

EVALUATION OF THE

“SOCIAL SERVICES AND SMALL LOANS

TO LOW-INCOME WOMEN” PROJECT

GRANTED TO AND ADMINISTERED BY

WOMEN IN DEVELOPMENT, INC. (WID)

UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT

SEPTEMBER 1982

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1.0 ACKNOWLEDGEMENT

This evaluation report was made possible with the assistance of several persons.

The instruments used for obtaining information were discussed and agreed upon by Mrs. Toni Christiansen-Wagner (USAID), Mrs. Lynn Allison (Director, WID) and myself. Staff members of WID were also given the opportunity to comment on draft instruments, prior to their modification.

The SYSTEMS personnel who contributed to the project were Mrs. Sue Lynch (Consultant/Researcher), Mr. Darnley Boxill (Senior Consultant/Management Accountant), Mrs. Brenda Shorey-Nicholls and Mr. Graham Lowe (Consultants/Data Processing). In addition, Mr. Winston Moore (part-time Research Assistant) assisted with the interviews.

The cooperation and frankness of the various persons interviewed - beneficiaries, technical assistants, Advisory Board members and WID staff members - was very helpful to the process of collecting information.

Earlier drafts of this report were reviewed and commented on by the Director of WID, Mrs. Toni Christiansen-Wagner and Mr. Darwyn Clarke of USAID. We are grateful for their comments which certainly influenced the content and form of this report.

Terence Edwards
Senior Consultant

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2.0 RECOMMENDATIONS

The following are the recommendations arising out of this evaluation. Women in Development Inc. should:-

1. Define and maintain its emphasis on low-income women. WID appears to be providing loans and assistance to individuals who may not coincide precisely with this target group.
2. Redesign the purpose of the WID project. This will entail a redefinition of: beneficiaries, outputs and possibly inputs. Attention ought to be given to some of the underlying assumptions of the project; for example, that low-income women want to go into business as a group, or that low-income women will be receptive to the type of business training being provided by WID.
3. Increase its collaboration and interface with other Womens' and like organisations which relate to WID's target group.
4. Make greater efforts to attract local sources of financial support.
5. Concentrate on relatively few specific areas of activities with the implication of fewer and more attainable (yet challenging) objectives.
6. Continue to concentrate on financial assistance (in providing loans), training and marketing assistance (providing surveys and markets for goods). These are the major obstacles that persons see to getting into their own business.
7. Maintain the relationship between business training and technical or operational training (skills training) by insuring that when WID embarks on a business training programme there is adequate supportive 'operational expertise' training in place.

8. Re-examine the Placement Centre to ascertain whether it is a useful venture in the light of existing organisations or government machinery currently carrying out such business.
9. Provide systematic on-going training and development training after the business is established. Such training should be designed to include attitudinal changes of beneficiaries as outcomes of the training programmes.
10. Try to increase the impact of the marketing and banking sections of its training. This is derived from the trainees' perceived usefulness of the session, and should not be confused with recommendation 6.
11. Place more emphasis on formal feasibility studies to an extent justified by the size and nature of each venture.
12. Improve the loan administration procedures:
 - (a) The loan approval document should be distinct from the official loan contract with terms of repayment, etc.,
 - (b) Cash receipts should not be accepted as Bill(s) of Sale,
 - (c) In addition to tightening up the security on loans advanced, it is necessary to make a more critical analysis of the viability of the project before funds are approved, with greater consideration being given to the type of business venture, market potential, personal achievement and character, management capability, productive capability and constraints, etc.,
 - (d) This should be further supported by a close monitoring and counselling programme which will assist with the early detection and correction of problems, and possibly minimise the likelihood of the loan becoming bad.

13. Provide the Deputy Director with direct line responsibility.
14. Map out appropriate staff development and career development programmes in order to improve the staff's expertise in providing its services. Concentrate on strengthening the capability of staff to deal with such disciplines as economic analysis, marketing skills, business law, accounting, project management and other related areas of business study.
15. Develop its own capability to provide marketing advice and services at a professional level. The distinction between marketing services and sales services is being stressed.
16. Where WID is engaged in providing assistance to a group, business training should be given to selected members of the group and not necessarily to all members.

3.0 BACKGROUND

Women In Development, Inc. (WID), is a private, nonprofit, voluntary organisation which was established in Barbados in 1978. It is supported by the United States Agency for International Development (USAID) along with several other international and private agencies, which provide funding, technical assistance, training and materials. (See Schedule I of the Appendix for WID's sources of support.)

The Women in Development project was established to assist low-income women in developing and marketing their skills into income-generating businesses. In August 1980, WID conducted "A Study of Low-Income Women in Barbados" to find out more about their target population. WID, Inc. offers training in business organisation to small groups, and provides loans for the establishment of such businesses.

Women in Development has conducted training programmes for the following groups:

- Bajanne Producers (Dept. of Women's Affairs, Ministries of Education & Culture) - Fruit Preservation Project
- Unique Furniture (STP*) - Upholstery project
- Craftmakers (YMCA) - crafts
- Ladies' Enterprises (STP*) - needlework
- "Green Fingers" (STP*) - Horticulture
- Embrocraft (STP*) - embroidery
- Creative Hands (YWCA) - stuffed toys
- Embroidery (STP*) Project

and has provided loans totalling Bds\$33,640.00 (Schedule II of the Appendix) during the period December 1980 to May 1982 to the following:

* Skills Training Programme, Ministry of Labour and Community Services.

Bajanne Producers
 Unique Furniture & Upholstery
 Ladies Enterprises
 Embroidery
 Yvonne Sandiford
 Secretarial Assistance
 Candlelight Catering
 The Hill Bar

A loan of \$4,000 to Marlane Investment Catering has been approved but not yet disbursed. In addition, two loans are pending, one for the extension of a Day Nursery, and the other for furniture manufacture and repairs.

An evaluation of WID's programme operations was done for the period March 1980 - March 1981*. Its objective was to review existing programmes and offer recommendations for the improvement of WID's operations.

The conclusions and recommendations that came out of this evaluation were as follows:-

- (1) Business training and technical training must proceed hand-in-hand in order to be effective;
- (2) Trainees/Beneficiaries ought to run their business from the beginning, performing all the necessary bookkeeping tasks associated with a small business;
- (3) Appropriate business training materials should be sought and carefully reviewed and adapted for use;
- (4) A Deputy Director should be recruited to off-set some of the duties of the Director;
- (5) It ought to have a definite locale for its training activities;
- (6) Since one of the major needs is obtaining markets for goods produced by groups, some marketing services should be provided.
- (7) A "workable, viable programme" should be established in Barbados before being exported to other islands because "if these programmes were to be exported now, we believe that their problems would be exported along with their strengths".

*Women In Development, Inc. Evaluation Report, March 1980 - March 1981, by Mary Anne Olsen, M.A., and James Olsen, Ph.D. 6

In addition, the evaluation report concluded that it is an "extraordinary accomplishment" for an organization to become involved in assisting with on-going training projects, and that WID has had "good acceptance by the community, other training programmes and selected government officials"

WID has acted on these recommendations. It has shown awareness of items (1) and (2), training materials have been adapted, a Deputy Director was appointed, it has offered some marketing services, and no attempt has been made to 'export' the programme.

Women in Development, Inc. collaborated with the Women and Development Unit (WAND) of the University of the West Indies; the MUCIA Women in Development Network (MUCIA/WID); and the Caribbean Research Centre (CRC) of St. Lucia on a research project entitled "The Economic Role of Women in Small-Scale Agriculture in the Eastern Caribbean: St. Lucia". WID Inc. provided assistance in the planning and negotiating stages of the project and in the training of interviewers.

WID has held three (3) staff development workshops, and the Director of Training and Training Officers have attended conferences and seminars.

WID has collaborated with the Ministry of Agriculture and the Barbados Export Promotion Corporation on a research project to locate fruit trees and fruits available. The results of this research will determine the need for the planting of more fruit trees. This research is being conducted to provide the Bajanne Producers (Dried Fruit Project) with information on the types of fruits available and their locale.

More recently WID has embarked on plans for a Placement Service Plans are already being implemented for an in-service training programme for males and females already employed in companies; and for a Workshop for women in factories. WID has also assisted the Probation Officer in establishing a Half-way House intended to cater to unwed mothers, truants and potential and ex-criminals.

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In addition, WID has held discussions with persons/organisations on the prospect of conducting Workshops. Several persons have also requested financial assistance from WID in setting up business ventures and several have offered their assistance in training WID's beneficiaries in specific skill areas.

WID continues to collaborate with other organisations in an effort to continue providing invaluable assistance to low-income women and women in general, in establishing their own income-generating businesses.

4.0 PURPOSE, SCOPE AND METHODOLOGY OF THIS EVALUATION

The aim of this evaluation of the WID Social Services and Small Loans to Low-Income Women project is to examine the actual operations of the programme and its effectiveness in achieving the stated Project Objectives.

The major objectives of this evaluation are to:

- review the original design and underlying assumptions of the Project;
- measure Project progress using the indicators outlined in the logical framework;
- assess the extent to which the Project has been localised and institutionalised, with Barbadian leadership, resources and sources of support;
- examine the impact on the intended beneficiaries of the Project;
- examine WID's staffing, management systems and internal operations;
- provide recommendations based on the successes or failures for the continuation and/or modification of the Project.

In the process of this review, consideration is given to such questions as:

- Have the inputs been altered?
- Are different numbers or types of outputs needed in order to achieve the Project purpose?
- Are adjustments needed regarding beneficiaries?
- How relevant are training materials and curriculum?

Information related to the WID Project was collected through interviews, examination of documents, reports etc., observation and requests for specific data from WID staff.

Categories of persons interviewed included beneficiaries, technical assistance personnel, members of the WID Advisory Board and Loan Committee and members of WID staff.

Of the 121 beneficiaries trained and/or given assistance, a random sample, stratified according to specific projects, was taken. Thirty-seven (37) persons were interviewed. There were instances where beneficiaries selected for interviews failed to keep appointments even after rescheduling. This was particularly understandable in the case of members of the disbanded Upholstery Project* who were likely to be suspicious of any such interviews in fear that it may address the question of loan repayment.

Letters were sent by WID to beneficiaries notifying them of the evaluation being carried out, and the likelihood of their being interviewed by SYSTEMS personnel. Those interviewed were cooperative and gave information freely. These interviews were conducted with the aid of a questionnaire.

The questionnaire for these trainees/beneficiaries was developed in collaboration with WID and USAID. It focused on the following:

* The Upholstery Project was one which terminated after eight months of operation with an outstanding original loan of \$10,000.00. In the course of the survey, there were several reasons put forward for its termination. These included the unacceptability of the quality of the finished product, inadequate commitment of members to the business venture attributed to 'persons being too young' (age range was between 15 and 21) and some dissatisfaction with working conditions.

- biographical profile;
- employment status and work experience;
- nature and extent of contact and involvement with WID;
- previous and desired exposure to skills training;
- extent of WID's assistance;
- assessment of the usefulness of WID's Training Programme;
- perceptions of WID.

Completed questionnaires were coded and processed with the aid of a computer.

Secondly, persons who have given technical assistance to WID or received technical assistance from WID were interviewed.

The interviews with these Technical Assistance personnel were semi-structured in that, within the context of an unstructured interview, answers were sought to the following questions:-

- (1) The precise nature of the relationship with WID:
 - extent and frequency of contact
 - date of first and last contact
 - persons and services involved.
- (2) Their understanding of the role of WID.
- (3) The strengths and weaknesses of WID in terms of their role in the community.
- (4) Impressions of the internal operations and staff relations of WID.
- (5) Suggestions as to the improvement in the functioning of WID in order to provide for more effective service.

All responses were recorded and then analysed both quantitatively, where applicable, and qualitatively.

A total of eighteen (18) persons were interviewed and, of these, two persons were also members of the Advisory Board.

Six (6) members of WID's Advisory Board (including members of the Loan Advisory Committee) were interviewed. Extensive interviews were also held with the eight (8) members of Staff of the WID office.

For the interviews with WID staff, a much more open approach was used. While the last four questions for the Technical Assistances were repeated, there was also investigation into the background of persons, their roles in the organisation and their impressions of the direction that WID should take.

The management systems and internal operations of WID were examined by means of:

- discussions with staff;
- examination of documents and systems;
- requests for information*;
- observing, during visits, the way the organisation was functioning;
- a somewhat participant-observer role, where informal discussions on specific projects took place as if the interviewer was part of the organisation.

Finally, a review of background and selected information on Womens' Organisations in Barbados, in general, and WID in particular was carried out.

*In some instances the information supplied at different times was not the same and this suggests that certain key data, e.g. dates of programmes and information on loans, need to be documented at one source and always used as the reference.

5.0 GENERAL REVIEW

In this section we look at the critical issues of this special evaluation and relate the analysis of other sections to the effectiveness of the project strategy. The project objectives used are those up to the end of April 1982 (Schedule III). The 1982/83 logical framework (Schedule IV) is mentioned where there are significant changes.

5.1 Loans

Project objective: At least 20 sub-loans totalling US\$70,000.00.

Schedule II in the Appendix shows that at the time of the evaluation WID had approved 10 loans totalling \$33,640.00. There were also two pending applications for loans for \$5,000.00 and \$1,200.00. Ten loans had been given up to the end of May 1982. WID therefore had not achieved its target on loans.

The 1982/83 logical framework gives an end-of-year project target of 30 loans, but does not specify a total value. The increase in the number of loans within recent times is attributable to WID no longer focusing on giving loans to large groups of women and apparently adopting a wider definition of low-income women. The past experience of the loan portfolio is likely to result in WID adopting a more stringent procedure for the granting of loans.

Schedule II shows that a loan was given to one person for a Photography Course.

The range of activities for which 'development' loans have been given is quite varied.

The classification of the recipient of a loan for provision of secretarial services as low-income, or of the activity as developmental, or to a person 'who could not otherwise qualify for such services from other agencies', may be contested.

However, this activity would be an output under the new logical framework as 'assistance to a business enterprise'.

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The area which needs to be examined closely is what is the attitude of low-income women to receiving loans, or to the question of repayment of loans. One needs to give further consideration to the source norms in the society and the particular community with regards to loans. Whatever the business activity or the terms of loan, the borrower has a perceived risk of failure. What assumptions are to be made about the attitude to risk of the low-income person?

In short, there are perhaps other critical assumptions that need to be made if the loans are to be sought and taken by the target group at a rate which would meet the objectives.

5.2 Womens' Associations working on Income-generating projects

Project objective: At least 20 associations.

At the time of this review, WID was directly and actively involved in 5 Womens' Associations providing essentially business advice, training and financial support. Schedule XI of the Appendix shows the extent to which groups and activities have been sustained.

There are other organizations in Barbados engaged in activities somewhat similar to WID's insofar as they provide social services to low-income women. Barbados does not have a large number of Womens' Associations. It is therefore not surprising that WID was far from achieving the objective restated under this head. In pursuit of this numerical objective, WID seems to have dealt with two issues: firstly, the identification-formation of Womens' Associations, and secondly the identification of income-generating projects.

It would appear that WID has not been able to get any significant growth in the organisations which are still functioning and with which it is associated - growth, either in terms of an increased income to the members, or in terms of increased number of persons engaged in the various activities.

The 1982/83 logical framework has "altered" this objective to "assistance to 30 business enterprises". If this objective is interpreted to mean businesses with women involved, it is an attainable objective.

5.3 Involvement of commercial institutions

Project objective: Five institutions.

Among WID's inventory of technical assistance sources (see Schedule VII of the Appendix), there are several commercial institutions involved. Five of them, in particular, were involved in providing employment for members of groups and/or markets for goods produced by specific groups. WID achieved its objective of the involvement of five commercial institutions. There is no such output in the 1982/83 logical framework.

5.4 Trained local persons

Project objective: Seven.

WID has a staff complement of eight females with six local persons. Staff are encouraged to further their training and the organisation policy is to pay tuition fees for individual staff members to attend appropriate courses, or courses relevant to their work, e.g. at BIMAP. These programmes, together with the Staff Development Retreats, are geared to improve the knowledge, qualifications and skills of staff. As far as the evaluators are aware, there has been no systematic training of staff in several of the special skills which WID's activities involve, e.g. interviewing, loan assessment, assessment of training needs, training of adults, organisation development. Staff members rely to a large extent on their individual and shared experiences for improvement in their personal performance.

The multidisciplinary nature of WID's activities requires staff to develop unique sets of skills in order to be effective.

5.5 Skill training and loan administration course

Project objective: At least twenty.

Schedule X of the Appendix shows that, to date, WID has conducted 10 courses. In addition, coaching of individuals in some or all of the WID training programme (see Schedule IX of the Appendix) has taken place in conjunction with the granting of loans. WID's training staff has also been engaged in providing assistance in training sessions of other institutions.

At the present time, the organization is preparing a special training programme for staff of a supermarket. This represents a departure from the usual training activities of WID.

Separate attention has been given elsewhere in this report to an examination of the training materials and curriculum of WID's programmes.

5.6 Increase of money available to sector

WID has been instrumental in providing jobs and markets for some members of the groups with which it has worked. Some of these gains have been reduced through termination of projects. Where WID has worked with existing groups, e.g. The Bajanne Producers, (the dried fruit project), there has not been any significant change in the average weekly income of the individual members. Because of the nature of the Loan programme, the termination of the Upholstery project, with a \$10,000.00 loan and no repayments to date, was a major set back to the progress of WID in making more money available to its beneficiaries.

5.7 Participation on the Loan Advisory Committee

The Loan Advisory Committee (Schedule V of the Appendix) consists of 5 members. The Committee of the Advisory Board meets periodically for the sole purpose of approving loans in excess of \$500.00. Staff at WID prepare documents with particulars of each loan for presentation to the Loan Advisory Committee. Typical particulars are:-

business name, location, name of applicant, nature of business, amount and purpose of loan, background to the business, background to the client, financial nature of the operation, cash flow projections including equipment costs, and how loan will be used.

5.8 Overall loan administration

During our review of the operating systems there was considerable evidence that things were being done satisfactorily. (The major concern would seem to be in the area of WID's security for the loans they make.) It would appear that the intention is to make funds easily available to borrowers with the minimum formality and delay - but while that may be desirable, to ensure that the scheme is not abused in the form of non-payment of loans, the organization should seek legal advice to protect themselves and have adequate security for all loans within the framework of their charter. In addition, a loans ledger for each individual loan made could provide useful information as repayments are made.

5.9 Localisation and Institutionalisation

The issue of localisation is addressed in terms of the extent to which the organisation is identified as a Barbadian entity.

WID's staff are all resident in Barbados and, except for three persons, are Barbadian nationals. The Advisory Board comprises Barbadian nationals.

Persons interviewed - trainees, technical assistants and members of the Advisory Board - all perceived WID as a national institution directed at providing benefits to Barbadians. Increasing the local financial inputs into the organisation could only strengthen the identification of WID as a local organisation.

All of WID's activities have been related to Barbadian enterprises and the present Public Relations efforts would increase persons' awareness of WID's existence.

WID is perceived as a social institution providing training and loans to low-income women. It is perceived as a necessary organisation which promotes the interests of women by their encouragement and assistance to women to go into their own income-generating businesses. Their role can be viewed as an alternative to a commercial lending institution where loans are provided to women to start businesses with minimum formality. These women, perhaps, would not otherwise qualify for such loans from a commercial institution.

5.10 The role of WID

During the course of our investigation into the organisation, we soon learned that WID had embarked on some new directions, which included a placement centre and some training activity with a supermarket involving the design and implementation of various training sessions which comprise the programme.

The entire staff has expressed similar views on the reasons why the old direction needed to change. For example, it was felt that the linkage with the Barbados Youth Skills Training Project was weak because of WID's absence from the selection process and from the lack of flexibility of the Skills Training Programme, and it consequently did not provide focus on persons who really wanted to benefit from WID's training programme. Also staff members felt that in pursuing the concept of loans to groups, they may well have been forcing persons to form into groups when in fact, apart from the need for loans, they did not wish to work together. Furthermore their experience of complementing other persons training with WID's business training presupposes that persons wish to go into business on their own or in groups.

The reduction in attendance as training programmes continued, has been a source of frustration to the training staff. On a more general note, and taking account of the foregoing, there is considerable difficulty in seeing an "economic development role" for WID without giving due consideration to the social, cultural and political context within which the low-income target group lives. At some stage notwithstanding the previous study done by WID on low-income women in Barbados, one could see the need for the proposed beneficiaries having a say in shaping the precise strategies of WID.

WID however could play a significant role within Barbados if it could interface more with other womens' organisations which have the capacity to assist in identifying areas where WID is more likely to get optimal returns for its inputs. Other women's organisations with which WID could interface more are Women and Development (WAND), the National Organisation of Women, the Department of Women's Affairs of the Ministry of Information & Culture, and the Y.W.C.A. Linking business activity to community development is but one direction that needs to be considered. In general, a more symbiotic relationship with these other organisations needs to be formulated.

This may seem to be an idealistic position but the Womens' Organisations themselves do collaborate in some areas. The protection of one's own 'turf' is not an unexpected behaviour of such organisations.

The presence of its revolving loan fund should not be merely seen as a feature that distinguishes WID from other organisations but rather as a vehicle for forging closer links with other organisations.

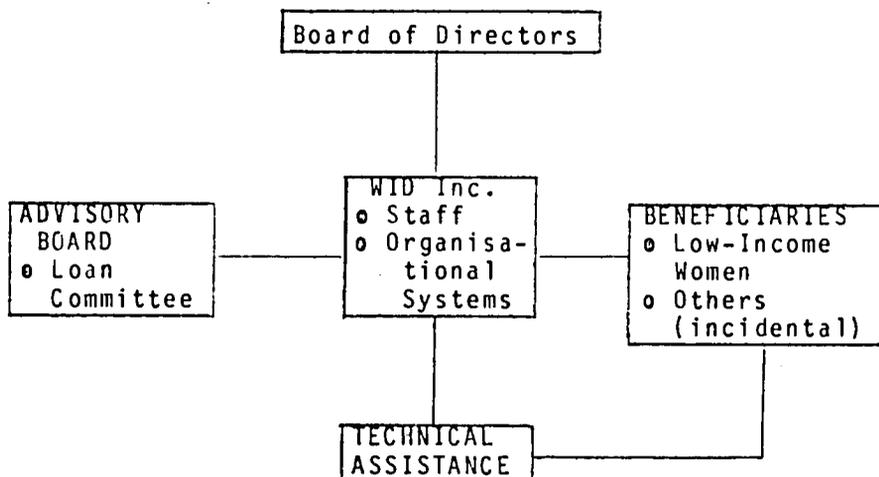
6.0 SURVEY RESULTS AND ANALYSIS

6.1 Approach

Given the purpose and scope of this evaluation and the methodologies employed, the following approach has been used to present and analyse the data collected.

Essentially quantitative and qualitative data gained from both structured and unstructured interviews have been combined.

The analysis takes account of a specific categorization of the organisation and its immediate environment as depicted in the following diagram.



Firstly, the beneficiaries - low-income women in need of and capable of benefitting from assistance in the development of their skills working in and running an income-generating business.

Secondly, the technical assistance group. Here we refer essentially to persons or organizations who have provided technical assistance of some form directly to WID or to the beneficiaries; and to persons or organisations who have utilized the resources of WID as technical assistance.

Finally, we have WID itself, interfacing with a Board of Directors, an Advisory Committee, and with its staff and organisational systems established to utilise both internal and external resources (e.g. Technical Assistance) in order to fulfill its objectives.

6.2 Results of Interviews with Beneficiaries

6.2.1 General Profile of Sample

The sample of 37 persons interviewed consisted of 36 females, of whom 13 were married and 1 widowed.

Six of these 37 interviewees did not give their age. Of the six persons, five were middle-aged self-employed women, working in existing groups, and the other was a young person not seeking employment.

The age distribution of the respondents is:-

Age Range (years):	<u>Not stated</u>	<u>18-25</u>	<u>26-40</u>	<u>41-69</u>	<u>Total</u>
#	6	14	9	8	37

The distribution of respondents according to parish of residence is as follows: 16 in St. Michael, 9 in Christ Church, 3 each in St. Thomas and St. Andrew, 2 each in St. James and St. John and 1 each in St. George and St. Joseph.

Four of the respondents did not complete primary school; seven completed primary school as their highest level of schooling, and 26 attended secondary school. Of those who went to secondary school roughly one-third reached the fifth form, which was the highest level of schooling found among the beneficiaries interviewed.

An examination of the current employment status of respondents shows that 18 persons (49%) were self-employed (including working within a group), 9 persons (or 25%) were otherwise employed, and 10 persons (or 27%) were either unemployed and seeking employment, or unemployed and not seeking employment. The relationship between age and employment status is given in the following table.

Employment Status Age Range	Employed		Unemployed		Total
	Self	Other	Seeking Employment	Not seeking employment	
Not stated	5	-	-	1	6
18 - 25	2	6	3	3	14
26 - 40	3	3	1	2	9
41 - 69	8	-	-	-	8
Total	18	9	4	6	37

6.2.2 Skills of Beneficiaries

The survey also examined the skills which beneficiaries sampled expressed a desire to acquire.

The results may be compared with the previous skills training areas of respondents, and summarized as follows:-

	Number of Occurences		
	Food craft skills	Handicraft skills	Other* skills
Previous training in:	11	9	2
Desired training in:	3	5	9

Based on the limited information supplied in these results, there is indication of respondents desiring to shift away from food and handicraft skills into other skill areas*. The main reasons given for these new preferences are 'to diversify and increase opportunity', 'to improve self' and 'because I like it'.

These preliminary results would suggest that WID needs to ensure as far as possible that the occupational areas of its beneficiaries are the ones for which they not only have the skills, or are acquiring the skills, but also ones which they are motivated to succeed in. In other words, if WID is to assist in the establishment of a business based on the existing skills of the beneficiaries, consideration should be given to ensuring that provision is made for further development of those skills as well as for maintaining or reinforcing the beneficiaries' interest in those skills.

*Secretarial, mechanic, business, woodwork and upholstery.

6.2.3 Relationship with WID

Nine (9) of the respondents first became involved with WID through the Barbados Youth Skills Training Programme. Another five through a family or friend and a similar number through the mass media. The remaining eighteen (18) persons made contact with WID through some other person or through the work group to which they belonged.

The reasons for the initial contact were primarily 'Training' (54%) and 'Business advice' (22%).

When mode of initial contact with WID is examined against current employment status, the following results are produced:-

Initial contact with WID	Current Employment status	
	Employed	Not Employed
Skills Training Programme	56%	4%
Family or friend	80	20
Mass media	80	20
Other person or group	88	12

This shows that persons making contact through the Barbados Youth Skills Training Project have experienced a proportionately higher percentage of persons not employed. On the other hand those who make contact with WID through persons or groups other than family friend or the mass media, experience the highest percentage employment.

WID assisted beneficiaries in a variety of areas. The frequency of occurrences of each area is given in the table below.

<u>Area of Assistance</u>	<u>Frequency</u>
Business Advice*	37
Training**	20
Contact with other services	14
Loan or other financial assistance	7

*Includes 'marketing' which was specified by some respondents.

**Apart from Barbados Youth Skills Training Project

As a consequence of the activities with WID, 25 (or 41%) respondents were referred to other institutions/persons for further assistance. This number is made up essentially of 50% of those who sought business advice and 40% of those whose first contact was for Training.

More directly, when respondents were asked whether WID had assisted them in earning an income, 20 persons (54%) replied in the affirmative*. This assistance was provided by getting orders for goods, advising on 'own-business' operation, providing loan, training and by providing a direct contact for a job.

The acknowledgement of WID's assistance in relation to performance on the job was present to a greater extent (50%) among the self-employed than among those otherwise employed.

According to current occupational status, these 20 persons were distributed as follows:

Employed	15
Unemployed and seeking employment	2
Unemployed and not seeking employment	3

Of the 37 respondents, 8 (or 22%) said that they had advised or encouraged a friend or group to use WID's services.

Interviewees were asked to identify areas of training received from WID and state the extent of usefulness of the sessions. The average responses to 'usefulness' in the various areas revealed that all of the areas were favourably assessed. The overall ranking of areas according to perceived usefulness, starting with the most useful areas, were:-

* The percentage was quite similar for persons presently employed (15 out of 27).

Human relations	(most useful)
Pricing	
Record keeping	
Business organization	
Purchasing	
Quality Control	
Introduction to business terms	
Marketing	
Banking	(least useful)

6.2.4 Perceptions of WID

Beneficiaries were clear on the role of WID. Of the 37 respondents, only 5 persons saw other organizations as offering services similar to WID.

In terms of their view of the staff of WID, respondents were very favourable. The following list described what was liked about WID's staff. The items are listed in order, starting with the most frequently mentioned.

- friendly
- provide good service
- willing
- cooperative
- assist small groups
- well organized
- patient

The majority of persons stated that there was nothing that they disliked about WID. However there were three persons who felt that the assistance received was inadequate and one person each identified the Loan Programme, the sense of WID taking over their management, and the monotony of the training as things they did not like about WID.

6.2.5 Attitudes to Business

Thirty-five (35) respondents expressed an attitude to going into their own business.

Of these 5 (or 14%) are not interested at all, 12 (or 34%) are interested in having their own business as individuals, and 18 (or 51%) in doing business as a group.

When the responses are analysed according to age groups, the following table emerges.

Interest in own business \ Age Group	Not Stated	18-25	26-40	41-69	Total
Not interested	1	2	2	0	5
Interested as an individual	0	6	3	3	12
Interested as a group	5	5	4	4	18
No response/not sure	0	1	0	1	2
	6	14	9	8	37

In general, the younger respondents have expressed less of a tendency to working in groups than the older persons.

These results point to the need for WID to examine the attitude of low-income women to selfemployment and to working in groups.

Factors hindering persons getting into their own business, once the desire was present, were also recorded. These factors, listed in order of frequency starting with the most frequently mentioned, were:-

1. Money, materials
2. Markets, getting clients
3. More training
4. Present commitments
5. Not given enough or serious thought
6. Doubts and fears.

These results tend to reinforce the need for WID's concentration on the first three factors, i.e. financial assistance, markets and training, in addition to addressing the whole question of attitudes to self-employment of low-income women.

6.3 Results of Interviews with the Technical Assistance Group

The implementation of WID's Programme is dependent on WID Staff and the assistance received from other organisations and persons in the form of Technical Assistance. (See Schedule VII of the Appendix). Interviews were held with a sample of 18 persons from this category.

The relationships of these eighteen persons with WID, varied from simple or initial contacts to long-term, on-going relationships. Generally, all persons interviewed were clear on the role of "Women In Development" as an organisation set up to provide training and loans to low-income women, with a primary objective to improve the quality of life of low-income women and to provide the opportunity for these women to develop their existing skills and potentials into income-generating businesses.

Most persons believed that WID has had varying degrees of success in getting low-income women organised for business, and in providing opportunities for them to earn an income. It was suggested by two persons that the WID Project may have been formulated on false assumptions, and that one of the reasons that they were not having the success rate as anticipated, could be WID's focus on low-income women, who by definition and because of their economic status, are also low-functioning and therefore not receptive to the type of business training being offered.

Concerning their focus on getting groups organised for business, another reason given for the low success rate* of the Project was that persons may have no desire to go into business as a group. One person expressed the view that men often feel threatened by their women earning money, and gave this as a possible reason for the high drop-out rate of members of the various groups.

* (Schedule X of the Appendix shows the number of persons trained and the number of persons still functioning in a group.)

Most persons saw the organization as efficient, supportive, businesslike and useful, with limited human resources. The leadership of WID was viewed by three of the eighteen persons as aggressive, and stifling staff initiative with a need for a greater sense of the community, while the remaining fifteen persons were generally impressed with the competence and enthusiasm of its leadership. While persons believed that WID was not having the success rate that was anticipated, they saw their present change in direction as positive and likely to be more fruitful.

The objective of WID to provide or complement training, and to provide loans to low-income women, was clear to the majority of persons interviewed, although WID's preparation was viewed as inadequate by one person and objectives unclear by three persons. One person believed that rather than depend on existing programmes for their beneficiaries, as in the case of the Barbados Skills Training Project, WID ought to seek new projects. Another person believed WID ought to provide training indirectly, by placing persons in already existing apprenticeship programmes.

Respondents were asked to identify the person in the organisation with whom they were most frequently in contact. Results are as follows:

Lynn Allison	
Jeanette Bell	most frequent
Joyce Holder	
Monica Ali	
Lorraine Millar	least frequent

Of the eighteen persons interviewed, four had not provided any form of Technical Assistance to WID but some contact had been made for future assistance. WID had provided Technical Assistance to two of the persons/organisations interviewed.

The Technical Assistance personnel have conducted workshops, provided support services and training, lectured and opened up markets for goods produced by the existing projects. Two consultants were involved in the Dried Fruit Project. One was an OAS Consultant whose interest was in locating appropriate import and export fruit substitutes. The other was a Technical Advisor who offered advice on different Solar Drying Techniques.

All persons interviewed believed that there is a need for an organisation such as Women In Development.

In general then, the interviews with persons falling in this category provide useful perceptions of the role of WID. Their unanimity in interpreting the objectives of WID certainly demonstrates that WID has projected its overall objectives very clearly to the group. However, there is some variation in the responses as to the 'route' that WID should take in order to achieve its objectives.

The dependency of WID on technical assistance makes it important for this category to be carefully examined. Success of several of WID's programmes, from an input point of view, is dependent on the quantity and quality of the technical assistance that it receives.

6.4 WID: Its organisation, staff and systems

6.4.1 Staff Organisation and Analysis

Schedule VI of the Appendix shows the formal structure of Women in Development. The Advisory Committee met three times last year, and interviews with members of that Committee revealed a certain degree of unawareness of the development and specifics of the present direction in which WID seems to be going. It should however be noted that there is substantial understanding of the overall purposes and general objectives of WID.

A Loans Advisory Committee, consisting of the Director of WID and members of the Advisory Board, meets on occasions where loans are to be considered and approved.

The meeting procedure tends to be somewhat of a formality by virtue of the extent of preparation, and consultation with committee members by WID personnel prior to such meetings. All loans over \$500 must be approved by this Board.

As shown in the organisational chart (Schedule VI of the Appendix), the Deputy Director, who reports directly to the Director, does not have any formal (designated) reporting relations with other staff. The Administrative Assistant and the Director of Training both report directly to the Director. The Deputy Director exerts an informal leadership role within the organisation and to some extent formal leadership when assigned by the Director to special tasks.

Staff carrying the 'Training' designation also engage in such activities as identifying income-generating projects, loan application and processing procedures and follow-up, assisting in the development and implementation of the Placement Centre, assisting in carrying out public relations activities.

The Special Projects officer, although primarily engaged in the bookkeeping activities of the organisation, is made more aware of the activities of WID through attendance at staff meetings and through informal discussions with other members of staff.

Members of staff display a positive attitude and orientation towards service to people and the willingness to assist lower-income women; and, despite the uncertainties about funding, there has been a remarkably high tenure of staff.

Women In Development have over the years conducted three staff development workshops for its staff. The first was held in June 1980, the second in August 1981, and the third in February/March 1982. In the first and last workshops, a 'force field analysis' approach (impelling and restraining forces) was used to deal with problems, and plans for change and improvement. The workshops also gave attention to the question of self-awareness and awareness of others.

The second workshop, conducted by CARICAD, appears to have been very instrumental in establishing the present direction that WID seems to be taking (see Schedule VIII of the Appendix). The organisation chose this forum to pursue such tasks as providing a revised mission statement, and documenting policy guidelines in relation to loans (see appendix).

There was also a review of the achievement of objectives where it was felt that a 50% achievement was being met. The priority areas identified for improvement were productivity, staff morale and public relations.

It may be noted here that, although "uncertainty of funds" was given a low priority among the major problems identified by WID at that time, interviews with staff revealed that this uncertainty was of great concern to most members of staff.

6.4.2 Interviews with Staff

Formal interviews were held with each member of staff, individually. These interviews addressed such questions as education and work background prior to joining WID, activities involved in since joining WID, perceptions of the purpose, function and development of WID, staff relations, present strengths and weaknesses of the organisation and reasons for the success or otherwise of the organisation.

An overall result of these interviews is the individual strengths of members of the organisation. The staff demonstrated a high degree of confidence in themselves and this is well supported by their apparent individual capabilities. There is a fair degree of agreement on the difficulties which the organisation has faced and is facing. These include:-

- some frustration of training staff with complementing other persons' training
- uncertainty about salary increments
- over-dependency of beneficiaries on staff
- concern about poor performance of placed candidates affecting the image of the Placement Centre
- inadequate publicity
- preoccupation with the quantity of training rather than the quality
- priorities associated with financial allocations to workshops
- occasional lack of cohesion in implementing plans.

There is however some variation in the views of staff with respect to the direction which WID should take in the future, based on the experiences of the past. These views range from a re-examination of the whole approach that WID should take, to one of more vigorous concentration on current objectives through action plans.

The friendliness and extensive interpersonal relationships among staff are striking features of WID. The climate of the organisation provides for a very free flow of ideas and the willingness, almost an excitement, to pursue ideas and suggestions which sound reasonable.

Other prominent features of WID are (i) the existence of staff with good potential for carrying out the activities of the organisation, and (ii) the high commitment to the overall goals (as stated) of WID as expressed by all members of staff.

An apparent weakness within the organisation is a tendency for some staff members to be engaged in activities without first developing a good level of proficiency in that activity. This is rationalised in terms of "gaining experience in the process". To take a specific example, the development of the role of a placement centre requires not only interviewing skills but also in-depth knowledge of careers and the job market. Some of the interviewing staff expressed their own weaknesses in these areas.

Notwithstanding the help obtainable through technical assistance from specialist personnel, an improvement in WID's internal capability to deal with the spheres of economic development in which it is involved is advocated.

6.4.3 Review of Managements Systems and Internal Operations

Our examination of the internal operations of WID focused primarily on its accounting systems, its loan accounts, its operational techniques, its recordkeeping, and its reporting. We also looked briefly at the effectiveness of its overall efforts in these areas, without aiming at providing specific improvement tools, methods or systems. It was intended that our examination would point to areas of weakness with recommendations on further examination which WID should carry out itself.

One important consideration in viewing the internal operations was our efforts to identify the extent to which the operations are carried out with various control mechanisms and periodic internal use of measures of effectiveness vis-a-vis the objectives of the project and its input-output dimensions.

At the time of our examination, WID was in the process of having an audit done. No effort therefore was made to address matters which would properly constitute the more significant aspects of an audit.

Discussions were held with regards to:-

- WID's charter
- Source of loan funds
- Rules and regulations governing loan funds
- Budget allocation and adjustments
- Criteria for granting loans - limits
- Accounting and their receipt and disbursement
- Recording of loan funds (principle & interest)
- Attendance
- Allocation of funds between ADMINISTRATION, TRAINING, REVOLVING FUND
- Procedure re reimbursement of expenditure
- Procedure re travel claims
- Procedure re transfer of funds from one allocation to another

- Examination of the following books:-

- (a) Payroll
- (b) Receipt Book
- (c) Payment Book
- (d) Bank Pass Book
- (e) Training
- (f) Revolving Loan Fund a/c - US\$
- Bds\$

- Loans procedure - criteria and documentation.

In addition, we ascertained the total loans outstanding to date and examined loan files of:-

- (a) Secretarial Assistance (Cora Lee Thorne)
- (b) Candle Light Catering (Diane Adams)

Some of the more important findings were:-

1. Basic data re loans was being recorded
2. Detailed loan files were kept for each loan approved. However no ledger card(s) showing the movement on the a/c by principal and interest was in operation.
3. The loan approval document would seem also to be used as the official contract (offer and acceptance) when signed by all parties concerned.
4. Maximum loans limit of Bds \$10,000 was strictly observed.
5. Loans of less than Bds\$500 did not require the Committee's approval.
6. Cash receipts or cash bills were being accepted as Bill(s) of Sale.
7. Basic account books recording receipts and payments with supporting documentation were kept.
8. Funds disbursed were classified according to appropriate heading, e.g. Admin, Training, Revolving Loan Fund (N.B. A reflow a/c is under consideration).

9. Time sheets for all staff were being kept.
10. 'Record of discussion' sheets on meetings and important telephone calls were being completed by staff.
11. Job descriptions exist for each member of staff and these were very recently updated.
12. A Procedure Manual exists.
13. An Action Plan for 1982 exists.
14. There are regular staff meetings (at least one per month).

For an organisation of its size, WID has in place more than adequate internal control mechanisms for its operations. The present level of operations allows for the officer to have an intimate knowledge of all activities.

6.4.4 Training

In considering WID's training programme and bearing in mind the inter-relationship between training and entrepreneur activity, a general review was made of the relevance of the training material and curriculum. The review is limited by the absence of observation of the programme in situ.

The documentation which summarises the ingredients of a typical WID training programme is reproduced in Schedule IX of the appendix.

WID's training staff devote time to planning of their programmes. Plans for previous programmes were examined.

An approach that would assist staff in the discipline of making training more relevant is the use of planning sheets for each session. Such sheets would incorporate items such as topic, behaviourally stated objectives, session design, methods, materials, equipment to be used etc.

Interviews with the recipients revealed good acceptance of the training. Nevertheless, during the review of curriculum, three more fundamental questions arose.

Firstly, should all persons in a group be exposed to the same degree of 'business' training or should some members be sensitised only, while the remainder - selected to carry out the related functions - are exposed more intensively to training?

Secondly, (and arising out of the first question), what aspects of the 'business' training should deal with the managerial skills which are required for planning, organising, staffing, directing and controlling any such form of activity? For the group businesses in which WID has been involved, organising skills are critical.

Thirdly, to what extent is the training curriculum seen as part of a total project development approach?

These questions are raised in order to focus on the kind of review that needs to be done in order to improve the training capability of WID and to better measure the impact of training as part and parcel of the whole training effort.

The additional justification for such a review is derived from the fact that Training utilises by far the largest percentage of time.

An analysis of its time sheets by WID, shows that for the period, March 1981 - April 1982, the hours directly attributed to training activities were 73% of total hours. The balance of time was allocated to Administration (19%) and miscellaneous (8%).

Schedule 1

WOMEN IN DEVELOPMENT
FUNDING/TECHNICAL ASSISTANCE

Barbados Development Bank	- Technical Assistance
Barbados Family Planning Association	- Technical Assistance
Barbados Industrial Development Corp.	- Technical Assistance
Barclays Development Fund	- Grants
Data Research Ltd.	- Technical Assistance
Department of Women's Affairs	- Technical Assistance
Inter-American Development Bank	- Grants, Technical Assistance
Mid-West Universities Consortium for International Activities	- Technical Assistance
Organisation of American States	- Furnishings, Technical Assistance, Literature and Materials
Small Business Association	- Technical Assistance
UNIDO	- Technical Assistance
U.S. Agency for International Development	- Grants, Technical Assistance
United States Presbyterian Hunger Programme	- Grant
U.S. Peace Corps	- Personnel, Literature, materials and Technical Assistance
Women and Development Unit, U.W.I.	- Technical Assistance, Grant
YWCA	- Technical Assistance

SCHEDULE IIWOMEN IN DEVELOPMENT, INC.LOANS

<u>Project</u>	<u>No. in</u> <u>Out of</u> <u>Business</u>	<u>Date of Loan</u>	<u>Purpose</u> <u>of Loan</u>	<u>Amount</u> <u>of Loan</u> (
Bajanne Producers	20	Dec. 1980	Solar dryer	70.00
Unique Upholstery	- x	May 1981	Materials, tools	10,000.00
Ladies Enterprises (needlework)	6	June 1981	Materials	1,000.00
Yvonne Sandiford	-	Jan. 1982	Photography course	60.00
Secretarial Assistance	2	March 1982	Typewriter & Equipment	3,400.00
Candlelight Catering	3	April 1982) May 1982)		500.00 9,500.00
Embroidery	2	May 1982	Materials	110.00
The Hill Bar	2	May 1982		5,000.00
Marlane Investment*	2	May 1982	Commercial mixer for bakery	4,000.00
Mrs. Yearwood	1	Pending	Day Nursery Extension	5,000.00
Ms. Norma Hall	1	Pending	Furniture mak- ing & repairs	1,200.00

* Approved, not yet disbursed.

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LOGICAL FRAMEWORK

Project Title: SOCIAL SERVICES & SMALL LOANS TO LOW-INCOME WOMEN IN THE EASTERN CARIBBEAN Date: March 31, 1978

NARRATIVE SUMMARY OBJECTIVELY VERIFIABLE INDICATORS PLANNED VERIFICATION IMPORTANT ASSUMPTIONS

Programs or Sector Goals: The broader objective to which this project contributes:	Measures of Goal Achievements:		Assumptions for Achieving Goal Targets:
1. To improve the socio-economic status of low-income families in the Eastern Caribbean.	1. Increase income for low-income families.	1. Research and evaluation.	1. That improving the socio-economic status of families is beneficial.
2. To establish a credit system to benefit low-income women of the Eastern Caribbean.	2. Improve standard of living.	2. WID, Inc. research and evaluation.	2. That families desire to improve their socio-economic status.
	3. Improve social conditions.	3. Financial Institutes records and reports.	3. That the Governments of the Region feel that improvement of socio-economic status is a priority.
	4. Increase of women receiving credit.	4. Labour force survey.	4. That a credit system will lead to socio-economic gain for women.
	5. Increase of women in working force.	5. Census Bureau.	5. That there is a felt need among women for a credit system to assist their needs.
	6. Reduction of under-employment and unemployment.		6. That commercial banks will become interested in providing assistance to this sector.
			7. That the Governments of the Region will react favourably to a credit system for low-income women.
Outputs:	Magnitude of Inputs:		Assumptions for Achieving Outputs
1. Revolving Loan Fund.	1. 30 sub-loans totalling \$105,000.	1. Loan Records.	1. That women desire and are able to form working groups.
2. Womens' Associations.	2. 30 Womens' Associations working on income-generating projects.	2. WID, Inc. records.	2. Proposed Projects can produce income.
3. Trained Staff in Place.	3. 7 persons trained.	3. Training records	3. Women desire and accept funds.
4. Involvement of Commercial Institutions.	4. 5 commercial institutions involved.	4. Bank records and reports.	4. Women request, need and utilize technical assistance.
5. Technical Assistance.	5. 30 courses - skill training and loan administration.	5. Charter for this sector to receive credit.	5. Women desire, need and utilize social services.
6. Social Services.	6. Increase of money available to sector.	6. Training/WID, Inc. records	6. Human resources are available and can be trained.
7. Collaboration from Governments/Financial/Research/Development Institutions.	7. Participation on Loan Advisory Committee.	7. Financial Institution records.	7. Present attitudes do not favour loans to low-income women.
	8. Loan Administration.	8. Attendance records.	8. Change of attitude will lead to availability of credit.
		9. BIMAP/WID, Inc. records.	9. Collaboration is beneficial.
Inputs:	Implementation Target (Type and Quantity)		Assumptions for providing inputs
<u>AID:</u> Grant funds	\$450,000	1. AID financial records.	1. That funds are available in timely manner.
<u>WID/OTHER:</u> Technical Assistance	\$132,600	2. Audit	2. That funds are forthcoming from donor organizations and other WID, Inc. established resources.
		3. WID, Inc. records	
		4. WID, Inc. records (Payroll /staffing pattern).	

WOMEN IN DEVELOPMENT, INC.
REVISED 1982/83 LOGICAL FRAMEWORK

<u>SUMMARY</u>	<u>OBJECTIVELY VERIFIABLE INDICATORS</u>	<u>MEANS OF VERIFICATION</u>	<u>IMPORTANT ASSUMPTIONS</u>
<p><u>Sector Goals:</u></p> <p>1. Increase income for low-income families.</p> <p>2. Improve standard of living.</p> <p>3. Improve social conditions.</p> <p>4. Increase of women receiving credit.</p> <p>5. Increase of women working force.</p> <p>6. Reduction of under-employment and unemployment.</p>	<p><u>Measures of Goal Achievement:</u></p> <p>1. Increase income for low-income families.</p> <p>2. Improve standard of living.</p> <p>3. Improve social conditions.</p> <p>4. Increase of women receiving credit.</p> <p>5. Increase of women working force.</p> <p>6. Reduction of under-employment and unemployment.</p>	<p>1. Research and evaluation.</p> <p>2. WID, Inc. research and evaluation.</p> <p>3. Financial Institutes Records and Reports.</p> <p>4. Labour force analysis.</p>	<p><u>Assumptions for Achieving Goal Targets:-</u></p> <p>1. That families desire to improve their socio-economic status.</p> <p>2. That the Governments of the region feel that improvement of socio-economic status is priority.</p> <p>3. That credit systems will lead to socio-economic gain.</p> <p>4. That there is a felt need among women for a credit system to assist their needs.</p> <p>5. That commercial banks will become interested in providing assistance to this sector (as a result of recommendation from us).</p> <p>6. That the Government of the region will react favourably to a credit system for low-income women.</p> <p>7. That profitable business areas exist in the region.</p> <p>8. That women will be willing to work in these profitable areas.</p> <p>9. That these women will be recognized and utilized in the profitable areas.</p>
<p>Living Loan Fund.</p> <p>2. 15 training opportunities for upgrading of skills.</p> <p>3. Assistance to 30 business enterprises.</p> <p>4. 15 training workshops.</p> <p>5. 10 in-depth training programmes in business and loans.</p> <p>6. Increase of money and services available to beneficiaries.</p> <p>7. Participation on Loan Committee and Advisory Board</p> <p>8. Loan Administration</p> <p>9. 3 publications</p> <p>10. 3 action-oriented research activities</p>	<p><u>Magnitude of Outputs:</u></p> <p>1. 30 sub-loans totalling</p> <p>2. 15 training opportunities for upgrading of skills.</p> <p>3. Assistance to 30 business enterprises.</p> <p>4. 15 training workshops.</p> <p>5. 10 in-depth training programmes in business and loans.</p> <p>6. Increase of money and services available to beneficiaries.</p> <p>7. Participation on Loan Committee and Advisory Board</p> <p>8. Loan Administration</p> <p>9. 3 publications</p> <p>10. 3 action-oriented research activities</p>	<p>1. Loan records</p> <p>2. WID records.</p> <p>3. Bank records and reports</p>	<p><u>Assumptions for achieving output:</u></p> <p>1. That women desire and accept loans.</p> <p>2. That proposed project can produce income.</p> <p>3. That women desire and are able to work.</p> <p>4. That women request, need a technical assistance.</p> <p>5. That women desire, need a social services.</p> <p>6. That human resources are available and can be trained.</p> <p>7. That present attitudes and practices do not favour loan to low-income women.</p> <p>8. That change of attitude will lead to availability of credit.</p> <p>9. That collaboration is beneficial.</p> <p>10. That WID documentation will be valid.</p> <p>11. That action research oriented will be used for WID and other programmes.</p>
<p>Grant funds</p> <p>Institutional support</p> <p>Technical Assistance</p> <p>Consultants</p> <p>Funds</p> <p>Advisory Board Inputs</p>	<p><u>Implementation Target (type and quantity):</u></p> <p>US\$ 372,950 for a 3-year period</p>	<p>1. AID Financial Records</p> <p>2. Audit</p> <p>3. WID records</p> <p>4. WID Records (payroll/staffing patterns).</p>	<p><u>Assumptions for achieving purpose:</u></p> <p>1. That funds are available in a timely manner.</p> <p>2. That funds are forthcoming from donor organizations other than WID established resources.</p> <p>3. That agency/client is willing and able to pay for services.</p> <p>4. That the Advisory Board will continue to provide input.</p>

SCHEDULE VWOMEN IN DEVELOPMENT, INC.ADVISORY BOARD MEMBERS

Lynn Allison	Director, Women in Development, Inc.
Peggy Antrobus	Tutor/Co-ordinator Women and Development Unit, University of the West Indies
Marjorie Blackman	PAREDOS
Eric Brathwaite	Manager of Operations, Barbados Development Bank
Shelley Carrington	Director, ag., Department of Womens' Affairs
Bertram Corbin	Manager - Handicrafts Division, IDC.
Patricia Symmonds	Headmistress, The St. Michael School
Tony Whittaker	Manager, Barbados National Bank
George Winter	President, Small Business Association
Randy Cato	Programme Officer, CADEC

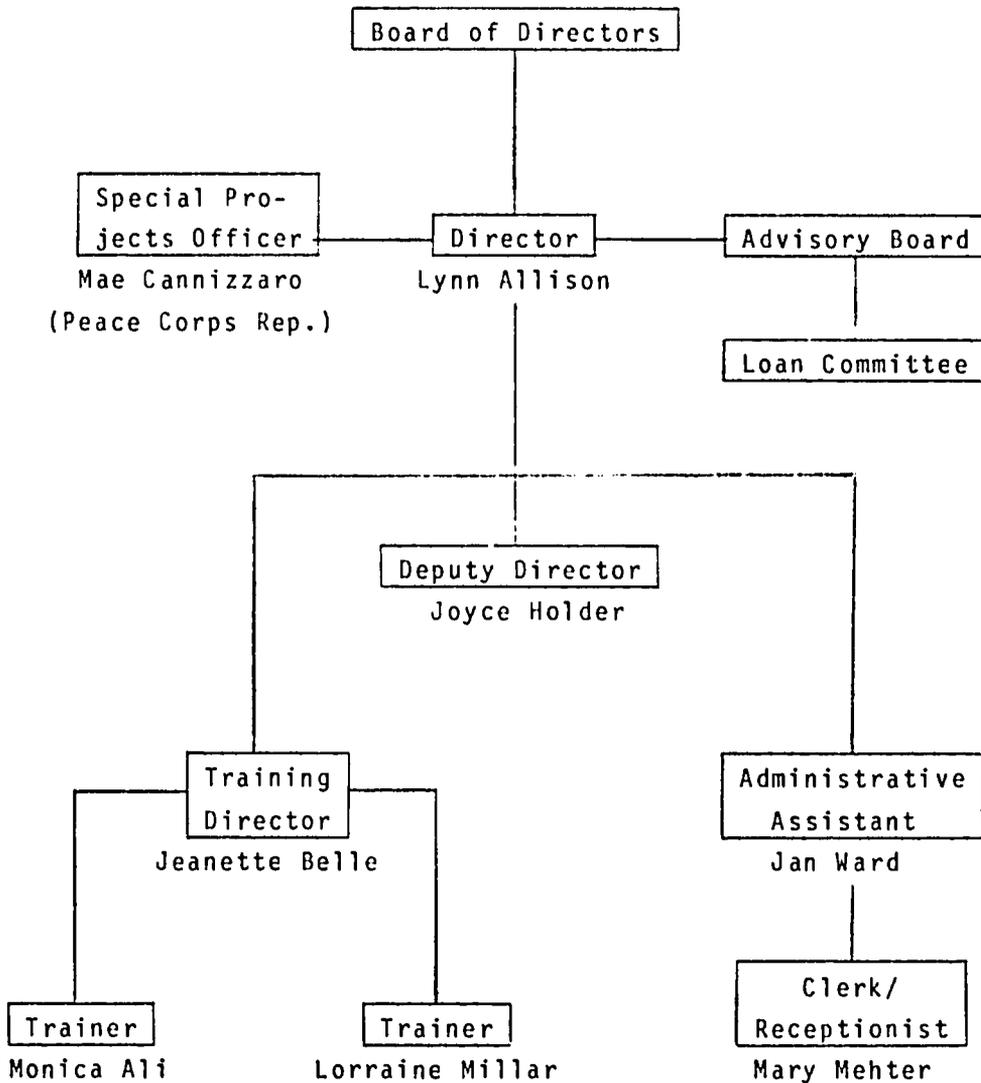
LOAN ADVISORY COMMITTEE MEMBERS

Lynn Allison
Bertram Corbin
Peggy Antrobus
George Winter
Eric Brathwaite

SCHEDULE VI

WOMEN IN DEVELOPMENT, INC.

STAFF STRUCTURE



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SCHEDULE VIIWOMEN IN DEVELOPMENT, INC.TECHNICAL ASSISTANCECommercial Institutions

Mr. Edward Brathwaite	xt	Barbados Development Bank
Mr. George Winter	xt	Advertising Aids
Ms. Coleen Walcott	x	Medex
Mr. Andrew Bynoe	x	R.L. Seale & Co. Ltd.
Mr. Winston Jordan	●	Polygraphics
Mr. Michael Rudder	x	Kariba Ltd.
Mr. Reginald Clarke	●	Kaida Foods
Mr. Bertie Corbin	xt	Barbados Handicraft - IDC
Ms. Linda Fenty	x	Best of Barbados
Ms. Kanta Vensinal	●	Kiran's Shoppers' Paradise
Ms. May Lokey	x	Curio Shop - Pelican
Mr. Roberts	x	Super Centre
Mr. Tony Whittaker	xt	Barbados National Bank
Mr. Ken Jelly	x	Inter-American Development Bank
Ms. Sonia Lawrence	●	Secretarial Services
Ms. Mary Smith	●	Office Assistance
Mr. Maurice Greenidge	●	Confederation Life Insurance
Mr. Ed Sharp	x	Data Research
Mr. Moore	x	Island Provisions
Mr. D. Allison	x	Sharp Systems

Other

Mr. Robin Forde	x	BIMAP
Dr. Aubrey Armstrong	x	UN Advisor - CARICAD
Mr. Nathaniel Worrell	●	Public Health
Mr. Conrad Mason	x	CADEC
Mr. Baron Cheatham	x	YMCA
Ms. Pat Ellis	x)	
Ms. Norma Shorey	x)	WAND
Ms. Peggy Antrobus	†)	
Ms. Pat Symmonds	†	St. Michael's School
Mr. Lomer Alleyne	x)	
Mr. Carl Yarde	x)	Permanent Secretary, Min. of Labour
Mr. Fred Rogers	x)	Skills Training Programme
Miss Shelly Carrington	xt	Department of Womens' Affairs
Mr. Ian John	●	Haggatts
Mr. Paul Neau	x	BNSI
Mr. Bill Millinger	x	UNDP
Dr. Sarah Milner	x	OAS
Dr. Barbara Knudson	x)	Illinois
Dr. Jane Knownes	x)	MUCIA, Wisconsin
Mr. Ronald Baynes	x	Barclay Bank Development Fund
Mr. Ashley Willis	x	USICA
Mr. Tom O'Leary	x	Peace Corps
Mr. John Harrison	x	British Development Division
Mr. Hector Barreyo	x	IICA
Dr. Jeannine Comma	●	CAIC
Mr. Ralph Dungan	x	Overseas Executive Corp.
Miss Norma Springer	x	Barbados Export Promotion Corp.
Miss Marjorie Blackman	xt	YWCA
Ms. Magda Pollard	x	CARICOM

Mr. John Watson	x	Small Business Association
Ms. Pat Rouse	x	Crafts person
Ms. Betty Bellamy	x	Crafts Person
Ms. Wancea Hoe	x	Ryerson Polytechnical Institute
Dr. Marva Lasoh		Consultant
Mr. Paul Bell	x	U.N. Disaster Relief Programme
Mr. Alfred Clarke	x	Attorney
Mr. David Kinney	x	Attorney
Ms. Marva Alleyne	x	I.L.O.
Father Jerry Patin	x	Serval, Trinidad
Dr. J. Orshan	x	OAS
Mr. N.Henderson-Jones	●	OAS
Chinese Embassy	x	
Mr. Robert Miller	x	Consultant
Ms. Gwen Tongue	x	Antigua Womens Desk
Ms. J. Brady	●	Researcher
Ms. Rosemary Brana-Shute	x	Lecturer/Researcher, Univ. Florida
Mr. Gary Brana-Shute	x	" " " "
Dr. Susan Bourque	●	Lecturer
Ms. Elsie Murray	x	Soroptomists Club
Dr. Heyniger	●	Researcher
Mr. Robert Halt	●	Commonwealth Secretariat
Ms. Sheila Graham	x	OAS
Ms. Jeanne Campbell	x	Minn. Centre for Social Research
Ms. Jan Hurwitz	x	IICA
Mr. Bob Spencer	●	A.T.I.
Ms. Erica MacIntosh	●	St.Vincent Agro Lab.
Mr. Doug Neverson	●	St.Vincent
Ms. Toni Waggoner	●	USAID
Mr. John Tulega	●	USAID
Ms. Sharon Mercke	●	USAID
Mr. Terry Mercke	●	USAID
Dr. Hal Freeman	●	USAID
Mr. William Baucom	●	USAID

● Initial/one-time contact (short term)

x On-going contact

† Advisory Board Member

SCHEDULE VIIIWOMEN IN DEVELOPMENT, INC.

Extract from Report on "WID Professional Staff Retreat - A Review of Roles & Missions" facilitated by CARICAD.

"MISSION OF WID

A somewhat more sharply defined mission was developed.

The mission states that:-

"WID is concerned with working with women in creating opportunities for identifying and developing skills within themselves and realising options through the provision of various services such as:-

1. Training in business and self-development;
2. Loans
3. Consulting services and action research
4. Documentation
5. Placement services

Some policy guidelines in relation to the Revolving Loan Scheme were also identified based on the mission and the practical experiences in the field.

POLICY GUIDELINES IN RELATION TO LOANS

It was felt that loans should be made available to:-

1. Low-income and other women who could not otherwise qualify for such services from other agencies
2. Encourage women to work in profitable business areas
3. Provide loans to women for the following:-
 - (a) business
 - (b) training
 - (c) self-development
4. A limit of \$500.00 without convening the Loan Committee.

A set of guidelines and criteria upon which client selection will be made is to be completed by WID staff. This criteria would incorporate and/or modify the set of criteria presently laid out in the WID PROCEDURE MANUAL.

SCHEDULE IXWOMEN IN DEVELOPMENT, INC.
TRAINING MATERIALS*Introduction

All training materials used are developed by the staff of WID.

The areas covered are those that we believe would be most vital to any person starting a business. They are:-

<u>Code</u>	<u>Topics</u>
01	An Introduction to Business Terms
02	Business Organization
03	Record Keeping
04	Banking
05	Purchasing
06	Pricing
07	Quality Control
08	Marketing
09	Human Relations attitudes, perception, communication, Women's role
101	Ice-breaking Techniques
102	Technical Assistance.

Methodology

All the topics covered have a basic work sheet designed to cover the most important points. Where applicable, diagrams are used to make information clear. The diagrams and examples used vary depending on the type of business to make the materials directly relevant, for example, clothing for needlework group and furniture for upholstery group.

We encourage participation during all training sessions. This participation takes the form of discussion and relevant past experiences of trainees are called on. The language used in the worksheets is simple and straightforward and we encourage trainees to keep them for reference purposes.

Content

01 An Introduction to Business Terms

A basic worksheet is designed providing an explanation of some of the commonly used business terms such as income, expenses, sales, profit. This worksheet can be used for any type of business.

02 Business Organization

This worksheet shows that by using a circle, the continuous cycle of activities have to be carried out to ensure the smooth running of a business - for example, purchasing, production, quality control, sales, handling income and record keeping. It also suggests that one method of ensuring these tasks are carried out is by selecting persons to take on these responsibilities and learning as much as possible about them.

03 Record Keeping

The focus is on the limitations of human memory and the need to write down important information and show how this information can be recorded systematically. Trainees are provided with examples and are also encouraged to design systems that are simple and can be easily used in their own situation.

04 Banking

We examine the alternative ways in which money can be stored and the risks involved in each method. We look at the advantages of using banks and the different kinds of bank accounts available; the kind of information that is required when opening a bank account as well as circulating and using bank deposit and withdrawal slips, the use of current/chequing accounts.

05 Purchasing

Trainees go through the procedure of recording the materials used for making products and where these materials can be bought at the most reasonable prices. The advantages/disadvantages of wholesale/retail buying of these materials as well as their adequate storage.

06 Pricing

The worksheet provides information on the kind of steps that have to be taken in arriving at the final price of a product. It does this in three steps:-

- (a) the cost of all materials used
- (b) the time taken to produce one unit/product and how this time can be costed
- (c) a look at the other 'hidden' expenses or overheads that may sometimes be forgotten. This area is usually preceded by a revision on percentages, fractions and decimals.

07 Quality Control

The emphasis is on the wastefulness of poor quality products and inconsistent standards. Trainees are encouraged to give suggestions how in their own content, the kinds of standards they should ensure and what mechanisms they should set up to ensure these high standards are maintained. Where appropriate, representatives from the Barbados National Standards Institute and/or the Public Health Authorities are invited to add further reinforcement concerning the importance of good standards in products and personal and environmental hygiene where relevant to food processing.

08 Marketing

This worksheet takes the form of a questionnaire. Its objective is to raise the awareness of the producers in terms of their competitors. What is available, where, at what prices, how is it presented, what is involved in producing, whether locally produced or imported. It is then feasible to produce to the standard necessary at more reasonable or higher prices, and what is identified as the potential market. Trainees having gone through this type of exercise should have a better understanding of demand/supply factors and the feasibility of production. Visits to stores or production centres are encouraged.

09 Human Relations

We examine the kinds of attitudes that help people who want to work together. We discuss some of the basic human needs, physical and psychological and try to understand some of the uniqueness of personalities and differences in perception and the importance of regular communication. By understanding some of these factors it would help to provide a better understanding of each other. Some time is also provided for discussion on trainees' perception of women's role in Barbadian society, the importance of work for economic independence and national development.

101 Ice-breaking Techniques

These are invaluable at the start of training since they can provide a method of enabling trainees to feel at ease, express their ideas, feelings and gain self-confidence.

Techniques used include:-

- open ended sentences
- introducing a partner to the group
- small group activity
- building squares.

102 Technical Assistance

Where appropriate, we include other agencies and organizations with more specialised knowledge, such as Barbados National Standards Institute, the Public Health Department, the Small Business Association, the Government Information Service, who have a small film library, and the Family Planning Association.

SCHEDULE X

WOMEN IN DEVELOPMENT INC.
TRAINING COURSES AND SUPPORT SERVICES

Project	* of persons		1981																					
	Trained by WDI at outset	Still in group	Apr.	May	June	July	Aug.	Sept	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept	Oct.	Nov.	Dec.	
Preserved, Dried Fruit (1)	52	20	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Preserved, Dried Fruit (2)	-	-				●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Embroidraft	10	4				●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
YWCA - Creative Hands	8	8							●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
YMCA - Craftmakers	7	2																						
Upholstery	14	4																						
Ladies Enterprises	20	6																						
Preserved, Dried Fruit (3)	-	-																						
Horticulture	4	3																						
Embroidery	7	2																						

*Disbanded in December 1981.

†Figures noted are for groups (1), (2) and (3).

● — ● Training Courses
 ● - - ● Support Services

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SCHEDULE XIGROUPS TRAINED BY WID*

Bajanne Producers - Training of members of the Dried Fruit Project began in 1980 and to date fifty-two women have been trained. Of the fifty-two women trained, twenty have continued to produce. There are plans now for the establishment of a central production plant.

Unique Furniture & Upholstery - This group of young men and women, was formed to manufacture furniture. A loan was granted for \$10,000.00 to purchase equipment and for operating capital. The group disbanded in December 1981 after a period of eight months in existence.

YMCA - Craftmakers - This group of formerly unemployed young men and women between the ages of 15 and 22 has formed a crafts business designing, producing and marketing fine quality hand crafted items. WID's training began in November 1980.

Creative Hands (YWCA) - This group of women, which has been in operation since 1971, produces and markets stuffed toys. WID offered business training to this group in September - December 1980. It continues to function independently of WID.

Ladies Enterprises (Needlework) - This group started business in June 1981 after receiving a loan of \$1,000.00 from WID Revolving Loan Fund. The items which they made were marketed through the IDC. Efforts are being made to revive the group.

*For further information, see WID document "Background to Projects/Project Participants", and WID, Inc. Evaluation Report March 1980 - March 1981, Pg.2-4.

Green Fingers (Horticulture) - During the training of this group, which lasted from April to November 1981, members were involved in an actual market research. Of the four persons trained, three continue to offer their plants and gardening services.

Embroidery (Needlework and Embroidery) - Training of this group lasted five months beginning in July 1980. This group started out with ten persons and now have a membership of four. By December 1980, when the training programme was completed, they had marketed some embroidered items.

Embroidery Project - These women have supplied Best of Barbados with embroidered items. Two members from the original group remain. The training lasted from July - August 1981.

SCHEDULE XIIWID PLACEMENT CENTRE
IMPLEMENTATION PLAN 1982

<u>ACTIVITY</u>	<u>STEPS</u>	<u>PERSON</u>	<u>TIME</u>	<u>ACCOMPLISHMENT</u>
1. Develop Implementation Plan	1. Develop information on WID and Placement Service	LA	January	x
2. Collection of Employer Staffing Information for 1982	2. Develop format for telephone information	LM	January	x
	3. Compose list of calls to be made	MA	"	x
	4. Proceed with collection of information	MA	" 11 - 15	x
	5. Analysis of information and follow-up		January 18 - 29	x
3. Inform public of WID Placement Service	1. Develop potential recruitment sources	MA JH	January 25 - 29	
	2. Develop draft of materials for media	LM JH	February 1 - 5	
	3. Determine placement and areas of presentation	JH MA	February 3 - 12	
4. Full Assessment of Activities and Recommendations		STAFF	February 15	x
5. Develop Forms	1. Meeting Form		March	x
	2. Personal Profile			
	3. Counselling Guide	JH		
	4. WID comments and follow-up			

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<u>ACTIVITY</u>	<u>STEPS</u>	<u>PERSON</u>	<u>TIME</u>	<u>ACCOMPLISHMENT</u>
6. Roster of Employers	1. Define major areas 2. Compose listing of potential Employers 3. Initial Contacts	JW MA/LM	April	
7. Establish Applicant File System		JB/JW		
8. Up-date/modify Implementation Plan		LA	April	
9. Develop Brochure of Services	1. Decision on content 2. Lay-out 3. Printing	STAFF JH	May	
10. Distribution of Brochure			June	
11. Public Relations	1. Mailing of Brochure 2. Media outreach programme	JW/MM JH	April-Dec.	
12. Apprenticeship Programme				
13. Follow-up Services to Clients				
x Activity accomplished.				

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SCHEDULE XIII

7-19

BY STATE

Department of Agricultural Experiment Stations
(Farm Operators, Trained Intermediaries)

Index No.

1	2	3	4	5	6
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 Date of Interview

7	8	9	10	11	12
---	---	---	----	----	----

 Date of Birth

13	14	15	16	17	18
----	----	----	----	----	----

1. Name:

Home Address:

Street No.

19	20
----	----

 City

21	22
----	----

 Postal Office

23	24
----	----

 No. of Children

25	26
----	----

 No. of Dependents

27	28
----	----

2. Highest level of schooling: Did not complete primary school Completed primary school Completed secondary school up to grade _____

3. Present Employment Status: Self Employed Employed Not employed

4. List jobs, starting with the present job for the rest of the list, in order of recency (top job first):

Order of Employer	Address of Employer	Job Title	Date Started	Date Ended	Employment Status	Reason for Leaving	Remarks

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5. How did you first get involved with MIB?

- 1. Through involvement in Youth Skills Training Program _____
- 2. Recommended by a family or friend _____
- 3. Recommended by an agency/person _____
- 4. Through the Mass Media (Radio, TV, Magazine, etc.) _____
- 5. Other (Specify) _____

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6. Your relationship with MIB has been as:

- (a) Individual _____
- (b) Member of a group _____

63

If group member:

- Date group started _____
- Date joined _____
- Date left _____
- Reason for leaving _____

64

65

Date group terminated: 1. Yes _____ 2. No _____

Date group started _____

If terminated:

- (a) Date of termination _____
- (b) Circumstances causing termination _____

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10

4. State the nature and extent of your contact with the:

First Contact

Date: _____

Purpose: _____

Length of Contact

Date: _____

Purpose: _____

For all other contacts, describe:

Training _____

Other _____

Who has contact with the agency or has contact. (List in order of frequency starting with person with most contact)

Contact _____

[]
[]

[]
[]

[]
[]

[]
[]

[]
[]

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13

Area	No.	In	Totals	
			Accounts (1)	With Personnel Employed
Business Advice				
Loan or other financial type assistance				
Contact with other services				
Training (apart from through SIF)				
Other (Specify)				

88	85
89	87
90	83
91	97
92	101

General Remarks:

Identify the areas of training received from WPP and state the extent of usefulness of the sessions.

Area	No.	In	Totals			
			of total	of total	of same size	of total
Introduction to business terms						
Business organization						
Record keeping						
Banking						
Purchasing						
Pricing						
Quality Control						
Marketing						
Buyer Relations						
Technical Assistance						

102
103
104
105
106
107
108
109
110
111

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10. As a result of your treatment with IIB, did they put you into contact with an "institution, person, etc.?"

112

If 'yes'

Institution	Person Contacted	When		How did they help?
		IIB	you	
-----	-----			-----
-----	-----			-----
-----	-----			-----

113 114 115 116
 117 118 119 120
 121 122 123 124

11. Has IIB assisted you in locating an income? 1. Yes ___ 2. No ___

If 'yes', state how

125
 126 127

12. Did you have or are you having any difficulties getting a job after IIB training program? (1. Yes (2. No (3. Not applicable

If 'yes' state difficulties

128

129 130 131

13. Has IIB Training Program helped you to perform in your PRESENT job?

(1. Yes
 (2. No
 (3. Not applicable

132

49

14. Give details of any other skills training to which you have been involved?

Skill/Skill Area	Type of Training	Where	When		Remarks	Skill	Dev.	How
			From	To				
						131	136	135
						137	138	139
						141	142	143
								140
								144

15. What further skills training courses would you like to attend, and why?

Course	Reason		
		145	146
		147	148

16. Have you ever advised or encouraged any friend or group to use NRP's services? 1. Yes ___ 2. No ___

If 'yes', give details (including results) _____

17. Give the names of other organisations which you think offer services similar to NRP

151	152	153

18. List the things which you LIKED in your dealings with NRP (include nature and quality of service, attitude of staff).

154	155	156

29

19. List the things which you tell our EIT in your dealings with WID.

157 158 159

20. Do you wish to go into your own business as: An Individual 1. Yes ___ 2. No ___ Group 3. Yes ___ 4. No ___

160

If 'yes':

(a) Give details of intended nature of business _____

161 162

(b) What factors have prevented you from entering your own business? _____

163

21. General Remarks: _____

164 165

5

SCHEDULE XIVQuestions posed as part of the interview with Technical Assistance, Advisory Board and Staff Personnel

1. What is the precise nature of your relationship with WID?
2. What is your understanding of the role of WID?
3. What are the strengths of WID in terms of its role in the community?
4. What are the weaknesses of WID in terms of its role in the community?
5. What are your impressions of the internal operations and staff relations of WID?
6. What suggestions would you offer for the improvement in the functioning of WID so that it would provide a more effective service?