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USAID/GUINEA

**EVALUATION:
WOMEN ENTREPRENEURS
AND
MANAGEMENT TRAINING PROJECT
PHASE II**

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as a core-funded activity

**HUMAN RESOURCES DEVELOPMENT ASSISTANCE PROJECT
AID CONTRACT NO. AOT-0463-G-00-2033-00
AFR/ONI/TPPI**

**AMEX INTERNATIONAL, INC.
Washington, D.C.**

**USAID/GUINEA
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Phase II
HUMAN RESOURCES DEVELOPMENT ASSISTANCE PROJECT
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INTRODUCTION

The Human Resources Development Assistance Project (HRDA 698-0463) offers core-funded technical assistance to USAID Missions in sub-Saharan Africa. In early 1994, African Missions were informed of the availability of 4-5 day technical assistance visits designed to improve the management of USAID training programs. Eighteen Missions have responded, including USAID/Guinea, with terms of reference for core-funded help.

The technical assistance provided to USAID/Guinea was conducted over a one-week period in July 1994. The Field Service Team Leader was Andrew Gilboy, Private-Sector Training Coordinator on the HRDA Project at AMEX International, Inc., accompanied by Thierno Kane, Regional Training Advisor at REDSO/WCA.

The Mission asked the team to conduct a brief evaluation of the results of the second phase of a grant made to the Guinea affiliate of the Opportunities Industrialization Center. The Scope of Work is described in the body of the report.

The team expresses its appreciation to USAID's Training Office staff, the leadership at OIC/G and the three trainers who worked diligently during a busy week to enable us to meet many former trainees, review documents and travel up-country.

I. BACKGROUND TO THE EVALUATION

The Human Resources Development Assistance (HRDA) Project is a key mechanism through which USAID/Guinea has implemented many of its human resource development activities, both in-country and overseas. The project offers Missions substantial management flexibility, ranging from buy-in authority for evaluations, assessments and training designs to contracting with local institutions for training programs.

At the inception of the HRDA project in FY1988, USAID/Guinea wrote its first Training Plan which called for a five-year institutional development effort to benefit the local affiliate of the Philadelphia-based Opportunities Industrialization Center (OIC) to establish a business skills training program aimed at Guinean women entrepreneurs. Phase I of this multi-year effort consisted of a \$130,000 grant covering a 12-month period beginning in April 1990.

Following the success of Phase I, USAID concluded a Phase II grant with OIC/G for \$200,000 for a two-year period which ended in July 1994 (there was a 17-month hiatus between the two phases). This evaluation focusses on Phase II.

A. The Opportunities Industrialization Center in Guinea

The OIC/G is a vocational training center which opened its doors in 1987 with start-up funding from the International Foundation for Education and Self-Help (IFESH). It was patterned after successful OIC affiliates in the U.S. and Africa. It is committed to the philosophy of self-help and has as its mandate to train Guinean youth in vocational and technical skills leading to employment. The center offers practical courses in carpentry, masonry and secretarial science to young men and women who are secondary school graduates, relatively poor, French-speaking and unemployed. No tuition is charged. Students completing the course work are assisted in job placement and work site adjustment.

Until the USAID-funded women's entrepreneur component, OIC/G did not offer discrete courses in business skills, marketing or management. It integrated some elements of business management into the technical courses, especially for those students expecting to start up their own small enterprises. The center functioned primarily in Conakry until the women's program was extended to towns up-country.

B. Objectives of the Evaluation

The evaluation is more accurately termed a "mini-evaluation" of a project component. The Mission-managed Guinea HRDA Project encompasses many activities, one of which is grant support to in-country training organized by OIC/G. In view of the innovative nature of this "sub-activity" in supporting a relatively new, untested locally-managed institution, USAID planned two small evaluations of OIC/G's handling of the first and second phases of the

grant. Each "mini-evaluation" was conducted in Guinea at the completion of the phase to assist the Mission in deciding on funding for the subsequent phase.

The evaluation of Phase I was conducted in May 1991 and recommended extending the grant program for Phase II. This evaluation was conducted in July 1994 *after* completion of Phase II.

This evaluation has three objectives:

- determine whether the second grant objectives were met,
- enable USAID/Guinea to measure the impact of the business management skills training provided to Guinean women entrepreneurs, and to assess OIC/G's institutional effectiveness, and
- help USAID/Guinea decide whether to provide a third grant to OIC/G.

The Scope of Work developed by the Mission further described specific questions to answer during the evaluation:

1. To what extent has OIC/G achieved the stated objectives for the second grant?

- number of women entrepreneurs trained
- follow-up business advisory services
- business associations created
- number of trainees receiving vocation skill training?

2. Training methodology, design and materials:

A. To what extent have training programs met the needs of the individuals trained?

- were survey instruments tailored to better relate to the client base?
- were key economic issues identified that may affect the economic results of micro-enterprises targeted?
- were analyses conducted on both individual management changes and enterprise operational changes?

B. To what extent have training programs built or strengthened women entrepreneurial skills?

- were performance indicators at both individual and organizational levels identified?

3. Revolving credit:

- were lending and collecting policies and procedures well defined?
- to what extent did the pilot revolving credit under this grant alleviate the credit access constraint for the development of women micro-enterprises?

C. Evaluation Methodology

The evaluation was conducted over a period of five working days in Guinea, plus time to complete the final report. Two consultants were deployed to gather information, conduct interviews with USAID and OIC/G, review data, hold focus groups and draft and present the preliminary findings and recommendations.

Two focus groups were organized by OIC/G, one in Conakry and one in Fria. A meeting was also arranged at a rural branch of *Credit Mutuel*, the local financial agency managing OIC/G's credit component. A total of 17 business owners (15 women and 2 men) were surveyed in the focus-group setting. Meetings were also held with all senior staff members at OIC/G. Lengthy sessions with the three trainers were conducted to ascertain whether the training design and delivery were appropriate and well-conceived. The team also met several OIC/G board members.

The staff at OIC/G made available a wide range of documentation for review by the evaluators. In addition, the trainers gathered data manually from reams of files in response to questions concerning the geographic spread of beneficiaries, their ages, size of business, length in business, etc. The team also reviewed project documentation, including the 1991 evaluation of Phase I, OIC/G reports, training modules, and needs assessments.

D. Project Description

Following an agreement between OIC/G and USAID signed on November 21, 1989, OIC/G established a Small Enterprise Development (SED) unit to manage the new USAID-funded training program to improve the management of women-owned micro-enterprises. The 5-year effort focussed on two principal targets:

- train and provide follow-up assistance to 500 women entrepreneurs whose firms are in need of management improvements and introduce an appropriate mechanism to provide access to credit;

- introduce training in basic business management and entrepreneurship into the curriculum for the 250 vocational trainees in the existing OIC/G program.

The terms of the first grant (Phase I) of \$130,000 had OIC/G initiating the following activities:

- conduct a needs assessment of the target population
- design and implement workshops for 100 Guinean women located in four regions
- undertake a follow-up assessment of workshop participants and provide them with technical business advice
- hire new staff to carry out the training programs.

Phase I began with the hiring of 3 trainers (two men and one woman) in April 1990 who designed training modules for general business management, accounting, marketing and financing. The activities were organized as planned and ended in March 1991. An external "mini-evaluation" was then conducted (the "Zimmerman" report) which recommended that USAID fund Phase II.

Whereas the first grant was limited in scope so as to avoid overburdening a young, growing NGO, Phase II called for OIC/G to branch out in several new directions and expand on the successes of Phase I. Specifically, the \$200,000, 2-year grant for Phase II included the following outputs, grouped according to the grant objectives:

Objective One: *Provide business management skills for 200 additional women Guinean entrepreneurs.*

Based on the early success of Phase I, USAID sought to double the target beneficiaries in Phase II. It was expected that at first, OIC/G would reach out to Conakry-based women entrepreneurs, who were more likely to fulfill training criteria, such as fluency in French. By the end of Phase I, OIC/G and USAID wondered whether the pool of French-speaking women business owners was sufficiently large to permit a doubling of the target. Preliminary experience in Phase I demonstrated that there were active women in some regional towns, but it was not known at what point training would need to be modified for a less-educated, rural-based audience.

Objective Two: *Continue on-going follow-up on business advisory, monitoring and extension services for the first 111 women entrepreneurs trained in the first grant as well as for an additional 200 trained under this second grant.*

Understanding the importance of *leveraging training for impact*, USAID/Guinea reinforced follow-up efforts in the Phase II grant. In view of the nascent character of women-owned small business development in Guinea, it was recognized that a single training "experience" would in no way satisfy the women's thirst for more training. As with all business training, the needs of the target group evolve with both the size and complexity of business activity (for instance, exporting vs. local marketing, hair styling vs. designer couture).

Second, no donor or government program had aimed technical assistance at Guinean women entrepreneurs. The desire to acquire business skills among these dynamic women was not likely to be saturated with several seminars. The follow-up component was intended not only to deliver continued business advisory services to an audience, but to ensure valuable input from former participants into future training designs.

Objective Three: *Create business associations on a pilot basis among the most experienced women entrepreneurs trained by OIC/G.*

Although there are women's professional organizations in Guinea, none appeared to be suited to take on the major responsibility of helping solve credit problems for women entrepreneurs. The project therefore called for the creation of a new women's association led by participants in the USAID-funded training at OIC/G.

Objective Four: *Initiate appropriate business skills training for existing vocational skills trainees at OIC/G*

The trainers hired by OIC/G to design and implement the women's program would acquire useful field-tested knowledge about job market trends and obstacles in creating a business. To tap this valuable knowledge, the grant called for introducing the teaching of business skills into the regular OIC/G vocational curriculum. In this way, OIC/G technical graduates could learn how to be competitive and realistic about the job market and be informed about the pros and cons of starting a new business.

Approximately 160 vocational trainees in carpentry, secretarial science and masonry would follow the business skills module and attend seminars in the course of training in their technical specialty.

Objective Five: *Design and implement on a pilot basis revolving credit funds for OIC/G target beneficiaries*

The OIC/G was charged by USAID to launch a pilot program in an area where the organization had little experience. A vocational training center is not a mortgage banker or short-term lender, and grafting a credit program onto a young institution could invite many problems. At the same token, other credit programs already operating in Guinea which were

intended to benefit small business owners faced constraints found in many developing countries: lack of borrower collateral, insufficient equity participation, loan management weaknesses, fundamental disinterest by lenders in small loans, and high processing costs.

A pilot credit program was therefore included in Phase II to address legitimate and pressing needs among Guinean businesswomen for access to small revolving credit.

Supplemental Objective: *Strengthen OIC/G to develop local institutional capability to implement training programs*

The Training Plan developed by USAID/Guinea for its component of the HRDA Project appropriately targeted a viable, yet nascent, local institution for institutional strengthening. The OIC/G had a short but impressive track record yet could not support expansion of its activities to a new audience, especially one located outside the capital.

Although the objectives of the grants, as stated above, clearly address well-documented needs in Guinea and benefit directly the growing private sector, USAID also sought to build long-term capacity in a private institution having direct impact on youth employment, the promotion of a productive private sector, and on economic growth.

II. PRINCIPAL FINDINGS

At the first meeting with the director of OIC/G, the team was presented with an internal report assessing the results of the two-year USAID-funded activity (*Rapport de Synthèse des Activités de la Phase II du Projet*) completed in April 1994 and covering the 2-year period leading up to February 1994. This review, and a subsequent refinement of the report dated June 1994, carefully document the accomplishments of the micro-enterprise training program and discuss the impact of the training provided and the problems encountered. The documents - in themselves - demonstrate a certain institutional strength on the part of OIC/G. They were well structured, presented data in an accurate and professional manner and were submitted to USAID when required at the end of the grant.

Due to the brevity of this "mini-evaluation," the team relied on the data presented by OIC/G in its reports which was, to the extent possible, verified by "spot-checks" of related documents, interviews with OIC/G senior staff and trainers and in-depth questioning during focus groups. For the record, the focus groups were held in closed session without the trainers so as to elicit the most impartial responses possible from the former trainees. A list of findings and recommendations is found in the last chapter.

Have the objectives of Phase II been met?

In terms of the number of women trained, OIC/G reached 194 small business owners, or 97 percent of the anticipated output. Eight seminars of six days each were held as planned, evenly distributed in Guinea's four "geographic" regions.

Of the 194 trainees in Phase II seminars, 153 (78.8%) were women and 41 (21.1%) were men. The question of admitting men into the seminars was broached by OIC/G and USAID officials during Phase II. Women trainees and OIC/G staff believed that the program should accept a limited number of men owning small businesses when they fulfilled the admission criteria and had demonstrated need. It appeared that men were more likely to seek admission to seminars held outside Conakry, and that their inclusion in the training was welcomed by women participants. The team noted that at the focus group held in Fria, the male participants contributed significantly to the "group dynamic" and quite possibly became sensitized to the special problems women encountered (such as access to credit, employee supervision). The USAID Mission and OIC/G handled this gender question appropriately by querying the women trainees informally for their views and avoiding establishing a country-wide policy.

The exact number of project beneficiaries of project assistance, in contrast to the number of participants at seminars or recipients of business advice, could not be determined. It is known that some women attended seminars in both Phase I and II, however some received business advice but did not attend follow-up seminars. Suffice it to say that OIC/G came sufficiently close to reaching target of 200 direct beneficiaries of training called for in Phase II, and attained the overall goal of training at least 500 participants (women and

vocational trainees combined). The table below from the OIC/G Internal Report shows the breakdown by seminar type and gender:

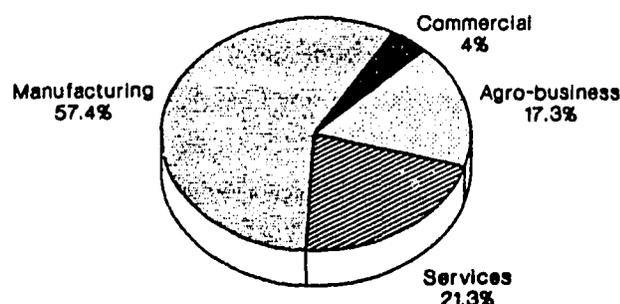
	# Seminars	Men	Women	Total
Entrepreneurs	8	41	153	194
Vocational Trainees	2	101	42	143
Follow-Up	8	21	93	114
Credit	1	3	21	24
TOTALS	19	166	309	475

(Note: Table does not include additional seminars organized for Peace Corps and ILO)

Needs assessments were conducted of 150 firms, as required, which were evenly distributed throughout Guinea. They represented the following sectors:

Small-scale manufacturing, what we might call "cottage" industries (tie-dyeing, cut and sew operations, candle and soap making) represented more than half of the business sectors. Services, mainly hotel/restaurants and personal retail services (hair styling), were second-place, followed by agro-businesses (chicken, milk and egg production). The team was impressed that manufacturing (*entreprises de production* in French), with a greater "ripple" effect on employment and potential for growth (and export) dominated the beneficiaries' sectors.

Sectors of Firms Surveyed



It should be mentioned that OIC/G encouraged the participation of women leaders of *groupements* in the training programs. These are non-profit "mini-cooperatives" which have become organizational alternatives to private firms, located by and large in the interior of Guinea. A far cry from the large state-controlled "cooperatives" which dotted the Guinean landscape for years, these small voluntary, collective groups function more as profit-making and employment-generation associations. Recognizing the potential impact on women's lives of improving the management skills of the *groupements*, OIC/G opted to admit their leaders into the training programs. The distinction

between "micro-enterprise" and "groupements" is, in fact, blurred in most of the reporting on the USAID-funded project.

The distribution of business sectors *within each region* varied significantly, and reflected the principal economic activity of that area. For instance, the region with the largest number of agro-businesses represented in the needs assessment was Basse Guinée, although even there manufacturing was first place with over twice the number of firms.

The needs assessments provided the trainers essential information to ensure that their training content and complexity fit the needs and level of the audience. Moreover, the assessments served as an important marketing tool to drum up support for upcoming seminars, which were viewed at first with considerable suspicion by women entrepreneurs. (At each focus group, women recounted how they came to the first seminar expecting to be disappointed only to find an entirely different learning environment from what they anticipated.)

Some of the information on individual firms and entrepreneurs was summarized and analyzed in reports, but a large quantity of useful data remains under-utilized. This is largely due to the lack of computers, of simple but appropriate software, and of trained staff at OIC/G to track and cross-tabulate the data for careful analysis. Since needs assessments of micro-enterprises in Guinea – especially up-country – are rare, OIC/G could situate itself as a "recognized expert" in the field by improving its capacity to analyze the data collected and present the results to others (donors, municipal officials, government, etc.) in a useful format.

Seminars were conducted around the country as planned, and were relatively well paced over the 2-year period of the grant. As the word spread about the business skills one could acquire at the seminars, and how common management problems were actually resolved by *the participants themselves*, the demand for admission grew. The OIC/G trainers were compelled to set up a selection system to control the workshop size. In some cases, criteria (such as French language fluency) were waived to achieve a balance of types of firms or profiles of participant. Increasingly, the trainers used local languages to supplement French in conveying important concepts and skills to the audience. Discussions among the trainees during seminars were in local languages as well to induce strong group dynamics and common problem solving.

The OIC/G actually exceeded the number of seminars planned under Phase II. In addition to the eight introductory seminars offered, OIC/G conducted, as planned, one credit and eight follow-up seminars. The reputation which OIC/G began to build as an effective organizer of workshops on practical themes led to being asked by the Peace Corps and the ILO to organize seminars on their behalf.

It was not possible in the time allotted to conduct an on-site survey of participants and their businesses to determine the impact of the follow-up seminars and advisory services offered.

However, it is known that trainers visited many participant work places, collaborated with participants on a one-to-one basis and translated these field experiences into practical training designs. As a testimony to the credibility of the training (and trainers), some businesswomen made special trips to OIC/G in Conakry to seek further advice from the trainers in solving management problems.

This proactive style of training – blending technical assistance and training into a single interface with the target – is commendable and certainly reflects contemporary training methodology. The trainers were thoroughly familiar with the needs of their audience, a prerequisite for generating impact from training.

After taking the OIC/G seminar, I decided to change the way I was receiving customers. I realized that the "customer is king" and even improved the decor in my reception area.

Fria-based entrepreneur

Another principal objective of the grant was to promote the founding of a women's business association which could, *inter alia*, serve as a mechanism to relieve credit obstacles faced by women. The *Association des Femmes Entrepreneures* (AMEF) composed of former OIC/G seminar participants, was established, recognized officially and launched during Phase II. It did not appear to the evaluation team that AMEF was a "donor-created entity" intended to serve USAID objectives. The group was already expanding its early principal focus (credit) to becoming a viable women's business association with an agenda and membership reaching beyond former OIC/G trainees.

To assist AMEF in the early stages, USAID used HRDA funds to train the association's president in organizational development in Abidjan. The sensitive question concerning AMEF's role in managing a credit program was handled carefully so as not to overburden a young, fledgling NGO with a potential problem.

The team could not assess the quality or impact of the business skills modules incorporated into OIC/G's vocational training curriculum due to the summer vacation schedule which coincided with the evaluation. According to OIC/G's internal review, 143 vocational skills trainees attended two seminars of 15 days each which introduced basic business skills to future masons, carpenters and secretaries. Overall 42 (29.3 %) of these 143 trainees were women, although only two percent of the carpentry and masonry trainees were women.

In conclusion, the outputs expected from Phase II grant have been sufficiently met and, in some cases, exceeded. Of course, the numbers do not tell the whole story. Many projects meet quantifiable outputs, such as the number of trained participants but fail to have an impact. **To what extent did Phase II induce change in the way women-owned micro-enterprises were managed?**

Training methodology, design and impact on the beneficiaries

A comprehensive survey of the training audience could not be completed in one week. However, based on impressions gleaned from focus groups in Conakry and Fria, and on a review of training programs and interviews with the three lead trainers, the team concluded that the training design and methodology employed were contemporary and adapted to the needs of the audience. The trainers exhibited solid skills in their respective specialties and understood immediately the advantages of "participant-led" workshop sessions. The training appears to have been conducted following modern, participatory methods and integrating rudimentary but creative audiovisual aids and case studies into presentations.

Focus group participants unanimously praised the trainers (who were not present during the discussions) for presenting new material in innovative ways and then eliciting involvement from the group. The focus group trainees had been unfamiliar with OIC/G's style of adult learning and welcomed not being "talked down to" by the more knowledgeable instructors.

Nearly all focus group participants testified that they hesitated attending the workshop for fear of losing valuable time from their enterprises for "useless" training. Once into the program, they became determined to master the business skills presented, test them at the workplace, and share the results with others. The follow-up assistance and seminars were tailored to meet additional demand for help in addressing more complex management problems.

The Phase I evaluation recommended that OIC/G begin tracking baseline data on the participants which would help future evaluators assess whether changes were induced by the training. The trainers instituted a questionnaire and monitored the results manually. The information generated from trainers was primarily self-assessments and, although interesting, do not go far in indicating training impact. The team found that the trainers, and OIC/G staff, were unfamiliar with the type of data which would interest evaluators looking for evidence of impact. During the evaluation, the trainers were able to learn how to identify more accurate impact indicators, such as the number of bank accounts opened by trainees following a seminar. In the process, OIC/G trainers came to appreciate the limitations of general surveys and participant "self-assessments" of the skills acquired.

The OIC/G Internal Report surveyed 160 of the firms and *groupements* which benefitted from training. The results are shown in the following table.

Performance Indicators	# Firms	% of Firms
Management and Organizational Improvements	33	20.6
Increased Quality of Firm's Accounting	39	24.4
Viability of the Firm Enhanced	34	21.2
Better Business Awareness	54	33.8
TOTALS	160	100

Surveys of this type are a start, although the data is presented with insufficient explanation and analysis. Trainers at OIC/G should be more conversant with impact monitoring methodology to be able to track accurately the results of their efforts. Perhaps with support from USAID's HRDA project, OIC/G could organize staff training in impact monitoring and associated computer software.

More interesting information emerged during the evaluation in response to team requests for further data. For instance, the team asked that 10 firm questionnaire responses per region be pulled at random to discern possible indicators of training impact. The results indicated the following:

- Existence of a Cash Flow account: no change before/after the training;
- Number of bank accounts: increased from a total of 6 before training to 10;
- gross sales figures: appeared to increase with every firm questionnaire (although further analysis would need to be made to confirm this statistic).

The team conducted an informal survey of former trainees during focus groups which revealed the following information:

- *all* trainees either established their first bank account soon after the training program, *or* added an additional bank account;
- *all* trainees indicated they understood for the first time the advantages of separating their personal from business affairs;

Before the seminars, I considered my business my private property - I had absolutely no self-discipline. Once I started keeping a budget, I began paying salaries, produced a balance sheet, and put together a proposal for credit.

Woman entrepreneur in services

- *many* instituted simple accounting procedures (a notebook) to track inflow and outflow of funds once they understood the advantages of having this information at hand;
- *most* realized the advantages of becoming more "formal" in order to access credit or better monitor their firm's growth;
- *many* began paying themselves a salary for the first time as a way to separate business from personal revenue, and to shield themselves from family pressures for "dipping" into business revenue for emergencies;
- *all* indicated they understood the distinction between profit, revenue, cost and cash flow for the first time (the team, however, could not verify these assertions);
- *many* stated they now had the ability to dissect their product costs by inputs;
- *several* in retail services (hair styling, food and beverage services) were convinced that their sales increased due to newly-understood importance of promoting positive customer relations among staff;
- *several* reported learning new supervisory techniques to solve employee performance problems.

Although it was impossible to extrapolate from anecdotal information gleaned from focus groups to the universe of beneficiaries, the team was persuaded that the training had, in all likelihood, led to improvements in many lives. The OIC/G reported that "a good number" of women increased

their disposable incomes and purchased automobiles or real estate. Fifteen women were able to develop proposals to lending institutions and donors which resulted in credit being extended, some for the first time. It is not possible to trace each of these pieces of information to determine attribution to the USAID-funded training.

I make a much larger profit now that I monitor everything in my accounting notebook. I realize that I could reduce my costs and did it!

- Women entrepreneur in Conakry

Was the credit component well defined and did it alleviate access constraints for women?

The team devoted a small portion of its available time to the credit component, principally due to the fact that the first selection and disbursements had just occurred. There was insufficient time to assess the loan repayment rate, or appraise the impact of the credit program on women entrepreneurs.

The OIC/G moved cautiously in establishing a credit program, taking time to conduct a thorough survey of all existing credit programs in Guinea to avoid duplication of effort and pitfalls. The leadership at OIC/G, and its Board of Directors, also had to be convinced that it should enter the lending business.

A middle way was eventually paved whereby OIC/G, in close association with AMEF, would apply selection criteria and recommend women for credit. The *Credit Mutuel*, a government agency, would administer the loan and process collections, taking a no-risk position. At the time of the evaluation, 12 credits had been advanced. It was too early to determine the impact of the program, although the loan criteria and administrative structure appears to be well-conceived.

Some keys to successful credit programs are careful background checks on borrowers, realistic estimates of growth potential and careful, provision of technical advice, and frequent monitoring of borrowers status. It would appear that the credit component contains the correct mix of elements to overcome the more common impediments found in most small business loan programs. Certainly the roles played by OIC/G and AMEF are critical, and in that neither is tainted by an extensive background in lending and both are committed to assisting clients, the credit component may well achieve its objectives.

Was OIC/G strengthened as an institution by the project?

At the inception of the project, OIC/G offered its vocational trainees little help in acquiring business skills. There was no OIC/G activity specifically targeting women. The capacity of OIC/G to develop short-term training programs, organize workshops in interior regions, train its trainers and analyze the results of its efforts was limited.

By the end of Phase II, OIC/G was known up-country by business people (women and men), municipal officials and women leaders as an excellent source for business advice and training. In Conakry, OIC/G expanded its client base to include women entrepreneurs who had never had any dealings with the center. The OIC/G home office was able to set up a discrete budget and manage and monitor a donor grant in a professional manner.

In summary, the grant made a major contribution to OIC/G's institutional development. The center now has the capacity to develop new training programs in business skills for other organizations and is being requested to do so. If additional resources are made available, OIC/G will be able to establish a permanent small business training unit with appropriate equipment and staff.

III. FINDINGS AND RECOMMENDATIONS

Chapter II elaborates on selected findings of the evaluation. Below are all of the itemized findings grouped by project objective, followed by a list of principal recommendations made by the team.

Objective One: *Provide business management skills for 200 additional women Guinean entrepreneurs.*

Principal Findings:

- 194 participants (97 % of the 200 planned) attended 8 initial seminars of 6 days each, 2 of which were held in each of the country's four natural regions
- Women represented 153 participants (78.8 %) and men 41 (21.1 %) of the total of 194
- Needs assessments were conducted at 150 firms which gathered significant data upon which seminar themes were developed
- Some of the information on individual firms and entrepreneurs was summarized and analyzed in reports, but a large quantity of useful data remains under-utilized, due to the unavailability of computers to track and cross-tabulate the data for careful analysis
- The 150 firms, which were evenly distributed among Guinea's four regions, had the following sector profile:

Manufacturing	57.4 %
Services	21.3 %
Agricultural	17.3 %
Commercial	4.0 %

- Training appears to have been conducted following modern, participatory methods which integrated the entrepreneurs' needs into the curriculum
- Despite limited equipment (no computers to generate tables, overhead transparencies or slides), the three trainers demonstrated commendable ingenuity and resourcefulness in designing and integrating visual aids and local materials during their presentations
- Trainers overcame the challenge of transferring skills to groups with vastly different experiences and educational backgrounds

- Trainers showed unusual commitment to reaching out to these new groups and made considerable personal sacrifices while travelling extensively to distant sites with no hotels, restaurants or amenities
- The content of the seminars appeared to respond to the needs of the audience, demonstrated through personal testimonies and the fact a high percentage of participants attended follow-up seminars and sought advice from trainers
- The skills which were transferred matched those described in the USAID grant
- Participants interviewed unanimously found the seminars beneficial and applied many of the skills learned after the seminars
- Some examples of skills acquired at seminars which led to direct changes and improvements in the businesses are:
 - most participants opened bank accounts specifically for their businesses in order to be able to monitor their firm's success and separate out personal finances
 - they understand the link between keeping accounts and tracking sales, costs and inventory
 - most began to pay themselves a fixed salary and to consider themselves as employees
 - publicity and advertising were initiated in many cases to stimulate sales
 - many indicated a new understanding of the importance of customer relations and mentioned that the "customer is always king"
 - quality control was mentioned as a key way to win over the competition
- Interviewees affirmed that they were willing to pay a reasonable fee for future seminars; both groups accepted FG 5,000 per day as an amount which would not be excessive for any entrepreneur (however, focus groups were only conducted in Conakry and Fria)

Objective Two: *Continue on-going follow-up on business advisory, monitoring and extension services for the first 111 women entrepreneurs trained in the first grant as well as for an additional 200 trained under this second grant.*

Principal Findings:

No one anticipated that women who participated in Phase One seminars would, through informal channels, become active proponents of further training. In fact, early trainees were anxious to share their new business skills with more recent trainees. By maintaining regular "follow-up" links with former participants, OIC/G helped expand the number of beneficiaries, adjust training to the emerging needs, and forge new links between businesswomen within their communities.

- 160 persons (82.4 %) from the 194 initial participants were visited and provided business advice
- Of the 160 persons visited, 114 (71.25 %) were selected and attended the 8 follow-on seminars held in the four regions (N.B. it has not yet been determined what percentage of participants had been trained under Phase I.)
- Many of the same results noted above for the first 8 seminars were also generated in the follow-up seminars
- The actual number of beneficiaries of project assistance, as compared to the number of participants at seminars or recipients of business advice, could not be determined; it is known that some women attended seminars in both Phase I and II, however some received business advice but did not attend follow-up seminars
- Follow-up seminars and visits to the work sites were crucial to ensuring that skills learned in the initial seminars were in fact transferred and applied by the participants
- Trainers remained in close and repeated contact with many participants because of the follow-up seminars

Objective Three: *Create business associations on a pilot basis among the most experienced women entrepreneurs trained by OIC/G.*

Principal Findings:

- A women's non-profit business association, the *Association des Femmes Entrepreneures* (AMEF) composed of former OIC/G seminar participants, was established, recognized officially and launched
- Training was provided to the association's president (with HRDA, not grant, funds) in Abidjan
- The association was given certain responsibilities regarding the pilot credit program set up with *Credit Mutuel*

Objective Four: *Initiate appropriate business skills training for existing vocational skills trainees at OIC/G*

Principal Findings:

- 143 vocational skills trainees attended two seminars of 15 days each which introduced basic business skills to future masons, carpenters and secretaries
- 42 of the 143 trainees (29.3 %) were women, although only 2 % of the carpentry and masonry sections were women
- It was not possible to interview any vocational trainees due to summer vacations
- It was not possible to determine whether the skills taught during the seminars resulted in increased ability among the trainees in finding jobs or in gathering information needed to start their own businesses

Objective Five: *Design and implement on a pilot basis revolving credit funds for OIC/G target beneficiaries*

Principal Findings:

- Ten criteria were established for access to the revolving credit

- Lending and collecting policies appeared to be understood by AMEF, OIC/G and at least the one rural office visited of the implementing financial institution (*Credit Mutuel*)
- OIC/G conducted a review of other revolving credit programs in order to establish the most appropriate mechanisms for its target group
- Except for anecdotal information from the beneficiaries, it was not possible to determine whether constraints for access to credit by women entrepreneurs were alleviated by the new revolving fund
- Since implementation of the revolving credit fund has only just begun with 12 out of 23 applications accepted, it is too early to evaluate the effectiveness of this component of the project

Supplemental Objective: *Strengthen OIC/G to develop local institutional capability to implement training programs*

Principal Findings:

- The grant made a major contribution to OIC/G's institutional development by introducing its services and successes to emerging business people throughout the country; few of the beneficiaries had ever heard of OIC/G prior to the project
- OIC/G now has the capacity to develop new training programs in business skills for other organizations and is being requested to do so
- If additional resources are made available, OIC/G will be able to establish a permanent small business training unit with appropriate equipment and staff

Recommendations

- USAID/Guinea should fund Phase III of the project
- Grant funds should be set aside for the following:
 - computers and laser printers (including furniture, software, and electrical support) to be used by the trainers in collecting and analyzing data, tracking participant profiles, designing charts, tables, graphics, etc.
 - computer training in-country for OIC/G staff (including trainers)

- updated training materials, such as portable charts and color visual aids
- an "overhead" line in the budget (if allowable for grants) to enable OIC/G to begin to allocate indirect costs to each client base which would help develop an institutional base for sustaining and improving operations and facilities
- USAID/Guinea should consider funding the following from unprogrammed HRDA project funds rather than from the grant:
 - TOT in Conakry in updated training methodology for the 3 trainers, to enhance their effectiveness in reaching non-French-speaking and illiterate beneficiaries (USAID/Guinea or the HRDA Project core contractor could arrange for an experienced, recognized expert trainer, possibly from within the region, who has designed and conducted rural-based seminars)
 - U.S. short-term training for each of the three trainers, for example in financial or general management for SMEs, promotion of women-controlled businesses and NGOs, conducting impact surveys of target groups, etc.
- The following were mentioned by participants as areas where further training is needed:
 - how to conduct a more thorough market study
 - how to improve accounting
 - how to increase sales through better marketing
 - new ideas for solving employee problems and improving their work ethics
- USAID/Guinea should assist OIC/G in finding innovative ways to ensure that a reliable and safe vehicle is available to implement the activities called for in Phase III

ANNEXES

List of Persons Interviewed

USAID/Guinea

Sally SHARP, General Development Officer
Moustapha DIALLO, Training Officer
Alpha Souleymane DIALLO, Assistant Training Officer
Hadja A. DIALLO, Assistant Training Officer
Sanath K. REDDY, Agricultural Development Officer

Opportunities Industrialization Center/Guinea

Mohamed Lamine BARRY, Director
Elliott COO, Special Advisor (UNDP)
Michael Keita, Training Director
Soriba Bangoura, Chief Accountant
Mamadou Adama BARRY, Trainer
Moussoukoro KEITA, Trainer
Marcel Fara LENO, Trainer

Focus Groups

FRIA:

Abdoulaye DIABY, Poultry Production
Faya Gaston TOLNO, Vegetable Production
Camara KOULAKO, Agricultural farm
Marie Madeleine SANDOUNO, Embroidery
Aminata BARRY, Tie-dying
Mama Josephine TOURE, project under design
Camara TOUMBOU, Hotel & Restaurant

Conakry:

Barry Hadja Aminiata BAH, Primary school
Kourouma Kanny BARRY, Dress Design
Kouyate Angele FOLY, Dress Design
Julienne TRAORE, Embroidery, Infant Clothing
Yattara Fatoumata, Hair Styling
Barry Kadiatou SOW, Seamstress
Doumbouya SARAN, Seamstress, Tie-Dying
Kaba Aissata Touré, Tie-Dying
Kaba Hadja MAKHISSA, Dressmaking, Tie-Dying
Fofana TIGUIDANKE, Embroidery, Infant Clothing

List of Documents Consulted

Rapport de Synthèse des Activités de la Phase II du Projet, OIC/G, April 1994.

Evaluation Interne de la Phase II du Projet OIC/Guinee - USAID Formation des Femmes, OIC/G, June 1994

An External Evaluation of Opportunities Industrialization Center/Guinea, Stanley A. Barnett and Associates, November 1992.

Unsolicited Proposal to USAID/Guinea: Women Entrepreneurs and Management Training, Opportunities Industrialization Centers International, Inc., Philadelphia, PA.

Country Training Strategy, HRDA (Guinea) Project, April 1989.

Action Memorandum for the Director, USAID/GUINEA: and PIO/T No. 675-0463-3-00068, December 18, 1991.

Evaluation of OIC/Guinea Seminars To Improve the Management of Women-Owned Microenterprises, Mary Ann Zimmerman, Labat-Anderson, Inc., May 1991.

Women Entrepreneurs and Management Training Project Grant Agreement

SUPPLEMENTAL INFORMATION SUBMITTED BY OIC/G

IMPACTS MAJEURS ENREGISTRES

Il faut se placer aux niveaux institutionnel (OIC/G) organisationnel (entreprises) et personnel (bénéficiaires) pour apprécier les performances atteintes par le programme.

- Au niveau institutionnel

Tenant compte des recommandations de Mme Zimmerman dans son rapport d'évaluation traduit le 30/09/91 et mettant les conseils périodiques de l'USAID Guinée, L'OIC/Guinée a:

* amélioré et adapté ses stratégies d'intervention et outils de travail répondant mieux aux besoins concrets des bénéficiaires du programme, voir entre autres, le plan d'action, la nouvelle fiche individuelle de suivi des femmes, le listing des performances et indicateurs;

* enrichi son expérience au contrat régulier aussi bien avec les autres institutions de formation de la place (PRIDE par exemple) qu'avec les organismes d'assistance financière et de conseil (crédit mutuel, crédit rural, OPIP, BICIGUI, ADEF) ainsi qu'avec les O.N.G. nationales et étrangères dont notamment Aide et Action, Plan Guinée (Guéckédou), H.C.R., ADRA, FAIB...) des sociétés et entreprises publiques ou mixtes avec lesquelles des contacts de travail ont été possibles (usine de sciage de N'Zérékoré, SOGUIPAH).

- Au niveau personnel

On note un effort de modernisation des installations lié au changement de mentalité.

Le transfert des ateliers du milieu familial à des endroits propices aux activités a été constaté, on se rejouit aussi de la maîtrise par certaines promotrices des prix (de revient et de vente) et du bénéfice...

Nombreuses sont des femmes entrepreneures capables d'exercer des contrôles de tâches préalablement réparties ainsi que des systèmes de sanctions (positive ou négative) contribuant à la réduction notoire des taux d'absence et de retard.

Plus de 50% des femmes suivies manifestent l'ardent désir et la soif de continuer et répandre la formation de l'OIC à l'ensemble des autres membres de leurs entreprises respectives ou groupement.

..../...

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Il faut également noter à l'actif de plusieurs femmes formées et suivies la capacité à enregistrer les opérations comptables au jour le jour et leurs habiletés à séparer la caisse familiale de celle de leur entreprise ou groupement.

Enfin et pour le bonheur de leurs foyers, la majorité des femmes bénéficiaires déclarent être satisfaites de leur autonomie financière et apprécient leur contribution efficace à la vie de leurs familles.

Ainsi on s'est rendu compte sur le terrain que bon nombre de femmes entrepreneures sont parvenues à améliorer leur niveau de vie personnelle notamment par

- l'achat de voiture à usage personnel
- la construction de maisons d'habitation et d'ateliers,
- l'acquisition de nouvelle propriété foncière, pour l'extension et la diversification de leurs activités et la modernisation de leurs ateliers.
- Mettant à profit les enseignements de formation reçus lors des séminaires de formation sur la recherche de financement 15 femmes entrepreneures ont pu élaborer des projets bancables qui leur ont valu l'octroi de crédits importants de la part de certaines lignes de crédit telles: le FENU (Fonds des nations unies pour l'équipement), le crédit mutuel, le Fonds d'Appui aux initiatives de base, l'ADEF etc...

- Au niveau organisationnel

Certaines entreprises ont sensiblement rehaussé leurs chiffres d'affaires, réduit les coûts de production et accru leurs bénéfices.

D'aucunes sont parvenues à créer de nouveaux emplois et d'autres ont vu leurs activités diversifiées.

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TABLEAU DE SONDAGE
SUR LE NIVEAU DE FORMATION DES PARTICIPANTS AU SEMINAIRE

REGIONS NATURELLES	PRIMAIRE	SECONDAIRE	UNIVERSITAIRE	TOTAL
Haute Guinée		4	-	4
Moyenne Guinée	2	2	-	4
Basse Guinée	1	3	-	4
Guinée Forestière	1	2	1	4
TOTAL	4	11	1	16

**VARIATION DU NOMBRE D'EMPLOYES
DES ENTREPRISES INDIVIDUELLES ET DES GROUPEMENTS**

N°	REGIONS NATURELLES	GROUPEMENTS		ENTREPRISES INDIVIDUELLES		OBSERVATION
		NOMBRE	ADHERANTS	NOMBRE	EMPLOYES	
01.	MOYENNE GUINEE	23	608	4	10	
02.	BASSE GUINEE	12	210	6	15	
03.	HAUTE GUINEE	10	206	11	24	
04.	GUINEE FORESTIERE	11	240	10	20	
	T O T A U X	56	1.264	31	59	

- Ces données concernent 4 séminaires régionaux de suivi.

NB: Il reste entendu que la période de 3 mois qui sépare le suivi de la formation n'a pas permis d'observer une variation significative des effectifs des adhérents et des employés.

QUELQUES DONNEES CHIFFREES
SUR LES ENTREPRISES AVANT ET APRES FORMATION
(Données recueillies par échantillonnage de 10 entreprises
par région naturelle).

REGIONS NATURELLES	F. R.		COMPTES DIVERS		C.A.		C.A. Annuel Moyen	OBS.
	AV. F.	AP. F.	AV. F.	AP. F.	AV. F.	AP. F.		
HAUTE GUINEE	4	3	-	1	2	6	89.500	
GUINEE MARITIME	6	6	1	1	2	7	762.271	
MOYENNE GUINEE	7	7	2	4	7	9	1.203.611	
GUINEE FORESTIERE	7	8	3	4	4	5	262.666	

1) - Sources: Fiches de suivi sur le terrain

2) - Légende

F.R. : Fonds de roulement

C.A. : Chiffre d'affaire

AV. F. : Avant la formation

AP. F. : Après la formation.

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