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The Subsector/Trade  
Group Method:  
A Demand-Driven  
Approach to  
Nonfinancial  
Assistance for  
Micro and Small  
Enterprises

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# GEMINI

**GROWTH and EQUITY through MICROENTERPRISE INVESTMENTS and INSTITUTIONS**  
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# The Subsector/Trade Group Method: A Demand-Driven Approach to Nonfinancial Assistance for Micro and Small Enterprises

by

Frank Lusby

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## **PREFACE**

The irony of a project such as the Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project is that the more learning that takes place, the more questions arise. Although we've been working on microenterprise development issues for six years, there are many important areas and issues we are just starting to explore. GEMINI has spent much of its six years identifying problems with conventional approaches to nonfinancial assistance, but we are only beginning to develop alternative, more cost-effective models. This paper, based on the work experience of the Action Consulting Association (ACA) in West Africa, provides a first step toward understanding the lessons from ACA's innovative work with trade groups for the larger community of nonfinancial assistance providers.

Frank Lusby describes how subsector analysis can be translated into effective nonfinancial assistance action, using trade groups as a focal point for assistance activity. Trade groups and other types of microenterprise associations are a relatively unexplored aspect of the microenterprise community. Clearly, these associations merit greater attention. Were we not in the final days of the GEMINI project, we would be planning follow-up work on this topic. We hope that this paper will provide a springboard for new action research on trade groups and on mechanisms for improving nonfinancial assistance delivery, carried out through USAID's Best Practices Project, and through other new initiatives.

Matthew Gamsler  
GEMINI Director

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## EXECUTIVE SUMMARY

This paper presents a methodology for conducting nonfinancial assistance programs with micro and small enterprises (MSEs). It is broken into four sections. The first section presents a framework for identifying constraints and opportunities within MSE subsectors. The second section reviews nonfinancial services that can be used by nongovernmental organizations (NGOs) or projects (referred to in the report as implementing organizations, or IOs) to address the constraints and take advantage of opportunities. The third section looks at the service delivery skills and principles that are essential if subsector interventions are to be successful. The fourth section looks at program management issues. The case examples cited in the paper come from the programs of the Action Consulting Association/US (ACA/US) and its partner organizations in West Africa (ACA/Senegal, Mali, and Niger).

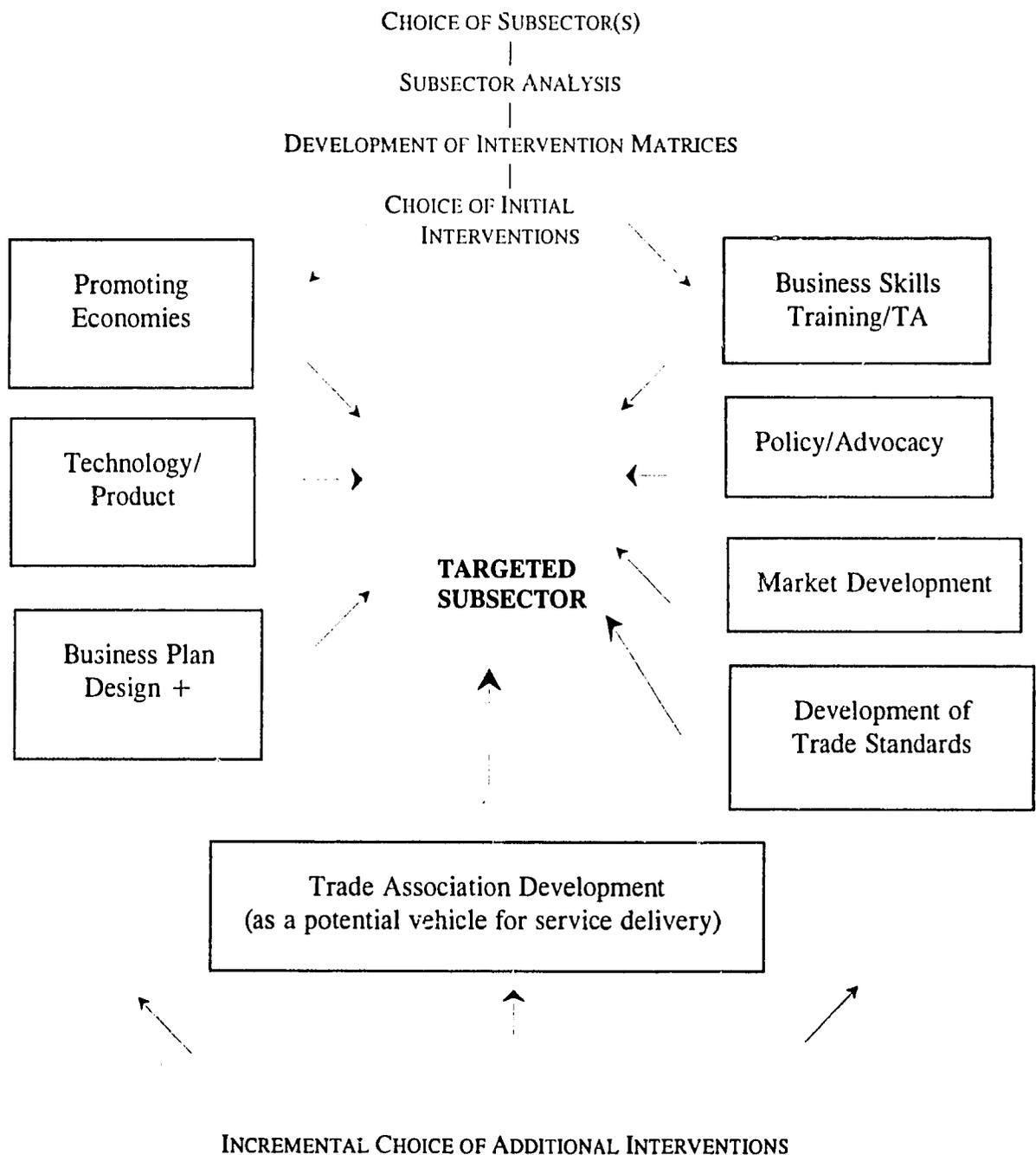
The paper promotes a methodology for providing nonfinancial assistance to MSEs called the "subsector/trade group" (SS/TG) approach. The basic rationale for this approach is that nonfinancial interventions are more successful and cost-effective when they are targeted at the needs of similar and related groups of enterprises. The approach can be characterized as follows: 1) it targets program interventions at groups of firms within the same **trade group** so as to address their particular needs; 2) it identifies cost-effective interventions within **subsectors** that address constraints faced by large numbers of firms; and 3) it focuses resources among a smaller number of MSEs so that impact, and measurability of impact, are greater.

The methodology begins by selecting MSE subsectors that will be targeted by program activities. This can be done based on a comparative analysis that assesses their potential for growth, employment, linkages with other MSEs, and the like. After the MSE subsectors are selected, "subsector analysis" can be used as a **tool** for identifying constraints and possible interventions.

Subsector analysis, in and of itself, is only a study that needs to be followed by implementation activities if it is to have any impact. To reduce the gap between subsector analysis and implementation activities, "intervention matrices" can be developed. These matrices summarize the subsectors' constraints and intervention opportunities according to potential "points of entry." They can be instrumental in assisting IOs in selecting their initial interventions.

A variety of nonfinancial services can be used to address subsector constraints and take advantage of subsector opportunities. These are presented in the following diagram, which also presents the different steps in the SS/TG methodology.

## FRAMEWORK FOR NONFINANCIAL SERVICES TO MSEs



For nonfinancial interventions to be successful, IOs must possess effective service delivery skills. Even if subsector constraints and opportunities are correctly identified, the IOs will not be successful in addressing them if they do not use methodologies that get results. The following is a list of service delivery principles that can contribute to successful program implementation:

- Services are tailored to the needs of specific trade groups.
- Programs are developed where immediate and real business opportunities exist.
- Trade group representatives are involved in all phases of program design/delivery/evaluation.
- Newly acquired skills and knowledge are applied immediately by MSEs.
- IO uses participative training and technical assistance methods.
- Management tools, technologies, training materials, and so forth are tested before dissemination.
- Follow-up is built into all activities.
- Market-driven approaches are used.
- MSEs pay for services; IOs pursue diverse cost-recovery strategies.
- Cost-effective, leveraged interventions are identified.

Program management issues related to the provision of nonfinancial services to MSEs include:

- ***The Identification of Outputs and Indicators.*** Outputs and indicators for nonfinancial services can be developed for each service described in the diagram above. One can measure both the direct and the indirect impact on MSEs
- ***Capacity Building of IOs.*** Capacity building of IOs is a critical element to program success. Even if constraints and opportunities are successfully identified within targeted subsectors, they will remain unchanged unless IOs have the skills to address them.

## SECTION ONE

### BASIC METHODOLOGY AND FRAMEWORK

This paper promotes a methodology for providing nonfinancial assistance to MSEs called the "subsector/trade group (SS/TG) approach." A principle feature is that it targets interventions to the needs of specific trade groups. Experience in many countries shows that training/technical assistance, technology, association development, and advocacy are more effective when they are targeted in this way. This is because the issues and problems facing firms within a particular trade group are fundamentally different from those facing firms in other trade groups. Poultry farms may need systems to track the profitability of chicken lots, monitor sales to institutional buyers, develop new varieties of feed, and lobby for reduced duty on veterinary medicines. Carpenters may need to develop costing systems for their furniture production, develop improved tools, find better sources of wood, and lobby against the importation of subsidized, duty free furniture. The contrast in problems can be even more pronounced when trade groups are composed primarily of women-owned businesses. Given these differences, it is not surprising that generic interventions, which cut across a broad array of trades, are generally not effective.

The basic rationale for the SS/TG approach is that nonfinancial interventions are more successful and cost-effective when they are targeted at the needs of similar and related groups of enterprises. The SS/TG approach benefits MSEs by providing practical assistance to address their needs and constraints. The rest of this section will clarify terms related to an SS/TG approach, such as "sub-sector," "trade group," "subsector analysis," and "incremental approach." This section will then discuss the characteristics and advantages of the SS/TG approach.

A **subsector** can be defined as a vertically integrated group of enterprises (both large and small) that deal with the same product group. A subsector includes enterprises that produce or procure raw materials, enterprises that process them, and enterprises that sell the finished products (both on a wholesale and retail basis). The following diagram provides a simplified illustration of agribusiness subsectors.

<i>FRUIT SECTOR</i>			<i>FISH SECTOR</i>		
Fruit juice subsector	Dried fruit subsector	Raw fruit subsector	Dried fish subsector	Smoked fish subsector	Fresh fish subsector

*WITHIN EACH SUBSECTOR THERE IS A:*

Retailing trade group  
(small shops, specialty stands, supermarkets)

Wholesaling trade group  
(businesses selling large quantities to retailers)

Processing trade group  
(businesses that are drying, smoking, and/or preparing raw products)

Production trade group  
(businesses that are producing raw materials)

One sees that the agribusiness sectors such as fruit and fish can be further broken down into individual product groups (such as fruit juices, dried fruit, and raw fruit). Each of these categories represents an economic subsector composed of firms that buy and sell from each other in the production chain from raw material to eventual retailing of finished products.

Within each subsector there are several **trade groups**. A trade group can be defined as a group of enterprises that share the same economic activity. Within the fruit juice subsector, for example, one can find distinct trade groups in fruit juice production, processing, wholesaling, and retailing.

### CHARACTERISTICS OF SS/TG APPROACH

Based on the definitions presented above, the SS/TG approach can be characterized as follows:

- It targets program interventions at groups of firms within the same **trade group** so as to address their particular needs;
- It identifies cost-effective interventions within **subsectors** that address constraints faced by large numbers of firms; and
- It focuses resources among a smaller number of MSEs so that impact, and measurability of impact, is greater.

The following sections will look more closely at the first two points.

### LOOKING AT THE SUBSECTOR AS A WHOLE

To maximize the impact of MSE programs, it is useful to look at constraints within subsectors as a whole. To do this, "subsector analysis" can be used to identify:

- The relationships through which enterprises produce, procure, process, and distribute goods and services within a single product group; and
- The constraints within a subsector which, if alleviated, would help the enterprises to improve their operations.

By identifying constraints that affect large numbers of enterprises, one can uncover opportunities for cost-effective "leveraged interventions" (interventions that, relative to their size and cost, impact large numbers of MSEs). Examples of leveraged interventions include: liberalizing the price of cooking oil, thereby creating a greater market for MSEs involved in oil pressing; alleviating supply constraints of metal, thereby assisting virtually all metal working enterprises; or introducing a new production or management technology that can improve the operations of a large number of MSEs within a given trade group.

Subsector analysis can be used as a **tool** for identifying constraints and possible interventions. The more challenging task, however, is to then develop and implement programs that can alleviate the identified

constraints. This is where the service delivery skills of IOs, and their ability to adapt interventions to the needs of firms within the same trade group, comes in.

Another way of identifying constraints and interventions within subsectors is to use an incremental approach, which starts with an intervention at the level of a trade group (business skills training, introduction of new technology, and so forth). From that point, it builds upon the relationships with the entrepreneurs (and the information they provide) to gradually address constraints in the subsector as a whole. This approach works on several premises including:

- The set of issues and needs within subsectors is very complex and cannot be fully understood by a static subsector study;
- The realities and constraints within subsectors are constantly changing and dynamic — what is true today may not be true tomorrow (new constraints and opportunities will emerge);
- Learning by getting involved is part of the development process — one has to learn to deal with problems as they arise;
- Subsectors can face a variety of constraints in different areas rather than just one or two major constraints; and
- MSEs should be integrally involved in identifying constraining factors, and be the primary actors in alleviating them (**trade associations** can promote this process as can IO programs).

### **CASE STUDY OF AN SS/TG PROGRAM**

A case study of a SS/TG program can be taken from ACA staff work under the USAID-funded Sahel Regional Financial Management Project (SRFMP) in Senegal (1986-1991). One of the target groups of the project was the bread production subsector. This subsector included the milling of flours, the procurement and sale of ingredients such as yeast, the baking and sale of breads by bakeries, and the distribution of bread by a variety of other retailers. In this case, the following things happen:

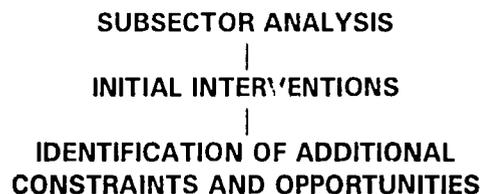
- Project staff conducted a training needs assessment with the bakery trade group and, based on that assessment, began a program in improved financial management;
- Working with representatives from the bakeries, they developed a financial management system specific to their needs;
- A series of training workshops and follow-up visits was organized to help establish the system in the participating bakeries. Among other things, this resulted in the development of standardized financial ratios for the bakery trade group which were used as decision making tools by the owners;
- Through the time spent with the bakers, project staff learned of an interest in developing bread products using locally produced millet. The key constraint was technological. A local technology organization was contacted to work with the bakers to develop the new product;

- The bakery owners developed close relationships through the time they spent together at the training activities. This led to a renewal of their trade association;
- Project staff helped the association to develop its member services. Through meetings and discussions, the members formed a buying block for wheat flour — allowing them to gain cheaper prices from the national mill;
- The bakers began lobbying to import flour, which was an illegal activity in the country (the national flour mill was a monopoly with government interests). They also became interested in setting up their own flour mill. Project staff helped them to contract a specialized firm to do a feasibility study; and
- The bakers identified a second supply constraint — yeast — which was controlled by a few importers. Their association sent a representative to the United States (under USAID's Entrepreneurs International program) who contacted the Fleishman's Corporation. This resulted in the direct importation of a container of yeast, which was designed specifically by Fleishman's for the local climatic conditions.

It is important to point out that many of the subsector constraints were identified incrementally, following the initial training activity. Project staff were able to develop programs to address these constraints. They also served as a broker — bringing in other organizations when they did not have the capacity to address specific constraints. Many interventions were possible because of the strong relationship of trust that developed between project staff and the bakeries. In the end, a variety of constraints were alleviated, leading to improved operations. The program also made the participating businesses more creditworthy, and better able to make productive use of loan funds.

### **COMBINING SUBSECTOR ANALYSIS AND AN INCREMENTAL APPROACH**

This paper proposes a combined approach to nonfinancial MSE programs, which uses both subsector analysis and an incremental approach to identify constraints within given subsectors. This is done by using subsector analysis as a "first step" in understanding different subsectors. The analysis is useful in helping IOs to target their initial interventions. Once these begin, IOs work with the MSEs in the subsector to identify new constraints as they emerge, and address them in an incremental fashion. The following diagram illustrates this strategy:



## CHOOSING SUBSECTORS FOR INTERVENTIONS

MSE subsectors can be selected based on a comparative analysis that assesses the potential for:

- Growth
- Employment
- Linkages with other MSEs
- Export potential
- Participation of women
- Value added potential
- Presence of other organizations in the subsector
- Potential for regional business exchange, and so forth.

Baseline surveys that include assessments of market potential can serve as the basis for carrying out these analyses. The GEMINI project has developed a variety of techniques that can be used for this purpose (refer to GEMINI Subsector Manual for more information). One can then develop a grid that facilitates the ranking (on a scale of 1 to 5, for example) and the comparison between subsectors. The following is an illustration of this type of evaluation grid:

CRITERIA	SUBSECTOR A	SUBSECTOR B	SUBSECTOR C
growth			
employment			
linkages with other MSEs			
export potential			
participation of women			
value added potential			
presence of other organizations in the subsector			
potential for regional business exchange			
<b>TOTAL POINTS</b>			

This presentation of a subsector selection method is simplified for the purposes of this paper. In reality, there are several different trade groups and trade "channels" within a subsector that could have different characteristics and potentials. These need to be analyzed as well before making a final decision.

After subsectors are targeted, IOs can conduct a market analysis within each of them. The objective of these analyses, as described earlier, is to: 1) identify the vertical plane upon which different firms produce, procure, process, and distribute goods and services within the subsector; 2) identify the

constraints within the plane that are inhibiting greater productivity, sales, and so forth; and 3) identify cost-effective interventions that can alleviate constraints or help MSEs take advantage of opportunities.

### **INTERVENTION MATRICES: MAKING THE LINK BETWEEN SUBSECTOR ANALYSIS AND PROGRAM IMPLEMENTATION**

Subsector analysis, in and of itself, is only a study — and will have little, if any, impact on MSEs unless it is followed by actual implementation activities. The gap between subsector analysis and implementation activities can be narrowed by developing "intervention matrices." These matrices summarize the subsectors' constraints and intervention opportunities according to potential "points of entry." These points of entry reflect general categories of intervention including: economies of scale, technology, policy environment, training/technical assistance, finance, market development, and physical infrastructure. The matrices are presented in an "intervention format" to facilitate the identification of activities that could assist the subsector. This is helpful in determining which interventions to take as a starting point. A matrix extract for the furniture-making subsector in Kenya is presented below.

<b>Point of Entry</b>	<b>Subsector Constraints/ Opportunities</b>	<b>Possible Interventions</b>
<b>Economies of Scale</b>	<ul style="list-style-type: none"> <li>● Higher prices paid by individual MSEs for inputs</li> <li>● Lack of wood supply</li> </ul>	<ul style="list-style-type: none"> <li>● Support trade associations to make joint purchase of inputs</li> <li>● Assist entrepreneurs to develop business plans for wood supply enterprises</li> </ul>
<b>Market Development</b>	<ul style="list-style-type: none"> <li>● Lack of access to upscale markets</li> </ul>	<ul style="list-style-type: none"> <li>● Facilitate linkages with buyers and designers in market centers</li> </ul>
<b>Technology</b>	<ul style="list-style-type: none"> <li>● Inefficient and poor quality cutting</li> </ul>	<ul style="list-style-type: none"> <li>● Assist owners to develop business plans for purchase of power tools</li> <li>● Upgrade MSE skills to produce to design specifications</li> </ul>

The subsector/market analyses, together with the intervention matrices, serve as an initial guide for selecting interventions that show the most promise for delivering a leveraged effect. Once IOs begin intervening, however, flexibility is built in for a learning process to take place. New constraints/opportunities will manifest themselves as the program evolves. The IOs are in a good position to identify them because of the close working relationships they have developed with the MSEs.

It is likely that some constraints will be identified (such as technology, infrastructure, or credit) that do not fall within a particular IOs institutional mandate. In these cases, it is useful to identify other organizations that specialize in these areas — and make the link with the MSEs. Some IOs make the mistake of trying to address all MSE constraints "in-house."

This can distract them from their main areas of specialization and lead to mediocre services. The requirements of running a good organization (such as a lending institution) are very demanding and tend to be specific to the nature of assistance being provided.

As mentioned earlier, subsector analysis is only effective to the extent that there are local implementing organizations with a strong service delivery capacity. They must possess the necessary skills and ability to develop programs that can alleviate subsector constraints and take advantage of subsector opportunities. The next section looks at the different forms of nonfinancial assistance programs that IOs can offer.

## SECTION TWO

### NONFINANCIAL SERVICES

Subsector constraints and opportunities can be addressed using a variety of services and approaches. These include:

- Promoting economies of scale
  - Joint procurement
  - Joint production for large contracts
  - Cost sharing of expensive facilities/machinery
- Policy/advocating for improved regulatory environment
- Development of trade standards
  - Financial ratios
  - Quality control standards
- New technology/product development
- Development and implementation of business plan designs (for specific business activities)
- Domestic and export market development
- Business skills training/technical assistance (including:)
  - Financial management
  - Production of records which demonstrate credit worthiness
  - Marketing, quality control, organization development

Credit constraints are best met by financial service providers. Nonfinancial services can be helpful, however, by improving MSE creditworthiness. They can help MSEs make more productive use of loan funds. Nonfinancial IOs can develop collaborative relationships with financial IOs by making and receiving referrals.

The following narrative describes the different service programs, which can be conducted by IOs (NGOs, projects, and so forth) as well as by indigenous private sector entities and trade associations (an in-depth discussion of the role of MSE trade associations follows).

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## PROMOTING ECONOMIES OF SCALE

### Procuring Inputs in Large Quantities

Purchasing inputs and raw material at a reasonable price is a frequent constraint for MSEs. Alone, MSEs are in a weak bargaining position with merchants and traders. They are often forced to accept the existence of near monopolies in the supply of their inputs. In other situations, there may be a lack of supply in general (for example, a lack of decent lumber for woodworkers, or a lack of corn for poultry feed). IOs or larger firms can work with groups of MSEs (including trade group associations) to relieve these constraints where they exist. They can help them to group their purchases — gaining more favorable prices and/or creating new supply sources where they did not formerly exist. This can be done by assisting the MSE groups to conduct the necessary market research, organize the participants, and negotiate financing terms with banks and/or wholesalers.

### Responding to Large Contracts for Goods

MSEs are often faced with this constraint. They are too small to fulfill the requirements for large contracts that emanate from large companies, parastatals, or the government. In other situations, these contracts are acquired by middlemen — often through unscrupulous relationships with government officials. They then subcontract to small firms and pay them meager wages. They keep most of the profit. Where these constraints exist, IOs or larger firms can assist MSEs to organize themselves to meet the needs of large contract orders.

IOs can use their information network to assist MSEs to identify potential markets. They may then serve as an initial intermediary with the firm that is placing the order — until the MSEs are sufficiently organized to bargain on their own behalf.

MSEs that combine forces to produce large quantities frequently face the constraint of quality control and an inability to produce large quantities of a single item without divergence from the original design. IOs or larger firms can help them in this area — introducing quality control measures that facilitate large-scale, quality-controlled production.

### Sharing Facilities or Machinery

In some instances MSEs require facilities and/or machinery that are beyond their means as a single entity. IOs or larger firms can work with MSEs to identify the facilities/machinery that could be useful to the trade group. At that point they could procure the equipment and make it available to the trade group or manage it on their behalf. An IO could also help trade group members (possibly through associations) to develop a business plan for the acquisition and use of certain equipment.

## ADVOCATING FOR CHANGE

IOs and/or trade associations can assist MSEs to advocate for improvements in the policy environment relative to their trade group or subsector's activities. Policy issues include:

- Licensing (registration, fees, and so forth)
- Access to land for enterprises (land entitlement, and so forth)
- Development of basic infrastructure (access roads, water and drainage, electricity)
- Regulations on redundancy, wage guidelines, and apprenticeship systems
- Patent systems
- Health standards for food processing

Other practices that can be examined include:

- Unfair methods of assessing annual taxes and stall fees
- Harassment by local officials
- Unfair bidding practices for government contracts
- Import and export restrictions
- Subsidies for selected imports which render local MSE production uncompetitive

**IOs can provide technical assistance to develop the capacity of MSE trade associations to address these issues. This "advocacy" assistance can include\*:**

- **Defining Key Policy Issues Affecting the Trade Group/Subsector and Developing Strategies** (identification of problems, immediate and long-term advocacy goals, methods for proceeding);
- **Developing a Message** (collecting local facts and data, surveys of members, assessment of public opinion, development and testing of a simple message, practice in presenting message, tailoring the message to a selected audience, and so forth);
- **Persuading Government Officials to Take Action** (development of allies among government agencies, policy makers, and legislators; preparing meetings; developing persuasive communication techniques; collecting information on the position of each government agency regarding the issue; keeping the message simple; avoiding confrontations; finding common ground; writing good letters; and the like);
- **Using Mass Media** (becoming familiar with local media outlets, identifying journalists with a special interest in the issue, respecting journalists time constraints, developing a relationship with local press corps, and so forth);
- **Developing Press Materials and Planning Media Events** (news releases, news conferences, press/photo opportunities, statements, fact sheets, letters-to-the-editor, opinion/editorial pieces);
- **Media Interviews** (preparing interviews, techniques for personal/radio/tv interviewing, dealing with reporters);
- **Working with MSE Association Members** (organizing support, building relationships, promotion of participation, developing short- and long-term goals to meet specific needs, foster empowerment); and

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\* These points were taken from "After Cairo — A Handbook on Advocacy for Women Leaders," CEDPA, 1994.

- **Forging Alliances** (building coalitions with specialists and influential individuals/organizations, achieving consensus with coalition members, and planning events to foster coalitions)

On this last point (forging alliances), IOs can provide assistance to help MSEs develop effective alliances and coalitions. This can enable them to tackle policy constraints that are specific to the trade group or subsector's needs. An example of this was seen in Kenya several years ago, where legislation prohibited the price of cooking oil from rising above a certain level. This made it practically impossible for small scale oil processors to make a profit. A few NGOs put together a coalition and successfully lobbied for legislative reform. Examples of coalition members included:

- Trade association members and leaders;
- A respected agricultural economist from the local university who could point out the inefficiencies of the current legislation (and market);
- Representatives of farmers who were current or potential producers of the raw seeds that are transformed into oil (they could increase their production if the law was changed);
- Influential politicians from geographic areas that might profit from increased oil seed production and transformation;
- Manufacturers of oil seed presses who stood to gain from increased production; and
- Representatives of agricultural projects, donors, and others who supported the cause.

IOs can assist trade associations to nurture such coalitions, and to organize work sessions and advocacy activities referred to earlier. When the association gains experience on how the process works, it can take it over on its own.

Many policy issues facing MSEs are trade group specific. The example of price controls on edible oils is a case in point. Other examples might include:

- Government subsidies on the import of finished wood products which make local furniture production unprofitable;
- Unfair government contracting practices in the garment production subsector; and
- Overly complex and unnecessary licensing procedures for small restaurants and food vendors.

In each of these cases the problems are trade group specific. They are best addressed by those most concerned — the MSEs in the group. By focusing advocacy on trade groups, IOs can facilitate the resolution of specific problems and obstacles.

## DEVELOPMENT OF TRADE STANDARDS

### Trade-Group-Specific Financial Ratios

In conjunction with financial management training and follow-up programs, IOs can generate financial ratios for MSE trade groups. These are very simple ratios that compare **cost categories to total revenues**. This is only possible, however, if MSEs are capable of simple bookkeeping operations. Once ratios are established, they can be important tools in helping MSEs make informed management decisions about their businesses. They can also be useful to MSE credit institutions that collaborate with the IOs.

Under this approach, IOs can work with individual MSEs to review their ratios in comparison with those of the trade group as a whole. When a ratio is high (meaning that the MSE is spending more in proportion to its revenue than the average MSE in the trade group), IO staff can use a participatory approach and ask the MSE owner what he or she thinks the reason is. After the potential reasons have been ascertained, and if the high ratio cannot be justified, the staff can ask the owner what he or she proposes to do to bring it down. This generates a variety of ideas. The IO staff person is there to serve as a bouncing board for these ideas — providing a professional opinion about the pros and cons of each — yet allowing the MSE to make the final decisions about what to do. This is a powerful technique for change as:

- MSEs become concerned when their ratios are out of the norm and are ready to take corrective actions; and
- It fosters ownership of the decision making process by the MSEs, which results in a higher degree of implementation.

Examples (from ACA experience) of changes that MSE owners have made based on simple ratio analysis include:

Trade Group	Elevated Ratio	Examples of Action Taken
Clothing Makers	Materials/sales	<ul style="list-style-type: none"> <li>● Make purchases weekly instead of daily.</li> <li>● Use public transport instead of taxis.</li> <li>● Join with other clothing producers to purchase in bulk.</li> </ul>
Chicken Farms	Feed/sales	<ul style="list-style-type: none"> <li>● Buy individual ingredients and have feed ground instead of buying ready-made feed.</li> <li>● Purchase grains in rural areas rather than in the urban market.</li> </ul>
Bakeries	Flour/sales	<ul style="list-style-type: none"> <li>● Set up wooden blocks on tables to prevent flour from falling on floor.</li> <li>● Monitor employees more closely to prevent theft.</li> <li>● Purchase in bulk through the association to get discount at the flour factory.</li> </ul>

The elevated ratio in all of these cases also led the MSEs to investigate ways to increase sales (the second option for improving the ratio). This resulted in new advertising campaigns, store signs, and promotions.

IOs can work with MSEs (or their associations) to produce or update financial ratios for the trade group. Where MSEs are incapable of keeping basic financial records, IOs need to organize financial management training and technical assistance programs to introduce simple bookkeeping systems that are tailored to their needs.

### **Improving Quality Standards**

IOs can work with MSE trade associations to establish quality and ethical standards for their members. The objective of this is to improve the perceived and actual quality of the MSEs' products or services. Using a participatory approach, IOs can assist associations to define what they feel are minimum standards for their members. Adherence to these standards can become a prerequisite for membership in the association. Periodic checks and audits can be organized to ensure that members are respecting the standards. The standards can also be publicized — so that the public becomes aware of them. This can increase the credibility and sales of participating MSEs.

## **TECHNOLOGY AND PRODUCT DEVELOPMENT**

New technology development should take place within a market-driven framework. It should be guided by needs that emanate from the targeted MSE subsector. This contrasts with a "nonmarket" approach, which develops a new technology and only later searches for a market. A problem with the latter approach, is that it develops new technologies in isolation (frequently in universities or other research institutions). The result is typically a low level of MSE adoption.

New product or service development also requires a market-driven approach. MSEs that develop products and services based solely on their own ideas are frequently disappointed by a low level of sales. It is important to introduce the notion of customer feedback. Techniques for assessing customer opinion before and during product development can be introduced. MSEs can also learn to solicit suggestions from their clients on how to improve existing products and services.

Programs that develop or introduce improved technologies should be integrated into the private sector. The production, marketing, and repair of improved tools and machines, for example, must not depend on an IO or project. The program must ensure that it develops the private sector's capacity to do this. The technology can then be sustained. Examples of private sector integration can be seen in some countries where oil presses and ceramic stoves were introduced. To this day, these items continue to be produced, sold, and repaired by private sector enterprises.

IOs can use a SS/TG approach to identify technology-related constraints and opportunities within targeted subsectors. They can then work with the MSEs and/or MSE associations to address those constraints using the market-driven methods described above. If an IO does not have the capacity to address technology and product development issues on its own, it can help to identify institutions and resource persons who can. As an example, ACA staff in Senegal helped the tailors association to bring in a well-

known international stylist from a neighboring country to do a workshop on cutting techniques for the members.

In some cases, the introduction of a new product or technology can serve as the initial intervention in a new trade group. After the MSEs have benefitted from the service, IOs can encourage them to take advantage of their new relationships to begin a trade association. A case example of this occurred in Senegal, when a German foundation sponsored a training program for car repair enterprises on how to repair brake systems. This brought many of the owners together for the first time. The ensuing dynamics resulted in the development of a trade association, which ACA supported with a variety of additional nonfinancial services.

### **BUSINESS PLAN DESIGN/ IMPLEMENTATION**

Good business plans are important development tools for MSEs. The process of putting one together, including the thought that is put into it, forces MSE owners to take an objective, critical, unemotional look at their business ideas. The finished product becomes an operating tool, which if properly used, helps the MSE to make its investment profitable and to manage it in an effective manner. Finally, the completed business plan communicates the ideas of the MSE to others. It can convince investors and credit programs that a capital investment or loan to the enterprise's business is a sound financial decision.

To be cost-effective, business plan assistance programs should target specific trade groups, and investment opportunities within their sector of activity. Generic business plan training does not usually translate into concrete results. Business plan assistance programs should also encourage MSE owners to develop their own business plans. This can be done by providing them access to pre-prepared designs that outline the specific items of information that are necessary for their proposed activity. These designs can be developed by the IO in collaboration with MSE representatives who are familiar with the business activity. Examples of business plan designs (developed by ACA offices) include:

- Expanding a tailor shop with a new sewing machine
- Developing a show room for ready made clothes
- Diversifying a tailor shop to include the sale of sewing supplies
- Expanding the inventory of a retail store
- Purchasing a freezer for a retail store
- Expanding production in a poultry farm

As one can see from this list, the designs are very specific. This ensures that all pertinent questions are answered and that all necessary information for a given activity is included in the plan. The methodology is based on experience which shows, for example, that the type of information necessary for the expansion of a retail business differs greatly than that necessary for a plan to purchase manufacturing equipment.

The development of business plan designs (and their subsequent implementation) can assist in alleviating many subsector constraints (identified either through a subsector analysis or through on-going relationships with an MSE trade group). The following table gives examples of constraints. It also illustrates the type of business plan designs that, if successfully implemented, could help to alleviate them (some of these plans would result in larger enterprises that would have a favorable impact on small enterprises).

<b>TYPE OF CONSTRAINT</b>	<b>DESCRIPTION</b>	<b>BUSINESS PLAN TO DEVELOP AND IMPLEMENT</b>
Supply constraint	Carpenters lack supply of good wood.	Wood Supply Business, Timber Curing Business, Wood Transportation Business
Technology constraint	Wood producers need to increase productivity.	Purchase of power tools for wood cutting
Physical infrastructure constraint	Food processors need cold storage for vegetables.	Cold storage facilities
Input constraint	Milk processors need greater input of milk.	Expansion of small-scale milk producing and marketing capacity
Market constraint	Metal workers lack new markets.	New product development

After business plan designs are developed, the IO can conduct an "information campaign" with MSEs in the subsector, as well as other interested entrepreneurs — to make them aware of these business opportunities. Many MSEs may already be aware of the opportunities, but may be hesitant to invest without adequate knowledge of the activity. The business plan design and the training/technical assistance that accompanies it gives them the structure they need to conduct a comprehensive analysis of the opportunity and to make a decision whether to invest or not. The methodology of using pre-prepared designs to assist entrepreneurs develop business plans can be described as follows:

- The IO forms small groups of MSE owners who are interested in pursuing the same business idea;
- Weekly work group meetings are organized for these MSEs;
- Each week, IO facilitators present one section of the business plan design that has been developed for their activity (location, competition, cash flow, and so forth);
- After each presentation, MSEs are required to research the necessary information for the section before coming back the next week; and
- Over a period of four to six weeks, the MSEs have written their own business plan and have learned much about their proposed activity in the process.

This methodology makes it easier for MSE owners to complete their own plan rather than have it done by an outsider. MSEs frequently have a business plan prepared by outsiders, especially if their primary motivation is to access a loan. The problem with this approach is that after access to credit is gained, the MSEs do not implement their business activity according to the plan, as they were not actively

involved in developing it. When MSE owners prepare their own plans, however, they gain a much better awareness of their business environment (such as competition, suppliers, and prices). This helps them to implement the plan and to be more effective managers. They are better able to budget costs in a given period — having gone through the break-even calculations on their own. In general, the business plan becomes a road map to a successful business operation.

After business plans are developed, IOs can assist MSEs to find external financing (if they need it). They can refer them to micro lending programs or commercial banks — with the condition that they have completed the business plan exercise.

## MARKET DEVELOPMENT

Lack of markets is frequently cited by MSEs as a major constraint. IOs can address this constraint in a number of ways including:

- Assisting MSEs to develop marketing plans
- Providing technical assistance to MSEs in product design
- Linking MSEs to international buyer networks
- Organizing trade fairs and exhibitions

### Assisting MSEs in Developing Marketing Plans

Marketing plans are important tools for helping MSEs to develop a successful marketing and sales strategy. Marketing plans differ from business plans in that their major focus is **the market**. They concentrate on analyzing the MSE's product, prices, promotion, and distribution. Marketing plans also include an in-depth market analysis which considers:

- The extent of the market (local, regional, national, international);
- General description of market segments;
- Current versus new customers;
- The profitability of the prospective buyer;
- Buyers ability to use the products or services;
- Why buyers would buy and how they make a purchase decision; and
- An in-depth analysis of the competition including how the MSE is positioned and why its competitors are strong.

IOs can employ the same methodology used for business plan development to assist MSEs develop marketing plans. By focusing on trade groups, the programs can address the specific needs of large numbers of enterprises.

### **Providing Product Design Assistance to MSEs**

To improve markets, IOs can develop programs that improve the product designs of MSEs and trade associations. These programs can link MSEs with international designers who are up to date with consumer lifestyle and fashion trends. They can then help MSEs that are trying to enter the international export market. The designers can help the MSEs to understand what consumers are looking for and where the market is headed. They can help them to adapt and update their product line, while sustaining the design and artistic tradition that the MSE is recognized for. This approach is most successful when the designers have a real business interest in the collaboration.

Indigenous designs may need to be adapted to fit contemporary lifestyles and fashion trends. Fashionable color, shape, and design features, and better quality and greater value all increase a product's worth and desirability. Value-conscious consumers buy when they think the design is good and the product is special and worth the price. A good design consultant can help producers adapt existing products and develop new ones that are unique, decorative, and functional. They can also help lower production costs and establish consistent, high quality production standards.

### **Linking MSE Artisans to International Buyer Networks**

IOs can take advantage of international organizations (such as the Fair Trade Federation) and mainstream traders, to link MSEs and MSE associations with buyers from all over the world. IOs can also assist MSEs to develop quality brochures and promotional material for their goods. If appropriate, IOs can help MSEs to display their goods at international trade shows. This depends on the extent to which the MSEs are successful in developing high quality products that can be produced and delivered in a timely fashion.

### **Organizing Trade Shows and Exhibitions**

IOs can work with MSEs and their associations to organize trade shows and exhibitions for their products and services. Where local shows exist, they can help the MSEs to prepare their product exhibitions, their stands, and their promotional material. Where local shows are limited or nonexistent, IOs can assist the MSEs to organize their own events. They can also provide assistance with all of the logistical preparations and promotional activities (such as radio, television, and press).

IOs can call upon a variety of resource people and organizations. Many have organized trade fairs in developing countries. Others specialize in helping small businesses with their displays.

## **BUSINESS SKILLS TRAINING/TECHNICAL ASSISTANCE**

Business skills training and technical assistance can be instrumental in helping MSEs to alleviate constraints. To be successful, however, it must be done in a cost-effective and efficient manner. It must get practical, verifiable results. To do this, it should be targeted to specific trade groups. This helps ensure that management technologies and training materials are appropriate to the client group's needs.

Business skills training and technical assistance also need to go beyond teaching mechanics. They must accent the practical application of business skills (for example, demonstrating how information from bookkeeping can be used to help MSEs make key business decisions.). Other factors that contribute to the success of business skills training and technical assistance are presented in Section Three (Service Delivery Skills and Principles).

A business skills program is a good "entry point" for IOs to get involved with a new MSE subsector. If conducted using a results-oriented methodology, IOs can deliver a product to the MSEs for immediate application. This develops a spirit of trust and confidence. A close relationship is established that allows MSEs to communicate more openly about the constraints facing their subsector. This allows IOs to expand programs into new areas, such as association development.

IOs can develop "management technologies" for MSEs in response to constraints that are identified in targeted subsectors. These technologies can revolve around many areas including: financial management, marketing, organization development, and quality control. IOs can also experiment with the use of business games — which can be used by semi and nonliterate MSEs. The following provides a brief description of the various management technologies that IOs can employ.

### **Financial Management**

Financial management is frequently cited as a constraint by MSEs. A typical statement is "we know we're making money but we don't know what happens to it every month!" A lack of financial management is also equated with a general lack of organization in the MSE. After a management system is in place, both the MSE personnel and the clients feel that the business has been "professionalized."

To be successful and cost-effective, however, financial management programs need to be targeted to the needs of specific trade groups, whose needs can differ greatly from one another. The bookkeeping system for a poultry farm, for example, must be able to track costs by different flocks. The system for a bakery must be able to track numerous selling points around town. A retail convenience store needs a system for calculating sales at the end of the day without written receipts. Each trade group has specificities that need to be taken into account. Incorporating trade group representatives into the system design process can facilitate this process.

When developed based on specific needs, a financial management system helps MSEs to grow by controlling and managing:

- The cash box
- The bank account
- Credit with clients
- Debts with suppliers
- Stock and inventory
- Owner withdrawals
- Expenditures and receipts by category

A financial management system gives MSEs an idea of their profit or loss (through the income statement) — as well as their overall net worth (through the balance sheet). By analyzing expenditure and receipt categories and applying simple ratios (see earlier section), the MSEs are able to make management decisions that can dramatically reduce their costs and improve their operations.

Without a basic financial management system, MSE owners handle all of the business's financial transactions themselves — they generally do not trust others to do this. This presents them with problems if they want to expand and grow as they cannot be in two places at the same time. With a basic financial management system, the owners can delegate much of the responsibility for financial transactions and still maintain control.

A financial management system also allows the MSE owner to monitor his or her personal withdrawals from the business. This has the effect of separating business activities from personal activities and is a key mental shift for an MSE owner. If the owner makes this shift, he or she begins to view the business as something with a life of its own — with a need to be supported if it is going to grow. The owner begins to monitor and limit personal withdrawals. This principle can be illustrated during training workshops using skits and role playing. If presented well, limiting personal withdrawals is usually one of the most enduring principles.

Other advantages of financial management systems include producing financial information that can be used to: 1) prepare business plans and loan proposals, and 2) provide information to NGOs that need to evaluate the impact of their programs. This last point is important, for without a basic financial management system it is very difficult to assess the profit and loss of a business — not to mention spending and revenue patterns among different categories.

### **Marketing/Organizational Development/Quality Control**

IOs can also develop programs in the areas of marketing, organizational development, and quality control. This allows IOs to efficiently respond should an opportunity or constraint of this kind present itself in a chosen subsector. As with financial management, all programs and materials should reflect the needs of MSEs in specific trade groups — and should be designed with the participation of MSE representatives.

A method of imparting quality control skills is to serve as an intermediary between a large buyer and a group or association of MSEs. Suppose an IO negotiates a large order for wooden tables. In an effort to introduce quality control techniques to the MSEs, the IO may decide to manage the contract directly. The IO would select MSEs that are qualified to carry out the work. They would then introduce a variety of quality control techniques for the execution of the contract (in some cases the IO would bring in an experienced technician who could provide technical support). Before accepting any of the items, the IO would ensure that they meet the quality standards that were set. This would result in a transfer of quality control methods (and higher standards) to the participating woodworkers.

### **Use of Games As a Pedagogical Tool**

Using a nonthreatening and lively medium, games can provide an innovative way to instill fundamental business principles to MSEs. Examples of business games that have been developed include: 1) The BEST Game (Business Expenses Savings Training) from South Africa, and 2) The Family Funds Game from Australia (stemming from work with Aborigines). These games were developed for semi-literate and nonliterate MSEs. IOs can use games to disseminate the principles of almost all nonfinancial programs (business plan development, market development, business skills development, and so forth).

## **TRADE ASSOCIATION DEVELOPMENT**

A general constraint facing MSEs is the lack of an organizational structure to help them address common needs and opportunities. Trade associations can provide this structure. An organizational structure can be instrumental in alleviating constraints within business subsectors and can serve as a cost-effective mechanism for service delivery and program implementation. It can also serve as a forum for identifying new constraints and opportunities as they evolve over time. Organizing trade associations along trade group lines provides the advantage of being able to address specific member needs.

### **Trade Association Promotion**

Trade associations can be catalyzed through the organization of an initial intervention (assistance activity) within a given trade group. This initial intervention can take the form of a business skills training workshop, the transfer of a new technology, or developing a coalition for policy reform (depending on what is seen as a priority constraint or opportunity). The objective is to gain the confidence of the MSEs and allow them to develop relationships among themselves through a common activity. When this activity is completed, IOs can: 1) promote the idea of a trade association (if it has not already been evoked by the MSEs themselves), and, if accepted 2) facilitate initial meetings of the association to help them identify goals and elect officers. After the association is established, IOs can begin training the officers in association management. They can then work with them to provide a wide variety of member services, with priority being given to the most pressing constraints.

### **Association Management**

IOs can provide a variety of management services to MSE trade associations (this is done in the United States by a wide variety of trade association service firms). This can be done for a fee, and serve as a cost recovery mechanism for IOs. These services include:

- Serving as the association's headquarters, handling the administrative details, such as answering the telephone and taking care of correspondence;
- Maintaining membership and subscriber records and preparing various reports and labels;
- Writing, editing, typesetting, printing, and mailing publications (including journals, books, newsletters, newspapers, brochures, reports, and stationary);
- Preparing and placing ads in various media, soliciting ads for association publications, and handling public relations;
- Planning and managing meetings, conferences, and seminars;
- Assisting in planning, strategic management, bylaws and parliamentary procedures, research, membership surveys, and solving organizational problems;
- Financial management, accounting, taxes, budgeting, and fund raising;

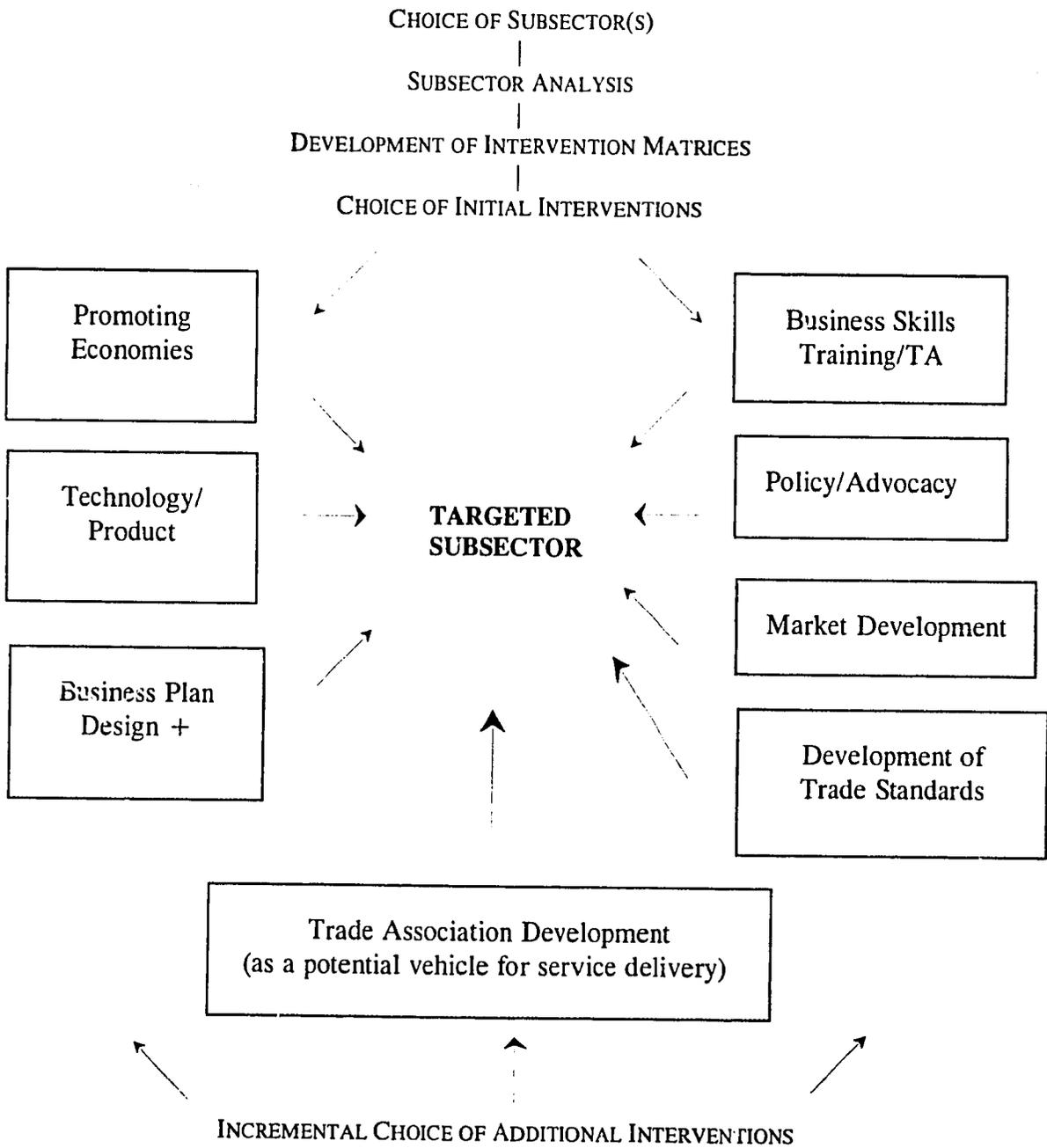
- Representing association to government authorities;
- Providing a conference room for meetings; and
- Providing technical assistance to the association in organizing participation in trade fairs.

MSE trade associations may discover that it costs them significantly less to use the services of an IO rather than lease or buy their own office space and equipment and hire an in-house staff. The ability for new associations to pay for these services will probably be limited in the early stages. That ability should increase, however, as the IO works with them to expand their membership, improve their services, and solicit greater fees from their members.

### **INTEGRATION OF SERVICES WITH METHODOLOGY AND FRAMEWORK**

The SS/TG approach starts by targeting specific subsectors. It then conducts subsector analysis and develops intervention matrices. Based on this information, IOs choose initial interventions from among the nonfinancial services described thus far. After they begin working in the subsector, IOs identify and address additional constraints and opportunities. This process is illustrated by the following diagram:

**FRAMEWORK FOR NONFINANCIAL SERVICES TO MSEs**



## SECTION THREE

### SERVICE DELIVERY SKILLS AND PRINCIPLES

For nonfinancial interventions to be successful, IOs must possess effective service delivery skills. Even if subsector constraints and opportunities are correctly identified, it will mean little if IOs do not have these skills. IOs may organize assistance programs and interventions, but they will not be successful in helping MSEs to alleviate problems and take advantage of opportunities. *Delivering practical, cost-effective services is the most challenging task facing practitioners of nonfinancial assistance to MSEs.* There are several service delivery principles that, if followed, contribute to success. These can be summarized as follows:

- Services are tailored to the needs of specific trade groups;
- Programs are developed where immediate and real business opportunities exist;
- Trade group representatives are involved in all phases of program design/delivery/evaluation;
- Newly acquired skills and knowledge are applied immediately by MSEs;
- IO uses participative training and technical assistance methods;
- Management tools, technologies, training materials, and so forth are tested before dissemination;
- Follow-up is built into all activities;
- Market-driven approaches are used;
- MSEs pay for services, and IOs pursue diverse cost-recovery strategies; and
- Cost-effective, leveraged interventions are identified.

The following narrative will elaborate on each of these points.

#### TAILORING SERVICES TO TRADE GROUP NEEDS

The importance of tailoring services to trade groups was discussed in Section One. In general, this approach is necessary because many issues and problems facing firms within a particular trade group are fundamentally different from those facing firms in other trade groups. If services are delivered in a generic manner, the material will not address an individual MSE's specific needs. Application is unlikely, as MSEs generally do not have the time or skills to adapt the material to their specific situations (it is a challenging enough task for management professionals to do). The following table illustrates the differences in needs between trade groups and reinforces the principle that services need to be tailored to these specific needs:

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**COMPARATIVE TABLE OF NEEDS WITHIN DIFFERENT TRADE GROUPS**

<b>CATEGORY OF NEED</b>	<b>BAKERIES</b>	<b>POULTRY FARMS</b>	<b>PRIVATE HEALTH CARE PROVIDERS</b>	<b>CLOTHING MAKERS</b>
<b>MANAGEMENT AND ORGANIZATION</b>	Need to control distribution to multiple sales points; need to monitor the quantity of loaves produced per sac of flour; need to control monthly credit sales	Need to track costs per "lot" of chicken (groups of 100-500); need to monitor daily egg production; need methods for supervision when owner is absent from the farm	Need to track and control payments from a multitude of insurance companies; need to control large quantities of medicine	Need to develop strategies for collecting credit sales where customers leave cloth for long periods of time; need to determine cost of goods sold; need for quality control
<b>TECHNOLOGY</b>	Need improved methods of mixing ingredients; interested in experimenting with the introduction of locally produced grains; interested in improved varieties of yeast	Need improved feeders for chickens; need improved feed mixes to optimize production; need access to latest inoculation and hygiene techniques	Need cheaper, locally produced examination tables; do not have access to latest techniques/promotional material for AIDS prevention and family planning.	Need training in latest styles and pattern cutting techniques; need improved machinery
<b>POLICY REFORM/ ADVOCACY</b>	Problem of competing bakeries setting up unlicensed selling points; illegal to import flour on their own (forced to buy from monopolistic firm)	Forced to compete with subsidized imports from EU countries; no hatching facilities in the country (forced to import day old chicks)	Forced to deal with plethora of uncontrolled insurance firms — many of whom solicit kickbacks before paying,	Problem of middlemen (not in the profession) with political connections, who gain large government contracts and then subcontract for poverty wages
<b>OTHER ACTIVITIES FOR TRADE ASSOCIATIONS</b>	Find new suppliers of yeast (supply currently dominated by one firm); pool flour purchases to obtain cheaper prices	Find new sources of corn meal; set up additional feed mixing operations	Organize regular meetings where guest speakers present latest medical technologies/approaches	Organize fashion shows to promote the industry; purchase cloth in bulk for economies of scale; negotiate directly with the textile mill.

## **DEVELOPING PROGRAMS WHERE IMMEDIATE AND REAL BUSINESS OPPORTUNITIES EXIST**

To be cost-effective, IOs need to target their assistance to areas where immediate and real business opportunities exist. The choice of subsectors is therefore very important (see "choosing subsectors for interventions" in Section One). It would be futile, for example, to organize an assistance program for MSEs in a subsector with no economic potential. After a promising subsector is identified, the IO then needs to identify the specific **opportunities** within the sector that will have the greatest impact. When these opportunities are identified, programs can begin with the trade groups that can take advantage of them.

Once trade groups have been identified that can act on opportunities in a given subsector, programs can be established to assist them. This serves two important purposes. First, it provides economies of scale. Working with MSEs in an entire trade group is more cost-effective than working with MSEs on a one-by-one basis. Second, it allows the programs to be adapted to the specific needs of the target group. This is crucial if the program is going to get concrete results.

### **INVOLVING TRADE GROUP REPRESENTATIVES IN PROGRAM DEVELOPMENT**

When developing programs that are tailored to the needs of specific trade groups, it is important to involve trade group representatives in all phases of design, delivery, and evaluation. Whether one is developing a business plan design, a financial management system, a marketing program, or an advocacy initiative, this is important. This is a common sense principle that is unfortunately not followed nearly enough.

Trade group representatives can be chosen from MSEs that show exceptional enthusiasm for the proposed program. They may agree to form a work group with IO staff and to meet on a weekly basis. When the time comes, their businesses are the natural choice for a field test before actual dissemination. After the test is complete, the IO can organize a "training of trainers" workshop for them so that they may participate in the training of their colleagues. Having a fellow businessperson in the same trade group participating as a co-facilitator during a training activity has a psychological effect on the participants. They feel that their colleague is no more educated than they are, and that if he or she is able to present the new skills and information in a coherent way, there is no reason they could not apply it themselves. If the only facilitators are IO staff, the MSEs might comment that the material is appropriate for them because they went to the university, and so forth, but that it is not appropriate for the MSEs. Having a trade group representative involved in the training can eliminate this concern. It can also help the IO staff to respond to technical questions about the trade group activity.

### **RECOGNIZING THE NEED FOR IMMEDIATE APPLICATION OF NEWLY ACQUIRED SKILLS AND KNOWLEDGE**

Because the MSE participants are adults (and they are hopefully paying to participate in the program), they are more interested in learning something that they can use immediately. They are less interested in theories or material that is difficult to apply. Training programs must therefore present material that has been adapted to their needs, and that can be used immediately after the workshop. This

brings us back to the importance of developing programs targeted to the needs of specific trade sectors. ACA programs, for example, leave nothing to chance, and distribute (during the training) all the documents, forms, and the like, the MSE will need to begin applying the material in its own place of work. ACA also programs an initial follow-up visit within two weeks of the end of the training. As can be seen by these practices, the overriding objective is to get learning **application** in the work place.

The training workshop must also give the participants hands-on experience — so as to facilitate the link with application in their business. This can be done using exercises and case studies that reflect the realities of the MSE's particular trade group. A "simulation" exercise is useful for this purpose. The simulation recounts the operations of a business over a given period of time, say six months. The participants are required to apply the knowledge and skills they are learning to complete the simulation exercise. For example, if it is a financial management workshop, the participants will use the information from the simulation to fill in all the forms and documents required by the system. This is preferably done in small groups.

### **USING A PARTICIPATIVE TRAINING AND TECHNICAL ASSISTANCE METHODS**

IO staff must grasp the importance of soliciting the input of MSEs in all phases of assistance programs. When MSE owners participate in their own learning process, they take ownership for the results. This results in a greater likelihood that learning is applied in the work place. Many MSE training programs are done using classical, academic methods. These are characterized by a "professor-student" relationship where the "professor" is considered to know all, and the "student" is considered to know very little. The lecture style is used, and there is little interaction between the professor and his students.

A training program that uses participative adult learning methods operates much differently. The perspective from the beginning is that MSE owners have a wide body of experiential knowledge which they can bring to the learning process. Instead of lecturing, a technique of questions and answers is favored. The terms "facilitator" and "participant" are used instead of professor and student. The facilitator prepares training session plans that allow the participants to **discover** the content of the training themselves. This is done using a variety of presentation methods including questions and answer, role plays, and small group work.

Training session plans should be prepared carefully before a training workshop. They should provide all the details necessary to conduct the session, including: what questions to ask what responses are expected, what will be written on a flip chart, what exercises will be used, and so forth. This contrasts with less-structured methods that are frequently conducted without session plans. In these cases, the "trainer" talks about the subject matter using a spontaneous, sometimes "seat of the pants" approach. This type of presentation is sometimes entertaining to the participants, especially if the trainer is charismatic and funny. The disadvantage is that it is oftentimes little more than entertainment. It's like a TV show that we enjoy watching but that once it's turned off, we forget about it. When asked if it was good we might say yes, but when asked what applications or changes we will make because of it, we are hard pressed to find an answer. A structured session plan allows the IO to build in the steps that will ensure that certain basic objectives are accomplished. It also facilitates the replication of the session and ensures a minimum level of quality control within the program (see the annex for an example of a structured session plan).

Participative techniques are equally important when it comes to providing technical assistance and training follow-up. A key point here is to allow the MSEs to come to their own conclusions and to make

their own decisions — even if the IO staff person feels that he or she knows what is best. This is in contrast to the more classical consulting approach, which can be seen as a "doctor-patient" approach. In this case, the consultant is the doctor who is determining the "illness" of the patient (the MSE). The doctor gives the patient a prescription (generally in the form of formal recommendations) and the patient is expected to follow the doctor's orders.

The participative technical assistance approach operates differently. The IO staff person serves the role of a "facilitator" as opposed to the all knowing consultant doctor. His or her job is to review the application of the skills and knowledge that were disseminated during the training workshop — and to involve the MSE owner in rectifying errors and in making any recommendations about his or her business activity. If a problem is uncovered, the facilitator's first reaction should be to ask the MSE owner "what do you think you should do?" After the owner gives his or her opinion, the facilitator can provide what he or she feels to be the pros and cons of the idea. Given this information, the owner is left to make the final decisions.

### **TESTING MATERIALS BEFORE DISSEMINATION**

An IO should always test the management tools, technologies, and training materials it develops for its MSE programs. This should be done before it engages in full-scale dissemination. Before organizing a workshop to introduce marketing techniques to the jewelers trade group, for example, the IO should test the techniques in selected jewelry enterprises. It is likely that the business owners, together with the IO staff who monitor them, will be able to identify problems with the techniques and suggest improvements. By testing the material before dissemination and "getting the bugs out," the IO can avoid embarrassing situations with MSEs during training or follow-up. In general, testing before dissemination adds to the professional character of the IO and reduces the risk of wasting resources on the dissemination of faulty products or services.

### **BUILDING FOLLOW-UP INTO ALL ACTIVITIES**

Follow-up is an essential element to all nonfinancial service programs. If interventions are limited to a training function, a single technical assistance visit, or a meeting of some kind, it is unlikely that there will be applications in the work place. MSEs need to be encouraged to integrate new skills and procedures into their businesses. For MSEs that have never done bookkeeping, for example, taking 15 minutes a day to make entries is a significant change of behavior. Getting that practice integrated into the MSE's daily routine is sometimes far more difficult than imparting the basic skills to the MSE. For that to happen, the IO must be a "cheerleader" in addition to a technical advisor. The IO needs to encourage the MSE to keep up the good work, or to pick up the practice again if it has been neglected for a while. The objective is to get to the point where the practice of the new skill becomes second nature to the MSE. As one clothing maker in West Africa said about the ACA bookkeeping system: "It has become like my prayers — I can't let the day go by without doing it."

Follow-up activities can be facilitated by checklists. These checklists describe the verifications that the follow-up team will undertake. They provide structure to follow-up visits and ensure that follow-up teams are conducting their visits in a harmonized manner.

IO staff and trade group representatives should meet periodically to review the results of follow-up visits. This enables the teams to monitor the evolution of the MSEs in relation to the assistance program. It also enables them to harmonize the messages and advice they are giving to the MSEs. With a financial management system, for example, there can be different methods for making the same entry. It would not reflect well on the IO to have one follow-up team tell an MSE to do things a certain way one month, and then have another team tell it to do the same thing differently the next. To avoid this, IOs can develop "common principles" for the field applications of their program (a parallel can be made with "generally accepted accounting principles"). These are best developed during the review meetings of the follow-up teams. When an issue arises the team members can discuss the different alternatives for addressing it until they come to a consensus. At that point the principle is adopted and documented. From that point on, all follow-up teams will be expected to apply the principle whenever they come across the same situation in the future. ACA offices in West Africa, for example, have established almost 100 "common principles" for the application of their trade group-specific financial management systems. These principles have been categorized by subject area and documented for easy reference.

### USING MARKET-DRIVEN APPROACHES

New technologies need to be introduced in such a way that the market will sustain them in the long term. This requires careful planning from the IOs. They must make sure that there is a sustainable market for the new product they develop and make sure that there is a capacity within the market to produce and service the product. This might require significant business development of the eventual suppliers of the new product, in addition to the development of the new technology itself. IOs need to keep the goal of market integration in sight and tailor their programs to that end.

### REQUIRING MSE PAYMENT FOR SERVICES/PURSuing COST-RECOVERY

IOs should always require that MSEs pay for the services they receive. This will encourage them to value the services. It will also serve as a source of revenue for the service provider, whether it be the IO or a private sector firm. Examples of potential revenue-generating activities are listed below. Some of these activities might be best conducted by private sector firms (IOs could help develop their capacity to do this). The IO must not feel that they need to do them all.

1. ***Supplying Inputs to MSEs.*** Supplying inputs to MSEs and/or MSE associations can present a revenue-generating activity for the IO to the extent that it is able to supply inputs at a reasonable cost, and have something left over in the end.
2. ***Serving As a Broker between Large Buyers and MSEs.*** In some cases, it may be desirable for an IO to negotiate and manage contracts (for a percentage of sales) between a large buyer and MSEs within a particular trade group (especially if there are no private sector middle persons who could conduct this function and if the MSEs do not have a trade association capable of doing it)
3. ***Renting the Use of Facilities/Machinery for Use by MSEs.*** It may be in the mutual interest of all parties concerned for an IO to procure and manage certain facilities/machinery for use by MSEs and/or their associations. Under this scenario, the IO would

rent out the facilities/machinery at prices that would be fair to the MSEs, and yet sufficient to recover its investment and generate additional revenue.

4. ***Association Management Services.*** As an income-generating function, IOs can provide management services to MSE associations (see section on trade association promotion for a list of these services).
5. ***Assisting MSEs with Business Plan Development.*** IOs can charge fees to MSEs for the service of helping them develop their business plans.
6. ***Assisting MSEs Develop Marketing Plans.*** IOs can charge fees to MSEs for the service of helping them develop marketing plans.
7. ***Assistance to MSEs and/or MSE Associations in Trade Show Participation and Organization.*** IOs can offer a variety of services to MSEs or MSE associations that are interested in participating in trade shows. These services include:
  - Renting booth equipment (stands with drapes, display tables, easels, and the like)
  - Shipping and handling of freight

If the IO is involved in the trade show organization, other revenue-generating services include:

- Food and concessions at the fair
  - Entry admission fees
  - Renting of booths to interested MSEs
8. ***Business Skills Training and Follow-up Programs.*** IOs can charge fees for MSEs to participate in business skills training and follow-up programs.
  9. ***Miscellaneous Training and Consultancies for Diverse Groups.***

## **SELECTING COST-EFFECTIVE INTERVENTIONS**

IOs should strive to select interventions that are cost-effective (defined as "the ability to achieve program objectives at a reasonable cost"). This is not always simple. One must examine many factors including the role of the IO, the MSEs and their trade associations, and the rest of the private sector. Nonetheless, some basic criteria can be used as a guide. These include evaluating cost-effectiveness in terms of both quantifiable and nonquantifiable benefits.

### **Quantifiable Benefits**

A quantifiable measure compares the monetary benefits brought to MSEs through the program compared to the program costs. This can be done using the following cost-effectiveness ratio:

$$\begin{array}{rcc}
 \text{C-E Ratio} = & \begin{array}{c} \text{Net financial benefits} \\ \text{with program} \end{array} & \text{less} & \begin{array}{c} \text{Financial benefits} \\ \text{without program} \end{array} \\
 & \hline & & \\
 & & \text{Program Cost} & 
 \end{array}$$

Using this method, if the correlation is greater than 1, it can be said that the program is cost-effective.

### Nonquantifiable Benefits

Nonquantifiable benefits include social, economic, and policy benefits. Examples of these benefits can be summarized as follows:

- **Social Benefits**
  - Improved managerial and technical skills
  - Increased access to public services
  - Increased control over quality of life
  - Greater participation for marginal groups (women, minorities)
- **Economic Benefits**
  - Increased and sustainable productivity
  - Enterprise replicability
  - Increased enterprise sustainability
  - Increased employment
  - Improved backward/forward linkages
- **Policy Benefits**
  - Improved national policy environment for MSEs
  - Institutional policy impact (banks, and so forth)

These benefits can be measured by people who are familiar with the program, using a rating scale that assigns a value (ex. 1 to 20) that represents the degree to which the intervention has had an impact.<sup>2</sup>

When using the SS/TG approach, IOs will identify a variety of possible interventions within targeted subsectors. They should try and choose those that show the most potential for both quantifiable and nonquantifiable benefits. An advantage of targeting subsectors is the possibility of identifying "leveraged" interventions that can impact large numbers of enterprises (see discussion of this in section "Looking at the Subsector As a Whole"). These interventions (if successfully carried out) should score high in both quantifiable and nonquantifiable benefits.

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<sup>2</sup>The preceding discussion on cost-effectiveness is based on the "Field Manual on the TechnoServe Cost-Effectiveness Methodology" (TechnoServe, October 1990).

The table on page 34 looks at: 1) the intervention categories presented in this paper; 2) a description of their potential "leveraged" effect; and 3) a rating (high, medium, low) of their potential to produce both quantifiable and nonquantifiable benefits. This is just a rough guide and should not be used to choose intervention strategies. The final choice of interventions should be made based on specific subsector information. An intervention with a lower rating might produce higher, most cost-effective benefits than one with a higher rating, in certain cases. It should also be mentioned that the table assumes that the intervention is successful in achieving its objective. This is not so easy to predict, especially when one engages in such activities as policy reform, export development, and new technology development.

### **BUILDING CAPACITY OF IOs**

The success of any of the nonfinancial interventions described in this paper depends to a large extent upon the institutional capacity of the IOs. **Even if constraints and opportunities are successfully identified within targeted subsectors — they will remain unchanged unless IOs have the skills to address them.** Capacity building of IOs can be broken into two main categories: 1) internal organizational skills, and; 2) service delivery skills. Examples of internal organizational skills include:

- Development of internal controls (budgetary, physical, approval, accounting, personnel, and management controls);
- Development of accounting/reporting systems capable of distinguishing activities from different funding sources;
- Board Development; and
- Cost recovery/sustainability strategies.

Examples of service delivery skills are reflected above (service delivery skills and principles).

This paper has presented a methodology for providing nonfinancial services to MSEs. It has reviewed techniques for identifying constraints and opportunities in selected subsectors and has discussed the services that can be used to address them. Service delivery skills and principles that contribute to effective programs were presented, as were selected issues relative to program management. This paper does not portend to be a comprehensive review of all forms and techniques of nonfinancial assistance to MSEs. Its objective is to present a framework that can be of use to IOs and their supporters. It is hoped that the paper will also stimulate discussion and debate on how best to establish standards of practice.

Intervention Category	Leverage Potential	Quantifiable Benefits	Non-Quantifiable Benefits
Promoting Economies of Scale	<ul style="list-style-type: none"> <li>Reducing costs/increasing sales for many MSEs through joint economic activities</li> </ul>	High	Low
Policy/ Advocacy	<ul style="list-style-type: none"> <li>Removing policy constraints that affect many members</li> </ul>	Medium	High
Development of Trade Standards	<ul style="list-style-type: none"> <li>Developing standards that have direct and indirect affect on the entire trade group</li> </ul>	Medium	High
New Technology/ Product Development	<ul style="list-style-type: none"> <li>A new technology/product adopted by large numbers of MSEs</li> </ul>	Medium	Medium
Development of Business Plan Designs	<ul style="list-style-type: none"> <li>The implementation of one plan alleviating subsector constraints (ex. supply) that affect many MSEs.</li> <li>After initial investment, one design that can be used again and again with many MSEs at low cost</li> </ul>	High	Medium
Market Development	<ul style="list-style-type: none"> <li>One new or improved product that can impact many MSEs with greater sales</li> <li>One trade show that can generate sales for many MSEs</li> </ul>	High	Medium
Business Skills Training and Technical Assistance	<ul style="list-style-type: none"> <li>Application of skills by MSEs that can have dramatic effect on businesses and can encourage many businesses to participate in program</li> <li>After initial investment, a management technology for a specific trade group that can be used effectively and cheaply by many</li> <li>Easy for IO to attract other funding once development costs of management technology and training materials are covered</li> </ul>	Medium	High

**ANNEX**  
**STRUCTURED SESSION PLAN**

## THEME: DEPRECIATION

**OBJECTIVES:** At the end of the session the participants will be able to:

- Calculate the depreciation costs of their equipment
- Explain the importance of following depreciation

**TIME:** 2 hours

**STEPS:**

1. The facilitator asks participants to cite the nonexpendable items used in conducting their business (expected answers include specific types of furniture, machines, and the like depending on the trade group). The facilitator lists these on the flip chart.
2. The facilitator asks participants to estimate the purchase price of each item, and its life span in years. These are listed on the flip chart next to the name of the concerned item.
3. The facilitator asks participants if there are costs associated with the nonexpendable items in their businesses (expected answer is yes, there are costs because the items are progressively "used up" and will need to be replaced).
4. The facilitator asks participants how they could calculate these costs given the information on the flip chart (item, life span, and purchase price) (expected answer is that one could take the purchase price of each item and divide it by the number of years the item is expected to last).
5. The facilitator goes through the calculation with one of the items listed on the flip chart and explains that this cost is referred to as "depreciation."
6. The facilitator asks participants why it is important to calculate depreciation (expected answers include: (a) allows the business to get a true picture of its profit or loss, and (b) allows the business to plan for savings to replace the nonexpendable item.)
7. Review of objectives.

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Using this participative methodology, the participants were able to discover, based on their own experience, all of the elements involved in depreciation. Because they went through this process, the information feels less foreign to them. They understand it in relation to their own situation. They are therefore more likely to use it than if they had merely heard a lecture about it.

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