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Final Report

**1991 USAID/Rwanda Training and Technical Assistance
Interventions in
Gender Considerations in Development**

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GENESYS

Report of 1991 USAID/Rwanda

Training and Technical Assistance Interventions in

Gender Considerations in Development

F I N A L

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A.I.D./R&D/WID - The GENESYS Project

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Executive Summary

This report describes the content and summarizes the results of two consultations performed by GENESYS project consultants under a buy-in to the Women in Development Office of the A.I.D. Bureau of Research and Development in calendar year 1991.

The first of these consultations was a Gender Considerations in Development (GCID) Training Needs Review conducted in June 1991. This review was preliminary to the training and technical assistance activity that occurred in October and November. The needs review report appears in Appendix I (see page 29).

The three-day training, entitled "GCID in the Project Design Process", introduced thirty participants (both USAID employees and collaborators) to the basic concepts of GCID and explored practical ways to apply these concepts through the use of development planning tools. A detailed discussion of the training design and results are presented in pages 5 to 25. Supporting documents appear in Appendix II (page 54).

The training program received very positive evaluations from the participants and Mission WID Committee. The team believes that this particular training design may serve as a model for Missions interested in developing gender considerations capability within their project staff.

In order to better integrate the training content into the Mission's portfolio, the training team initiated contacts with project staff in the Natural Resources Management project and Mission health and population office. During the course of future GCID training and technical assistance the consultants will continue to provide technical input and programmatic support to USAID project personnel. A description of the project-specific activities is summarized on page 3 and described in more detail in Appendix III (page 65).

The Mission requested that the team conduct baseline interviews of women-owned small and micro enterprises in the various commercial areas of Rwanda. These data will support the monitoring of market reforms which are being supported through the Mission's Production and Marketing Reform Program. This study will be continued and expanded by the team during future consultations. The study report appears on page 68.

The Mission's next steps for 1992 GCID interventions are presented on pages 26 to 28.

LIST OF ACRONYMS

- ACDI . . . Agence Canadienne pour le Développement Internationale
- ADO . . . Agricultural Development Officer
- CIDA . . . Canadian International Development Agency or ACIDI
- CPSP . . . Country Program Strategic Plan
- FSN . . . Foreign Service National
- FSRP . . . Farming Systems Research project
- GCID . . . gender considerations in development
- GENESYS . . . Gender in Social and Economic Systems project
- IWACU . . . Centre de Formation et de Recherche Coopératives, a local training center for Rwandan cooperatives
- MCH/FP . . . Maternal Child Health / Family Planning project
- MOH . . . Ministry of Health
- MSI . . . Management Systems International
- NGO . . . non-governmental organization
- NRMP . . . Natural Resources Management project
- ONAPO . . . Office National de Population - National Population Office
- PMPR . . . Production and Marketing Reform Program
- RIM . . . Rwanda Integrated Maternal and Child Health project (in design phase)
- R&D . . . Bureau of Research and Development, formally S&T
- S&T . . . Bureau of Science and Technology
- SOW . . . statement of work
- STD . . . sexually transmitted diseases
- USDH . . . United States direct hire
- UNDP . . . United Nations Development Program
- WID . . . women in development

DESCRIPTION OF THE INTERVENTION

Development of the Activities

In June 1991, a GCID Training Needs Review was conducted in Rwanda to identify and assess the level of awareness, knowledge and skills among USAID staff and collaborators for incorporating gender into the Mission's portfolio. During this review, the consultant interviewed 29 people and collected 22 pre-involvement questionnaires: reaching 32 people in all. Eighteen of these people attended the resulting GCID training in October.

In the course of the needs review and corresponding discussions with the WID Officer, considerable modifications were made on the original Statement of Work (SOW). Details on the SOW modifications are described in section 3-A of the Training Needs Review report (see outline of the Core GCID training, Appendix I, pages 35 to 38). A copy of the original SOW appears on page 42 of Training Needs Review report which is included in Appendix I. The following is a brief discussion of the major modifications.

It was determined that the training should be expanded to three days from two and that the focus of the training be refined and expanded to include project planning and design skills in addition to the GCID core curriculum. The revised training objectives appear on page 5.

In light of GENESYS training experience in Mali (a training based on virtually the same original SOW), it was determined that two trainers would be sufficient to perform the Rwanda training and follow-on activities.

The one day senior staff briefing proposed in the original SOW was not held. Instead the team conducted a two-hour senior Mission staff debriefing during which next steps for GCID inclusion in the Mission's CPSP development were discussed.

The Training Needs Review identified several project-specific follow-on activities (see Appendix I, pages 37 & 38). All but one of these suggested activities, the Family Health - STD project meeting on male inclusion, (Appendix I, page 38), were modified or not implemented. The Farming Systems Research project activities were not held because in September, as a result of A.I.D./W not approving a PID for a follow-on project, the USAID Mission decided that this project would not be extended. Two technical assistance sessions other than those outlined in the Training Needs Review were conducted for the Natural Resources Management project. These are discussed in the description of follow-on activities on page 66. The changes reflect the current GCID

interests of the Agricultural Development Office which came under the direction of a new ADO between the needs review period and the arrival of the training team.

Creation of a Donor Working Group was discussed in the Training Needs Review report (Appendix I, page 38). Preliminary talks were held among the WID Committee and some local donors (UNDP, CIDA) and women's groups. The training team lobbied on this topic with key training participants. However the issue of a donor group is a delicate one which will require several months of discussion before the right multi-lateral or indigenous group steps forward to sponsor such an activity. It has been decided that it would not be judicious for USAID to be seen taking a lead role in organizing such an entity. However, when an appropriate leader is identified the USAID WID Committee will be ready to provide technical and/or logistical support. This topic will be pursued in the training team's follow-up visits planned for February and September 1992.

Preparatory Tasks

The GCID training team was confirmed by the Mission in August and met in Washington in early October to begin detailed design of the training event. The preparatory tasks included development of the goal and specific training objectives, session designs, identification of training tools. A number of materials were modified to increase their effectiveness for the Rwandan context and several new texts were translated into French to be used in the training.

The training team arrived in Rwanda on October 17 and met the same day with the USAID WID Officer to review the final training design and materials, and to confirm participant attendance. Meetings were held over the following days with the Mission WID Committee, the acting Mission Director and other staff to ensure attendance of appropriate staff and counterparts at the GCID training.

The training team visited the IWACU center, site of the training, to review the facilities and confirm logistical arrangements. The team also planned a substantive presentation with selected IWACU staff to be presented on the second day of the training.

A detailed discussion of the training and follow-on sessions and proposed next steps appear in their own sections. See the table of contents for specific pages.

GCID Project-level Follow-on Activities

Five follow-on activities were implemented to assist the Mission in advancing gender inclusion on the project level. These interventions facilitated identification of practical applications, building on the key concepts and skills acquired during the GCID training. Attention was given to the project components that will figure prominently in the Mission's portfolio after program revisions anticipated in the CPSP exercise.

Wherever possible each activity was planned and conducted with the relevant project manager and the WID Officer. Any GCID training participants involved in the targeted project were also invited to join in the proceedings in order to serve as an "informed and critical mass".

The targeted groups and activities are outlined below:

1. Debriefing/planning session with personnel from the agroforestry component (at Africare) of the NRMP to discuss gender implications for NRM extension activities (Nov. 11 meeting, see notes in Appendix III, page 66).
2. Debriefing/planning session with Dr. Andre Rwamakuba and Bob Winterbottom to discuss GCID implications for the NRMP environmental policy unit (Nov. 19 meeting, see notes in Appendix III, page 66).
3. Strategy-brainstorming session with the HPO unit, MOH and ONAPO on male involvement in family planning/STD projects (Nov. 18 meeting, see notes in Appendix III, page 67).
4. Baseline study, under the auspices of PMPR, to establish information on women's micro-level enterprises in manufacturing and commerce, their problems, needs and reactions to market liberalization (see report in Appendix IV, starting on page 68).
5. Final debriefing/planning session with WID Committee (Nov. 19 meeting, see notes and recommendations included in Next Steps on page 28).

In addition to project-level activities the training team consulted with the executive staff of Duterimbere and members of the donor community. The Director of Duterimbere requested that the consultants assist her in a review of the organization's five year plan. This review was performed in a four-hour working session during which the five year strategic objectives were analysed for the quality of their formulation and indicators.

The Duterimbere Director also arranged meetings with WID coordinator at UNICEF and at the Ministry of Planning to discuss national-level donor coordination. The idea of establishing a WID donor committee and developing a GCID pamphlet were discussed. The training team and the WID Officer will follow up on these possibilities during the consultations planned in 1992.

Schedule of GCID Activities

Monday, October 14 through Tuesday, November 19

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
Oct. 14	Oct. 15 team ETD from USA	Oct. 16 transit in Europe	Oct. 17 team ETA Kigali - meet with WID Officer	Oct. 18 WID Comm. mtg./prep for trg. - plan w/IWACU trainers	Oct. 19 / 20 prep day
Oct. 21 trainer prep. day	Oct. 22 GCID	Training	at IWACU Oct. 24	Oct. 25 report day	Oct. 26 / 27
Oct. 28 - debrief w/US Ambassador	Oct. 29 - plan for PMPR study	Oct. 30 - plan NRMP TA & staff de- briefing	Oct. 31 - USDH debrief - RIM/FP TA prep	Nov. 1 Rwandan holiday - TA prep	Nov. 2/ 3
Nov. 4 prepare PMPR baseline study	study	PMPR study in Mugambazi	, Butare	Nov. 8 & Kibongo	Nov. 9/ 10
Nov. 11 - NRMP TA mtg (agro- forestry)	Nov. 12 PMPR study in Kigali	Nov. 13 Duter- imbere meeting	Nov. 14 PMPR baseline study in	Gisenyi &	Nov. 16/17 Kigali
Nov. 18 - RIM/FP TA session	Nov. 19 - NRMP debrief - WID Comm. debrief				

GCID TRAINING DESCRIPTION

GCID Training Objectives (English Translation)

Gender Considerations in the Project Design Process

USAID/Rwanda - October 1991

Overall Training Goal

To promote the institutionalization and integration of systematic gender considerations in the design, implementation and evaluation of development projects and programs supported by USAID/Rwanda.

Training Objectives

By the end of the training, the participants will be able to:

1. Describe the policy and legislative parameters relevant to the integration of gender considerations in the development programs of the U.S. Agency for International Development.
2. Explain current WID concepts and describe the baseline situation for Rwandan women in development.
3. Explain the steps in performing gender analysis during the identification of development projects.
4. Describe the effective uses of stakeholders analysis in project planning and implementation.
5. Discuss participatory techniques for assessing local needs and developing project strategies, noting the advantages of these techniques in integrating women into the planning process.
6. Describe the criteria of a sound project objective and show how to formulate an objective tree as the basis for project planning. Explain how to assure the integration of gender considerations into project objectives and activities.
7. Formulate performance indicators that support the tracking of project objectives. These indicators should meet expected criteria and demonstrate gender considerations when appropriate.
8. Prepare an action plan for the application of gender analysis and development planning techniques within their own work.

Participant Profile

Thirty participants attended the GCID training. Of these:

- 12 were AID FSNs;
- 1 was a contractor;
- 9 represented government ministry counterparts (see participant list, Appendix II, for specific ministries);
- 5 were from collaborating agencies (ONAPO, IWACU);
- 2 were from a local women's NGO (Duterimbere).

Thirteen participants were women. Mission projects represented by the participants were: ASPAP (Agricultural Surveys and Policy Analysis), FSRP, MCH/FP, NRMP, and PRIME (Policy Reform Initiatives in Manufacturing and Employment).

A detailed list of names, organizations and functions appears in Appendix II on page 55.

GCID Training Schedule

time	Tuesday Oct. 22	Wednesday Oct. 23	Thursday Oct. 24
8:30 9:00	<ul style="list-style-type: none"> • opening, intros & expectations 	<ul style="list-style-type: none"> • recapitulation • GIF presentation 	<ul style="list-style-type: none"> • discussion of female participation
10:00			
10:30	BREAK	BREAK	BREAK
11:00	<ul style="list-style-type: none"> • GCID history, policy & key concepts • the Rwanda WID context exercise 	<ul style="list-style-type: none"> • Bio-social Groups Analysis session 	<ul style="list-style-type: none"> • formulating objectives & indicators • individual exercise
12:00			
12:30	LUNCH	LUNCH	LUNCH
13:45 14:00	<ul style="list-style-type: none"> • group reports • summary conclusions 	<ul style="list-style-type: none"> • IWACU session • group exercise: 3 approaches to including women 	<ul style="list-style-type: none"> • objective tree exercise • training evaluation • closing by USAID Director
15:00			
16:00			

Annotated Training Schedule

DAY ONE

Opening Session

The purpose of the first session of the training¹ was to formally open the event, to introduce the participants to each other, and to orient them to the training program. This was accomplished through brief opening remarks by the Rwandan deputy WID Officer, Bonaventure Niyibizi, followed by introductions by the participants and the training team.

The participants were then asked to briefly note and share their own expectations for the training. These were recorded on a flip chart and compared with the prepared goal and objective statements found on Page One of the participant manual. It was noted that there was a fairly close correspondence between the participants' and the team's expectations. The schedule for the next three days was then briefly reviewed, noting arrival/departure times.

The group was given a brief orientation to the various training materials provided to each participant. These included a copy of each of the following documents:

- a GENESYS participant manual, "La Considération de Genre dans la Planification des Projets de Développement", which contained the following sections:
 1. WID Context and Key Concepts
 2. Gender Analysis Tools
 3. Gender and Evaluation
 4. Reference (assorted readings)
 5. Resources (lists of titles and organizations)(Copies of the participant manual are on file at the GENESYS training office or at the USAID/Rwanda library).
- "La Gestion efficace des projets de développement" (available from Kumarian Press)
- "Droits de la Femme"
- "Les Femmes Gagnent leur Vie"
- "Les Femmes et le Droit"
(the three titles above are available from the International Women's Tribune Centre)

¹ The first session of the training was scheduled to begin at 9:00 AM, in order to allow counterparts to report to their offices before coming to the IWACU center. It was planned that the program would begin at 8:30 AM on the following two days in order to have adequate time to fulfill the training objectives. In fact the first session did not begin until 9:30 AM due to late arrival of the participants, a pattern that persisted on the following two days.

- "Le Financement"
- "L'appui Financier des Eglises"
(the above are two issues of Dernières Nouvelles from the International Women's Tribune Centre)

The orientation to the training materials also included reference to the resource table, the contents of which were presented to the USAID library. A list of these English and French materials appears on pages 63 and 64 in Appendix II.

Orientation to Gender and Development

This session established the historical evolution of WID concepts in A.I.D., emphasizing the change from "women's development" to the broader concept of gender as an important socio-economic variable in development.

The key legislative and policy milestones were reviewed, in addition to the programming implications of the current Congressional legislation. This material is presented under Tab One in the participants' manual. Following was a review of "what WID is and is not", and an overview of R&D/WID's program and resources.

Group Exercise: Rwandan WID Context

This session was devoted to establishing the WID context in Rwanda through a participatory exercise. Four work groups were formed, each given the task to describe the situation of women in Rwanda from the perspective of one of the following contexts: legislative, social, economic and cultural. Each group analyzed and reported on opportunities, constraints, long range goals for the improvement of the situation, and possible strategies to achieve these goals. A matrix, designed for this exercise, was provided as a handout (see next page). The results of the exercise are provided, in French only, in Appendix II (page 57). A lively discussion followed the groups' presentations, resulting in a broader understanding of gender issues in Rwanda, particularly as they impact the development context in which project managers work.

At the end of day one, the participants were given three short reading assignments: the description of Bio-social Groups Analysis (the second article under Tab Two of the participant manual), and in "La Gestion efficace..." pages 29 to 33 (objective trees), and pages 70 to 72 (performance indicators).

**SITUATION des
FEMMES**

	Situation de base		Stratégies	Situation voulue dans 5 ou 10 ans
	attributs négatifs	attributs positifs		
législative				
Économique				
sociale				
culturelle				

Sample Handout for the Rwandan WID Context Session

DAY TWO

The second day began with a recapitulation of the conclusions of the previous day. The trainer identified and commented on commonalities among the group presentations.

Gender Analysis Tools

A presentation on the Gender Information Framework served as an introduction to gender analysis in project development. Gender analysis was explored more intensely in the subsequent presentation of Bio-social Groups Analysis.

The trainer gave a brief presentation of the two steps in performing this analysis, noting that any bio-social group analysis must be anchored to a proposed specific project intervention or activity. The steps, as presented in the training, appear in Figure A.

A sample case was presented to illustrate the use of the Bio-social Groups Analysis and its utility in identifying gender issues in project design. The handouts used in this sample case appear on the next two pages. The case stimulated considerable dialogue with participants.

The programmed intervention by IWACU during the afternoon session did not leave enough time for a planned participant exercise. This would have provided an opportunity to practically apply this gender analysis tool to variety of possible project interventions within several sectoral areas.

Analyse des Groupes bio-sociaux

pour une intervention prévue:

- 1)- identifier les groupes-acteurs aux niveaux socio-organisationnels... notez l'âge et le genre prédominant
- 2)- identifier pour chaque groupe-acteur leurs rôles (selon les 5 paramètres) aux actions comprises dans l'intervention

Tirez des conclusions...

**NOTATION pour les
Cinq Paramètres des Rôles**

RES - allocation des ressources

AUTH - autorité administrative

TECH - compétence technologique

TACH - mise en oeuvre de la tâche

BENE - destinataire de bénéfices

Figure A - Two steps in Bio-social Group Analysis (top) & Codes for the 5 roles (bottom)

Sample Case for the Bio-social Groups Analysis Session
- 1st page -

INTERVENTION PREVUE: Améliorer la nutrition familiale par l'exploitation du maraîchage potager

Niveau SOCIO-ORGANISATIONNEL	ACTION PRELIMINAIRE = previsions des ressources	ACTION PRIMAIRE = exploitation des jardins aux foyers	ACTION SECONDAIRE = éducation nutritionnelle
SOUS-NATIONAL			
services agricoles (H)	RES-1 / AUTH-1 / TECH-1	TACH-1	
services de santé (H & FA)	TECH-2		TACH-2
coopérative agricole (H)	RES-2 / AUTH-2 / BENE-3		
ONG (bailleur du projet) (H&FA)	RES-3 / TECH-3 / TACH-5	TACH-5	BENE-4
COMMUNAUTE			
comité des responsables (H)	RES-4 / AUTH-3		
VOISINAGE, QUARTIER			
association des femmes du quartier (FA)	RES-5		
MENAGE			
foyers sur les collines:	RES-6		
chef de ménage (H)	RES-7 / AUTH-4		
femmes (FA)	RES-8	TACH-3	TACH-6 / BENE-2
enfants (G & F)		TACH-4	BENE-1

Sample Case for the Bio-social Groups Analysis Session
- 2nd page -

NOTATION DES ENTREES:	
RES - Allocation des ressources	TECH - Competence technologique
1 - chef de service a accès/contrôle des vulgarisateurs	1 - expertise agricole
2 - une source d'engrais	2 - expertise nutritionnelles sur les menues legumes a manger
3 - source des semences, vehicules, gestion	3 - manager du projet nutritionnel
4 - allocation de terrain	4
5 - sont disposees a travailler pour les membres	5
6 - 30% ont déjà suffisamment du terrain	6
7 - propriétaire de l'equipment agricole	7
8 - intérêt d'améliorer la nutrition des enfants	
9	
10	
11	TACH - Mise en oeuvre de la tâche
12	1 - formation des nouvelles techniques aux membres de foyer
13	2 - formation sur la préparation des plats améliorés
14	3 - cultivation, surveillance, et récolte
15	4 - travaux aux jardins pour les femmes du ménage
	5 - coordination des ressources & l'évaluation du projet
	6 - les mères doivent faire la nouvelle cuisine
AUTH - Autorité administrative	7
1 - sur la disponibilité du personnel	8
2 - sur la vente d'engrais	9
3 - donnent l'accorde sur l'utilisation du terrain	10
4 - font choix des cultures à semer	
5	BENE - Destinataires de bénéfices
6	1 - santé améliorée s'ils mangent les nouveaux plats
7	2 - moins de souci des enfants malades
8	3 - vente augmentée
9	4 - succes = augmentation des fonds
10	5
11	6
12	7
13	
14	

IWACU Presentation

The IWACU presentation, as originally planned, was to have focused on IWACU's experience with problem identification in working with women, to be followed by a dialogue during which other participants would have shared and discussed their own experiences and effective approaches in this area.

The IWACU presentation began with a general description of the organization and its program, followed by another general presentation on training needs assessment. This latter topic was not part of the plan established with IWACU. At the urging of the MSI team, the IWACU presenter then introduced a discussion on women's participation.

The final activity of the day consisted of an exercise initiated by the training team in which the participants, in groups, identified three strategies to include gender issues in project design. Time did not permit immediate presentation of the results of the group tasks. This was completed on the following day. The results of the exercise are provided in translation in Appendix II (page 59).

DAY THREE

Discussion of Female Participation

The day began with presentations and discussion of the results of the exercise of the previous afternoon. A subsequent discussion, flowing from participants' comments and concerns, explored the role of community participation in problem identification and project design.

Gender and the Formulation of Objectives and Indicators

The second session of the morning was an objective-setting exercise in which participants were asked to individually write objectives and indicators related to their current projects. These were posted and used as material to analyze the characteristics of good project objectives and indicators. A number of participants' objectives were analyzed against the suggested criteria and subsequently modified. A flipchart listing the components and criteria for good objectives and indicators was presented and discussed (see Figure B on next page).

To follow up, each participant was asked to write an example of a good objective from their actual work. Several participants commented that their projects were based on inadequate objectives. In this case, they were asked to write an improved (corrected) version.

The graphic representation in Figure B shows that an objective is composed of a subject, an action verb and some qualifiers. These three elements provide the "who", "what" and "how" of the statement. Indicators complete the objective by adding sufficient information such as

"when", "how many" and "degrees of quality". These specific facts render the objective measurable.

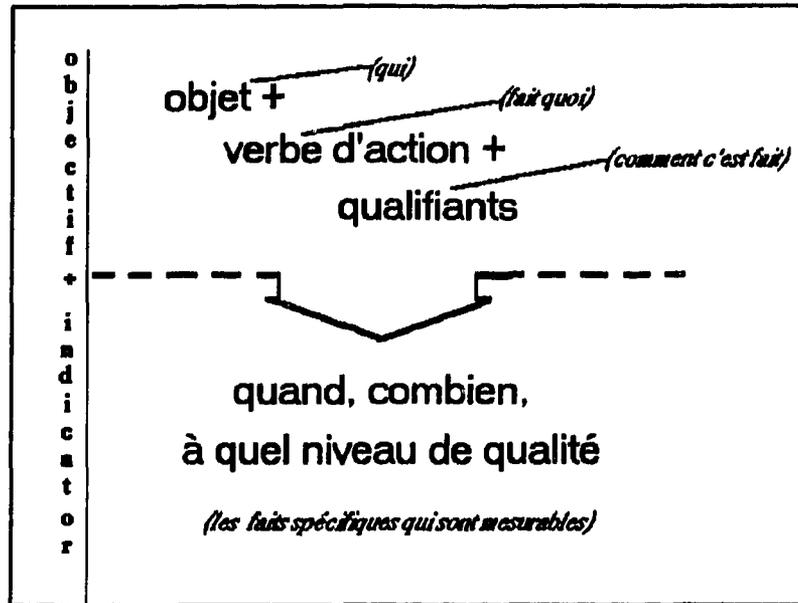


Figure B - Two parts of a measurable objective

Objective Tree Exercise

The concept of objective trees was introduced using the handout on the next page. Then a sample project objective tree was presented and discussed at some length, identifying the areas and levels where gender was appropriately included (see the handout on page 16). This was followed by a small group exercise in which participants were asked to select one objective from among those they had individually developed in the earlier exercise.

From this, the participants were to develop an objective tree with three levels, including gender in the appropriate objectives and indicators. Figure C shows the actual task description.

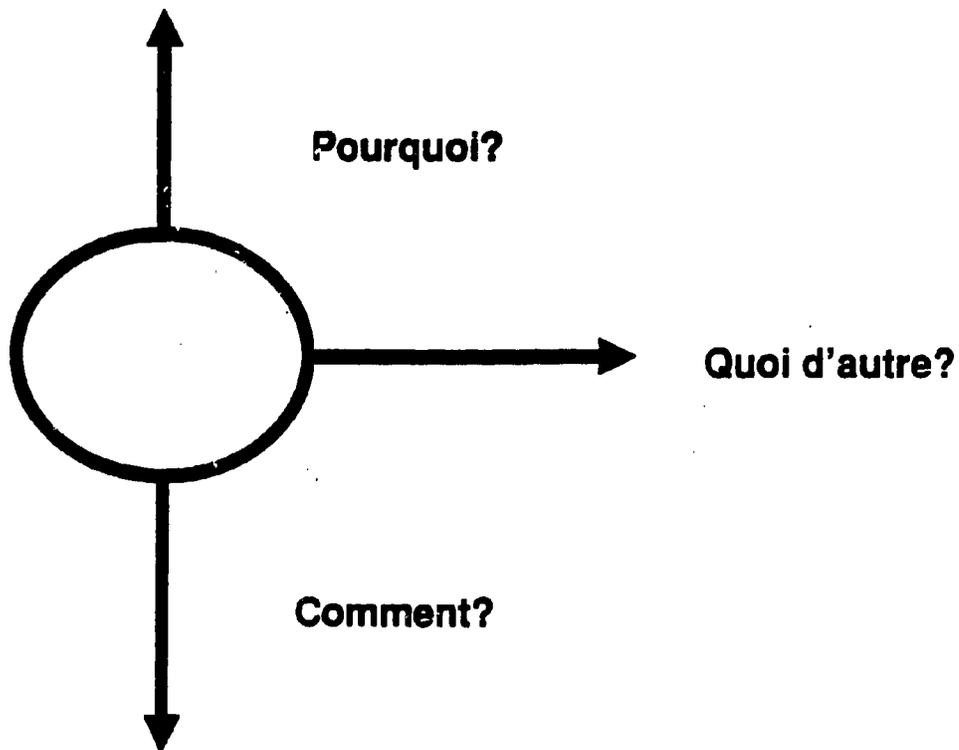
Exercice - l'arbre d'objectifs

- Choisissez parmi vos objectifs, ce lui auquel il faut considérer les différences de genre.
- Formuler un arbre d'objectifs en ajoutant un objectifs de niveau plus haut (le pourquoi) et un autre au niveau plus bas (le comment).
- Pour chaque niveaux, notez les indicateurs.

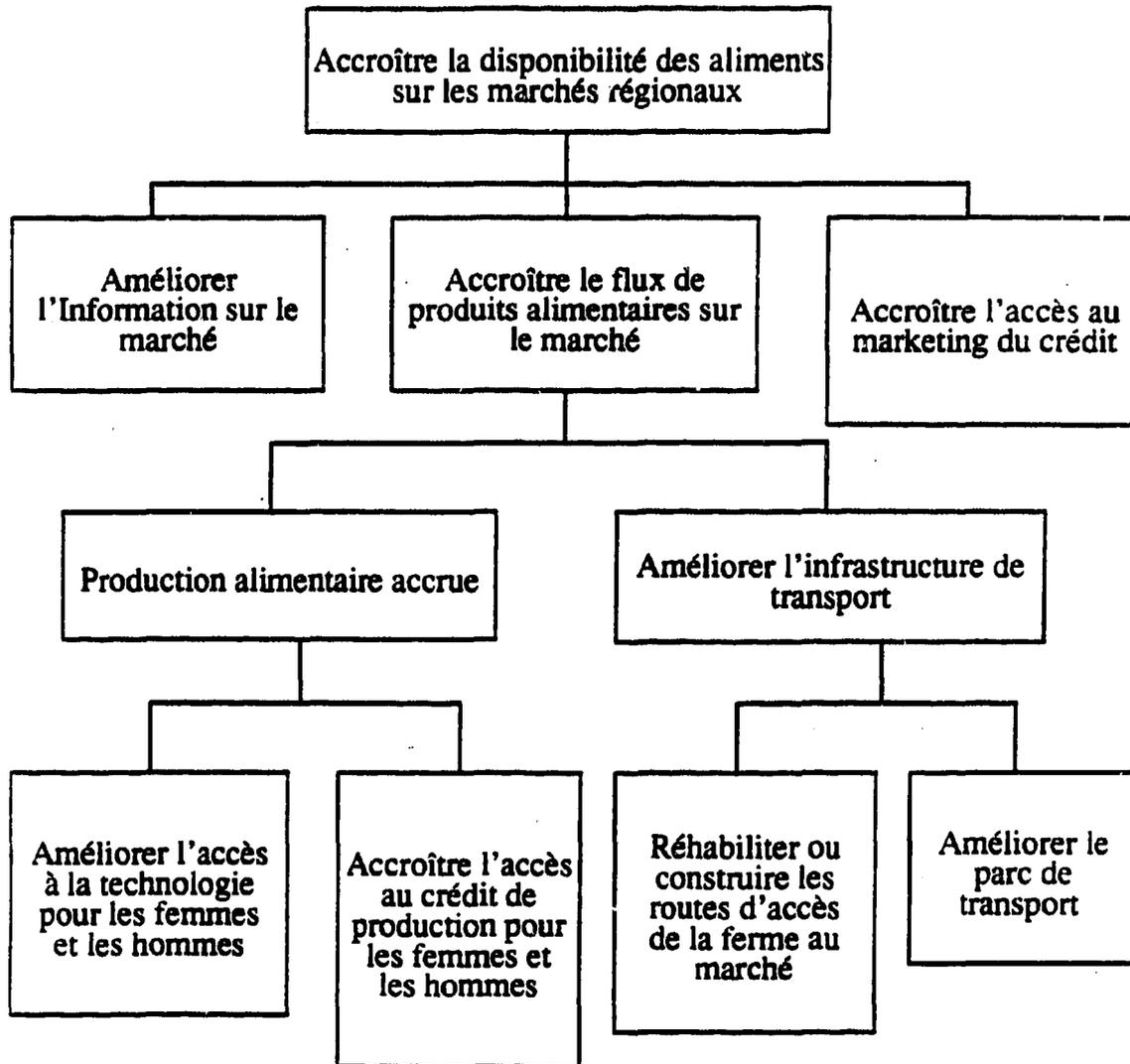
Figure C - Objective Tree Exercise Group Task

L'ARBRE D'OBJECTIFS

- Présentation graphique des causes et des résultats
- Identification des éléments nécessaires et suffisants pour produire des résultats



EXEMPLE



This proved to be a challenging task for the groups and lasted well into the afternoon session, when each group presented the product of its work. These were reviewed and commented on by the trainers.

The final session of the training included a summary of the three days, and a written participant evaluation. For a summary of the evaluation results see page below. The USAID Mission Director made closing remarks, and certificates were presented to the participants. An informal reception closed the event.

Participant Evaluation Summary

At the close of the training, the participants were asked to evaluate the following aspects of the training:

- Usefulness for their work
- Most instructive sessions
- Aspects of the training to be improved
- The trainers
- Training materials

Major results are summarized below. A detailed tabulation, illustrated by pie charts, follows the summary.

- Twenty-three participants indicated that the training had given them a much clearer concept of the importance of gender considerations in development projects; of these 13 made special mention of skills acquisition in analyzing gender in project design.
- The objective tree exercise was clearly the most instructive session for participants (16 remarks), followed by the Bio-Social Groups Analysis session (7 remarks), and the session on criteria for formulating objectives and indicators (5 remarks).
- Six participants indicated that the training should be longer in order to fully accommodate the topic. Other suggestions for improving the training covered a wide range; these can be found in the detailed tabulation.
- The trainers received high marks for their experience and their grasp of the subject matter (9 remarks), as well as the quality of the training methods (7 remarks). Other comments supported these assessments.
- The training materials were rated exceptionally high (25 remarks), although three participants felt that there might have been too much material.

- Under "Additional Comments" several participants made constructive remarks for future training.

Tabulation of Training Evaluation Responses

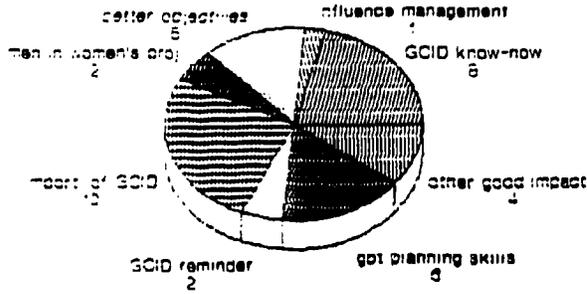
1. Give your opinion on the usefulness of this training for your work.

- 13 - training will have an impact on my work by showing me how to analyze the positive and negative implications of gender considerations:
 - 5 - especially in formulating objectives or objective trees
 - 1 - allowing me to influence management to consider gender in project planning
 - 2 - in better including men in "women's projects".
- 10 - acquired a precise idea of the importance of gender considerations in development projects.
- 6 - acquired planning skills.
- 2 - very satisfied as GCID is often forgotten in my work.
- 1 - clear understanding of WID as GCID not feminism.
- 1 - assure the maximum percentage of women in our projects.
- 1 - very helpful in identifying where gender is or is not an issue for research.
- 1 - women should play a greater role in project planning.

2. Which sessions were the most instructional in your opinion?

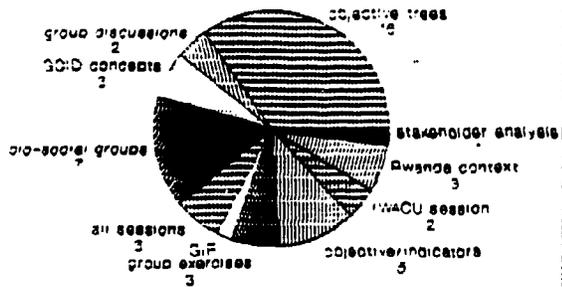
- 16 - objective tree exercise.
- 7 - bio-social group analysis.
- 5 - criteria for formulating objectives and indicators.
- 3 - introductory session - GCID policy & concepts.
- 3 - the Rwandan context - environmental analysis.
- 3 - all the sessions.
- 3 - the group exercises.
- 2 - the group discussions.
- 2 - IWACU session.
- 1 - GIF - gender identification framework.
- 1 - stakeholders analysis (background materials)

USEFULNESS of the training for participants' work



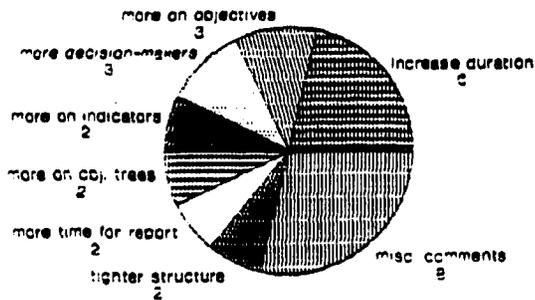
Evaluation question 1

Most INSTRUCTIVE Session



Evaluation question 2

Aspects for IMPROVEMENT



Evaluation question 3

3. Which aspects of the formation could be improved?

- 6 - need more time for the training:
 - 1 - extend timing to a week.

- 3 - more on formulating objectives.
- 3 - a more homogenous group of participants (more decision-makers).

- 2 - more on indicators.
- 2 - more on objective trees.
- 2 - more time for practical sessions, report out of group report.
- 2 - better structure, methodology.
- 1 - more on formulating project strategies.
- 1 - training should be directed at decision-makers otherwise it's a waste of time/money.
- 1 - more on the economic aspects of GCID.
- 1 - more levity to lighten the work.
- 1 - better choice of participants.
- 1 - include case studies.
- 1 - include the managers' role in GCID in project implementation and evaluation.
- 1 - too much time spent in discussion of unimportant problems.

4. What did you think of the trainers?

- 9 - qualified/experienced/well versed in the subject matter.
- 7 - good training methods, dynamic.
- 7 - limitations with French/translation:
 - 1 - though not a problem in communicating their message.

- 4 - realistic/practical.
- 4 - competent.
- 4 - very cooperative/encouraged of participation.

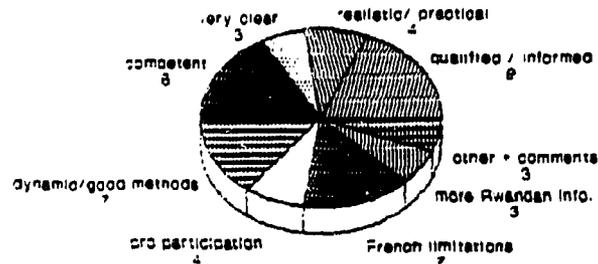
- 3 - were very clear.
- 3 - needed more knowledge of the realities of Rwanda, more concrete examples.
- 2 - good.
- 1 - good French.

5. What do you think of the training materials?

- 7 - interesting, appropriate.
- 5 - excellent, very good.

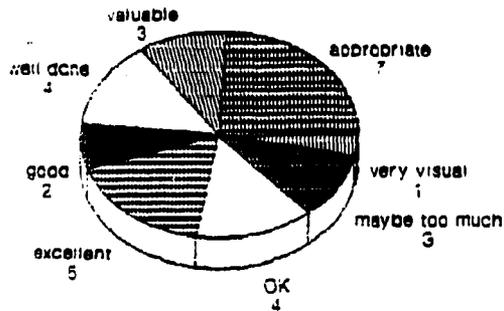
- 4 - well done, very sophisticated.
- 4 - OK.

Evaluation of the TRAINERS



Evaluation question 4

Training MATERIALS



Evaluation question 5

- 3 - valuable.
- 2 - good.
- 2 - perhaps too much material.
- 1 - very visual.
- 1 - training manual could be abridged.

6. Would you like to give any other observations?

- 2 - repeat this kind of training in order to assure greater results.
- 1 - as very few people could participate, this training should be repeated many times at many levels (administrative & planning) in order to guarantee far reaching results.
- 1 - training was excellent even if all objectives were not meet. It provided needed legitimacy to this issue and got beyond "women only" problems.
- 1 - good gender mix of participants.
- 1 - conduct the course along with local experts to benefit from their practical examples.
- 1 - exercises should be drawn from specific projects.
- 1 - hold the training outside of Kigali to avoid interferences, lateness, etc.
- 1 - have the trainers come for an extended period to study the Rwandan context and then organize the training at the end of their stay.
- 1 - invite rural women to attend.
- 1 - each participant should receive a summary report of the training.
- 1 - create avant-garde girls schools.
- 1 - women are not credible and therefore aren't integrated in projects.

The above translated entries have been summarized and grouped by category of response. The 30 actual evaluation forms are on file with the GENESYS training office for your reference.

Training Results

In general the training team was satisfied with the outcomes of the training. These results are summarized below.

A major result of the GCID training was the notable change in resistance to the topic of gender considerations on the part of the male FSN project managers. At the WID Committee meeting prior to the workshop, many of these participants argued that they would be too busy to attend the training in its entirety. These same participants were scheduled to attend a seminar a week later in Abidjan for which attendance did not seem to pose a problem. With the support of the

USDH staff, USAID attendance at the GCID training was not a problem and, in fact, the participation was collaborative and serious. Post-training comments made to the WID Officer indicated that the FSN project managers felt that the training had been worthwhile and useful.

The training definitely produced an enhanced awareness among USAID staff and collaborators of the importance of GCID in project development in Rwanda. The sessions that most contributed to this were "what WID is and is not" and the WID context in Rwanda. The former session laid to rest many of the participant preconceptions about GCID and established the importance of gender considerations in ensuring effective development. The latter session on the WID context in Rwanda established a common understanding of women's constraints and proposed strategies for the improvement of their situation.

This training design was effective in helping participants identify and acquire practical skills in gender analysis and its applications. During the Bio-social Groups Analysis session, participants learned a practical way to analyze gender considerations within a proposed project intervention. Bio-social Groups Analysis provides various insights relevant to project design. One is an understanding of the important linkages, that cross different socio-organizational levels¹, between resources and specific task implementation. Another insight comes from the analysis of key actors and their motivation within a given intervention by looking at benefits and interests. Thirdly is the recognition of the gender distribution among essential project roles. Each of these insights assist the project manager in developing practical strategies to bridge the gender gap when it might threaten project success.

Another practical skill that was fostered by this training was the writing of complete and specific objectives and indicators. When people-level impact is anticipated, project objectives and indicators should reflect the specific groups (gender) targeted.

The participants responded seriously to the objective tree exercise. The result was an increased understanding of where gender matters within the logical progression of a project. Combined with gender disaggregated indicators, the participants should be able to practically include gender considerations into their project design, monitoring and evaluation activities.

A specific follow-on to this exercise will be refinement of actual Mission objective trees for the new CPSP. The USDH

¹ Socio-organizational levels are defined by demographic, familial and geographical divisions within a society. For more information refer to the Bio-social Groups Analysis description (the first article under Tab Two in the participant's manual).

staff suggested that the timing of the follow-on visit coincide with the CPSP exercise. This reflects the Mission's commitment to improving the practical aspects of GCID with USAID/Rwanda's portfolio.

Trainer Observations

A number of trainer observations are presented as lessons-learned for future GCID interventions. Rwanda specific recommendations are found in the section and appendix covering follow-on activities.

The three-day training proved to be too short to allow participants an opportunity to practice all of the project development tools presented in the course, as well as the review and critique of all the various group outputs. Four days of training would provide more adequate time for real skill-building. One way to ease the burden of extended absence from participants's desks would be to break some of the full days into half days perhaps staging two full days followed by three successive mornings. Another alternative would be to reduce the content, although the team would be hard pressed to say which sessions should be eliminated. Streamlining the design would inevitably render the training more superficial and less practical thereby diminishing its effectiveness.

The strength of the current design lies in its focus on practical planning tools which are already perceived as valuable to development professionals. The training team believes that the gender "awareness" will follow best and most directly from skill-building activities, provided that these activities are presented effectively. We've observed that attitudinal change is more linked to the acquisition of practical skills than to the observation of factual presentations on the nature of the problem.

The GIF (Gender Identification Framework) as presented in this course, has often been offered up as a gender analysis tool. In fact, it serves as a very useful inductive checklist that can help development professionals pose questions that have otherwise been omitted in their preliminary description of the environment. However, a deductive analysis of gender differences is better acquired through the Bio-social Groups Analysis. This analytical tool combines good anthropological observation with the elements of stakeholders and benefit analysis. It is noteworthy, that the Bio-social Groups Analysis also requires that age, social status, geography and ethnicity all be included as key factors in the descriptive analysis.

Building on the illustrative information that gender analysis can provide, any effective GCID training should provide

practice in specific development planning tools, such as objective trees and the logical framework. These powerful devices, complemented by the gender perspective, provide the "how-to" in applying GCID.

The importance of project-level follow-on activities can not be over-stressed. In past trainings, the case study approach to learning gender analysis attempted to provide a practical edge to the training sessions. If we expect to make a difference in gender inclusion within this Agency, the word "practical" must come to be understood as the actual work of the project or program manager. Case studies can substitute for "practical" applications only if they are very carefully and specifically prepared for the participant group. Unfortunately standardized case studies often offer easily refutable situations which are poor substitutes for serious follow-on technical assistance. In addition to offering true practical focus, project-specific follow-on activities also contribute essential support to the training participants in the presence of their supervisors and colleagues.

The integration of appropriate local resources into the GCID training is desirable, but such resources do not automatically contribute to achievement of more appropriate training courses. Despite what the training team considered to be adequate preparations with a local group, the effectiveness of their intervention proved disappointing. The lesson-learned is that if local resource people are to be included, they will require much longer and very precise preparation as well as close monitoring of their presentations. One stop-gap approach would be to arrange co-training where the GENESYS team actively facilitates the local resources contribution.

The current training proved the importance of Mission staff support in the success of GCID training. A clear message, from the highest levels, that nominated participants were expected to attend ensured active involvement. Attendance at future GCID training events by representatives of senior-level management would further reinforce the message that gender considerations is important to the Mission's program and project development process.

Next Steps

Activity Plan for a Follow-up Visit and a 1992 GCID Training

The following is the outline of the follow-up GCID visit to be made by GENESYS consultants in February 1992 on the request of the USAID/Rwanda WID Officer. This consultation will be performed by the same training team as requested by the Mission to provide necessary continuity. This outline represents the modifications to the follow-up plan discussed during the USAID/Rwanda USDH GCID Debriefing of October 31.

The visit will provide necessary follow-up for the Mission Staff and GCID training participants as well as further TA support for the project activities discussed during the project-level activities. Planning and participant assessment for a 1992 GCID training will also be performed.

Follow-up Visit Objectives

- I. Conduct two half-day sessions with USAID project and program staff to refine program objective trees in light of the CPSP development. This exercise will build on training initiated in the GCID training. Project managers will develop, compare, critique and revise objectives trees for the four program areas: Health/Population, Agricultural, Training, and Private Sector Development.
- II. Conduct follow-up meetings with each project group targeted during the first post-training TA period. The purpose of the meetings will be to check progress on GCID implementation and/or offer further TA.
- III. Conduct a one-day follow-up forum for past participants. This training will focus on three topics: 1) exchange of GCID progress in their organization/project; 2) presentation by USAID participants of their gender-dissagregated objective trees; 3) project level action-planning in conjunction with USAID project managers.
- IV. Plan the second GCID training with the WID Committee and interview key prospective participants.
- V. Make second round of data collection interviews with small and micro-level entrepreneurs contacted during PMPR study in November 1991.

Follow-up Visit Outline

February 17 through March 10:

Monday	Tuesday	Wednesday	Thursday	Friday
Feb. 17	Feb. 18 Training team ETA Kigali from US	Feb. 19 - WID Comm. briefing	Feb. 20 - briefing for USDHs - hand out materials to FSNS	Feb. 21 - TA follow-up meetings (obj.II)
Feb. 24 TA follow-up meetings	Feb. 25 - 1st half objective tree session (obj. I) - TA mtgs.	Feb. 26 - 2nd half objective tree session - TA mtgs.	Feb. 27 - assess 1992 GCID training (obj. IV)	Feb. 28 - assess 1992 GCID training
Mar. 2 Follow-up forum (obj.III)	Mar. 3 - PMRP	Mar. 4 visits &	Mar. 5 interviews	Mar. 6 (obj. V)
Mar. 9 - PMRP study	Mar. 10 WID Comm. debriefing - Team ETD for US			

Planning for the 1992 GCID Training

During the follow-up visit, the training consultants and WID Committee will determine the exact scope of the next GCID to be held in September 1992. Two possible groups have been identified as possible targets: decision-makers from the projects, many of whom were not involved in the 1991 training, and other project-level implementing staff such as USAID collaborators at CARE or Peace Corps.

In the case of the first group, a shorter session would be planned that might focus on gender and policy dialogue. In the latter case, a design similar to the 1991 training would be used, perhaps organized over five morning sessions.

After determining the exact training audience(s) the consultants will have to interview some of the prospective participants in order to develop an appropriate design. This consultation will probably require three weeks of in-country work during which training and follow-on technical assistance will be provided. It is very possible that the team will be asked to follow-up or expand on their PMPR study.

WID Committee Debriefing and Recommendations

A debriefing was held for the WID Committee on Nov. 19 which covered three topics:

1. an evaluative discussion of the GCID training highlighting lessons-learned and an assessment of the outcomes;
2. reporting on the various project-specific meetings (as included in Appendix III of this report);
3. discussion of recommendations for next steps.

The WID Committee discussed the positive effects of delivering this training to such a heterogeneous group (in terms of the participants' educational and professional level). It was concluded that for a first training the advantage of having a mixed group was the high degree of cross-fertilization of ideas occurred. Another positive outcome was that a common language and understanding of gender issues was established among a broad cross-section of the Mission's FSNs and collaborators.

The skill-building aspect of this training, i.e., the focus on development planning tools, was well adapted to the level of the participants. The GCID training enabled the group to make meaningful progress in advancing gender considerations in their work and the Mission's portfolio. However follow-on interventions, such as more substantive work with project implementors and the development of gender disaggregated program objective trees, will be necessary to assure lasting impact.

Follow-on training may be needed to focus on specific technical areas, i.e., "men talking to women" in NRMP extension activities, and delivered to smaller, more homogeneous groups (according to sectors or project teams). The need for training of high-level decision-makers was also discussed. This training would not focus on planning tools but rather on development and analysis of gender-related policy.

TRAINING NEEDS REVIEW

preliminary to

Gender Considerations in Development Training

for

USAID/Kigali

SUBMITTED BY

Drew F. Lent

GENESYS

August 16, 1991

EXECUTIVE SUMMARY

A review of USAID/Kigali staff training needs, preliminary to a Mission-sponsored training in Gender Considerations in Development (GCID), was conducted in Kigali by an A.I.D./Washington/S&T/WID - GENESYS training specialist from June 21 through June 28, 1991. The review was organized in response to USAID/Kigali's buy-in to S&T/WID for GCID training and technical assistance. This activity is referred to as a needs review in order to distinguish it from a more lengthy and comprehensive training needs assessment.

The purpose of the GCID training needs review was to identify and assess the level of awareness, knowledge and skills among USAID staff and collaborators for incorporating gender considerations into the Mission's portfolio. In addition, the training specialist focused on the approach and training content of the various interventions planned for the USAID from October 14 to November 1, 1991.

This report describes the needs review results and presents a draft outline for a three-day core GCID training program, project-specific activities and WID coordination follow-on activities. The suggestions for training and follow-on activities were developed in meetings and interviews among the members of the Mission WID Committee, the training specialist and project personnel. The responses of the thirty-two review participants are summarized within.

The focus of the three-day core training will be on the consideration of gender in implementing project planning and design tools. This approach represents the increased capacity in S&T/WID training to provide practical GCID skill-building exercises in development planning and management. In most cases these exercises are conducted with a technical or sector focus.

Specific recommendations are also provided for the selection of participants, the training team, the course content and detailed "next steps" for the USAID and S&T/WID.

The success of this needs review was due, in large part, to the high enthusiasm and close collaboration exhibited by the USAID and its project contractors and collaborators. The format of this needs review will serve as a potential model for planning GCID training in other Agency Missions or Offices.

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1. Introduction

A. Overview of GCID training request

On April 2, 1991, the USAID/Kigali WID Officer initiated a request for Mission training in Gender Considerations in Development (GCID). The Mission provided a buy-in of \$34,000 to activate matching funds from the Office of Women in Development, Bureau of Science and Technology, A.I.D./Washington (S&T/WID). A copy of the initial scope of work appears in Appendix I. The scope provides for approximately three weeks of in-country consultant services to train USAID direct hire staff, foreign service nationals (FSN), contractors and collaborators in improved methods of integrating gender considerations into the USAID's development work.

The scope of the GCID training envisions a mixture of training interventions which include large and small group activities. In addition to a core training in GCID, sessions will be organized with project personnel to devote special attention to the application of gender considerations in technical and operational areas integral to the project activities. This approach of "blended training" activities is indicative of modifications in S&T/WID's method of GCID training. A more detailed description of the S&T/WID approach appears in Appendix II. This approach has been used in successful training interventions in USAID/Lima and USAID/Bamako and is being planned for training at USAID/Honduras and REDSO/WCA.

The proposed training content includes the study of country-specific WID issues and resources, techniques for analyzing and incorporating gender considerations into a Mission's development portfolio, and the identification of gender differences, opportunities and applications in technical areas. The training scope and content were expanded and clarified as a result of this training Needs Review. These results are presented in the Conclusions section of this report (page 3).

B. The objectives of the GCID Needs Review were to:

- assess the level of existing GCID knowledge and skills among the target group;
- identify the participants' specific interests and work-related needs;
- to identify country-specific gender issues and opportunities;
- to define the actual content of the core training sessions;
- to identify practical small group interventions that would assist and support USAID project teams in the application of gender considerations.

This detailed information will be used by the training team to design and implement a relevant and practical training program.

2. Description of the Needs Review activities

The training needs review was conducted in Kigali by GENESYS training specialist Drew Lent from June 21 through June 28. Prior to his arrival, the WID Officer and Committee scheduled interviews with as many USAID project personnel and collaborators as possible. Interviews with non-USAID staff were conducted by the specialist with the assistance of a member of the WID Committee. The specialist interviewed 29 people and collected 22 pre-involvement questionnaires; reaching 32 people in all. The needs review period was initiated with, and concluded by, coordination meetings with the WID Committee.

Two weeks prior to the specialist's arrival in-country a pre-interview questionnaire was sent to the WID Officer in English and French. The questionnaire was distributed and the information was collected prior to the specialist's arrival thereby informing the Mission personnel while accumulating essential preliminary information.

A French copy of the questionnaire with an English translation and supporting correspondence appears in Appendix V. The five survey questions query the interviewees' prior knowledge of gender-related skills, resources or project cases, actual experience in implementing gender considerations, and opinions regarding appropriate approaches to gender-inclusion in the Rwandan cultural context.

While no two-page questionnaire could be comprehensive enough to determine a participant's GCID training needs, this tool provided the participants with a constructive focus in advance of the interviews. Given the questionnaire responses, the specialist was able to determine each interviewee's basic understanding and attitudes about gender considerations within an hour of discussion.

Interviews were held at the USAID office and the project offices of the Natural Resource Management Project. The USAID management accommodated the specialist with generous access to staff and office space.

Meetings were also arranged with resource people at IWACU (Centre de Formation et de Recherche Coopératives), Duterimbere, Care International and the Ministry of Justice. These contacts were made to gather information about WID resources and activities in Rwanda.

3. Conclusions

Due to the universal commitment of the USAID personnel and WID Committee, the GCID training needs review visit fully achieved its objectives. The training plan proposed in this report is a direct result of the information gathered from the questionnaires and interviews. This source information is on file in the GENESYS Project training office.

In some of the interviews, the interviewers found that they had to provide more information than they were able to acquire. This is due to the fact that several participants had limited understanding of the prevalent concepts in GCID or were new to A.I.D. or to development work. Note that, on the average, the Kigali FSN staff have served at USAID approximately 2.5 years. This situation easily explains the relatively low level of awareness of these issues.

On the other hand, the interviewers met very little resistance or ambivalence to the idea of learning gender considerations techniques. The exchanges between the specialist and the USAID/Kigali personnel were open and affirmative. The staff seem sincerely interested enhancing their WID knowledge and acquiring new GCID skills. A consequence of this positive attitude was the decision by the WID Committee to increase the core training to three days from two in order to allow sufficient time to examine gender inclusion through the utilization of project design tools.

To date, the majority of S&T/WID GCID training has focused on generic gender analysis or its application to project implementation. In principle, a focus on gender and the project design process will enable more extensive integration of gender considerations into the whole of development programming than would a concentration on finite project/program components alone such as "monitoring", "data-collection" or the "analysis of the beneficiaries".

During the interviews many project personnel put forth valuable suggestions for the practical small group interventions to follow the core training. These suggestions are described later in this section (see page 6). The WID Committee will need to determine, with the respective project personnel, which of these ideas are feasible and desirable.

Specific follow-on activities are also suggested for a national Donor WID Working Group and for the USAID WID Committee.

The core training model, outlined below, aims to support project managers in implementing improved gender inclusion by starting at the conceptual stage of project design and working through essential and state-of-the-art planning activities. This approach will provide practical form and function to the inclusion of gender consideration in the project activities.

A. Preliminary outline of the Core GCID training

The WID Committee and training specialist recommend a three day training for 25 participants to be conducted in French. The Mission will contract for a medium-sized conference room and two smaller break-out rooms at IWACU in Kigali. GENESYS will prepare French language participant notebooks and provide trainers and resource materials.

Participants

Participants should be selected on the basis of their responsibilities in project design and implementation. The WID Committee may choose to give priority to personnel associated with projects in need of particular GCID support, such as the NRMP or the FSRP (Farming Systems Research project).

In order to develop a "critical mass" in the Mission, attempts should be made to include participants from each of the Mission's major programs: agriculture, natural resources, private sector development, participant training and health/population.

Training Team

To ensure continuity between the needs review and the training design, S&T/WID anticipates that the training specialist who performed this review will return to Rwanda to conduct the training.

A team of two trainers will be required. It is suggested that the team be composed of a man and a woman who have experience in training A.I.D. audiences in project design and management skills. Team members with training experience in development project extension components would be highly desirable. Cumulatively the team should demonstrate familiarity with gender issues in private sector development, agriculture, natural resources, and health/population.

Content

The following is a preliminary outline of topics for the three days of core training (to be developed into specific training objectives):

DAY ONE

1. WID orientation

WID history and legislation; A.I.D.'s development of WID policy, what WID is and isn't; overview of S&T/WID program and resources.

2. The WID context in Rwanda

Small group sessions to establish a common "baseline" description of the legislative, social, economic and cultural opportunities and constraints for Rwandan women with special consideration given to issues in agriculture, private enterprise and natural resources.

3. Gender Analysis framework

An analysis of a short "PID-stage" case study using examples from projects in agriculture, natural resources, participant training, health, and private sector development. Small group work followed by report out. Specific product is to develop a list of gender differences important to project development.

DAY TWO

1. Pre-project Feasibility Analysis

- a. A stakeholders analysis exercise to identify key project players/contributors, and the different effects of project outcomes on men and women. This analysis tool can be used to analyze the players and outcomes at various levels of development intervention. This tool can be used later by Mission personnel in the analysis of policy change.
- b. How to conduct a project needs assessment. Possible topics may include: planning an activity, collection of baseline information through group meetings, interviewing, "men talking to women", informing/educating beneficiaries to elicit participation, identification of existing in-country and regional data sources.

The specialist proposes that the training team collaborates with IWACU trainers to conduct this session. The IWACU trainers will provide "lessons-learned" from their extensive work with men and women in cooperatives, and the S&T/WID trainers will transfer training expertise in project development tools and gender-analysis to the IWACU trainers.

2. Project objective setting exercise

Preparation of accurate, finite and measurable project objectives based on program goals. Practice in evaluating objectives for quality and measurability as well as gender focus.

DAY THREE

1. Project monitoring and evaluation

Formulation of objectively verifiable indicators based on project objectives. Planning and implementation of project monitoring/evaluation activities that include consideration of gender differences and opportunities.

2. Action-planning

Participants outline steps they will take to incorporate their new learning into their personal work plans and identify areas for follow-up.

B. Possible Project-specific Follow-on Activities

Natural Resources Management project

- A two-day project planning workshop facilitated by the S&T/WID training team. The purpose of the workshop would be to develop strategies for the expanded inclusion of women in all aspects of the project.
- A half-day session on GCID with project management staff and collaborators at Miniplan and Miniagri. The purpose of the session would be to examine the relationship between population growth and natural resource management (NRM) from the perspective of gender differences in order to identify inhibitors (constraints) and opportunities for improved project impact. This session would build on conclusions drawn from a week-long conference on population growth and NRM that was attended by project staff in June 1991.

Farming Systems Research project

- A one or two day workshop facilitated in the field by the S&T/WID training staff and trainers from IWACU for project extension workers. This would be a practical training in approaches and methods for working with women. The training would be planned collaboratively with the project staff, S&T/WID trainers and the IWACU trainers. Due to the limited French skills of the extension workers the workshop would be conducted in Kinyarwanda by the IWACU trainers with assistance from Rwanda project staff.

Family Health - STD Project in Project Paper stage

- A half-day strategic planning session facilitated by one of the S&T/WID trainers for Ministry, USAID and potential project staff. The purpose would be to develop practical strategies for communicating with, and providing services to, men in a sexually-transmitted disease prevention project.

C. Follow-on WID Coordination Activities

Donor WID Working Group session

- The USAID WID Officer is in the process of organizing a WID Working Group among the prominent donors in Rwanda. Discussion with influential Rwanda women bore that coordination among the donor groups is essential to promoting a GCID agenda with the government of Rwanda. A one or two day session facilitated by the S&T/WID trainers could assist this nascent group in determining their mission, strategy and action plan. Part of the session could include a WID orientation as described in the core training outline (page 5). Participants should include influential Rwandans interested in promoting improved inclusion of women on the national level.

USAID WID Committee Planning Session

- A one day planning session to include the S&T/WID trainers debriefing of the GCID training activities. The specific output of this session needs to be defined and agreed on although one obvious product could be the content of a revised WID action-plan for FY '92 -'94.

Some preliminary planning has already been accomplished in this group. Prior to the departure of training specialist, the WID Officer requested that S&T/WID prepare a proposal for a follow-up visit and second needs review in the second quarter of 1992 as a preliminary to a second core training in the first quarter of 1993.

The WID Office also expressed interest in having a S&T/WID-GENESYS consultant assist the Mission in developing WID components to the new Mission CPSP.

D. Illustrative Schedule of Activities

Monday, October 16 through Saturday, November 2

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
Team ETA & prep.	prep. w/IWACU and USAID			Training day 1	
Training day 2	Training day 3	project-specific sessions	project-specific sessions	project-specific sessions	
project-specific sessions	WID Donor session	report prep.	USAID WID session	USAID Sr.staff debrief	team ETD

4. Next Steps

For the WID Committee

- Determine participants for the core training and communicate their names, positions/functions to S&T/WID - GENESYS.
- Review and evaluate the GCID training Needs Review report and accept or modify:
 - the preliminary training outline of the core GCID training core;
 - the list of possible project-specific follow-on activities;
 - the suggested follow-on WID coordination activities; and
 - the schedule of activities.
 The Committee may wish to add project activities that they identify with project personnel after the submission of this report.
- Review (for acceptability) the training team, to be proposed by S&T/WID-GENESYS, and clear the team for travel to country.
- Determine with the appropriate project personnel:
 - which follow-on activities will be staged;
 - tentative dates for each activity within the proposed training schedule;
 - who can serve as a project contact for the activity in case the training team needs to discuss details of the session with them; and
 - communicate the results of these tasks to S&T/WID - GENESYS.
- Notify all participants of the training schedule as soon as the team and Committee finalize it.

- Negotiate in collaboration with the IWACU center:
 - conference space for the three day core training period. Arrange for access to the spaces the day prior to the training to allow for trainer set-up;
 - provision of lunch and two daily breaks during the three days of training;
 - the services of two IWACU trainers (preferably Gabriella Nimbona and Thérèse Gasinurwa) for a minimum of 2 days preparation and 3 days intervention to cover one day at the core training and two days for the field training (in the event that FSR project follow-on activity is stages). Offer to these same trainers the opportunity to attend the full core training (non-remunerated).

For S&T/WID and GENESYS

- Propose a qualified training team (as outlined on page 4) by August 16.
- Based on the WID Committee responses to the proposed training plan, send draft training objectives for the core training to the Mission by August 23.
- Provide assistance, if requested by the WID Officer, in preparing a scope of work for the IWACU trainers.
- Provide all revisions of the training plans outlined in this report as requested by the WID Committee 10 days before the training team's arrival in-country
- Develop, with the WID Committee and project contacts, specific objectives and task descriptions for the project-specific follow-on activities.
- Collect and prepare French-language training and resources materials.

LIST OF APPENDICES

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TRAINING DESCRIPTION

USAID/Kigali is providing \$34,000 in matching funds to PPC/WID to conduct a Gender Consideration In Development Workshop in Kigali. The total time will be approximately five work weeks, of which 15 days will be contact work in Kigali in May/June 1991, through a buy-in to the GENESYS Project, PDC-0100-7-00-9044-00. The purpose of the workshop will be to increase awareness of, knowledge about, and motivation and skills for incorporating gender considerations, through use of the Gender Information Framework (GIF), in every stage of the USAID development process. The target group is approximately 50 participants, consisting of USDH, PSC and FSN Project Officers, their Rwandan government counterparts, long term Technical Assistance Team members, and PVO/NGO staff. Given the large number of participants, they will be broken down into a minimum of two groups of approximately 25 participants.

SCOPE OF WORK

At the end of the Workshop, participants will:

- a. be able to relate the factors in the Gender Variable Guide to specific programs, projects, and/or activities;
- b. be able to use the GIF as a resource document to incorporate gender considerations into a development program, project or activity for which they are responsible;
- c. be able to identify and use information resources available within the host country and elsewhere for effective design decisions incorporating gender;
- d. be able to apply strategies incorporating gender consideration for programs, projects and activities ; and
- e. be aware of types of linkages between gender considerations at the project and country programming levels.

The Workshop will consist of, but not be limited to, the following types of sessions:

- One day overview of WID with entire group, including a short introductory briefing for senior staff (Rwandan counterparts, PVOs, Donor WID Group members);
- One day for each groups (total of two days) of instruction and skills building in gender analysis;
- Five days of skills application by participants working with the trainers to analyze portfolios, develop WID benchmarks

and performance indicators for specific projects, and draw up sectoral action plans (two days of intensive work by each individual or small working group); and

- Two days to pull all the pieces together, discuss cross cutting issues and policy level performance indicators, and present a draft final report.

In Kigali, prior to the Workshop, the training team will spend three days in training model validation, coordination meetings with Mission personnel/collaborators and final logistical preparation. An additional two days is allowed for the training team to prepare for the distinctly different training events. In preparation for this, the team will:

Review project and program documents, especially new initiatives and project designs, and those in areas where gender differences in the country can be expected to impact project performance.

Hold meetings and discussions with all Technical Officers, Mission Director, and Program and Project Development Officers and staff to review gender issues in the projects and other activities they manage, and to build consensus for the team's recommendations on way to improve the participation of women and men in the Mission portfolio.

Review and analyze existing data and studies on gender roles in development by sector in the country, especially in the areas of agriculture, micro-enterprise, export industries, education, and human resource development.

A team of three individuals is requested to complete the scope of work. All team members should have an S/3, R/3 level in French language capability. A six day workweek is authorized for non-Mission preparation activities, if necessary. The team should bring an IBM compatible portable computer that uses 3 1/2 inch diskettes. The Mission has the capability to use both 3 1/2 and 5 3/4 inch diskettes, thus, documents can be converted. Money to rent and pay insurance for the computer is included in the funds provided by the Mission.

Appendix II. S&T/WID's "Blended" Approach to GCID Training

The integration within one training intervention of training delivery and technical assistance in gender-analysis techniques and sectoral-specific foci represents the result of years of "lessons-learned" in S&T/WID Mission-based training. The rationale for this approach is based on the recognition that project personnel require practical support to move beyond the level of GCID awareness toward the application of analytical skills to incorporate gender in their work.

To do so the training first seeks to establish a "critical mass" of development professionals who share a set of core concepts and techniques in gender analysis. Opportunities for project-specific technical assistance are then created to guide project managers in determining practical applications of these tools in their development activities.

S&T/WID, through its training and technical assistance project GENESYS (Gender in Social and Economic Systems), provides cost and time effective skills training and project assistance to USAID's via a matching fund mechanism. As intimated above, the typical training intervention is planned in two parts: a core training and a series of follow-on project work groups.

Within the core training a variety of participatory training techniques are used which include videos, case studies, plenary sessions and small group work. The content of a Mission training is determined through a GCID training needs review. During the needs review, a S&T/WID trainer will identify particular areas of interest and assess the nature of the Mission's portfolio and country WID context. The review is conducted in collaboration with the Mission WID Committee who guide the proceedings and formulate recommendations for the training content.

Core training content is determined by the participants' need and interest in acquiring new development management or planning techniques or in expanding their proficiency in gender considerations within a technical context. The "gender considerations" component of the training in development management or planning techniques is presented as an fundamental aspect of implementing the new skill.

The training participant group may be enlarged to include project partners (contractors and collaborators). A larger audience encourages institutionalization of gender considerations in host country institutions.

Topics and tasks for project-specific assistance are determined by the project personnel during the needs review and refined during the core training period. The activities are "product-driven" and may include the larger project audience of collaborators, contributors and beneficiaries.

Appendix III: USAID/Kigali WID Committee

Chairperson: Claudia Cantell
Alternate: Bonaventure Niyibizi
PRM: Bernadette Joergensen
PDO: Eugenie Mujawamariya
PDO: Daniel Mivumbi
HPO: Patrice Nzahabwanamungu
Patrica Mwanuyera
CONT: Emerithre Kayitesi
Godelieve Kagoyinyonga

USAID/Kigali and Long-term Technical Assistance Personnel

James Graham Director
Dirk Djikerman Program Development
Bernadette Joergensen
Bonaventure Niyibizi
Claudia Cantell Project Development
Eugenie Mujawamariya
Daniel Mivumbi, PDO
Kurt Fuller Agricultural Development
Damascene Ngaboyimanzi
Emmanuel Twagirumukiza
Antione Ruzigamanzi
vacant Health & Population
Development
Chris Grundmann
Patrice Nzahabwanamungu
Jana Gonson Controller
Emerithe Kayitesi
Godelieve Kagoyinyonga
Japhet Nyilinkindi
Emmanuel Karemera
Adrien Backus Africare (FSRP & NRMP)
LaFramboise Africare
(FSRP)
Greg Lassiter ASPAP
David Tardif-Douglin
Glenn Smucker NRMP
Bob Winterbottom
Roelof Sikkens
Dick Roberts MCH
Alain Joyal
Val Eyland FSRP
Seringe NDiaye
Arivd Rimkus
Pascasie Nyirandege
Khiem Nguyen PRIME

Appendix IV: List of People Interviewed and Questionnaires Received

USAID staff: Interview / Form

James Graham, USAID Director	X	X
Claudia Cantell, PDO	X	X
Dirk Djikerman, PRM	X	
Joan La Rosa, HPO	X	X
Chris Grundmann, HPO-TACS	X	
Patrice Nzahabwanamungu, HPO	X	X
Bernadette Joergensen, PRM	X	
Bonaventure Niyibizi, PRM	X	X
Daniel Mivumbi, PDO	X	X
Eugenie Mujawamariya, PDO	X	X
Damascene Ngaboyimanzi, ADO	X	X
Antione Ruzigamanzi, ADO	X	X
Emmanuel Twagirumukiza, ADO	X	X
Emérithe Kayitesi, CONT	X	X
Godelieve Kagoyinyonga, CONT	X	

Total USAID staff = 15

USAID project associates: Interview / Form

Roelof Sikkens, NRMP	X	
Glenn Smucker, NRMP	X	
Bob Winterbottom, NRMP		X
Dick Roberts, MCH	X	X
Arvid Rimkus, FSRP	X	
Pascasie Nyirandege, FSRP	X	X
Boniface Hitamana, FSRP	X	X
Jean Evariste Nayigizente, IWACU	X	
Gabriella Nimbona, IWACU	X	X
Thérèse Gasinurwa, IWACU	X	X

USAID project associates continued: Interview / Form

Castule Kamanzi, MCH		x
Sixte Zigirumugabe, MCH		x
Tite Habiyakare, MCH		x
Khiem Nguyen, PRIME	x	x

Total USAID project associates = 14

Local resource people: Interview / Form

Agnes Mujawimana, Duterimbere Director	x	
Josine Kagoyinre, Duterimbere	x	
Ms. Landrada, Ministry of Justice	x	
Venatie Nyabyenda, Care	x	x

Total resource people = 3

Scheduled but not interviewed due to unavailability
Henderson Patrick, PDO
Greg Lassiter, FSRP

TOTAL NUMBER OF PEOPLE SURVEYED = 32

Appendix V. Blank Questionnaires in French with English Translation and Supporting Correspondence

nom: _____
date: _____

Les Considérations de l'Analyse de Genre dans le Développement:

Le Contexte et les Outils Analytiques

QUESTIONNAIRE PRÉALABLE AUX INTERVIEWS

1. Croyez-vous que les considérations de la Femme dans le Développement (les considérations WID) sont pertinentes dans votre rôle à la planification ou l'exécution des projets et programmes?

2. Si vous avez déjà eu l'expérience pratique de projets (ou parties de projets) ayant un contexte WID, prière d'expliquer ce qui y a contribué au succès ou à l'échec du projet.

3. Avez-vous des suggestions de moyens efficaces que les managers des projets peuvent utiliser afin d'assurer que les considérations des femmes seront intégrés dans la planification, l'exécution ou l'évaluation des projets?

4. Croyez-vous qu'il y a un besoin démontré pour l'amélioration de l'intégration des femmes dans les activités qui font partie de votre groupe de responsabilités - soit des activités en cours, soit celles en planification? Avez-vous eu l'occasion d'inclure des considérations des femmes dans votre travail de développement à l'USAID/Kigali? En tout cas, pouvez-vous dresser une liste de noms de ces projets/programmes? Serrez-vous à l'aise si l'un de ces projets/programmes est employé comme exemple pendant l'atelier de formation WID?

5. Etant donné votre connaissance du contexte culturel Rwandais, comment peut l'assistance à l'étranger de l'USAID/Kigali faire face aux besoins des femmes Rwandaises...par leur intégration à tout les niveaux des projets ou autrement? Prière de donner une justification brève de votre réponse.

Vos réactions au profil de la formation WID (ci-joint) sont les bien venues, qu'elles soit positives ou négatives. Vous pouvez les noter ici ou choisir d'attendre votre interview.

Je vous remercie de votre intérêt et considération.

Drew Lent
Formateur - projet GENESYS

English Text of Rwanda Needs Review Questions

1. Do gender considerations (or WID) issues have relevance to particular role in project or program development and implementation?
2. If you've have previous hands-on experience in WID-related projects or project components, briefly describe what you consider to be a story of success or failure.
3. Do you have any suggestions for ways in which project managers can ensure the integration of gender considerations in project design, implementation or evaluation? Please elaborate on at least one technique or procedure.
4. Do you believe that there is a demonstrated need for improved gender inclusion in your particular portfolio - be it activities in the implementation or design phase? Have you ever been involved in including WID considerations into your development work at USAID/Kigali? In either case, please list the project/program names? Would you feel comfortable if the training team used one of these as an example during the seminar?
5. Given your knowledge of the Rwandan cultural context, how should USAID/Kigali's development assistance best address the development needs of Rwandan women...through integration in all project activities or otherwise? Briefly support your opinion.

Your reactions, positive or negative, to the attached WID training description are welcome. You may note them here or wait to discuss them during our interview.

Thank you for your time and interest.
Drew Lent
GENESYS Trainer

FAX: 011-250-74735
DATE: 6/5/91
TO: USAID/Kigali
ATTN: Claudia Cantell, WID Officer
FROM: Drew Lent, GENESYS
SUBJECT: Upcoming training needs review visit
REF: A. Cantell/Grosz fax of 6/5/91
B. Comstock/Cantell telcon of 6/5/91
C. Lent/Cantell fax of 5/25/91

1. Your message about my role in ref A was very useful and well-taken. Note that in ref C I wanted to be sure to highlight the importance I attach to working with and supporting the WID Committee. Better I take that tack, than overwhelm you with too much direction.
2. Ed Comstock gave me a detailed review of your conversation in ref B. I've paid attention to keeping "WID" in the following document. During the training (as will be necessary in Bamako) we can ease the group into the gender distinction (which IS essentially creating a better term).
3. The following is a four page draft for use as a pre-interview tool. It includes a one page introductory letter that you could adapt and use under your name to introduce the needs review. Page two and three is a questionnaire to copy, distribute and hopefully collect before I arrive. Page four is a pared-down version of the SOW to be included in the pre-interview packet.
4. I will call you tomorrow at 4:00 pm your time to discuss this draft (make changes) and the interviews.
5. Thank you for your quick response to the faxes about the PIO/T and travel clearance. This helped facilitate my logistics on this side and assured me of getting to work with you soon - looking forward to our cooperation.
6. Do you think the questionnaire would be more accessible to your staff in French?

Sincerely, DL

SAMPLE COVER LETTER FOR THE WID OFFICER

June X, 1991

ADDRESSEE

USAID/Kigali is in the process of planning a WID training for Mission staff and our collaborators entitled: Gender Considerations in Development (GCID): Concepts and Analytical Tools. This training will be held over a three-week period during which a team of trainers from Washington will conduct two seminars and several days of project-related technical sessions. The Mission is receiving support for this activity through the GENESYS project which is funded by AID/Washington/PPC/WID (the Bureau of Policy and Program Coordination's Office of Women in Development).

As a preparatory step in delivering a relevant and useful seminar for you and your collaborators, Drew Lent, a trainer from the GENESYS project will be in Kigali from June X to X to assist the members of the WID Committee by conducting interviews of key Mission and GOR staff.

The purpose of these informal interviews is to guide the WID Committee in developing and refining the terms of the draft GCID training design (see attached). As Mr. Lent will only be in Kigali for five days, he would like to facilitate his meetings with you by providing a copy of the draft training design and asking you to respond to the five questions on the next two pages. If possible, please return these to me by June X so that I can pass your responses to him on his arrival.

Please note that this questionnaire will be kept confidential between you and Mr. Lent.

Thank you for your cooperation,

Appendix VI. List of Documents Collected and Reviewed Relevant to USAID/Kigali GCID Training

Diagnostic Surveys and Management Information Systems in Agroforestry Project Implementation - A case study from Rwanda, David C. Gibson and Evan U. Muller, ICRAF Working Paper No. 49, August 1987.

Duterimbere - Trois Ans Après (Réalizations des Années 1988-1990), B.P. 738, Kigali, Rwanda.

IWACU - Centre de Formation et de Recherche Cooperatives a.s.b.i., B.P. 1313, Kigali, Rwanda. Selected documents:
- IWACU brochure
- Programme de Formation 1991
- Fiches Techniques à l'usage de l'animateur de base

Le Rôle de la Femme Dans l'Agriculture Rwandaise, Germain Bucyedusenge et al., Division des Statistiques Agricoles, Ministère de l'Agriculture, de l'Elevage et des Forêts, Kigali, Rwanda, July 1990.

USAID/Rwanda FY 1990-1991 Action Plan, James A. Graham, Director, April 1989.

USAID/Rwanda Briefing Book, April 1991.

USAID/Rwanda WID Action Plan, James A. Graham, Director, March 1989.

Sommaire des Resultats de l'Enquête Sur Les Entreprise Dirigées Par Les Femmes, Bonaventure Niyibizi, USAID/Kigali, May 1990.

APPENDIX II

GCID Training Documentation

List of Documents Included

A.	Participant List	56
B.	Group Session Output	
	Rwandan WID Context	58
	Compiled group reports, in French, from the Rwanda WID Context exercise on day one - Tuesday, Oct. 22. See task description on page 8 in the Annotated Training Schedule.	
	Three Approaches for Integration of Women . . .	60
	A summary of group responses and the large group discussion on day three - Thursday, Oct. 24. Other discussion of this session can be found on page 13 in the Annotated Training Schedule.	
C.	Rwanda WID statistics handout	62
D.	USDH Debriefing	63
E.	GCID Resource List	64

Rwanda GCID Training - October 1992

Participant List

name	organization	position
1. Baziruhiha Marianne	Minagri	Chief Division in charge of monitoring, Projet agricoles
2. Bonaventure Niyibizi	USAID	Asst. Program Economist
3. Daniel Mivumbi	USAID	Project Analyst
4. Dr. Rwamakuba Andre	Miniplan	Director
5. Gasore Rukara Pierre	Miniplan	Director, PRIME Project
6. Girukubonye Damascène	IWACU	
7. Gisagara Jean	Miniplan/ Environ.	Chief, Research & Eval.
8. Joergensen Bernadette	USAID	Prog. Assistant, Programming
9. Kagoyire Josine	Duterimbere	in charge of Info. & Documentation
10. Kayitesi Emerithe	USAID	Secretary, CONT
11. Mujawamariya Vénatie	ONAPO	Program Office, Women & Family Planning
12. Mujawamariya Eugénie	USAID	Training Officer
13. Mukayiranga Landrada	Min/Justice	Director of Legal Claims Department
14. Mwanuyera Patricia	USAID	Secretary, HPO
15. Nayigizente Evariste	IWACU	Administrator
16. Ngaboyimanzi B. Damascène	USAID	Proj. Manager, ADO
17. Nsekaliye M. Médiatrice	Miniplan/ NRMP	Secrétaire de Direction, PARN
18. Ngendakumana Mathias	ONAPO	Research

name	organization	position
19. Nguyen-huu Khiem	PRIME	Tech. Assistant, Employment & Investment
20. Nikwigire Veneranda	Miniplan/ Environ.	Manager, Env. & Dev't Project
21. Nyirandege Pascasie	FSRP	Technician
22. Patrice Nzahabwanamungu	USAID	Asst. Proj. Manager - MCH
23. Mujawimana Agnès	Duterimbere	General Director
24. Ruzigamanzi Antione	USAID	Proj. Manager - NRMP
25. Tardif-Douglin Chatherine	Minagri/DSA	Sociologist Analyst
26. Thérèse Gasingirwa	IWACU	Project Analyst
27. Twagirayezu Jean-Marie Vianney	FSRP	Coord., Research & Trg., NRMP - Wetlands
29. Twagirumukiza Emmanuel	USAID	Assistant ADO
30. Uwamariya Laurence	Minagri	Proj. Analyst, ASPAP

Situation de base		
	attributs négatives	attributs positives
l é g i s l a t i v e	<ol style="list-style-type: none"> 1. Lois sur la famille non-conforme à la constitution et aux conventions qui garantissent les droits des femmes. eg: incapacité juridique; absence de droit de succession; pas de contrat de mariage; homme chef de famille. 2. Inégalité dans la lois sur la citoyenneté. 3. Disposition pénale discriminatoire. 4. Existence de coutumes discriminatoires contraire à la constitution. 	<ol style="list-style-type: none"> 1. Egalité promulguée par la constitution. 2. Adhésion du pays aux conventions internationales. 3. L'évolution de la jurisprudence et la reconnaissance des droits de la femme comme héritière.
é c o n o m i q u e	<ul style="list-style-type: none"> • trop de tâches • différent accès aux ressources • formations (raisons financières) 	<ul style="list-style-type: none"> • gestion des ressources familiales • actions spécifiques
s o c i a l e	<ol style="list-style-type: none"> 1. Suprématie du sexe mâle sur le féminin. * sans autres considérations → suprématie de fait 2. Dépendance des femmes: à la famille d'abord, à son mari ensuite. 3. Priorité d'éducation/formation accordée aux mâles au détriment de l'élément féminin et son incidence sur l'emploi. 	<ol style="list-style-type: none"> 1. La femme est considérée comme "le noyau familial" - le coeur de la famille. Valeurs données: maternité, éducation de base, conseillère. 2. Protection de la femme par la société.

c u l t u r e l l e	<ol style="list-style-type: none"> 1. Répartition des tâches par sexe 2. Existence des tabous 3. Education de base (informelle) 4. Différentiation des sexes 5. Mariage: concept de la dot → possession 6. Héritage 	<ol style="list-style-type: none"> 1. Education par la mère → opportunité de modeler l'enfant dès le bas âge selon les concepts "WID" du genre 2. Elaboration du code familial
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Stratégies	Situation voulue	
<ol style="list-style-type: none"> 1. Formation et information juridique. • assistance juridique aux femmes 2. Vulgarisation des textes qui garantissent les droits des femmes. 3. Révision des lois existantes. 	<p>Dans 5 à 10 ans:</p> <ol style="list-style-type: none"> 1. Lois sur la famille conforme à la constitution et aux conventions internationales 2. Exigence des CONTRAT DE MARIAGE bien définit. 3. Droits d'héritage pour fille et garçon et pour épouse légale. 	l é g i s l a t i v e
<ul style="list-style-type: none"> • évolution culturelle.....→ • changement législatifs et évolution culturelle.....→ 	<p>partage équilibré des tâches (dans 10 ans)</p> <p>accès non discriminant aux ressources (5 ans)</p>	é c o n o m i q u e
<ol style="list-style-type: none"> 1. La non-différentiation des sexes lors de l'éducation de base. Ex: - initiation de base à leur rôle dans la société; - distribution des tâches. 2. Promouvoir la complémentarité des genres qui implique la reconnaissance des rôles spécifiques de chaque sexe. 3. Accès libre à toutes les activités pouvant développer les aptitudes (formation - emploi). 	<p>Dans 10 ans:</p> <p>Réduction des clivages sociaux dans divers domaines (Education, Emploi, etc...).</p>	s o c i a l e

<ul style="list-style-type: none"> • Integration des rôles sans distinction du genre (suppression du concept sexe/tâche) • Changement du concept "dot" → contribution de chacun dans la constitution du ménage versus achat de la femme 	<p>Dans 10 ans:</p> <p>Changement de mentalité → considération égales sans distinction de sexe</p>	<p>c u l t u r e l l e</p>
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English translation of small group task and outputs
(Tuesday afternoon session):

**Three Approaches for the Integration of Women
in the Project Planning Process**

GROUP TASK DESCRIPTION:

In your small group, share your experiences and ideas and the relevant ideas from IWACU's experience. Designate three effective approaches for integrating women in the project planning process in your work.

COMPILATION OF GROUP REPORTS:

- Formulate policies that favor the integration of women in projects¹.
- Determine specific objectives and develop activities that impact both genders.
- Based on studies or data, determine project objectives that respond to the common interests of both men and women. From this base, design the project activities².
- Officially require the integration of women as designers in the planning process³.
- Address training-related problems by first identifying women's training needs.
- Include women-specific components in the project description.

(Group discussion reactions appear in endnotes on the next page).

KEY GROUP DISCUSSION POINTS:

The facilitator lead a general discussion of the group output and "how-to" assure the integration of women in development projects. It was noted that IWACU's agenda and experience differ greatly from the context of work in which most USAID staff function.

The much-touted "participatory approach" in which the beneficiaries are intimately involved in problem identification and project design is probably not realistic nor applicable to most USAID interventions. Indeed, some

project components may take advantage of this approach and certainly local input is essential to project success. In many cases A.I.D. relies on NGO's that are in the position of doing grass-roots development, albeit on a limited scale.

Good GCID, in the context of the national-level USAID project managers work, depends on solid socio-economic data, good problem and social analysis and appropriate planning tools, such as those studied in this course. Solid data, clear objectives and measurable indicators, which, in many cases, should be gender disaggregated, constitute some of the managers best guarantees of measuring participation and people-level impact.

Trainer responses to specific group output follow below:

- 1 - This is an approach that normally generates considerable debate. In any case, don't forget to consider possible unexpected negative effects of these policies before implementation.
- 2 - Program/project managers are generally NOT in the position, like IWACU's agents, to do grass-roots organization (and needs assessment). Therefore they need to use other approaches/techniques such as gender analysis and gender-disaggregated objectives and indicators. One useful study tool for gender analysis is the Bio-social Group Analysis presented in the AM session.
- 3 - Integrating GCID is simply NOT as easy as finding and including women in project design or implementation. The sex of the decision-maker does not, a priori, assure good GCID. Project managers therefore need to develop GCID skills in order to assure effective development activities.

Quelque Statistique sur la Population Rwandaise

données de:

- 1990 La proportion de la population Rwandaise des femmes aux hommes = 1.02
dont 102 femmes pour 100 hommes
- 1990 49 % des femmes Rwandaises sont à l'âge dessous de 15 ans.
- 1990 Le pourcentage de l'augmentation de la population féminine urbaine est 7.9 et les femmes rurales est 3.1 par rapport au taux de la croissance totale de la population de 3.4 %.
- 1990 Pourcentage de la population active des femmes de l'âge supérieure de 15 ans = 79 % quant au pourcentage des hommes = 93 %.
- 1990 Espérance de vie à la naissance pour les femmes pour les années 1985-90 = 52 ans
- 1980 93 % des femmes de l'âge supérieure de 15 ans sont actives dans l'agriculture.
- 1978 Pourcentages des Rwandais analphabètes par tranches d'âge:
- | | <u>femmes</u> | <u>hommes</u> |
|-------------------|----------------|----------------|
| 15 à 24 | 55.3 | 40.3 |
| 25 à 44 | 76.6 | 40.7 |
| 45 à 64 | 95.7 | 72.7 |
| 65+ | 98.3 | 91.0 |

estimation que à l'an 2000:

11.4 % de la population totale habiteront une zone urbaine.

sources (publications des Nations-unis:

The World's Women 1970-1990.

Statistiques et indicateurs sur les femmes en Afrique 1986.

(Example of the cover sheet used on the USDH Debriefing packet. Packet contents now found under new page numbers).

U S D H S t a f f D e b r i e f i n g
Thursday, Oct. 31

30 participants attended the three-day training held at the IWACU center. The training objectives appear in French on page 2→(now in English on page 5). A participant list is attached (pages 3-4)→(now pages 56-57). The participation evaluation results appear on pages 8-10→(now pages 17-22). The following is a list of key concepts and project tools presented during the workshop:

KEY GCID CONCEPTS:

- The history of US legislation and development of A.I.D. GCID policy.
- Evolution of GCID: WID, what it is & isn't.
- The development context for Rwandan women - an environmental analysis group exercise focused on the legislative, economic, social and cultural situations in Rwanda (group report-out attached - see page 5-7)→(now pages 58-59).
- IWACU - program experience and lessons-learned.

DEVELOPMENT PLANNING TECHNIQUES & GENDER:

- GIF - Gender Identification Framework presentation of the six exploratory factors followed by large group discussion.
- Bio-social Group Analysis presentation of the analytical framework and a sample analysis - time constraints did not allow for an individual exercise.
- Objective Trees formulation of good objectives with indicators; group exercise to create an objective tree with goal, purpose and output level objectives; discussion of gender disaggregation of objectives or indicators.

PROPOSED PROJECT-LEVEL ACTIVITIES: see page 13→
now page 3.

OUTLINE OF AN APRIL/MAY FOLLOW-UP VISIT: see page 14→
now pages 26-27.

APPENDIX III

Notes on GCID Project-level Follow-on Activities

List of Documents Included

A.	NRMP Policy Unit Meeting	66
B.	NRMP Agroforestry Component Meeting	66
C.	RIM/MCH-FP II Meeting	67

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NRMP Policy Unit Meeting on November 19

The consultant team met with the Director, Dr. Rwamakuba Andre, Technical Advisor, Bob Winterbottom, and USAID Project Manager Antione Ruzigamanzi.

The purpose of the meeting was to inform Mr. Winterbottom and set the stage for future collaboration between the WID Committee, GENESYS and the project. Specific topics discussed were the fish culture sub-project, noting the possible gender implications of the privatization of this activity. There was interest in studying this topic.

The need for analyzing gender considerations in the natural resource management extension activities of the Africare component was also discussed and the project team was briefed on the meeting held on Nov. 11. They noted that the Africare staff is aware of the importance of gender considerations in having sustainable impact in agroforestry. The intention of the training team to follow up with the Africare personnel after completion of the Mission's CPSP was noted.

NRMP Agroforestry Component Meeting at Africare on Nov. 11

The training team met with the Africare Director Adrien Backus and the David LaFramboise on Nov. 11. The team made a brief presentation on the USAID/Rwanda GCID training, noting the evolution of GCID within A.I.D. and discussion of the training group output on the development context for Rwandan women.

The bulk of the meeting focused on the extension system and activities being organized by Africare under the NRMP project. The Africare staff are very aware of the importance of including women in their interventions. Specific issues concerning reaching women farmers in agroforestry extension were considered. The extension service presently being assembled with the Ministry of Agriculture will include some women extensionists although their presence will not be adequate in contacting the number of women necessary to have the desired impact. The consultants informed the Africare staff of the work presently being done with R&D/WID funding on "men talking to women" in agricultural extension.

The consultants may meet again with this group to discuss the project component's objectives, performance indicators and specific strategies after the Mission has completed the CPSP.

RIM/MCH-FP II Meeting on Nov. 18

The purpose of the meeting was to brainstorm issues and ideas around the improved inclusion of men in sexually transmitted disease (STD) projects. As the project paper for USAID's Rwanda Integrated Maternal and Child Health Family Planning project (RIM) will soon be developed, it was decided this the aspects of better reaching men ought to be discussed. Chris Grundman and Patrice Nzahabwanamungu invited representatives from ONAPO, Projet San Francisco (PSF), and CARE to attend. The meeting was facilitated by the training team.

The PSF and CARE each gave a detailed report of their project strategies and collected experience with male inclusion in STD prevention and treatment. Both projects focus their interventions on couples in so far as possible. This approach is valuable in that it assures treatment of both partners as well as offering needed protection to women. Women, who are generally motivated to be tested in order to protect their offspring, are often accused of infidelity if they get tested for STDs independent of their husbands. The problem of the prevalence of multiple partners and the difficulties in identifying them was also discussed.

PSF has tested the approach of contacting men only at their place of work. This approach did not prove effective in convincing men to be tested for HIV. The level of seropositivity was reported as very high in the urban setting (30%) yet remains quite low in the rural areas (estimated at 3-4%).

Several possible strategies and STD prevention messages were offered and discussed. The group agreed that this meeting was very useful and decided to meet within a week to continue the discussion.

Survey Purpose and Parameters

At the request of USAID Mission Program Officer, the GENESYS consultants, together with Bernadette Joergensen, Program Assistant, conducted a brief survey of women-owned small and micro enterprises in Rwanda. The survey results will complement existing information collected in three previous Mission studies on medium and large scale business including one directed to women-owned businesses in Kigali.

The assembled data will provide baseline information upon which the Mission may evaluate the effects of USAID's support of market liberalization as outlined in the Production and Marketing Reform Program (PMPR) Program Assistance Approval Document (PAAD). The intention of the Mission is that during return visits the consultants will revisit and expand the study to track progressive effects. Issues identified in this study will also help Mission personnel in the formulation of private sector development projects.

The objectives of the survey were to:

1. gather baseline information on women-owned small and micro-enterprise;
2. explore perceptions of constraints to women business owners;
3. determine the impact, if any, of market liberalization reforms, e.g. price controls, foreign exchange and import/export restrictions on small business.

The survey population was determined to be women-owned enterprises, which in Rwanda include income-generating associations, with five or fewer employees. As it turned out, associations are usually larger than five members and for this reason some groups surveyed were large as 19 members.

At the request of the Program office, the survey was designed to include urban area of Kigali as well as the many corners of Rwanda: Butare, Gitarama, Kibongo and Gisenyi. This study, unlike the preceding ones, sought to include rural areas and diverse geographical areas of the country.

One interest of the Mission was to survey business women who might conduct trade with neighboring countries, be it through the purchase of their primary resources or the sale of their goods. By choosing to visit border towns (Butare, Gisenyi) the team sought the possible effects of the liberalization of import/export regulations.

Survey Methodology

As a first task the survey team designed an interview guide with key questions in French (see Annex, pages 39 to 42, for the French version, followed by an English translation).

A document review was carried out in order to obtain relevant background information on women and the economy, and to try to identify listings of women-owned enterprises.

The latter effort proved to be fruitless, since available documentation was not disaggregated by gender. Several other sources were tapped in order to find candidates for the survey sample. These included Miniplan (Ministry of Planning), Duterimbere (a national women's PVO), Projet Micro-réalisations (PVO supporting micro-enterprise), and the private company, Genie.

The latter two organizations were able to provide the names of client enterprises in the targeted communities. Micro-réalisations offered further collaboration by contacting its representatives in Butare and Kibongo to advise them of the team's visits and to request their local facilitation of our task. On one day visit, Duterimbere provided an escort and an introduction to one of its client enterprises in an isolated rural community in the area of Gitarama.

Before beginning the survey the team pilot tested the questionnaire with a women's multi-enterprise in Mugambazi, suggested by Micro-réalisations. The interview made evident that the survey sample would include a fair number of interviews that would have to be conducted in Kinyarwanda, which could only be done by Ms. Joergensen. The GENESYS team members would be limited to conducting interviews with French speakers. This turned out to be a limitation in about half the cases.

Difficulties Encountered

Once in the field it became apparent that, in spite of the collaborative efforts of Kigali-based Micro-réalisations and Duterimbere, each organization's local resources are limited. This sharply reduced the number of enterprises the team was able to interview. The Micro-réalisations representative in Butare was not very knowledgeable about the group's local clients, and less so about other women-owned enterprises in the area. Arriving in other communities, the team normally found that local resource people had no knowledge of the identified businesses.

It important to note that Projet Micro-réalisations only maintains representatives at the Prefectures in Butare, Kibungo, Ruhengeri, Kibuye, and Gikongoro. Duterimbere presently has no official representation outside of their

Kigali field staff, although they are presently planning to establish offices in Butare and Byumba/Kibungo in 1992.

To counteract the lack of official information and local resource people, the team had to make inquiries at the local prefectures in every rural community visited in order to identify women-owned enterprises. It was only through these local inquiries, that a reasonable number of case studies were found. We eventually identified and interviewed eighteen enterprises that are included in this survey; however the search for these entities invariably took up large amounts of survey time.

Surprisingly, once the enterprises were identified, there was no difficulty in requesting and immediately conducting the interviews without previous arrangements. Introductions by local Micro-réalisations representatives (in Butare and Kibungo) or members of the prefecture staff (in Gitarama and Gisenyi) were helpful, as was the serendipitous discovery of a long-lost friend in the Commune of Rubavu (Gisenyi), a lead which led us to three unexpected interviews.

Survey Schedule of 18 Case Studies

The calendar below illustrates the schedule of visits made by the survey team. All visits were day trips except for an overnight in Gisenyi on Nov. 14. Not every day represented involved a full day of visiting because team members were required to attend to other obligations during the survey period.

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Nov. 6 One test case in Mugambazi	Nov. 7 Two cases in Butare	Nov. 8 Three cases in Kibungo	
	Nov. 12 Five cases in Gitarama area	Nov. 13 One case in Kigali	Nov. 14 Four cases in Gisenyi area	Nov. 15 Two visits ¹ in Gisenyi	Nov. 16 Two cases in Kigali

¹ The visits conducted in Gisenyi on Nov. 15 turned out to be to cooperative ventures and not profit-making private businesses. Therefore these visits were not written up as case studies. However, one of these cooperatives is discussed in the wine production business case from Nov. 14 because they are involved in the exact same activity as the interviewed entrepreneur.

Characteristics of the 18 Enterprises Surveyed

	Location and type of business	Type/number of ownership	Employee gender	pg #
1	Kigali, downtown: hardware store	private - couple	2 male	9
2	Kigali, downtown: light metalworks (USAID incubator project)	association of 19 (12 female)	0	11
3	Kigali/Nyaniranbo: small store	private - single	1 male	12
4	Kibungo: small store	private - single	1 female	13
5	Kibungo: restaurant	private - single	4 full-time (2 female) 4 part-time (2 male)	15
6	Kibungo: snack foods	private - single	1 male	16
7	Gitarama: small rural store	private - single	2 male	18
8	Gitarama: tie dye production	association of 14 females	1 male	18
9	Gitarama: stationary store, barber shop, photo studio & beauty parlor	association of 7 (1 male)	2 female 1 male	19
10	Gitarama: paper & office products	private - single	1 female	21
11	Gitarama: restaurant	association of 7	4 male 1 female	23
12	Butare: restaurant	association of 4	2 male	25
13	Butare: grain milling & plantation	private - couple	12 male & occasional female	26
14	Gisenyi: dried bean sales	private - single	0	29
15	Gisenyi: red banana wine	private - single	0	29

12

16	Gisenyi: dry cleaners & store	private - couple	3 male	31
17	Gisenyi: cloth merchant	private - single	0	33
18	Mugambazi: small store, ketchup production, & restaurant	association of 12	0	35

Survey Generalizations and Conclusions

Three of the 18 surveyed enterprises are individually owned and operated. Four other businesses are individually owned and operated with one employee. Two of these businesses employ a member of the family as the employee. Six of the businesses are comprised of an association in which some or all of the members work in the enterprise, although they are usually only remunerated nominally. Three of these associations also employ outside workers in their businesses. Three of the businesses are jointly owned by the woman entrepreneur and her husband, although in these cases the woman acts as the sole operator/decision-maker (otherwise the business would not have been included in this study). These three businesses employ two, three and 12 employees respectively. In total, the eighteen businesses employ 38 full-time workers of which 7 are female. It is important to note that many of the male employees in this group have been hired as guards or for heavy labor. Moreover, none of the interviewees expressed a preference for hiring men except where the physical nature of the task specifically required a man's ability.

We think the fact a third of the enterprises surveyed were formed and run by informal groups rather than individual entrepreneurs is significant. This may indicate that they seek the combined security and resources provided by a group and may reflect difficulties particular to Rwandan women in business. (This hypothesis ought to be tested).

It is also important to note that many of the interviewees were professional women who ran their enterprises as a sideline in preparation for going full-time into business.

Not one interviewee had any interest in pursuing a commercial loan. Interviewees cited the exorbitant interest rate of 19% as the reason. However, one half of the interviewee group expressed interest in taking a loan. Of the six businesses who have already received a loan through Duterimbere or Micro-réalisations, not one was in arrears. In fact, most were ahead of schedule in repayment if not already finished repaying. In one case, the enterprise

(drycleaning) had taken a commercial loan from BRD and was behind in its repayments due to reduced demand in business.

Our interviews bore out that the smaller, rural businesses headed by uneducated entrepreneurs, are often obliged to take up loans in order to get their businesses off the ground with the acquisition of sufficient stock or other resources. For the more urban businesses, run by educated government or post-government employees, there was a frequently expressed need for low- or no-interest loans in quantities much larger than what is presently available. Micro-réalisations and Duterimbere loans do not surpass 70,000 to 100,000 FRw while those entrepreneurs who targeted significant business expansion thought they would require loans in the range of 500,000 FRw to 1 million FRw. Such loans are not available at low rates and the high rate of commercial interest (19%) basically precludes a reasonable profit margin.

In general, the interviewers encountered considerable lack of accurate information about the nature and availability of loan programs for small and micro-enterprises. For instance, although every interviewee was familiar with the fact that Duterimbere had a loan program, no one, other than the two who had previously received a Duterimbere loan, understood whether these were direct loans or loan guarantees. Because of the interest rates, loan guarantees were of little interest to the interviewed group.

In five of the eighteen interviews the entrepreneur identified a need for improved business skills. Four of these respondents noted the need for a better understanding of marketing and two cited specific technical needs ("how to make vinegar", improved batik design). Also mentioned as desired business skills were bookkeeping and performing feasibility studies. A shared issue among several interviewees related to marketing, specifically, access to the point of sale, where lack of reliable, affordable transport was seen as an obstacle (for sales of wine, grain, and ketchup). It is useful to note that for production activities product packaging was not considered a problem.

The interviewees' perceptions of the effects of market liberalization were simple and basic - across the board, product prices have increased. The only one exception to this perception was the price of toilet paper, which has apparently come down. Many interviewees noted that after the initial jump in prices which accompanied devaluation, prices have come down somewhat but not to their original level. The effect of this inflation on the small and micro-business interviewed was that consumer demand has been reduced. Although every interviewee increase her prices in reaction to the increased costs, at the same time she deliberately cut into her profit margin in order to sustain sales.

Some of the businesses interviewed seem to be struggling with the notion of competition, which is a new phenomenon on the Rwandan commercial scene. We noted that in many cases selling prices remain constant from seller to seller - essentially set "out of habit" by the sellers themselves. In one interview in Gitarama (the paper products store), the owner commented that male competitors will compete on price where women would compete by bad-talking other businesses. This same respondent stated that she would extend consumer credit to women, whom she perceived as good risks, but not to men, who fortunately do not ask her for the same service as she is a woman.

A common practice among all businesses that depend on manufactured goods is a reliance on an informal network of friends and acquaintances to deliver supplies from Kigali or elsewhere. It would worthwhile to explore whether availability of transport and supplies is equally problematic for mid-sized enterprises.

Not one respondent perceived her gender as a handicap to being in business. We noted in the majority of the interviewees a very high degree of entrepreneurial spirit. This may explain why the respondents tended to see their gender as providing opportunities rather than obstacles. It may be that this rather positive gender-related outlook is explained by the fact that since all of the businesses examined in this survey are very small, they do not encounter the same magnitude of constraints that impede women in larger enterprises, where male involvement is more prevalent.

In contrast to the above, most of the respondents saw being a women as an advantage in business. First, women are less perceived as a threat to their male counterparts. Secondly, some respondents perceive themselves as more self-reliant and capable of sacrifice than men. Several entrepreneurs stated that women were more willing to save money for capital investment as well as to reinvest business profits, as opposed to men, who are perceived as expecting quick and substantial profit from their activities. Other comments about the advantages of women in business were that they were cleaner (in production activities) and that it was easier for women to sell to women where women constitute the majority consumer.

Nine of the eighteen women interviewed cited the augmentation of family income or the improvement of family life style as the motivation for being in business. Seven of the respondents depend on their businesses as their sole source of income. Of the two remaining respondents, one cited the challenge of being self-employed as her primary motivation.

One observation that came out of our study was that the access to donor- and NGO-provided assistance (business

development training, study visits, and technical assistance) remains firmly centered in Kigali. In order to assure that private sector development extends beyond the limited capital region, guidelines for selection and organization of assistance activities may need to be developed.

Next Steps for Survey Expansion and Follow-up

During the survey team's next visit to Rwanda, they propose to make return visits to Butare, Gisenyi and Gitarama. In Butare the team believes that there is potential in finding many more female entrepreneurs and therefore plans to broaden the survey in this area. In Gisenyi and Gitarama, the team will concentrate on following up on old leads and reviewing the progress of those previously interviewed. The team does not propose to continue surveying businesses in Kibungo, as this area does not seem to constitute a sufficiently large commercial center. Instead, the next phase of surveying should include a visit to Cyangugu to interview businesses related to the active commerce on the Burundi and Zaire borders.

Six businesses interviewed in this preliminary phase will be of particular interest in tracking during this on-going survey. They are:

1. the ketchup-making cooperative in Mugambazi;
2. the grain milling and plantation business in Butare;
3. the metalworks in Kigali (KORA);
4. the hardware store in Kigali;
5. the dry cleaners in Gisenyi; and
6. the tie dye and batik industry in Gitarama (particularly since they will moving away from subsidies).

The team intends to survey more businesses in the greater Kigali area, as the majority of the effort in this phase of the study was concentrated in the rural areas.

Case Studies

LOCATION: Downtown Kigali
TYPE OF BUSINESS: Hardware store
INTERVIEW DATE: Nov. 16, 1991

This business is owned by a husband and wife team. The wife started the business on her husband's suggestion that she leave the government service where she was a supervisor at telecommunications. Until recently she ran it alone, but her husband recently joined her after being let go by the private business where he'd been working for twenty years.

Apparently, her husband's employer sold out to an East Indian group who later informed him that poor sales required a reduction in force. Soon after his departure the new owners hired an East Indian to replace him. This interview highlighted the many problems that this couple has encountered in conducting business in the present social and political environment.

The husband knew that the hardware business was a profitable one, although neither he nor his wife had any previous experience in this sector. They obtained the necessary information from a close friend who had worked in the hardware business. They presently employ two sales people.

The couple started the business in 1989 with their savings and have yet to obtain a bank loan. When they started the business there were only two retail hardware outlets in downtown. There are now four within sight of the store. The stiff (and reportedly unfair) competition is giving them a very hard time.

One reason for the burgeoning competition has been the liberalization of import and wholesaling licenses. Apparently prior to market liberalization, wholesalers could not sell retail. With the changes, the wholesalers, from whom the small stores buy all their goods, now constitute a serious retail competition. For this reason the husband is pursuing the possibility of importing his goods himself. He has found it relatively easy to get information and catalogs of manufacturers from the Chamber of Commerce and some embassies.

The problem with importing is in getting foreign exchange because of the slow and, according to the husband, backhanded workings of the banking system. It is very clear to him that if you don't have influential friend with the right ethnic background and/or are not able to "grease the wheel," you will have great difficulty getting your foreign exchange. Querying further, we were surprised to hear that at the Ministry the husband would routinely be asked for his identity papers as well as his ethnicity.

When asked why, with the liberalized market, there is still such a flourishing black market¹, the interviewees answered that the black market is controlled by high government/party officials and that they buy the instruments in order to transfer the money to foreign bank accounts.

This drain severely limits the availability of forex (foreign exchange) to the national banking system. Apparently when forex is requested, the applicant is expected to answer so many questions and the procedures are so slow that most business people prefer deal on the black market. Based on the comments of those people who have approached us for dollars and the responses in this interview, it appears that there are ethnic overtones to the availability of foreign exchange.

The couple have an obvious problem with insufficient stock due to small capital and lack of credit. They recently spent months trying to get a forex credit through the government, only to have it denied. Interestingly enough, the husband was unable to ever get any information on the status of their application. The right people were always 'gone' or 'in meetings'. Finally the couple sent the wife, who was able to get someone in the hallway to assist her with information. We suspect that if this business were not taking advantage of a women manager, it might not be functioning today.

During the interview, the wife mentioned that she attended the two-week USAID sponsored business training seminar earlier this year and found it very useful, although too intense to fully digest all the material in the time allowed. She thought that the course should be longer.

A striking contrast is the hardware store right next door. This store opened only a short time ago but boasts an extensive stock. Apparently the three owners were able to get a bank credit after visiting the bank with a high-placed friend in the MRND. This avenue would not be open to the couple because of their social stature.

The couple stated that they were very frustrated by the present business/social climate. This frustration is exacerbated by their perceived inability to escape the country with any of their assets. They only solution that they can imagine is a political change.

¹ We are aware of this because barely a day has passed when one of the American consultants has not been asked for any kind of dollar instrument, be it cash, traveler's checks and even personal checks. The difference in the rate is at least 30 francs per dollar and reportedly peaks at 80 francs. Note that in the last few months the government no longer issues currency control papers to arriving expatriates.

LOCATION: Kigali, at the Minimart / USAID PRIME
small business incubator
TYPE OF BUSINESS: Small tin works - kerosene lamps,
funnels, ladles
INTERVIEW DATE: Nov. 16, 1991

The two American members of the team visited the Minimart / USAID PRIME incubator in Kigali on a Saturday morning and found it busy with activity. At Space number 28, we encountered eight members of a small metalworks business that is associated with an cooperative organization called KORA. Only one member, a man, spoke French. We were able to get the following profile from him.

The group consists of 19 members, of which 12 are women. The business was started by a Rwandan man who has since retired. He had the expertise of working scrap metal into useful household items. The group's tools are rudimentary - tin snips, old truck wheels and soldering hammers heated by coal fires. They buy empty cooking oil for sheet metal and margarine and tomato paste containers that they fashion into kerosene lamps, funnels and ladles.

The business started five years ago, before the inception of the incubator. As it was nearby the incubator site, they moved in to take advantage of the good, cheap working space.

The man we interviewed had a wife who did the same work at home, but generally the group members were not couples nor related.

An interesting fact was that we saw both men and women doing the soldering and metal cutting. We saw one man cleaning margarine tins to be transformed. This is a task one might expect to see relegated to a women. The interviewee saw no difference in the ability of men or women for this work. He expressed the opinion that women need work just as much as men and therefore saw no problem with their involvement. When asked why women were not at all evident in the many surrounding businesses, he noted that those other jobs (heavy metal work, carpentry) required more brute force. In fact though, the adjacent business was making mattresses out of paper and cloth scraps - not a brute force occupation.

The members are paid by piece and each person receives the same pay regardless of gender. Each association member pays the business 200 FRw per day for renewal of materials. Members may get small loans from the business account.

The main production item the day we visited was small kerosene lamps made from margarine tins. The small one sell for 15 FRw and the large for 30 FRw. They offer a wholesale price on the large one of 20 FRw for orders over 100. The group does not market its goods outside of the building. They sell to buyers who come to them and take the products away for sale.

In terms of future plans, the group is discussing possibly moving or branching out to other locations in order to be closer to the points of sale. They haven't had to use credit and don't envision the need in the near future.

LOCATION: Nyaniranbo Market, Kigali
TYPE OF BUSINESS: ' Small store
INTERVIEW DATE: Nov. 13, 1991

The enterprise, established in 1987, is a small shop located in the market of the Nyaniranbo section of Kigali. Its principal activity is the production and sale of school uniforms for young girls, followed by the sale of unsewn cloth - "pagnes". Small amounts of basic household items such as toilet paper, cooking oil and soap are also sold, but these make up only a very minor part of the business.

The owner is married but separated and has six children. She was a housewife before starting the business. She already owned a sewing machine and had taken sewing lessons. She decided that she should capitalize on these assets and began the business with 3,000 FRw, with which she bought material for three uniforms. When she sold these, she bought more and the business grew in this way.

The owner employs a man to help with the sewing. She claims that he works faster than a woman would. At the time of the interview one of her daughters was using the machine, but only to practice on it. The daughter is learning how to sew, and according to her mother will be able to help in the business later.

The owner's husband does not intervene in the business. She works full time in the boutique and employs a "domestique" to do her house work and to look after her younger children.

The shop owner buys fabrics for the school uniforms and the "pagnes" from a wholesaler in the center of the city. The fabrics are imported from Zaire and Uganda. They are difficult to obtain now because the frontiers are closed, and prices for the fabrics have gone up. The prices for oil and sugar have also increased since last year, but interestingly enough, the price for toilet paper has decreased, even though the paper is imported. It cost 130 FRw per roll as of last May, but now costs only 89 - 90 FRw per roll.

The boutique is the only enterprise in the market that produces and sells school uniforms, although there are a number of boutiques that also sell the "pagnes." According to the owner there are 28 boutiques in the market, of which five are women-owned, including hers. She maintains that the women sell more than the men.

The owner is a member of Duterimbere, and has received two credits from the organization. One of the credits was 100,000 FRw in 1990 and the other was for 200,000 FRw in August of 1991. She said that she would be a member of Duterimbere even if she had not received a credit because she supports their goal of developing the women of Rwanda.

The owner is satisfied with her enterprise and plans to remain with it. In the future she would like to move her business to the center of the city, but cannot afford to do so yet. She does not believe that another loan from Duterimbere would help because the amount available would not be sufficient. A bank loan is currently out of the question because she is still paying off a loan for her house. She still owes 70,000 FRw on this, which might take five more years to pay, depending on how well the business succeeds.

The owner feels that she has no business constraints because she is a woman. The external factors noted above (the war, devaluation of the currency, etc.) are her principal constraints at this time.

LOCATION: Kibungo
TYPE OF BUSINESS: Small Store
INTERVIEW DATE: Nov. 12, 1991

The name of this specialty store is a loose acronym derived from the phrase "Promotion de l'equipment familiale" (promotion of family supplies). It occupies a small store front in the business district of Kibungo. The owner/operator has been in business for the two years since she left the government service, where she was trained and worked for years as an "Assistant sociale". This move was her husband's idea. The push to leave the government service came from the fact that she was encountering a great deal of difficulty getting to work on time because she and her family live outside of town and they don't own a vehicle. The transport situation became even more difficult after she had a baby. She finds this style of working more attractive than an office job because it offers more liberty and is quite profitable during the "high" season.

The owner sells mostly non-essentials such as baby clothes (which is a large seller), woven baskets used for wedding gifts, children's toys, beauty products, and some printed cloth. She specializes in the kind of items that people would normally have to go buy in Kigali to offer as gifts at baptisms or weddings. Prior to opening her store she said she made a study of what people went to Kigali to buy. Other stores sell some of these things but no one specializes like she does. She thinks that this sets her off from the other stores in town.

The devaluation really affected the business since the bulk of her customers are salaried "fonctionnaires". Their buying power was reduced by the devaluation, since they did not receive a pay raise.

The high season is from around May to September (post coffee harvest), when there are more marriages and baptisms. The low season for her business is December through March. To help tide her over a bit she does sell some necessity items such as sugar, powdered milk, flour and rice.

The owner keeps the business's books herself. She started her business with a savings of 100,000 FRw. Today she estimates her inventory value at 300,000 FRw. Of her whole inventory only a few things are produced in Rwanda, i.e., batteries, powdered milk, baskets, printed cloth, and hand-machine knit sweaters. She orders the sweaters from a group that makes them in Rwamagana (about 50 Km. toward Kigali).

About every two weeks the owner goes to Kigali by taxi to restock her shelves. With the lifting of price controls the buying of provisions in Kigali has become more difficult, as she has to make many stops in town to find the best price. She also finds it difficult to know what the "right" price is; for instance, rice will sell for 5000 FRw in one store and as low as 4500 FRw in another. The differences in prices makes it hard for her to determine what her selling price should be. Add to this the need to compete with other storekeepers in Kibungo. She feels that these factors cut into her profit margin, although she also noted that her business has remained profitable. One reason for this is that she is able to buy some duty free items through her connections ("par la frotte"). This she arranges in Kigali with people who have access to these items and are willing to hold them for her. Body cream was one example of an item she was able to get this way and then sell at the normal price.

The owner also has a sewing machine in her shop and a seamstress who is paid by the piece. She has no problem keeping the seamstress in work and in fact it is she who often opens and closes the shop. The seamstress makes repairs and some children's clothes. The owner does the cutting of the garments and then instructs the employee how to sew them.

Most of her customers are women who appreciate shopping with a woman business person. She feels compelled to frequently offer these women items on credit - however she notes that they are very good credit risks. They always pay their bills at the end of the month. She doesn't really extend credit to men because they don't dare to ask her for it because she is a woman.

In the future, the owner envisions a tailor shop where she would employ three men (as they sews adult clothes) and

maybe two women (to expand her present children's line of clothing). Although there are a few tailors in Kibungo many people go to Kigali to get the quality of sewing that they expect.

The owner's future plans would require substantial credit and this is a serious problem. The pre-conditions required by commercial banks are too demanding for her. For instance, she doesn't have a sufficient guarantee. At the "Bank Populaire", they are not able help her right now because they're waiting until outstanding loans are repaid. According to her, Projet Micro-réalisations is not a reasonable alternative because they only make loans to associations. (This was checked with the project personnel at the Prefecture, who maintained that this was not at all true. When told about the viable business and the owner's expressed desire for a loan, they did not seem interested in following up on this).

The owner has approached Duterimbere, but this organization does not make loans over 100,000 FRw. She estimates that she would need 500,000 to acquire the necessary sewing machines, materials and rental space. She already has identified a suitable space nearby her store.

With the desired credit the owner would also expand her stock. She often encounters problems with the availability of items in Kigali. If she could have a larger stock she would save on trips to Kigali as well as avoid running out of items, which makes her lose potential sales.

LOCATION: Kibungo
TYPE OF BUSINESS: Restaurant
INTERVIEW DATE: Nov. 12, 1991

The restaurant was begun by the owner two years ago. It is located at a busy crossroads on the outskirts of Kibungo. The owner, who has two children, began the enterprise after she separated from her husband. She initially opened a boutique, but this did not prove to be profitable, so she added a restaurant to her commercial license.

Initial financing for the restaurant came from the owner's husband, after their separation. A friend taught her how to run the business.

The restaurant itself is large, airy, clean, and simply but comfortably appointed. The enterprise has four full-time and three or four part-time employees who work as the need arises. Two of the employees, including the cashier, are women. None are members of the owner's family. The owner herself is conversant in Kinyarwanda and literate.

The restaurant was more profitable before the war. Since then, the price of equipment and raw materials have

doubled, although the owner has not increased her prices because she feels this would decrease her clientele, further cutting into her income.

Among the necessary imported items whose prices have increased since the market liberalization, are cooking oil, flour, salt, dishes, eating utensils, and pots. The latter equipment must be replaced approximately every three months.

Equipment and raw materials are bought locally in small stores. Before the war the owner shopped at the wholesale dealers in Kigali, but it is now difficult to find transport to the city because cars require special permits, and the frequent checkpoints (also a result of the war) are problems that discourage transporters.

The restaurant has not required a credit, to date. The owner indicated that she has been reluctant to undertake a loan because she is worried about repayment. However if the economy takes an upward turn she would consider requesting credit from Projet Micro-réalisations in order to improve the restaurant.

There are two other restaurants in the area, but the owner knows little about them. She does not feel they pose serious competition, since there are apparently enough clients for all. She does not feel that she has had any special constraints as a woman entrepreneur.

LOCATION: Kibungo
TYPE OF BUSINESS: Preparation and sale of samosas and pineapple juice
INTERVIEW DATE: Nov. 12, 1991

The owner started her business in 1970, when she realized that she had somehow to increase her family income. At that moment there was an increase of "canteens" in the Kibungo town area and she found that there was a potential market for her products. She started by making samosas at home and bringing them on pay day to the canteens and other work areas in Kibungo. People would ask for drinks with their samosas and so she started making and selling pineapple juice.

When asked why she chose this activity rather than another, she reported that she already knew the technique of making samosas. Another reason is that this business did not require a big investment on her part and it is an activity that she can do without neglecting her other family duties. She learned the technique for making samosas from Greeks whom she had worked for in Kigali. She started making juice by just following her common sense.

She does not have a partner in her business and has only one employee, who previously was hired as a house boy and learned to make samosas. He was since moved from housework

to work full-time in the restaurant business. This employee just happened to be a male, otherwise she did not express any preference concerning the gender of her employees. No family member is employed full-time in the business, but her children occasionally give a helping hand when asked.

To start her business, the owner took an amount from her monthly expense money to buy utensils and the raw materials. Slowly accumulating her profits, she stopped taking from the family money for operating funds.

To make her products, the women uses pineapples bought on the local market. She uses meat bought on the local market or in the butcher shop. Her flour and the oil are bought in local stores (boutiques).

Since the beginning of the war, the price of the oil and the flour have increased by 20 FRw, but the price of the meat has not changed. However, she has noticed that "the pouvoir d'achat" (purchasing power) of her customers has decreased. Also she noted that the price of meat at the butchers is now negotiable.

So far, the owner does not face much competition. Until now, there has been a sufficient market for both her and her competitors. In any case, she is not afraid of competition, she believes that her products are of superior quality.

During a meeting of the "Préfecture", the owner heard about Projet Micro-réalisations and their small no-interest credit. She asked and received a small credit of 70,000 FRw to buy equipment and to build a small room where she could sell her products near the hospital. This is a good location because there are always a lot of people waiting around the hospital. The credit has been fully reimbursed in advance of the agreed repayment date.

The owner would be willing to take another similar credit in order to buy a more productive equipment such as a bigger meat "hachoir" (grinder), bigger frying pans. etc. She would also like to increase the number of employees from one to three in order to increase production/sales. However, she does not like the idea of taking credit with interest as the interest payments are very high. She discovered, to her dismay, that the bank levies the same interest rate on all loans, irrespective of its size.

The food business does make good profits compared to its size and the owner is very happy with it. She has already been able make enough money to build herself a house and send her children to secondary school. Her ambition is to establish real restaurant within five years.

LOCATION: Gitarama, Runda
TYPE OF BUSINESS: Small rural store
INTERVIEW DATE: Nov. 12, 1991

At the suggestion of the head of adult training at the Commune, the business owner joined Duterimbere by paying a 2,000 FRw membership fee. She then solicited and received a 20,000 FRw credit from Duterimbere to start a store in a small, rudimentary building where her husband had previously run a small bar.

When she started her business, she had a stock of only a few kilos of sugar, salt, beans and one carton of beer. Now she has a much larger stock which includes bags of sugar, salt, and beans. She has included other items in her inventory, such as soft drinks, bananas, dried peas (in season) and cooking oil.

The owner has 2 employees, a watchman and a day worker, who is sent to buy the items in Kigali when necessary. She runs the store herself, but when she is not available one of her children watch over it for her.

The owner buys her agricultural merchandise in the village. For the other items, i.e., sugar, salt, beer, she sends her employee to buy them in Kigali.

So far, the store keeper has not had any competition in the area. She has routinely increased her selling prices in accordance the increasing price of purchase. She has been able keep the same profit margin without encountering any problem from her customers.

The storekeeper has already finished reimbursing the Duterimbere credit. She would be willing to take another small credit. This would be used to enlarge her store size and to further increase her stock and variety of her products. She would not be interested in any high-rate interest credit because it would very difficult to reimburse it and sustain her very small profit margin.

She does not recognize any problems particular to her being a women in business.

LOCATION: Gitarama
TYPE OF BUSINESS: Batik cloth production and sales
INTERVIEW DATE: Nov. 12, 1991

The idea of creating this association came from the Canadians who wanted to have the local women organize themselves into a profit-making enterprise. The association consists of 14 women. Each member gave a contribution fee which was put into a bank account. They have one employee who served as a night watchman.

Two years ago, the Canadians suggested that the group go into the tie-dyeing business. They provided the group with a technical assistant, whose job was to instruct them in the

techniques, and a stock of supplies. The work room where they started was also rented by the Canadians.

The associates were not interested in having male partners. They said that men are more interested in making quick profit rather viable long-term investments. They were also of the opinion that men do not devote themselves to their businesses as well as women.

Through exhibitions of their work, they finally got to be known on the market. They produce two kinds of batik: patterned material which is sold to make clothing and batik pictures, which are mainly sold to expatriate tourists.

One year ago, the group was visited by a Peace Corps Volunteer who put them in contact with the African Development Foundation. The ADF financed the construction of their relatively large and well-equipped building. All the money generated from the sales go into the group's bank account or for new supplies.

The raw cotton material that they dye comes from Burundi. They have a special permission from the Ministry of Commerce to import this cloth duty free. The duty free permission is specific to only the white cotton used in dying and does not apply to any other kind of cloth.

Apparently, the white cotton is available in Kigali and sells at almost the same price as this duty free cloth (due to the devaluation on the Franc Rwandais which is now almost equal in value to the Franc Burundais). However the quality of Burundi cotton is superior for dying.

The group does not have any competition. So far, they have made good profits and hope that within 5 years they will have a branch office in Kigali, as well as a car to transport their goods and supplies.

LOCATION: Gitarama
TYPE OF BUSINESS: Stationary store, barber shop, photo studio, and beauty shop
INTERVIEW DATE: Nov. 12, 1991

This business is run by an association of seven. The reason they started the business was to increase their families' income and therefore the family's standard of living.

The association's business activities are varied. They include a stationary store, photo studio, a barber shop and beauty shop. The first three activities are carried out under one roof while the beauty shop functions in a building a few doors down the road.

They started their business in May 1991 with just the stationary store. With the contribution of the members,

they bought reams of papers, school supplies and various office products. A rented storefront in the business district of Gitarama serves as their place of business. As the store is very big, they were afraid that if they did not do a good business they would not be able to pay the rent. They therefore decided to utilize the rented space to the maximum. A photocopy machine was added for photocopy service, and a public telephone service was installed.

Over time the group decided to include other activities. They chose to start a photo studio because they thought that it could be a good business, with the new post-war requirement that citizens carry "laissez-passer" papers. Unfortunately, they discovered a large competition for photo services in Gitarama. The competition has an edge over them in terms of experience in the market and the quality their work (related to superior equipment). The association's photographer, who is also the only male associate, does not have as sophisticated equipment as others in town. He was taken in as an associate because of his photographic skills but his contribution to the association has been limited by his relatively unsophisticated equipment.

When the association launched the photography studio, they also established a small barber shop in their store. They had noted that people were cutting hair in the open market and recognized that the "fonctionnaire" class of client was reluctant to go there for a hair cut. Instead, they preferred to go to Kigali to have their hair cut. Some of the association's members visited barber shops in Kigali, and decided that it could be a profitable business. In fact, this component of their business is the most profitable one.

Due to their success with the barber shop for men, they decided to open a beauty shop for ladies. Space limitations required that they open the salon in another location. They hired a hair dresser who is qualified to do perming and relaxing hair. This aspect of the business has been developing more slowly, as the many women in Gitarama already patronize other beauty shops.

The barber does not get a salary but rather receives 30 percent of the receipts. This provides him with more incentive to do his job and therefore increases the number of customers. The beauty shop attendant is paid monthly.

One of the association members takes care of the daily management of the business and is paid for this duty. The photographer, a member, is salaried. The other two employees are a salesman in the stationary store and the beauty shop attendant. In their hiring practices, the association does not have any gender preference for their employees.

The stationary store has a great deal of competition in town. The photocopies and sale of telephone calls basically keeps this aspect of the business running. As the photo studio is not really profitable, they're thinking of closing it.

The association get its supplies mainly from Kigali. When one of the members travels to Kigali, he/she is provided with money and requested to buy supplies.

When the interviewee was asked about the competition, she reported that there has been another stationary store in Gitarama a long time ago and that the association has often reduced its prices, thereby cutting into profits, in order to pressure the competitors out of that business. Their store has been saved from excess competition due to its varied inventory and additional services like the photocopy machine and public telephone.

In reference to credit, the interviewee said that the association has never received credit as such although they do occasionally take on supplies on credit. They are not interested in getting a loan as long as they can continue to get supplies on credit when necessary. So far, they reinvest all the business profits which permits them to avoid taking a loan.

Reviewing what they have accomplished to date, the interviewee thinks that within 5 years the different components will be separated and independent. Their "chiffre d'affaire" (total receipts) has increased satisfactorily.

They do not encounter any particular problems except the increase in the prices, for which they are obliged to increase their selling prices.

LOCATION: Gitarama
TYPE OF BUSINESS: Sale of paper and office products
INTERVIEW DATE: Nov. 12, 1991

The owner started her paper and office products store only three months ago in a small storefront in the business district of Gitarama. She presently works at the Sector Office of Education. Prior to this office job, she was a teacher in the Prefecture for years and therefore has many contacts among the local public and private schools. Her primary clients are the local government offices and the schools.

There are two other stores that sell office products in Gitarama, although neither specialize as she does. One sells a variety of 'boutique' items and is run by a man in the lower (residential) part of town. The second store was also visited by the team. It is run by a woman who also

runs a photo studio and barber shop within the same walls. The owner believes that by specializing she is able to offer a more competitive price and therefore attract more people to her shop.

Everything the owner sells is acquired by her in Kigali. It costs her 400 FRw round trip to Kigali, plus extra charges for baggage. The majority of the items are imported: "Bic" pens from Kenya (as the Rwandan ones are of poorer quality); ink from Germany, staples from Czechoslovakia, glue from Belgium. She sells a large variety of ream paper and note pads that are made in Kigali from imported paper.

Her largest selling item is the ream paper which is often difficult to get because the supply in Kigali is erratic. She sells this paper mostly to local government offices, which must now acquire their own provisions locally because the government has reduced its material support to the provinces. She also sells a lot of note pads to students, although the schools and small sellers make up a serious competition during the "return to school" days. Apparently the schools organize notebook sales in order to help the students with costs.

She started her business with her own savings and to date has not had a loan. The idea for this business came out of discussions within her close group of women friends - several of whom are government workers who are also in business in Gitarama. Necessity was her motivation for launching into business as her husband left her in 1987 and she must support and educate her 4 children. Her job at the sector would not be sufficient to meet her family's needs.

The interviewee's business is profitable. She was able to find a storefront with a very reasonable rent of 4,000 FRw a month. Other stores in town cost as much as 10,000 a month. She employs one person - her daughter - whom she pays 3,000 FRw a month. Her daughter opens the store daily and records the sales. The owner keeps the store's books nightly. She noted that since the war the prices have been consistently climbing and she has not yet noticed any reduction in the price of her many imported items.

She and seven female colleagues (several of whom are the owners of the restaurant business also interviewed by the team in Gitarama) have developed a plan to open a sort of cultural center in Gitarama. The center would provide night school classes, videos, films, school vacation programs for working parents, sales of books and magazines, as well as children's clothing items. She stated that this "cultural center" idea was fresh and new and that women needed to think beyond the old traditional ideas of women's enterprises, most of which are not really profitable.

They proposed their plan to two men, but they will not be joining the group because "men are only looking for quick

money". She believes that she has to keep the business size to no more than seven partners because otherwise too large a group will cause problems.

They would have to construct a building for the center because there is no suitable rental space in Gitarama which would be large enough and within the central part of town. They have identified a suitable piece of land for the location of their center.

In order to pursue this plan the group will need a sizable loan. Acquiring credit through the normal procedures would pose a real problem for the interviewee because she would be required to get her husbands signature.

The owner is a member of Duterimbere, to which she submitted a loan application two years ago with no results. Apparently someone from Duterimbere came by there recently, but she has been sick and was absent from the store. In any case, Duterimbere's loan program would not be sufficient for this project. She told me that the ADF makes loans of up to 5 M FRw without interest. She is not interested in a commercial bank loan because the high interest rate would make it the center an unprofitable endeavor. She has traveled to Kibuye to submit a loan application to ADF but hasn't heard anything yet. One of her partners is from Kibuye and will be checking up on their application periodically.

As for constraints to women, the owner believes that the lack of assistance in terms of available, affordable credit is the largest. Secondly, she believes that due to Rwandan women's lack of exposure they are limited in coming up with viable new business ideas. Compounding this is the fact that women are basically ignored by the government and business community in their attempts to succeed in business. She noted that in her case, her family was very pleased that she entered in private business because now she would not be a burden to the family. However she believes that other men and women are often jealous of her success although she doesn't let this hamper her activities.

LOCATION: Gitarama
TYPE OF BUSINESS: Restaurant
INTERVIEW DATE: November 12, 1991

This enterprise is owned by seven women, one of whom was interviewed. All of the women have full-time jobs elsewhere, most in administrative or professional positions in a variety of government ministries or schools. The women all met in Gitarama; two attended school together. One is a widow; the rest are married.

The seven women got together one year ago to start a grocery store. When this did not succeed they decided to start a

restaurant. Three of the women had studied cooking in the "Ecole Technique", and felt this would help them in the new enterprise.

Each associate contributed 30,000 FRw to capitalize the venture. When asked whether this was the women's money, the associate interviewed replied that this represented "family money" for each member. Their husbands support the women in this venture by agreeing to the investment.

The restaurant was organized three months ago. It has five employees, including a supervisor, two cooks, a dishwasher and a waitress. Four of the employees are men. Family members are not hired because this "causes problems."

The women owners do not work in the restaurant because of their full-time jobs. One of the seven comes to the restaurant every evening, on a rotating basis, to review the day's business. All of the owners meet together once a week.

The restaurant uses local products, except for cooking oil, milk powder, salt, sugar, margarine and cooking implements. These are bought in the local market, since, according to the interviewee, the restaurant's current needs aren't large enough to seek wholesale suppliers. Prices for food and supplies have risen markedly over the past year, and are not leveling off.

There are two other small restaurants in Gitarama, both owned by men. According to the interviewee, the women's restaurant is better - it has better food preparation and is more attractive. In fact the restaurant seemed modern, clean and the general impression was of a cut above the "popular" restaurants usually frequented by laborers, chauffeurs, etc.

The restaurant serves breakfast, lunch and dinner. Its typical clients are local government functionaries and businessmen. During the interview another owner joined us, and, with evident pride, showed the interviewer the menu, which seemed varied. She said that it is changed several times a week.

The restaurant is expected to be profitable in the long run. At the time of the interview, however, it was in the process of being taken apart. The space it occupies was rented, and the owner wants to use it for himself. The women were looking urgently for other space, and had identified good space in a building on the main street of Gitarama, but the rent was very high and they did not think they could afford it at this point.

Asked about credit, the women said that the interest rate at the "Banque Populaire" was too high - 19%. Even though they are members of Duterimbere, they did not feel that the

organization could help them, since it only provided a guarantee for the bank; the interest would be the same as at the "Banque Populaire". The women did not seem to be aware of the possibility of a direct credit from Duterimbere (although the amount available would probably be too low for the group's needs). Projet Micro-réalisations does not function in the area of Gitarama.

The women's long-term goal is to own their own building. They considered that lack of their own property was a major constraint for the enterprise. They seemed confident that once this problem was settled the restaurant would succeed.

The women expressed interest in receiving business training and technical assistance. They also indicated that there are approximately eight other women-owned enterprises in the area.

LOCATION: Butare
TYPE OF BUSINESS: Restaurant
INTERVIEW DATE: Nov. 7, 1991

This cooperative runs a small restaurant that has received a loan from Micro-réalisations. The owners are four single women who come from a village in the area of Butare. They came to the city together with the intention of opening a business, as they could see no income generation opportunities at home. The group had originally included three young men, but they left because the restaurant did not fulfill their income expectations soon enough. The women had no prior business experience. They chose the restaurant since they had no other skills, but did know how to cook. The cooperative employs two young men who transport water and firewood.

The restaurant is located in rented space at the entrance to a low-income residential "colline". It has been at this location since its inception last December. The restaurant itself is very basic, and attracts local workers and students from the nearby university.

The enterprise was started with a capital of 1,000 FRw contribution from each "partner," and later received a no-interest credit of 70,000 FRw from Micro-réalisations. The loan is being gradually paid at the rate of 7,000 FRw per month. The money was used to equip the restaurant. According to the Micro-réalisations representative, who accompanied the interviewers on the visit, the group is up to date in its payments.

Between the repayment of the credit, rent, purchase of raw materials, and the salaries of the two employees, the women are just getting by, although they hope to realize a profit within a few months. Due to the devaluation of the currency, prices of raw materials and equipment have risen

sharply over the past year, cutting into sales and profits. For instance, the cost of forks, an imported item that must be frequently replaced, has doubled. Other easily identified imported materials used by the enterprise are cooking oil and powdered milk, which have also increased in price. Equipment and raw materials is purchased in local stores.

The women would consider seeking a new credit when their current debt is paid. They would use it to buy more varied raw materials in order to serve more attractive meals for their clients, thereby hopefully increasing business.

There are two other restaurants in the neighborhood, each with mixed male/female ownership. The women have no idea how these businesses operate, although they claim that their restaurant takes business from the competition.

Despite the difficulties of starting and running a business the women feel that they are much better off in Butare than in their village, where there would be no opportunities for income at all. They consider that agriculture is not a profitable alternative for them.

LOCATION: Outside of Butare
TYPE OF BUSINESS: Grain milling, local store & bistro
INTERVIEW DATE: Nov. 7, 1991

This business is managed by a woman who works as an "Assistant sociale" in the city of Butare. She and her husband maintain an active and varied milling and plantation operation on some family land about 3 km. outside of town. The idea for this growing business was hers, although she receives certain material and moral support from her husband who works for the government as a public defender.

The family's experience with grain milling goes back to 1976. The interviewee learned about the working of diesel run grain mills in social affairs training. In 1979 the couple got a government salary advance and bought a mill which, because of living space limitation, they ran at a friend's house from 1976 to 1979. As government officials they've had to move around Rwanda serving in different locations. During one of these moves the friend notified them that the mill had broken down. He offered to buy it from them after which he would repair it. She suspects that it was not really broken and that the friend effectively stole it from them. But rather than make a embarrassing fuss they let it go and sold the mill.

In 1982, returning to their natal area of Butare, the interviewee decided to buy a new grain mill using a bank loan of 200,000 FRw on which she had to repay interest of 15,000 FRw. Her husband gave her 80,000 FRw to help in the purchase. She calculates that she doubled this investment

twice. Her husband assisted her building a hangar for the machine and later a small store and animal stalls. There are plans for a large chicken and duck house in the near future.

The plantation has grown to be a multi-purpose installation where the chaff from the milling is used for animal feed and the goats and bananas are served to patrons as "brochettes" and grilled bananas. There is also a small store which offers local necessities such as sugar, cigarettes, batteries, beans, flour, matches and, of course, beer and soda.

The business employs 12 permanent employees - all male. The interviewee has no problem employing girls but does not believe it wise to mix the two sexes, especially as she is not there during the day to supervise. She also noted that since the establishment serves beer, the occasionally drunken patrons could cause havoc with female employees. She also hires occasional field help, some of whom are girls. In her hiring practices the interviewee normally asks around to friends for recommendations about who would be a serious employee.

Only one employee is a family member. The owner tried other family members but had to put them out when their work was not adequate. The one that remains is very responsible and serves as the store keeper. She reviews and controls the separate books for each business operation. Each area has a responsible party.

The milling operation has two local competitors, both men. This competition cut into about a third of the business's milling services. In response, the interviewee now buys, mills, mixes and packages flour mixes (corn & soya) to sell to wholesalers. This has proved to make the milling operations much more profitable to the point where the mill usually is busy daily.

Since the war, the owner encountered problems in getting certain grains that are grown in the north. The war disrupted agricultural production of soya, peas, corn and wheat. In fact she's presently holding a relatively large stock of corn waiting to buy soya in order to continue production of her mix. This ready mix is attractive to consumers in preparing batter cakes and "pates". She recently got a credit with the Micro-réalisations project to assist in acquiring grain stock. Commercial bank credit does not interest her because of the exorbitant rate of 19%.

The business has felt the effects of structural adjustment. The amount of customer demand (purchasing power) has gone down. According to the interviewee, almost all prices have gone up two or three times their pre-liberalization price. For this reason her sale prices have also increased. She notes that her business is still profitable, but everything

moves much more slowly. This has been one advantage of diversifying her services. For instance, the small store brings in from 1200 to 1500 FRw a day while the milling operation remains the most profitable enterprise.

The lifting of price controls is a good idea in the owner's opinion, as she sees the competition as very beneficial. Still she thinks that she will have to wait until the war is over to see the positive effects of these changes.

The proceeds of the interviewee's business goes to help feed her family and to capital investment in other projects such as her cattle, goat, duck and chicken raising. The cows provide milk for the family and all the animal manure is used in the small adjacent gardens.

The "brochette" business is apparently profitable. The owner has minimized her risk by contracting with a young man who pays her 1500 FRw a day for which he receives space, charcoal and a goat. His pay is whatever profit he makes in his sales.

The interviewee has a detailed plan for the business's future development. In June/July they will be upgrading the construction of the main plantation/store building and adding a chicken/duck house behind it. She will also expand her herd of cows from five to 20.

In 1994, the interviewee will leave the government service. She and her husband have decided, in maintaining this expanding business, that they no longer want to move around at the government's whim. When she leaves the government they will open a grain sales office in Butare. At that point they will need a vehicle so that she can move more freely between town and the plantation. With a vehicle she could easily increase her grain sales because now she depends on vendors who have their own transport.

Also in the plans is a larger exploitation of the plantation land to include a vegetable garden and maybe a more substantial restaurant. The restaurant is an idea that has been on hold for a while because the person she had identified to run it has been sick.

As for constraints to women, the interviewee sees very few. Women are not big drinkers and so do better in business because they are more able to work hard. As a woman she has encountered very few problems with male customers, with the exception of a few drunks.

LOCATION: Gisenyi, Commune Rubavu
TYPE OF BUSINESS: Dried bean sales
INTERVIEW DATE: Nov. 14, 1991

This small enterprise consists of sales of dried beans at a table in the central market of Gisenyi. The interviewee is a 40 year old widow who has five children, aged 9 - 14. She began selling in the market four years ago after her husband died, because she has no land and needed to earn money. She borrowed money from a friend in order to begin the business, and has since repaid the loan. She works alone.

The beans the interviewee sells come from Zaire (they are of a higher quality than local beans). Obtaining them has become very difficult since the war, and therefore they are more expensive. Before the war she was able to go to Zaire to buy the beans herself, as Gisenyi is just at the Rwanda-Zaire border. Now however, she must rely on trucks, which are specially designated by the Rwandan security forces, to travel to Zaire to obtain material and food to be sold in Rwanda, and of course the truckers charge whatever they think the market will bear.

The interviewee's business is not good because of the general rise in prices, which depresses people's purchasing power. If she had money she would like to do something else - start another small business, although she had no idea what kind of business it would be. She had no thought of obtaining a credit to begin a business because she felt she would not be able to repay a loan in her present situation.

LOCATION: Gisenyi - Rubavu Commune
TYPE OF BUSINESS: Individual production of red banana wine with notes on a visit to the local competition - a wine-making cooperative
INTERVIEW DATE: Nov. 14, 1991

The interviewee is the wife of the Burgermeister and lives at the Commune of Rubavu. She's been making and selling red banana wine for five years out of her home. Before marrying she worked for some evangelical sisters where she learned how to make this wine. It is made from banana juice, caramelized sugar, egg whites (to counteract the acidity) and yeast. The raw wine is fermented for three months before bottling. This product is different from banana beer which is less alcoholic, is only fermented three days and does not use caramelized sugar. The interviewee uses recycled whiskey bottles which she buys on the local market.

The wine is sold to men as well as women for 250 FRw a bottle. The interviewee finds that the market is limited on the communal level and that she could produce and sell more if she had access to a larger market. Recently she has been in contact with someone who is studying the possibly of

expanding her marketing. She's provided him with some free samples for him to try to interest people in Kigali.

The business is profitable despite the recent raise in prices of the interviewee's primary material resources. The sugar and empty bottles in particular have gone up in price since the war. The interviewee responded with an increase in her selling prices, but the increase has not been enough to sustain her past profitability. Her profit margin has therefore been reduced somewhat. The devaluation has not had much effect on her market other than slowing the sales. The profits she gets from this enterprise are used to help with family expenses.

The bananas used to make the juice come either from the family's own fields or are purchased if there is a significant order. The interviewee manages her enterprise alone, although she does receive some support from her husband in the provision of wood used for cooking the sugar and juice.

The interviewee doesn't really think that she has much competition even though we discussed the cooperative group that is making this wine about 1 kilometer away. Their business has not cut into her clientele. She believes that other competition has not occurred because other women do not have access to the recipe; men would not be interested in this activity because it is too much like cooking.

The interviewee's only problems are the limited markets and the occasionally lack of availability of bottles. The latter problem only occurs when she has to get a large order together.

The interviewee would be interested in acquiring a loan if her demand increased. She thinks that she would approach the "Banque populaire" because they offer no interest loans. Because of the high interest she would not interest in borrowing from a commercial bank.

The interviewers also visited the closest competition, a group of eight women, working under the auspices of Duteraninkunga, a large cooperative of 70 women. They started their wine-making last May. There are no male members in this group although when they are making wine they hire two young men for the heavy labor. They regularly make wine two times a week. Each member gets paid 100 FRw for each day of work. The rest of the profits go into primary materials and the main cooperative's account at the "Banque populaire". Members also profit from the sale of their bananas to the business. They sell their wine for 350 FRw or for 300, if the person returns their bottle.

The group sells the wine in Gisenyi, normally on command. They do extend wine on credit and have had no problem with repayment.

The idea for this enterprise came from a woman who works at a nearby orphanage. She had learned the technique at women's training sessions given by local Sisters.

The cooperative group has received considerable free assistance from local donors. The commune gave them a plot of land on the main road to Gisenyi, where they also do some small agriculture. The Germans built them a large, electrified, brick building. They also lent them 25,000 FRw for the purchase of materials and small machinery. They are repaying this small loan monthly without interest. In addition to all this, they've been given multi-colored printed labels and were shown how to use a bottling machine.

Within five years, the group would like to have a vehicle in order to increase their sales. Transport of their wine has been a problem because taxis often won't accept them or the bottles are mistreated and broken. They would like to get free credit for this vehicle but have no idea where or how to get it.

They think that their business is profitable. It was obvious though that without the considerable and constant help from the donors and parent cooperative this business would not be functioning. It is very doubtful that the business could support the interest of eight partners if it were ever cut off to run on its own.

It is interesting is that the basic idea of red banana wine seems to be a viable one. What is missing in both scenarios is the marketing expertise - even in the latter case where they have pretty imported bottles, labels and caps. It does not seem that the cooperative group has the where with all to market their product, nor do the interviewees know how to proceed to stimulate higher sales and therefore production.

LOCATION: Gisenyi
TYPE OF BUSINESS: Dry cleaners and store
INTERVIEW DATE: Nov. 15, 1991

The women-owner interviewed started the business on the advice of her husband, who got a credit from BRD to start the business. Having noticed that people from Goma, Gisenyi and Ruhengeri go to Kigali for dry cleaning services, they realized that it would be profitable to start such a business in Gisenyi. They did not have enough money themselves to invest themselves so they established a credit line at the BRD. The credit was given after the BRD made a feasibility study of the business.

The business started in July 1989. The credit served to buy the washing machines, dry cleaning fluid, an ironing press, a pressing mannequin, a machine to cut the plastic bags that cover the cleaned clothes, and a special iron for pockets and shoulders.

The machines were imported from Europe, the liquids and plastics from Kenya. The imports were made through an import license "sans devise". Asked if they obtained the money on the black market, the interviewee said that they have some Rwandan contacts in Kenya - diplomats or business people - who buy for supplies for them. In turn, they deposit the equivalent value of Rwanda Francs the person's Rwandan bank.

A technical assistant, paid out of the credit funds, installed the machines and trained 3 people on how to run the machines and maintain them. The owner is paid to do the business's accounting.

The business was doing fine before the war; they even opened a branch office in Ruhengeri. After the war, business declined because people were restricted in their movements and there are generally fewer celebrations which initiate dry cleaning (people frequently have their clothes cleaned prior to attending wedding, parties, etc.). Because of the decline in demand, the owners were obliged to close the branch in Ruhengeri.

The decline in business has been difficult for the Gisenyi business as well. In fact, they have had late payments for the BRD loans. Afraid that they will have to close everything, and still have to reimburse their loan, they decided to diversify their business to include an "alimentation" (selling of food items). The alimentation does not make enormous profits but it is a viable business, and the owner figures that people cannot stop eating, so the demand will not decline too much.

Their employees have been recruited from the CERAI schools. A basic education is necessary to be able to understand how to use the dry-cleaning machines. To date, their employees have all been male, but the owner has no problem in recruiting females. The interviewee is considering hiring a girl to make repairs on the clothes which come in for dry cleaning. She would like to return the customers "perfect" clothes, e.g. mended and clean. Asked if she will increase the price to include the repairs, she said "No, it will be a kind of good publicity on the seriousness of the enterprise" ("Le serieux de la maison").

With the devaluation they have been obliged to increase prices like everyone else. They've also noticed the loss of some of the clients. As the devaluation occurred at the same time as the war, the interviewee does not know if the drop in customers is due to the war or the devaluation.

Asked if the increase of interest rates had any impact on their credit, the owner indicated that they have been lucky because the bank has respected the original interest rate. The exception to this is on the interest they pay on their late payments.

The liberalization of the prices has had a small impact in Gisenyi, the only big advantage is the absence of commerce inspectors. However, the landscape of the competition has changed. Now the wholesalers can also sell like the retailers. These volume sellers can afford to sell at greatly reduced prices. Fortunately, most of them want to sell fairly and let the small retailers stay on the market.

The owner does not want to take any more credit as she wants to first finish with the BRD credit. But she has nothing against the idea of credit except that she finds the current interest rates are unaffordable.

LOCATION: Gisenyi
TYPE OF BUSINESS: Market, sale of printed material
INTERVIEW DATE: Nov. 14, 1991

This interview was held with a group of four women who sell cloth at the main market in Gisenyi. Women selling fabrics ("pagne") organize themselves in the same area of the market, but each woman sells her own "pagnes".

Previously most of them were selling grain crops but realized that the "pagne" business was more profitable. The procurement of cloth is easy and the business is sure.

To start, some of the women got the money from their husbands and some of them borrowed money from other women who were already in the business.

The women do the selling themselves and do not have employees. When they are called away, their market mates sell the "pagnes" for them. Asked if they do not compete, they responded that there is enough market for them and everybody needs to "gain her life". So they each sell different styles of cloths (motifs) and it is the buyer who chooses with whom she/he will buy. This way everybody profits from the arrangement. They share a kind of solidarity in letting everybody get profit. They do not have any male competitors; men in Gisenyi are not interested in this kind of business.

The women get the "pagnes" from Kigali, the UTEXRWA fabrics, and from Zaire. The ones from Zaire are the best quality, thus are a little more expensive. The UTEXRWA fabric is also a good commodity because there are more people who cannot afford the Zaire print. The Zaire cloth is for the more sophisticated customer.

As for acquiring the UTEXRWA fabrics, they take the opportunity when there is somebody going to Kigali and ask him/her to bring back some "pagnes" for them. Before the war they traveled to Kigali themselves by the bus but have stopped doing so because of the need for a "laissez passer" and the increased cost of travel. Now they tend to buy at

wholesalers, which is more expensive, but counting the travel price, ends up being almost the same price as when they used to buy in Kigali.

The Zairian "pagnes" are smuggled in from Zaire. The market women were complaining that with all the supposed easing of circulation of merchandise between CPGL (Communauté des Pays des Grands Lacs) countries, they are still obliged to smuggle because those laws remain only theoretical. Furthermore, they don't see the logic of calling these fabrics smuggled when merchants are given permission to openly buy beans in Zaire, return with them and sell them officially on the market.

There also is a certain quantity of Burundi fabrics available in the Gisenyi market which transit into Rwanda from Zaire. They came from Bukavu (which has a common border with Burundi) and arrive at Goma (Zaire) by boat. The price of these goods in Gisenyi is lower than in Kigali.

One problem with the UTEXRWA fabrics is that the company keeps changing the prices up and down. Sometimes, one can end up losing money. For instance, one week you buy the "pagne" at 1200 FRw, the next week at 1550, and the following week at 1100. For the same print, you are obliged to sell at the current market price. Therefore the fabric purchased at 1500 may sell for only 1200 when the current price of UTEXRWA is lower.

The interviewees did not see any problems associated with being female in business. The main business problem is if their smuggled merchandise is caught by the tax inspector. He has the right to confiscate smuggled fabrics, but sometimes he takes everything even if it is purchased in Rwanda, because he does not know the difference between the two prints. Another smaller problem is getting the fabric from Zaire, due to the recent political troubles there.

So far, the benefits earned have served to increase their stock of fabric and to provide for their children's school tuition. The market women would be willing to take a loan of up to 100,000 FRw. Asked about the guarantee (collateral) that they could provide, they said that there is no problem as they have banana plantations or land that they could put up for it. The credit would be used to increase the stock, because even with all the current problems, this business is very profitable. The only think that has kept them from expanding their sales is their lack of a large stock.

In a period of five years, they think about expanding to a larger retail space out of the market and acquiring a common vehicle to bring merchandises from Kigali.

LOCATION: Commune of Mugambazi

TYPE OF BUSINESS: Production of ketchup, a restaurant and a store
INTERVIEW DATE: Nov. 6, 1991

This association of twelve women has three types of income-generating activities: production and sale of tomato ketchup, sales of handicrafts, and a small store.

The association was organized with the help of an organizer from the "Ministère de la Jeunesse" who initiated the first contact with the group. During the first meeting in 1986 the organizer explained the advantages of an association by describing the values of working together and household benefits. A group of women formed an association to sew and make handicrafts. Unfortunately they found that the market for their products was too small to support their activities and the association soon dissolved.

In 1987 the organizer returned to see why the association had failed. The organizer was accompanied by a nun who worked in the area. These two promised to help the group in marketing. They made the contact with Projet Micro-réalisations, who provided technical assistance in the form of training in the preparation of tomato ketchup. They also provided the group with a small credit to buy supplies for ketchup making. They are presently repaying this loan.

The nun helped them with the sale of handicrafts, which are made by the individual members and sold at the store, then are also marketed through either Micro-réalisations or Duterimbere in Kigali. Each contributor gets to keep 10% of the sale. The idea to set up the local store, which sells basic necessities, came from the group itself.

The local commune gave the association a small room for their supplies adjacent to a room that is used for evening classes. As this space is right at the commune offices, they noted that there were often a mass of people waiting there all day to see the Burgermeister or other officials. This is how the idea for the restaurant came to them. The commune also lets them use the evening class space for their restaurant during the day.

Two years ago the association won a prize of 500,000 FRw from Minijeuma and Minicommerce. They decided to use this money to acquire a decent kitchen and restaurant space. The commune gave them an empty house on which they spent 120,000 of their prize money to upgrade it with running water and other improvements. After this was finished an owner emerged with a claim to the house and they lost this investment. Undaunted, they decided to build their own building on other land that the commune gave them. This building, much smaller than they had originally planned, stands unfinished waiting for more funds. In addition to the building expenses they also bought a sewing machine and a stock of ketchup bottles.

The association has been in business for five years. In the next five years, they would like to acquire a vehicle in order to facilitate their sales and acquisition of materials. Lack of reliable transportation is a real problem in Mugambazi as it is off the regular bus routes. Often the few taxis that come will not take bottles or, if they do, they treat them poorly. According to the women there is some rule against transporting glass bottles on buses. They are not sure how they'll go about getting a vehicle. They would only be interested in another credit if it was a no-interest loan such as from Micro-réalisations.

Of their three enterprises the ketchup is the most profitable. Most of it is sold through either Micro-réalisations or Duterimbere in Kigali. Some sales are also made at the restaurant which was, in part, started to market their product. They also each make some sale contacts themselves and sell to Milles Collines hotel.

The primary materials for their ketchup are tomatoes, vinegar, corn flour (thickener) and the bottles which are manufactured in Burundi. For tomatoes, they first buy them from their members, but the supply is normally not sufficient. They then buy from local producers. They are not interested in planting a special field of tomatoes because of the time demands another field would make on the members.

Getting the bottles is not always easy. They acquire them by asking people they know who are going to Burundi to come back with a box or two. They also rely on people who return their used bottles. If necessary, they will use recycled maracuja juice bottles.

The group's work room is very clean, and cleaning instructions are graphically displayed over a specially made bottle-drying rack. Micro-réalisations helped them with the free design and production of a three color label that they glue on their bottles.

Another problem in the ketchup production is the rising price of the imported (Belgium) vinegar which they buy on the local market. The group noted the increase in the price per bottle from 350 to 1100 FRw. They experimented with a locally made vinegar that Micro-réalisations identified, but were very disappointed with the quality, which affected the taste. They also experimented with using less vinegar, but noticed that after a short period of time their product would turn brownish. The high dose of vinegar used in their recipe assures a shelf life of up to two years. They finally went back to Micro-réalisations for help in making their own vinegar but their technical "experts" do not have the necessary technical information.

The corn flour used in making their ketchup is also imported. The price per box has gone from 105 to 300 FRw.

The group was not aware that a local brand was available in Kigali. We gave them this information.

Despite the increased cost of materials, the price of their ketchup, 500 FRw, is still very competitive with the imported brand, which sells for 700 FRw and comes in a much smaller bottle. They tried selling their product through a food store in Kigali but the merchant decided he was not interested in selling it anymore. Apparently their ketchup sold so much better than the imported brand that he wasn't able to sell off his imported stock. Merchants often prefer to sell imported goods because they can misrepresent what they pay for these items in order to conceal the transport of foreign exchange to their foreign accounts. Also this misrepresentation can help them conceal some of their profits from taxes. They can therefore often make a higher profit on imported goods than on local products, especially where there little competition on the local market.

In the beginning each member contributed to the business according to her ability; some gave 200 and others gave up to 500 FRw. Each member receives 200 FRw for a full day of labor, be it sewing, or working at the restaurant, or during ketchup production (which is only done on demand). This is a good rate on the "collines" where a day laborer normally gets 120 FRw. In the beginning there was no pay for their labor, but as their business enlarged they found they were able to offer more rewards. As an incentive to their members, the group offers a prize each year for the most handicraft articles sold.

The group is large but they haven't had any problem with "parasite" members. Men are not denied membership; they just haven't been interested. One man wanted to share in the ketchup business, but when he saw how much work was involved in cleaning bottles, cooking, etc. he let it drop. Several people have approached them for their recipe but they're committed to keeping it a secret.

As far as constraints to women in business, they had a few interesting comments. As long as their husbands see that their household duties are taken care of, they don't interfere with their business. In fact, some are pleased that they are more able to help the family. Lastly, their husbands don't expect them to hand over their earnings, but if they buy anything for the household, the husband normally considers it as one of his possessions.

Postscript: On Nov. 18th the interviewee visited the Program Assistant at USAID/Rwanda looking for more leads or information on vinegar production. She was put in contact with the technical assistant at the PRIME project.

ANNEX - Survey instrument

QUESTIONNAIRE POUR LES PETITS ET LES MICRO ENTREPRISES

- 1. Quelle est l'historique de votre entreprise?**
 - a. Qu'est ce qui vous a poussé a commencer votre affaire?
 - b. Dans quelle branche exercez vous vos activités?
 - c. Pourquoi avez vous entrepris cet activité plutôt qu'un autre?
 - d. Où voyez vous votre entreprise d'ici 5 ans?, d'ici 10 ans?
 - e. Expliquez-nous comment vous avez démarré votre entreprise (investissement, capital, associés, soutien financière, en nature etc...)
 - f. En commençant cette affaire quelle expérience aviez vous dans ce genre d'affaire? ou de quelle expertise avez bénéficiée?

- 2. L'embauche dans votre entreprise.**
 - a. De combien d'employés disposez-vous?
 - b. Quelle est la manière d'embauche utilisez-vous?
 - c. Avez vous une préférence quant au sexe de votre personnel? Si oui pourquoi?
 - d. Employez-vous les membres de votre famille dans votre affaire? Sont-ils salariés? pourquoi les employez-vous? Sinon pourquoi pas?

- 3. Situation actuelle de votre entreprise?**
 - a. Quels sont les produits fabriqués ou vendus?
 - b. Est-ce que votre matière première est locale, importé (par vous même ou par un grossiste)?
 - c. Où vous approvisionnez-vous?
 - d. Quelle est la situation actuelle en ce qui concerne votre approvisionnement?
 - . L'approvisionnement est autant facile qu'avant la guerre, plus facile, plus difficile? Donnez quelques exemples et donnez nous votre avis sur ce que vous pensez en être la raison.

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- . La situation semble t -il s'améliorer ou au contraire elle empire? Comment? Expliquez en quoi vous voyez l'amélioration ou la dégradation et si possible donnez un exemple.
- e. Avez une grande concurrence? craignez-vous cette concurrence?
 - f. Quels sont vos concurrents? hommes ou femmes? Cela fait il une différence?
 - g. Avez-vous jamais envisagé de prendre un crédit? Si oui pourquoi et comment le faire? Si non, pourquoi pas?
 - h. Avez vous des problèmes à obtenir ce credit? pour quelle raison à votre avis?
 - i. En général etes-vous satisfait de votre entreprise? Répond-t-elle à vos aspirations (à ce que vous attendiez d'elle quand vous avez commencé cette affaire?)
 - j. Votre entreprise est-elle rentable? Oui ou non? si non pourquoi n'abandonnez vous pas?
 - k. A votre avis quelles seraient les solutions envisageables?
 - l. Vos affaires sont plus prometteurs qu'avant? A votre avis quel en est la raison?
- 4. Questions générales**
- a. Avez d'autres problèmes particuliers pour le moment? quels sont ils?
 - b. Pensez-vous que votre problème pourrait se résoudre? quelle solution serait envisageable dans la mesure du possible?
 - c. Quelles sont les contraintes rencontrez-vous en tant que femme (ou homme si activité traditionnellement féminine)?

English Translation of Interview Guide

Questionnaire for Small and Micro Enterprises

- 1. The history of your business development.**
 - a. What motivated you to start your business?
 - b. In what area(s) is your business activity?
 - c. Why did you chose this activity over another?
 - d. Where do you see your business in five years? ten years?
 - e. Explain how you started your business...how did you get the necessary investment, partners, financial assistance, technical assistance, etc.
 - f. Before starting your business, what kind of prior experience or expertise did you have in this area of business?

- 2. Employment in your business.**
 - a. How many employees do you have?
 - b. How do you go about hiring employees?
 - c. Do you have a preference for men or women among your personnel? Explain yes or no.
 - d. Do you employ members of your own family in your business? Explain yes or no.

- 3. Your present business situation.**
 - a. What are the products or services made or sold?
 - b. Are your primary resources local or imported (by you or by a wholesaler)?
 - c. Where do you get your supplies?
 - d. How would you describe the present conditions for acquiring supplies?
 - . Stocking is / as easy as / more easy than / more difficult / than it was before the war (before the market liberalization)? Please give some examples and your opinions on the reasons for the present situation.

- . The situation seems as if it's getting better or worse? In what way? Please give some examples of what has changed and how.
- e. Do you have any importance competitors? Are you concerned by this competition?
 - f. Are your competitors male or female? Does it make a difference?
 - g. Have you ever thought about taking a credit? If yes - why and how have you thought of getting one? If non - why not?
 - h. Have you ever had a problem getting credit? What the reason for this?
 - i. In general, are you satisfied with your business? Does it meet the expectations you had when you started it?
 - j. Is your business profitable? If not, why haven't you left it?
 - k. In your opinion are there any possible solutions to your business problems?
 - l. Is your business more or less promising than before? What would be the reason for this?

4. General Questions

- a. Do you have any other particular business problems at this time? Explain.
- b. Do you think that your business's problem can be resolved? What are some solutions/strategies?
- c. What particular constraints do you encounter as a business women?

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