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Women and the African Enterprises Program

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Background

In 1973 the Congress amended the Foreign Assistance Act of 1961 to this effect:

In recognition of the fact that women in developing countries play a significant role in economic production, family support, and the overall development process, U.S. aid shall be administered so as to give particular attention to those programs, projects and activities which tend to integrate women into the national economies of developing countries, thus improving their status and assisting the total development effort.

This provision has become known as the "Percy Amendment" and efforts to comply with it have proliferated within the Agency for International Development. As a corollary to those efforts, this report considers the relationship to women of an AID-financed project in international assistance which was planned before passage of the Percy Amendment and which made no specific provision for women.

It was in March of 1973 that the United States Government accorded a loan, over a long term and at concessionary rates of interest, to the Mutual Aid and Loan Guaranty Fund of the

1973 US Loan to

Council of the Entente, a regional political organization of which the members are: the Ivory Coast, Togo, Niger, Upper Volta, and Benin.

The loan was designed to promote the development of an African entrepreneurial class. Leaders of the Entente governments were concerned at the small role still played, a decade after independence, by Africans in the private sectors of their own economies. The American help was an expression of support for their view that, economically, socially, and politically, it was desirable to increase the number of businesses owned and operated by Africans.

The Entente undertook to re-lend the money to development banks in its member countries. These banks were, in turn, to lend the money to small and medium-sized African enterprises. These final borrowers were required by the original contract to be at least thirty-five percent African owned; when a second installment was added to the loan in 1975, the mandatory percentage was increased to fifty-one. At the same time, the requirement for African management was more strictly defined than it had been in 1973. It was made mandatory that "management and operation of the enterprises on a day to day basis" be "substantially in the hands of Africans". Eligible for loans were enterprises in industry, agro-industry, commerce, and artisanry.

The Entente is responsible for the management of the program. Its African Enterprises project office works with the national development banks, the national promotion centers, and sometimes with individual entrepreneurs. The project office helps to develop projects for loans/^{and} assists the banks in processing the loans. The office offers technical assistance and personnel training to the banks, the promotion centers, and the entrepreneurs. It does such things as advise on the prospects for success of a proposed business, help a borrower find and select machinery, send a management expert to advise a firm which is floundering, and give seminars in management techniques. The project office responds to virtually any request for help from anywhere in the loan system. Ideally, it also coordinates the efforts of the other parts of that system.

The development banks are national institutions, sharing a general aim of promoting the development of balanced economies within the framework of their respective national economic plans. They have a common role of providing credit to Africans within their own countries. Apart from the commercial operations of some of them, the banks aim at development rather than profit. They emphasize development of the economy as a whole rather than of individual enterprises within it. They are intended to provide funds for desirable projects which are too risky for commercial banks.

The promotion centers are organizations set up by the individual countries, often with a variety of foreign support, to promote national economic development. It is their task to find possible enterprises--commercial, industrial, agricultural, or other--and to find and train people to develop them. They also work from the other side of the problem, assisting people who have ideas for enterprises but lack the means to develop them.

In an idyllically hypothetical operation, African Enterprises would work like this: A promotion center team establishes the need for a shoe factory in x country. It ascertains that there exists an appropriate combination of demand, material, transport, power, and labor. It locates two people with adequate experience, ability, and interest to manage such an undertaking. With them it plans the enterprise and prepares an application for a loan from the development bank. Funding in prospect, the promotion center complements the potential proprietors' experience with training in management and sales techniques, the while training laborers for the new factory. The development bank analyzes the loan application and, deciding to grant the loan, requests and receives the approval of the Entente project office. The latter contributes training for the new firm's accountant, learns for the new proprietors where they can buy the machinery they will need, and helps to select it and arrange for its

delivery. In this best of all possible worlds, profits arrive apace.

The first five years of African Enterprises' existence have been passed in conditions somewhat less ideal than those. Still, with all the difficulties of establishing a complex program simultaneously in five different developing nations, in every one of which women's economic position is far inferior to that of men, and without obligation to do so, African Enterprises has made a considerable number of loans to enterprises owned and managed by women.

Neither of the parties to the original loan contract and to the amendment which initiated the second installment to the loan undertook to make any particular provision for women. Nor was special consideration forseen for any category of borrower which might be construed to include women rather than men.

In 1975 AID commissioned an evaluation of the first installment of the African Enterprises loan which was, simultaneously, a prospectus for the implementation of the second installment which it recommended. The evaluation contained a brief reference to the role of women in the program, in which three points were made:

1. The experience of women under the first installment represented a good beginning.
2. Women's traditional entrepreneurial activities

should not be substituted for a strong potential role in a modern economy.

3. There remained much room to expand the participation of women in the program, particularly in Upper Volta, Niger, and Dahomey (since renamed Benin).

The section of the report which dealt with implementation of the second installment included this paragraph:

A special effort will be made to extend opportunities to women under this loan. A strategy for reaching women must be combined with technical assistance capable of transforming traditional entrepreneurial skills into modern entrepreneurial skills. Experience under the first loan should assist in the formulation of an approach to this difficult task. The example of successful entrepreneurs should also help. Finally, women will be specifically included in publicity arrangements.

There is no indication that any obligation to carry out such intentions was established anywhere in the system. In 1977 the Entente commissioned Bernard Spiro Associates, Inc., which had done one of the preliminary studies for African Enterprises, to do another evaluation, and it specifically requested that note be taken of the role of women. The report was submitted in January

of 1978. Again, cursory attention was given the subject; again there was a bland assertion that more might be done.

The most public attention paid to the question was a talk entitled "Loans to Women", given by the director general of the Togolese development bank at the meeting of the bank directors in the Ivory Coast in the summer of 1978. He spoke of the many loans to women by his bank and of the problems of dealing with small and often illiterate entrepreneurs. He maintained that even very small businesses, whether in the hands of men or women, represented an accumulation of local capital and should be encouraged.

Within the Entente project office there is considerable awareness of the desirability of lending to women. It is clear that the staff appreciates the current emphasis on consideration for women both in U. S. government policy in general and particularly within the policies of AID. Staffs in the banks and promotion centers show much less interest in the subject.

Running through the cultural maze of the Entente countries, with their dozens of complexly different groups, is a general pattern of an economically disadvantaged position for women. Myriad cultural factors, a workable knowledge of which would demand deep professional competence in social anthropology,

hinder women's participation in modernizing economies. Both the economies and the women need that participation. Every Entente government has, at one time or another, pronounced itself in favor of improving the condition of women. In not one of these countries, most of which have immense economic problems and two of which are among the poorest countries in the world, is the promotion of the condition of women a prime concern of the government.

The Experience of Women in the African Enterprises Program

From its beginning until 31 October, 1978, the African Enterprises program has accorded four hundred and thirty-three loans. Of that total, one hundred and eight--25%--have been made to women.

These totals contain an increase in both the number and the size of loans to women between the first and second installment of the AID loan to the Entente. Twenty-two and one-half percent of the loans made on the first installment went to women. Of loans made on the second installment until October 31, 1978, thirty and one-half percent were to women.

From the first installment, nine percent of the total money lent was borrowed by women. From the amount of money loaned from the second installment until 31 October, 1978, twenty percent went to women. Since the entire second installment will not have been disbursed until some time in 1980, it is impossible to predict the final loan pattern.

There have been very marked differences in the occurrence of loans to women among the five Entente countries. With only one loan to a woman in Niger, and none in Upper Volta, African Enterprises can be said to have had some effect on women in only Togo, the Ivory Coast, and Benin.

The Banque Togolaise de Developpement has made 39% of its African Enterprises loans to women. A few have been to enterprises such as a small hotel and a maternity clinic, but the majority has been to market women, sellers of bolts of printed cotton cloth--pagnes--from which clothing, especially women's dresses, is made. Two of these borrowers have businesses large enough to deal wholesale, ordering directly from Europe and selling in other African countries as well as in Togo. The rest of them buy from local wholesalers a stock of from thirty to perhaps one hundred and fifty pagnes, and sell, with long and lively discussion, retail. Most of their merchandise is imported. The majority of their

customers is Togolese, though Europeans, prized for their lack of acuity in bargaining, form a constant minority. These are the famous Togolese market women, many of them illiterate, who can figure into millions of francs and keep their records entirely in their heads. The legend of their ability to calculate mentally is probably quite accurate: she who counts wrong gets out of business quickly.

Bankers being less charmed by mental bookkeeping than are tourists, the lack of accounting is one factor which has kept the market women ineligible for credit. Those who have received African Enterprises loans in Togo have agreed to use the part-time services of an accountant. With this concession, these women who are at the very heart of traditional African commerce, have taken a small step toward a more modern economy.

Just as in other countries, there was no visible publicity to attract women borrowers. For neither the market women nor for the small shopkeepers is it really needed. Word of mouth is a more effective way of reaching them than it would be to reach women not yet in business.

It is probable that the first loan application came from a woman with a brother, a cousin, or a friend at the bank. The first loan apparently sparked the demand for the others. Whether the bank's decision that it would be well suited by a batch of small loans to market women was made before or after the spark is unknowable and

not particularly significant.

In the Ivory Coast forty-four of the one hundred and seventy-seven African Enterprises loans have been made to women. Sellers of pagnes are prominent in this list, too, but the enterprises are much more varied than in Togo. They include restaurants, an infirmary, beauty shop, general stores, a fish market, a bakery, and a small ice cream plant. The greater variety of Ivorian loans reflects a number of factors external to the loan program. The Ivory Coast has more than double the population of Togo and a much more active, varied, and productive economy. African Enterprises has made about twice as many loans, to men and women, in the Ivory Coast as in Togo. Conversations with bankers and borrowers indicated clearly that the differences in numbers and patterns of loans were not due to subjective differences, to contrasting attitudes between Ivorian and Togolese lenders and borrowers. Ivorian bankers are not more disposed to lend to women; in fact, they seem somewhat less disposed to do so. (Although the point is not precisely pertinent, it is perhaps not totally irrelevant that the only two development banks which employ no women in professional level jobs are in the Ivory Coast.) Nor have Ivorian women a more highly developed entrepreneurial sense. Togolese women give resounding indication of deserving their reputation for alacrity and acuteness in business.

The Togolese women's pride in their own reputation does not dilute the magnanimity with which they describe the business talents of the women of Benin. They seemed virtually unanimous in the opinion that it is among the women of Benin that the African entrepreneurial spirit has been honed to its finest point.

Of the ninety-five African Enterprises loans made in Benin, thirty-six have been made to women. This high proportion is not directly related to the women's undoubted skills. The Banque Beninoise pour le Developpement quite deliberately set out to make a series of loans to small businesswomen because it was having trouble committing the money allotted to it by African Enterprises. The bank's problem was political.

In 1974 the government of Benin announced that it would henceforth pursue a policy based on Marxist-Leninist principles. Since then, a number of private firms, some of them foreign-owned, have been nationalized. The government has made some compensation for expropriated property and promises more. It also maintains that there is still a place for private enterprise in the national economy. The United States continues to provide Benin a small amount of economic aid. Some foreign observers feel that government pronouncements have recently become less prickly and speculate that the pleasures of early imperialist-baiting may be paling. Still, the domestic political atmosphere is such that

businessmen, particularly those with enterprises of any considerable size, see possible inconveniences in borrowing American money.

In this situation, the bank found itself with more African Enterprises money than takers. It decided to use up part of this money in small loans to businesswomen. The plan succeeded handily for, even if the women knew from where the money came, which was certainly not true in at least some cases, they were too insignificant to be politically vulnerable.

In Benin, thirty-one percent of all loans on the first installment were made to women. Of loans made through the end of October, 1978, on the second installment, forty-three percent were to women. That increase, which occurred for political reasons, is solely responsible for the corresponding increase in the percentage of loans made to women through the whole program, from twenty-two and one-half percent of the first installment to thirty and one-half percent of the second installment.

In both Togo and the Ivory Coast, the percentage of loans to women on the second installment is running below the final rates achieved on the first installment: in Togo the number dropped by

by a quarter, in the Ivory Coast by almost two-thirds. At the same time, the percentage of the total money lent which went to women has increased by two-thirds in Togo and dropped by two-thirds in the Ivory Coast.

There is no significant difference between the periods for which credit is granted or the rates of interest which are charged on loans to women and loans to men. The average period for loans to men was thirty months; for loans to women, just under thirty-one months. The average rate of interest on loans to men was 8%; on loans to women, 8.5%.

Particularly low interest rates are not a feature of African Enterprises loans. Rates of interest on small loans are regulated in the Entente countries and borrowers would pay close to the same rate of interest in commercial banks, if they could get the loans. As part of its design to prepare entrepreneurs to enter the everyday world of commercial banks, the Entente project office encourages the development banks to charge interest rates approaching commercial ones. The program's advantage to borrowers is the adaptability of its loan conditions. For women, so far, its most attractive aspect seems to have been the possibility of borrowing working capital, a category of money difficult to borrow elsewhere.

Loans to women have been consistently smaller than those to men.

The average loan to a woman to date has been \$13,500; to a man, \$22,500.* Many of the loans, to both men and women, were for less than the amount originally requested. There is no reason to think that the percentages of the sums requested which have actually been received have varied according to the sex of the borrower. Since the bank records often contain little beyond the bank-prepared loan agreement, it is impossible to compare the experiences of men and women applicants, or even the quality of their applications. The bankers, without exception, said that the quality of the written application itself was of little importance. Bank employees actually prepare the final application and the applicant's ability to do so herself or himself is of small consequence.

The bankers were generally of the opinion that women were more conservative than men, less willing to run risks, more inclined to keep their loan requests to the lowest sum possible for their purposes.

*Converted at a rate of 200 CFA, the currency common to the Entente countries, to one U. S. dollar.

The enterprises owned and managed by women seem to have had loans commensurate to their sizes and earnings. The security provided for them--life insurance, fire insurance, a family member's salary--was of the same kind as provided for loans to men.

In all three countries the same picture emerges: women receive fewer and smaller loans because that is what they ask for. Their applications are less numerous and more modest than men's because they have fewer and smaller businesses. The important questions about the economic position of women are to be answered at this level: why do fewer women than men own and operate businesses, and why are women's businesses smaller than men's? The banks' loan activities are an indication of the disadvantaged economic position of women. They are not a prime cause of it.

Of the one hundred and eight enterprises owned or operated by women which received loans, thirty-four have been classified by the banks as new enterprises. Differences in definition make that figure ambiguous. For example, that a loan to restock a business which has been closed for several months should be classified as being made to a new enterprise seems debatable.

Whether the borrowers are starting, enlarging, or simply maintaining businesses is less relevant to the aim of African

Enterprises than are the nature and prospects of those businesses. Here there is a clear pattern.

The loans to women have been concentrated among small merchants, particularly dealers in pages and keepers of general stores. Nursery schools, beauty shops, restaurants, and clothing stores also recur. The lists include a certain number of less common enterprises, such as logging, trucking, a bottling plant, a small hotel. There are no startlingly different or remarkably innovative enterprises. No one seems to have started a business of a kind which had never before existed in her country.

The success of the loans themselves, considered as a simple banking operation, is difficult to determine. Not one of the banks has supplied the requested data on defaults. In almost identical words, officers of the Togolese, Ivorian, and Beninise banks have insisted that "les petites femmes" are "better payers" than the men; but they have provided no figures. Nothing about loans to women can be validly inferred from this failure to supply information. The Entente project office frequently has similar difficulties; getting any kind of information from the banks sometimes takes months.

In the absence of statistics, extensive conversations with bankers and clients present a fairly comprehensive picture of

how the loans have been handled. It is apparent, for instance, that the reputation for being better credit risks than men was earned substantially by the market women, already well established in their businesses at the time they borrowed, typically, to enlarge their stocks. The bankers may unconsciously be applying an additional safeguard in the cases of women borrowers; virtually all of the bankers were more inclined to emphasize the importance of character^a among women borrowers than among men. Time and again they first mentioned the businesses and their assets when discussing men borrowers, while almost always beginning a description of a loan to a woman with a judgment of her character. Bankers to whom this impression was mentioned accepted that it might well be valid; they suggested that personal qualities were likely to be among the most important assets of a person who must cope with a social and economic situation which discriminates against her, as they felt the African one did against women.

Some of the small loans are supervised little or not at all and may have a very high rate of default. Lack of supervision was particularly evident in the case of the most active bank in the program, Credit de la Cote d'Ivoire. Of the first twelve women borrowers selected for visits, all in Abidjar, three were found to be no longer in business. Unknown to the bank, they had closed and left.

Four others, who had been financed to do free lance selling and had no fixed business address, could not be found. Two more were requested, by letter to post office boxes, the bank's only means of reaching them, to present themselves for interviews. They did not appear. Such difficulties in finding client are less than shocking in the context of vague African street addresses and the ease with which business locations are sometimes changed. Still, the bank's lack of information was impressive. A representative of Credit/Cote d'Ivoire said that, with a percentage of the loan guaranteed to the bank, it is simply not worth the time and trouble to pursue very small borrowers who are in default.

The banks admit freely that they would prefer not to bother with very small loans. The size of the loan, not the sex of the borrower, determines the amount of attention it gets from the bank. The fact that the average loan to a woman is considerably smaller than the average loan to a man puts more women borrowers among the less supervised.

The lack of follow-up obviates the possibility of assembling valid data on the borrowers' loan experiences. It also has bleak implications for any prospect of counsel and technical assistance to the borrower, such as are foreseen in the African Enterprises program.

For example, Credit de la Cote d'Ivoire made a loan to several women who have formed a cooperative to buy and sell fish. The loan is being repaid, though the business is barely surviving. The women believe, perhaps quite accurately, that their business would prosper if they could become suppliers to a national food sales cooperative. They are illiterate and have no idea how to begin to make such an arrangement. The bank, which could easily establish the necessary contact, appeared unaware of their problem. Its services to them stopped with the delivery of the loan.

The banks frequently give general financial advice at the time loans are made; bank officials reported that women usually followed such advice more closely than did men. Most of the women borrowers have been owner-managers of businesses too small to be likely candidates for professional advice on principles of management.

Although the bankers are clearly more aware of the situations of women borrowers who have larger enterprises, there is no indication of any of them ever having requested or received any technical or management counsel. No successful application for a loan by a woman ever seems to have reached the banks by way of a promotion center. It should be remembered that most

loans to men have not come through the promotion centers. Even among the better educated women, who tended to have the larger businesses, there seemed to be only a remote knowledge of the promotion centers and their functions. Women borrowers' only contact with African Enterprises has been at the banks. Most of them are not aware that the loans are part of a system which offers other kinds of assistance, too.

Close observation of the African Enterprises program and of some of the women who have borrowed from it strongly suggests the shape of the likely results of its performance to date.

A very, very few of the market women and small shopkeepers will default on their loans; these will have failed and gone out of business. Almost all of the market women and shopkeepers will repay the loans; some have already done so. One or two of them, partly because of the impetus of the loans, will go on to become wholesale dealers in the same merchandise and will increase their incomes severalfold. Perhaps one of this pair will invest beyond her own business and become a generative force in the economy.

Most of these women will go on with business as usual, finding, as have the earliest borrowers, that the enlarged stocks made

possible by the loans will increase their monthly income by some ten to fifteen percent. They will continue importing three-quarters of their stock, have no salaried employees, helped only by daughters who will eventually take over the businesses. They will have attained their dream of a nice, solid business to pass on to the daughters. They seek no more and their futures will be limited perhaps even more by their aspirations than by their abilities.

Of the women with more fragile projects--the government secretary who opened a leather goods shop, the owner of the French baby clothes boutique who borrowed to pay customs on the new season's stock--a good number will fail. Their fatalities will certainly be no less than the 60% which is the current rate of failure for new shops in Abidjan. Some of these women are the ones the bank cannot find. Failures or successes, the women in this group were among the least likely to have gotten a loan without the African Enterprises program. They will at least have had some kind of chance.

Of the approximately twenty more substantial undertakings--the hotel, a maternity clinic, the logging operation, the bottling plant--there will survive at least whatever is the current percentage of survival in their business communities, and perhaps more.

They will grow, create employment, use local as well as imported products, and be conspicuous examples of women who are contributing to the prosperity of their societies. They will become members of the African entrepreneurial class.

Effects of African Enterprises on Women

Reduced to bare bones, the effects of African Enterprises on women may be said to have been:

1. A modest number of loans has been made to enterprises owned and operated by women which are likely to contribute to the program's goal of developing an African entrepreneurial class.
2. A greater number of loans has been made to enterprises owned and operated by women which have small economic significance, that is, which are not really going to change anything. These, the loans to market women, have some positive aspects: they embody an element of social justice, bringing otherwise unavailable help to deserving women; in the long run some of them may have contributed to significant accruals of capital.

3. An affirmation of a principle of social justice and a demonstration of its practicability have been made.
4. A number of women's awareness of new economic possibilities has been increased.
5. Key African bankers in five countries have been made aware of the practicability and uses of lending to women.
6. Experience useful in any similar program has been gained.

Conclusions and Recommendations

Three approaches to the question of loans to women seem open to an extended African Enterprises program. Things could be permitted to go on as they are, with no special obligation regarding loans to women, AID simply making clear to the Entente that its now well-known concern for loans to women continues.

This approach should secure marginally better results. The bankers' experience should help them to avoid earlier errors being repeated. The lack of pressure would avoid the resentment the bankers would inevitably feel toward any kind of quota for loans to women, as well as the temptation to make less than good loans to meet such a quota.

Substantively, this approach offers only very limited gains. Conversely, it entails only limited drawbacks.

The second possible course would be to establish a quota, either required or recommended, for loans to women. A quota might simply be inserted into the present system of administering the loans or into a system altered to accommodate it. In neither case would it meet a real need. The experience of the first loan does not indicate that fewer women are getting loans because more men are getting them; the problem is not to divide the pie more fairly.

The one hope of such a quota, that it would force the bankers to find women borrowers, is a poor way to produce good loans. There is not known to be a large, untapped reserve of qualified women borrowers. The fact that the bankers, including all of the women bankers, would object to it could only worsen its prospects for success.

The third possible approach is the one toward which the experience of the first two installments points: the establishment within African Enterprises of a serious program of loans for women.

It should be small, intensive rather than extensive, but not limited to a pilot project in one country. Experience has not demonstrated the existence of a considerable number of women ready, with the help that African Enterprises can give, to establish

economically significant enterprises. Rather, it has shown that there are a few women able really to benefit from the program in each country, definitely including the countries where women are most disfavored economically. The tradition of women in commerce in Togo has not produced a large pool of embryonic female entrepreneurs, lacking only capital. The restrictive attitudes toward women in Niger's society have not prevented two women reaching management level in the national bank, nor a tiny handful of women from operating successful small businesses. In both places, as in the other Entente countries, there are a few women who would be good candidates for loans.

Helping these few women should be the task of African Enterprises. It would require expertise where the project office has it: in business. Undertaking a broader program which would amount to trying to develop a class of women entrepreneurs in the complex and highly varied cultures of five developing countries would exceed the competence of African Enterprises. It would be amateur social engineering, and by amateurs who were foreign into the bargain. African Enterprises cannot overcome the social constraints which have let so few women into responsible positions in the modern economy. It can and should help those women who have themselves overcome those constraints and are in a position to be helped to become entrepreneurs.

For such a program to succeed, several changes would be needed in the African Enterprises structure. A special officer for the women's program would have to be added to the project office. The present staff is benignly inclined toward a women's program but it would be essential to have someone who cared deeply about its success. That person, preferably an economist or business manager, would have to be fluent in French, have immense patience and energy, and an ability to sympathize with antipathetic cultural attitudes. The latter problem might be solved by finding a West African to fill the job.

The person in charge of the women's program would have to run it, not just supervise it, at all levels. His or her immediate and continuing task would be to establish a network of contacts among promotion centers, banks, chambers of commerce, community leaders, university faculties, government ministries, etc. Within such a field of contacts, the operation might be conducted along the lines of an executive talent hunt.

AID representatives in each country could be extremely useful in spotting candidates, spreading word of the program, in perhaps occasionally following-up a loan. African Enterprises' position vis-a-vis local AID offices is awkward. It is a regional program in an area where there are local programs. Familiarity with African

Enterprises is not marked in local MID offices, though a close liaison with them, particularly with Local Women in Development Officers, could be of great value.

The training facility of the project office would have to be considerably strengthened. Training would be crucial for women. The standard, pre-packaged courses in management and marketing which have been the center of the training operation have been almost totally irrelevant to women. A better and more active training function for the program as a whole could simultaneously benefit women but individualized training, including study abroad and training stints in foreign companies, would be necessary. With the motor of the program in the project office, the considerable competence in finance, management, and engineering which is located there and is very under-employed, could be available to women entrepreneurs.

The promotion centers have apparently provided no training to women entrepreneurs. Nor do they give any indication of inclination or ability to do so. Even if their budgets increase, as there are signs they will, there is no promise of rapid solution to the bureaucratic and political problems which beset the centers. The

prospects of finding good people or projects through the centers must not be precluded, but they offer little hope for much that is useful in the near future.

The project office must have direct contact with the entrepreneurs. Much energy and initiative are now dissipated in the dead air which separates the project office, banks, promotion centers, and entrepreneurs. The project office must bypass the stultifying slowness of the banks' cooperation and the inadequacy of its follow-up on loans. Since there is no habit of close cooperation with the promotion centers, none would have to be gotten around. Obviously the project office must be alert for any improvement in the promotion centers, most particularly for any promise in the one now being established in Niger.

Discretion should make it reasonably easy to increase the project office's role in a task the banks are not eager to do anyway, the development work with the borrower. If that diminishes a bit the bankers' opportunity to broaden their professional experience, the loss could be more than compensated by a program of working/learning stints in the project office for bank employees. Such a system might improve mutual comprehension and broaden the bankers' conception of development.

Women will remain a minority in the African Enterprises program. There will not soon be enough appropriately qualified women to be a major part of the program. Still, with special help, they can be a valid minority and not a token one.

The African Enterprises program is not the place for a major program of aid to women. It is a good place for a serious small program.

Appendices

A

Persons consulted:

Ivory Coast

- M. Alphonse Diby, Director General, Banque Ivoirienne de Developpement Industriel
- M. Anthony Kangah, Assistant Director, Credit de la Cote d'Ivoire
- M. Sekou Soumahoro, Director for Investments, Banque Ivoirienne de Developpement Industriel
- Mlle. Gaufrey, Manager, Cocody Branch, Societe Generale de Banques en Cote d'Ivoire
- M. Membe, Credit Department, Banque Internationale pour le Commerce et l'Industrie de la Cote d'Ivoire
- M. Patrice Sahiri, Commercial Section, L'Office de Promotion de l'Entreprise Ivoirienne
- Mme. Jeanne Gervais, Ministre de la Condition Feminine
- M. Kone, Director for Administration, Banque Ivoirienne de Developpement Industriel
- Mme. Annie Girard, Institut Africain de Developpement Economique et Social
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- Mme. N'cho Tracre, businesswoman, Abidjan
- Mme. Angelique Kouassi, businesswoman, Abidjan
- Mme. S. Amani Ahoua, businesswoman, Abidjan
- Mme. Gabrielle N'zogbo, businesswoman, Abidjan
- Mme. Antoinette Kanga, businesswoman, Abidjan

Mme. Luci N'gulu, businesswoman, Abidjan
Mme. Adama Bikele, businesswoman, Abidjan
Ms. Carla Schworer, U.S. Peace Corps Volunteer, Minister de la
Condition Feminine
Mr. LeRoy Wagner, Entente Liaison Officer REDSO
Mme. Tadjou N'dindin, businesswoman, Abidjan
Mme. Cuatara Kplembo, businesswoman, Abidjan
Mmes. G.V.C. women's cooperative, fish sellers, Grand Bassam
The staff of the Entente African Enterprises project office

Benin

M. Abou B. Baba-Moussa, Director General Banque Beninoise pour le
Developpement
M. Paul Dossou, Assistant Director, Banque Beninoise pour le
Developpement
M. Charles Dossou, Director of Research, Banque Beninoise pour le
Developpement
Mme. Felicie T. Ayayi, Director Juridical Section, Banque Beninoise
pour le Developpement
Mme. Augustine Coddja, businesswoman, Cotonou
Mr. Herbert L. Woods, Representative USAID, Benin

Mme. Rosine Sopko, businesswoman, Cotonou
Mme. Bernardine Codjovi, businesswoman, Cotonou
Mme. Therese Aissi, businesswoman, Cotonou
Mme M. W. Gahou, businesswoman, Cotonou
Mme. L. T. Nazuma, businesswoman, Cotonou

Niger

M. Amadou Nouhou. Director General, Banque de Developpement de la
Republique du Niger
M. Marcellin Mouskoura, Director, Office de Promotion de l'Entreprise
Nigerienne
M. Dia, Assistant Director of Development, Banque de Developpement de
la Republique du Niger
Mme. Binta Coulibaly, Manager, New Market Branch, Banque de Developpement
de la Republique du Niger
Mme. Bako Absatoo, Director for Foreign Relations, Banque de Developpement
de la Republique du Niger
Mr. Herbert Miller, Program Officer, USAID, Niamey
Ms. Rosemary Crockett, Public Affairs Officer, U.S. Embassy, Niamey
Mme. Fatimata Toure, businesswoman, Niamey
Mme. A Ouattara, businesswoman, Niamey
Mme. Mody, businesswoman, Niamey
Mme. Aissa Ibrahim, businesswoman, Niamey

Togo

- M. Bawa Mankoubi, Director General, Banque Togolaise de Developpement
- M. M. A. Kinde, Director, Le Centre National pour la Formation de
Petites et Moyennes Entreprises
- M. Kidjie Kantchil, Director of Credit, Banque Togolaise de Developpement
- M. Adam Boukari, Director of Credity, Union Togolaise de Banque, Lome
- Mme. Wenyedamo Barandao, Director, Commercial Section, Banque
Togolaise de Developpement
- Mme. Jeanette Kuevi Beku, businesswoman, Lome
- Mme. A. M. Franklin, businesswoman, Lome
- Mme. Akvetey, Augusta, businesswoman, Lome
- Mme. Adjani Neglockje, businesswoman, Lome
- Mme. Madeline Abbey, businesswoman, Lome
- Mme. A. Diabate, businesswoman, Lome
- Ms. Vicky Kinkle, Women in Development Officer, USAID, Togo

Upper Volta

- M. A. Patrice Cuattera, Director General, Banque Nationale de
Developpement de Haute Volta
- M. Hamade Diallo, Director General, Office de Promotion de l'Entrepri
Voltaique
- M. Didace T. Douamba, Assistant Director, Banque Nationale de
Developpement de Haute Volta

Mlle. Josephine Gissou, sociologist, Ministere du Plan, Upper Volta
Mme. Yamego, Director of Credit and Repayment, Banque Nationale
de Developpement de Haute-Volta
Mme. Napon, Assistant Director of Research, Banque Nationale de
Developpement de Haute-Volta
Ms. Mary Ann Riegelman, Women in Development Officer, USAID, Upper Volta
Mme. Marianne Traore, businesswoman, Ouagadougou
Mme. Alice Cuarego, businesswoman, Ouagadougou

B

African Enterprises Program Statistics Relating Particularly to Women

Total number of loans (men and women)

1st installment:	302
2nd installment:	131*

Number of loans to women

1st installment:	68
2nd installment:	40*

% of loans made to women

1st installment:	22.5%
2nd installment:	30.5%*
Overall: (adjusted for partial 2nd installment)	25 %

*Until 31 October, 1978.

% of loans to women by bank

	1st installment	2nd installment*
Banque Beninoise pour le Developpement	31%	43.3%
Banque Ivoirienne de Developpement Industriel	6.2%	0
Credit de la Cote d'Ivoire	28.2%	12.5%
Banque Internationale pour le Commerce, l'Industrie et l'Agriculture de la Haute- Volta	0	0
Banque de Developpement de la Republique du Niger	1.8%	0
Banque Togolaise de Developpement	42.8%	31%

% of total money lent which went to women

1st installment: 9%
2nd installment: 20%
overall: 12%
(adjusted for
partial 2nd
installment)

*Until 31 October, 1978.

% of total money lent which went to women by bank

	1st installment	2nd installment*
Banque Beninoise pour le Developpement	14.9%	37.4%
Banque Ivoirienne de Developpement Industriel	5 %	0
Credit de la Cote d'Ivoire	19.1%	8.6%
Banque Internationale pour le Commercie, l'Industrie et l'Agriculture de la Haute- Volta	0	0
Banque de Developpement de la Republique du Niger	.4%	0
Banque Togolaise de Developpement	20.1% ,	36.9%

Average size of loans

To women: \$13,500

To men: \$32,500

* Until 31 October, 1978