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Integration
of Gender into
GEMINI

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GEMINI

GROWTH and EQUITY through MICROENTERPRISE INVESTMENTS and INSTITUTIONS
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Integration of Gender into GEMINI

by

Catherine R. Neill
Olaf Kula

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EXECUTIVE SUMMARY

OVERVIEW

This report was commissioned by the Women in Development (WID) Office of the Bureau for Research and Development in the U.S. Agency for International Development (USAID), to determine how well gender issues have been integrated into the Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project in both its design and its implementation phases. The report looks at progress made by GEMINI in integrating gender as compared with progress under GEMINI's predecessor project ARIES (Assistance to Resource Institutions for Enterprise Support). The report also suggests how GEMINI can improve its inclusion of gender issues in the one and a half years remaining, and makes recommendations for a follow-on microenterprise development project.

Compared with ARIES, GEMINI has made definite progress toward the goal of institutionalizing gender into a microenterprise project. One of GEMINI's key strengths has been that it identified gender in the project paper as an important theme to be addressed in all project activities. The consultants noted the inclusion of gender issues in a broad range of GEMINI activities and in the majority of its publications. Special gender-related studies accomplished through WID Office buy-ins added significantly to the knowledge base on gender and microenterprise.

GEMINI has made an important contribution by emphasizing the economic reasons for including women in microenterprise development projects. GEMINI has focused on identifying and alleviating the constraints that women entrepreneurs face, and has highlighted their reliability as borrowers. This emphasis on women's economic contributions and productive potential could be GEMINI's major contribution in the microenterprise field.

GEMINI has also contributed to our understanding of the extent of women's participation in the microenterprise sector through the baseline surveys. In addition, GEMINI has had wide success in the promotion of a financial systems model for credit and savings organizations. This model will have a significant impact on women by helping to ensure that they have continued access to financial services.

GEMINI's primary weakness was that the inclusion of gender in project implementation was not systematic. Of 117 GEMINI papers and reports reviewed, gender was included in 72, of which 10 were funded by the WID Office. Although gender was included in almost two-thirds of all GEMINI documents, no process was installed to evaluate what GEMINI had learned about women and microenterprise and where the project needed to go in this area. Gender findings in later works do not build on earlier findings. Integrating gender throughout GEMINI's activities required a set of procedures to ensure the inclusion of gender wherever relevant, but there were no such procedures.

The GEMINI core agenda needed to be better protected from the management demands of the buy-ins. We agree with project management that an agency-wide project should be sensitive to Mission demand. Furthermore, many of the buy-ins funded work that contributed to our understanding of gender and microenterprise. However, efforts to synthesize lessons learned from earlier works on gender to modify, or refine, the core research agenda have not occurred, in part because of an active and greater-than-anticipated buy-in demand.

The GEMINI experience has reinforced some important findings on women and microenterprise. One of these findings is that targeting the microenterprise sector does not necessarily mean that women

will benefit. Indeed there is a risk that if a simple growth strategy is adopted, women might be completely marginalized. Women's constraints to moving into higher-growth-potential enterprises require further investigation.

The WID evaluations of both ARIES and GEMINI have found that integrating women into microenterprise projects requires much more than time. It requires a commitment to asking key gender-related questions in a systematic manner. It requires a commitment to changing deeply set attitudes, and it requires training in techniques to more effectively reach women, the "invisible entrepreneurs."

FINDINGS AND CONCLUSIONS

Based on a review of GEMINI project documents and from discussions with those involved, we have made the following observations on how well GEMINI has integrated gender. The findings and conclusions respond to questions in the scope of work for this assignment.

On the integration of gender in GEMINI's design and strategic documents, we found that:

- Although gender was to be a cross-cutting theme throughout GEMINI according to the project paper, gender was not systematically treated in all areas of GEMINI's implementation plan;
- In the request for proposal, gender issues related to the theme of growth and dynamics were emphasized through a WID Office buy-in to the core research agenda. A special study was called for to address gender-differentiated constraints and strategies in relation to growth;
- GEMINI project design emphasized the need for the collection of gender-disaggregated data;
- GEMINI project design also placed importance on the design of an impact plan that would be useful in guiding Agency programs and would highlight the economic and social impacts of Agency programs on women. To date no action has taken place in this area;
- Gender was made one of the selection criteria for subsector studies at the design stage;
- GEMINI project design did not focus on the need to strengthen the capabilities of microenterprise organizations to provide services to women even though institutional development was a key objective; and
- Annual work plans do not reflect a review of the research agenda to determine whether methodologies used were appropriate to test gender related hypotheses put forward under the gender and the growth and dynamics of microenterprise research.

On how effectively gender was addressed in GEMINI's implementation efforts, we found that:

- GEMINI has made a significant research contribution by documenting, both with and without WID funding, the extent of women's participation in microenterprise and in certain subsectors;

- Questions related to women entrepreneurs' growth and investment strategies from the special study on "Gender and the Growth and Dynamics of Microenterprise" have not yet been fully addressed through GEMINI activities;
- The emphasis on growth and expansion of microenterprise has to some extent resulted in a shift in resources away from microenterprises owned and controlled by women;
- Subsector studies describe the intrasectoral linkages of businesses, but often do not speak to the question of how to promote growth, in both opportunities and income, for women;
- GEMINI has been successful in advocating a model for the sustainability of both poverty lending and growth-oriented financial institutions. Most of the beneficiaries of poverty lending programs are women;
- GEMINI has made a significant contribution to private voluntary organizations (PVOs) and nongovernmental organizations (NGOs), many of which target women beneficiaries, by promoting a financial systems approach to credit programs;
- GEMINI's Technical Notes series, particularly "Financial Services for Women" funded by the WID Office, has provided a hands-on guide on how to reach female entrepreneurs based on a synthesis of successful credit programs across the world;
- The beneficiaries of GEMINI's promotion of subsector methodology have been the PVOs and NGOs that have widely used and adapted this method to their own purposes. Many of these PVOs and NGOs already target women beneficiaries;
- GEMINI project design reports have described constraints faced by women entrepreneurs better than they have provided ameliorative strategies;
- Resistance to the inclusion of gender variables in project design has been based partially on GEMINI's market-oriented strategy. To the extent that Mission management or host country NGOs do not want to hear about gender or that GEMINI staff perceive this to be the case, gender is less likely to be included in a serious way in these products; and
- On several occasions it was necessary for GEMINI Project Officers to revise scopes of work to include gender-related tasks.

On the differences in the initiatives undertaken by the WID Office from those in which the WID Office had no input, we found that:

- The WID Office-funded studies that focused solely on women had wide impact. They were useful in summarizing key findings on women and microenterprise;
- Having WID consultants as a part of a team has not marginalized gender issues. A WID consultant on a team has contributed to the team's gender awareness and sensitivity. This appears to have had a positive cross-fertilization effect;
- One of the few impact studies undertaken by GEMINI was a WID-funded study in Indonesia;

- Some consultants who were not WID funded also provided important gender-related findings; and
- The presentation of gender issues in non-WID-funded GEMINI reports is inconsistent. Of the 117 GEMINI reports reviewed, 45 do not address gender issues at all.

On the use of gender-disaggregated data and the integration of gender issues into GEMINI documents, we found that:

- WID-funded research leading to additional hypotheses on gender and the growth and dynamics of microenterprise has not significantly affected GEMINI's research methodology to date;
- Although the inclusion of gender-disaggregated data was standard among GEMINI researchers doing baseline surveys, the data do not provide a clear profile of women's businesses;
- GEMINI's focus on gender has had an impact on researchers in microenterprise development;
- On the WID Office's recommendation, gender was made one of the criteria for selection of subsectors. All but one of the subsector studies include subsectors in which women are heavily represented;
- USAID's emphasis on the collection of gender-disaggregated data is reflected in the prevalence of such data in those GEMINI documents funded by Mission buy-ins; and
- The technical reports, mostly funded by Mission buy-ins, address gender more consistently than do the working papers; although the technical papers are project related, many of the working papers are on general or thematic topics. Gender is addressed in 21 of 41 working papers and 44 of 64 technical reports.

On the effectiveness of GEMINI contractors and USAID project staff in the management and integration of gender issues in GEMINI, we found that:

- The core agenda appears to have been too client influenced. There has been a strong management push, at both the Agency and the contractor level, for GEMINI to be responsive to Mission demand through the buy-ins. Two effects are related to this response to Mission demand:
 - The net effect of the buy-ins on the inclusion of gender was positive. A greater percentage of buy-in products included gender analysis than were included in the core-funded working papers. Yet the buy-in mechanism provides no assurance that important opportunities to include gender will be exploited; and
 - At the same time, the demands of the buy-ins drew management resources away from the completion of the research agenda on gender. Two things did not occur: synthesis of the lessons learned from earlier works, and inclusion of those lessons into ongoing activities and research;

- GEMINI Project Officers have revised scopes of work on occasion to include gender-related tasks; and
- Explicit guidance on the incorporation of gender into GEMINI was weak. Only through the shared vision of GEMINI Project Officers and GEMINI contractors, with input from the WID Technical Advisor, was gender addressed effectively.

On how GEMINI has institutionalized gender, we found that:

- Although gender was addressed only on an ad hoc basis in ARIES, gender issues became a cross-cutting concern under GEMINI at the design level. The WID Technical Advisor and the USAID GEMINI Project Officer worked closely on this during the design stage;
- No procedure was established to ensure that gender would be systematically included in the range of GEMINI activities;
- GEMINI has promoted the use of interest rates that cover financial and transaction costs. Sustainability on an operational level within the institutions that have women borrowers will contribute to continuing access to financial services for women;
- Strengthening the capabilities of the PVOs and NGOs that provide microenterprise assistance to women entrepreneurs has increased the likelihood that these organizations will be able to continue providing such services;
- Dissemination of GEMINI publications addressing gender findings and best practices has occurred but efforts in this area should be increased. All GEMINI working papers and technical reports are available through the USAID Document Information Service Center as well as at the GEMINI office in Bethesda.
- GEMINI scopes of work were revised on an occasional basis to include gender. Specific gender-related tasks in all scopes of work would make the collection of gender-relevant data standard practice.

RECOMMENDATIONS

Recommendations for GEMINI

In its final year and a half, we recommend that GEMINI:

- Bring together the major GEMINI contributors to the research agenda, including field practitioners and USAID and GEMINI staff, to assess how far GEMINI has come and where it needs to go in its understanding of gender and microenterprise development. (This should happen as part of the Microenterprise Development Forum.) Policy implications based on this research should be discussed;
- Summarize and disseminate the findings on women's microenterprise to the Missions, PVOs, and NGOs so they can benefit from the research findings. Translate important GEMINI works related to gender, such as "Financial Services for Women," into French and Spanish;

- Provide Missions with strategies on how to implement the findings of subsector studies to address the constraints and opportunities for growth for women entrepreneurs;
- Obtain input from PVOs that have used subsector analysis on how to further adapt and use this method to enhance its effectiveness in reaching women entrepreneurs;
- Review and assess methods used by GEMINI and others to assess the impact of microenterprise programs on women; and
- Develop guidelines on preparing scopes of work, making the case for gender analysis and identification of opportunities, constraints, and strategies based on women's contribution to economic development.

Recommendations for a Follow-on Microenterprise Project

For project design, we recommend that USAID:

- Include the WID Office Technical Advisor in the planning and design stages of a follow-on project to ensure that key gender issues are raised;
- Address gender questions systematically and explicitly at all levels and incorporate related issues into all aspects of the project design and implementation;
- In projects geared toward institution building, build in an argument for including women that is based on market expansion and cost reduction;
- Include a means for the project to evaluate itself and its progress in meeting specific targets, including progress on gender issues;
- Devise a procedure for reviewing ongoing research, and allow for revisions of initial hypotheses related to women and microenterprise that will allow the project to more easily incorporate and build on new findings; and
- Use a multi-institutional approach to research. An independent manager could be responsible for execution of the research agenda to ensure that hypotheses on gender are monitored and tested by field activities. Management of the research agenda should be by a senior staff person perceived as a peer of the research team.

For project implementation, we recommend that the project:

- Use the WID Office Technical Advisor as a resource person for continual input into possible strategies on the integration of gender as well as for feedback on how gender is being addressed throughout project activities. This input would supplement procedures developed at the design stage for systematically integrating gender issues;
- Undertake additional research on gender and the dynamics of micro- and small-scale enterprises (MSEs) using methodologies that can provide data to complement what has been learned through the baseline surveys. There is a need for documentation on how, why, and at what scale women's businesses grow or do not grow over time. More research is also

needed on how intrahousehold dynamics affect the growth strategies of women entrepreneurs;

- Undertake more gender-focused studies, such as those funded by the WID Office, particularly ones that synthesize existing findings. The project should take more initiative in funding gender-focused activities and studies to advance the knowledge base on women and microenterprise, rather than relying on WID Office funding;
- Implement a peer review process to better control variability in the quality of the research products. This process could also include a review of the gender relevance of the research findings;
- Develop strategies for Central Asia, Eastern Europe, and the Newly Independent States to ensure the inclusion of women in the development process;
- Emphasize training as a part of institutional strengthening efforts, particularly in financial institutions, which need assistance in finding ways to reduce the transaction costs of working with women entrepreneurs;
- Monitor MSE lending institutions that target growth oriented businesses to ensure that women are not marginalized;
- Emphasize the need to include women at all levels of operations and management within implementing organizations;
- Provide gender advocacy in microenterprise projects to ensure that Missions do not miss the developmental impact of including women in microenterprise projects;
- Include an analysis of gender data, identification of constraints and opportunities, and suggestion of ameliorative strategies in all project design and evaluation activities;
- Conduct impact assessments to look at both quantitative and qualitative indicators related to quality of life. Ensure that impact assessments gather gender-disaggregated data;
- Use consultants who are able to address gender concerns within their area of expertise. Provide guidance to consultants on developing creative strategies for the integration of gender into enterprise development activities. Hold team leaders responsible for ensuring that gender is incorporated in all assignments;
- Develop guidelines on how to include gender in a meaningful way in scopes of work, making the case for gender analysis on the basis of women's contribution to economic development. This product should be made available to Mission personnel and consultants;
- Develop a more systematic approach for evaluating scopes of work sent in by the Missions. The WID Advisor to G/SMIE (Global Programs/Office of Small, Micro, and Informal Enterprise — formerly the Bureau for Private Enterprise/SMIE) should be consulted in evaluating scopes of work; and
- Include specific tasks related to questions that address gender-differentiated constraints and opportunities in all scopes of work.

PART ONE

INTRODUCTION

OBJECTIVES

This study was initiated by the Office of Women in Development (WID Office) in the Bureau for Research and Development, U.S. Agency for International Development (USAID), to determine how well gender issues have been integrated into the Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project in its design and implementation phases. The study examines how well gender issues have been integrated into the GEMINI research agenda, into the products and services the project has offered, and into the capacity- and institution-building activities of the project as executed through its Action Research Programs (ARPs).

The findings of this review are intended as feedback to GEMINI in time to address the issues raised as well as to assist in the design in 1994 of a follow-on microenterprise project.

ORGANIZATION OF THE STUDY

GEMINI is divided into three Action Research Programs: Growth and Dynamics of Microenterprises, Frontiers of Microenterprise Finance, and Frontiers of Nonfinancial Assistance. We have followed and organized this report around the three ARPs because this facilitates a review of GEMINI's accomplishments and weaknesses to the field of microenterprise.

The next two sections of Part One discuss the methodology and the background and design of GEMINI. Part Two reviews the inclusion of gender into the three ARPs. Part Three focuses on Mission services or buy-ins to GEMINI. Many of these were commissioned by the Missions for the design or evaluation of micro- and small-scale enterprise (MSE) projects; a few included some sector and subsector assessments. Part Four looks at how GEMINI project management enhanced or hindered the inclusion of gender issues throughout the project's activities. Part Five examines the WID Office input into GEMINI. Part Six looks at the incorporation of lessons learned from Assistance to Resource Institutions Enterprise Support (ARIES) Project into GEMINI as well as lessons learned from GEMINI on how best to integrate gender into Agency-wide microenterprise projects. In the final section, Part Seven, we make recommendations for GEMINI in its final year and a half and for a follow-on microenterprise project.

Annex A contains a report summary of all GEMINI working papers, technical reports, technical notes, and special publications available through July 1993. Annex B contains several tables that show how gender has been addressed in the GEMINI documents summarized in Annex A. The information in these tables is discussed throughout the body of this report. Annex C lists the documents mentioned in this report. Annex D lists the persons contacted.

METHODOLOGY

This review was prepared in cooperation with GEMINI project staff, subcontractor staff, and WID, USAID/Washington, and Mission staff.

GEMINI is the Agency's follow-on project to the ARIES project, which followed the Program for Investment in Small Capital Enterprises (PISCES) Projects I and II. A follow-on microenterprise project is expected to be designed in 1994. Throughout this study, the consultants considered GEMINI in its historical context asking, "How does GEMINI compare with its predecessor ARIES in the inclusion of gender issues throughout its activities?" and "What have we learned about gender and microenterprise and the inclusion of gender issues that will be useful in the design of a follow-on microenterprise project?"

The report is based on a review of all GEMINI publications available as of July 1993. GEMINI project documents, including the project paper, request for proposal, project implementation plan, and project work plans. A nonrandom sample of scopes of work for GEMINI buy-ins was also reviewed.

Field visits were made to Cairo, Egypt; Dhaka, Bangladesh; and East Lansing, Michigan. The team interviewed staff from USAID, private voluntary organizations (PVOs), Missions, and GEMINI. It also interviewed researchers, consultants, and women entrepreneurs who were, or in one case were not, beneficiaries of USAID-funded MSE projects. The interviews were to provide insights on how gender issues were, and could be, integrated into the different GEMINI activities and to what extent GEMINI has influenced thinking in the microenterprise field on gender-related issues.

Because of the broad range of exposure to GEMINI of the interviewees, a structured questionnaire was rejected in favor of a more flexible approach, with each interviewee responding to questions on her or his experience with GEMINI or with gender issues and microenterprise. The purpose of this approach was not to develop a statistically significant measure of success but rather to collect representative snapshots of GEMINI to draw conclusions.

GEMINI's contribution to a greater understanding of the role of gender in microenterprise development is widely accepted. Given what GEMINI has accomplished, the authors' point of view was: "What could have been done and what still can be done to improve upon GEMINI's approach to the integration of gender into a microenterprise development project?" From the site visits, document reviews, and interviews, the study team drew conclusions on how the organization, operation, and management of GEMINI have determined or influenced the integration and institutionalization of gender issues in microenterprise development projects.

BACKGROUND TO GEMINI

The integration of gender issues in GEMINI is framed by congressional mandates, agency guidelines, and the historical background of Agency microenterprise development projects. Congressional mandates on microenterprise development activities, Agency WID policy, and the ARIES project are all part of the backdrop leading up to the inclusion of gender issues in the design of GEMINI.

The request for proposal, the project paper, and the project implementation paper illustrate the evolution of thought that went into the design of GEMINI, and indicate the intention to integrate gender

issues into all aspects of the project. To understand how GEMINI did or did not integrate gender effectively into its activities, it is important to understand where it began.

The Congressional Mandates

It is now two decades since Congress first passed the Percy Amendment to the Foreign Assistance Act. The Percy Amendment mandates that particular attention be given to U.S. bilateral assistance programs, projects, and activities that tend to integrate women, thereby improving their status and assisting in the total development effort (A.I.D., 1990). There is a paradox here in that the focus on the status of women is equity driven and emphasizes the role of women as beneficiaries of development efforts, while the focus on the contribution to the development effort emphasizes the role of women as key economic agents in the development process.

The wording of the Congressional mandates has become clearer since that time in support of women as key economic agents. The 1990 legislation on microenterprise development under the Foreign Assistance Act makes no mention of the need to target women for equity concerns. Rather, women's participation is mandated "in recognition that the full participation of women in, and the full contribution of women to the development process are essential to achieving economic growth, a higher quality of life, and sustainable development . . ." (Congressional Record, 1989).

Congressional mandates on women's participation in microenterprise projects have become increasingly more specific, initially stating that 50 percent of Agency resources for microenterprise projects should be made available to women and women-owned businesses (USAID, 1988). In the most recent Senate Authorization Bill for the Microenterprise Development Fund, Congress has specified that not less than 60 percent of the borrowers of funds disbursed through the Fund should be women.

The congressional targets are criticized by many advocates of gender issues in microenterprise development for at least two reasons. First, quantified targets necessitate what are pejoratively called bean-counting efforts, such as the Microenterprise Monitoring System (MEMS). Monitoring efforts such as these divert attention and resources from the task of developing innovative solutions to alleviate constraints facing women entrepreneurs. Second, a quantitative target reinforces the thinking that simply targeting women as beneficiaries of development assistance will accomplish that goal. The ultimate realization of women's equitable participation will best be achieved through deepening our understanding of the role women play as economic agents essential to the development process.

Agency WID Guidelines

USAID policy on women in development is based on the premise that gender and gender roles "constitute a key variable in the socioeconomic condition of any country . . . that can be decisive in the success or failure of development plans" (USAID, 1982). This view has led to a focus on identifying and alleviating the constraints on women recognizing that the "particular ways in which women are constrained function as limitations to the overall development process itself" (AID, 1982).

The mission of the WID Office is to guide the Agency in the integration of gender issues into every aspect of the development process. In fiscal years 1989 and 1990, the WID Office targeted four sectors to maximize the impact of its human and capital resources: agriculture, private enterprise development, education, and environmental and natural resources. Within each of these sectors, the Office is charged with providing a variety of services in training, technical assistance, applied research,

dissemination and communication, and institutionalization or capacity building (USAID/PPC/WID, 1990). Microenterprise development falls under the aegis of private enterprise development.

Agency Microenterprise Guidelines

The Agency *Microenterprise Development Program Guidelines* (1988) refers to the WID policy outlined above. Based on that document, USAID has established a policy that will:

- Seek to increase relevant knowledge and skills among women and girls where lack of education and training constrain women's effective access to more productive work;
- Support the development of labor saving technologies which are acceptable and accessible to women where inefficient technologies reduce women's overall productivity; and
- Support efforts to alleviate the bias, through policy reform and/or experimental programs which demonstrate ways in which women can enter nontraditional types of work where systematic bias exists against females in the labor force or in certain segments of the labor force (USAID, 1988).

The Agency has committed itself to promoting three approaches to microenterprise development: promotion of credit programs using a minimalist credit methodology, experimental forms of nonfinancial assistance, and regulatory reform activities. GEMINI, the Agency's principle microenterprise technical resource, has been responsible for the first two of these objectives.

Lessons from ARIES Evaluation

The WID assessment of the ARIES project (Clark, 1989) indicated that gender was dealt with in an ad hoc manner. The integration of women was not a stated part of the ARIES mission; rather its focus was to provide technical assistance to the institutions that support microenterprise development. The ARIES assessment suggests that assistance to MSE or to organizations that assist them does not automatically benefit women entrepreneurs. Integration of women in MSE development projects and inclusion of gender issues require a proactive approach from the design period on. Clark identified the following key lessons learned from ARIES:

- It is important to focus on the economic contributions and productive potential of women entrepreneurs rather than approaching them only as a "vulnerable", "excluded" or "disadvantaged" group.
- It is important to stress that gender analysis in project design provides a means to target resources more effectively to appropriate people and increases the likelihood of positive returns on investment of assistance dollars.
- It is essential to have a system for ensuring women's access to MSE project activities that is not dependent on individuals' commitment and action.
- Institutional constraints at all points of the development process can limit or prevent women's participation in SME projects.

- Integrating women in microenterprise projects is a long-term process. It requires training to change attitudes and build skills, updates of information on gender issues, and guidance in gender-disaggregated data collection and analysis, as well as monitoring and follow-up.
- At all points in the development process, people, practices, projects, procedures, and policies can serve as obstacles or provide opportunities for integrating women into SME projects.
- It is important to develop a clearer picture of which institutions and systems are most effective in integrating women in SME programs and under which conditions each type operates best.
- In the project design, it is essential to include a strategy for ensuring women's access to relevant project activities. Gender-disaggregated data collection and, or analysis should be included in the logframe and in the SOWs for specific activities. Systematic ways of collecting these data must be part of the capability of the implementing organization.
- It is important to develop, discuss, disseminate, and provide training on the WID strategy, key gender issues, monitoring of gender disaggregated data collection and data analysis procedures early in the life of the SME project.
- Targeting sectors in which women are involved is an effective way to integrate women into SME projects.
- SME training materials should develop skills in the provision of SME assistance to women as well as men; they should address gender issues likely to affect project outcomes.
- Women should have access to SME training opportunities to strengthen their management skills and to provide role models for greater participation of women in SME project decision making.
- It is necessary to systematically collect and analyze gender-disaggregated baseline and outcome data on all project activities, to provide guidance for improving them and a basis for assessing their social and economic impacts (Clark, 1989).

Based on those lessons from the ARIES project, the following recommendations were made for the follow-on microenterprise project, GEMINI:

- Conduct studies on key gender issues in microenterprise development on country and sector specific bases to develop policy, program, and project implementation recommendations. Key issues include the impact of the policy environment, institutional constraints, the sustainability of SME projects for long-term economic benefits, and measuring the socioeconomic impact of SME projects. Studies should build on the knowledge base already developed by PISCES and ARIES.
- Institutionalize gender analysis in the design, implementation, and evaluation of all SME projects and studies. It is critical to include gender requirements in project design, activity scopes of work, and evaluation criteria.

- Strengthen the capabilities of SME service organizations to reach and assist women entrepreneurs. This effort should build on and improve the resources developed by ARIES.
- Disseminate findings, lessons learned, and best practices (through seminars, summaries, information networks and publications) (Clark, 1989).

We now look at how lessons and recommendations from ARIES were included in GEMINI.

Design and Implementation of GEMINI

GEMINI represents a state-of-the-art approach to microenterprise development by combining economic research in the dynamics of microenterprises with practical applications of research findings to new and existing microenterprise projects. This represents GEMINI's core agenda. But GEMINI was also designed to be highly responsive to Mission demand for technical assistance.

To accomplish the dual task of managing a core agenda while responding to Mission needs, GEMINI was built around a centrally funded core with a significant allocation of resources for Mission demand. The buy-ins have enabled GEMINI to respond to Mission demand while serving as a barometer of GEMINI's success in meeting Mission needs. To date, the majority of GEMINI's buy-ins have been in Africa, with others in Asia, Latin America, Eastern Europe, and the Newly Independent States (NIS).

According to GEMINI design documents, each of the three project components — economic research in microenterprise dynamics, project design and assessment, and capacity building of microenterprise assistance institutions — were to incorporate one or more thematic areas deemed crucial to the development of microenterprise. Eight thematic areas were identified in the project implementation plan: the growth and dynamics of microenterprise, the economic and social impact of assistance to microenterprise, subsector analysis, improvement in the delivery of nonfinancial assistance, institutional alternatives, institutional strengthening, women in microenterprise, and scaling-up. Women in microenterprise was identified as a major element of all three components.

GEMINI established a set of objectives for its women in microenterprise theme. These were to:

- Identify the special needs of female-headed enterprises and integrate awareness of these needs throughout the range of GEMINI activities;
- Assist implementing organizations, particularly those undertaking expansion programs, in making their services more accessible and attractive to women; and
- Develop an understanding of the potential for growth or transformation of female-headed enterprises, and pursue the implications of this understanding for programs and policies. (GEMINI Working Paper #1)

GEMINI's stated approach to integrating women into microenterprise development efforts was to "assist women in microenterprise to move into more lucrative activities while finding ways to provide needed financial services to those whose household responsibilities make significant transformation impossible." (WP #1)

With respect to the research agenda the first GEMINI working paper noted:

It is important to understand the factors which hamper the growth of female-owned businesses and, therefore, GEMINI research will document the differences in types of enterprises, their life cycles and their economic performance by owner's gender and will analyze the reasons for those differences. It will also identify women's constraints to access to resources, incorporating these findings into policy related work. (WP #1)

Although the gender agenda was defined, GEMINI did not determine how to monitor its progress on any of the themes, including women in microenterprise. By the end of GEMINI's first year, the organizational framework of the project had been changed. In place of the three components, GEMINI organized its activities around three Action Research Programs: ARP 1: Growth and Dynamics of Microenterprises; ARP 2: Frontiers of Microenterprise Finance; and ARP 3: Frontiers of Nonfinancial Assistance. Although it appears that gender remained important to GEMINI, no document indicates how GEMINI was going to integrate gender issues under the revised structure.

Evidence of GEMINI's commitment to gender issues is clear and commendable from the project paper, to the request for proposal and the project implementation plan. Beyond the conceptual level and into the operational phase of GEMINI, gender has remained an emphasis. The question we wish to raise here, however, is not one of commitment, but whether the design of GEMINI facilitated the systematic integration of gender issues. How and to what extent gender issues were integrated into the three ARPs and the range of GEMINI products will be discussed in the next part.

PART TWO

THE INTEGRATION OF GENDER ISSUES IN THE EXECUTION OF GEMINI

ARP 1: THE GROWTH AND DYNAMICS OF MICROENTERPRISE

One of GEMINI's main successes has been in providing additional findings and stimulating further interest in the growth and dynamics of microenterprise. ARP I included research, field application, and institution building aspects. This section will focus on the research component of ARP I and the findings related to gender. To some degree, all of GEMINI's efforts reflect an emphasis on growth and dynamics of enterprises, of financial institutions, and of nonfinancial institutions that provide services to microenterprises. Later sections will discuss how implementation and institution building efforts were affected by this emphasis.

We would like to highlight GEMINI's accomplishments to date as well as point to the areas in which more needs to be done in order to meet GEMINI's stated research objectives with respect to the growth and dynamics of microenterprise, presented in Working Paper #1, "Overview of the Project and Implementation Plan, October 1, 1989-September 30, 1990":

To generate a greater understanding of the role of microenterprises in the development process. Particular emphasis will be given to the growth paths of individual microenterprises (including, when necessary, the paths of proprietors and workers in such firms), their role in structural transformation, and the internal and external constraints which they face at various stages in their evolution. Improved data collection methods for capturing dynamic elements will also be developed.

The work of Carl Liedholm and Don Mead of Michigan State University (MSU) provided a framework for the study of the growth and dynamics of microenterprise. Liedholm and Mead were responsible for setting the research agenda and for specifying methods by which to accomplish that agenda, which they do in Working Papers #12 ("Dynamics of Microenterprises: Research Issues and Approaches") and #13 ("Dynamics of Microenterprises: Research Priorities and Research Plan"). The levels of analysis they felt were important to meet GEMINI's research objectives are:

- Analysis of individuals — to understand how people move in and out of MSE activities, how individuals may become involved in more than one MSE activity, and critical transitions individuals encounter as microentrepreneurs. They emphasized the importance of comparing these patterns in men's and women's businesses;
- Micro or firm studies — to understand more fully the life cycle (birth, net growth, disappearance) of businesses;
- Subsector studies — to include comparisons of subsectors with potential for growth within a single country as well as cross-country analyses;

- Macro studies — to show intersectoral linkages and to determine the extent to which growth in certain subsectors can be attributed to growth in other identifiable sectors of the economy (WP #13).

Although all four levels are important to an understanding of the dynamics of microenterprise, Liedholm and Mead noted that they planned to concentrate on the micro or firm level and the level of the subsector.

Key Findings on Gender and the Growth and Dynamics of Microenterprises

GEMINI's research efforts have advanced our understanding of women's participation in the microenterprise sector. Although it was already widely known that women are heavily represented in microenterprise, GEMINI has provided additional evidence through its baseline surveys that this phenomenon is not limited to a particular geographical area.

- GEMINI has made a significant research contribution by documenting, with and without WID funding, the extent of women's participation in microenterprise and in certain subsectors.

A significant research accomplishment was the special study by Jeanne Downing titled "Gender and the Growth and Dynamics of Microenterprise" (Working Paper #5). This study was a contribution of the WID Office to the core research agenda and was intended to provide specific proposals for the incorporation of gender issues into the activities of the GEMINI project throughout its lifetime. Downing presented hypotheses about women's growth strategies to be evaluated and tested against the research data.

Because women have been found to be concentrated in low-growth, low-return microenterprises, Downing pointed to the need for integrating poverty alleviation with a growth-oriented strategy. She proposed a strategy that supports subsectors in which women are involved despite their low-growth potential in light of the contribution women's income makes to household income. She also proposed identifying subsectors in which women are involved that have growth potential, to ensure an impact on women through critical interventions. Finally, she proposed interventions at the project and policy level to enable women to have greater opportunities in high-growth high-return subsectors of the economy.

Although Downing's paper was widely read and found to be useful, only a few of her suggestions on survey methodology have been used in the baseline surveys that have taken place to date. In our discussions with GEMINI researchers, they indicated that certain hypotheses are being tested using the existing methodological tools. It is unclear when hypotheses related to gender and the growth and dynamics of microenterprises will be tested using these methodological tools.

In particular, Downing had proposed the inclusion of survey questions that address women's frequently observed growth strategy of diversification rather than specialization. Because diversification has not been studied systematically throughout the baseline surveys, more research is needed to draw conclusions on the extent of diversification, the conditions under which it occurs, and the reasons for its adoption.

- Questions related to women's growth and investment strategies from the special study on "Gender and the Growth and Dynamics of Microenterprise" have not yet been fully addressed through GEMINI research and field activities.

Other findings on growth leave unanswered many gender-specific questions such as the applicability of employment growth rates to women's businesses, which appear not to grow much at all.¹ Another WID-funded study, "The Growth and Dynamics of Women Entrepreneurs in Southern Africa" (Technical Report #47) summarizes the growth patterns of women's businesses based on baseline data from four countries. The findings of this report confirm what has been noted elsewhere: that employment growth rates are significantly lower for women's businesses than for men's. They also report that women's businesses are no more likely to fail than men's businesses.

- Growth in employment is an inadequate measure of the health of women's enterprises.

Other studies suggest variable rates of growth for women's businesses depending on the subsector, though little is known yet about the reasons for this growth.² There are implications here for promoting women entrepreneurs by targeting interventions to high-growth-potential subsectors with high levels of female participation. Despite these findings, research has often been used to justify shifting credit or technical assistance to subsectors with potential for growth where women are not as well represented. In addition, many of the businesses identified as having potential for growth are small and medium enterprises, not microenterprises. This is yet another way of excluding women whose businesses tend to be small.

- The emphasis on growth and expansion of microenterprise has to some extent resulted in a shift in resources away from microenterprises owned and controlled by women.

Research Methodologies

As the substantive findings related to gender and the growth and dynamics of microenterprise have been determined to a great extent by the methodologies used, it is important to look at the methodological tools used, how well they were used, and which tools have not been used at all.

GEMINI has relied heavily on the baseline surveys, most of which were done in response to Mission requests. Of the nine GEMINI reports on baseline surveys undertaken, all include gender-disaggregated data and report on some of the differential constraints experienced by men's and women's businesses. There is a range in the quality of how gender issues are addressed, however, and this range in quality does not reflect whether the WID Office partially or fully funded the report. One of the better studies from the standpoint of addressing women's participation in MSEs was performed by Joan Parker and C. Aleke Dondo in Kenya. This activity was not WID funded.

¹ Haggblade and Liedholm (1991) have noted that employment growth in MSEs can be either a positive or a negative indicator because, during times of recession, employees in marginal and low-paying jobs may be forced to seek employment in microenterprises. This has particular relevance for women as women are often in those marginal, low-paying jobs. When employment is being generated for women in the MSE sector, it may not necessarily reflect an improvement, unless they are earning more than what they had earned before. Models of growth based on employment also do not take into account increases in productivity related to improved inputs or technology (Downing and Daniels, 1992).

² In Lesotho, the MSEs in which women were engaged were found to grow twice as fast as those owned by men (Fisseha, 1991). Also, in Botswana, in some subsectors women's businesses grew faster than men's (Daniels and Fisseha, 1992). It seems clear that some subsectors have more potential for employment generation than others and grow more quickly than others.

Differences in definitions of microenterprise, especially in sampling, are evident in the baseline studies, which reflect varying Mission objectives and possible regional differences. Downing and Daniels (1992) note, for example, that some of the surveys have included in their samples firms with up to 50 employees.

- GEMINI has relied too heavily on the baseline surveys for its research findings. Although providing useful information to the Missions for programming, the researchers themselves would caution against reading too much into the data.

Many of Downing's suggestions presented in WP #5 applied to the supplementary questionnaires that were administered in addition to the census surveys. Often the questions asked were at the prompting of the Mission, which had its own rationale. The bore-hole studies, although providing some useful data on the factors contributing to the death of an MSE, cannot be reliably compared. Methodological problems here relate to the reliance on the memory recall of entrepreneurs as well as a variation in sampling procedures.

- Although providing some micro level information on women and microenterprises, the bore-hole studies accomplished under GEMINI have been inconsistent in quality.

Another type of survey methodology that provided a more thorough analysis of women's businesses than had been done before was the survey of women's businesses provided by a WID Office-funded report on "Egyptian Women — Invisible Entrepreneurs."³ This report also included survey questions that could be used by other researchers to sample women entrepreneurs; however, no one else has used this methodology to date. Another paper proposes methodological improvements in data collection on microentrepreneurs to better count women in microenterprise ("Maroc: Conception d'une Enquête pour une Etude du Secteur Informel"). It has not been widely read because it has been published only in French.

Also on the micro level of analysis, longitudinal studies have been done in Zimbabwe and are under way in the Dominican Republic and Jamaica.⁴ These will contribute to an understanding at the micro level on how microenterprises change over time. It is not known yet how much these studies will address the dynamics of women's enterprises.

- Several alternative methodologies to the baseline surveys have provided more useful data for the analysis of the dynamics of women's microenterprises.

At the subsector level of analysis, GEMINI provided added detail on women's MSE activities. Of the nine GEMINI reports on subsector studies, only one failed to target a subsector in which women were major players. Because the subsector studies are not a tool to identify where women are major participants, this information must come from other sources, such as baseline surveys or field information. Because women are concentrated in low growth subsectors, an important question becomes: Is it more effective to develop interventions that affect these low growth subsectors or are resources better

³ This extensive survey, which is the only such survey done through GEMINI, provided a useful assessment to the Cairo Mission from which they were able to gain information that they have applied to their Small and Micro Enterprise Credit Program.

⁴ The study in Zimbabwe cannot really be called a longitudinal study since it consisted of two separate census surveys or snapshots.

spent in helping to direct women into subsectors where there is more growth potential? Or are both strategies equally laudable?

- Subsector studies do not provide information on how enterprises grow, in both opportunities and income.

Of the two other areas of research not yet mentioned, the level of the individual and the macro level, little or nothing has been done under GEMINI. Some case studies are presented in the report on Egyptian women but there is little with which to compare these findings. At the macro level, the relation between microenterprise and growth in other sectors has not really been addressed at all under GEMINI. The implications for women here are huge because women more than men have great potential for increased income-generating opportunities during times of transition and are at greatest risk for being squeezed out of the economic picture completely.⁵ Although Liedholm and Mead stated at the outset that research was needed in these areas, this research was not to be their concern. The question, then, is: Should this research have been undertaken by others?

- The level of the individual and the macro level, which also contribute to an understanding of the dynamics of microenterprise, were not the focus of Liedholm and Mead, hence have not really been addressed by GEMINI.

Research Management

Although the GEMINI design included a core research component that sought to answer questions related to the growth and dynamics of microenterprise, the independent status of this core agenda was threatened. The team found that the demands of the Mission buy-ins took precedence over the core research agenda, which was justified by the GEMINI contractor and the Bureau of Private Enterprise, Office of Small, Micro, and Informal Enterprise (PRE/SMIE, now called Global Programs or G/SMIE), who have made responding to Mission demand their top priority.

As a result of this emphasis on meeting Mission needs, certain areas of the research agenda have been addressed to the exclusion of other areas. Baseline surveys provided the Missions with useful data, case studies did not. The Missions, while interested in growth, have shown little interest in the dynamics part of GEMINI's research agenda. Generally speaking, the Missions do not appreciate A.I.D./W-funded projects because they feel they are not relevant to the field. GEMINI seems to be a case in point: Missions used GEMINI as a vehicle to accomplish their own purposes. It is the fault of GEMINI project management, however, that a balance between core and buy-ins has not been maintained to ensure the completion of project objectives.

- Although GEMINI has had an independent research agenda, the research undertaken appears to have been affected by client (Mission) needs as well as by the focus of the core research team. Because of this, many of the research questions that pertained to gender and the growth and dynamics of microenterprises have not yet been answered by GEMINI research.

⁵ Haggblade, Hazel, and Brown (1989) note that in Africa, for example, where women dominate most of the nonfarm activities that have potential for growth during structural transformation (such as food processing, trading, and services), they also dominate the traditional nonfarm activities in decline (for example, basket making, weaving, matmaking, and ceramics).

GEMINI's design also did not allow or encourage a periodic review of findings to determine the extent to which research questions were being asked and answered. The WID-funded synthesis paper on the baseline surveys of Southern Africa pointed out what conclusions could be drawn from the baseline surveys on women and growth. Beyond that, it would have been timely for those managing the research agenda to define new strategies for obtaining more appropriate data in response to revised questions.

- The mechanism for providing feedback and evaluation on whether GEMINI was meeting its research goals was not effective. The annual work plan and review process could have led to revised objectives related to meeting GEMINI's research goals in relation to women and microenterprise.

Additional questions related to the research agenda arise when considering GEMINI's more recent applications in the NIS and Eastern Europe. The dynamics are different enough in these areas that much of the rationale for targeting women in enterprise development activities may not be relevant. It is likely that women's needs may differ considerably in Eastern Europe from those of women microentrepreneurs in other developing economies but the research must bear this out. A not-yet-published assessment of women entrepreneurs in Poland, funded by the WID Office, will provide answers to some of these questions.

- Because GEMINI was designed prior to developments in Eastern Europe and the NIS, the research agenda is not entirely applicable to that setting.

Recommendations

- Summarize and disseminate the findings on women's microenterprises so that Missions, PVOs, and nongovernmental organizations (NGOs) can benefit from the research findings. Policy implications could be offered.
- Undertake additional research on gender and the dynamics of MSEs using methodologies that can provide data to complement what has been learned through the baseline surveys. Documentation is needed on how, why, and on what scale women's businesses grow or do not grow over time.
- Implement a peer review process to better control in the quality of the research products. This process could also include a review of the gender relevance of the research findings.
- Subcontract the work to several research institutions to facilitate a diversity in approach.
- Develop new strategies for Central Asia and the NIS to ensure that women are included in the development process.

ARP 2: THE FRONTIERS OF MICROENTERPRISE FINANCE

Microenterprise finance is one area where women have participated as beneficiaries in large numbers worldwide. Women have been found to be excellent credit risks and strong savers. Lack of access to working capital and other financial services remains a frequently cited impediment by women entrepreneurs.

Key Findings

As a reflection of women's widespread participation in credit and savings programs, gender is addressed in all but two of GEMINI's 20 published working papers, technical reports, technical notes, and special publications on microenterprise finance. GEMINI has earned a considerable reputation for promoting the sustainability of microenterprise finance institutions, and has, with few exceptions, addressed gender constraints in microenterprise finance.

GEMINI's area of expertise has included cataloguing and developing methodologies for microenterprise lending institutions, village banks, credit unions, and other poverty lending systems. Research on apex institutions, savings mobilization, and commercial banks as well as NGO programs has been conducted, though not widely disseminated in the field. As one Mission staff person reported, sustainability is the only issue in microenterprise finance and GEMINI has, in its papers and through its consultants, done much to advance understanding of how to achieve sustainability in a variety of institutional forms. GEMINI Working Paper #18, "A Financial Systems Approach to Microenterprise," documents an approach for reaching program self-sufficiency.

- GEMINI has been successful in advocating a model for the sustainability of both poverty lending and growth-oriented financial institutions. Most of the beneficiaries of poverty lending programs are women.

Women have benefited widely as borrowers from microenterprise lending programs, especially those that have targeted the informal sector. Some concern has been expressed that as microenterprise lending programs focus more on growth-oriented businesses, women will be left out. There are many challenges ahead for microenterprise finance institutions on the path to sustainability; for some it will take much longer to reach that goal. But by laying out the principles of sound financial management, GEMINI has helped to strengthen these organizations, increasing the likelihood that they will be able to continue to provide financial services to women.

- GEMINI has made a significant contribution to PVOs and NGOs, many of which target women beneficiaries, by promoting a financial systems approach to credit programs.

In Egypt and Bangladesh we observed microenterprise lenders using costly techniques to attract women borrowers.⁶ Formal sector techniques and procedures were being used, raising transaction costs of lending to women clients. Procedures that reduce the costs of lending to women, who are more likely to be found in the informal sector, need to be established in these institutions. If lending costs cannot be held low, financial institutions will have difficulty making a loan portfolio to women sustainable.

Microentrepreneurs experience this problem from the other side. A woman entrepreneur in Bangladesh expressed frustration that women are less able to get loans from banks and some NGOs because they do not know how to interact in the "smoke-filled room." Particularly in microenterprise lending programs, mechanisms to establish trust tend to be highly personal. At this level there are gender-based communication differences that need to be recognized to minimize the institutional transaction costs of lending.

A WID-funded contribution to this ARP, Technical Note #3, "Financial Services for Women," proposes institutional strategies to alleviate constraints women experience in attempting to gain access to microenterprise credit. In this publication, Weidemann discusses gender barriers in microenterprise lending programs and presents tested alternatives for lending to women at low transaction costs. This document should be disseminated more widely.

- GEMINI's technical notes series, particularly the publication "Financial Services for Women," has provided a hands-on guide for practitioners and implementing organizations on how credit programs can reach female entrepreneurs more effectively and at low cost.

In some microenterprise projects, progress is slowly being made in hiring women as loan officers and in management positions. We observed that the institutions that have successfully included women on all levels, including management, have been more successful bringing in women borrowers. These institutions have also developed operating procedures that reduce the transaction costs of lending to women.

- Financial institutions that have integrated women at all levels, from loan officers to management, have been more successful in developing procedures that reduce the costs of lending to women.

GEMINI has devoted considerable effort to strengthen institutional capacity of microenterprise lending institutions. Although gender questions and objectives were specifically defined with respect to research, they were not addressed in relation to the third component, institution building. Neither the project paper nor subsequent GEMINI documents mention that GEMINI would or should provide training and technical assistance to implementing organizations to enable them to design or implement programs in which women are more than token participants. The (faulty) rationale here seems to be that many PVOs and NGOs have had a great deal of experience in providing services to women and may not need

⁶ In Egypt, two MSE finance projects were visited. The first, the Small and Micro Enterprise Development Project (SMED), works through The Alexandria Businessman's Association and the Egyptian Small Enterprise Development Foundation in Cairo and has been relatively unsuccessful in gaining women clients. The second project, formerly the Rural Small Scale Enterprises Pilot Credit Project (RSSE), has shown considerably more creativity and includes women at all levels from clients to management. In Dhaka, Bangladesh, the MIDAS project and the Women's Enterprise Development Project (WEDP) were visited. WEDP targets women and includes women at all levels from clients to managers. The MIDAS project has been substantially less successful in gaining access to women clients.

much guidance in this area. GEMINI, with the use of WID funding, proposed to train the staff and management of FondoMicro in the Dominican Republic to gain better access to women borrowers, but for a variety of reasons this activity was never realized.

- Practical guidance or training that follows on the technical notes series is needed to ensure that microenterprise finance programs are designed and implemented with women in mind.

Recommendations

- Monitor MSE lending institutions that target growth-oriented businesses to ensure that women are not marginalized.
- Investigate more effective means of information dissemination. Important information in the technical notes on gender is not reaching the Missions and implementing organizations.
- Emphasize the need to include women at all levels of operations and management within implementing organizations.
- In projects geared to institution building of financial service organizations, build in an argument for including women that is based on market expansion and cost reduction.
- Package a training session on how to use gender analysis as a tool to reduce transaction costs for financial institution managers.

ARP 3: THE FRONTIERS OF NONFINANCIAL ASSISTANCE

Nonfinancial Assistance was defined in the GEMINI design documents as everything but financial services. In practice, subsector analysis and the dissemination of subsector methodology have been the primary means of providing nonfinancial assistance through GEMINI. Subsector methodology is a refinement of techniques that have been used in the field for some time, particularly the documentation of forward and backward linkages. Some have felt that the complexity of subsector analysis requires an experienced analyst who is able to draw on a wide range of information and knowledge of markets and technologies.

Key Findings

As noted earlier, one criterion for the selection of subsectors to be studied was gender. As a result, 7 of the 8 subsector studies include an analysis of at least 1 subsector dominated by women. Of the studies, only 2 were performed in response to Mission requests and 2 were partially WID funded — there was a WID-funded consultant on the team.

Subsector studies, although not widely performed and appreciated by the Missions, nonetheless have played an important role in GEMINI's research agenda. The methodology, which was designed to explore the degree of horizontal and vertical integration within subsectors, has been refined under the GEMINI project, especially through the core-funded projects. The Missions used by-ins for subsector studies to a much lesser extent.

Unlike the baseline surveys, the Missions have not found the subsector studies to be of particular use for planning and programming. Subsector analysis immediately preceding program implementation may have great value, but the Missions have not used it as such. Mission staff may have difficulty putting the results of the subsector studies into a strategic plan.⁷ More frequently, subsector studies have been undertaken to provide training in the methodology itself, which could then be used for other purposes.

Although the Missions have not appreciated this method, many PVOs and NGOs have made a subsector approach standard. MIDAS, a Bangladeshi NGO that provides credit and technical assistance to small and medium-sized businesses, also performs subsector studies as a service.

- The principal users of GEMINI's subsector methodology have been the PVOs and NGOs, which have widely used and adapted this method to their own purposes. Many of these PVOs (for example, CARE and Appropriate Technology International [ATI]) and NGOs already target women beneficiaries.

Because subsector analysis views enterprises in a static way, it tells us little about the opportunities for moving in or out of subsectors. There are numerous examples of women entering subsectors that have been traditionally controlled by men and perhaps more numerous ones where the reverse has occurred. In Tanzania and Zimbabwe, new subsectors with potential for growth are being developed in sunflower and sesame oil processing and women are the dominant participants.⁸

- The identification of constraints to growth in subsectors where women are dominant is an important strategy, but alleviation of constraints to women's movement into high-growth subsectors may yield better results. The subsector methodology does not assist in this regard.

Recommendations

- Provide the Missions with more practical follow-up suggestions on project design and implementation to use findings from subsector studies to remove constraints from women's businesses in low growth subsectors and to provide opportunities in high-growth subsectors.
- Obtain input from PVOs that have used subsector analysis on how to adapt and use this methodology to target women and to enhance women's opportunities for enterprise growth.
- Determine the level of resources needed to complete the core agenda in the nonfinancial services area, and develop an action plan for the execution of ARP 3 in the time that remains.

⁷ Several Mission and PVO staff made this comment, even though GEMINI has included a development strategy in most of its subsector studies. The team did not have the opportunity to interview Mission staff in those countries to see if the plan was used and perceived helpful. Because of the limited information that the subsector studies provide, it may be difficult to build the recommendations that arise from them into a project or Mission action plan.

⁸ These projects are being developed by Appropriate Technology International.

PART THREE

THE INTEGRATION OF GENDER INTO GEMINI'S CONTRIBUTION TO MISSION SERVICES

The provision of services to the Missions has been an important part of the GEMINI project. Mission services or buy-ins have been much of GEMINI's bread and butter as well as a crucial part of its design. Mission services provide an effective means of including gender issues into the different phases of projects, from conception through execution.

The Agency's WID guidelines that require Missions to collect gender-disaggregated data have made the inclusion of gender as an evaluation criterion easier. Regardless of whether Mission-generated scopes of work include gender issues, Agency guidelines would argue that every microenterprise project should be evaluated for its gender impact. The inclusion of gender was to have occurred in all GEMINI project design and evaluation activities; the record, however, is mixed.

KEY FINDINGS

As a part of Mission services, GEMINI has undertaken numerous project designs, project papers, and project evaluations or assessments (see the table in Annex 2 which shows how gender was integrated into the different GEMINI products). In addition, impact assessment and the development of an Africa Strategy make up the range of proposed Mission services (see GEMINI work plan for years 4 and 5).

Based on our review of Mission design and evaluation documents, it appears that gender has been addressed in the majority of those papers and with more regularity than in the core-funded working papers. The use of gender-disaggregated data by the Missions has enabled consultants to gain access to and describe gender issues in microenterprise more readily.

Gender issues have been integrated fairly well into the project or study design documents conducted by GEMINI. The Morocco study on the informal sector is of particular interest because it contains a criticism of the methodology used to collect data on women entrepreneurs. In addition, strategies are proposed to reduce this bias (Nelson and El Gazni, 1990). However, GEMINI project design papers cover constraints faced by women entrepreneurs better than they suggest ameliorative strategies, which suggests holes in our knowledge base about women entrepreneurs.

- The presence of gender-disaggregated data by project has encouraged the inclusion of gender analysis in project design and evaluation. GEMINI project design reports have described constraints faced by women entrepreneurs better than they have provided ameliorative strategies.

The perception still exists in some Missions that gender is a fringe concern, costly to include, and something some would wish away. To the extent that this phenomenon exists, integration of gender analysis or issues into Mission buy-ins is made more difficult. This difficulty is compounded when GEMINI has taken a less than proactive approach to the inclusion of gender issues as a means of catering to the Mission's needs.

- Resistance by GEMINI consultants to promote the inclusion of gender variables in project design has been based partially on GEMINI's market-oriented strategy. If Mission management or host country nationals do not want to hear about gender or GEMINI staff perceive this to be the case, gender is less likely to be included in a serious way in these products.

Gender was included in many project evaluations but more often than not the inclusion of gender depended on the scopes of work. In a few cases, the consultant discussed gender constraints and strategies and the performance of the project in integrating women independent of the scope of work. On our two field visits, in Egypt and Bangladesh, we looked at two USAID projects GEMINI had evaluated. The GEMINI technical assessment of the Rural Small Scale Enterprise Pilot Credit Activity in Egypt cites gender-disaggregated data reported by the project, but makes no observation and offers no recommendations on how the project might better, and for less cost, reach its target of improved participation by women. Ironically, this is the project that on its own decided to focus on the informal sector and hire more women as loan officers and management personnel, thus greatly improving women's access to the project.

The GEMINI evaluation of the Midas project in Bangladesh was much more critical of the project's failure to achieve its targeted number of women clients. The variability in the treatment of gender issues in this evaluation and the earlier one seems to be related to the consultant team more than to any other factor. Neither project evaluation included gender as a variable in the scope of work.

- Some consultants do not go beyond reporting gender-disaggregated data in their project analysis. The design and evaluation of projects presents an opportunity for GEMINI to put into practice in the field one of its premises: gender issues are important because women entrepreneurs are a critical element in the economic development process, and addressing the constraints that women entrepreneurs face improves project managers' and the Mission's ability to allocate resources more efficiently.

Impact assessment was identified in the project paper and subsequent GEMINI documents under the research component as an area where donors and implementing organizations lack information as well as methodologies. GEMINI was to assist in the design and implementation of impact studies which would further USAID's objective of assessing whether its microenterprise programs have met their target objectives. The discussion of impact is one place in the project paper where specific emphasis was put on incorporating gender concerns. In the final GEMINI work plan for years 4 and 5, the development of a strategy for impact evaluation of microenterprise projects was made a priority. This impact assessment is to be the basis on which future buy-ins involving evaluations will be structured.

To date, GEMINI has made little contribution to an analysis of impact, either in the design of appropriate methodologies or in findings. Problems with attribution to program effects were cited, though little was done to test alternative methods of determining the economic and social impacts of microenterprise programs. Some have doubted the cost-effectiveness of measuring the impact of microenterprise programs apart from other USAID programs, particularly when the implementation of an impact assessment may disturb the very situation it seeks to describe.

It has been observed widely that in most credit programs repayment rates serve as proxies for borrower impact. Significant problems related to obtaining comparable baseline data were also noted in a WID Office-funded GEMINI report on impact studies of two Indonesian financial systems (Holt, 1991). Four other project evaluations on financial institutions include limited impact data.

Limitations on time and resources have required that GEMINI define its priorities around client demand — in other words, Mission demand. When Missions have requested impact information, GEMINI has provided it.

- Although some impact studies were undertaken, to date GEMINI has not advanced the analysis of impact either through findings or methodologies. Mission demand, or lack of, has affected the completion of GEMINI's objectives related to impact.

In the first GEMINI work plan, assessment of impact is tied closely with the improvement of nonfinancial assistance, which has also received less attention under GEMINI than the first two ARPs. Representatives from several PVOs and NGOs spoke of the need for USAID to come up with a longitudinal assessment methodology that can track a broad range of individual and household measures of well-being.

- Statistical analyses provide useful but limited information on impact. Qualitative methods, such as rapid rural appraisal, have been used successfully in combination with quantitative approaches by PVOs as well as USAID, and should be undertaken by GEMINI.

RECOMMENDATIONS

- Include an analysis of gender data, identification of constraints and opportunities, and suggestion of ameliorative strategies in all project design and evaluation activities.
- Ensure that all consultant teams include gender expertise.
- Develop guidelines on how to include gender in a meaningful way in scopes of work making the case for gender analysis on the basis of women's contribution to economic development. This product should be made available to Mission personnel and consultants.
- Review and assess existing impact assessment methodologies to facilitate better selection among them by Mission and project staff. Make sure that methodologies are appropriate in gathering gender disaggregated data.
- Conduct impact assessments to look at quantitative indicators as well as qualitative indicators related to quality of life.

PART FOUR

MANAGEMENT ISSUES

In this section we evaluate how the management of GEMINI has facilitated or hindered the inclusion of gender concerns in all of the project components. This section is divided into three parts followed by a summary and recommendations: management of consultant staff, management of the core and the buy-ins, and Agency-project management.

MANAGEMENT OF GEMINI CONSULTANTS

Interviewees were complimentary about the quality of GEMINI consultants, with some exceptions. The Chemonics midterm evaluation addresses consultant quality adequately, so general comments on consultant quality are not addressed here.

There was a wide range in quality in GEMINI output with respect to the inclusion of gender. This range appears to be a function of the consultant's knowledge of gender issues in general as well as ability to relate gender issues to area of expertise. Scopes of work also varied in how they specified gender-related tasks. Because we did not have access to all scopes of work, it is difficult to say how well consultants addressed gender questions in scopes of work. We have determined, however, that gender was consistently addressed by some consultants, regardless of whether there was WID funding.

- There was a wide range in quality in the way gender issues were addressed by GEMINI consultants.

At times WID consultants have had to struggle to overcome a bias by those reluctant to acknowledge gender issues. As GEMINI moves into new markets, it becomes increasingly important to be able to develop creative strategies to integrate gender issues into enterprise development activities.

CORE VERSUS BUY-INS

The question we asked is: Has the management of the core and buy-ins affected how gender issues were integrated into the project? The answer is clearly yes. The effect of the high buy-in demand has been paradoxical. On the one hand, a greater percentage of papers funded by buy-ins address gender. Without the buy-ins, GEMINI'S contribution to gender and microenterprise would be weaker. On the other hand, GEMINI management has had to juggle resources using buy-in funds to finance core products. (GEMINI Workplan for Years 4 & 5). Both the GEMINI contractor and G/SMIE management have placed a high priority on using GEMINI to respond to Mission demand. The demand on

management resources to manage the buy-ins has retarded GEMINI's ability to synthesize lessons learned and to evaluate, modify, and refine the core agenda.⁹

- Mission demand has diverted GEMINI's focus away from the completion of the core research agenda, and many questions remain to be answered on women and microenterprise.

Allowing Mission demand to determine which parts of the core were addressed may have marginalized gender issues in an unexpected way. Some Missions still view the gender question as a burden. Mission management staff concern themselves with a range of issues and projects and sometimes see WID concerns as external — something to be tacked on to a project. Gender issues are not yet universally seen as integral to an understanding of enterprise dynamics, and gender analysis is not widely recognized as a tool that can help allocate scarce resources better.

- When Missions have been resistant to asking gender questions, GEMINI project management has relinquished its gender focus in the interests of complying with "Mission needs."

The buy-ins increased the number of products including gender than would have been undertaken in their absence. Yet the buy-ins respond mostly to the needs of the individual Missions and are not designed to maintain the momentum of a given research agenda. Though the effect of the buy-ins on advancing understanding of gender and enterprise development has been paradoxical, it is clear that gender research will not be advanced using Mission buy-ins as the primary vehicle.

USAID AND CONTRACTOR MANAGEMENT

The good working relationship of contractor management, the GEMINI Project Officer, and the WID Technical Advisor contributed to the inclusion of gender in many aspects of the GEMINI project. In many ways, the success of GEMINI as a vehicle to increase awareness of WID concerns is due to the commitment and cooperation of project staff, Agency project managers, and WID Office staff. There is an apparent consensus among the WID Office, the Agency project managers, and GEMINI staff that the project should focus on women's economic contribution and not on women as a vulnerable or excluded group, maintain a balanced focus on growth and poverty alleviation, and emphasize the provision of financial services as a tool to help women entrepreneurs. This consensus has contributed to a positive working relationship between the Agency and GEMINI, though one not devoid of conflicts. One of the former GEMINI project managers said that if you want to help women entrepreneurs, you should support microenterprise. Although others might significantly qualify that statement, there is consensus on the principle.

- Agency management of GEMINI, GEMINI staff, and the WID Office have generally had a positive working relationship. This has enhanced the quality of GEMINI's principal contribution to gender issues: making gender an economic concern rather than an equity one.

⁹ "AID has instructed GEMINI to give priority to Mission and Bureau needs, so those tasks most compatible with buy-in demands will receive priority in such an eventuality. . . . [L]ower priority [will be] given to expanding the knowledge base in areas where GEMINI has already met its deliverables" (GEMINI Workplan for Years 4 & 5).

The future working relationship between GEMINI and the WID Office and the Bureau for Private Enterprise is an unknown. The GEMINI Project Officer recently left and the WID Private Enterprise Advisor will be leaving soon. G/SMIE management has left much to the GEMINI Project Officer to ensure that gender issues were included when appropriate. This could be problematic if the new GEMINI Project Officer is less sensitive or proactive on gender issues. A case in point is that the previous two Project Officers have occasionally revised scopes of work to include gender issues. This important task has been done on an ad hoc basis, but has been effective in ensuring that gender issues are addressed.

- Explicit guidance on the incorporation of gender into GEMINI has been weak. Only through the shared vision of GEMINI Project Officers and GEMINI contractors, with input from the WID Technical Advisor, was gender addressed effectively.

RECOMMENDATIONS

- Use consultants who are able to address gender concerns within their area of expertise. Provide guidance to consultants on developing creative strategies for the integration of gender into enterprise development activities.
- Hold team leaders responsible for ensuring that gender is incorporated in all assignments.
- Commit resources to pulling together what GEMINI has learned on gender and microenterprise and disseminate the results. Commission translation of important GEMINI documents on women and microenterprise such as "Financial Services for Women" into French and Spanish.
- Develop a more systematic approach for evaluating scopes of work sent in by the Missions. The WID Advisor to G/SMIE should be consulted in evaluating scopes of work.

PART FIVE

WID OFFICE STRATEGY

In this section we will discuss the effectiveness of the WID Office strategy related to GEMINI, which consisted of using a range of options with funding for both core activities and selected buy-in work.

KEY FINDINGS

It is clear that the WID Office involvement at the earliest stages of project design was instrumental in ensuring that some effort was made in carrying out research (surveys and subsector studies) in areas that provided information on women microentrepreneurs. The project paper had a few specific objectives to be funded by a WID Office buy-in to the core, including a special study on women and growth strategies and an impact plan that addressed gender-differentiated impacts. The collection of gender-disaggregated data was made a priority at the design stage. The WID Technical Advisor also recommended the inclusion of gender as a criterion for the selection of subsectors to be studied.

It should be mentioned that although gender was specifically mentioned in the project paper, the draft request for proposal included little or no reference to gender. The draft was altered by the WID Technical Advisor immediately prior to release to include specific gender-related tasks.

Beyond this early involvement, the WID Technical Advisor also contributed in the annual planning and review process. This is where accomplishments to date were acknowledged and objectives for the fiscal year were laid out.

We feel credit should be given to the WID Technical Advisor, who was seen not only as a WID advocate but as a technical expert. Unlike some of the other experiences described to us involving the WID Office, the relationship between the WID Technical Officer and GEMINI project management was one of mutual respect and appreciation for the role of women in microenterprise and the role of microenterprise in economic development.

- The WID Technical Advisor had critical early involvement to ensure that the GEMINI project design addressed gender issues.

The WID Technical Advisor employed different strategies to address questions related to research and to design and implementation. These strategies included buy-ins to the core and to Mission projects to undertake independent studies as well as provide WID consultants on a team.

- The range of options employed by the WID Technical Advisor during GEMINI's implementation phase was effective in providing different kinds of inputs into and outputs from GEMINI.

Of the independent studies on women funded by the WID Office, a significant research piece was done on "Gender and the Growth and Dynamics of Microenterprise." A synthesis of survey findings was done using data from Southern Africa ("The Growth and Dynamics of Women Entrepreneurs in Southern

Africa"). A survey of women entrepreneurs was conducted in Egypt ("Egyptian Women and Microenterprise — The Invisible Microentrepreneurs") and a Technical Note was written on "Financial Services for Women." All of these reports provide important information on women in microenterprise and will likely be viewed as important contributions by GEMINI to the field. The Microenterprise Development Forum, in preparation, will also synthesize findings on gender and microenterprise.

- The WID Office-funded studies that focused solely on women had wide impact. They were useful in summarizing key findings on women and microenterprise.

Another strategy was employed whereby a WID-funded consultant was part of a team undertaking subsector studies in Lesotho, Burkina Faso, and Mali. These studies, which provided useful information on women's participation in certain subsectors, had mixed reviews. Some of the differences in opinion stem from the varying points of view on whether subsector studies themselves are useful.

Questions have been raised as to whether use of a WID consultant has marginalized WID concerns. Some have said that the use of a consultant specializing in gender issues affects a team effort because the other consultants tend to limit their focus to their own technical areas, ignoring the gender-relevant questions themselves. Others say that it actually helps to include a WID consultant if that person also has a technical specialty he or she can bring to the discussion table. The WID consultant serves to remind everyone that a broader perspective that includes gender-differentiated constraints and impacts is possible.

- Having WID consultants as a part of a team has not marginalized gender issues. A WID consultant on a team contributes to the team's gender awareness and sensitivity, and has a positive cross-fertilization effect.

In our review of the GEMINI working papers and technical reports we have observed a range in the quality of the outputs with respect to the inclusion of gender variables. We found that some consultants identify gender constraints and opportunities as a matter of course. Others provide token or no gender analysis even when there are obvious questions related to gender in the assignment. Controlling for this variability requires specifying gender related tasks in the scope of work.

- Some consultants who were not funded by WID also provided important gender-related findings.

To summarize, for the project as a whole, without the special reports funded by the WID Office some very important issues related to women would have been missed. For other GEMINI outputs, both WID-funded and some non-WID-funded consultants answered gender-related questions. (Refer to the Table in Annex A). We are convinced that including gender variables in the scope of work is a very important way to ensure that gender questions are asked by all consultants.

RECOMMENDATIONS

- It is important for the WID Office Technical Advisor to be involved in the planning and design stages of a follow-on project to ensure that key gender issues are raised. Such a person should have technical expertise in microenterprise as well.

- More gender-focused studies, particularly ones that synthesize existing findings, would be useful in project planning.
- Scopes of work should include specific tasks related to questions that address gender-differentiated constraints and opportunities in microenterprise development.

PART SIX

LESSONS LEARNED ON INCORPORATING GENDER INTO AGENCY-WIDE MICROENTERPRISE PROJECTS

A primary concern of this report has been to determine what progress has been made in the integration of gender issues in USAID microenterprise programs. We will summarize briefly how GEMINI was able to incorporate the lessons learned and recommendations from ARIES. Then we will focus on lessons learned from GEMINI.

THE LEGACY OF ARIES

The ARIES WID evaluation made several recommendations that were addressed in GEMINI project design. The first of these recommendations was that studies on key gender issues in microenterprise development be undertaken. GEMINI did undertake such studies with WID Office funding, but much more can be done. In particular, more focused research is needed in the areas the ARIES evaluation mentions, which include policy and institutional constraints, socioeconomic impact, and the long-term effects of an emphasis on sustainability of institutions on women in microenterprise.

The ARIES evaluation emphasized that Agency-wide microenterprise projects should institutionalize gender in the design, implementation, and evaluation of all projects and studies. As we have noted before, GEMINI did include gender issues in its design but there was no procedure for the systematic inclusion of gender throughout the range of GEMINI activities in the implementation phase. Gender-related questions were occasionally included in GEMINI scopes of work by the GEMINI Project Officers, as deemed necessary.

The ARIES evaluation also pointed to the need for strengthening the capabilities of microenterprise service organizations to reach and assist women entrepreneurs. This is an area in which we felt that GEMINI could have provided stronger follow-up to the ARIES project, which emphasized assistance to resource institutions. Additional training and technical assistance to microenterprise institutions is needed to help organizations address gender-differentiated constraints as well as to provide additional opportunities for women entrepreneurs.

Finally, the ARIES evaluation stressed the need to disseminate findings, lessons learned, and best practices on gender and microenterprise to the field. Although much has been learned through GEMINI, more could have been done earlier to synthesize and disseminate findings. The Microenterprise Development Forum, in preparation, is designed to assist in this area. In addition, the GEMINI technical notes, such as "Financial Services for Women," are useful practical guides, but they should be translated and made more accessible to the field.

The next section presents some of the lessons learned from GEMINI in relation to the integration of gender into Agency microenterprise projects. Some of these lessons reinforce what was learned from ARIES.

LESSONS LEARNED FROM GEMINI

Based on the lessons derived from ARIES, it was clear that GEMINI needed to include gender in its basic design. Gender was a cross-cutting theme in the GEMINI project paper, which reflected an intention to integrate gender into all project components and activities. As a separate theme, gender was highlighted as an area of special focus. In particular, under the research component, the relation of gender variables to the growth and dynamics of microenterprise was presented as an area where we needed to know more. This was elaborated upon in the WID Office-funded study on "Gender and the Growth and Dynamics of Microenterprise." Questions related to gender were not so clearly defined under the other project components.

Lesson 1: At the project design stage, presenting specific hypotheses related to gender helps to define and set priorities for project implementation.

The WID Office ARIES evaluation emphasized that it is important to focus on women's economic contributions and productive potential rather than viewing them as a disadvantaged group. Unfortunately, the rationale for helping women because they are a disadvantaged group is still widely accepted. People sometimes justify program objectives that exclude women by saying they have focused on businesses with a potential for growth rather than on poverty alleviation.

Lesson 2: Programs that focus on expansion and growth can be designed to include women. If women are made an afterthought of such programs, many more constraints are likely to inhibit women's participation.

Because USAID and GEMINI now focus on growth and sustainability, there is an incentive for organizations to target small- to medium-sized businesses, which have greater potential for growth, rather than focus on reducing the transaction costs of providing services to microenterprises to allow greater opportunities for growth. It is important to continue to develop improved methods of delivering services to low growth subsectors, where women are likely to be represented in greater numbers.

Lesson 3: There is a risk that if a simple growth strategy is adopted, women might be marginalized out of enterprise assistance programs.

The ARIES evaluation also suggested that the institutionalization of gender issues into microenterprise programs should not depend on an individual manager's commitment. With respect to the near future, the role of advocacy is one that we feel cannot be relinquished to project managers, who may prove vulnerable to the pressures of Mission demands and multiple objectives.

Several examples can be mentioned as to why we still need WID advocacy. Although gender was specifically mentioned in the GEMINI project paper, the draft request for proposal included little or no reference to gender. This was then altered by the WID Technical Advisor immediately prior to release. In addition, the WID Technical Advisor recommended that gender be one of the selection criteria for subsector studies. Much less would have been accomplished on the integration of gender had the WID Technical Advisor not had key input at strategic phases and had the WID Office not contributed to gender focused studies.

Lesson 4: Strong WID advocacy is still needed to ensure that the relevant gender questions are included in the design and implementation process of microenterprise projects.

Although most USAID/W and Mission staff and development consultants are aware of the economic consequences of excluding women, there are still some weak links in the implementation of programs such as GEMINI. Mission staff and host country NGOs too often exclude women, and justify this policy by asserting lack of accomplishment based on cultural constraints. Culture should be recognized as a possible constraint — not as an excuse for inaction. USAID must make a stronger commitment to promoting its agenda to include women.

Lesson 5: USAID's (in other words, USAID/W, the Bureaus, and the Missions) role in the implementation process of GEMINI cannot be underestimated. The selection of implementing organizations is critical to the promotion of USAID's agenda. If Missions do not stand behind the inclusion of women as program participants, and USAID microenterprise projects do not integrate gender issues, host country organizations may feel no need to do so.

Beyond the institutional selection process, careful monitoring and evaluation of USAID-funded projects to determine their consistency with USAID/WID objectives is important. When it becomes evident that there are obstacles to integrating women effectively in microenterprise program activities, USAID needs to provide further assistance in training and technical assistance.

Lesson 6: Technical training should include addressing gender-differentiated constraints in microenterprise programs. This training should be provided to Missions and implementing organizations, especially in countries where there is a strong tendency to exclude women.

Internal monitoring and evaluation is important and should be a design feature of any microenterprise project. Regular monitoring of the research agenda to ensure that it is addressing gender questions should take place. Monitoring of project impact to determine whether and how women are benefitting is also critical.

Lesson 7: Microenterprise projects such as GEMINI need to build in measures for monitoring themselves to assure that the project learns from its own findings. This should be an ongoing process and should begin early in the project. Otherwise, the project may reach the end of its tenure and find that it has little to say on how to integrate gender into future microenterprise projects.

As lessons are learned about what has worked and what has not worked in addressing gender-differentiated constraints in particular countries and regions, this information should be shared. The dissemination of this information is one of the most important contributions an USAID project can make. Publication is not dissemination.

Lesson 8: USAID should increase its dissemination efforts to provide information on gender and microenterprise to the Missions as well as others.

USAID's policy to collect gender-disaggregated data is reflected in GEMINI research, especially that undertaken at the request of the Missions. Quantitative data are just part of the picture, however, and need to be complemented by qualitative data to monitor and evaluate project benefits and impacts. This kind of information is needed to plan and implement more effective programs involving women.

- Lesson 9: Although the collection of gender-disaggregated data is being done widely, there is a need to supplement this information with qualitative findings to analyze constraints and opportunities, and to suggest strategies.

Subsector methodology has not been used widely by the Missions but, in almost all cases, wherever subsector studies were undertaken, gender was used as one of the selection criteria. Many expressed disappointment that subsector studies did not provide a "magic bullet" or highly leveraged intervention in all cases. High expectations and a lack of time and budgeting resources to design effective programs based on this information limited the method's utility.

- Lesson 10: Targeting subsectors in which women are involved is an effective means of integrating women in microenterprise projects. Technical assistance in program design is needed to ensure that Missions go beyond simply identifying the subsectors in which women are found and suggest strategies for enhancing women's productivity or providing additional opportunities for growth of their enterprises.

We were told that on several occasions GEMINI Project Officers or contractors found it necessary to revise scopes of work to include gender questions. Although our scope of work did not include a review of the scopes of work of GEMINI activities, we are convinced that this was very useful in ensuring that gender was addressed.

- Lesson 11: The inclusion of specific gender-related questions in the scope of work is an effective vehicle by which to ensure the integration of gender in microenterprise projects.

The WID evaluation of ARIES made the point that integrating gender into microenterprise projects is a long-term process. GEMINI's experience confirms this and emphasizes the need for continued proactive inclusion of gender issues on the part of those who are committed to the development process.

- Lesson 12: Integrating women into the development process requires much more than time. It requires a commitment to asking key gender-related questions in a systematic manner. It requires a commitment to changing deeply set attitudes and it requires training in techniques to more effectively reach women, the "invisible entrepreneurs."

PART SEVEN

RECOMMENDATIONS FOR THE FUTURE

GEMINI has made definite progress toward the goal of institutionalizing gender into an Agency microenterprise project by its inclusion of gender as a cross-cutting theme at the design stage. Special gender-related studies accomplished through WID Office buy-ins added significantly to the knowledge base on gender and microenterprise. We attribute inconsistency throughout GEMINI implementation on the presentation of gender issues to the lack of a clear procedure for systematizing the inclusion of gender.

As GEMINI approaches its completion, project staff ask the question, "What will be GEMINI's legacy?" With respect to gender, GEMINI has an important legacy. GEMINI has advanced the view that the inclusion of gender in its activities is important for economic, not just equity, reasons. Yet GEMINI has not been consistent in its implementation. Developing economies are often unable to pay more than lip service to equity concerns. Increasing efficiency of resource allocation, reducing transaction costs, and economic welfare are universal concerns. Research results enable GEMINI to make the case strongly that the inclusion of gender analysis in all its activities is not a WID flag-waving activity. Rather, it is a part of an approach that looks at markets in terms of constraints and opportunities.

RECOMMENDATIONS FOR GEMINI

In its final year and a half, we recommend that GEMINI:

- Bring together the major GEMINI contributors to the research agenda, including field practitioners, and USAID and GEMINI staff to assess how far GEMINI has come and where it needs to go in its understanding of gender and microenterprise development. (This should happen as part of the Microenterprise Development Forum). Policy implications based on this research should be discussed.
- Summarize and disseminate the findings on women's microenterprise to the Missions, PVOs, and NGOs so they can benefit from the research findings. Commission translation of important GEMINI works related to gender, such as "Financial Services for Women," into French and Spanish.
- Provide the Missions with implementation strategies on ways to apply the findings of subsector studies to address the constraints and opportunities for growth for women entrepreneurs.
- Obtain input from PVOs that have used subsector analysis on how to further adapt and use this methodology to enhance its effectiveness in reaching women entrepreneurs.
- Review and assess impact methodologies that have been used by GEMINI and others to assess impacts on women.

- Develop guidelines on preparing scopes of work, making the case for gender analysis and identification of opportunities, constraints, and strategies based on women's contribution to economic development.

RECOMMENDATIONS FOR A FOLLOW-ON MICROENTERPRISE PROJECT

With respect to project design, we recommend that USAID:

- Include the WID Office Technical Advisor in the planning and design stages of a follow-on project to ensure that key gender issues are raised.
- Address gender questions systematically and explicitly at all levels and incorporate related issues into all aspects of the project design and implementation.
- In projects geared to institution building, build in an argument for including women based on market expansion and cost reduction.
- Include a means for the project to evaluate itself and its progress in meeting specific targets, including progress on gender issues.
- Devise a procedure for reviewing ongoing research allowing for revisions of initial hypotheses related to women and microenterprise that would allow the project to more easily incorporate and build on new findings.
- Use a multi-institutional approach to research. An independent manager of the research agenda could be responsible for execution of the research agenda to ensure that hypotheses on gender are monitored and tested by field activities. The research agenda should be managed by a senior staff person perceived as a peer of the research team.

With respect to project implementation, we recommend that the project:

- Use the WID Office Technical Advisor as a resource person for continual input for possible strategies on the integration of gender as well as for feedback on how gender is being addressed throughout project activities. This input would supplement the procedures developed at the design stage for systematically integrating gender issues.
- Undertake additional research on gender and the dynamics of MSE using methodologies that can provide data to complement what has been learned through the baseline surveys. There is a need for documentation on how, why, and at what scale women's businesses grow or do not grow over time. More research is also needed on how intrahousehold dynamics affect the growth strategies of women entrepreneurs.
- Undertake more gender-focused studies, such as those funded by the WID Office, particularly ones that synthesize existing findings. The project should take more initiative in funding gender-focused activities and studies to advance the knowledge base on women and microenterprise, rather than relying on WID Office funding.

- Implement a peer review process to better control variability in the quality of the research products. This process could also include a review of the gender relevance of the research findings.
- Develop strategies for Central Asia and the NIS to ensure the inclusion of women in the development process.
- Emphasize training as a part of institutional strengthening efforts, particularly in financial institutions, which need assistance in finding ways to reduce the transaction costs of working with women entrepreneurs.
- Monitor MSE lending institutions that target growth-oriented businesses to ensure that women are not marginalized.
- Emphasize the need to include women at all levels of operation and management within implementing organizations.
- Provide gender advocacy in microenterprise projects to ensure that Missions do not miss the developmental impact of including women in microenterprise projects.
- Include an analysis of gender data, identification of constraints and opportunities, and suggestion of ameliorative strategies in all project design and evaluation activities.
- Conduct impact assessments to look at not only quantitative indicators but also qualitative indicators related to quality of life. Ensure that impact assessments gather gender-disaggregated data.
- Use consultants who are able to address gender concerns within their area of expertise. Provide guidance to consultants on developing creative strategies for the integration of gender into enterprise development activities. Hold team leaders responsible for ensuring that gender is incorporated in all assignments.
- Develop guidelines on ways to include gender in a meaningful way in scopes of work, making the case for gender analysis on the basis of women's contribution to economic development. This product should be made available to Mission personnel and consultants.
- Develop a more systematic approach for evaluating scopes of work sent in by the Missions. The WID Advisor to G/SMIE should be consulted in evaluating scopes of work.
- Include specific tasks related to questions that address gender-differentiated constraints and opportunities in all scopes of work.

ANNEX A
GEMINI PUBLICATIONS:
SUMMARY AND REVIEW OF WID-RELATED FINDINGS

GEMINI PUBLICATIONS: ¹ ²

SUMMARY AND REVIEW OF WID-RELATED FINDINGS

WORKING PAPERS

* WP #1. **Growth and Equity Through Microenterprise Investments and Institutions Project (GEMINI) Overview of the Project and Implementation Plan, October 1, 1989-September 30, 1990.** Unpublished working paper.

This paper describes the proposed implementation of GEMINI. The GEMINI project will attempt to improve the quality of MSE interventions by integrating three components, research, technical assistance, and institutional development efforts in eight thematic areas. The lessons learned at each stage of this process are to be disseminated through a variety of means.

GEMINI proposes to advance the field of microenterprise development by focusing on the following thematic areas: growth and dynamics of microenterprise, economic and social impacts of assistance to microenterprise, subsector based analysis and assistance, improvement in delivery of non-financial assistance, institutional alternatives, institutional strengthening, women and microenterprise growth and assistance, and scaling up microenterprise programs.

Because GEMINI seeks to contribute to and deepen rather than duplicate existing knowledge, each of the three components will address weaknesses in the specific component area. Only the WID theme will be considered a major priority for all three components. This has less to do with GEMINI's commitment to the WID agenda than to a realization that the "state of the art" in WID and women in microenterprise is weak in all three component areas.

WP #2. **The Dynamics of Small-Scale Industry in Africa and the Role of Policy.** Carl Liedholm. January 1990.

This paper discusses the role of policy in the dynamics of small scale manufacturing firms in Africa. Dynamics refers to the creation, evolution, and disappearance of firms. Policy can both help and hinder the growth and development of small enterprises. The paper draws upon numerous studies to draw conclusions about the dynamics of small enterprise.

The author finds that small scale firms in Africa are evolving over time, with a shift toward larger firms in larger localities and producing more modern products. Very few micro firms last more than four years and fewer still graduate into small firms. The degree to which government policy hinders or helps varies from country to country but the author states that more data is required before anything conclusive can be said. There is no mention of gender and no use of gender-disaggregated data.

¹ Includes all GEMINI publications as of July 30, 1993.

² Papers preceded by an asterisk (*) are those the authors felt best represent GEMINI's contribution to the understanding of the dynamics gender and enterprise development.

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WP #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. February 1990.

The report looks at four subsectors in Niger: mats, hides and skins, metal products and transport. The study focuses on domestic demand, potential export markets, and the alleviation of macroeconomic and policy constraints as the key to growth in any subsector. Mat making, one of the four subsectors studied, is principally controlled by women. This sub-sector offers limited growth and income potential. Exit into more lucrative subsectors represents a more sustainable alternative than reform within the subsector. The gender of participants in the skins and hides subsector is examined and, while women figure importantly both as animal owners and as artisans, this fact is not mentioned. The other subsectors are principally controlled by men.

Paper concludes that policy change to best assist microentrepreneurs needs to be based on a deeper understanding of the subsector level. Reform of regressive taxes, research on the capital requirements of microenterprises and strengthening of markets were the principal recommendations of the authors.

WP #4. Agenda Paper: Seminar on the Private Sector in the Sahel, Abidjan. William Grant. July 1990.

The paper addresses factors constraining entrepreneurial initiative and production in the Sahelian private sector and what donors can and should do to alleviate these constraints. The author divides the modern Sahelian economy into several sectors: the formal private sector dominated by the French and to a lesser extent Levantine expatriates; the state and parastatal sectors, declining in importance and under significant bi- and multi-lateral pressure to privatize; and the traditional sector divided into semi-formal and informal, where the distinction is one of scale rather than level of participation in the formal sector. The semi-formal sector refers to regional traders with strong ethnic ties, often part of trading groups that pre-date the colonialist period. The informal sector refers to small and micro firms who have found the benefits of operating in the informal sector to outweigh any benefits of entering the formal sector.

Constraints to private sector growth are discussed and focus on formal and informal finance, the regulatory environment, and macroeconomic policy. Recommendations to alleviate constraining factors are discussed. There is no mention of gender.

*** WP #5. Gender and The Growth and Dynamics of Microenterprises.** Jeanne Downing. October 1990.

This paper presents an analytical framework and testable hypotheses to facilitate the integration of gender issues into the GEMINI research agenda. It describes women owned and controlled enterprises as having greater inter-subsectoral mobility and tending toward diversification rather than specialization.

Because women are often left out of growth oriented development strategies, this paper proposes a model that combines both growth and poverty alleviation approaches with prescriptions for assisting women to enter higher return product markets. There is an extensive literature review on microenterprise development and its implications for women entrepreneurs.

WP #6. Banking on the Rural Poor in Malaysia. David A. Lucock. September 1990.

Based on the model of the Grameen Bank, Project Ikhtiar was implemented in 1985 to provide credit assistance to poor agricultural families in Malaysia. Unlike the Grameen Bank, a private trust was set up to oversee operations and an NGO (YPEIM) provides interest free seed capital for lending. Borrowers pay loan fees which cover administrative expenses, however government subsidies compensate for reduced borrower fees on initial loans. Loan recovery exceeds 99 percent and results to borrowers have been extremely favorable.

Women have benefitted more than men from this project. Of 398 groups with 1782 members, 90 are male and 1,692 are female. Pros and cons related to replicability of this approach are presented.

WP #7. Options for Updating AskARIES: An Analysis of Cost-Effective Means of Disseminating Microenterprise Development Information. Larry Reed. October 1990.

This paper provides background on the origin and uses of AskARIES and presents the options which were identified as the most feasible for updating AskARIES. They include: 1) continuing in the AskARIES format by producing annual update disks, 2) coordinating a user group of AskARIES users to create new entries on relevant publications, 3) converting the program to a new, more user- friendly software, 4) replacing Notebook II with an add-on program to Lotus Agenda, 5) publishing the full text of AskARIES on a CD- ROM disk, 6) producing an annual catalog of annotated bibliographies, and 7) publishing a technical notes series which summarizes the key points of interest to managers and MSE program designers. After presenting a simple feasibility analysis of each option, the author recommends the last two options.

WP #8 Technology-The Key to Increasing the Productivity of Microenterprises. Andy Jeans, Eric Hyman, and Mike O'Donnell. November 1990.

Minimalist credit may only be able to realize marginal increases in microenterprise productivity where technology poses a bigger constraint. This study recommends a needs-oriented approach to the provision of non-financial assistance to alleviate inappropriate technological solutions. Retrospective analysis of impacts can provide valuable information for the improvement of technical assistance. The authors identify that microentrepreneurs often lack information about technologies appropriate for their resources and skills. Information dissemination on new technologies must be as appropriate as the technologies themselves. Dissemination must be appropriate to skill levels, education and gender of adopters.

The authors noted that introduction of a new technology associated with men into a subsector predominately controlled by women can lead to exit by women from a subsector in which they were formerly the principal players.

*** WP #9. Lesotho Small and Microenterprise Strategy - Phase II: Subsector Analysis.** William Grant, Jeanne Downing, Steve Haggblade, John McKenzie, Harvey Schartup. November 1990.

Based on the Phase I survey of more than 7,200 MSEs in Lesotho, Phase II involved the analysis of four subsectors which were targeted based on the number of persons engaged in these MSE, the potential for growth, the participation levels of women, and the use of local inputs. The garment and weaving subsectors were two which were determined to have great potential for improved income generation by women. The other two subsectors analyzed were the construction and the leather goods subsectors.

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Common themes emerged in all four: lack of access to processed inputs, weak management and technical skills, regulatory and policy constraints, and lack of capital. Clear recommendations are offered to guide the Phase III implementation of a strategy to address the constraints which were identified.

The WID Office funded a consultant who participated in the study and the findings evidence this. Gender is woven throughout the entire paper with a useful description of women's legal constraints.

WP #10. A Subsector Approach to Small Enterprise Promotion and Research. James J Boomgard, Stephen Davies, Steven J. Haggblade and Donald C. Mead. January 1991.

Subsector analysis views firms as components in their vertical production/distribution system. The approach investigates vertical linkages, coordination within market channels, competition within those channels, and leveraging of and by subsector firms. The subsector approach emphasizes forces that influence the competitive position of MSEs within single product groups, or subsectors.

While subsector analysis is an important analytical tool and useful at understanding the industry dynamics of subsectors in which women are principals, the methodology is not designed to look at the dynamics that might affect women's competitive position within an industry.

WP #11. Data Collection Strategies for Small-Scale Industry Surveys. Carl Liedholm. January 1991.

Two basic data collection methods have been used to survey small-scale industries in developing countries. The first method described, the one-shot business survey, obtains information at a single point in time through the use of a questionnaire or through one or two interviews with the proprietor. The second method, the multiple visit or cost-route method, involves several interviews which occur over a season or throughout a business cycle. The decision to use a particular method partially depends on the sampling and nonsampling errors related to each. Because of the greater number of interviews in the cost-route method, the sample would likely be reduced thereby increasing the sampling error. On the other hand, with less time in which to collect data which is based on the memory recall of the interviewee, as in the first method, more nonsampling errors may occur.

This paper presents methodological concerns for those engaged in the research of MSE. Since the multiple visit or cost-route method has not been employed a great deal in this area, the paper suggests further uses. There is no mention of gender.

WP #12. Dynamics of Microenterprises: Research issues and Approaches. Carl Liedholm and Donald Mead. January 1991.

The report divides the field of microenterprise dynamics into four levels of analysis. The individual, the firm, the subsector, and intersectoral or macro analysis. The paper identifies priority research issues for all four levels.

- At the entrepreneur level: movement of labor from worker to entrepreneur and back, patterns of specialization and diversification, motivation of individual entrepreneurs, non-farm labor choice of individual entrepreneurs, identification of differences in development patterns, constraints, and opportunities for men and women.

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- At the micro level: research on the dynamics of the SME firm.
- At the subsector level: dynamics and change in vertical integration, and interactions between subsectors.
- At the macro level: looking at how and whether growth in microenterprises is a function of demand driven growth in other sectors.

The paper recognizes firm level factors as barriers to entry and social and familial constraints that may impact entrepreneurs mobility within a subsector based on sex.

WP #13. Dynamics of Microenterprises: Research Priorities and Research Plan. Carl Liedholm and Donald Mead. August 1990.

This paper lays out the research priorities for GEMINI and the countries in which this research will be undertaken. The types of research by priority level are analysis of individuals, micro studies documenting the life cycle of MSEs, subsector studies, and macro analysis showing intersectoral linkages. There are two categories of countries in which research will be undertaken: core countries, including Kenya, Malawi, Jamaica, and the Dominican Republic, and non-core countries, including Niger, Lesotho, Tanzania, Mali, Thailand, Egypt, South Africa, Indonesia, and Honduras. Cross-country research comparing the findings of subsector analyses was also mentioned. Under the research related to individuals, the study of women microentrepreneurs is included.

WP #14. Review of Year One Activities (October 1, 1989 to September 30, 1990) and Year Two Work Plan (October 1 to November 30, 1990). January, 1991.

The major change that has occurred in the last year is that GEMINI has changed the structure of its implementation plan. In the project implementation plan (see WP #1) GEMINI proposed a three component project that proposed to address eight thematic areas. In the revised plan GEMINI has developed three Action Research Programs (ARPs) that will be the vehicles to execute the remainder of the project. They are: ARP 1, The Growth and Dynamics of Microenterprises; ARP 2, The Frontiers of Microenterprise Finance; and ARP 3 The Frontiers of Non-financial Assistance. In addition GEMINI created three umbrella program areas, PVO Services, Mission Services and Dissemination Services. The document does not discuss why this change occurred [GEMINI staff report that the change was made in order to better manage project resources]. The year one review and year two work plan focus on quantifiables: progress in meeting stated objectives identification of deliverables and progress towards their completion. The principal WID accomplishment for the first year was WP #5. *Gender and The Growth and Dynamics of Microenterprises* by Jeanne Downing.

The review of the first year remarks that buy-in demand exceeds initial expectations. There is no discussion of how well gender or the other proposed thematic areas were integrated in the first year of the project.

WP #15. The Process of Institutional Development: Assisting Small Enterprise Institutions to Become More Effective. Elaine Edgcomb and James Cawley. February 1991.

This paper presents a framework for an understanding of the process of institutional development and applies it to 25 cases of organizations which implement SME programs. In this framework there are four

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areas or components which private development organizations (PDOs) must master - vision, capacity, resources and linkages throughout the different stages of their development (Development Stage, Sustainable Stage, Expansion Stage). Analysis of members of the SEEP network found that the majority of these organizations were on the continuum from sustainable to expansion. The paper highlights the areas which need attention of PDOs, donors, and technical assistance providers, including documentation of expansion models in a way that assists organizations in their decision making, the development of strategies and materials for board development, increased information regarding innovative resource mobilization and prototypical management tools, guidance on staff issues, strategies for increasing field based training, and unified approaches to impact evaluation.

This paper is programmatic in nature and offers a useful framework for further study to build on the successes of ARIES and GEMINI in institutional development. No discussion of gender is included, however, many of the PDOs mentioned target women.

WP #16. Baseline Surveys of Micro and Small Enterprise: An Overview. Donald C. Mead, Yacob Fisseha, and Michael McPherson. March 1991.

This paper presents the methodology for the collection of baseline information on MSE in developing countries. The actual survey instrument includes two parts: the enumeration questionnaire which collects information on the characteristics of all existing enterprises (nonfarm activities) regardless of size, and the supplementary questionnaire which collects more detailed information from a smaller random sample of enterprises. It is hoped that the survey will contribute to the development of a statistically based description of all MSEs, and will provide a baseline from which to monitor the patterns of change as well as impacts of various technical assistance programs. The steps in the process of implementing a survey are presented from preliminary arrangements through field work, data processing, analysis, and follow-up.

No gender-disaggregated data is presented. Survey questions address gender of persons engaged in MSE, however there is no special consideration or discussion included to ensure gender-relevancy of questions asked.

*** WP #17. Kenya: Kibera's Small Enterprise Sector Baseline Survey Report.** Joan Parker and C. Aleke Dondo. April 1991.

The paper reports on a baseline survey of microenterprise activities in the Kibera slum of Nairobi. The objectives of the baseline study were to: 1) better understand the dynamics of microenterprise in an urban poor setting, 2) to identify the market for microenterprise financial services provided by the Juhudi credit Scheme, and 3) to disseminate the information within the community that the Juhudi Credit Scheme was operational.

The study disaggregated data by gender and identified that women were more likely to participate in low or no growth subsectors, that both forward and backward linkages are weak among the microenterprises surveyed, average enterprise life span is three years (male controlled enterprises last somewhat longer), women owned and operated enterprises appear secondary to personal and household responsibilities, and women are more likely to work in commerce and trade while men are more likely to work in manufacturing and services.

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WP #18. A Financial Systems Approach to Microenterprises. Elisabeth Rhyne and Maria Otero. April 1991.

The report argues for an approach to microenterprise financial services that prioritizes sustainability. This paper addresses structure, performance and institutional strengthening. Savings is identified as an important element. The financial systems approach brings together both poverty lending advocates and those in favor of a more growth oriented strategy by shifting the focus away from targeting clients and towards sustainability. As women access credit through many microenterprise lending programs, this paper has implications for women though gender is not explicitly mentioned.

WP #19. Agricultural Rural Labor Markets and the Evolution of the Nonfarm Economy. Steven Haggblade and Carl Liedholm. May 1991.

This paper looks at linkages between nonfarm and farm sectors in both supply and demand and posits that an increase in employment may not necessarily indicate economic health. The authors argue that an employment-oriented small farmer strategy may lead to lower growth than the adoption of labor saving farm technology.

Gender is dealt with in the conclusions stating that women are especially vulnerable; that women predominate in declining household based activities. The paper recognizes that while women have the most to gain from a shift to higher return nonfarm activities, there are often barriers that hinder women's entry into new wage markets.

WP #20. The Microenterprise Finance Institutions of Indonesia and Their Implications for Donors. Elisabeth Rhyne. June 1991.

This paper describes the financial services to MSE which are being provided in Indonesia through the Bank Pembangunan Daerah (BPD) and the Bank Rakyat Indonesia (BRI). Average loan size at BPD is significantly smaller than at BRI which addresses MSE at a less impoverished level. Both of these systems include a voluntary savings program which in some locations almost fully supports lending activities. These systems are also characterized by short term loans that suit the customers' needs and streamlined procedures that reduce the unit cost of lending. Through well-designed management practices these institutions have become models that could be replicated elsewhere in the right policy environment. Social and economic conditions contribute to the success of BPD and BRI as well.

Discussion is of general interest. There is no specific reference to women, including mention of constraints or degree of participation. Data is not gender disaggregated.

WP #21. Microenterprise Growth and Dynamics in the Dominican Republic: the Ademi Case. Frank Rubio. June 1991.

This paper looks at the dynamics of microenterprise firms participating in the ADEMI program using time series data. Subsector and sex of proprietor are found to be the most significant factors affecting growth potential. Gender is extensively addressed looking at efficiency, education levels of entrepreneurs, and economic constraints. In the ceramics subsector, women entrepreneurs were found to be more efficient managers. Research results suggest that there are macroeconomic constraints, barriers, and policy that constrain the growth of women-headed enterprises.

Assuming that a high growth strategy is an objective of women entrepreneurs, a strategy of targeted intervention to encourage women to adopt more efficient growth strategies is recommended. Macro level strategies would not differentiate entrepreneurs by gender.

WP #22. Credit Unions: A Formal Sector Alternative for Financing Microenterprise Development. John Magill. September 1991.

Credit unions are sustainable financial institutions with a twenty to thirty year history in the developing world. Their loan portfolios are financed through savings and these loan resources remain in the communities from which the savings are mobilized. Loans from credit unions serve the personal financial needs of their members, which may be for the purpose of MSE development. The author describes how and why credit unions have been effective and makes suggestions for the further refinement of these traditional institutions as a source of MSE lending.

Data used in this report is compiled from annual reports submitted to WOCCU - not gender disaggregated. Based on some of the data and the discussion, it is clear that credit unions have been used widely by women. Discussions of how to further expand the size and role of credit unions should give major consideration to how these changes would enhance or hinder further participation by women.

WP #23. A Proposed Subsector-Based Monitoring and Evaluation System for CARE/Thailand's Silk Promotion Efforts. Steven Haggblade. September 1991.

(Logically this paper follows WP #27 which describes the subsector interventions which the methodology presented here seeks to evaluate.) CARE has targeted the sericulture subsector of Thailand and has looked at means of leveraged interventions to bring greater results to the villages of northeast Thailand. The author proposes a quantitative method whereby improvements in income resulting from these subsector interventions are measured using standardized coefficients relating inputs to outputs and outputs to income. There are additional suggestions as to how supplement this methodology with village case studies to focus and refine intervention strategies.

This paper suggests the use of the village as the unit of analysis as whole villages are engaged in the production of silk in Thailand and are thereby affected by assistance strategies. It mentions the importance of measuring gender-related variables to assess the impact of interventions, especially in a subsector in which women are highly involved. CARE has targeted a subsector in which women are major players and stand to gain substantially from technological, regulatory or other interventions which can lead to increased income and productivity. No data presented.

WP #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. November 1991.

This paper is laid out as guideline for the transformation of the TSPI project in the Philippines to become a formal financial institution for MSE development. Starting with an analysis of the basic issues confronting this organization in its decision-making process, the authors lay down the requirements for a pre-feasibility study for a sustainable financial service organization. The approach is practical and specific, yet replicable by organizations considering the conversion to for-profit institutions.

No data presented. The discussion is general and programmatic.

WP #25. Village Banking: A Cross-Country Study of a Community Based Lending Methodology. Sharon L. Holt. December 1991.

This paper describes the FINCA village banking model and documents its achievements, identifying weaknesses and potential weaknesses associated with growth strategies. It makes recommendations for improvement. Village banking represents an effort at poverty alleviation through the provision of credit combined with savings mobilization and related non-financial services. The village banking model has three social objectives: to target poor women, to create a village based support group, and to build local capacity to manage participatory organizations. Village banks are highly dependent on member savings to lessen the dependence on subsidized capital for a donor source and transactions costs tend to be very high.

Worldwide, village banking has been established with women only and mixed gender groups. Success of the institution depends on group solidarity, strong leadership, and sound financial management. Whether a village bank organizes as a women's only or an open membership institution depends on factors related to group solidarity, and leadership. Gender is not directly addressed in this paper.

WP #26. Dynamics of Small- and Micro-Scale Enterprises and the Evolving Role of Finance. Carl Liedholm. December 1991.

This paper looks first at the dynamics of small manufacturing firms, particularly in Africa. Both macro studies, which investigate aggregate changes in such firms, and micro studies, which look at the birth, growth and death of firms, reveal that MSE is increasing in nearly all developing countries. Secondly, demand for financial resources evolves as the MSE itself changes over the course of time. Where initial investments are typically used for fixed rather than working capital, there is an increased demand for working capital as the MSE increases its level of production. The sources of capital available to MSE also change as the enterprise evolves. Generally, initial investments in MSE come from personal sources such as family, while later working capital is derived from internal cash flow. Next the SME may have access to one of several informal financial sources. Finally, as the SME evolves it will have access to formal financial markets. The author concludes that the informal and formal financial markets must become better integrated to respond to the need for short and long term funds required during the different stages of MSE growth.

Limited gender-disaggregated data presented. While the discussion is of general interest, some gender-relevant questions emerge, such as, why do men's MSE grow much faster than women's.

WP #27. Opportunities for Intervention in Thailand's Silk Subsector. Steven Haggblade and Nick Ritchie. January 1992.

Subsector analysis is used as a diagnostic tool in the Thai silk industry to demonstrate how interventions can produce significant income effects for Thai villagers engaged in some aspect of silk production. The greatest potential for growth is within the low- productivity, low growth traditional markets to become more involved in the rapidly growing tourist and export markets. One promising area of growth for villagers is to specialize in weft yarn sales. A second is the rearing of white cocoons.

This report addresses a subsector which is predominantly female. Constraints on women related to shifting to methods which provide a greater return on investment of time and resources are discussed. No data are presented.

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WP #28. Apex Study of the Asociacion de Grupos Solidarios de Colombia. Arelis Gomez Alfonso with Nan Borton and Carlos Castello. April 1992.

This study looks at an APEX financial institution with the objective of drawing lessons on the replicability for the creation of other APEX institutions. Key lessons are that institutions should specialize and work with clients sharing a relatively homogenous set of objectives, membership criteria should be well defined, and an institutional commitment to scaling-up and self-sufficiency are essential. Gender is not addressed in this paper.

WP #29. The Subsector Methodology: A Field Orientation for CARE/Egypt January 20 to February 7, 1992. William Grant. April 1992.

This paper presents the findings from a training orientation done for CARE/Egypt on the use of the subsector methodology in their Community Initiated Development Program. Prior to this training CARE had requested the assistance of GEMINI in assessing the economic system in a particular region of Egypt. The training session (described in an annex) identified four subsectors in which the rural-based poor and women are heavily involved and led to the diagnosis of significant interventions. The four subsectors were dairy, building materials, fresh vegetables, and furniture production. Within the dairy subsector the single most profitable activity for women was identified as the production of cheese and ghee. The challenge was to convey this piece of information to village women and convince them to do this rather than sell milk. Within the building materials subsector, governmental policy affecting the cost of bricks was found to be an impediment to further growth. The primary opportunity for expansion within the fresh vegetable subsector was to help alleviate the cash flow problems of farmers which would in turn allow farmers to store their produce and sell it later in the season for higher prices. Within the furniture subsector, it was recommended that CARE work with furniture cooperatives to improve marketing.

This report describes the actual process whereby CARE staff learned to apply the subsector methodology. Selection of the subsectors was guided by an attempt to include areas in which women are involved.

WP #30. Poverty Lending and Microenterprise Development. Mohini Malhotra. May 1992.

This report compares two approaches to microenterprise development: poverty lending and the financial systems approach. So-called "poverty lending" has been characterized by nonfinancial as well as credit assistance targeting the "poorest of the poor". These programs have high costs per borrower and are typically subsidized which are justified in the eyes of some for the social benefits accruing to the program participants. In a financial systems approach, sustainability is the goal which is achieved through the maintenance of interactional costs and non-subsidized interest rates. The Grameen Bank of Bangladesh and the Badan Kredit Kecamatan (BKK) of Indonesia are examples of successful finance programs targeting MSE which represent the poverty lending and financial systems approaches, respectively. Where the Grameen Bank has implemented poverty lending successfully, however, it may be difficult to replicate elsewhere. No poverty lending program will likely achieve the goal of sustainability within a four to six year period, which is what is projected for FS programs. The author suggests incorporating the principles of sound financial practices and management characteristic of the FS approach into PL programs in order to lower the cost of capital to borrowers and improve the prospects for sustainability.

This paper is a general discussion of the two approaches to MSE credit and does not address gender concerns as they impact on either PL or FS approaches. No data.

WP #31. The Solidarity Group Experience. Shari Berenbach and Diego Guzman. June 1992.

This paper addresses the solidarity group as a structure to reduce lender risk and transaction costs of lending. An advantage of this approach in many contexts is that it draws upon traditional savings and credit schemes and is therefore easily implemented in a variety of cultural settings. The paper also discusses innovative services offered by solidarity groups such as training, savings, streamlined procedures for capped loans. Homogeneity is a critical element of solidarity groups. This is a form more conducive to involving women who have traditionally been outside more formal systems. Women make up the majority of peer lending systems worldwide.

WP #32. A New View of Finance Program Evaluation. Elisabeth Rhyne. November 1992.

This paper presents a framework for the evaluation of projects providing financial services to the poor and to MSE. As a financial systems approach has taken the place of earlier approaches to credit, a method of evaluation of the effectiveness of this approach is now required. The framework for evaluation presented here has two levels: the client level and the institutional level. At the client level an evaluation would attempt to understand the needs, preferences and alternatives of the clients as they relate to financial services. Financial services should be judged on the quality of services which they provide. At the level of the institution the proposed model for evaluation would focus not so much on the effective use of donor funds as on the financial sustainability of the implementing organization.

This paper is programmatic in nature and as such does not describe particular financial institutions. No data are presented.

WP #33. The Role of Savings in Local Financial Markets: the Indonesian Experience. Marguerite Robinson. November 1992.

This study looks at the role of savings in MSE development as an extension of a traditional savings approach for more labor or management intensive commodities. It uses the Indonesian BRI as an example. The paper draws lessons from the BRI experience to a broader audience identifying the importance of rural savings, the need for a stable political environment, as well as an institutional commitment to scaling-up and self-sufficiency. Gender is not addressed in the paper, no specific constraints facing women savers are identified, though the implications of the paper are important for women.

WP #34. Assessment of Policy Issues and Constraints in the Construction Sector in Poland. Adam Saffer, Mirosław Zielinski, Jerzy Zielinski, Tadeusz Marek, Matthew Gamser. February 1993.

This report presents GEMINI field research on the construction industry in Poland which is part of an on-going project to help the Government of Poland identify specific industries which have potential for small business development and to further assist the government to improve the climate for the development of these industries through policy and regulatory reform. All of the suggestions presented here provide further means for linking land resources with building technology and finance in a more efficient manner. There is no discussion of gender.

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WP #35. BancoSol: A Private Commercial Bank Study in Profitable MicroEnterprise Development in Bolivia. Amy Glosser. February 1993.

The report discusses the pioneer commercial microlending bank, BANCOSOL, which has built on the success of an NGO enterprise credit project PRODEM. Based on the success of PRODEM, enough support was established to develop a private investor owned bank offering saving and loan services. The success of BancoSol is dependent on several factors: macroeconomic and political stability, including non-regulated interest rates; the commitment and time of many in convincing many constituencies of the bank's viability; direct support from members of the business community; and the strong success of the predecessor NGO.

Although the majority of BANCOSOL's clients are women, this is not mentioned in the paper.

WP #36. The Structure and Growth of Microenterprises in Southern and Eastern Africa. Carl Liedholm and Donald Mead. March 1993.

This report presents the findings from the baseline studies of Botswana, Kenya, Lesotho, Malawi, South Africa, Swaziland, and Zimbabwe pertaining to the structure and patterns of growth of MSE. Where two-thirds of all MSEs located in rural areas are in manufacturing, this proportion drops to one-third in urban areas in every country except Zimbabwe. Women play a major role in MSEs in all of the countries surveyed with the exception of Kenya and Malawi. Growth patterns are analyzed and while in the aggregate the rate of employment in MSEs is nearly double the growth rate of the GDP, this macro view obscures other facts. MSEs in urban areas grow much faster than those in rural areas and male-owned MSEs grow much faster than women-owned MSEs. Finally, the majority of MSEs do not grow at all; the high average growth rates reflect the fact that less than half of all the enterprises grow at high rates. Hazard analysis reveals that a firm's location, sector and past growth rate, but not gender of proprietor, are statistically significant determinants of its chances of survival. Problems or constraints encountered by MSEs were tabulated and found to be in two predominate areas: finance, particularly working capital and markets.

WP #37. Transformation Lending: Helping Microenterprises Become Small Businesses. Larry Reed and David Befus. April 1993.

This paper treats the question of how to meet the needs of the enterprise whose needs can no longer be met by a minimalist strategy, yet are not yet large enough to be accepted by most formal sector financial institutions. Transformation lending is defined as the provision of a mix of credit and services that assist microenterprises to increase their assets and productivity to a level similar to that of small businesses, thereby increasing sales, income and number of employees. The report looks at five transformation lending programs worldwide, and identifies characteristics contributing to the success and potential sustainability of transformation lenders.

The author notes that of the two means of targeting loans to microentrepreneurs, the High Hurdles method and the Gradual Growth method, the second is better suited to the needs of enterprises run by poorer and women clientele.

WP #38. Should Principles of Regulation and Prudential Supervision be Different for Microenterprise Finance Organizations? Rodrigo Chavez and Claudio Gonzalez-Vega. April 1993.

The paper describes general principles of intermediary financial regulation and discusses their applicability for MSE credit programs. The authors continue by recommending that MSE credit programs be subject to regulation based on several regulatory principles. The principle argument for regulation of MSE financial assistance programs is that "an ounce of prevention is worth a pound of cure." The issues raised in the paper are not gender specific.

WP #39. Application of the GEMINI Methodology for Subsector Analysis to MSE Export Activities: A Case Study in Ecuador. Gary Kilmer. June 1993.

This paper presents the findings of a team which tested the usefulness of the GEMINI subsector analysis methodology in identifying export subsectors involving MSE. Adapting the methodology to Ecuador, they also trained local development workers in the use of subsector analysis. The ceramics subsector was identified as one having potential for greater export as well as increased participation by MSEs and by women. Recommendations for considering intervention alternatives are made: 1) a clear statement of the objectives of the intervention, and 2) an evaluation of proposed interventions against a set of appropriate criteria, such as feasibility, practicality, timeliness, cost-effectiveness and political consistency. Ultimately, the results of using the methodology depend on the ability and experience of the analysts.

No data are presented. Gender constraints and opportunities are presented. Improvements to the methodology in order to address gender more effectively are offered.

WP #40. Private Business Organizations and the Legislative Process. Thomas A. Gray. June 1993.

This paper addresses the means by which small and medium enterprises in the United States form associations and organizations to protect their interests. It concludes that there is a vast array of organizations which represent MSE before local, state and the federal government. The implications here are for Eastern European countries which may look to the United States as a model of how the small business sector can protect its own interests. There is no discussion of gender here.

WP #41. Financial Institutions Development Project in Indonesia: Developing Financial Institutions to Serve Small Enterprises. Roland Pearson and Dallas Garland. July 1993.

This paper presents a final evaluation of the Financial Institutions Development project in Indonesia which lasted from 1985 to 1993. Extensive resources have been devoted to the project and it has achieved a great deal of success toward its goal of promoting self-sufficiency of the financial institutions involved. The accomplishments of the program documented elsewhere are summarized in this report. This report assesses the institutional impact of the FID project, not the impact on the credit beneficiaries. There is no discussion of gender.

TECHNICAL REPORTS

TR #1. Jamaica Microenterprise Development Project: Technical, Administrative, Economic and Financial Analyses. Paul Guenette, Surendra K. Gupta, Katherine Stearns, and James Boomgard. June 1990.

This paper evaluates the feasibility of a microenterprise credit project in Jamaica using one of five possible NGO's. Technical, administrative and economic analyses are conducted and their results reported. The paper reports extensive gender-disaggregated data. The data show that women make up 46 percent of the labor force and 40 percent of heads of households, yet earn 25 percent less than men and have higher unemployment rates, even though they are better educated. The project design has actively taken gender concerns into consideration.

*** TR #2. Women's Enterprise Development Project in Bangladesh: Excerpts from The Project Identification Document and Background Papers.** Shari Berenbach, Syed M. Hashemi, and Kathy Stearns. September 1990.

The assignment of the GEMINI team was to prepare a Project Identification Document and perform initial project analysis for the Women's Enterprise Development Project in Bangladesh. Established in conjunction with the Bangladesh Small and Cottage Industries (BSCIC), the project has provided credit and technical assistance to rural women engaged in small and microenterprises. The next phase of USAID's involvement is channeled towards institution building in order to extend the services and promote the sustainability of WEDP. The PID compares the WEDP with the Grameen Bank which provides similar though different services. It also provides a rationale for the expansion of WEDP based on collaboration with commercial banks and with the government-owned BSCIC. It offers suggestions for improved borrower selection criteria, loan program alternatives, and loan management. As this program is for women, data relate only to women.

TR #3. Maroc: Conception D'une Enquete Pour Une Etude de Secteur Informel. Eric Nelson and Housni El Ghazi. November 1990.

This paper is the second of a series of project or study design pieces by GEMINI. The informal sector in Morocco is estimated to produce three quarters of the GNP. The role of women in the microenterprise sector is not well understood and likely underestimated, due to questionnaire bias. 47 percent of working women are employed in the industrial sector, 35 percent in the textiles industries and 23 percent in services. Gender issues are addressed and strategies to improve the reliability of information on women entrepreneurs is discussed. Hiring women enumerators is one strategy, also structuring the interview environment to encourage open responses and techniques to insure that the interviewee is the proprietor or principal manager. The study proposes a multi-disciplinary approach and represents an interesting alternative, though more costly and time consuming than the baseline surveys.

TR #4. Small Enterprise Assistance Project II in the Eastern Caribbean: Project Paper. James Cotter Bruce Tippet and Danielle Heinen. October 1990.

The social soundness analysis section of the project paper addresses gender and uses disaggregated data to report the percentage of women-headed households, 40 to 70 percent. The paper criticizes the low number of loans (30 percent of total) given to women and argues that targets need to be set reflecting

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women's participation in the sector, i.e. around 65 percent. The project paper proposes the creation of women's business associations to meet training and association needs. The objectives of the SEAP project are to: strengthen the institutional capacity of the CAIC, develop self-sustaining microenterprise credit operations, and improve the efficiency of MSEs through provision of managerial and technical assistance.

TR #5. Technical Assessment: Rural Small-Scale Enterprise Pilot Credit Activity in Egypt. John Gardner and Jack Proctor. October 1990.

The paper is an assessment of the RSSE credit project cooperatively managed by ACDI and the National Bank for Development. The focus of the study is on management, M&E, and technical issues. Though the paper reports on the number of women borrowers (9.3 percent of total borrowers receiving 10 percent of total funds), there are no recommendations on how to improve these numbers. This assessment was an opportunity to look at designing ways to better integrate women into the program.

TR #6. Developing Financial Services for Microenterprises: An Evaluation of USAID Assistance to the BRI Unit Desa System in Indonesia. James Boomgard and Kenneth Angell. October 1990.

This paper is an analysis of one of the most successful microenterprise lending institutions worldwide, from a management and financial perspective. Roughly 25 percent of BRI's borrowers are women. It was observed that women are underrepresented as staff and that the percentage of women borrowers might not be representative of the microenterprise sector in general and that collateral requirements might exclude women borrowers. This is a critical document to understanding how a successful microenterprise lending institution could be developed.

TR #7. A Review of the Indigenous Small-Scale Enterprises Sector in Swaziland. David A. Schrier. October 1990.

This paper presents the findings of a survey of small scale (more than one employee) enterprises in Swaziland to build a profile of Swazi entrepreneurs and identify those subsectors with the potential for growth and market penetration. Two groups of people surveyed were "opinion leaders" or those having a knowledge of small scale enterprise, e.g. bankers, and "subsector industry channel captains" or those having an in-depth knowledge of a particular subsector, e.g. entrepreneurs. Despite a limited sample, this paper makes claims regarding the growth of small scale enterprises and that most entrepreneurs in Swaziland engage in only one MSE activity.

Author makes note of how additional survey questions should address gender concerns. Questions pertaining to women's difficulties in business were asked to everyone in survey leading one to think that list of obstacles women face in these subsectors are those which men have posited. Women underrepresented in sample.

Companion paper to this study, done by Rae Blumberg, reanalyzes data obtained in above survey and finds that women are represented in significant proportions in 50-80 percent of small scale enterprises identified. This information, as well as evidence that despite the de jure societal constraints women are able to maintain "separate purses", is presented as justification for placing more emphasis on women in the Small Business Development Project.

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TR #8. Ecuador Microenterprise Sector Assessment. John Magill and Donald Swanson. April 1991.

This paper is a synthesis of four background studies that were commissioned on the microenterprise sector in Ecuador before the Mission decided to abandon a microenterprise development strategy. Women entrepreneurs make up as much as 50 percent of the microenterprise sector but are concentrated in the textiles, clothing, food products and small scale commercial activities (stores and artisanal products). Women owned enterprises tended to be smaller and newer, were more than twice as likely to employ women, and have similar growth rates than those owned by men. Women face special constraints due to competing household responsibilities, reduced access to resources, including training. Women are at risk of being marginalized by the development process. Paper discourages a national strategy that focuses solely on women, but argues that any strategy should be aware of the gender implications of alternative approaches and foster individual initiatives by NGOs that focus on subsectors dominated by women.

TR #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. March 1991.

This study looks at both informal and formal sector financial institutions in Ecuador that provide service to microenterprises. High and highly variable inflation has complicated the task of service delivery. The authors note that due to the unpredictable inflation, real interest rates have been negative, stimulating a demand for funds and a simultaneous constriction in the supply of available funds.

Part of this study included an informal sector study which found that male and female entrepreneurs borrowed from informal; sector lenders in roughly the same proportion to their numbers in the overall economy, though men borrowed more often and larger amounts. There were no constraints unique to female microentrepreneurs identified in this study.

TR #10. Ecuador Micro-Enterprise Sector Assessment: Policy Framework. Bruce H. Herrick, Gustavo A. Marquez, and Joseph F. Burke. March 1991.

This paper, which is part of a series, investigated the effect of financial, labor, and trade policies on the MSE sector in Ecuador. The team analyzed the degree to which regulatory controls, laws, and regulations affect the start-up costs and on-going efforts necessary to operate a small enterprise in Ecuador. There is no discussion here on the differential impact of these policies on men's and women's enterprises.

TR #11. Ecuador Micro-Enterprise Sector Assessment: Institutional Analysis. Peter Frase, Arelis Gomez Alfonso, Miguel A. Rivarola, Donald A. Swanson, Fernando Cruz-Villalba. March 1991.

This report, also part of a series of studies, assessed the MSE sector in Ecuador and provided long-range planning guidelines to promote growth in this sector. Donors, government and private institutions which are currently involved in MSE development activities providing credit, training and technical assistance are discussed in light of their potential contribution to an expanded role for MSE. Women's participation in existing programs is documented briefly with some discussion of constraints to participation.

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TR #12. Ecuador Microenterprise Sector Assessment: Key Characteristics of the Microenterprise Sector. John Magill, Robert Blaney, Joseph Burke, Rae Blumberg and Jennifer Santer. March 1991.

The paper presents a detailed look at the microenterprise sector in Ecuador. The paper integrates observations on gender-differentiated constraints and opportunities throughout the paper and not just in the chapter devoted to gender. The authors draw attention to the differential access to resources by gender. The chapter on gender details some of these constraints and argues for procedures that are designed to reduce the transaction costs of lending to women. It also defends solidarity lending techniques to improve women's access to capital resources. The paper makes the recommendation strongly that assistance to microenterprise must include subsectors in which women are key participants.

TR #13. A Monitoring and Evaluation System for Peace Corps' Small Business Development Program. David M. Callihan. January 1991.

USAID signed a Memorandum of Understanding with Peace Corps in 1988 and a four year extension signed in 1990 which led to support for Peace Corps' MSE programs in developing countries. After an evaluation of these programs revealed that they were well-managed but lacked an adequate monitoring and evaluation systems, MSI was commissioned to develop such a system. The objective of this system is primarily to document the tasks completed under the Small Business Development Program and develop a profile of the program's participants in order to report this information to USAID, Congress and the host governments where these programs occur.

This paper is programmatic in nature. Characteristics of MSEs to be involved in programs will be reported for individuals providing a means to compare men's and women's businesses.

TR #14. Small-Scale Enterprises in Lesotho: Summary of a Country-Wide Survey. Jacob Fisseha. March 1991.

This reports presents the findings of a systematic enumeration of small-scale enterprises in Lesotho which revealed that 30 percent of all households were engaged in at least one MSE and of that number one in three was engaged in more than one MSE. Fifty-eight percent of all MSEs are within the manufacturing sector, 29.8 percent in trade or commerce, and 12.2 percent in services. Women-owned MSE constitute 72.2 percent of all MSEs. The baseline survey presents additional information on the location, size and frequent problems encountered by MSE in Lesotho. Gender-disaggregated data are used. Constraints to business are not gender disaggregated. The report is descriptive, not prescriptive in nature.

TR #15. An Evaluation of the Institutional Aspects of the Financial Institutions Development Project, Phase I in Indonesia. John F. Gadway with Tantri M. H. Gadway ne Marbun and Jacob Sardi. March 1991.

The paper assesses expanded efforts to deliver credit through village based non-bank financial institutions in selected provinces. The most impressive achievement of the FID project is the extraordinary growth in demand deposits constituting 56 percent of the credit portfolio. The report stresses the need for restructuring the relationship between the Provincial Development Bank and the village units in order to ensure a smooth flow of services from the central facility to the village based deposit accepting sites. No disaggregated data was collected or reported on, no information on gender differentiated behavior of savers or borrowers was included. No inclusion of gender analysis was included in the SOW.

TR #16. Small-Scale Enterprises in Mamelodi and Kwazakhele Townships in South Africa: Survey Findings. Carl Liedholm and Michael A. McPherson. March 1991.

This paper presents findings of a survey of MSEs in two black townships of South Africa. It provides a complete census of all township businesses where at least 25 percent of all households are engaged in MSE activity. MSEs engaged in manufacturing (16.9 percent) are less prevalent than trade MSEs (70.3 percent). MSEs are dominated by women with 53 percent of MSE labor force female and two thirds of proprietors of MSEs female. As noted elsewhere, growth of women-owned MSEs is significantly lower than growth of men-owned MSEs. Problems encountered by MSEs include market difficulties, finance, work space or location inadequacies, and transport.

The data are gender disaggregated.

TR #17. Growth and Change in Malawi's Small and Medium Enterprise Sector. Michael McPherson. June 1991.

The paper presents an analysis of how structural adjustment has affected the growth of small and medium sized entrepreneurs by interviewing 30 individuals who had been part of an earlier study in 1986. Operators from subsectors in which women dominate were included and at least one woman was interviewed. There is no breakdown of data by gender nor are any gender differentiated conclusions drawn. Data from other sources suggests that the impact of structural adjustment is not gender neutral, adversely impacting men and women differently, however this was not addressed.

TR #18. Burkina Faso Microenterprise Sector Assessment Strategy. William Grant, Matthew Ganser, Jim Herne, Karen McKay, Abdoulaye Sow, and Sibry Jean-Marie Tapsoba. August 1991.

This paper presents very concise recommendations to the Mission to develop a MSE strategy. Recommendations are based on extensive subsector analyses of six subsectors: skins and hides, weaving, garment production, construction, cosmetics production, and agricultural machinery. Women represent 22 percent of Burkinabay tailors and they are active and growing in the weaving and dyeing subsector. They are only a token force in the construction field but play an important and growing role in the cosmetics industry, mainly through harvesting and artisanal processing of Karité. Women are not present in any significant manner in the agricultural machinery subsector.

Recommendations are affected by limited funding of the USAID Mission in Burkina Faso, however linkages are stressed between the NRM and agriculture projects and MSE activities. Cosmetics construction and agricultural machinery hold the most promise. Targeting technical and managerial assistance to women in the Karité subsector is also proposed.

*** TR #19. Women in the BPD and Unit Desa Financial Services Programs: Lessons from Two Impact Studies in Indonesia.** Sharon Holt. September 1991.

This paper discusses the gender-relevant findings of impact studies conducted on two Indonesian financial services programs using slightly different methodologies: the Unit Desa network of the Bank Rakyat Indonesia (BRI) and the village financial institutions supervised by the Bank Pembangunan Daerahs. Women have much higher participation in the BPD systems which give smaller loans and have excellent outreach into the most rural areas where women are. Management is more effective in the BRI system which serves more men. The author criticizes the methodologies employed in both impact studies which

probably overestimate the effect of increased access to credit by BRI and underestimate the effects produced by BPD. Neither study had used a control group to compare the effects of credit on household income. There are implications here for future impact assessment methodologies.

TR #20. Mali Microenterprise Sector Assessment and Strategy: Strategic Options for USAID. William Grant, Kim Aldridge, James Bell, Ann Duval, Maria Keita, and Steve Haggblade. October 1990

The paper is the second in a series that uses analyses of key subsectors to develop strategic recommendations to the USAID Mission. These analyses were also conducted for Niger and Burkina Faso. The following subsectors were studied: vegetable production and marketing, agricultural machinery, skins and hides, garment production and marketing, woodfuels, and textiles. Women are active on several levels of the vegetable production and marketing, woodfuels and the textiles subsectors, though it appears that the levels in the vertical chain where the greatest rents are obtained are controlled by men. Gender is not expressly addressed in the strategy, but examples are drawn from subsectors in which women are the principal players. Recommendations, if implemented, would have an impact on women.

TR #21. A Microenterprise Sector Assessment and Development Strategy for A.I.D. in Zambia. Eric L. Hyman, Robert Strauss, and Richard Crayne. November 1991.

In this report the consultants present an assessment of the microenterprise sector in Zambia and provide programmatic recommendations to USAID which could be implemented over the next five years. The consultants see many opportunities for the enhancement of this sector in Zambia despite deteriorating macroeconomic conditions. In the short term, they proposed assessing the capacity of existing organizations and institutions to provide assistance to the MSE sector while undertaking subsector studies to identify subsectors with opportunities for growth and in need of credit, training, and technical assistance. Longer term strategies include improving donor coordination of MSE activities, providing institutional support and developing a MSE project based on the subsector studies. Limited gender data is provided.

TR #22. Bangladesh: Women's Enterprise Development Project Paper. Shari Berenbach, Kenneth Angell, Syed Hashemi, Jennifer Santer, Katherine Stearns. August 1991.

This project paper is for a women's SME credit project so the focus is on women. The research team described improvement strategies which included an improved training component, the hiring of women officers, and a mechanism for weaning the WEDP off the BKB for loan funds and the BSCIC for training and technical assistance.

TR #23. Peru: Small Business and Employment Expansion Project Paper. Project Paper Team. November 1991.

The findings of a USAID Mission study found that MSE in Peru showed growth and employment opportunities even during a period of widespread economic recession. This project paper is for the establishment of an urban-based small business development program, a five-year initiative to provide technical assistance and training to small entrepreneurs and a \$25 million revolving credit fund for small enterprises. Project beneficiaries will be 2,850 small business (7000 individuals). The majority of business owners are men. The proposed project output is 9,400 new jobs, 35 percent of which will be

for women in the area of garment manufacturing. As this project is designed to affect those businesses at the upper end of the scale of MSE, few women owned businesses will benefit. No gender-disaggregated data.

TR #24. A Countrywide Study of Small-Scale Enterprises in Swaziland. Yacob Fisseha Michael A. McPherson. December 1991.

In this study, MSE are defined as non-farm enterprises with 50 or fewer people. This survey revealed that one-quarter of total Swazi labor force engaged in MSE. Eighty-four percent of all MSE proprietors are women. MSE are predominantly manufacturing activities. Comparison of men's and women's enterprises show that women's MSE activities grow at a slower rate which may "reflect dominance of men in fastest growing sectors, or it may reflect a tendency for female entrepreneurs to be more risk averse than males in view of their need to assure a basic supply of household necessities." While some Europeans and Asians are represented in the sample, proprietors of African descent comprise over 95 percent of the total. Problems encountered by MSE are also reported.

TR #25. Micro- and Small-Scale Enterprises in Zimbabwe: Results of a Country-Wide Survey. Michael A. McPherson. December 1991.

More than one quarter of the population in Zimbabwe is engaged in some form of MSE. Two-thirds of all MSEs are operated by women. As has been noted in other countries, men's MSEs tend to be slightly larger in size and slightly more dynamic. Where women are concentrated in garment production, food, beverage and tobacco production, and retail trade, men are more active in wholesale trade, construction, and fabricated metal production.

TR #26. The Development Impact of Financing the Smallest Enterprises in Indonesia. Project Paper Team. January 1992.

This paper presents an impact assessment of the Financial Institutions Development Project (FID I) in Indonesia which viewed itself as a financial systems expansion effort as well as a means of reaching MSEs. Data collected do not support the hypothesis that smallest MSE can be expected to transform themselves into larger firms with more employees. Of the five systems which were analyzed, some had better outreach, others were more notable in terms of how they mobilized savings. Borrowers' incomes approximated the national average with 18 percent below the poverty line. Fifty-three percent of all borrowers were women. From the borrowers' perspective, program successfully increased business incomes, however, from a program perspective, unit costs per borrower were high and targets for borrower levels were not met. Although gender-disaggregated data are presented, the use of household data related to savings still masks differences in how men and women save. There are methodological problems here in that women are underrepresented in sample and men answered questions as head of household when both men and women present.

TR #27. Midterm Evaluation of the Asepade Component of the Small Business II Project, Honduras. Arelis Gomez Alfonso, Wesley Boles, and Donald Richardson. February 1992.

The report analyzes this microcredit project. The project provided gender-disaggregated data but no conclusions are drawn nor special constraints identified. The percentage of women beneficiaries is relatively high, 58 percent of borrowers. The factors contributing to this success are not discussed. The

Asepade Component has potential for scaling-up and becoming sustainable, and recommendations are limited to these concerns.

TR #28. Small Business II Project, Honduras, Midterm Evaluation of the ANDI/PYME Component. Wesley Boles, Donald Richardson, and Arelis Gomez. February 1992.

The report analyzes this microcredit project. The project provided gender-disaggregated data but no conclusions are drawn nor special constraints identified. Again, women make up 58 percent of borrowers. The factors contributing to this success are not discussed. Recommendations focus on scaling-up and sustainability concerns.

The ANDI/PYME component has no prospects to become self-sufficient at the present time.

TR #29. The Role of Financial Institutions in the Promotion of Micro and Small Enterprises in Burkina Faso: Evaluation and Analysis of Funds Flow. John McKenzie. February 1992.

In this paper, financial services provided to MSEs in Burkina Faso are analyzed to determine the supply of credit to meet the demand. Data was obtained through rapid reconnaissance over a two and one half week period, hence the findings are limited. The author adapted subsector methodology for the purpose of describing the channels through which funds for credit flow and eventually reach the hands of entrepreneurs. There is very little discussion of gender, despite the implications for significant impact on the credit opportunities available to women in Burkina Faso. Some of the credit organizations described serve primarily women borrowers but little detail is given.

TR #30. Small and Micro Enterprise Development Project No. 262-0212: Midterm Evaluation. Katherine Stearns. March 1992.

This report presents a midterm assessment of the Small and Microenterprise Development Project funded by USAID/Cairo for the purpose of establishing foundations throughout Egypt which will provide credit and technical assistance to micro (1-5 employees) and small (6-15 employees) businesses. Of the two foundations that have been established since 1988, the Alexandria Businessmen's Association had achieved some degree of success in attaining self-sufficiency, while the Egyptian Small Enterprise Development Foundation in Cairo had not. Implications for USAID are presented, including selection criteria for future foundations, leverage of the collateral fund, and decreasing portfolio risk through diversification.

Report also addresses how projects have failed to reach women borrowers and makes recommendations as to how to extend program in order to do so.

TR #31. A Review of the Prospects for Rural Financial Development in Bolivia. James J. Boomgard, James Kern, Calvin Miller, Richard H. Pattern. March 1992.

The report examines the feasibility of developing self-sustaining financial institutions to meet the needs of MSE entrepreneurs in Bolivia. Using the BRI Unit Desa system of Indonesia as a model, the team proposes providing credit and savings services to rural areas throughout Bolivia. Unlike the BRI system, however, this system would utilize a network of commercial banks, credit unions, and NGOs. Gender is not discussed.

TR #32. The Role of Private Sector Advocacy Groups in the Sahel. William Grant. March 1992.

This paper discusses an institutional approach to promoting microenterprise development and economic reform. Advocacy groups can be informal or formal trade associations, chambers of commerce and donor representatives. The authors argue that microentrepreneurs and their advocates should build linkages with representatives and advocates of larger enterprises to build an effective lobbying front. There is no specific mention of gender.

* **TR #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. March 1992.

This study compares two poverty lending programs to provide lessons to assist FFH to strengthen their microenterprise credit programs. Women are the major participants of both programs, and in Mali are active in the management and leadership of the village bank. Targeting women is the principal objective of FFH.

No gender based constraints are identified.

* **TR #34. Egyptian Women and Microenterprise: The Invisible Entrepreneurs.** C. Jean Weidemann in collaboration with Zohra Merabet. March 1992.

This paper reports the results of a survey of women participants in the USAID funded credit programs to MSE. It also presents an analysis of women's businesses based on a series of mini-case studies. This study is the only such study undertaken through GEMINI and includes a survey instrument which can be utilized elsewhere. Significant detail is provided on the differences in men's and women's MSE activities and their credit needs. Women entrepreneurs are more concentrated in services and trade where men are concentrated in manufacturing. Implications for USAID programming in Egypt are provided with respect to the Small and Microenterprise Development Project and the Small Enterprise Credit Project.

TR #35. A Pre-Project Identification Document Analysis of the Lesotho Agricultural Enterprise Initiatives Project. Mike Bess, Don Henry, Donald Mead, and Eugene Miller. May 1992.

This report examines agro-sector activities and the political and economic environment to determine feasibility of an agro-enterprise project. Out-migration to the mines in South Africa affects 40 percent of all households, suggesting a large number of de facto women headed households. The report argues that a proactive stance should be taken by the Mission. The authors recommend that the Mission recognize that many women are already operating as entrepreneurs, and that women should actively be sought out and encouraged when selecting target groups with which to work. Donors need to help alleviate political and social constraints to women's fuller participation in the economy. Project is not recommended due to significant barriers to entry and government regulations.

TR #36. Apex Study of the Small Enterprise Development Program of Catholic Relief Services Senegal. Arelis Gomez Alfonso. May 1992.

This study set out to determine the viability of establishing an apex organization to expand the Small Enterprise Development program of CRS in Senegal. Through its village banking program implemented through NGOs, CRS has successfully reached a small proportion of villages. The creation of an apex

organization would allow them to assist partner organizations to scale-up their operations, thereby reaching larger numbers of beneficiaries. See Working Paper #39.

TR #37. The Private Operators' Perspective on an Agenda for Action, Dakar, Senegal November 22-25, 1991. Conference Proceedings. May 1992.

This is the proceedings of a conference attended by donor representatives, and key persons from the private and public sectors. It was remarked that West African States had not created a climate conducive to enterprise development. Financial, legal macroeconomic, and political constraints were addressed as well as international and intraregional opportunities and constraints. There is no mention of gender based constraints.

TR #38. Background Documents to the Seminar on the Private Sector in West Africa, Dakar, Senegal November 22-25, 1991. Conference Proceedings. May 1992.

Four papers were developed to provide the background for the Private Sector Seminar. The topics covered were: economic development and regional markets, the private sector and the regional environment, law and the private sector, and the need for advocacy groups. Papers call for legislative reform, infrastructure improvement, and better organization of entrepreneurs. There is no mention of gender or gender based constraints.

TR #39. Apex Study of the Small Enterprise Development Program of Catholic Relief Services Thailand. Arelis Gomez Alfonso with Nan Borton. May 1992.

This paper analyzes the possibilities of creating an apex institution to facilitate the expansion of the Small Enterprise Development (SED) program of Catholic Relief Services (CRS) in Thailand. This apex institution would serve as an intermediary between CRS and the NGOs providing community banking services to village women. While the village banking program has been very successful it has been beset by managerial problems and has limited capacity. The authors discuss the advantages of either expanding the role of an existing apex organization or creating a new one. The functions this apex would serve include providing access to funds, technical assistance in the implementation of village banking methodology, technical assistance in management and credit delivery systems, a forum for exchange of experiences and information, access to information obtained from pilot programs in MSE lending worldwide, and credibility and support from the government, the private sector, and donor agencies. This paper is programmatic in nature and does not include data.

TR #40. Study of Informal Cross-Border Trade: Poland. SMG/KRC Poland. May 1992.

This paper presents findings from interviews with informal sector traders and government officials on problems encountered by small businesses engaged in cross-border trade. The major problems are the lack of trade accords between Poland and the new Commonwealth of Independent States (CIS) and the decline in trade related to the devaluation of the ruble as well as political and economic stability in the CIS states. Some women were represented in sample, though it was predominantly men (73 percent). There is no discussion of gender issues related to cross-border trade.

TR #41. Study of the Informal Commercial Sector, Poland. SMG/KRC. May 1992.

This report was based on survey results of the informal sector. Respondents report principal constraints facing them. Women interviewees are included but no specific constraints facing women entrepreneurs are mentioned. The informal sector absorbs labor, stimulates demand, and provides competition which provides downward price pressure on consumer products.

TR #42. Evaluation of the Micro and Small Enterprise Development Project in Bolivia. William Fisher, Jeffrey Poyo, and Ann Beasley. June 1992.

This paper evaluates the Micro and Small Enterprise Development Project in Bolivia and its components. The project works with three Bolivian implementing organizations: the Bolivian National Federation of Credit Unions (FENACRE), the Bolivian Foundation for the Development of the Microenterprise Sector (PRODEM), and the Bolivian National Federation of Small and Micro Enterprises (FECOPI). Of these, PRODEM has been the most successful, utilizing elements of both informal and formal sector financial institutions. While many of PRODEM's clients are women, no aspect of gender was addressed in this evaluation.

TR #43. Analysis of Funding Mechanisms for the Small and Microenterprise Development Project Egypt. Kenneth Angell and John M. Porges. June 1992.

The scope of this project was to analyze the alternative funding mechanisms for the Small and Micro Enterprise Development Project in Egypt. The project was designed where USAID supplied funds to two nonprofit foundations who served as credit facilitators with commercial banks handling the flow of funds. The alternative funding mechanisms which were investigated were collateral funds in U.S. dollars, collateral funds in currencies other than U.S. dollars, guarantee facilities, and disbursing funds to foundations for direct on-lending to SME borrowers. The analysts concluded that the current collateral fund in U.S. dollars is more efficient and effective than any of the other proposed methods. There is no discussion of gender.

TR #44. Get Ahead Foundation Credit Programs in South Africa: The Effects of Loans on Client Enterprises. Jennefer Sebstad. June 1992.

The Get Ahead Foundation, a South African NGO, has supported MSE through two loan programs, the Stokvel Loan Program (SLP) and the Business Loan Program (BLP). The SLP has offered smaller loans with one year terms to borrowers who form into groups of five for guarantee of loan repayment. The BLP has provided larger loans for longer terms to individuals. This report presents the findings of an assessment of the effects of these loan programs which also provided technical assistance in the form of basic business training. Both loan programs were found to have had positive effects leading to MSE growth and employment generation, with the Stokvel program having a much more widespread impact. Neither program had contributed to transformation of MSEs into more formal operations.

Women have benefitted greatly from these loan programs and data demonstrate this. The survey methodology has problems, however: no control group and reliance on memory recall because there was no baseline data.

TR #45. Get Ahead Foundation Credit Programs in South Africa: Final Evaluation. Robert Christen, Elisabeth Rhyne, Doug Salloum, Jennefer Sebstad. June 1992.

This report presents a final evaluation of the Stokvel Loan Program (SLP) and the Business Loan Program (BLP) implemented by the Get Ahead Foundation in 1987. Undertaken in a hostile policy environment this program surpassed its goal in numbers of beneficiaries and had a 90 percent recovery rate. Both programs were very successful in reaching MSEs and in reaching women, especially SLP which provided smaller loans. However, both programs were beset with management and risk problems. The evaluation team recommended ending the BLP program and focusing on the SLP program which had benefitted greater numbers and had potential to affect many more women.

TR #46. Micro- and Small-Scale Enterprises in Botswana: Results of a Nationwide Survey. Lisa Daniels and Yacob Fisseha. August 1992.

This report summarizes a nationwide survey in Botswana which examined the size, composition, location, role of women, as well as other characteristics of MSEs and identified growth patterns and constraints. 20 percent of the population of Botswana is engaged in a MSE activity which is less than in Zimbabwe and Swaziland. Annual growth rates for male-owned MSEs exceeded growth rates for female-owned MSEs (10 percent vs. 6.7 percent), however, those rates reflect an average which includes a high proportion of MSEs that did not grow at all. For those enterprises which did grow, female-owned MSEs grew at a faster rate (47.6 percent vs. 37.5 percent). Women constitute the majority of MSE owners and MSE work force. Problems and constraints of Botswana MSEs vary throughout their lifetime and across sectors and firm size.

*** TR #47. The Growth and Dynamics of Women Entrepreneurs in Southern Africa.** Jeanne Downing and Lisa Daniels. August 1992.

This paper compared men's and women's MSE activities in Lesotho, Swaziland, South Africa and Zimbabwe in terms of growth patterns. It found that the survival and death rates of women's enterprises are similar to those of men's enterprises, while employment growth rates for women's MSE activities tend to be lower. Even within the same subsector, women's businesses develop more slowly, regardless of an increase in market size which women more often tend to view as a major impediment to growth. Findings also show that women are engaged in a more limited range of subsectors that are more traditional and less dynamic than those in which men are involved. The authors summarize other WID research which provide possible explanation for the differences described, with particular emphasis on the constraints women face in these countries as well as the different objectives motivating women to engage in MSE. This paper raises useful research questions.

TR #48. Small Business Development Programming Trip: Peace Corps/Albania and the Office of Training and Program Support, Small Business Development Sector. Lauren B. Spurrier and Wesley C. Weidemann. October 1992.

This paper is a project plan for the implementation of a small business project to be undertaken by the Peace Corps in Albania. Within the context of a society which is undergoing rapid transformation and privatization, Peace Corps volunteers would assist in developing the institutional capacity of Regional Business Agencies which provide credit, training and technical assistance to small business entrepreneurs. There is no mention of women in this paper.

TR #49a. Small Enterprise Development in the Russian Far East. Martha Blaxall, Yasuo Konishi, Virginia Lambert, Jennifer Santer, and Timothy Smith. October 1992.

This report looks at the potential of the small enterprise sector in eastern Russia. Gender is addressed in detail, identifying constraints, listing existing women's organizations, and positing recommendations to USAID to more effectively integrate gender concerns into their enterprise development program. Despite the relative infrastructure strength and richness of available data there is little or no gender disaggregated data available in Eastern Russia. This study represents one of the more effective and inclusive attempts at integrating gender into a GEMINI enterprise development strategy.

The study recommends that gender disaggregated data be collected, that care be given to ensure that discriminatory practices are not adopted, that training and technical assistance be offered taking into consideration times that women can attend, and that training of bankers include the successful worldwide experience of including women as borrowers.

TR #49b. Supporting Private Enterprise in Uzbekistan. Nan Borton, John Magill, Neal Nathanson, and Jim Packard Winkler. November 1992.

Very little information on women's enterprise is included in this study to assess the enterprise development potential of Uzbekistan. There is a citation of a women's organization to promote women's economic activities. Religion and cultural constraints are identified.

The study recommends that gender disaggregated data be collected, that care be given to ensure that discriminatory practices are not adopted, that training and technical assistance be offered taking into consideration times that women can attend.

TR #49c. Assessing the Prospects for Small Enterprise Development in Kazakhstan. Kenneth Angell, James Boomgard, Mohini Malhotra, and Robert A. Rodriguez. December 1992.

Of the four papers on the Russian Far-east and the four former republics, there is less gender information in this report than in the others. Cultural constraints are mentioned in the Kazakhstan paper with a minimal number of strategies to combat those constraints. It cannot be assumed whether the paucity of information on women in this paper reflects significant constraints to women entering microenterprise or the limitations of our understanding of women controlled activities in Kazakhstan.

TR #49d. Small Enterprise Development in Ukraine. Dennis DeSantis, Jean Gilson, Max Goldensohn, Jennifer Santer, and Timothy Smith. December 1992.

This paper with the study on the Russian Far-east address gender in detail, The paper lists existing women's organizations, and posits recommendations to USAID to more effectively integrate gender concerns into their enterprise development program. Despite the relative infrastructure strength and richness of available data there is little or no gender disaggregated data in the Ukraine. This study represents one of the more effective and inclusive attempts at integrating gender into a GEMINI enterprise development strategy. The study recommends that gender disaggregated data be collected, care be given to ensure that discriminatory practices are not adopted, that training and technical assistance be offered taking into consideration times that women can attend, and that bank training include the successful worldwide experience of including women as borrowers.

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TR #50. Skins and Hides in Four Countries in Africa: The Potential Role for Micro- and Small-Scale Enterprise Development. William Grant. November 1992.

This report looks at the skins and hides subsector in three Sahelian countries and Lesotho. Subsector selection criterion was political but alleviation of constraints facing this subsector will also aid other subsectors. Restrictive government policies and poor quality of products are the principal constraints to expansion. Most production is artisanal. Artisanal producers are not well suited to make the technological changes necessary to capture much of the potential market.

Women are employed as leather workers, and within certain ethnic groups are more active in artisanal production. The principal constraints to this subsector are not gender specific.

TR #51a. Morocco: Assessment of Programming Options for Microenterprise Development. Housni El Ghazi, Sheila Reines, Steve Silcox, Katherine Stearns, and Matthew Gamser. November 1992.

TR #51b. USAID/Morocco: Assessment of Programming Options for Microenterprise Development: Report on Workshop and Field Investigations. Matthew Gamser, Housni El Ghazi, Sheila Reines, Steve Silcox, Katherine Stearns. November 1992.

TR #51b reviews existing data to draw conclusions about the microenterprise sector in Morocco. TR #51a draws upon the data to make programming recommendations to USAID/Morocco.

According to the household employment survey of the Ministry of Plan about half the female population are employed in some income earning activity in urban areas. This figure underestimates urban employment because home based activities considered businesses in rural areas are considered hobbies in urban ones. Both gender neutral and gender specific constraints are discussed in these two papers. In an earlier study (Fallon 1990), women entrepreneurs did not cite any gender specific constraints. The same study reported, however, that women's household responsibilities made it more difficult for them to access resources and to expand their enterprise. Legal constraints serve as a barrier to entry and expansion for women. Inheritance law limits the percentage of a family estate that could go to women. There is also a requirement that a married woman obtain her husband's permission to start a business.

This report makes specific recommendations to alleviate constraints faced by women.

TR #52. Small Business Development in Armenia: Programming Recommendations for Peace Corps Volunteers. Timothy J. Smith. July 1992.

This paper presents the recommendations for a start-up Peace Corps program in Armenia based on key findings with respect to national economic reform, local government reform, and business and farmers associations. No recommendations are made with respect to the integration of gender into this project.

TR #53. Results of a Nationwide Survey on Micro, Small, and Medium Enterprises in Malawi. Lisa Daniels and Austin Ngwira. January 1993.

The survey summarized here addresses micro-, small-, and medium-sized enterprises (1-100 employees) in Malawi. Despite this range in size, the average MSME in Malawi is 1.8 persons, including the proprietor. More than one-fifth of the total population is engaged in MSMEs which consist

predominantly of trade and manufacturing activities. Although the average annual employment rate is 10.5 percent, most MSMEs do not grow at all. Women own nearly half of all MSMEs in Malawi. Difficulties encountered in business and credit, training, and technical assistance received were compared for men and women. Mozambican refugees living in Malawi were also surveyed.

TR #54a. A Review of Donor-Funded Projects in Support of Micro- and Small-Scale Enterprises in West Africa. William Grant. February 1993.

Sustainability and institutionalization are achievable goals for MSE projects. Inadequate communication exist among donor projects. Indigenous NGOs are becoming increasingly important and reliable partners for enterprise development in West Africa. The most successful MSE projects are those that include some financial services. These are the principal conclusions of the author. This document addresses the communication problem by assembling lessons learned from MSE projects.

The paper cites case studies, though gender is not explicitly addressed. Several reviewed projects throughout West Africa, both in the financial and non-financial assistance area, target only women.

TR #54b. A Review of Donor-Funded Projects in Support of Micro- and Small-Scale Enterprises in West Africa. William Grant. February 1993.

Seventeen case studies of microenterprise assistance programs are described in this report. These studies include both financial and non-financial assistance projects. From reviewing nine credit programs, the author concludes that the successful MSE credit projects are independent of government regulation and management. They have also adopted stricter banking practices following a financial systems approach and are beginning to offer broader services to their clients. Weaknesses still exist in the management of capital, use and choice of guarantee mechanisms, and difficulty in identifying potential clients and new markets.

Among the more successful non-financial assistance projects reviewed the author noted a common thread. All were adopting a systems approach, viewing their targeted population as part of a system that is dependent on their surrounding environment. Market driven they are better able to respond to the system in which they operate. The author concludes that identifying market led opportunities and seeking points of leverage for intervention enhance the likelihood of success for non-financial assistance projects.

The paper cites case studies but gender is not explicitly addressed. Several reviewed projects, both in the financial and non-financial assistance area, target only women,

TR #55. Business Linkages and Enterprise Development in Zimbabwe. Donald C. Mead and Peter Kunjeku. April 1993.

This paper explores the potential business linkages which can be established within several subsectors in Zimbabwe as a way of assisting smaller enterprises to participate in the wider markets available to larger enterprises. Larger businesses may benefit as well from linkages to smaller businesses by reducing their costs of intermediate inputs. The subsectors analyzed were garments and textiles, metal products, leather and footwear. Suggestions are made as to how to encourage the expansion of business linkages within these subsectors to enable efficient small enterprises to participate in the most dynamic segments of the economy. No gender-related issues are discussed.

TR #56. End of Project Evaluation, Enterprise Development Project: Bangladesh. Mohini Malhotra, John Magill, James Packard Winkler with assistance from M.M. Nurul Haque. April 1993.

This report presents the findings of the DAI team that assessed the accomplishments of the Enterprise Development Project funded by USAID/Bangladesh and implemented by the Micro-Industries Development Assistance Society (MIDAS). The project, which lasted six years, was designed to provide credit, training, and technical assistance to small- and medium-scale enterprises. The team found that MIDAS had increased its level of operating self-sufficiency from 51 percent to 88.4 percent. High delinquency rates and a reduction in nominal interest rate threaten to cut into MIDAS's profits, however, and recommendations are provided on how to avert future losses.

This project fell short of its attempts to involve women. The size and types of businesses targeted by MIDAS limit the number of women who would be eligible to meet the project's lending criteria.

TR #57. Small Business Development Support Project in South Africa: Concept Paper. Richard Betz, et al. June 1993.

At the request of USAID/South Africa, the GEMINI team prepared a concept paper for a project designed to enhance the institutional capacity of South African business development organizations. These organizations will provide services to the emerging small business sector. Earlier findings on the minimal success of programs addressed to black MSEs have led USAID to focus its efforts on contributing technical support to business development organizations as a means of enhancing those businesses with a potential for growth in a country that is slowly recuperating from the detrimental economic and social effects of apartheid.

Although stating that the BDOs should seek to assist women, this paper does not suggest any ways in which A.I.D. can ensure that women will be involved.

TR #58. Review of Years 1-3 Activities and Workplan for Years 4 and 5 (December 1, 1991 to November 30, 1992). June 1993.

Like the earlier reviews and work plans, this one focuses on the quantifiable measures of progress toward deliverables and not on the more subjective process of what has been learned in the process. Remaining deliverables under GEMINI concern the synthesis and dissemination of lessons learned under the project.

It was decided that for years 4 and 5 the highest priority would be given to dissemination-oriented activities with lower priority given to broadening the knowledge base. This reflects GEMINI's need to pull together and disseminate what it has already learned. Lowest priority will be given to those areas where GEMINI has already met its deliverables. This decision puts GEMINI in accord with USAID/G/SMIE instructions, indicating Agency priority on Mission and Bureau needs. Work has begun to synthesize the lessons learned under GEMINI and to disseminate them using the upcoming Microenterprise Development Forums.

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TECHNICAL NOTES

Financial Assistance to Microenterprise

TN #1. Methods for Managing Delinquency. Katherine Stearns. April 1991.

This technical note provides guidance on how to protect a financial institution's loan portfolio, or outstanding loan balance, through the management of delinquency. The three challenges faced by project managers with respect to portfolio management are: 1) the monitoring of risk in the portfolio, 2) understanding how the quality of the portfolio affects the institutions financial situation, and 3) finding ways to minimize risk through credit operations. While the gender of the borrower is mentioned as one of the variables which should be tracked in a trend analysis, there is no discussion as to why this information may be useful.

TN #2. Interest Rates and Self-Sufficiency. Katherine Stearns. December 1991.

In this note the importance of interest rates is discussed in relation to the effective operation and financial management of microenterprise finance institutions. Interest rates, from the borrower's perspective, include both the financial cost of obtaining the money for the loan and the transaction costs related to providing the loan to a particular borrower. Included in the financial cost are the lender's cost of funds, the cost of maintaining a loan loss reserve, and operating or overhead costs. Guidance is given in how to establish interest rates in order to cover costs and attain self-sufficiency. There is no discussion of gender here. We suspect, however, that transaction costs for lending to women borrowers may be higher than those for men borrowers in some locations.

*** TN #3. Financial Services for Women.** C. Jean Weidemann. March 1992.

The author looks at MSE financial assistance projects worldwide to identify constraints unique to women and to propose strategies to alleviate those constraints. The target audience of this note are field practitioners and bankers who are designing services or wish to offer services to women. The paper includes a synthesis of benefits of and misconceptions about providing financing to women. Adoption of recommendations can enable financial institutions to significantly reduce the transaction costs associated with establishing women clients. The report also proposes a strategy to decide whether to mainstream or to target women specifically, and how to identify which sectors to target.

TN #4. Designing for Financial Viability of Microenterprise Programs. Charles Waterfield. March 1993.

This technical note presents a static model for determining the financial viability of a microenterprise assistance program and the need for subsidies. The model provides a simple format for calculating program income and program expenses, then uses this information to calculate ratios for level of solvency, operational self-sufficiency, short term financial self-sufficiency and long term financial self-sufficiency. This model assumes a single loan methodology, such as short term group loans. There is no discussion of gender.

TN #5. Monetary Incentive Schemes for Staff. Katherine Stearns. ACCION. April 1993.

This report takes a case study approach looking at four MSE lending credit projects, three in Latin America and one in Egypt. A detailed description of incentive schemes currently in place is provided. The note avoids making recommendations. Rather it is a tool to help the reader think through the potential strengths and weaknesses of various incentive schemes. Included is a series of problems designed to help the reader decide when and what kind of incentive schemes are indicated. The content is not gender specific and is appropriate for all MSE lenders.

Nonfinancial Assistance to Microenterprise

NF #1. A Field Manual For Subsector Practitioners. Steven J. Haggblade and Matthew Gamser. November 1991

This manual is a step by step guide in subsector analysis from identification of subsector to mapping. Identification of opportunities for microenterprise growth are included. A discussion of leverage points and cost effective ways to target high growth potential industries is discussed. The note takes care to include in its case studies subsectors where women's participation is strong and includes gender as a subsector selection criterion.

NF #2. Facilitators Guide for Training in Subsector Analysis. Marshall Baer, Cathy Gibbons, Steven J. Haggblade and Nick Ritchie. December 1992.

This note complements **A Field Manual For Subsector Practitioners**. It is a tool for trainers. It includes some gender information, not in the training dynamics, but in subsector selection.

Field Research

FR #1. A Manual for Conducting Baseline Surveys of Micro- and Small-Scale Enterprises. Michael McPherson and Joan Parker. February 1993.

The MSE Baseline Survey has been used widely by GEMINI to provide information on the extent of participation in the microenterprise sector. The survey consists of a door-to-door enumeration of nonagricultural income-earning activities which is conducted using rapid, low cost means. This manual describes what is required in terms of time and human resources to accomplish a baseline survey. Procedures for sampling, questioning, analyzing, and disseminating the results are provided. Sample questionnaires included have been revised to include questions which allow for gathering more information useful to the analysis of women's microenterprises.

Special Publications

SP #1. Training Resources for Small Enterprise Development. Small Enterprise Education and Promotion Network. 1992.

This special publication was designed to provide easier access to the training materials which have been developed by SEEP network members for small enterprise development projects. There are three areas in which training materials are included: business development, credit management, and group building or training of trainers. Six training sessions in the area of business development were designed to be used with women and/or illiterate groups. Of this number, four are designed for groups of women micro-entrepreneurs or for groups with no MSE experience. Of the four training sessions in credit management which were designed to be used with women, all are for those who have little or no MSE experience. There are no training materials for women with small or medium sized businesses. Two training sessions under the category of group building are designed to be used with women.

Mention is made that some training that SEEP members use may effectively exclude women through the use of terms and examples which do not relate to women. Also, men are more often depicted as business owners in the graphic illustrations provided. Questions are raised as to whether some agencies include women in their programs but not in their training materials. We would venture a guess that the training materials reflect the gender of the majority of participants, if not the target audience.

SP #2. Financial Management of Micro-Credit Programs: A Guidebook for NGOs. Robert Peck Christian. ACCION International. 1990.

This manual provides basic financial management tools to financial managers and NGO administrators who run micro-enterprise credit projects. It discusses computerized information management which is useful in the tracking of portfolio performance as well as in general accounting. It also presents a method for the financial analysis of program performance, including formulas for calculating operational and financial self-sufficiency, return on assets, and return on equity. Methods for managing risk and setting interest rates are given. There is no mention of gender.

SP #3. The ADEMI Approach to Microenterprise Credit. A. Christopher Lewin. June 1991.

This paper is a case study of a microenterprise promotion project in the Dominican Republic. As such it is a useful tool to those who are interested in the design implementation and day to day operations of microenterprise lending institutions.

The ADEMI institution does not have specific programs or policies tailored to women microentrepreneurs. Women make up a large (more than 40 percent) percentage of their client base. Ademi has adopted many practices that reduce the transaction cost of lending to borrowers and women benefit from these. To the extent to which women are the principal child care providers they also benefit indirectly from the ADEMI special program to provide credit for the construction and expansion of schools and health care facilities.

ANNEX B

TABLE ON INTEGRATION OF GENDER ISSUES IN GEMINI REPORTS

TABLE ON INTEGRATION OF GENDER ISSUES IN GEMINI REPORTS

The document summary table in this annex divides all GEMINI papers into four categories: ARP 1 The Growth and Dynamics of Microenterprise, ARP 2 The Frontiers of Microenterprise Finance, ARP 3 The Frontiers of Nonfinancial Assistance, and Mission Services. We put GEMINI work plans into a residual category we called Management.

Papers were included in the category in which we felt they made the clearest contribution. This often was a judgement call of the reviewers. Papers often fit into more than category. GEMINI staff on occasion list a single paper under two categories. The reason for this is that if a paper meets the requirements of two deliverables it is included under both. Evaluating GEMINI documents to see if and how gender issues were addressed would be confused by double counting, so a decision had to be made.

Project design and evaluation papers were usually included under Mission Services where GEMINI includes direct services to Missions and its contributions to impact. But again the decision was subjective. Technical Report #3 *Maroc: Conception d'une Enquête pour une Etude du Secteur Informel*, was not included under Mission Services but under ARP 1. We chose to include it here because we felt the paper, with its proposed methodology to better identify the significance of women entrepreneurs, makes a contribution to the research in the Growth and Dynamics area.

Deciding between ARP 3 and Mission Services was sometimes difficult. Nonfinancial assistance is a broad category. Most project design evaluation or impact assessments we put under Mission Services unless we felt that the paper made a significant contribution elsewhere. Subsector studies were generally included in ARP 3, but so were other papers that sought to advance the frontiers of nonfinancial assistance, and had implications broader than the study area.

There are four gender variables: WID Office contribution of funds, gender-disaggregated data, gender-specific constraints, and proposed strategies to alleviate those constraints. In some cases the WID Office contributed funds to support a consultant as part of a team; in others a separate study was funded. In our summary table we do not separate these two.

TABLE 1: INTEGRATION OF GENDER IN GEMINI REPORTS

TITLE	Paper Type	No.	Type of Report	w/WID office funding	Gender Data	Constraints Opportunities	Strategies for Women
ARP 1 GROWTH AND DYNAMICS OF MICROENTERPRISE							
The Dynamics of Small-Scale Industry in Africa and the Role of Policy	WP	2	Subsector research			X	
Gender and the Growth and Dynamics of Microenterprises	WP	5	General research	X		X	X
Data Collection Strategies for Small-Scale Industry Surveys	WP	11	General research				
Dynamics of Microenterprises Research Issues and Approaches	WP	12	General research			X	X
Dynamics of Microenterprises Research Priorities and Research Plan	WP	13	General research			X	X
Baseline Surveys of Micro and Small Enterprises An Overview	WP	16	General research				
Kenya Kibera's Small Enterprise Sector - Baseline Survey Report	WP	17	Baseline survey		X	X	X
Microenterprise Growth and Dynamics in the Dominican Republic The ADEMI Case	WP	21	Survey based research				
The Structure and Growth of Microenterprise in Southern and Eastern Africa Evidence From Recent Surveys	WP	36	Baseline survey		X	X	
Maroc Conception d'une Enquête du Secteur Informel	TR	3	Survey based research		X	X	X
A Review of the Indigenous Small Scale Enterprise Sector In Swaziland	TR	7	Survey based research		X	X	
Small-scale Enterprises in Lesotho A Summary of a Country-Wide Survey	TR	14	Baseline survey		X	X	
Small-Scale Enterprises In Mamelodi and Kwazahle Townships, South Africa Survey Findings	TR	16	Baseline survey		X	X	
Growth and Change in Malawi's Small and Medium Enterprise Sector	TR	17	Survey based research				
A Country Wide Study of Small Scale Enterprises in Swaziland	TR	24	Baseline survey		X	X	
Micro and Small-Scale Enterprises in Zimbabwe Results of a Country-wide Survey	TR	25	Baseline survey		X	X	
Egyptian Women and Micro Enterprise The Invisible Entrepreneurs	TR	34	Survey based research	X	X	X	X
Micro- and Small-Scale Enterprises in Botswana Results of a Nationwide Survey	TR	46	Baseline survey		X	X	
The Growth and Dynamics of Women Entrepreneurs in Southern Africa	TR	47	Baseline survey	X	X	X	X
Results of a Nationwide Survey on Micro, Small and Medium Enterprises in Malawi	TR	53	Baseline survey		X	X	
Microempresas y Pequeñas Empresas en la República Dominicana Resultados de una Encuesta Nacional	SP	4	Survey based research		X		X
Banking on the Rural Poor in Malaysia	FR	1	Field guide				X
ARP 2 THE FRONTIERS OF MICROENTERPRISE FINANCE							
A Financial Systems Approach to Microenterprises	WP	18	Institution Strengthening				
The Microenterprise Finance Institutions Of Indonesia and Their Implications for Donors	WP	20	Institution Strengthening				
Credit Unions A Formal Sector Alternative for Financing Microenterprise Development	WP	22	Alternative Institutions				
Steps to the Creation of a Viable Financial Institution for Microenterprise Development in the Philippines	WP	24	Alternative Institutions				
Village Banking A Cross Country Study of a Community Based Lending Methodology	WP	25	Alternative Institutions		X	X	
Dynamics of Small and Micro-scale Enterprises and the Evolving Role of Finance	WP	26	General research		X		
Poverty Lending And Microenterprise Development A Clarification of the Issues	WP	30	General research				
The Solidarity Group Experience	WP	31	Alternative Institutions		X	X	
A New View of Finance Program Evaluation	WP	32	General research				
The Role of Savings in Local Financial Markets The Indonesian Experience	WP	33	General research				
BancoSol A Private Commercial Bank A Case Study in Profitable Microenterprise Development In Bolivia	WP	35	Alternative Institutions		X		
Transformation Lending Helping Microenterprises become Small	WP	37	Institution Strengthening			X	X
Should Principles of Regulation and Prudential Supervision be Different for Microenterprise Finance Organizations?	WP	38	General research				
Financial Institutions Development Project in Indonesia Developing Financial Institutions to Serve Small Enterprises	WP	41	Assessment				
An Evaluation of The Institutional Aspects of Financial Institutions Development Project Phase I in Indonesia	TR	15	Project evaluation				
Women in the BPD and the Unit Desa Financial Services Programs Lessons from Two Impact Studies in Indonesia	TR	19	Assessment	X	X	X	X
The Development Impact of Financing the Smallest Enterprises In Indonesia	TR	26	Assessment		X		
The Role of Financial Institutions in the Promotion of Micro and Small Enterprises in Burkina Faso	TR	29	Institutions				

TITLE	Paper Type	No	Type of Report	w/WID office funding	Gender Data	Constraints Opportunities	Strategies for Women
ARP 2 THE FRONTIERS OF MICROENTERPRISE FINANCE cont'd							
A Review of the Prospects for Rural Financial Development In Bolivia	TR	31	Institution Building				
Access to Credit for Poor Women A Scale-up Study of Projects Carried out by Freedom from Hunger in Mali and Ghana	TR	33	Alternative Institutions		X	X	X
Apex Study of the Small Enterprise Development Program of Catholic Relief Services, Senegal	TR	36	Institution Strengthening				
Apex Study of the Small Enterprise Development Program of Catholic Relief Services, Thailand	TR	39	Institution Strengthening				
Analysis of Funding Mechanisms for the Small and Micro Enterprise Development Project, Egypt	TR	43	Institution Strengthening				
Get Ahead Foundation Credit Programs in South Africa The Effects of Loans On Client Enterprises	TR	44	Assessment		X	X	X
Methods for Managing Delinquency	TN	1	Institution Strengthening				
Interest Rates and Self Sufficiency	TN	2	Institution Strengthening				
Financial Services for Women	TN	3	Institution Strengthening	X	X	X	X
Designing for Financial Viability of Microenterprise Programs	TN	4	Institution Strengthening				
Monetary Incentive Schemes for Staff	TN	5	Institution Strengthening				
Financial Management of Micro-Credit Programs A Guidebook for NGOs	SP	2	Institution Strengthening				
The ADEMI Approach to Microenterprise Credit	SP	3	Institution Strengthening		X	X	
ARP 3 FRONTIERS OF NONFINANCIAL ASSISTANCE							
Prospects for Enhancing the Performance of Micro-and Small-Scale Nonfarm Enterprises in Niger	WP	3	Subsector study		X		
Agenda Paper Seminar on the Private Sector in the Sahel	WP	4	General research				
Options for Updating AskARIES	WP	7	Dissemination				
Technology- The Key to Increasing the Productivity of Microenterprises	WP	8	General research			X	
Lesotho Small and Microenterprise Strategy Phase II Subsector Analysis	WP	9	Subsector study	X	X	X	X
A Subsector Approach to Small Enterprise Promotion and Research	WP	10	General research				
The Process of Institutional Development Assisting Small Enterprise Institutions To Become More Effective	WP	15	Institution Strengthening				
Agriculture Rural Labor Markets and the Evolution of the Rural Nonfarm Economy	WP	19	General research			X	
A Proposed Subsector Based Monitoring and Evaluation System for Care/Thailand's Silk Promotion Efforts	WP	23	M&E Design			X	X
Opportunities for Intervention in Thailand's Silk Subsector	WP	27	Subsector study			X	X
Apex Study of the Asociacion de Grupos Solidarios de Colombia	WP	28	Institution Strengthening				
The Subsector Methodology. A Field Orientation for Care/Egypt	WP	29	Subsector study			X	X
Small and Medium Enterprise Development in Poland	WP	34	Sector study				
Application of the GEMINI Methodology for Subsector Analysis to MSE Export Activities. A Case Study in Ecuador	WP	39	Subsector study			X	X
Private Business Organizations and the Legislative Process	WP	40	General research				
A Monitoring and Evaluation System for Peace Corps' Small Business Development Program	TR	13	M&E Design				X
Burkina Faso Microenterprise Sector Assessment and Strategy	TR	18	Subsector study	X	X	X	X
Mali Microenterprise Sector Assessment and Strategy	TR	20	Subsector study	X	X	X	X
The Role of Private Sector Advocacy Groups in the Sahel	TR	32	General research			X	X
The Private Operator's Perspective on and Agenda for Action, Dakar, Senegal, November 22-25, 1991.	TR	37	Strategy building paper				
Background Documents to the Seminar on the Private Sector in West Africa	TR	38	Strategy building paper				
Study of Informal Cross Border Trade. Poland	TR	40	Sector study				
Study of the Informal Commercial Sector, Poland	TR	41	Sector study			X	X

TITLE	Paper	No	Type of Report	wWID office funding	Gender Data	Constraints Opportunities	Strategies for Women
ARP 3 FRONTIERS OF NONFINANCIAL ASSISTANCE cont'd							
Small Enterprise Development in the Russian Far East	TR	49a	Sector study	X		X	X
Supporting Private Enterprises in Uzbekistan: Challenges and Opportunities	TR	49b	Sector study			X	X
Assessing the Prospects for Small Enterprise Development in Kazakhstan	TR	49c	Sector study			X	X
Small Enterprise Development in Ukraine	TR	49d	Sector study		X	X	X
Skins and Hides in Four Countries in Africa: The Potential Role for Micro-and Small-Enterprise Development	TR	50	Subsector study		X		
Business Linkages and Enterprise Development In Zimbabwe	TR	55	Subsector study				
A Field Manual for Subsector Practitioner:	NF	1	Subsector manual				X
Facilitators Guide for Training in Subsector Analysis	NF	2	Subsector manual				X
Training Resources for Small Enterprise Development	SP	1	Training manual			X	X
MISSION SERVICES							
Jamaica Microenterprise Development Project: Technical, Administrative, Economic and Financial Analyses	TR	1	Project design		X	X	X
Bangladesh Women's Enterprise Development Project: PID Excerpts and Background Papers	TR	2	Project design		X	X	X
Small Enterprise Assistance Project II in the Eastern Caribbean: A Project Paper	TR	4	Project design		X	X	X
Technical Assessment: Rural Small-Scale Enterprise Pilot Credit Activity in Egypt	TR	5	Assessment		X		
Developing Financial Services for Microenterprises: An Evaluation of USAID Assistance to the BRI Unit Desa System	TR	6	Assessment	X	X	X	
Ecuador Microenterprises Sector Assessment: Summary Report	TR	8	Assessment		X	X	X
Ecuador Microenterprise Sector Assessment: Financial Markets and the Micro and Small-scale Enterprise Sector	TR	9	Assessment				
Ecuador Microenterprise Sector Assessment: Policy Framework	TR	10	Assessment				
Ecuador Microenterprise Sector Assessment: Institutional Analysis	TR	11	Assessment				
Ecuador Microenterprise Sector Assessment: Key Characteristics of the Microenterprise Sector	TR	12	Assessment		X	X	X
A Microenterprise Sector Assessment: Sector Assessment and Development Strategy for AID in Zambia	TR	21	Assessment		X		
Bangladesh Women's Enterprise Development Project Paper	TR	22	Project design		X	X	X
Peru: Small Business and Employment Expansion Project Paper	TR	23	Project design				
Midterm Evaluation of the ASEP/PADE Component of the Small Business II Project, Honduras	TR	27	Assessment		X		
Midterm Evaluation of the ANDI/PYME Component of the Small Business II Project, Honduras	TR	28	Assessment		X		
Small and Micro Enterprise Development Project No 262-0212, Egypt: Mid-term Evaluation	TR	30	Assessment		X	X	X
A Pre-Project Identification Document: Analysis of the Lesotho Agricultural Enterprise Initiatives Project	TR	35	Project design				
Evaluation of the Micro and Small Enterprise Development Project (MSED) in Bolivia	TR	42	Assessment				
Analysis of Funding Mechanisms for the Small and Micro Enterprise Development Project, Egypt	TR	43	Assessment				
Get Ahead Foundation in South Africa: Final Evaluation	TR	45	Assessment		X	X	X
Small Business Development Programming Trip: Peace Corps/Albania and the Office of Training and Program Support	TR	48	Design				
Morocco: Assessment of Programming Options for Microenterprise Development	TR	51a	Assessment		X	X	X
USAID/Morocco: Assessment of Programming Options for Microenterprise Development: Report on Workshop and	TR	51b	Assessment		X	X	X
Small Enterprise Development in Armenia: Programming Recommendations for Peace Corps Volunteers	TR	52	Project design				
A Review of Donor Funded Projects in Support of Micro-and Small-Scale Enterprises in West Africa	TR	54a	Assessment		X		
A Review of Donor Funded Projects in Support of Micro-and Small-Scale Enterprises in West Africa: Case Studies	TR	54b	Assessment		X		
End of Project Evaluation, Enterprise Development Project, Bangladesh	TR	56	Project evaluation		X	X	
Small Business Development Support Project in South Africa: Concept Paper	TR	57	Design			X	

MANAGEMENT

GEMINI Overview of the Project and Implementation Plan, October 1, 1989-September 30, 1990
 Review of Year One Activities (October 1, 1989 to September 30, 1990) and Year Two Workplan
 Review of Years 1-3 Activities and Workplan for Years 4 and 5 (December 1, 1991 to November 30, 1992)

Paper Type	No
WP	1
WP	14
TR	58

Type of Report
 Workplan
 Workplan
 Workplan

w/WID office funding	Gender Data	Constraints Opportunities	Strategies for Women
		X	X
			X

WP = Working Paper, TR = Technical Report, TN=Technical Note, FR= Field Research, NF= Non-financial Technical Report and SP= Special Publication

ANNEX C
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ANNEX D
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USAID/Washington

Tullin Pulley, R&D/WID Private Enterprise Advisor
Mari Clark, R&D/WID Europe Liaison, Evaluation Advisor
Lynn Hill, PRE/SMIE WID Advisor
Michael Farbman, PRE/SMIE Director
Constance Durham, PRE/SMIE, GEMINI Project Officer
Sallie Jones, FVA/PVC Deputy Director
Devorah Miller, FVA/PVC
Cressida McKean, POL/CDIE
Nagat El-Sanabary, NE WID Advisor

GEMINI Contractors

Matt Gamser, Project Director
Mohini Malhotra, Deputy Project Director

GEMINI Subcontractors

Don Mead, MSU
Carl Liedholm, MSU
Yacob Fisseha, MSU
Maria Otero, ACCION
Kathy Stearns, ACCION

GEMINI Consultants

Elaine Edgcomb, SEEP
Jeanne Downing, ATI
Jean Weidemann, Weidemann Associates
Jennifer Santer, DAI
Joan Parker, DAI
John Magill, DAI
Kenneth Angell, DAI
Eric Nelson, DAI

Cairo Mission

Timothy Hammann, USAID/Deputy Project Director
Robert Kirk, USAID/Branch Chief SME Projects
Magdy Khalil, USAID/SME Project Officer
Aziza M. Helmy, USAID/WID Officer
Randall Parks, USAID/Evaluation Officer
Seifalla Hassanein, USAID
Robert Jordan, USAID

Cairo, Egypt

Michael D. DeVries CARE/Egypt
Sayed M.A. Hassanein, Environmental Quality International
Ishmail Siam, Small Enterprise Credit Program
Ron Bieten, Agricultural Cooperative Development International
Sherif Sabri, Cairo Foundation
Mrs. Fawzia of Sahar Clothing
Mrs. Teresa of Golenar Weaving

Bangladesh Mission

Ross Bigelow, USAID/Private Enterprise Advisor
Raka Rashid, USAID/WID Officer
Jan Rockcliffe-King, USAID/Evaluation Officer

Dhaka, Bangladesh

Abdul Karim, Deputy Managing Director, MIDAS
Mahmoodul Haq, Managing Director, MIDAS
Steven Haggblade, IFPRI
Zarina Kanjee, MIDAS Program Officer
Zakir Hossain, MIDAS Program Officer
Rasheda A. Khanam, Project Director WEDP Bangladesh
Nasreen Akhter, Jamnakshi Fabrics
Sabina Alam, SkyRoom Restaurant
A. Rouf Chowdhury, SkyRoom Restaurant
M.A. Mannan, Remo Chemicals, Ltd.
A.N. Sayeda, Remo Chemicals, Ltd.

Others

Lynn Bennett, IBRD
Elisabeth Rhyne, Former GEMINI Project Officer
Fred O'Regan, Former AFR/ONI Microenterprise Advisor
Karl Jensen, USAID/South Africa

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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.

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.