in their businesses.

The banks are dynamic institutions. They are in the process of evolving. Pro Women continues to seek practical solutions which help the banks become permanent, stable, and independent institutions which meet the credit needs of women who do not qualify for credit from any other existing credit programs.