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Women in Local Markets and Commercial Areas

A Report and Handbook



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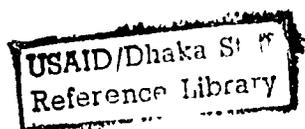
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Women in Local Markets and Commercial Areas

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ACRONYMS AND TERMINOLOGY

BRAC	Bangladesh Rural Advancement Committee
BSCIC	Bangladesh Small and Cottage Industries Corporation
BURO	Bangladesh Unemployment Rehabilitation Organization
CDS	Centre for Development Studies
CWFP	Concerned Women for Family Planning
ILO	International Labour Organization
MSS	Manabik Shahajjo Shongstha
NGO	Non-Governmental Organization
PRIP	Private Rural Initiatives Program
SIDA	Swedish International Development Authority
USAID	United States Agency for International Development
VERC	Village Education Resource Centre
VGD	Vulnerable Group Development (a World Food Program/Ministry of Relief and Rehabilitation Project)
WES	Women's Employment Service
WFP	World Food Program
YMCA	Young Men's Christian Association

Notes :

"bari"	the homestead, to which Bangladeshi women have traditionally been restricted
"hat"	a market that meets on one or two specific days of the week. Sellers usually sit in the open-air and offer agricultural and non-agricultural items for wholesale and retail trading
"market" or "bazaar"	a collection of shops - concrete, semi-permanent, or open-air that are open daily and offer a wide variety of fresh and dry goods
"client" or "participant"	women entrepreneurs involved in these pilot projects
"implementing agency" or "implementors"	the development organizations which initiated and supervised the pilot projects
N.B.: US \$ 1.00	= approximately Taka 32.00

LOCATION OF PROJECT SITES

BANGLADESH

Scale 1" = 48 Miles

REFERENCES

International Boundary —————

District Boundary - - - - -

River

Air Port

WOMEN'S CORNERS

- ① BRAC
- ② ILO/BSCIC (1)
- ③ ILO/BSCIC (2)
- ④ SWANIRVAR

RESTAURANTS

- ⑤ BURO (1)
- ⑥ BURO (2)
- ⑦ CWF

RETAIL SHOPS

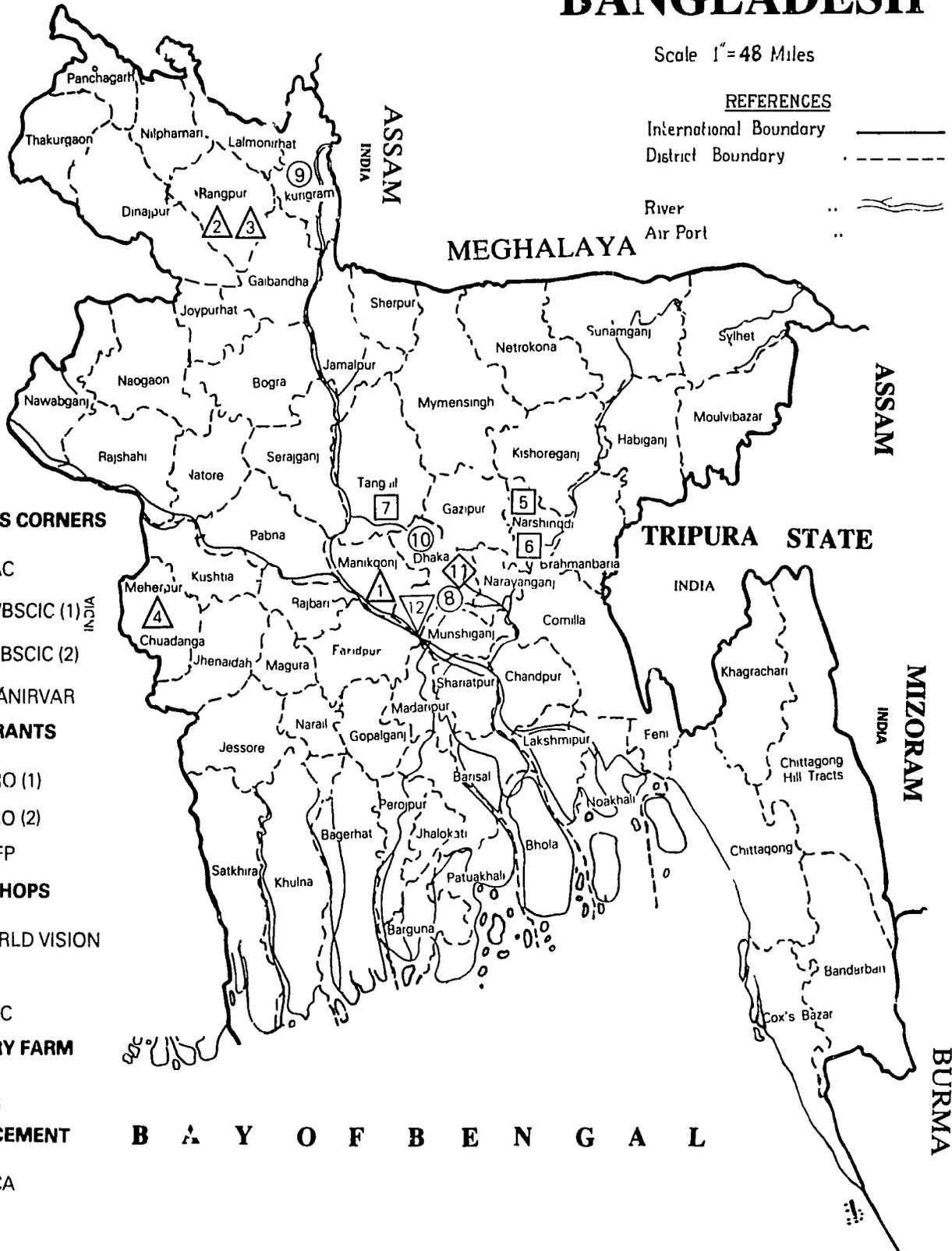
- ⑧ WORLD VISION
- ⑨ CDS
- ⑩ VERC

MINI DAIRY FARM

- ⑪ MSS

JOB PLACEMENT

- ⑫ YMCA



EXECUTIVE SUMMARY

A woman who sells goods in a rural Bangladeshi market turns heads. That she retails her produce is not in itself unusual. Many women peddle goods door to door in their villages or have small shops in their homes. Others sell to middlemen. Still, cultural customs continue to impede women's entry to the commercial world beyond their bari. The Bangla term "*bajarer meye*", or "woman of the market", is synonymous with a woman of loose morals. Unfortunately, excluding women from the market restricts their income-earning opportunities. Moreover, it denies them access to a whole range of services available in commercial areas, such as family planning centres, health clinics and banks.

In 1986, USAID set out to see whether this could change. Already, a few brave women had successfully set up businesses in small towns. A feasibility study suggested that under certain circumstances - particularly in liberal areas where officials and development agencies supported women's development - the women's commercial enterprises could succeed. To test this hypothesis, USAID sponsored 12 four-month pilot projects initiated by a variety of development organizations. The goals of the project were to expand the participation of women in local markets and commercial areas, and to develop models for replication by other organizations.

Five types of businesses were set up: women's corners (sections of a market where women sell goods directly to customers), restaurants, retail shops, a job-placement service and a miri-dairy farm. Participants in these ventures were mostly destitute or low-income women, though a couple of projects also involved middle-class women.

Projects received an average of Tk. 44,500 or U.S.\$ 1,390. This provided credit or a grant to female participants and covered the cost of a full-time staff person to oversee the project. In addition to start-up costs, participants received training in business management and accounting, funded by SIDA.

USAID monitored each project and, at the end of the four-month pilot period, evaluated progress. The findings are very encouraging. Ten projects are still in business at the time of writing, most having begun in the latter half of 1987. Participants' incomes have increased and their confidence has blossomed. Perhaps most significantly, local authorities, competing businesses and the public accepted and even welcomed the ventures.

Women's corners, which altogether involved more than 100 women, are the most successful venture. They are inexpensive to set up and relatively simple to manage. Restaurants have also been profitable and have the potential for replication. Retail shops present more challenges to organizers.

The pilot projects taught many lessons. Most important amongst them are that prudent participant selection is crucial and that finding the right degree of supervision can be difficult for agencies. Also, four months is too short a period for most ventures to get up and running.

Breaking the market taboo requires further effort. The report recommends the vigorous promotion of women's commercial ventures, and suggests several strategies to achieve this.

I. WHY A STUDY ON WOMEN IN LOCAL MARKETS AND COMMERCIAL AREAS ?

One of the most startling experiences for visitors to rural Bangladesh is the dearth of women shoppers and sellers in markets and bazaars. With rare exception, this territory remains the domain of men and the only women around are beggars. In Bangla the term "*bajarer meye*" ("woman of the market") is synonymous with a woman of loose morals. Ideally, women should avoid strange men, who threaten their honour and that of their family. For many women, this means practising *purdah*, or seclusion, which severely restricts women's mobility. For others, it means behaving modestly, and not drawing attention to oneself. Not everyone, however, can afford *purdah*. For the very poor, *purdah* is a luxury.

Most women, whether they remain sheltered by the homestead or not, contribute greatly to family income. Their work takes many forms. Rural employment opportunities include agricultural wage labour, crop processing, domestic service, midwifery, handicraft production, roadwork or even money-lending. Usually, the returns are low - women in domestic service for instance receive their food and perhaps clothing, but little else. And increasingly, the work is not even available: opportunities for income-earning from rice-husking, for example, have been eroded due to the introduction of mechanized rice mills.

Agriculture provides by far the most employment for women in rural areas. Women from farm households are responsible at the very minimum for crop processing and care of farm animals, besides managing kitchen gardens where they grow vegetables for market and consumption. Poor women sometimes sell their produce - husked rice, seasonal vegetables, sweets - door-to-door in the village or from a shop in their homes. Their shops may also offer products bought in the town, like *biris* (hand-rolled cigarettes) and betel. More usually, women sell to middlemen or have male relatives bring produce to market - often losing control of their income in the process. When they lose control over income, women often lose access to any say in how the money is used.

Women as well as their families suffer from these arrangements. Businesswomen restricted to the village usually have limited markets and earn small incomes. Moreover, if they do not venture into commercial centres, they are unable to take advantage of community services available there like health clinics, family planning services and banks. Cultural and social patterns have increased women's vulnerability in other ways as well. Fifteen percent of all rural households are female-headed. This number rises dramatically amongst landless households and for women over 45. Once abandoned, divorced or widowed, women can depend upon little except their own resources and initiative. Growing landlessness is also making women and their families reach out for an alternative employment.

A few determined women are looking beyond traditional work. In the past few years, a small number of women have begun to sell directly in the market or open up small shops in town. A woman in Savar runs a photographic studio. A widow in Dhamrai opened a successful grocery store. A married woman in Sonargaon runs her own tailoring shop. Another woman in Manikganj manages a restaurant. It is path-breakers like this who inspired the "Women in Local Markets" project.

The purpose of this report is to review USAID experience in promoting female entrepreneurship in local markets and commercial areas. Twelve pilot projects were sponsored by USAID between 1987 and 1989 to help NGOs, UN organizations and governmental bodies to support initiatives by women to own and operate small business activities. Sections II and III below review the objectives and strategy of the USAID project. Section IV summarizes those lessons which are common to many of the pilots. Section V discusses in detail each project type with pertinent lessons. For women's corners, the most successful venture, an action plan for future implementors is included. Section VI reviews the training program offered to participants, and Section VII recommends future action to promote women micro-enterprises. Annexes A and B offer guidelines for organizations interested in implementing or financing future projects. Annexe C provides information about each pilot in a summary form, while Annexe D suggests sources for further reading. A sample project description form is included as Annexe E. The VERC Business Training Curriculum is given as Annexe F. It is hoped that this report is a useful handbook to those interested in supporting women entrepreneurs.

II. OBJECTIVES OF THE "WOMEN IN LOCAL MARKETS AND COMMERCIAL AREAS PROJECT"

The objectives of USAID's Women in Local Markets project were to expand women's participation in local markets and commercial areas by assisting potential entrepreneurs of different socio-economic groups to own and operate micro-enterprises, and hopefully to develop models based on their experiences that might be replicated by others. These goals dovetail with USAID's Women in Development policy, which promotes the recognition of women's contributions to and their participation in national economic development. More specifically, it supports the creation of employment opportunities for women, particularly in the private sector.

This project tested the conclusions of a 1986 USAID-sponsored feasibility study which found that in certain areas and under certain conditions women could participate more directly in commercial areas. The study also suggested that the market taboo could most easily be broken in areas where:

- (a) local administration was supportive towards women's development;
- (b) development organizations were active, and focused on women's development;
- (c) there were effective women's organizations; and
- (d) women were commonly seen in public places (for example, Hindu majority areas and university or college towns).

Places like Tangail, Manikganj, Savar and Mirzapur appeared to have the highest potential, but projects have been successfully begun in less likely locations as well (see map). The scope for female entrepreneurship is therefore tremendous.

III. PROJECT STRATEGY

USAID committed U.S.\$60,000 to a two-phase series of four-month pilot projects implemented by non-governmental organizations (NGOs), government bodies and UN organizations. Funding for each project was intended to start-up, expand or diversify, a micro-enterprise owned and operated by women. USAID offered the following guidelines to the "implementing agencies":

- (a) projects should begin on a very small scale;
- (b) projects should not threaten existing market structures;
- (c) project participants should contribute equity - in the form of cash, in kind or in free labour; and
- (d) projects should be developed as commercial, self-sustaining enterprises.

The projects were not restricted to any one target group of women. Rather, USAID hoped that women from a range of income groups would participate. The market taboo will only be shattered when women from all income groups successfully penetrate the marketplace. If only the very poor enter the market, their participation may continue to be seen as the last choice of the desperate

Each pilot was granted an average of Tk. 44,500 or US\$1,390. In some cases, implementing agencies provided additional money for the project. As well, implementors were to delegate a full-time staff person to act as advisers who would assist the women with legal formalities, business administration and book-keeping. USAID funds covered staff costs and credit or grants offered to the participants to establish the venture. Where credit was extended to participants, annual interest rates ranged from 10 to 18 percent.

The *Village Education Resource Centre (VERC)* provided training in business management and book-keeping to project participants. (See Annexe F for a curriculum of their training). With support from the *Swedish International Development Authority (SIDA)*, approximately 130 women from ten of the projects received training. Several implementing agencies offered their own in-house training

A USAID team comprised a male economist and two female project coordinators who monitored all projects. The team made frequent surprise visits to the ventures where they interviewed the businesswomen, representatives of the implementing agency, and a random selection of customers. At the end of the four-month period, each project was formally evaluated. Projects were assessed on a commercial basis. The most important question here was whether women were able to run their businesses profitably. At the same time, other impacts were considered. How many employment opportunities for women were created? Were women's skills developed? Did their confidence develop? Did their status within the family increase? Did they take advantage of community services?

Five types of projects were funded by USAID:

- Women's corners, regular sections of a market where women sell goods directly to customers (4 projects);
- Restaurants (3 projects);
- Retail shops selling dry goods (3 projects);
- An urban job-placement service (1 project); and
- An urban mini dairy-farm (1 project).

IV. LESSONS LEARNED

These pilot projects were a dramatic change of course from traditional income-generating activities for women. Not all were successful, but many were - 10 out of 12 are currently in business. This far exceeds the success rate for most new businesses. Many began just before the flood of 1987, sustained damage, and survived. Participants' incomes have risen and their confidence has increased tremendously. These pilots therefore provide evidence that not only are women's micro-enterprises commercially viable, but they also have beneficial social and development impacts.

This is what was learned:

1. Women can successfully run non-traditional businesses if they are given credit and technical support. Women's corners in particular have bright prospects, closely followed by restaurants.
2. When women sell directly to consumers, they retain control over their earnings.
3. Client selection is critical. The most successful participants were already known to the implementing organization. They were usually female heads of households above thirty-five years of age who had fewer worries about - and greater need to - break out of traditional roles.
4. Where hours of employment are flexible - such as with women's corners or dairy farming - women are best able to accommodate both work and family responsibilities. Where a venture has extensive and inflexible time demands (for example, restaurants), the participants' ability to devote the necessary time should be considered.
5. Engaging the support of local authorities is critical to social acceptance of a business. Because their approval was sought, the ventures have been accepted by competing businesses, suppliers, consumers and the public. Teasing and harassment have been within the participants' control and have minimized with time.
6. Collective profit-sharing projects are more difficult to manage than individual businesses. It is probably beneficial for owners to have previous experience working within a group. Collective projects involving women from mixed socio-economic backgrounds run less smoothly than those with more homogeneous groups.
7. Micro-enterprises require a lot of supervision at the outset from the implementing agency. However, too much management by the agency leaves participants feeling - and behaving - like employees rather than owners. This is especially true if the women have received a grant rather than credit.
8. Very ambitious projects leave the participants feeling like employees of a venture they can never hope to own.
9. Physical proximity of the business to the implementor's local office is usually detrimental to success. Instead of becoming independently managed, these businesses often remain dependent on the implementing agency.
10. Focusing on commercial viability is not as easy as it sounds. There are a couple of reasons for this.
 - (a) Implementing agencies too often are not aware of the importance of making a profit, especially when their other activities have a welfare focus.

- (b) Implementors underestimate the capacity of participants and shield and protect them from the responsibilities of ownership, like managing their own book-keeping.
- 11. Training in business management is beneficial to participants, but special courses should be designed for illiterate women
- 12. Most of the projects had a demonstration effect, even those which failed. A number of women uninvolved in the pilot projects have opened their own businesses or have indicated an interest in doing so.
- 13. A four-month pilot period is too short a time for most commercial ventures. (Women's corners are a notable exception.) Providing support - credit, guidance and supervision - for between six months to one year is a more realistic target.

These lessons were learned over and over in the pilot projects. As well, each type of activity offered additional lessons. The following section reviews each type of project and discusses successes, problems and what was learned.

V. THE PROJECTS

WOMEN'S CORNERS

THE OPPORTUNITY :

Women rarely visit the market. This does not mean that women do not retail and wholesale their produce. Some women sell goods from door to door in the village or from a shop in their home. Others sell to middlemen or have male family members take produce to the market. While this contributes to family income, profits are usually low and women often do not see their earnings, which may be taken by the male family member.

Women's corners are portions of a market or hat where individual women vendors sell directly to customers. They are a good way for women to increase income and to retain control of resources.

However, sitting in the market, on a bamboo mat or under a temporary enclosure, selling rice or lentils or bamboo crafts, is thought to be a low status occupation. Women's corners are therefore not for everyone, but for low-income or destitute women who cannot afford status considerations and are willing to try something new.

WHAT'S BEEN DONE :

Three women's corners were established. *The Bangladesh Rural Advancement Committee (BRAC)*, the country's largest NGO, began one in Manikganj, a relatively liberal area well-served by NGOs. *The International Labour Organization (ILO)*, working through the *Bangladesh Small and Cottage Industry Corporation (BSCIC)*, set up markets in multiple villages of two unions in the Rangpur area.

The three projects attracted more than 100 women who shared several characteristics. They were usually destitute, often were the sole income-earners in their family, and had little or no education. Many were Muslim, over 35 years of age, and had visited commercial centres in the past. Previously, they were petty traders, agricultural or food-for-work labourers, domestic servants or beggars.

In each project, the participants had been beneficiaries of the respective organizations' programs for several years. Most of the women involved in the ILO/BSCIC initiative, a part of the "ILO Project on Self-Employment for Women", were participants in the Vulnerable Group Development (VGD) program run by the World Food Program and the Ministry of Relief and Rehabilitation. These prior institutional links are a key factor in the projects' success. A one-day workshop sponsored by ILO/BSCIC to gain the support of local authorities and businessmen also contributed to success. Female participants attended the workshop, as well as a study tour to nearby areas to learn about traditional and non-traditional employment for women.

Initial expenditures for women participants were minimal. Capital costs for tools of the trade - a scale, containers, jute sacks, plastic covering, and enough bamboo to construct a platform - averaged Tk. 450 per participant. Usually, market sellers pay a daily market toll of Tk. 1 or Tk. 2, but ILO/BSCIC participants were exempt from this requirement.

Loans ranged from Tk. 500 to Tk. 3000, repayable in weekly installments, with annual interest rates of between 10 and 18 percent. Some women sold dry goods procured from wholesalers while others retailed their own produce.

Progress is impressive. The women have matured from amateur sellers arguing amongst themselves while ignoring customers into skillful businesswomen. They have little difficulty buying goods from wholesalers on credit, and easily attract customers. Harassment is minimal. Their self-confidence has blossomed and their incomes have risen significantly. The average monthly income of women in the ILO/BSCIC initiatives has risen from below Tk. 600 to above Tk. 900. Several sellers have progressed to more ambitious ventures - a restaurant, tailoring shops, a stationery store.

If one visits the Manikganj Bus Stand market today, you won't find a women's corner. In spite of that, the project is a success. The four women who have been coming to the market have integrated into the regular market where sellers sit grouped by product type - rice sellers with rice sellers, vegetable sellers with vegetable sellers. This took some time, but evolved as the women began to feel more comfortable in the marketplace and accepted by other sellers.

Two other pilots successfully supported individual women entrepreneurs. Swanirvar disbursed loans averaging Tk. 4,000 for business expansion to several of its clients in Alamdanga Upazilla, Chuadanga, northwest of Jessore. One woman began a tailoring shop while the other two set up retail shops. Monthly incomes range between Tk. 1,200 and Tk. 2,000. There is reportedly a high level of interest amongst women in Alamdanga to set up their own micro-enterprises. The Village Education Resource Centre (VERC), after the failure of its retail shop (see below) diverted its remaining funds to five women peddlers selling goods door to door and in the weekly hat. Each of these projects confirms the project's hypothesis - if given some support, women can and will establish themselves in commercial areas.

CHALLENGES OF WOMEN'S CORNERS :

Women are keen to sell in the marketplace, but they may find it difficult to do so on a daily basis or in the evenings. Originally, most participants - 50 in each of the ILO projects, and five in BRAC - came to the market each day. As the four-month pilot period came to an end, fewer women were regularly attending the daily market. Instead, they were participating in the weekly or twice-weekly hats which generally attract a larger number of sellers and buyers. Some were sharing the responsibility of sitting at a market stall with other women. Busy the rest of the week with post-harvest activities and heavy domestic responsibilities, it made economic sense to forego the daily market and instead sell door to door or from their homes.

The lack of simple but necessary facilities, like toilets, can also present a problem. Developing good relations with local officials, especially members of the market committee, can sometimes help to overcome these difficulties.

Most participants have been approached by other women interested to sell in the market. But space is often short. In Manikganj a lack of market stalls has not only held back expansion but has led to three of the four sellers losing their space. However, the future holds promise : a union adjacent to the town of Manikganj is planning to open a new market on the main road, and will reserve thirty places for a women's corner.

LESSONS LEARNED ABOUT WOMEN'S CORNERS :

1. Women's corners are fairly simple for the sellers and the implementing agency to manage. Moreover, they are cost-effective. Small amounts of credit (ranging upwards from Tk. 500 or U.S. \$ 16) and a push are all many women need to get started.
2. Women are more likely to profit and come regularly to the market if it is a flourishing place but securing a spot can be difficult.
3. Beginning with five to ten women ensures that their presence in the market is felt, and that they have a mutual support network. Experience shows, however, that as many as 50 women can be successfully involved in a market project at one time. The number selected should be in line with available market space.
4. The women most drawn to this activity are destitute and are often heads of households. Because of their desperate situation, they are less reticent to sit in the market than their wealthier sisters.
5. Numeracy is not necessary for success. Women sellers proved adept at verbal accounting which is fine for this type of individual activity.
6. The illiterate and innumerate women involved in these projects derived little practical benefit from training designed for literate women. If training is to be offered, a separate course should be designed for illiterate women, emphasizing marketing, customer relations and supplier relations.
7. In time, many women decide to come to the profitable hats rather than the daily markets. This should not be seen as a failure. Rather it indicates that women are learning to make good use of their time.

WHERE TO GO FROM HERE :

Replication has already begun. Encouraged by the example of the ILO/BSCIC women, women in the Rangpur area have spontaneously begun to sell in the marketplace without outside assistance. Other organizations are also promoting women sellers: Save the Children (US) extended credit to about 25 women to set up a women's market - not a corner - in Ghior, north of Manikganj. Each morning for an hour or so they sell goods they themselves processed or produced. Save the Children has had even more success in Nasiragar Upazilla, Brahmanbaria, a fairly isolated and conservative area. Here, in the village of Nurpur, 15 to 20 women sell three mornings each week, on land provided by the village leadership.

Establishing discrete women's markets is probably not a viable strategy except in situations where there is no competition, such as villages without a market. But these women's markets are a terrific example of an agency integrating women's market projects into their regular credit program. Save the Children offered credit on the clear understanding that funds would be used to begin or expand a business venture in the market or commercial centre. This is a relatively simple way of expanding the options for the many credit programs run by governmental and non-governmental organizations in Bangladesh.

It may be possible for an implementing agency to develop a market in cooperation with local government, ensuring that a corner is reserved for women. This could be a prototype market, with proper toilets, drainage and tin roofs.

An Action Plan for a Women's Corner

1. Select a small group of participants (maximum ten at the beginning), who can be easily monitored.
2. Locate the activity in an established, busy market.
3. Sponsor a workshop for local government authorities, businessmen and prospective businesswomen to discuss concerns and gain acceptance for the venture. Possibly offer a study tour for the women to see other women in business.
4. Secure adequate space for clients: this may involve negotiations with the market committee for at least a strategically located corner. Developing good relations with local government officials is critical.
5. Pay for space - it gives women a legal right to protest if difficulties (such as removal from the market) arise.
6. Provide support services - credit according to the client's needs, marketing assistance and training if considered valuable. Business management training, if offered, should be appropriate for illiterate/innumerate women
7. Monitor progress regularly - ensure daily informal visits and formal weekly meetings. These are crucial during the pilot phase.

RESTAURANTS

THE OPPORTUNITY :

Restaurants offer the opportunity of a year-round, stable market, with high potential profit. A clean, attractive restaurant easily stands out against the rest. Given a good location, sound management and proper supervision, women can successfully run restaurants. However, restaurants are more complex to manage than individual ventures, require some written accounting skills, and do not offer the same flexible hours available to market sellers.

WHAT'S BEEN DONE :

Three restaurants opened as cooperative ventures during this pilot project. They seat up to 16 people and serve two or three set dishes a day as well as snacks. *Bangladesh Unemployed Rehabilitation Organization (BURO)* opened two restaurants in succession in Narshingdi, both called "Nimontron". *Concerned Women for Family Planning (CWFP)* started "Nebedita" in Tangail. The businesses have attracted women who are needy, but of diverse backgrounds - some literate, some not, some primary earners, some secondary earners.

BURO's first venture, referred to as "Nimontron I", opened in Velangar, Narshingdi. By any account it is a success. After an initial period of high participant turnover and close supervision, BURO successfully handed over ownership and management to two women owners who take home between Tk 500 and 1,000 every month, in addition to their meals. Three paid staff assist them.

Encouraged by the success of "Nimontron I", BURO replicated the model in Shibpur, Narshingdi. This venture, however, was rather more ambitious. Large premises were rented which are shared with BURO's local office. The location is good, near by the local government offices, banks and a girls school. However, "Nimontron II" has experienced all the drawbacks of close proximity to its sponsor with none of the benefits. The person assigned to supervise the restaurant was inexperienced but ever present. Although "Nimontron II" is generating a small income, it has the potential to do a lot better.

Concerned Women for Family Planning opened "Nibedita" near a bus stop in Tangail. The site initially selected was busier, but required a large rent advance. Instead, "Nibedita" shares its less costly premises with the CWFP office. The restaurant is only open until 5 p.m. but compensates for its limited opening hours by promoting its catering business. "Nibedita" experienced a period of rapid staff turnover, but now retains a cadre of capable women - one manager and several staff. The major problem is that CWFP staff continue to manage and supervise the restaurant and foresee their lead role continuing for several years. This appears to reflect more upon the reticence of the agency to let go, rather than the capacity of the women.

All three restaurants are profitable and have the potential for higher earnings and replicability. The local elite has reacted favourably to the restaurants, thereby reducing harassment from local boys and religious leaders. Women participants can do their own book-keeping, have developed a clientele and maintain good relations with suppliers. The next hurdle is to pass on ownership to them.

CHALLENGES OF THE RESTAURANT BUSINESS :

In a complex activity like a restaurant, it is tempting for the implementing agency to maintain a firm hand in its operations. One factor causing agencies to hold on may be the high participant turnover. This turnover is understandable. Restaurants are a full-time commitment, making it difficult for participants to fulfill their family commitments. And because restaurants show little profit at the beginning, women are often under pressure from their families to discard the venture.

Suitable locations for restaurants can be costly, particularly when rent advances are required. In these pilots, both implementing agencies absorbed some of the expenses by sharing premises with the restaurant. This was helpful at the outset but has also led to an unhealthy relationship between the agency and the business venture. Solutions to the problem are not obvious. Less costly locations tend to lack toilet facilities or a tubewell, which are important for the women's image and a smoothly running restaurant.

LESSONS LEARNED ABOUT RESTAURANTS :

1. High rent advance requirements may cause implementors to compromise on their planned location. Tk. 50,000 is probably a reasonable budget outside of the busiest commercial areas.
2. It is difficult for implementing agencies to find the right balance between supervision and control of restaurants. Intense supervision and assistance are necessary at the outset, but must evolve into a more detached relationship if the women are to take on ownership.
3. Many of the restaurants' management problems can be attributed to the women being new to the organization and to their feeling like employees rather than owners. As such, they have less incentive to cut costs, work harder or resolve interpersonal conflict.
4. Extra services - like a catering service, or opening for meals and other occasions can compensate for shorter working hours, which women often prefer.

RETAIL SHOPS

THE OPPORTUNITY :

The prospect of cooperatively running a shop, with the higher status afforded by a proper structure, chairs and shelves, and potentially high profits, can be attractive to many women, even middle-income women. To some they offer the opportunity to sell retail their own goods while avoiding the middleman. And they can be a depot for handicrafts produced by other women as well - possibly other clients of the development agency.

WHAT'S BEEN DONE :

Three retail shops opened during the project. Of these, only one survives, "Ananna", located on church property in Sadarghat, the heart of Old Dhaka's commercial area, is owned and operated by seven women (down from the original 13) all of whom are members of savings' groups run by *World Vision*. The owners received a one-year tailoring course at World Vision, and now sew clothing for women and children in a bright and airy space next to the shop. "Ananna" sells readymade goods alongside fabric and sewing accessories though most sales come from custom orders. One woman acts as sales manager and keeps daily accounts. Owners are mostly Muslim, married, and have at least fifth grade education. Although production is high and quality is adequate, profit remains low. Monthly income, based on production and hours worked, averages between Tk. 600 to Tk. 750, just enough to keep the women solvent. World Vision provides the women with a lot of support, not the least of which is rent-free space. If the shop were required to pay rent, all profit would be wiped out.

World Vision is faced with the challenge of handing over management to the women owners; the women must find ways to increase profits. World Vision would like to expand the shop and offer a wider range of goods but funds are not available. Devising ways to increase revenues, within the existing space, might be a good test of the women's business skills.

"Shonalika" was a retail shop implemented by the *Centre for Development Studies (CDS)* in Kurigram. The shop was intended as a marketing outlet for goods produced by women, to

be owned and operated by women. Eleven women began the shop, of all of whom had prior involvement with CDS. Most were Muslims, secondary earners, had at least five years of schooling and had visited commercial areas as consumers.

In hindsight, "Shonalika's" key problem was overcapitalization. Large sums were spent on rent and furniture, but participants were unable to stock the large premises sufficiently. Goods produced by women were of low quality, unsuitable for sale. And, like "Ananna", the owners were very dependent on the implementing agency, with which they shared space. As a result, the women were not actively involved in the running of the store. During the flood of 1988, most inventory was damaged and the venture was discontinued.

The Village Education Resource Centre (VERC) in Savar started "Orpon", a retail shop selling general goods and owner-produced items. Savar already had a photographic studio owned and run by a woman, and the educated women of Savar were enthusiastic to participate in commercial centres. "Orpon" had seven co-owners, two of whom worked in the shop.

VERC's venture is especially noteworthy for involving women from upper and middle-class homes - all married women with many years of schooling. However, the shop began to have internal management problems within the first two months of operation. This resulted in irregular shop hours and limited stock, which undermined the effort to build up a clientele. As the venture was not profitable enough to justify the high rental cost, it moved to a quieter, but less travelled, location. Damage sustained during the 1988 flood led to the shop's closure.

Although both "Shonalika" and "Orpon" ultimately failed, lessons were learned, and the shops helped to break the market taboo in Kurigram and Savar.

CHALLENGES OF A RETAIL SHOP :

It is compelling to involve a large group of women in a retail venture. If they are all handicraft producers, a shop offers a direct marketing outlet. However, unless all participants have defined roles to play from the beginning, there is a strong chance that they will lose interest in the venture. A further challenge is maintaining quality control. In the case of producer-owned shops, rejecting merchandise can be a sensitive issue.

LESSONS LEARNED :

1. It is crucial to involve women interested in active participation in the venture, and suitable for a profit-sharing arrangement. Prior involvement in cooperative projects is probably useful experience.
2. Common problems were found to be limited stock and variety as well as low quality participant-made goods. Thus, training in business management and especially retail marketing is especially important in this type of venture.
3. Beginning small is important - a modest shop with between three and five staff rather than 11 or 13 is most likely to be successful. Incomes remain small if too many people are involved, especially when participants do not have specific roles to play in the

day-to-day running of the shop. If shops are too ambitious, ownership may seem out of reach to participants, who may lose interest in the business.

4. Retail shops may be a good way to involve middle-class women in small business, but strategies to promote their active participation are required.

MINI-DAIRY FARM

THE OPPORTUNITY :

Manabik Shahajjo Shongstha (MSS) works with the urban poor of Dhaka, many of whom live in makeshift slums. Many slum residents are migrants from rural areas, so are often skilled in cow-rearing. Unlike other products, there is an unmet demand for fresh milk in Bangladesh. Cows deliver milk eight months of the year, providing between 1-1/2 to 3 Kgs. daily. At Tk. 20 per kilo, a woman can earn between Tk. 7,000 and Tk. 14,000 annually (before expenses) and expect a yearly calf.

WHAT'S BEEN DONE :

Fifteen women were selected for this project, all of them new to MSS but experienced in milch cow rearing. While their family incomes are low they are not destitute. In some cases, the women already owned cows but lacked the resources to purchase additional animals. The women were formed into five groups of three, with one from each group receiving Tk. 5,000 at 16 percent annual interest. It was anticipated that once the first woman had repaid her loan, the second member of her group would receive a loan and so on until each woman received credit. To promote success, the Department of Livestock provided a refresher course in livestock rearing to all participants.

The project is successful. As well as earning a good income, the women have become increasingly confident. They have each opened bank accounts in their own names and save monthly. However, because the project was labour intensive requiring a full-time field worker, MSS is discontinuing it. Instead, they are actively promoting milch cow rearing in their other credit program, where it is a strong and profitable addition to income-generating activities.

CHALLENGES OF AN URBAN DAIRY FARM :

There are certain risks involved in dairy farming in shantytowns as these are inherently unstable. One woman cattle rearer had to move after her neighbourhood was demolished by city authorities. Often, empty lots may not be available, or may become unavailable later, with little recourse for the women but to look further afield. More critically, the death of an animal can wipe out a woman's total investment.

MSS is concerned about the staff intensity of this project. Assigning one fieldworker full-time to a project that is not especially complex is not very efficient. Rather, this sort of venture is well-suited to ongoing credit programs and deserves vigorous promotion as such.

LESSONS LEARNED ABOUT DAIRY FARMING :

1. In a risky venture like dairy farming, contingency plans in case of loss should be defined.
2. Selecting women with experience in dairy farming, and offering a thorough refresher course in livestock rearing and simple veterinary training, promotes success.

JOB PLACEMENT SERVICE

THE OPPORTUNITY :

A growing number of educated women are seeking full-time employment in Dhaka. They want positions as secretaries and computer programmers or jobs with NGOs. While they have the paper qualifications required for a variety of jobs, many have neither work experience nor know how to go about securing positions. In response to this, the Dhaka *Young Men's Christian Association (YMCA)* set up a Women's Employment Service (WES) in 1987.

WHAT'S BEEN DONE :

WES operates from rented office space within the YMCA building. Four women - a project supervisor, a field supervisor, a counsellor and a secretary - run the project.

WES maintains two data banks, one of job seekers and one for available positions, and tries to match the two. Each day about 20 women visit WES to register or learn about a job opening. Candidates receive informal counselling - interview tips, expectations of employers, what to do in case of harassment. As of January 1990, WES had close to 600 resumes on file. About half the women have B A s or higher, while the other half have completed secondary school. In 1989, three to four hundred women received interviews, for 130 vacant posts and 60 placements were made, most of them successful. To attract the interest of employers, WES advertises its services through newspapers and promotional brochures. WES now has a cadre of employers who automatically turn to them when they have an opening.

CHALLENGES OF A JOB PLACEMENT SERVICE :

Originally, WES was constrained by high staff turnover and the resulting need for more support from the YMCA, and low demand from employers. It has taken more than two years to develop a group of employers who first turn to WES. Prior to that, staff used to track down job openings through the newspaper or through word of mouth. This was an extremely slow, labour-intensive technique. Current promotional brochures, and WES reputation, have eliminated the need to pursue that path.

Perhaps the biggest problem now facing WES is economic self-sufficiency. Successful job-seekers usually donate one month's salary to meet administrative costs, but this only covers a portion of WES expenses. A path-breaking service like WES will probably take some time to achieve economic self-sufficiency. But steps are being taken in the right direction. As of January 1990 WES had achieved a 26% rate of self-sufficiency.

VI. THE TRAINING COMPONENT

VERC's mobile training team provided business management and basic accounting courses to project participants. Courses ranged from four to seven days in length. This time allowed one to three days for needs assessment and course modification and three to four days for training.

Most participants felt they benefitted from the training program, and many requested that longer courses be offered in future. Literate women generally got the most out of the course. However, an implicit benefit of the training is probably increased motivation for all participants, regardless of their level of literacy or retention of material. Illiterate/innumerate women require a specially designed course that draws upon their skills and meets their needs. Such a course might emphasize marketing techniques and customer, and supplier relations.

Most participants requested refresher courses in accounting, which was found to be the most difficult topic. Other requests were for marketing management and customer relations. A follow-up course offered several months into the venture is recommended. Because participants bring to refresher training real life experience and practical problems, it can be extremely valuable.

Husbands or guardians should also be oriented about the women's projects, what is involved and what the possible benefits might be. This could take the form of a discussion built into the training program.

A number of agency staff attended the courses. This is valuable, but they would probably also benefit from more detailed training courses geared towards the technical side of marketing or accounts. These would enhance their capacity to effectively supervise and guide micro-enterprises ventures.

VII. RECOMMENDATIONS FOR FURTHER ACTION

The 12 pilot projects described here provide ample evidence that women's commercial enterprises are economically viable and developmentally beneficial. When they are offered credit, training and supervision, women demonstrate a willingness to step into non-traditional territory. The prospects for expansion are therefore bright. To encourage and support women entrepreneurs, the following actions are recommended:

1. Donors and development agencies should support and implement more pilot projects, in order to develop experience in commercial enterprises and identify models for replication. Besides those mentioned, photocopy services, rice mills, framing shops and any of the myriad of other businesses found in most towns are worth trying.
2. Women's corners in particular should be vigorously promoted by development agencies. They are cheap, cost-effective and relatively simple to manage. Because they are very often an expansion of what women are already doing, the prospects of success are excellent.
3. Market enterprises should be integrated into the credit programs already run by development agencies which have the capacity to manage and supervise new activities
4. To really break the market taboo, efforts should be made to involve middle-income women in commercial ventures.
5. Support should be sought for the Women's Employment Service, the only one of the pilots in need of further financial assistance, until it achieves self-sufficiency.
6. *Private Rural Initiatives Program (PRIP)* should offer its support for the project by being ready to sponsor additional pilot projects and information-sharing activities. These activities could include
 - (a) a forum for potential donors and implementing agencies to develop a strategy for expansion of entrepreneurial support for women,
 - (b) quarterly newsletters to interested donors and organizations to report on progress, new initiatives and new ideas;
 - (c) annual or biannual seminars to interested donors and implementing agencies to share experiences, visit project sites, develop strategies for the future and gather a body of knowledge in female entrepreneurship,
 - (d) a video documenting the inroads women are making into commercial areas, for use in seminars, staff training sessions, and participant training sessions; and,
 - (e) development of a training course for illiterate women entrepreneurs.

ANNEXE A GUIDELINES FOR FINANCIERS

1. With the possible exception of women's corners, four months is too short a time for a pilot project. Six months to one year is more realistic and funding should be based on this timeframe.
2. In selecting implementing agencies, keep in mind that NGOs usually have few administrative formalities and can therefore use funds quickly. But organizations working through local government (like WFP), although slower on the uptake, often have access to government facilities and strong relationships with authorities.
3. Be sure that the selected implementing agency(s) have the management capacity to provide the necessary supervision to participants.
4. Pilot projects should be small at the outset, so women see themselves as owners rather than employees of a venture

REMEMBER : SMALL SCALE, WOMEN-MANAGED, LOCALLY MARKETED PRODUCTS.

5. Both financial and technical assistance are required :
 - (a) Financial support is needed since banks are unwilling to lend without collateral. With one exception, assistance during the pilot phase in this project ranged between Tk. 24,000 to Tk 64,900 (US\$700-2,000) averaging Tk. 44,500 (US\$1,390) per project.

The amount of financing necessary depends on the nature as well as location of activities. Women's corners are the least costly, while retail outlets and restaurants have higher startup costs. These include expenses like rent advance which are often not budgeted. Tk. 50,000 is probably about right for shops and restaurants in rural areas, with proportionately higher costs in more urban or commercial locations. The cost of women's corner projects depends in part on the number of participants: for a project involving about ten women, Tk. 30,000 should cover all costs. As loans are repaid, these can be revolved to the same or different women.

In the USAID project, women's corners cost an average of Tk. 1,271 per beneficiary, while retail outlets cost Tk. 4,239 per person and restaurants Tk. 10,836 (this figure is based on USAID grants only and excludes any additional funding provided by the implementing agency)

- (b) Technical assistance includes training, guidance, supervision monitoring and evaluation. The cost of these may be partly borne by the implementor. It is important to ensure that all services are provided.
 - A donor interested in funding several projects should insist on a full-time person deputed to or hired to supervise each pilot project within the implementing agency.
 - The donor's technical assistance team should include a coordinator and field assistants in the ratio of one assistant to four pilot projects. This ratio could be slightly higher in the case of women's corner projects. A realistic budget for a five member team is about Tk. 36,000 per month for salary and between Tk. 7,500 to Tk. 20,000 for monthly travel and per diems

- Potential entrepreneurs need training in small business management and book-keeping by a team of professional trainers. The level of complexity and focus of the course will vary according to the activity and the women's backgrounds, but should be offered to all women. The budget for a mobile training team was about Tk. 20,000 per location, per seven day course. This covered the costs of developing training materials, trainers' fee, travel and per diem as well as allowance for 25 trainees at Tk. 15 per day per trainee. A shorter refresher course a few months after implementation is recommended, with a probable emphasis on marketing, accounting skills and other identified needs.
 - The financier may wish to sponsor small business training for implementing agency staff to improve their capacity to guide and monitor projects. Possible venues to explore include the Small and Cottage Industries Training Institutes (SCITI), the Institute for Business Administration (IBA) and the Bangladesh Management Development Centre (BMDC), which have some experience training NGO staff.
6. Contracts between donors and implementing agencies should clearly indicate the terms and conditions of funds. Organizations implementing pilot projects have shown a preference for giving money as a grant to clients. This arrangement is usually counter-productive because it creates a "patron-client" relationship rather than a business relationship. Ideally, financiers should provide entrepreneurs with a soft loan at bank rates, stretched over several years. When the loan is repaid, the business is theirs. If a grant is offered, participants should at least provide matching funds from their savings.
 7. Avoid over-financing. These are commercial ventures, and should require only a finite amount of assistance. Swamping them with donations or credit is not helpful. Similarly, unsuccessful ventures should be allowed to fold, rather than being artificially sustained.
 8. Agencies may require supervision and monitoring to ensure that the project is implemented as a commercial enterprise owned and managed by women. Many agencies do not appear to know how or when to turn the venture over completely to their clients, and gradually find themselves more involved than they had intended. Participants then feel they are the employees, not the owners.
 9. A clear-cut strategy should be developed by the implementing agency to encourage the project to achieve autonomy within a reasonable period. The following should be clear from the outset :
 - (a) extent of client participation - who does the banking ? who does the book-keeping ? when should the project be handed over to participants?
 - (b) scheduling of the activity - heavy rainfall and flooding may complicate implementation and training programs.
 - (c) what happens if the business fails?

ANNEXE B

GUIDELINES FOR IMPLEMENTING AGENCIES

1. Small business is clearly not for everyone, but rather a limited range of women who :
 - (a) are already motivated.
 - (b) have an on-going business or have adequately demonstrated competence and ability to operate a business; and,
 - (c) have experience working together, if it is a cooperative venture.

Client selection is crucial. Working with women with several years membership in the organization is a good rule of thumb.
2. Before beginning a new venture it is a good idea to look at similar businesses to gauge costs, probable gestation period, potential profit and possible pitfalls. Visiting these businesses as a study tour for participants can be extremely valuable. Business and accounting training for participants, both prior to and during implementation, is critical.
3. Activities must begin on a small scale - the idea is to have business that is owned and operated by women. Large import-export ventures come later.
4. Ventures should not share space with the implementing agency. In each case where this has occurred, the implementing agency has been slow to cut loose from the venture. Their physical proximity makes it too easy for participants to lean on agency assistance.
5. A full-time person is necessary to organize and supervise the activity during its initial phase. Where project supervision is added on to a job description, the project often does not get the attention it requires in its infancy.
6. Implementing agency staff responsible for the project should have some training in small business management and be familiar with book-keeping and marketing techniques. Formal training is recommended.
7. Participants should receive credit rather than a grant, to emphasize the commercial nature of the project from the very beginning and provide a sense of ownership.
8. Support from local authorities should be sought. This can assist in minimizing harassment and may increase access to facilities

ANNEXE C

SUMMARY OF PILOT PROJECTS

Type of Business	Implementing Agency	Location	Number of Participants	USAID Grant	Status
Women's Corner	BRAC	Manikgonj	5	none	ongoing
Women's Corner	ILO/BSCIC	Darhsana Union Rangpur	50	Tk 53,000	ongoing
Women's Corner	ILO/BSCIC	Khaleya Union Rangpur	50	Tk 52,000	ongoing
Women's Shops	Swanirvar	Alamdanga Uz	3	Tk 26,000	ongoing
Restaurant	BURO	Velangor Narshingdi	5	Tk. 32,100	ongoing
Restaurant	BURO	Shibpur Narshingdi	3	Tk 50,400	ongoing
Restaurant	CWFP	Tangail	3	Tk 30,700	ongoing
Retail Shop	World Vision	Dhaka	13	Tk 64,900	ongoing
Retail Shop	CDS	Kurigram	11	Tk 24,000	discontinued
Retail Shop	VERC	Savar	7	Tk 42,500	discontinued
Mini Dairy Farm	MSS	Dhaka	15	Tk 53,000	ongoing
Job Placement	YMCA	Dhaka	limitless	Tk 290,992	ongoing

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ANNEXE D

FURTHER READING

A. WOMEN ENTREPRENEURS - BANGLADESH EXPERIENCE

Further information on USAID's "Women in Local Markets and Commercial Areas Project" can be found in the following documents.

Raka Rashid, Expansion of Women's Participation in Rural Markets and Rural Commercial Areas: A Feasibility Study, USAID, March 1987. (An abbreviated version of this report is contained in ADAB News, March-April, 1987).

Raka Rashid, Women's Markets: Pilot Project Activity, USAID, January 1988.

As well, most of the implementing agencies submitted reports to USAID which can be obtained directly from them

The publications below document the experience of other projects promoting female entrepreneurship.

Muzaffer Ahmed, ed. Management for Women in Small and Rural Business: A Collection of Teaching and Learning Material, IBA, Dhaka University (in Bangla), 1986.

S. Hashemi, Credit for Rural Women - An Evaluation of the Women's Entrepreneurship Development Program, USAID, 1989.

S. Mustafa, Searching for Employment: A Preliminary Report on the Female Hat Traders in Jamalpur, BRAC, 1987.

B. CREDIT AND NON-TRADITIONAL ACTIVITIES FOR WOMEN - BANGLADESH EXPERIENCE

For information on BRAC's work in these areas see:

Zafar Ahmed, The Jamalpur Women's Program: A Preliminary Assessment, BRAC, 1982.

BRAC, Jamalpur Women's Program: Annual Reports.

Martha Alter Chen, A Quiet Revolution: Women in Transition in Rural Bangladesh, BRAC, 1986.

H.I. Hunt, Intervention and Change in the Lives of Rural Poor Women in Bangladesh, BRAC, 1983.

For additional information on credit and non-traditional activities for women see:

Therese Blanchet, Rural Women, Savings and Credit: An Anthropological View, USAID, February, 1986 (copy available at PRIP).

CIRDAP, Role of Women in Rural Industries, 1989 (draft).

MIDAS, Report on Market Study of Existing and Potential Markets for Traditional and Non-Traditional Products Produced Under Women's Programmes at Sarsha Upazilla, Jessore, CIDA, 1986.

J.K. Ray, Organizing Villagers for Self-Reliance, Gonoshasthya Kendra, no date.

Jerry Sternin and Jebunnessa Lily, Empowerment of Women - Survival of Daughters, Save the Children (US), Bangladesh Field Office, no date (also see a video by the same name).

A. Tsuda, Women Participants in Small Scale Enterprises, NORAD, 1988.

C. TRAINING GUIDES AND MANUALS

The following manuals on business skills for third world women entrepreneurs are all published by OEF and are available at PRIP :

Suzanne Kindervatter, ed. Doing a Feasibility Study : Training Activities for Starting or Reviewing a Small Business, 1987.

Suzanne Kindervatter with Maggie Range, Marketing Strategy : Training Activities for Entrepreneurs, 1986.

Suzanne Kindervatter, Women Working Together for Personal, Economic and Community Development, 1983.

Management Made Simple :Tools for Entrepreneurs, 1988.

PACT, Monitoring and Evaluating Small Business Projects : A Step by Step Guide, 1987.

Dian Svensen and Sujatha Wijetilleke, Navamaga : Training Activities for Group Building, Health and Income Generation, 1983.

ANNEXE E

EXAMPLE OF PILOT PROJECT DESCRIPTION FORM

Women's Market Pilot Project Activity Pilot Project Description Form

1. Organization Name and Address

Manabik Shahajja Sangstha (MSS)
107, Lake Circus, Kala Bagan
Dhaka

2. Name and Telephone No. of Pilot Project Coordinator

Ms. Rosy Hossain
Executive Director
MSS
Phone : 416112 (messages only)

3. Project Location and Number of Clients

Metropolitan Dhaka City
Number of clients/participants -15

4. Pilot Project Description

Project Type - Mini dairy farm owned and operated by three groups of five women per group.

A. Objectives .

- (1) Increased earnings for underprivileged women in urban areas.
- (2) Creation of market linkages between buyers and sellers.
- (3) Make women self-reliant.
- (4) Improve decision-making abilities of women.

B. Current Client Status :

Women are mainly migrants from rural areas. They are underprivileged and lack linkage to markets and access to credit facilities. It is felt that selected clients have the ability to become successfully involved in income generating activities of a commercial nature.

C. Anticipated Status at End of Pilot Project :

- (1) Client will earn at least Tk. 500/- per month.
- (2) Successful repayment of weekly installment of the loan.
- (3) Increase in socio-economic status.

5. Implementation Schedule

Starting Date :
September 20, 1988

Completion Date :
January 19, 1989

Month 1: Survey of site; selection, motivation and training of clients

Month 2: Extend credit to selected clients

Month 3: Monitoring and supervision

Month 4: Monitoring and supervision, assessment

- (a) Loan amounts will be Tk. 5,000/- per client with 16% rate of interest per annum. After full repayment of the loan, MSS will relinquish ownership of the livestock to clients.
- (b) Clients will be provided with credit and savings passbooks. These will be completed by the coordinator and volunteers during weekly loan repayment.
- (c) Implementing agency will disassociate itself totally from the project once total loan amount has been repaid, i.e. within one year's time.

6. Total Budget

	<u>Tk.</u>
Coordinator (Tk. 500 x 4)	2,000
Volunteer (Tk. 200 x 1 x 4)	800
Stationery	600
Travel, group meetings	1,000
Training on livestock rearing	3,000
Credit fund	<u>45,600</u>
	53,000

MSS will bear the costs of training clients on book-keeping and business management, salary and other project-related expenses incurred by their head office. These costs are not reflected in the above budget.

7. Division of Responsibility

(a) Organizational :

1. Technical : Training, supervision and follow-up. Assistance in book-keeping
2. Financial : As described in Item 6.

(b) USAID :

1. Technical : Monthly meetings and advisory services. Training in dairy farming.
2. Financial : Tk. 53,000/- (as shown in Item 6, total budget).

8. Basis of Cost-Sharing Between Clients and Implementing Agency

Clients bear 80% of total costs i.e. purchase price of cattle plus interest.

Amount of loan per client :	Tk. 5,000/-
Rate of interest :	16% per annum
Schedule of repayment :	52 weekly installments of Tk. 106/- per week, including interest.

Funds (principal portion) repaid by clients will be disbursed among disadvantaged women who require capital to begin/continue a business activity. Interest portion will be retained by MSS as its service charge to administer these loans.

ANNEXE F

VERC's Business Management and Accountancy Training for Women Entrepreneurs

A. Needs Assessment

Day	Content	Process
Day 1	To find out the level of understanding/qualification and experience of participants	Individual discussion with participants
	To know about present accounting and management systems of business women (individual)	Individual and group discussions
	To identify the training needs of the participants/expectation of the participants	Individual and group discussions
Day 2	To identify the training expectation of the implementing agencies	Individual discussion with staff
	To know about the nature of the intended businesses of the implementing agencies (e.g. group/individual, seasonal etc.)	Individual discussion with implementing agencies
	Design the field training program	Discussion among VERC and implementing agencies.

B. Schedule of Training

Day	Content	Process	Materials	Facilitator
Day 1	Welcome and training objective clarification	large group	–	VERC trainer
	Introductions/ice-breaker	depending on group interview	–	"
	Socio-economic condition of women in Bangladesh	large group discussion	situation	"

	Identification of economic activities in womens daily work	large group discussion/Q&A	daily activites' pictures	"
Day 2	Importance of income generating activities for women	large group discussion	—	"
	Techniques of identification of viable income generating projects for women	large group discussion/Q&A	project planning card with Dami note	
	Importance of small business mgmt.	large group discussion	mgmt. wheel chart	"
	Basic functions of management			
Day 3	Importance of distribution of responsibilities and individual duties of each person in each section	small group discussion & paper presentation	—	"
	Role of manager salesman, cashier, producer			
	Characteristics of a businesswoman	group discussion	handout	"
	Quality control and its importance Legal laws of business			
	Price fixing and inventory			
Day 4	Objectives and importance of accounts and accounting	group discussion and synthesis	—	"
	Existing accounting and record keeping	example setting		