

Methodology for
Microenterprise
Strategy Design
in the Sahel

GEMINI Working Paper No. 46

GEMINI

GROWTH and EQUITY through MICROENTERPRISE INVESTMENTS and INSTITUTIONS
7250 Woodmont Avenue, Suite 200, Bethesda, Maryland 20814

**DEVELOPMENT ALTERNATIVES, INC. • Michigan State University • ACCION International •
Management Systems International, Inc. • Opportunity International • Technoserve • World Education**

Methodology for Microenterprise Strategy Design in the Sahel

by

William Grant
Matthew Gamser

February 1994

This work was supported by the U.S. Agency for International Development, Bureau for Private Enterprise, Office of Small, Micro, and Informal Enterprise, through core funding to the Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project, contract number DHR-5448-C-00-9080-00.

TABLE OF CONTENTS

	<u>Page</u>
PREFACE	iii
SECTION ONE	
PURPOSE OF A MICROENTERPRISE DEVELOPMENT STRATEGY	1
SECTION TWO	
PRELIMINARY ISSUES TO BE ADDRESSED: PLANNING THE EXERCISE	3
What Does the Client Want?	3
What Information Is Already Available?	4
What Level of Resources Is Available for the Exercise?	5
SECTION THREE	
DESIGNING THE STRATEGY EXERCISE	
LEVEL I: GENERAL STRATEGIC PLANNING EXERCISE	7
Step One: Institutional and Donor Program Review	7
Step Two: Identification of Targets of Opportunity	11
Step Three: Review of the Regulatory Framework	13
Step Four: Recommendations for Strategic Options	14
LEVEL II: IN-DEPTH STRATEGIC PLANNING	15
Institutional Review	15
Subsector Analyses	16
SECTION FOUR	
CONCLUSIONS	19
ANNEX: A NOTE ON THE STRENGTHS AND WEAKNESSES OF USING THE SUBSECTOR APPROACH AT THE STRATEGIC LEVEL	A-1

PREFACE

During 1990 and 1991, the U.S. Agency for International Development financed a series of microenterprise development strategies in Niger, Lesotho, Burkina Faso, and Mali to develop concrete action plans for the Missions and host country institutions.¹ This report synthesizes the lessons learned from these four experiences to provide guidelines for positioning and developing a microenterprise strategy in the field.

¹ See GEMINI Working Papers, Nos. 3 ("Prospects for Enhancing the Performance of Micro- and Small-Scale Nonfarm Enterprises in Niger") and 9 ("Lesotho Small and Microenterprise Strategy — Phase II: Subsector Analysis"), and Technical Reports, Nos. 14 ("Small-Scale Enterprises in Lesotho: Summary of a Country-Wide Survey"), 18 ("Burkina Faso Microenterprise Sector Assessment and Strategy"), and 20 ("Mali Microenterprise Sector Assessment and Strategy").

SECTION ONE

PURPOSE OF A MICROENTERPRISE DEVELOPMENT STRATEGY

The purpose of a micro- and small-scale enterprise (MSE) development strategy is to identify a series of options available to the client for investing in microenterprise development. The strategy should be action oriented, addressing areas in which the client — a donor, nongovernmental organization (NGO), or national agency — can provide a service to enhance the environment for MSEs, either by addressing policy constraints or by providing institutional support. The strategy should present the options differentiated by cost and expected level of return to the planned investments and actions.

Several measures can be taken to encourage MSE growth:

- Transform the local financial system to make credit more readily available to MSEs;
- Stimulate policy or regulatory reform to eliminate artificial constraints repressing MSE competitiveness;
- Strengthen private sector institutions so they can address MSE needs, and develop a more efficient role for the state in relation to the private sector;
- Facilitate technological change to improve production efficiencies in smaller, more decentralized firms; and
- Train entrepreneurs and their staffs in technical or managerial areas of identified weaknesses.

Although the categories of interventions are limited, many activities can be undertaken within each. An MSE strategy should focus on the interests of the client, and then organize and delimit options available to the client.

The strategy should emanate from the client for whom it is prepared and not be simply a set of recommendations from the outside. This kind of strategy requires interaction between the strategy team and the client staff to ensure that the strategy presents feasible options for the client, and that the client then has ownership of the strategy and the follow-up steps.

SECTION TWO

PRELIMINARY ISSUES TO BE ADDRESSED: PLANNING THE EXERCISE

Before the fieldwork stage, three critical questions must be addressed for the elaboration of a strategy:

- What does the client want?
- What information is already available?
- What level of resources is available for strategic planning?

The answers to these questions determine the level of effort and the focus of the strategy.

What Does the Client Want?

In general, there is one principal client for the strategy, and the options identified within the strategy should respond to the interest and capacity of that client. The principal client for strategies sponsored by the U.S. Agency for International Development is usually the Mission, but a strategy can be carried out equally well for an NGO or a host country government agency. In any event, the strategic options identified should both address the concerns of the client and be designed to meet the capacity and comparative advantage of the client.

The strategic planning exercise should start with a review of the client's expectations, ongoing activities, and resources for follow-up. In most cases, an organization already has an idea of the general nature of the work it will be interested in, or the organization is limited by its charter in the kinds of activities it can undertake. A strategy should build on existing activities and structures.

Most USAID Missions in Africa have focused their programs on three priority areas. MSE development rarely fits neatly into one of the major target areas of USAID Missions in the Sahel or West Africa, where the critical problems facing the countries are these:

- Agricultural development (including livestock and irrigation/infrastructure development);
- Natural resources management; and
- Health and population management.

Like all private sector development work, designing a strategy for MSE development cuts across all of the target sectors in one way or another. A USAID MSE strategy must take into consideration the Mission's entire portfolio of ongoing and upcoming projects, identifying how MSEs can best contribute to larger development goals in its priority areas.

What Information Is Already Available?

Because the primary interest of any strategy, regardless of the client, should be to generate the greatest return in economic growth for the resources invested (time, money, and good will), the strategy should start with an analysis of market opportunities. Important information required includes the following:

- Overall structure of the economy;
- Nature of different economic (off-farm) activities being undertaken and their respective weights in terms of economic performance, income generation, numbers of people involved, distribution by gender, and geographic location;
- Trends in growth, whether negative or positive, for each kind of economic activity;
- Consumption patterns of the population to predict areas with high growth potential; and
- Nature of enterprises in the country.

A preliminary search for documents must be carried out to determine available secondary information and to identify the areas where additional information is absolutely necessary to create a good picture of the nature of private sector potential and the role of MSEs within that overall framework. Sources of this information are listed below:

- National accounts;
- Input-output tables;
- Household budget surveys;
- Consumption surveys;
- National censuses;
- Enterprise surveys;
- Import-export data;
- Other project reports and project documents; and
- Ministries concerned with the subject.

Although many of these sources are commonly accessible sources in Western countries, they are often rare and extremely inaccurate in the countries of the Sahel. Even where in-depth surveys have been carried out, as in Mali and Burkina Faso, the information is often out of date (five years old should be considered recent) and prone to errors or simply does not adequately cover secondary or nonformal activities that are the source of most MSE activity.

For example, trade data usually cover only those items that officially cross the borders at official customs points, but studies carried out by the Club du Sahel and USAID over the past decade have shown that two-thirds of the intraregional trade is carried out informally, rarely getting registered in the official statistics. Because most MSE production involves products that are informally traded, it is difficult to get a clear grasp of the actual figures from the official statistics. Similarly, most MSE activities outside of urban areas (rural areas probably account for 70 percent of the MSEs in a Sahelian country) are secondary or tertiary activities, even though they may be the largest revenue generator for the family.²

Important data for Sahelian countries can be culled from similar studies carried out in neighboring countries. The fundamental nature of many economic activities (such as spinning and weaving, tanning, blacksmithing, and oil pressing) is the same in Burkina Faso, Niger, Mali, and Senegal. Thorough studies carried out in a neighboring country can be used as a verifier for locally existing data or may even substitute for nonexistent data within a country.

This preliminary review of available information should determine the level of fieldwork required to answer the major question of how MSEs, and MSE support, can fit into a larger development program.

What Level of Resources Is Available for the Exercise?

The principal resources required to develop a strategy are a good team, money, and time. The level of availability of each of these three items will also play an important role in determining the shape and scope of the proposed strategy. A client cannot expect an in-depth study and appropriate strategy if information is unavailable or if there is not enough time to carry out the strategy exercise. The preliminary review of the client's needs and expectations and the availability of reliable data will set the stage for a more thorough review of what is possible.

If no enterprise-level data are available in a country, then perhaps an MSE survey is needed. Conducting such a survey takes both time and money, but it will provide the strategy team with the data necessary to develop a more responsive strategy.

If no household consumption data exist, it will be difficult to accurately predict the results of targeted interventions or to be certain that the sectors (subsectors) with the greatest potential for growth are being addressed. In the absence of country-specific data, estimates (if available) can be taken from neighboring countries.

² A recent survey by the International Food Policy Research Institute in Burkina Faso concludes that more than 75 percent of cash income at the rural household level comes from nonagricultural activities, even though these are not the principal household activity.

SECTION THREE

DESIGN OF THE STRATEGY EXERCISE

With the resolution of the points presented in Section Two, it now becomes possible to design the strategy exercise to meet the client's needs. Understanding the specific options that are available to the client within its institutional framework will dictate the structure of the team (for example, members with expertise in areas such as credit, training, technology, and finance). Additionally, a thorough review of available information in-country will highlight preliminary studies or censuses that are necessary.

Two levels of strategic planning are presented. The first level is a general strategic planning exercise to identify major issues and opportunities and set priorities for further action. Usually this general strategy exercise will be all that is needed by USAID and many other clients. The second level of strategic planning is a series of more intensive studies for implementing agencies that need more specific strategic direction for more focused programming objectives.

LEVEL I: GENERAL STRATEGIC PLANNING EXERCISE

The general strategic planning exercise is designed to present the client with all the background information necessary to make an informed decision on how to narrow the options available and focus on the issues of greatest importance to the client.

Level of effort required: Two people for two weeks if they are already familiar with the country and have good support from the client in making appointments; three weeks if they are not familiar with the country.

Step One: Institutional and Donor Program Review

The number of fundamental activities that can be carried out in support of MSEs is limited, and many institutions and donor projects are already involved in such activities in every country in Africa. A fundamental role of a strategy is to ensure that there is no duplication of activities, that available resources are being used most effectively, and that new activities will not crowd out existing programs.

The two MSE strategies carried out in Burkina Faso and Mali concluded that the constraints to MSE development are the same in both countries. This is not surprising given the proximity of the countries and the similarities in economic activities in each country. The principal constraints were the following:

- State-distorted markets;
- Limited access to capital;
- Weak management and technical skills;
- Poorly adapted skill and technology transfer programs;
- Expensive intermediate materials;
- Crowding out by state-owned enterprises; and
- Negative policy and regulatory environments.

Another fundamental problem was the pell-mell fashion in which the donor projects attempting to address these constraints were designed and executed. Donor inconsistency was an equally important (if not more important, given the paucity of domestic capital in national development programs) constraint to MSE growth.

Existing Capacity to Implement Policy Reform

Policy and regulatory environments are a problem confronting MSEs in all the West African countries. But who is doing anything about the problem for the MSEs? How are the donors, government ministries, and local private sector advocacy groups addressing the problems? Once a particular policy constraint is identified, how can it be addressed?

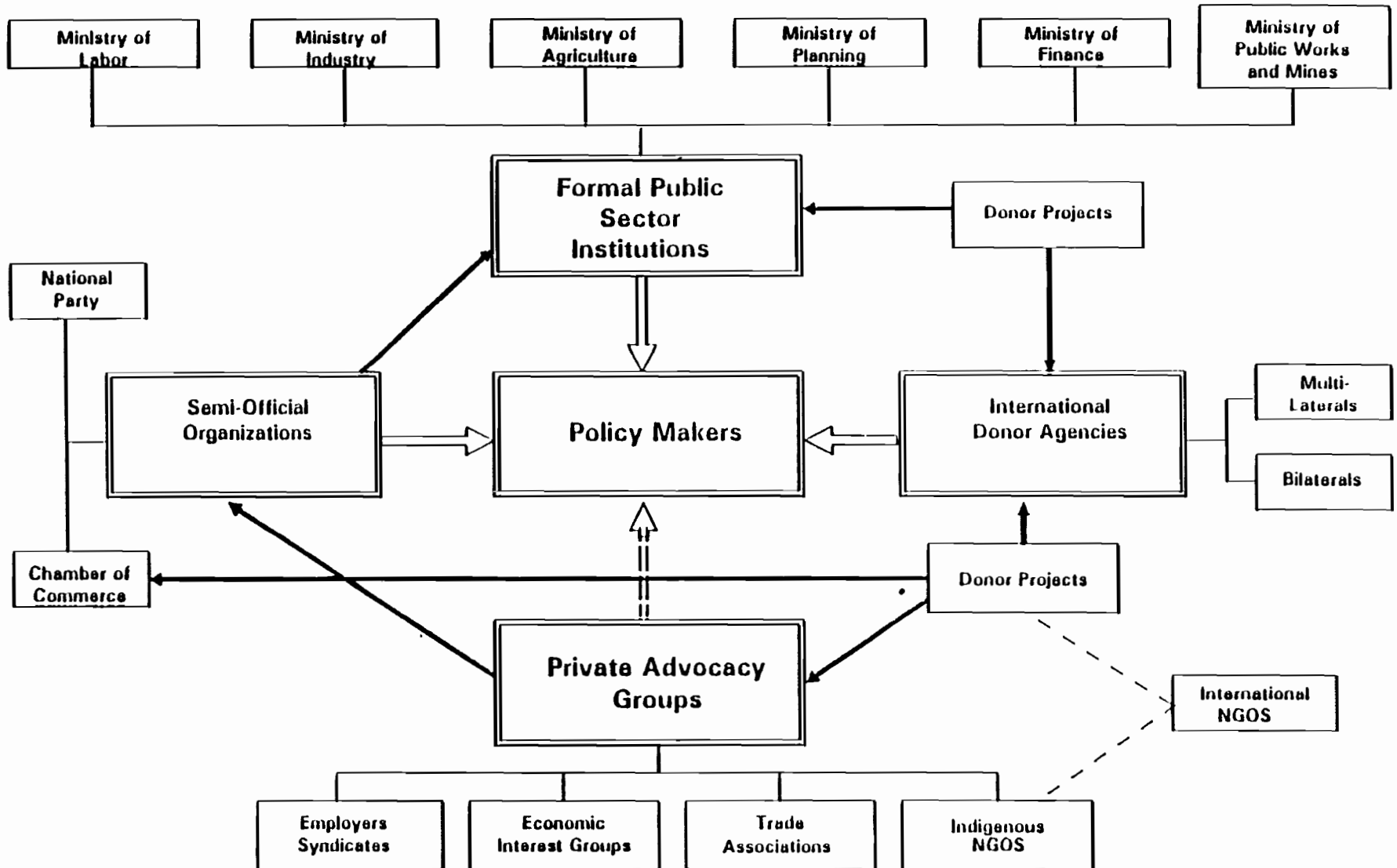
It is often difficult for a government ministry to get involved in promoting policy reform from within, because these are policies put in place by their governments. The existing private structures have no capacity to lobby effectively for policy reform at the national level.³ Therefore, it often falls on donors to carry out the policy dialogue with government bodies. But what is the donor's interest in doing so, and what is the donor's capacity for identifying the important policy and regulatory issues that have an impact at the micro level?

Donors and NGO project staff provide concrete examples of policy constraints. They are in the field and cope with the constraints daily. All too often, however, policy constraints identified at the micro level and brought to the attention of the donor agencies are not acted on by donors because no system has been established to address constraints.

A strategic analysis, involving a review of the different institutions involved in policy dialogue, could be incorporated into Figure 1.

³ See GEMINI Technical Report No. 32, "The Role of Private Sector Advocacy Groups in the Sahel."

**FIGURE 1
FRAMEWORK OF ACTORS IN
DECISION PROCESS FOR SME POLICY**



Existing Financial Systems to Service MSEs

A review of financial systems to service MSEs should comprise both savings and credit facilities, including projects and formal and semiformal financial intermediaries. It is easy to get a rough list of active projects, and to interview a couple of banks to see why they aren't lending to existing MSEs or providing funding to start-up enterprises.

In Mali, in the summer of 1991, donors placed \$80 million at the disposal of the formal banks through targeted lines of credit or guarantee funds and through a half-dozen projects that involved MSE development. The programs dealing through the formal banking institutions demonstrated the banks' minimal interest in using the funds made available to them for the purpose of MSE development.

What is of greatest interest are the examples of new and innovative systems being put in place or of projects that have succeeded where prior projects have failed. Ways to bridge rifts between the formal and informal sectors are important to identify.

Nature and Focus of Training Programs and Institutions

Africa is littered with formal and informal training institutions established by donors and government agencies. How many of these are still functional? How many are private and market driven?

Any review of training programs must examine the applicability of the skills being taught and how the curriculum has evolved during the past decade. Are the people who leave the training institutions getting jobs or are they able to start their own business? This is usually a greater problem for public training institutions than for private ones whose survival is based on proven market worthiness.

Determining how the training curriculum is developed and organized is another important issue to be addressed. Is it an imported system, or has it been developed through an interactive process with target beneficiaries?

Technology Development and Commercialization

Where is technology development located in the flow of goods on their way to the market? Even though it may be carried out by agents external to the market, such as NGOs, donor projects, or government research institutions, research and development needs to be plugged into commercial channels.

Technology development and training are closely related and should be analyzed together.

Nongovernmental Organizations

The presence of NGOs, both international and domestic, has been increasing steadily in the Sahel countries for the past five years. In countries such as Mali and Burkina Faso, local NGOs may be considered one of the fastest-growing forms of enterprises. Many NGOs are portraying themselves as

providers of MSE services, even though they have no established capacity, just to respond to the market forces.

Most West African countries have one or several coordinating bodies that can be very valuable sources of information for the size of the NGO community and the range and number of activities they are carrying out. Across the Sahel, the USAID Private Voluntary Organization Initiatives Project has created databases so that much information on NGOs is readily available. For instance, in Mali, calling up vegetable gardening projects reveals that there have been more than 175 NGO projects in truck gardening during the past several years. In nearly all West African countries, other bodies, such as the Société Canada Sahel, which establishes partnerships between Canadian and local NGOs, have been created that can also provide good information on the nature of local NGO activities in MSE development.

Upcoming Programs

The preceding reviews should identify all existing donor programs in support of MSEs. As additional donor projects targeting MSEs come to fruition, they must be added to the list. Obtaining information on upcoming projects requires a visit to the donor agencies to learn what they have in the pipeline, and when new projects are to begin. It is important to see how other donors perceive the environment within which MSEs operate, and to learn their interest in developing projects in this area.

Step Two: Identification of Targets of Opportunity

The best way to support MSE development is to help these enterprises gain access to growing markets by finding out which markets are growing and what advantages MSEs have in meeting this demand.

Demand/Industry Analysis

Demand or industry analysis starts with identifying key subsectors in which market growth is strong and in which MSEs play, or could play, an important role. A practical methodology for organizing available data may be found in "A Field Manual for Subsector Practitioners."⁴ The first step requires collecting all the secondary documents to gather data and break it down for each activity. Figure 2 lists the three most important categories of information that must be sought, and the text that follows expands on these categories.

⁴ See Steven Haggblade and Matthew Gamser, "A Field Manual for Subsector Practitioners," GEMINI Technical Note, 1991.

FIGURE 2
SUBSECTOR SELECTION CRITERIA IN LESOTHO

Activity	Size	Growth Potential		Target Groups
		Domestic	Export	
	MSE employment (thousands)	Share of additional income spent on	Market or local natural resources?	Women as percent of total employment
Brewing	34.0	5.0%	no	96%
Garments	14.5	9.1	yes	90%
Building and construction	12.0	13.9	no	5%
Weaving	1.8	0.0	yes	92%
Hides, skins, and leather	0.3	4.2	yes	14%

Source: "A Field Manual for Subsector Practitioners"

Size of the subsectors, as quantified by employment, number of firms, and sales, both at the MSE level and in the aggregate. This information will provide a reasonable understanding of the related activities within a subsector and of the importance of MSEs within that subsector. The strategy should probably focus on activities that involve the greatest number of MSEs because overall expansion of the subsector can then lead to the distribution of economic benefits to the greatest number of beneficiaries.

Any existing studies or surveys of enterprises in the country that might relate the total number of enterprises or depict the structure of different enterprises is a good starting point. Input-output tables, developed for macroeconomic planning, probably contain estimates of the value added by different subsectors, which will facilitate the evaluation process.

The growth potential of the subsectors. Domestic growth potential is quantified by the marginal propensity to consume (consumption surveys), whereas export growth potential is determined by the amount of or capacity for export (trade data). Untapped natural resources could power subsector expansion through increased trade.

Consumption data are an excellent source of information for estimating both actual market size and growth potential. Because the long-term focus of the exercise is to open up economic opportunities, proven tendencies to consume a larger percentage of one's income (as it increases) on a given product

are an excellent measure of potential for growth (assuming that the economy is growing). Starting from stratified consumption data or data from different years, one can determine marginal propensities to consume as incomes increase.

The **target groups** of the client. Whether target groups are gender oriented or social oriented, they can be monitored using data on a specific geographic location or other criteria specified by the client; national censuses usually provide the geographic breakdown and growth tendencies of the different target groups. Understanding the dynamics of urban growth, either in one or two principal cities or in the more numerous secondary towns, is important for developing an effective action plan.

Sources of Information

For the quantitative information, one is usually required to rely on existing secondary sources of data, and to piece together the necessary information from several of the different studies available. However, this is not always possible in West Africa. Where critical information is missing and the resources are available, baseline survey techniques have been developed that allow extensive MSE data to be collected within a relatively short period of time (months instead of years) in developing countries.

After secondary data have been collected and analyzed, key primary sources should be contacted that can provide input to bring the numbers to life. These sources can help determine market trends and assign priorities to the many problems facing MSEs in the country.

Step Three: Review of the Regulatory Framework

The objective of this initial review is to identify the principal elements of the policy and regulatory framework for the private sector in general. A rapid review of the fiscal and financial policies, and the registration procedures for all enterprises, should be **geared** first to determining the impact on MSEs in particular (do they favor large over small?) and second to see if it is any different from the private sector in general. Because the regulatory and policy environments are usually negative for all private sector activities in West Africa, despite official claims to the contrary, special attention should be paid to determine whether there is actual discrimination.

Included in this rapid review should be the statutes governing state-owned enterprises. These large enterprises often compete directly with MSEs and are favored by their government owners (which are the largest formal market in the countries of West Africa), yet they are often heavily subsidized and still losing money. State-owned enterprises can crowd out possibly viable MSEs.

Step Four: Recommendations for Strategic Options

This step ties the information that has been obtained to the specific interests of the client, considering the client's capacity to intervene in the MSE sector. It lays out a series of options for concrete, action-oriented measures.

If possible, the options should be presented by level of investment required (lowest first) and by the marginal return to the investment. Theoretically a few inexpensive activities will bring a high return in terms of economic growth, after which greater resources will be required to reach the next level of intervention.

In addition, the options should ideally be structured so that each subsequent option in the hierarchy can build on the preceding one, requiring only a marginal additional investment. In this way the client can easily step up its level of activity logically by adding more resources and moving up to the next level in the hierarchy of options. This is not always possible, as the nature of the investment may change altogether. A list of the additional studies or steps required to fully develop the option into a concrete activity should be provided.

There are many ways in which the findings of this general strategic planning exercise may be presented. The general outline used by the Growth and Equity through Microenterprise Investments and Institutions Project in its country strategy reports is presented below.

SAMPLE OUTLINE OF A STRATEGY REPORT

PART ONE

I. Client Analysis

- a. Definition of Client Targets and Interests
- b. Clarify Client Resources

II. Background

- a. Macroeconomic Overview
- b. Overview of MSE Sector
- c. Preliminary Gender Analysis

III. Identifying Targets of Opportunity — Fitting the Situation to Client Interests

- a. Analysis of the Structure of Enterprises
- b. Analysis of Growth Potential

IV. Institutional Review

- a. Financial Institutions/Systems
- b. Training
- c. Technology Development and Transfer
- d. Upcoming Donor Programs
- e. NGOs
- f. Regulatory and Fiscal Policy

V. Strategic Recommendations

LEVEL II: IN-DEPTH STRATEGIC PLANNING

Level of effort: 2-24 person-months, depending on specific issues to be addressed.

The findings from the first level of the strategic planning exercise will identify the strategic options; the client must select the one or two that best respond to its agenda. Depending on the resources available, a second stage to the strategy should be planned to follow the preliminary recommendations and to chart out a more in-depth plan of action. By focusing on one option, the strategy design team can concentrate on the particular areas of interest.

Further targeted studies are needed to refine the conclusions and develop the baseline for the upcoming activity. If the client has decided to concentrate on one or more subsectors that offer the greatest potential for economic growth and yet are still looking for the points of leverage and opportunity, then a full subsectoral review is appropriate to identify the interventions that provide the greatest leverage for the resources available.

If the client already has an underlying approach to implementing its programs, through credit delivery, savings mobilization, training, or technology development, then the client will want to identify an institution that can best serve as a partner or try to determine the optimal way for using the selected approach (concentrating on a geographic location or selecting the most appropriate subsector for intervention). In this case, an in-depth institutional review or a variation of subsectoral analysis may be the most appropriate next step.

Regardless of which approach is taken, these studies should be carried out in conjunction with the client or its target collaborating institutions.

Institutional Review

A more in-depth institutional review is appropriate if a donor has already determined the kind of intervention it wishes to make. In this case, the review should focus on the potential targets of opportunity if the donor wishes to use an existing structure. Similarly, a systematic assessment of the range of institutions providing the same services the donor will target would provide many insights into the nature of the activity to pursue and how to situate it within the local environment.

An example of a systematic institutional review might be a flow of funds study that would identify and analyze the linkages among the different financial institutions working with MSEs. This kind of study would take into consideration formal, semiformal, and informal institutions or groups to try to identify missing opportunities or underdeveloped points of articulation on which the project could focus. Similar systematic institutional reviews could be carried out for any of a range of technical areas: training, technology development, or policy reform.

Subsector Analyses

Increasingly, projects are taking a systemic approach to analyzing options and targeting interventions. These analyses may often be considered as variations on a subsector analysis because they present an overall strategic framework from which to make sound decisions about how and where to intervene and which opportunities to address to get the greatest return on the investment. If specific subsectors have been targeted for their potential as areas of growth, then a subsector analysis should be carried out.

Subsector methodology identifies the structural linkages between enterprises of different kinds (service, transformation) and sizes (small, medium, and large) working with the same products. It describes the links between firms that are in direct commercial relations with one another, either as buyers or suppliers, or as competitors for the same limited markets.⁵

Subsector studies can also provide valuable information to ongoing programs, such as credit or training programs. Successful MSE credit programs must, by definition, make large numbers of loans to similar activities. Practitioners increasingly grasp the need to better understand the nature of the industries/activities they are lending to in order to improve their repayment rates. A subsector approach can provide the necessary market information, competitive analysis, and strategic information on new opportunities to guide loan officers in making sound decisions. Such a review of the opportunities will also allow the program to develop new financial tools that can meet the needs of their clients.

One of the most successful MSE training programs in West Africa, Association Conseil Pour L'Action (the former Sahel Regional Financial Management Project) in Senegal, has been effective because it targeted its training programs to specific activities within a subsectoral framework. Now as the program moves beyond strict financial management issues to address strategic issues of market share and long-run competitiveness of its target beneficiaries, carrying out a strategic subsector assessment is the logical step for developing the program's long-term strategy and for perhaps modifying the nature of its training activities.

A variation on the systematic approach used by the subsector methodology is a study of institutional flow of funds to MSEs. This diagnostic tool can identify the points of articulation between different kinds of financial intermediaries or actors, visibly demonstrate the markets for lenders, show which enterprises are receiving finance and which programs are effective, and identify opportunities for leveraged donor assistance in the financial sector. In the relatively simple economies of most Sahel countries, this analysis can be carried out in three to four weeks.

⁵ For more information, see Haggblade and Gamser, *op. cit.*, or GEMINI Working Paper No. 10, "A Subsector Approach to Small Enterprise Promotion and Research."

"A Field Manual for Subsector Practitioners" provides a thorough description of how to execute subsector analyses with a step-by-step menu. By carrying out the study within the framework outlined in the manual, the results will be immediately more useful. In addition, because the analysis will probably identify more opportunities than the client can execute, the client will be able to seek partners among other donors or institutions to address those untouched opportunities.

The annex to this paper provides a note on the strengths and weaknesses of using the subsector approach at the strategic level.

SECTION FOUR

CONCLUSIONS

Planning and carrying out a strategy exercise should be divided into several distinct phases:

- Carrying out an initial planning and organization phase;
- Conducting a preliminary strategy overview; and
- Pursuing the initial strategy options with more detailed analysis to pinpoint direct interventions that might fit within the client's mandate.

During the first phase, three important questions need to be answered that will structure the remainder of the work:

- Who is the client and what does the client want?
- What information is already available in-country?
- What level of resources is the client willing to make available for the exercise?

Answering these three questions before beginning will focus the work and save time and resources.

The actual strategy exercise should be divided into two parts: a preliminary strategy phase to highlight possible options, and a second phase to pursue the selected options in greater detail. The preliminary strategy should provide an institutional and donor program review to understand what is already going on and what is planned. This preliminary strategy phase will review the existing financial systems to service MSEs, the nature and focus of training programs and institutions, the role of NGOs, initiatives in technology development, and existing capacity to implement policy reform; identify planned donor programs; and briefly analyze the regulatory framework environment.

An extremely important part of this preliminary strategy phase is conducting an analysis of MSEs that already exist and which subsectors they belong to. Determining which subsectors are the most dynamic will enable the strategy to focus on the best targets of opportunity among the MSEs. This preliminary strategy phase should be organized to show the overall size of different subsectors and the proportion of MSE activity within them and should include an evaluation of the growth potential of the subsectors and an analysis of the client's target group priorities. When the results of this preliminary strategy exercise are added to those of the institutional and donor program review and the review of the regulatory framework, identifying a series of options for strategic interventions becomes easy.

The final phase builds on the options selected after the preliminary strategy exercise. With a focused idea of where the strategy is headed, the team can now carry out deeper institutional reviews or in-depth subsector analyses to pinpoint the particular activity to undertake (concept stage). These studies should be carried out in conjunction with the client or its target collaborating institutions to increase the direct impact of the learning process.

This strategic approach to developing interventions in MSE development is just as useable for local NGOs as it is for international donor agencies. Carrying out the systematic strategy exercise described above will lead to a more efficient use of resources and time, while identifying more concrete activities that have greater relevance for achieving overall economic growth in the country.

ANNEX

**A NOTE ON THE STRENGTHS AND WEAKNESSES OF USING
THE SUBSECTOR APPROACH AT THE STRATEGIC LEVEL**

ANNEX

**A NOTE ON THE STRENGTHS AND WEAKNESSES OF USING
THE SUBSECTOR APPROACH AT THE STRATEGIC LEVEL**

The effective use of the findings from a subsector study presupposes the existence of a structure (private institution or government agency) that can and intends to carry out an organized intervention based on the information provided. The major advantage of the subsector approach is that it brings a systemic approach to analyzing the issues, thus identifying many constraints and opportunities at all levels. However, the subsectoral approach is also relatively resource intensive in the initial study phases and is therefore quite cumbersome to use during a general strategy exercise where preliminary options should be laid out and explored.

In cases where the results of subsector studies have been effectively used and the analyses have led to concrete actions, they were carried out with that intent in the first place: in Botswana the Ministry of Industry was faced with a concrete question of whether to license a new brewery; in Indonesia, the Central Java Enterprise Development Project had the resources to devote to developing a shrimp hatchery and stimulating exports of rattan furniture; in Rwanda the Employment and Enterprise Policy Analysis and PRIME projects sought concrete policy recommendations to work into their ongoing policy reform agendas; and in Thailand, CARE had been working with the silk industry for two years before settling on the subsector approach to decide how to focus its interventions.

In Mali, Burkina Faso, and Lesotho, subsector analyses were carried out as part of a methodological approach to developing a MSE strategy for the country.

- In Lesotho, USAID has decided not to pursue MSE activities, but both Peace Corps and the Government of Lesotho are studying the findings to determine how they can use them to help structure programs;
- In Burkina Faso, USAID is limited by the U.S. Congress for political reasons and the financial capacity of the second client, the Chamber of Commerce, makes it difficult for them to execute the strategic options presented until they can raise additional financing;
- In Mali, the strategy was most concrete and applicable for the USAID Mission, which has available resources and has been able to apply its recommendations to its overall program. Although the specific results of the subsector studies were of little direct benefit to USAID, they have been of important use to the NGOs that participated in the subsector studies and are involved in concrete activities related to two of the subsectors.

In each case, the subsector studies provided a wealth of information but have led to little concrete action because the structures aren't in place to use them.

The subsector approach provides tremendous strategic planning information for the particular subsector analyzed. Once there is a structure in place that can target resources to respond to those points of greatest leverage, the impact of the subsector analysis is greatly heightened. Therefore, in the preliminary analysis, for the purposes of developing a strategy, the subsector level of analysis takes us

too deep, too quick. It is far better to be reserved for a secondary level of research where its use is already being planned and targeted.

One of the major benefits of the subsector approach to MSE development is that it forces the participants in the study to get inside the MSEs and ask many hard questions. This is critical for host country implementing agencies that rarely take a real hard and close look at their target clients to see what they want. The subsector work in Mali, which relied on the use of Malian staff from six local NGOs, pointed up the tremendous importance of exposing local technicians to these new techniques for analysis, particularly because it could turn into direct targets of opportunity for the NGOs.

Therefore, carefully selecting assistants from within the client's organization and preparing a training program to transmit the basics of the methodology before proceeding is extremely important. The benefits to participating in a subsector study vary by the level and function of the participants within the organization. Subsector studies using staff from different NGOs at different levels reveal the following characteristics:

- Staff with program design experience tend to understand the major concepts and are able to carry the analysis through to the most useful stage — concrete recommendation of interventions based on the analysis; and
- Field officers, focused on implementation, are less likely to fully grasp the nuances of the methodology but receive excellent exposure to the environment in which they are working.

Program Staff. A major value of subsector analysis lies in its potential as a tool for programming more than as a tool for carrying out an implementation plan. By providing an overview of the entire system, the analysis points out areas where opportunities exist. People involved in programming or with programming experience tend to see the value and grasp the methodology more completely than others. This appears to be true regardless of the staff member's quantitative skills.

Field Officers. The research phase of the subsector analysis forces the participants to insert themselves into the MSEs and larger enterprises to understand how they operate and the markets they go after. This can be of great benefit to field officers whose task is to carry out programs working with MSEs. They gain valuable exposure from dealing directly with businessmen, trying to understand the systems within which they operate, learning which are the important questions to ask, and seeing how businesses fit within the overall scheme of things. However, in most cases, the ability of the field officers to fully appreciate the analytic phase and the programming benefits from the exercise was limited.

Recognizing these differences is important for the determination of the staff to use from a collaborating institution and the different roles they will play in a subsector analysis.

GEMINI PUBLICATION SERIES

GEMINI Working Papers:

1. "Growth and Equity through Microenterprise Investments and Institutions Project (GEMINI): Overview of the Project and Implementation Plan, October 1, 1989-September 30, 1990." GEMINI Working Paper No. 1. December 1989. [not for general circulation]
- *2. "The Dynamics of Small-Scale Industry in Africa and the Role of Policy." Carl Liedholm. GEMINI Working Paper No. 2. January 1990. \$5.50
3. "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
4. "Agenda Paper: Seminar on the Private Sector in the Sahel, Abidjan, July 1990." William Grant. GEMINI Working Paper No. 4. August 1990. \$3.00
- *5. "Gender and the Growth and Dynamics of Microenterprises." Jeanne Downing. GEMINI Working Paper No. 5. October 1990. \$10.50
6. "Banking on the Rural Poor in Malaysia: Project Ikhtiar." David Lucock. GEMINI Working Paper No. 6. October 1990. \$3.30
7. "Options for Updating AskARIES." Larry Reed. GEMINI Working Paper No. 7. October 1990. \$3.50
- *8. "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
9. "Lesotho Small and Microenterprise Strategy — Phase II: Subsector Analysis." Bill Grant. GEMINI Working Paper No. 9. November 1990. \$15.50
- *10. "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
11. "Data Collection Strategies for Small-Scale Industry Surveys." Carl Liedholm. GEMINI Working Paper No. 11. January 1991. \$1.30
12. "Dynamics of Microenterprises: Research Issues and Approaches." Carl Liedholm and Donald C. Mead. GEMINI Working Paper No. 12. January 1991. \$6.50
13. "Dynamics of Microenterprises: Research Priorities and Research Plan." Carl Liedholm and Donald C. Mead. GEMINI Working Paper No. 13. August 1990. [not for general circulation]

*Publications of general interest

14. "Review of Year One Activities (October 1, 1989 to September 30, 1990) and Year Two Work Plan (October 1 to November 30, 1990)." GEMINI Working Paper No. 14. January 1991. [not for general circulation]
- *15. "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
16. "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
17. "Kenya: Kibera's Small Enterprise Sector — Baseline Survey Report." Joan Parker and C. Aleke Dondo. GEMINI Working Paper No. 17. April 1991. \$6.40
- *18. "A Financial Systems Approach to Microenterprises." Elisabeth Rhyne and Maria Otero. GEMINI Working Paper No. 18. April 1991. \$3.00
- *19. "Agriculture, Rural Labor Markets, and the Evolution of the Rural Nonfarm Economy." Steve Haggblade and Carl Liedholm. GEMINI Working Paper No. 19. May 1991. \$2.50
- *20. "The Microenterprise Finance Institutions of Indonesia and Their Implications for Donors." Elisabeth Rhyne. GEMINI Working Paper No. 20. June 1991. \$3.40
21. "Microenterprise Growth Dynamics in the Dominican Republic: The ADEMI Case." Frank F. Rubio. GEMINI Working Paper No. 21. June 1991. \$3.10
- *22. "Credit Unions: A Formal Sector Alternative for Financing Microenterprise Development." John H. Magill. GEMINI Working Paper No. 22. September 1991. \$3.80
23. "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
24. "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 Salloum and Nan Borton. GEMINI Working Paper No. 24. November 1991. \$2.00
- *25. "Village Banking: A Cross-Country Study of a Community-Based Lending Methodology." Sharon L. Holt. GEMINI Working Paper No. 25. December 1991. \$12.60
26. "Dynamics of Small- and Micro-scale Enterprises and the Evolving Role of Finance." Carl Liedholm. GEMINI Working Paper No. 26. December 1991. \$3.00
- *27. "Opportunities for Intervention in Thailand's Silk Subsector." Steven Haggblade and Nick Ritchie. GEMINI Working Paper No. 27. January 1992. \$3.20
- *28. "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. [See Technical Reports No. 36 and No. 39 for apex studies in Senegal and Thailand.]

29. "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
30. "Poverty Lending and Microenterprise Development: A Clarification of the Issues." Mohini Malhotra. GEMINI Working Paper No. 30. May 1992. \$3.60
31. "The Solidarity Group Experience." Shari Berenbach and Diego Guzman. GEMINI Working Paper No. 31. June 1992. \$5.80
32. "A New View of Finance Program Evaluation." Elisabeth Rhyne. GEMINI Working Paper No. 32. November 1992. \$1.50
33. "The Role of Savings in Local Financial Markets: The Indonesian Experience." Marguerite S. Robinson. GEMINI Working Paper No. 33. November 1992. \$3.50
34. "Assessment of Policy Issues and Constraints in the Construction Sector in Poland." Adam Saffer, Mirosław Zielinski, Jerzy Zielinski, Tadeusz Marek, and Matthew Gamser. GEMINI Working Paper No. 34. February 1993. \$5.20
35. "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
36. "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
37. "Transformation Lending: Helping Microenterprises Become Small Businesses." Larry Reed and David Befus. GEMINI Working Paper No. 37. April 1993. \$4.80
38. "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
39. "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
40. "Private Business Organizations and the Legislative Process." Tom Gray. GEMINI Working Paper No. 40. July 1993. \$4.20
41. "Financial Institutions 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
42. "Review of Years 1-3 Activities and Workplan for Years 4 and 5 (December 1, 1991 to November 30, 1992)." GEMINI Working Paper No. 42. June 1993. [not for general circulation]
- *43. "CARE and Subsector Analysis: A Report on CARE's Formative Experience." Marshall Bear. GEMINI Working Paper No. 43. October 1993. \$2.00

44. "Small and Medium Enterprise Development: A National Assessment of the Agroindustry Sector of Poland." GEMINI Working Paper No. 44. Volume One, technical report; Volume Two, annexes. George L. Metcalfe and Debra Wahlberg. January 1993. \$37.80.
45. "FondoMicro: Lessons on the Role of Second-Tier Financial Institutions in MSE Development." Mohini Malhotra. GEMINI Working Paper No. 45. February 1994. \$1.40.
46. "Methodology for Microenterprise Strategy Design in the Sahel." William Grant and Matthew Gamser. GEMINI Working Paper No. 46. February 1994. \$3.00.

GEMINI Technical Reports:

1. "Jamaica Microenterprise Development Project: Technical, Administrative, Economic, and Financial Analyses." Paul Guenette, Surendra K. Gupta, Katherine Stearns, and James Boomgard. GEMINI Technical Report No. 1. June 1990. [not for general circulation]
2. "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. [not for general circulation]
3. "Maroc: Conception d'une Enquête pour une Etude du Secteur Informel." Eric R. Nelson and Housni El Ghazi. GEMINI Technical Report No. 3. November 1990. \$12.50
4. "Small Enterprise Assistance Project II in the Eastern Caribbean: Project Paper." James Cotter, Bruce Tippet, and Danielle Heinen. GEMINI Technical Report No. 4. October 1990. [not for general circulation]
5. "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
- *6. "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
7. "A Review of the Indigenous Small Scale Enterprises Sector in Swaziland." David A. Schrier. GEMINI Technical Report No. 7. October 1990. [not for general circulation]
8. "Ecuador Micro-Enterprise Sector Assessment: Summary Report." John H. Magill and Donald A. Swanson. GEMINI Technical Report No. 8. April 1991. \$10.20
9. "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
10. "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
11. "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

12. "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
13. "A Monitoring and Evaluation System for Peace Corps' Small Business Development Program." David M. Callihan. GEMINI Technical Report No. 13. [not available for general circulation]
14. "Small-Scale Enterprises in Lesotho: Summary of a Country-Wide Survey." Yacob Fisseha. GEMINI Technical Report No. 14. February 1991. \$6.40
- *15. "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
- *16. "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
17. "Growth and Change in Malawi's Small and Medium Enterprise Sector." Michael A. McPherson. GEMINI Technical Report No. 17. June 1991. \$2.20
18. "Burkina Faso Microenterprise Sector Assessment and Strategy." William Grant, Matthew Ganser, 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
- *19. "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
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
21. "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
22. "Bangladesh: Women's Enterprise Development Project Paper." GEMINI Technical Report No. 22. August 1991. [not for general circulation]
23. "Peru: Small Business and Employment Expansion Project Paper." GEMINI Technical Report No. 23. November 1991. [not for general circulation]
24. "A Country-wide Study of Small-Scale Enterprises in Swaziland." Yacob Fisseha and Michael A. McPherson. GEMINI Technical Report No. 24. December 1991. \$5.40
- *25. "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

26. "The Development Impact of Financing the Smallest Enterprises in Indonesia." GEMINI Technical Report No. 26. January 1992. [not for general circulation]
27. "Midterm Evaluation of the ASEPDE 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.
28. "Midterm Evaluation of the ANDI/PYME 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.
29. "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
30. "Small and Micro Enterprise Development Project No. 262-0212, Egypt. Midterm Evaluation." Katherine Stearns. GEMINI Technical Report No. 30. March 1992. \$7.60
31. "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
32. "The Role of Private Sector Advocacy Groups in the Sahel." William Grant. GEMINI Technical Report No. 32. March 1992. \$2.40
- *33. "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
- *34. "Egyptian Women and Microenterprise: the Invisible Entrepreneurs." C. Jean Weidemann. GEMINI Technical Report No. 34. March 1992. \$11.20
- *35. "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
36. "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
37. "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 (CNP), the Club du Sahel, CILSS and USAID. GEMINI Technical Report No. 37. May 1992. \$7.00
38. "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
39. "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

40. "Study of Informal Cross-border Trade, Poland." SMG-KRC/Poland. GEMINI Technical Report No. 40. May 1992. \$3.20
41. "Study of the Informal Commercial Sector, Poland." SMG/KRC Poland. GEMINI Technical Report No. 41. May 1992. \$4.20
42. "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.
43. "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
44. "Get Ahead Foundation Credit Programs in South Africa: The Effects of Loans on Client Enterprises." Jennefer Sebstad. GEMINI Technical Report No. 44. June 1992. \$3.00
45. "Get Ahead Foundation in South Africa: Final Evaluation." Robert Christen, Elisabeth Rhyne, Doug Salloum, and Jennefer Sebstad. GEMINI Technical Report No. 45. June 1992. [not for general circulation]
46. "Micro- and Small-Scale Enterprises in Botswana: Results of a Nationwide Survey." Lisa Daniels and Yacob Fisseha. GEMINI Technical Report No. 46. August 1992. \$9.40
- *47. "The Growth and Dynamics of Women Entrepreneurs in Southern Africa." Jeanne Downing and Lisa Daniels. GEMINI Technical Report No. 47. August 1992. \$3.10
48. "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
- 49a. "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
- 49b. "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
- 49c. "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
- 49d. "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
- *50. "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.

- 51a. "Morocco: Assessment of Programming Options for Microenterprise Development." Housni El Ghazi, Sheila Reines, Steve Silcox, Katherine Stearns, and Matthew Gamser. GEMINI Technical Report No. 51a. November 1992. [not for general circulation]
- 51b. "USAID/Morocco: Assessment of Programming Options for Microenterprise Development. Report on Workshop and Field Investigations." Matt Gamser, Housni El Ghazi, Sheila Reines, Steve Silcox, and Katherine Stearns. GEMINI Technical Report No. 51b. December 1992. Also in French. [not for general circulation]
52. "Small Enterprise Development in Armenia: Programming Recommendations for Peace Corps Volunteers." Timothy J. Smith. GEMINI Technical Report No. 52. July 1992. \$2.20
53. "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
- *54a. "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
- *54b. "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
55. "Business Linkages and Enterprise Development in Zimbabwe." Donald C. Mead and Peter Kunjeku. GEMINI Technical Report No. 55. April 1993. \$3.40
56. "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
57. "Small Business Development Support Project in South Africa: Concept Paper." Richard Betz, Ian Clark, Matthew Gamser, Juneas Lekgetha, Jacob Levitsky, Neal Nathanson, Sango Ntsaluba, and Barney Tsita. GEMINI Technical Report No. 57. June 1993. [not for general circulation]
58. "Attitudes and Practices of Credit Union Members and Non-Members in Malawi and Grenada: Synthesis Report." John Magill. GEMINI Technical Report No. 58. \$5.00
59. "Midterm Evaluation of the Microenterprise Development Project in Jamaica." Surendra K. Gupta and Mario D. Davalos, with assistance from Marcia Hextall. GEMINI Technical Report No. 59. September 1993. \$13.80
60. "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
61. "New Competitiveness and New Enterprises in Peru: Small Businesses in an Internationalized Economy." Fidel Castro Zambrano and Ernesto Kritz. GEMINI Technical Report No. 61. August 1993. \$11.80. Also available in Spanish (\$13.20).
62. "Principles for Effective Design and Management of Small Business Development Centers." Jennifer Santer, Neal Nathanson, Steve Thalheimer, and Anita Campion. GEMINI Technical Report No. 62. October 1993. \$13.60

63. "Mongolia: Options and Strategies for Small- and Medium-Scale Enterprise Development." John Magill, Clara Lipson, and Michael McKone. GEMINI Technical Report No. 63. November 1993. [not for general circulation]
64. "Credit Unions and Microenterprises: The WOCCU Perspective." World Council of Credit Unions. GEMINI Technical Report No. 64. December 1993. \$4.00
65. "Strategic Option Paper for Malawi Small Enterprise Support Institutions." Stephen C. Silcox, Anicca Jansen, and Mark Baughan. GEMINI Technical Report No. 65. January 1994. \$9.20
66. "Integration of Gender into GEMINI." Catherine R. Neill and Olaf Kula. GEMINI Technical Report No. 66. January 1994. \$9.80
67. "A Training Program for Microenterprise Lending Agencies in Jamaica." Mohini Malhotra, with assistance from David Logan and Valerie Tate. GEMINI Technical Report No. 67. January 1994. \$3.60
68. "Study of the Financial Sector and SME Development in Poland." Bruce Heatly and Cynthia Lynn Chrzan-Lanigan. GEMINI Technical Report No. 68. February 1994. Volume One: Main Report \$5.00; Volume Two: Appendices \$25.20.
69. "Private Sector Business Associations in South Africa and Zambia: Advocacy for SMEs." Kenneth Angell. Technical Report No. 69. March 1994. \$4.80
70. "A Dynamic Study of Jamaican Micro- and Small-Scale Enterprises." Yacob Fisseha. Technical Report No. 70. March 1994. \$3.40
71. "Changes in the Small-scale Enterprise Sector from 1991 to 1993: Results of a Second Nationwide Survey in Zimbabwe." Lisa Daniels. GEMINI Technical Report No. 71. \$11.80

Technical Notes:

Financial Assistance to Microenterprise Section:

- *1. Series Notebook: Tools for Microenterprise Programs (a three-ring binder, 1 and 1/2 inches in diameter, for organizing technical notes and training materials) and "Methods for Managing Delinquency" by Katherine Stearns. April 1991. \$7.50. Also available in Spanish and in French.
- *2. "Interest Rates and Self-Sufficiency." Katherine Stearns. December 1991. \$6.50. Also available in Spanish and in French.
- *3. "Financial Services for Women." C. Jean Weidemann. March 1992. \$5.00. Also available in Spanish and in French.
- *4. "Designing for Financial Viability of Microenterprise Programs." Charles Waterfield. March 1993. \$10.00 with diskette
- *5. "Monetary Incentive Schemes for Staff." Katherine Stearns, ACCION International. April 1993. \$3.80

Nonfinancial Assistance to Microenterprise Section:

- *1. "A Field Manual for Subsector Practitioners." Steven J. Haggblade and Matthew Gamser. November 1991. \$4.65. Also available in Spanish and in French.
- *2. "Facilitator's Guide for Training in Subsector Analysis." Marshall A. Bear, Cathy Gibbons, Steven J. Haggblade, and Nick Ritchie. December 1992. \$35.00

Field Research Section:

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

Special Publications:

- *1. *Training Resources for Small Enterprise Development*. Small Enterprise Education and Promotion Network. Special Publication No. 1. 1992. \$11.00
- *2. *Financial Management of Micro-Credit Programs: A Guidebook for NGOs*. Robert Peck Christen. ACCION International. Special Publication No. 2. 1990. \$19.00
- *3. *The ADEMI Approach to Microenterprise Credit*. A. Christopher Lewin. Special Publication No. 3. 1991. \$15.00
- *4. *Microempresas y Pequeñas Empresas en la República Dominicana. Resultados de una Encuesta Nacional*. Miguel Cabal. Michigan State University and FondoMicro. Special Publication No. 4. 1992. \$9.00
- *5. "GEMINI in a Nutshell: Abstracts of Selected Publications." Compiled by Eugenia Carey and Michael McCord. Special Publication No. 5. 1993. \$10.00
- *6. "GEMINI Publications Catalog." Special Publication No. 6. 1993.

Other Publications of General Interest:

- 1. "Expansion with Quality: Building Capacity in American Microenterprise Programs." Elisabeth Rhyne. Development Alternatives, Inc. July 1993. \$3.30

Copies of publications available for circulation can be obtained by sending a check or a draft drawn on a U.S. bank to the DAI/GEMINI Publications Series, Development Alternatives, Inc., 7250 Woodmont Avenue, Bethesda, MD 20814, U.S.A.