

EMINI
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GEMINI PUBLICATION SERIES

Growth and Equity through Microenterprise Investments and Institutions (GEMINI) is a five-year applied research, development, and services project of the Bureau for Private Enterprise, U.S. Agency for International Development. GEMINI offers technical assistance, training, economic research, and information to USAID missions and bureaus, implementing organizations, host country governments, and other organizations involved with microenterprise development.

The project's core activities are organized into three applied research programs focusing on growth and dynamics of microenterprises, frontiers of financing microenterprise development, and the frontiers of nonfinancial assistance for microenterprises. The key issues addressed by the project include firm-level dynamics, subsector and sector-wide dynamics, poverty lending, growth and dynamics of microenterprise programs and institutions, integration of programs with financial markets, policy and regulatory reform, and leveraged microenterprise development.

Through its integrated service and research activities, GEMINI aims to have a catalytic effect on a broad spectrum of efforts to promote microenterprise development. The GEMINI Publication Series, comprising the Working Papers Series, the Technical Notes Series, and the Technical Reports Series, is intended to serve as an important vehicle for the sharing of information related to microenterprise development.

- The Working Papers Series covers the broader conceptual issues of microenterprise development that have arisen throughout the GEMINI project.

The Working Papers analyze recurrent themes that go beyond country borders and that can be transferred and replicated worldwide.

- The Technical Notes Series addresses the implementation of microenterprise development activities in a form designed as a reference and as the basis for staff training materials. Although these Tools for Microenterprise Programs are specifically designed for practitioners, they should also prove useful for donors, evaluators, and others interested in microenterprise development.
- The papers in the Technical Reports Series respond directly to specific requests for services from USAID missions.

For this GEMINI Publications Catalog, the Working Papers are grouped according to GEMINI's Applied Research Programs—Research on the Growth and Dynamics of Microenterprises, Frontiers of Financing Microenterprise Development, and Frontiers of Nonfinancial Assistance for Microenterprises—followed by papers that cut across the Applied Research Programs. The Technical Notes also are presented according to the Applied Research Program framework. The Technical Reports, which tend to be country-specific, are grouped by region to make it easier to find publications of interest. Within these groups, publications are organized by author surnames.

This catalog summarizes only the publications of general interest.

TABLE OF CONTENTS

	<u>Page</u>
GEMINI WORKING PAPERS	1
Applied Research Program I: Research on the Growth and Dynamics of Microenterprises	1
Applied Research Program II: Frontiers of Financing Microenterprise Development	2
Applied Research Program III: Frontiers of Nonfinancial Assistance for Microenterprises	4
Crosscutting Papers	6
GEMINI TECHNICAL NOTES	7
Field Research	7
Financial Assistance to Microenterprise	7
Nonfinancial Assistance to Microenterprise	8
GEMINI TECHNICAL REPORTS	10
Africa	10
Asia	14
Eastern Europe and the Commonwealth of Independent States	16
Newly Independent States Small Business Sector Assessments	16
Latin America and the Caribbean	17
SPECIAL PUBLICATIONS	18

GEMINI WORKING PAPERS

Applied Research Program I: Research on the Growth and Dynamics of Microenterprises

"Gender and the Growth and Dynamics of Microenterprises." Jeanne Downing. GEMINI Working Paper No. 5. October 1990. \$10.50.

This paper, partially funded by A.I.D.'s Office of Women in Development, integrates gender concerns into GEMINI's research agenda on the growth and dynamics of microenterprises. It establishes the importance of gender variables to microenterprise development and explores apparent contradictions between women in development and growth-oriented approaches to this development. A strategy is proposed that bridges growth- and gender-oriented approaches and capitalizes on their respective strengths and complementarities.

"The Dynamics of Small-Scale Industry in Africa and the Role of Policy." Carl Liedholm. GEMINI Working Paper No. 2. January 1990. \$5.50.

A joint undertaking of Development Alternatives, Inc., Michigan State University, and the Harvard Institute for International Development, this paper represents the first effort to examine the dynamics of small-scale manufacturing enterprises in Africa and the role of policy

in this process. Previous studies were undertaken at a single point in time, providing only a cross-section snapshot of the distribution of firms and a limited perspective on changes in firms over time. This paper reviews the findings of these static studies, summarizes macro-level evidence of firm dynamics in Africa, seeks to update the material covered in previous studies, provides new findings on the evolutionary process of individual firms, and examines the effects of policy on small-firm dynamics in Africa.

"Data Collection Strategies for Small-Scale Industry Surveys." Carl Liedholm. GEMINI Working Paper No. 11. January 1991. \$1.30.

"Dynamics of Microenterprises: Research Issues and Approaches." Carl Liedholm and Donald C. Mead. GEMINI Working Paper No. 12. January 1991. \$6.50.

"Dynamics of Small- and Micro-Scale Enterprises and the Evolving Role of Finance." Carl Liedholm. GEMINI Working Paper No. 26. December 1991. \$3.00.

"The Structure and Growth of Microenterprise in Southern and Eastern Africa: Evidence from Recent Surveys." Carl Liedholm and Donald Mead. GEMINI Working Paper No. 36. March 1993. \$5.60.

“Prospects for Enhancing the Performance of Micro- and Small-Scale Nonfarm Enterprises in Niger.” Donald C. Mead, Thomas Dichter, Yacob Fisseha, and Steven Haggblade. *GEMINI Working Paper No. 3. February 1990. \$6.00.*

“Baseline Surveys of Micro and Small Enterprises: An Overview.” Donald C. Mead, Yacob Fisseha, and Michael McPherson. *GEMINI Working Paper No. 16. March 1991. \$2.60.*

“Kenya: Kibera’s Small Enterprise Sector—Baseline Survey Report.” Joan Parker and C. Aleke Dondo. *GEMINI Working Paper No. 17. April 1991. \$6.40.*

“Microenterprise Growth Dynamics in the Dominican Republic: The ADEMI Case.” Frank F. Rubio. *GEMINI Working Paper No. 21. June 1991. \$3.10.*

Applied Research Program II: Frontiers of Financing Microenterprise Development

“Apex Study of the Asociación de Grupos Solidarios de Colombia.” Arelis Gomez Alfonso, with Nan Borton and Carlos Castello. *GEMINI Working Paper No. 28. April 1992. \$4.60.*

The purpose of this study was to document the experience of the Asociación de Grupos Solidarios de Colombia (AGS) and draw lessons for replicability in the creation of apex organizations. An apex organization coordinates several other organizations and provides services to its members. Established in 1985, AGS coordinates the activities of 17 private voluntary

organizations that use the ACCION methodology to implement microenterprise development programs in Colombia. AGS has helped its members achieve an entrepreneurial approach to program sustainability and expansion, allowing them to have a significant impact on poverty.

“Transformation Lending: Helping Microenterprises Become Small Businesses.” Larry Reed and David Befus. *GEMINI Working Paper No. 37. April 1993. \$4.80.*

“The Solidarity Group Experience.” Shari Berenbach and Diego Guzman. *GEMINI Working Paper No. 31. June 1992. \$5.80.*

“Should Principles of Regulation and Prudential Supervision Be Different for Microenterprise Finance Organizations?” Rodrigo A. Chaves and Claudio Gonzalez-Vega. *GEMINI Working Paper No. 38. April 1993. \$3.40.*

“BancoSol: A Private Commercial Bank. A Case Study in Profitable Microenterprise Development in Bolivia.” Amy J. Glosser. *GEMINI Working Paper No. 35. February 1993. \$8.60.*

“Village Banking: A Cross-Country Study of a Community-Based Lending Methodology.” Sharon L. Holt. *GEMINI Working Paper No. 25. December 1991. \$12.60.*

The village banking methodology pioneered by FINCA is rapidly spreading to nongovernmental organizations across the world. This study is a first comparative look at the state of the art in village banking. The paper, sponsored jointly by GEMINI and the World Bank’s Women in Development office, assesses the achievements of village

banking programs in establishing community savings and credit associations. The paper reviews programs sponsored by U.S. nongovernmental organizations in Thailand, Guatemala, El Salvador, Costa Rica, and Mexico and sets forth an agenda for the future development of this methodology as programs seek to expand.

“Banking on the Rural Poor in Malaysia: Project Iktiar.” David Lucock. *GEMINI Working Paper No. 6. October 1990. \$3.30.*

“Credit Unions: A Formal Sector Alternative for Financing Microenterprise Development.” John H. Magill. *GEMINI Working Paper No. 22. September 1991. \$3.80.*

This paper introduces credit unions to enterprise development professionals who have not had extensive contact with them in the developing world. It is an exploratory paper; its purpose is more to raise questions and issues than to answer them. Although credit unions provide financial services to a significant number of micro- and small-scale enterprises worldwide, they have seldom been carefully investigated or discussed as providers of financial services to micro- and small-scale enterprises. Although this paper raises more questions than it answers, it hopes to foster a discussion that will lead to a more synergistic relationship between the credit union system and other members of the small enterprise development community.

“‘Poverty Lending’ and Microenterprise Development: A Clarification of the Issues.” Mohini Malhotra. *GEMINI Working Paper No. 30. May 1992. \$3.60.*

This paper is an attempt to demystify the issues in the controversy surrounding “poverty lending” as an approach to microenterprise development. The paper explores whether assisting the poorest and achieving financial sustainability are contradictory objectives. Its purpose is to clarify, rather than resolve, poverty lending issues that are provoking debate and discussion in the microenterprise field. In this light, the paper explores two approaches to microenterprise development: the poverty lending approach and the financial systems approach. The poverty lending approach advocates lending to the poorest of the poor. The financial systems approach articulates how to better meet the financial needs of the poor through the development of viable financial institutions and through the incorporation of microenterprise lending in the wider context of an improved financial system.

“Financial Institution Development Project in Indonesia: Developing Financial Institutions to Serve Small Enterprises.” Roland Pearson and Dallas Garland. *GEMINI Working Paper No. 41. July 1993. \$13.90.*

“A Financial Systems Approach to Microenterprises.” *Elisabeth Rhyne and Maria Otero. GEMINI Working Paper No. 18. April 1991. \$3.00*

This discussion paper, which has become a pillar of the GEMINI approach, argues that microenterprise finance should be treated as part of financial system development, in order to reach large numbers of people without continuing large subsidies. The financial systems approach treats microenterprises as a market—offering a product with attributes clients want at a price that covers costs. The approach aims for financial viability of lending institutions and stresses that savings are equal in importance to credit. The report describes principles of credit delivery that have proved effective with poor clients. It also examines the prospects for financial viability among the nongovernmental and financial institutions providing microenterprise finance. Suggestions are made on institutional support requirements, the role of donor organizations, and government policies to support growth of financial services for microenterprises.

“The Microenterprise Finance Institutions of Indonesia and Their Implications for Donors.” *Elisabeth Rhyne. GEMINI Working Paper No. 20. June 1991. \$3.40.*

The microenterprise finance systems of Indonesia are increasingly used as a model for expanding financial services to microenterprises worldwide. This paper reviews the achievements of the Bank Pembangunan Daerah (BPD), or system of provincial development banks, and the Unit Desa System of the Bank Rakyat Indonesia (BRI). The paper analyzes elements of credit delivery that have enabled these systems to succeed in serving large numbers

of poor clients on a profitable basis and outlines the crucial role played by government and donors in supporting these systems.

“A New View of Finance Program Evaluation.” *Elisabeth Rhyne. GEMINI Working Paper No. 32. November 1992. \$1.50.*

“The Role of Savings in Local Financial Markets: The Indonesian Experience.” *Marguerite S. Robinson. GEMINI Working Paper No. 33. November 1992. \$3.50.*

“Steps to the Creation of a Viable Financial Institution for Microenterprise Development in the Philippines: Notes on a Process for the Staff and Board of Tulay sa Pag-Unlad, Inc.” *Doug Salloun and Nan Borton. GEMINI Working Paper No. 24. November 1991. \$2.00.*

Applied Research Program III: Frontiers of Nonfinancial Assistance for Microenterprises

“A Subsector Approach to Small Enterprise Promotion and Research.” *James J. Boomgard, Stephen P. Davies, Steven J. Haggblade, and Donald C. Mead. GEMINI Working Paper No. 10. January 1991. \$3.10.*

The seminal work in GEMINI’s nonfinancial assistance research program, this paper introduces a diagnostic research methodology designed to help target efforts in small enterprise development in developing countries. It argues that research

should focus on commodity-specific subsectors, which include the competing channels and supporting input and output linkages of small firms. Analysts can use this approach to improve their understanding of small enterprise dynamics, learn about policies that constrain growth of small firms, and diagnose interventions that may promote small enterprises at low cost. Two case studies are presented: sorghum beer in Botswana and rattan furniture in Indonesia.

“Agenda Paper: Seminar on the Private Sector in the Sahel, Abidjan, July 1990.”
William Grant. *GEMINI Working Paper No. 4. August 1990. \$3.00.*

“Lesotho Small and Microenterprise Strategy—Phase II: Subsector Analysis.”
Bill Grant. *GEMINI Working Paper No. 9. November 1990. \$15.50.*

“The Subsector Methodology: A Field Orientation for CARE/Egypt, January 20-February 7, 1992.” William Grant.
GEMINI Working Paper No. 29. April 1992. \$9.50.

“Private Business Organizations and the Legislative Process.” Thomas A. Gray.
GEMINI Working Paper No. 40. July 1993. \$4.20.

“A Proposed Subsector-Based Monitoring and Evaluation System for CARE/Thailand’s Silk Promotion Efforts.”
Steven Haggblade. *GEMINI Working Paper No. 23. September 1991. \$3.60.*

“Opportunities for Intervention in Thailand’s Silk Subsector.” Steven Haggblade and Nick Ritchie. *GEMINI Working Paper No. 27. January 1992. \$3.20.*

The subsector approach was used to identify opportunities for poor village households to participate in the anticipated substantial growth in Thai silk. To understand where these prospects were brightest, the study examined how households fit into the interlocking system of silk rearing, reeling, and weaving industries. After identifying niches in which households could be most competitive, interventions were proposed that might facilitate their integration into these profitable and growing segments of the silk market.

“Technology—The Key to Increasing the Productivity of Microenterprises.” Andy Jeans, Eric Hyman, and Mike O’Donnell.
GEMINI Working Paper No. 8. November 1990. \$3.60.

Although credit alone can help expand the number of enterprises and their inventories and market share, it is insufficient to generate the productivity increases needed for long-term economic growth and poverty alleviation. This paper explores technology as a critical factor in this growth. It identifies technologies used by microenterprises, investigates technology innovation and dissemination, and outlines what technological assistance to microenterprises can achieve. The paper concludes with various approaches to providing technological assistance to microenterprises and presents technological assistance case studies of microenterprise programs in Nepal, West Africa, and Kenya.

“Application of the GEMINI Methodology for Subsector Analysis to MSE Export Activities: A Case Study in Ecuador.” Gary D. Kilmer. *GEMINI Working Paper No. 39*. June 1993. \$2.80.

“Assessment of Policy Issues and Constraints in the Construction Sector in Poland.” Adam Saffer, Miroslaw Zielinski, Jerzy Zielinski, Tadeusz Marek, and Matthew Gamser. *GEMINI Working Paper No. 34*. February 1993. \$5.20.

Crosscutting Papers

“The Process of Institutional Development: Assisting Small Enterprise Institutions to Become More Effective.” Elaine Edgcomb and James Cawley. *GEMINI Working Paper No. 15*. February 1991. \$9.70.

Although institutional development has been a subject of serious attention in the small enterprise development community for some time, this study highlights specific areas that require the attention of private development organizations, donors, and technical assistance providers. It presents a framework for understanding the process of

institutional development and applies it to an analysis of 25 cases involving organizations that implement small enterprise programs. From this analysis, concepts of institutional development emerge that can guide other organizations in assessing and improving their organizational performance.

“Agriculture, Rural Labor Markets, and the Evolution of the Rural Nonfarm Economy.” Steve Haggblade and Carl Liedhohn. *GEMINI Working Paper No. 19*. May 1991. \$2.50.

This paper examines the empirical evidence on the relationship of agriculture, labor markets, and the transformation of the rural nonfarm economy in developing countries. A formal model of the farm-nonfarm rural economy is introduced that extends the standard agriculture-led demand-linkage models of rural nonfarm growth by adding a rural labor market, population growth, and alternative agricultural technologies. Such additions are shown to alter conclusions about the magnitude of the farm-nonfarm linkages. Moreover, the model reveals how agricultural growth, through the labor market and changing rural wages, fosters a shifting composition of rural nonfarm activity.

GEMINI TECHNICAL NOTES

This series addresses the implementation of microenterprise development activities in a form designed as a reference and as the basis for staff training material. The series includes a three-ring binder to hold the chapters of the guide.

Series Notebook: Tools for Microenterprise Programs

A three-ring binder for organizing the Technical Notes and the training materials.

Field Research

"A Manual for Conducting Baseline Surveys of Micro- and Small-Scale Enterprises." Michael A. McPherson and Joan C. Parker. February 1993. \$13.60.

This manual is a practical guide on conducting micro- and small scale enterprise baseline surveys using the methods designed by Michigan State University. It is designed primarily for practitioners learning how to carry out such a survey. It may also be helpful for decision makers when determining whether a baseline survey can provide information they need and, if so, how to approach the task. The manual covers all aspects of survey preparation, implementation, and follow-up.

Financial Assistance to Microenterprise

"Methods for Managing Delinquency" by Katherine Stearns. April 1991. \$7.50. Also available in Spanish and in French.

This workbook provides guidance on measuring and monitoring the amount of risk in a loan portfolio, understanding how the quality of the portfolio affects the institution's income and financial situation, and finding ways to manage the credit operations to minimize delinquency. The guide includes examples and problem sets to help the reader use the formulas and analytical tools presented.

"Interest Rates and Self-Sufficiency." Katherine Stearns. December 1991. \$6.50. Also available in Spanish and in French.

The establishment of appropriate interest rates is crucial for the effective operation and financial management of microenterprise finance institutions. This technical note provides guidance on setting interest rates. It also includes sections that discuss basic types of interest rates and their methods of calculation. The guide includes examples and problem sets to enable the reader to use the formulas and concepts presented in the text.

“Monetary Incentive Schemes for Staff.” Katherine Stearns, ACCION International. April 1993. \$3.80.

This Technical Note presents the monetary incentive schemes used by four microenterprise finance institutions—three in Latin America and one in Egypt. The Note does not recommend a specific type of incentive system and does not evaluate the effectiveness of the schemes discussed. Instead, it provides a detailed description of some schemes currently in place and discusses several major issues related to the design and implementation of incentive schemes. The Note includes a series of problems designed to help the reader think through the potential strengths and weaknesses of monetary incentive systems.

“Designing for Financial Viability of Microenterprise Programs.” Charles Waterfield. March 1993. \$10.00.

This Technical Note presents a simple model for projecting the financial viability of a microenterprise assistance program. The structure of the model helps the planner understand the way a program’s choice of services and methodology influences its income and costs. The Technical Note uses a real microenterprise finance program to present the model and its use, and includes worksheets to enable the reader to quickly fit his or her program into the model’s structure. The Note also analyzes four real programs to show how management decisions influenced the financial viability of each program.

“Financial Services for Women.” C. Jean Weidemann. March 1992. \$5.00. Also available in Spanish and in French.

The Technical Note provides guidance for practitioners and bankers who offer or are formulating financial services and wish to reach women. The guide describes the rationale and operational steps involved in providing effective, high-quality financial services for women. The Note includes a synthesis on the benefits of and misconceptions about financing women entrepreneurs; characteristics of women’s businesses; women’s income, assets, and other responsibilities; special credit problems and needs of women; the current state of financing for women, including descriptions of successful programs; operational issues affecting programs, such as identifying clients and deciding when to mainstream and when to target women specifically; gender of loan officers; determination of sectors to target; and deposit services.

Nonfinancial Assistance to Microenterprise

“Facilitator’s Guide for Training in Subsector Analysis.” Marshall A. Bear, Cathy Gibbons, Steven J. Haggblade, and Nick Ritchie. December 1992. \$20.00

Subsector analysis is a powerful tool for identifying cost-effective micro- and small-scale enterprise interventions. To meet the growing demand among practitioners who would like to learn more about subsector methods, this manual outlines a three-day training course in subsector analysis. The training revolves

around a detailed case study of the Thai silk subsector. The training material allows participants to simulate the fieldwork and analysis required for a subsector study without incurring the considerable travel and logistical expenses of actual fieldwork. The complete package of training materials includes 10 copies of **“A Field Manual for Subsector Practitioners,”** a videotape on the subsector methodology, and the Facilitator’s Guide and is available for purchase for \$49.95; the videotape is sold separately for \$15 00.

“A Field Manual for Subsector Practitioners.” Steven J. Haggblade and Matthew Gamsler. November 1991. \$4.65. Also available in Spanish and in French.

The manual is a step-by-step guide to subsector analysis, a quick and easy method for identifying opportunities for microenterprise growth within specific industries and for determining the most cost-effective ways to support this growth.

GEMINI TECHNICAL REPORTS

Africa

“Apex Study of the Small Enterprise Development Program of Catholic Relief Services, Senegal.” Arelis Gomez Alfonso. GEMINI Technical Report No. 36. May 1992. \$3.00

“Access to Credit for Poor Women: A Scale-Up Study of Projects Carried Out by Freedom from Hunger in Mali and Ghana.” Jeffrey Ashe, Madeline Hirschland, Jill Burnett, Kathleen Stack, Marcy Eiland, and Mark Gizzi. GEMINI Technical Report No. 33. March 1992. \$11.80.

This report reviews the results of a bold experiment carried out by Freedom from Hunger to transfer the village bank methodology developed by the Foundation for International Community Assistance (FINCA) in Latin America to an entirely different cultural context in Mali and Ghana. Although positive gains were made in both countries in terms of improved quality of life—increased income, self-confidence, and improvement in the health and nutrition of preschool children—the changes in Mali were consistently higher than in Ghana. The report compares the design and implementation methods in each country in an effort to explain the contrasting results.

“Analysis of Funding Mechanisms for the Small and Micro Enterprise Development Project, Egypt.” Kenneth J. Angell and John M. Porges. GEMINI Technical Report No. 43. June 1992. \$3.80.

“A Pre-Project Identification Document Analysis of the Lesotho Agricultural Enterprise Initiatives Project.” Mike Bess, Don Henry, Donald Mead, and Eugene Miller. GEMINI Technical Report No. 35. April 1992. \$20.00

The GEMINI project fielded a team to work with USAID/Lesotho to recommend options for USAID project development in the agro-enterprise sector in Lesotho. The team examined several agro-sector activities to better understand how agro-enterprises operate in the country. They concluded that a large-scale agro-enterprise project would be difficult to design and implement. However, the report presents four options for USAID/Lesotho to work with the agricultural business sector. Two additional reports produced by the team, **“Agricultural Enterprise Initiatives: Enterprise Opportunities”** and **“Agro-enterprise Training and Service Organizations,”** are also included.

“Micro- and Small-Scale Enterprises in Botswana: Results of a Nationwide Survey.” Lisa Daniels and Jacob Fisseha. GEMINI Technical Report No. 46. August 1992. \$9.40.

“Results of a Nationwide Survey on Micro, Small, and Medium Enterprises in Malawi.” Lisa Daniels and Austin Ngwira. GEMINI Technical Report No. 53. January 1993. \$11.80.

“The Growth and Dynamics of Women Entrepreneurs in Southern Africa.” Jeanne Downing and Lisa Daniels. GEMINI Technical Report No. 47. August 1992. \$3.10.

Women in Development researchers have argued for years that growth-oriented development strategies exclude women. Donors counter that this exclusion is based not on gender but rather on the commonly held view that women’s enterprises are concentrated in static subsectors that have little potential for contributing to the macroeconomy. The questions addressed by this paper are: Do women’s enterprises, in fact, grow at a slower rate than men’s? Do women’s subsectors tend to be less dynamic than those in which men are concentrated? If women’s firms—and subsectors dominated by women—do grow more slowly, why? Unlike other GEMINI research directed toward measuring the growth of micro- and small-scale microenterprises, this paper focuses exclusively on gender-differentiated firm and subsector growth and is based on comparable data that allow for cross-country comparisons and regional generalizations.

“Small-Scale Enterprises in Lesotho: Summary of a Country-Wide Survey.” Jacob Fisseha. GEMINI Technical Report No. 14. February 1991. \$6.40.

“A Country-Wide Study of Small-Scale Enterprises in Swaziland.” Jacob Fisseha and Michael A. McPherson. GEMINI Technical Report No. 24. December 1991. \$5.40.

“Technical Assessment: Rural Small-Scale Enterprise Pilot Credit Activity in Egypt.” John W. Gardner and Jack E. Proctor. GEMINI Technical Report No. 5. October 1990. \$4.00.

“Burkina Faso Microenterprise Sector Assessment and Strategy.” William Grant, Matthew Gamser, Jim Herne, Karen McKay, Abdoulaye Sow, and Sibry Jean-Marie Tapsoba. GEMINI Technical Report No. 18. August 1991. Volume One: Main Report, \$7.60; Volume Two: Annexes, \$14.20.

“Mali Microenterprise Sector Assessment and Strategy.” William Grant, Kim Aldridge, James Bell, Ann Duval, Maria Keita, and Steve Haggblade. GEMINI Technical Report No. 20. October 1991. Volume One: Main Report, \$6.70; Volume Two: Annexes, \$13.00.

“The Role of Private Sector Advocacy Groups in the Sahel.” William Grant. GEMINI Technical Report No. 32. March 1992. \$2.40.

“Skins and Hides in Four Countries in Africa: The Potential Role for Micro- and Small-Scale Enterprise Development.”

William Grant. GEMINI Technical Report No. 50. November 1992. \$3.00. Also available in French.

The skins and hides subsector is a source of much employment in the Sahel, especially among micro- and small-scale enterprises in tanning, trading, leather working, and shoemaking. A review of the skins and hides subsectors in Niger, Burkina Faso, and Mali reveals many commonalities among the countries. A similar review of the subsector in Lesotho provides a perspective from a country with a different culture and different economic situations but with remarkably similar problems and opportunities. The cross-country and cross-regional comparisons provide insights into the future opportunities for micro- and small-scale enterprises operating in the subsector.

“A Review of Donor-Funded Projects in Support of Micro- and Small-Scale Enterprises in West Africa.” William Grant. *GEMINI Technical Report No. 54a. February 1993. \$18.80.*

One recommendation that came out of the 1991 meeting of private sector operators in Dakar was that the Club du Sahel needs to gather more information about successful projects. During assignments and meetings in the field, there is a constant flow of questions about what is happening in enterprise support in West Africa. This flow of questions demonstrates an acute shortage of information about what is happening, what is working, and what innovations have been developed. In response to this demand for information, the Club du Sahel, with support from GEMINI, undertook a review

of donor-funded projects in West Africa. In the interest of facilitating the exchange of information among field technicians, the Club hopes this document and the case studies it is based on will provide information about successful West African enterprise development support programs in order to pursue their replication elsewhere in the region.

“A Review of Donor-Funded Projects in Support of Micro- and Small-Scale Enterprises in West Africa: Case Studies.” William Grant. *GEMINI Technical Report No. 54b. March 1993. \$15.60.*

Seventeen case studies of credit programs and innovative enterprise support programs are presented in this report. The case studies were prepared based on firsthand interviews with project staff and their donor agencies, following a review and analysis of available literature on the projects. The credit programs reviewed include the Maradi Microenterprise Development Project in Niger, a small and medium enterprise project in Senegal, a small and microenterprise development project in Mali, an enterprise creation project in Mali, an enterprise creation center in Cameroon, the Women’s World Banking project in Ghana, the Private Enterprise Credit Agency of Senegal, the Integrated Rural Enterprise Development Project in Guinea, and the Agricultural and Rural Credit Project in Guinea.

Case studies of nine projects with nontraditional approaches to enterprise support include Action Consulting Associates programs in Senegal, the Senegal Public Works and Employment Project, the Niger Public Works and Employment Project, the Improve Your Construction Business Project in Ghana, the

Ghana Regional Appropriate Technology Industrial Services, the Small Enterprise Development Pilot Project in Togo, the Strengthening Cameroonian Enterprises Project, and ILO's project on Support to the Non-Structured Sector in Mali.

"A Microenterprise Sector Assessment and Development Strategy for A.I.D. in Zambia." Eric L. Hyman, Robert Strauss, and Richard Crayne. GEMINI Technical Report No. 21. November 1991. \$10.00.

"Small-Scale Enterprises in Mamelodi and Kwazakhele Townships, South Africa: Survey Findings." Carl Liedholm and Michael A. McPherson. GEMINI Technical Report No. 16. March 1991. \$4.60.

This paper outlines the findings of surveys of small enterprises conducted in two black South African townships—Mamelodi and Kwazakhele—in October and November 1990. The surveys involved a complete census of township businesses, as well as two supplementary questionnaires given to a smaller sample of businesses. Previous studies have been few in number, and none has attempted a complete census of such firms in the townships. The business census provided information on the size and importance of small township businesses.

"The Role of Financial Institutions in the Promotion of Micro and Small Enterprises in Burkina Faso." John McKenzie. GEMINI Technical Report No. 29. February 1992. \$10.40.

"Growth and Change in Malawi's Small and Medium Enterprise Sector." Michael A. McPherson. GEMINI Technical Report No. 17. June 1991. \$2.20.

"Micro and Small-Scale Enterprises in Zimbabwe: Results of a Country-wide Survey." Michael A. McPherson. GEMINI Technical Report No. 25. December 1991. \$5.00.

As a result of Zimbabwe's structural adjustment program, the problems of rising unemployment and stagnant investment are likely to increase and a growing number of Zimbabweans will turn to the micro- and small-scale enterprise sector for all or part of their income. This is a report of the findings of a survey commissioned by USAID to discover the basic parameters of the micro- and small-scale enterprise sector in Zimbabwe at this critical juncture. The survey was designed to estimate the number and type of micro- and small-scale enterprises on a country-wide basis. Basic information pertaining to the micro- and small-scale enterprise labor force as well as characteristics of the proprietor and the enterprise were collected. The survey makes it clear that micro- and small-scale enterprises are an important part of the Zimbabwean economy and constitute a major generator of income for the country's citizens.

"Business Linkages and Enterprise Development in Zimbabwe." Donald C. Mead and Peter Kunjeku. GEMINI Technical Report No. 55. April 1993. \$3.40.

“Get Ahead Foundation Credit Programs in South Africa: The Effects of Loans on Client Enterprises.” Jennifer Sebstad. GEMINI Technical Report No. 44. June 1992. \$3.00.

“Small and Micro Enterprise Development Project No. 262-0212, Egypt: Mid-term Evaluation.” Katherine Stearns. GEMINI Technical Report No. 36. March 1992. \$7.60.

“Egyptian Women and Microenterprise: The Invisible Entrepreneurs.” C. Jean Weidemann. GEMINI Technical Report No. 34. March 1992. \$11.20.

Female entrepreneurs in Egypt make up a dynamic class of business owners that has gone largely unnoticed in official circles. This study provides extensive comparative analysis of female and male business owners and of the difficulties each group faces. It presents empirical evidence on the way women distribute their resources, the way they balance business and domestic priorities, and the way their business growth patterns compare to those of men. Based on the findings, recommendations for reaching women with technical assistance and credit programs are made.

“The Private Operators’ Perspective on an Agenda for Action.” Dakar, Senegal, November 22-25, 1991. A Seminar on the Private Sector in West Africa. Organized by the Senegalese National Employers’ Union, the Club du Sahel, Comité Inter-état pour la Lutte contre Sécheresse dans le Sahel (CILSS), and USAID. GEMINI Technical Report No. 37. May 1992. \$7.00

“Background Documents to the Seminar on the Private Sector in West Africa,” Dakar, Senegal. November 22-25, 1991. Technical Report No. 38. May 1992. \$5.00.

Asia

“Apex Study of the Small Enterprise Development Program of Catholic Relief Services, Thailand.” Arelis Gomez Alfonso. GEMINI Technical Report No. 39. May 1992. \$3.20.

“Bangladesh Women’s Enterprise Development Project: PID Excerpts and Background Papers.” Shari Berenbach, Katherine Stearns, and Syed M. Hashemi. GEMINI Technical Report No. 2. October 1990. \$13.00.

“Developing Financial Services for Microenterprises: An Evaluation of USAID Assistance to the BRI Unit Desa System in Indonesia.” James J. Boomgard and Kenneth J. Angell. GEMINI Technical Report No. 6. October 1990. \$9.00.

The report presents the results of an evaluation of the effectiveness of USAID’s contribution to the development of the Unit Desa system provided through the Second Phase of the Financial Institutions Development Project. The purpose of the evaluation was to provide the Government of Indonesia, BRI, and USAID with an assessment of project performance to date and to offer guidance and specific recommendations for project and post-project directions. In addition, the success of the BRI Unit Desa system has implications for a broad array of

development issues—financial policy, rural credit, microenterprise, donor cooperation, and ways to conduct effective technical assistance. The report also attempts to extract for this broader audience some of the most important lessons learned from the project.

"An Evaluation of the Institutional Aspects of Financial Institutions Development Project, Phase I in Indonesia." John F. Gadway, Tantri M.H. Gadway, and Jacob Sardi. *GEMINI Technical Report No. 15*. March 1991. \$8.80.

The Financial Institutions Development Project, Phase I (FID-I) expanded the flow of financial services to rural poor through development and expansion of an existing network of village-based nonbank financial institutions in selected provinces. The project was successful in meeting institutional growth targets that, in other contexts, would have been considered unrealistically optimistic. The project was also very successful in reaching increased numbers of rural poor with improved financial services. FID-I and its companion project with the Bank Rakyat Indonesia (BRI) Unit Desa system may offer the clearest evidence available in the developing world of the importance of a credible deposit facility as an essential part of a long-range strategy to provide rural smallholders and microentrepreneurs with credit. This report gives an overview of the FID-I project and compares the status of FID-I institutions at the start of the project with the status of the institutions after five years. The report examines objectively verifiable indicators of the project's progress, market rates of interest and the demand for financial services, and the impact of deposit mobilization on lending.

"Women in the BPD and Unit Desa Financial Services Programs: Lessons from Two Impact Studies in Indonesia." Sharon L. Holt. *GEMINI Technical Report No. 19*. September 1991. \$3.80.

This report discusses the central lessons learned on gender issues from impact studies conducted on two Indonesian financial services programs—the Unit Desa network of the Bank Rakyat Indonesia and the village financial institutions supervised by the government provincial banks, the Bank Pembangunan Daerahs. After presenting background information on the two programs and factors affecting women's demand for and access to financial services in Indonesia, the paper discusses the survey's findings on female clients. These data are presented in discussions of women's participation, loan sizes and terms, women as financial clients, women as savers, women-owned businesses, sources of credit, and client income levels.

"End of Project Evaluation, Enterprise Development Project, Bangladesh." Mohini Malhotra, John Magill, and James Packard Winkler, with the assistance of M.M. Nurul Haque. *GEMINI Technical Report No. 56*. April 1993. \$19.20.

Eastern Europe and the Commonwealth of Independent States

“Study of Informal Cross-Border Trade, Poland.” SMG/KRC/Poland. GEMINI Technical Report No. 40. May 1992. \$3.20.

“Study of the Informal Commercial Sector, Poland.” SMG/KRC Poland. GEMINI Technical Report No. 41. May 1992. \$4.20.

“Small Enterprise Development in Armenia: Programming Recommendations for Peace Corps Volunteers.” Timothy J. Smith. GEMINI Technical Report No. 52. July 1992. \$2.20.

“Small Business Development Programming Trip: Peace Corps/Albania and the Office of Training and Program Support, Small Business Development Sector.” Lauren Spurrier and Wesley Weidemann. GEMINI Technical Report No. 48. October 1992. \$6.00.

“Investing in the Future: Report of the Task Force for Small and Medium Enterprise in Poland.” GEMINI Technical Report No. 60. May 1993. \$13.00.

Newly Independent States Small Business Sector Assessments

USAID’s Newly Independent States Task Force contracted the GEMINI project to advise on the design and implementation of small enterprise development projects in four of the former Soviet Republics: Russia, Uzbekistan, Kazakhstan, and Ukraine. The following reports describe the findings and recommendations of the multidisciplinary teams fielded to carry out this assignment. The overarching conclusion is that in targeting substantial resources to assist enterprises in the transition from state to private ownership, inadequate assistance has been provided to workers displaced as a result of privatization and to entrepreneurs in start-up companies. These groups should be targeted for future assistance. (Each assessment was carried out over a two-week period in autumn 1992.)

“Small Enterprise Development in the Russian Far East.” Martha Blaxall, Yasuo Konishi, Virginia Lambert, Jennifer Santer, and Timothy Smith. GEMINI Technical Report No. 49a. October 1992. \$12.00.

“Supporting Private Enterprises in Uzbekistan: Challenges and Opportunities.” Nan Borton, John Magill, Neal Nathanson, and Jim Packard Winkler. GEMINI Technical Report No. 49b. November 1992. \$5.60.

"Assessing the Prospects for Small Enterprise Development in Kazakhstan." Kenneth Angell, James J. Boomgard, Mohini Malhotra, and Robert A. Rodriguez. GEMINI Technical Report No. 49c. December 1992. \$3.90.

"Small Enterprise Development in Ukraine." Dennis De Santis, Jean Gilson, Max Goldensohn, Jennifer Santer, and Timothy Smith. GEMINI Technical Report No. 49d. December 1992. \$8.10.

Latin America and the Caribbean

"Midterm Evaluation of the ASEPADA Component of the Small Business II Project, Honduras." Arelis Gomez Alfonso, Wesley Boles, and Donald L. Richardson. GEMINI Technical Report No. 27. February 1992. \$5.80. Also available in Spanish.

"Midterm Evaluation of the ANDIPYME Component of the Small Business II Project, Honduras." Arelis Gomez Alfonso, Wesley Boles, and Donald L. Richardson. GEMINI Technical Report No. 28. February 1992. \$6.60. Also available in Spanish.

"A Review of the Prospects for Rural Financial Development in Bolivia." James J. Boomgard, James Kern, Calvin Miller, and Richard H. Patten. GEMINI Technical Report No. 31. March 1992. \$4.60.

"Evaluation of the Micro and Small Enterprise Development Project (MSED) in Bolivia." William Fisher, Jeffrey Poyo, and Ann Beasley. GEMINI Technical Report No. 42. June 1992. \$10.60. Also available in Spanish.

"Ecuador Micro-Enterprise Sector Assessment: Summary Report." John H. Magill and Donald A. Swanson. GEMINI Technical Report No. 8. April 1991. \$10.20.

"Ecuador Micro-Enterprise Sector Assessment: Financial Markets and the Micro- and Small-Scale Enterprise Sector." Richard Meyer, John Porges, Martha Rose, and Jean Gilson. GEMINI Technical Report No. 9. March 1991. \$16.00.

"Ecuador Micro-Enterprise Sector Assessment: Policy Framework." Bruce H. Herrick, Gustavo A. Marquez, and Joseph F. Burke. GEMINI Technical Report No. 10. March 1991. \$11.30.

"Ecuador Micro-Enterprise Sector Assessment: Institutional Analysis." Peter H. Fraser, Arelis Gomez Alfonso, Miguel A. Rivarola, Donald A. Swanson, and Fernando Cruz-Villalba. GEMINI Technical Report No. 11. March 1991. \$25.00.

"Ecuador Micro-Enterprise Sector Assessment: Key Characteristics of the Micro-Enterprise Sector." John H. Magill, Robert Blaney, Joseph F. Burke, Rae Blumberg, and Jennifer Santer. GEMINI Technical Report No. 12. March 1991. \$19.60.

SPECIAL PUBLICATIONS

“Training Resources for Small Enterprise Development. Small Enterprise Education and Promotion Network.” *Special Publication No. 1. 1992. \$11.00*

This directory of training resources for small enterprise development was compiled to facilitate access to the small enterprise development training materials developed by member agencies of the Small Enterprise Education and Promotion (SEEP) network. The publication encourages sharing of training materials and training approaches between organizations involved in similar endeavors, reduces duplication of effort and the amount of time agencies spend searching for or creating training materials, and provides a sense of the gaps in types of training materials member agencies are developing. The publication contains 49 business development and credit management training modules designed for various settings (such as workshops or self-instruction) and geared toward different audiences. The directory lists the description, the methodology, and the adaptability of each training module and how to purchase it. Contributors to the directory include the World Council of Credit Unions, the Christian Children’s Fund, CARE, and the GEMINI project.

“Financial Management of Micro-Credit Programs: A Guidebook for NGOs.”
Robert Peck Christen. ACCION International. Special Publication No. 2. 1990. \$19.00.

The key element to any successful microenterprise initiative is the maintenance of the program’s financial integrity. This manual provides a thorough review of the many aspects of financial management with which microenterprise program managers must contend. It includes practical guidelines for decisions and policies on computerized information systems, portfolio and accounting reports, financial analysis of program performance, establishment of interest rates, budgeting, and financial reports.

“The ADEMI Approach to Microenterprise Credit.” *A. Christopher Lewin. Special Publication No. 3. 1991. \$15.00.*

ADEMI, the Association for the Development of Microenterprises, is one of the oldest and most successful microenterprise credit programs in Latin America. This book gives an insider’s view of ADEMI’s operations. It discusses the history of the program, its growth, and its impact in the Dominican Republic. It also explores the daily operations of ADEMI, detailing its organizational structure, credit method, accounting system, and monitoring system. The appendixes provide sample documents that ADEMI uses, including loan application forms, job descriptions, and monitoring reports. This book should be useful to practitioners, program managers, evaluators, trainers, and others intimately involved with the management and implementation of credit programs.