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WOMEN'S MARKETS

PILOT PROJECT ACTIVITY

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PREFACE

Cultural and social barriers have tended to bar women from markets and commercial areas. In Bangla, the term "bajarer meye" ("woman of/in the market") is synonymous with a woman of loose morals. This taboo grows more pronounced in rural areas.

The feasibility study preceding the current activity had indicated that women from middle or upper class rural homes had hardly ever/never been to their local market - but had visited markets in other areas where they were unlikely to be recognized. The culmination of several factors - significant groups of women who indicated a willingness to participate more actively in commercial centers; women entrepreneurs who were observed to be operating small businesses; members of the rural elite who were supportive towards them - led to the deduction - perhaps it is possible to break the "market taboo".

Implementing agencies had to cope with internal and local problems in an activity regarding which they had no/minimal prior experience. They were also affected by external factors - country-wide flooding at first, political strikes ("hartal") during the final months.

The experience gathered during this period has been invaluable. The "lessons learned" will, hopefully, provide future implementors and donors with a "headstart" - given that they are willing to learn from, and thereby avoid, previous mistakes.

This report is divided into two self-contained parts:

- Part I contains the project background and summary.
- Part II assesses individual pilot project activities.

Benefits to a woman entrepreneur in a commercial center may be viewed from several angles :

- Explicit - such as increased earnings and employment,
- Social/developmental (unquantifiable) - a "window to another world" opens for her. She now has greater accessibility (without necessarily being chaperoned) to markets and commercial areas; she is able to buy her own groceries (perhaps select those suggested by her nutrition trainer), visit banks, family planning clinics, children's schools - the list becomes inexhaustible.

Many development programs tend to stop at the social/developmental point - women operating their businesses in a commercial center is considered a significant achievement - which it is. However, these pilot projects went a step further to say - not only must she operate her business, but she should be able to develop a viable, commercial activity (i.e., be better off than she was before). These pilot projects helped demonstrate that she can do so adequately.

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ABBREVIATIONS / ACRONYMS

ADAB	Association of Development Agencies of Bangladesh
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BSCIC	Bangladesh Small and Cottage Industries Corporation
BURO	Bangladesh Unemployment Rehabilitation Organization
CIDA	Canadian International Development Agency
CWFP	Concerned Women for Family Planning
GOB	Government of Bangladesh
ILO	International Labor Organization
NGO	Non-Government Organization
SIDA	Swedish International Development Organization
UNICEF	United Nations International Children's Fund
VERC	Village Education Resource Center
VGD/VGF	Vulnerable Group Development/Vulnerable Group Feeding
USAID	United States Agency for International Development
WESP/WES	Women's Employment Service Project/Women's Employment Service
WV	World Vision
YMCA	Young Men's Christian Association

Note :

- "hat" : markets that meet on specific days of the week; sellers usually sit in the open-air and offer agricultural/non-agricultural items for wholesale/retail trading.
- "market" : a collection of concrete or semi-permanent shops that open daily and offer a wide variety of items.
- "bazaar": daily market, usually open-air or with semi-permanent/temporary structures offering fresh, dry food-items and other necessities for the home.
- a "commercial center" denotes areas where offices and business institutions are interspersed with shops.
- "hartal" is Bangla for "going on a strike".
- US \$1.00 = Approximately Tk.30.00

P A R T I

BACKGROUND AND SUMMARY

WOMEN'S MARKETS PILOT PROJECT ACTIVITY

Executive Summary

Background:

Eleven four-month pilot projects were implemented in different areas of Bangladesh. The objective was to expand women's participation in local markets and commercial areas by assisting "potential" entrepreneurs (of different socio-economic categories) to own and operate self-sustaining, viable business activities.

These pilot projects fell under four general categories - restaurants, retail outlets, "women's corners" and job-placement services. Restaurants and retail outlets were cooperative ventures - number of "profit-sharers" varied between two and thirteen; "women's corners" included individual sellers occupying a section of the local market/commercial area. The job-placement service provided employment opportunities for women of various professions.

Methodology:

1. Pilot projects were approached and evaluated as commercial ventures. It is believed that only viable operations will sustain themselves on a long-term basis and facilitate expansion, replication of similar activities and thereby, assist in breaking the "market taboo".
2. Areas of assistance were:
 - Financial grant from USAID to each implementing agency averaged \$1,000. This would cover investment costs for clients, as well as reimburse the implementing agency's overheads associated in executing the project.
 - Technical assistance was in the forms of supervision, guidance, monitoring and evaluation from a USAID sponsored team - a project director, an economist and three female pilot project coordinators.
 - A mobile training team conducted courses on the management and book-keeping aspects of small business operation. This component was fully financed by SIDA.
3. Development organizations responsible for implementing the activities were eight NGOs, two UN and one governmental organization.

Lessons Learned:

1. Women are capable of operating small businesses successfully - they possess the ability to participate in all spheres of business management. Inputs required include financial (credit/grant), and technical support (supervision, training, monitoring etc).

2. Some activities appear to have a longer "gestation" period than others. The placement service will probably require more time before it can sustain itself. Its main source of income is a month's salary from candidates. YMCA's project must double the current level of placements, or provide the same number at higher salaries if it wants to be self-supporting.
3. Restaurants seem to be operating at a plausible "break-even" point. Retail outlets have not done well so far.
4. Research regarding similar business ventures indicates a "break-even" period of two-three months for restaurants and between one and two years for retail outlets.
5. Individual sellers in "women's corner"s appear to have benefited financially from participating in commercial centers.
6. Implicit (unquantifiable) benefits for all clients include - an increase in clients' self-confidence; acceptance of ventures as "normal" activities; increased accessibility for women in markets (thereby, opening a "window to the outside world").
7. A "women's corner" provides a replicable model. Individual sellers obtain credit and sell in the market. It is cost-effective - may simply be part of the organization's credit program "with a twist". It is also easier to manage, since these are individual (and not cooperative) activities.
8. NGOS appear to be the least constrained by administrative formalities and are able to begin immediately on receipt of funds. Governmental as well as UN organizations must adhere to bureaucratic norms that delay implementation.
9. Organizations which work through the local government (WFP) tend to have ready access to government facilities (such as space in the market). These advantages seem to "smoothen" the implementation phase.
10. Intense supervision and monitoring (particularly in the form of unscheduled field visits) are absolutely necessary - not only to oversee pilot projects, but its method of implementation as well. Development organizations often tend to approach pilot projects with a "welfare/charity", rather than "commercial", attitude.
11. The most difficult group to work with appeared to be secondary earners from upper-middle and upper class rural homes. However, in order to break the "market taboo", there is a need to find ways to involve these women in future projects.
12. "Successful" participants were noted to be female household heads, preferably above thirty-five years of age - the former characteristic indicates that as "survivors", they will do their very best to develop a viable venture; the latter that they are less likely to face social problems relating to the "woman in the market".

13. Financing to participants should be in the form of credit (perhaps a "soft" loan to cover all, or part of the expenses incurred) so that clients may develop a sense of "ownership" towards the activity.
14. Training on business management appears to be necessary for all, but is perhaps more applicable to women with rudimentary literacy and numeracy skills. Participants requested refresher courses on accounting (also judged as "most difficult").

Recommendations:

1. More pilot projects should be implemented in order to :
 - i obtain replicable models for retail outlets and restaurants,
 - ii identify other activities that may be successfully owned and operated by women,
 - iii find ways to include women from middle and upper-middle class rural homes.
2. Areas of assistance necessary are:
 - i. Financial - \$1,000 is a plausible estimate for "women's corner"s. Retail outlets and restaurants in rural areas require between \$1,500 - 2,000. This will increase for more "urban" or "commercial" locations.
 - ii. The technical assistance team (representing the donor) should include a project director, an economist and female pilot project coordinators in the ratio of one coordinator for four projects. Estimated costs for a five-member team (four month period) are about \$6,200 in salary and \$1,000-3,000 for travel and daily allowances, plus miscellaneous costs.
 - iii. Training on small business management is necessary. A donor to finance the program will be required if SIDA does not intend to continue assistance. It is necessary to contract out this service so that a standard training program is available. Cost for the program is about \$350. per location per course (covers all expenses including allowance for fifteen trainees).

Suggestions for the training program are - The current curriculum should be split to include a general "overview" (motivational impact) for all participants and a more focused one for those with literacy and numeracy skills; lessons learned should be incorporated within the current syllabus; duration of "class-days" should increase from three to six.

3. USAID should have a coordinator to oversee this activity if it envisages future involvement in the area.

4. Implementing agencies need to separate their "developmental" projects from their "developmental and commercial" ones. Training on business management and book-keeping is necessary for representatives from these organizations. Benefits will be - a "commercial" perspective, and also a standardisation of book-keeping methods to facilitate monitoring.
5. The contracting procedure between donors and implementors should be standardised/simplified to enable a more speedy disposal.
6. Contracts between donors and implementing agencies should specify, inter alia - the terms and conditions of funds (ratio of cost-sharing between clients and implementing agencies); scheduling/timeframe of the activity.
7. Implementing agencies should be aware that the activity must begin on a small scale; funds must be extended as credit to the maximum extent possible; a full-time individual should be responsible for implementation; continuous supervision is necessary during the pilot phase.
8. Organizations willing to set up a "women's corner" should select a maximum of ten women; locate the activity in a viable market; bargain with the Market Committee for adequate space; provide necessary support services; set up a rigorous method of control.
9. Interested donors should form a network (perhaps at the decision-making level) in order to approach the activity in a mutually supported manner.
 - exchange information via seminars, working groups, meetings to prevent (inter-alia), problems of multiple financing, overfinancing or financing "sick" projects,
 - determine a more effective "matching" of donors to implementing agencies (some may have preferences regarding agencies they want to finance) or pilot projects (whose nature and strength of technical assistance will depend on the amount of funds available).
10. Seminars that provide a forum for implementing agencies should be held at least twice a year to prevent a "diffusion of perspectives" regarding project objectives and to enable a "diffusion of lessons learned" from ongoing projects.

BACKGROUND

1. INTRODUCTION AND BACKGROUND

- 1.1. Findings of a USAID sponsored feasibility study on the "Expansion of Women's Participation in Local Markets and Commercial Areas" were presented to representatives from development organisations at a seminar on March 02, 1987.

This study indicated that women's participation in local markets could probably be expanded in areas where :

1. Development organizations were working towards improving the socio-economic conditions of women.
2. There were active women's organizations.
3. Women were seen to be moving about freely in public places (examples are areas with educational institutions, garment or pharmaceutical industries, Hindu majority areas).
4. Women were already participating in some form (sellers, consumers) in local markets.
5. Local administration was supportive towards women's development - perhaps the most critical of all conditions identified.

- 1.2. It was recommended that:

1. Pilot projects be launched so that findings of the study could be tested.
2. The effort must begin on a small scale and be permitted to develop on its own merits. The survey had identified several female entrepreneurs in all eight locations. It was observed that they were there because of economic necessity, and not choice. Their presence had evolved over a period of time. The recommended activity was an explicit intervention in the existing marketing system - its objective was likely to be defeated if it were considered a threat by local businessmen or religious leaders.
3. It should be developed using local resources to the maximum extent possible.
4. It must be a viable, self-sustaining activity that will be able to continue after termination of the pilot phase.

- 1.3. During the days following the seminar, about fourteen different project proposals were submitted for financial and technical assistance from USAID. These organizations were interested in beginning pilot projects in areas selected by them.

Follow-up meetings were held at USAID, Dhaka. Some dropped out voluntarily. Eleven pilot projects were incorporated within the "Women's Markets Pilot Project Activity". These were subject to some guidelines:

1. Those with proposals for multiple projects were requested to begin in one location, get that well underway, and then proceed to the next.
2. Heavy investment in fixed assets was discouraged, since outcome of the projects was unknown.
3. Organisations wanting to set up outlets for goods produced by women (show-case type stores) were encouraged to offer other general store items in order to ensure viability.
4. Participants ("owners") were to contribute to the activity in some manner - examples were free labour, meeting part of investment/ set-up costs via credit or from personal sources.
5. Activities should not grossly violate findings of the feasibility study.

Projects selected for the pilot phase fall under four general categories. These are described in Table 1.

1.4. Getting Started: Procedure for Implementation

1.4.1 Role of Implementing Agencies:

Implementing agencies were to ensure that pilot projects could "get off the ground" by providing assistance to clients in areas such as site selection, premise/space rental, administrative formalities, (ex. trade license) choice of furniture, book-keeping and so on. For this purpose,

1. They would hire and retain/delegate a full-time individual for this activity - costs were borne by USAID.
2. A "contact person" from the implementing Agency's Dhaka Office would be fully conversant with the pilot project and maintain links with the donor.
3. Each implementing agency had the following flexibilities - selection of project location, nature of activity, as well as the socio-economic group they were going to assist.

1.4.2. Types of Assistance Offered - Role of Donors

Assistance (financial and technical) was in the form of donor grants.

1. Financial

Financial arrangements involved various donors / sources of funding:

- i. USAID would finance six organisations,
- ii. CIDA would assist three,

- iii. SIDA volunteered to finance the training program.
- iv. BRAC did not request external financial assistance.
- v. BSCIC/WEDP, a governmental organization, would require a separate funding arrangement.

2. Technical

A USAID financed technical assistance team comprised a project director, a team economist and three female field assistants. Members of the team would work with eleven implementing agencies -- eight NGOs, two UN and one governmental organization.

Efforts were made to retain as many members of the feasibility study. However, this was more difficult than anticipated, since the majority of original team members had been "borrowed" from NGOs and could not be spared this time. Only two members from the feasibility study team were available for this activity.

3. Training

Training in small business management and book-keeping occupied a distinct area of assistance. This component was financed entirely by SIDA. The feasibility study had identified the absence of accounting skills as a constraint for entrepreneurs. It was anticipated that relevant implementing agencies would impart the training themselves. However, majority of the project proposals contained requests for such training. USAID decided to contract out this service in order to standardize the program and develop a plausible model that could be replicated in future. After preliminary research into the existing training curriculums of BRAC, UNICEF, etc. VERC was requested to submit a proposal for conducting and organizing a mobile training unit for the pilot projects. Chapter 2 contains a brief description of the training program.

1.5. Evaluation

Pilot projects were to be evaluated after four months of operation. The premise was that "if it did not exhibit a positive trend by then, it was unlikely to eventually become a viable activity". (For some types of pilot projects - retail outlets and job-placement services - this thinking has been revised).

Instruments for evaluating business ventures were:

- i. Base-line and evaluation questionnaires for pilot project participants,
- ii. Consumer interviews,
- iii. Interview of "contact persons" of each implementing agency,
- iv. Collection of financial statements; monitoring sheets for profit and loss (P&L) statements and the daily numbers of customers.

- v. Two seminars on pilot project implementation were held during the course of the activity. Three newsletters were sent out to over 50 addressees during the pilot project phase.
- vi. Activities were regarded as commercial ventures. Financial viability was a major criterion for judging project success.
- vii. In order to enable comparison with ongoing similar businesses, two retail outlets (both in Dhaka), a restaurant ("Siffat" in Tangail) and a job-placement service (operated by the Directorate of Women's Affairs in Dhaka) were visited.

1.6. However, Life Rarely Proceeds as Planned.....

1.6.1. Administrative delays created a significant gap between planning and implementation. Some of the difficulties were:

1. Multiple meetings within USAID - each implementing agency had to meet on different occasions, at first with USAID's project officer, and later with its contracting officer.
2. Financing problems - CIDA had agreed to finance some of the pilot projects. Internal administrative constraints prevented them from doing so. There was a "last minute" scramble for USAID funds in order to accommodate these pilot projects. Funds were finally available, but three new contracts had to be written and processed. By mid-May, all contracts had been signed.
3. Information gaps and misplaced vouchers. What USAID had, therefore, were ten contracts for this project - one with the technical assistance team, and nine with each implementing agency. Many of these implementing agencies were unused to USAID procedures. (It so happened that the relevant project officer had left to join a new assignment - and there was no one within USAID to guide these organizations). Further delays resulted. Two did not submit vouchers for payment at all. One waited around for immediate payment on submission of the voucher. Some of these claims were for payment in cash, some in check, some for both. One of the vouchers was misplaced and finally located after a month.
4. Checks began to filter in. By the beginning of July, all implementing agencies had received the first instalment of their USAID grant. Most (due to liquidity problems) had to wait for funds to arrive before they could begin. Some were restricted by procedural delays - ILO/BSCIC and WFP could begin only after receiving the check. In addition, the UN organizations required clearance from ILO headquarters in Geneva before they could accept external assistance.

There was a price to be paid for this time-lag. BURO lost the site they had originally selected. Swanirvar project participants were demotivated and declined to be involved in the activity. The NGO was compelled to select a different location for its project.

5. SIDA (BRDR/PEP) agreed to finance the training component of the project. Its counterpart organisation (BRDB) objected to the idea. The issue was ultimately resolved, but required numerous meetings between SIDA and BRDB. The contract between the selected trainer (VERC) was signed around the last week of July. Training commenced almost immediately. A schedule was designed to give priority to organizations requesting training urgently.
- 1.6.2. One felt as though mountains had to be crossed in order to reach the point where things were finally coming into shape. By August, the training program was well on its way. Some pilot project activities - BURO, VERC, YMCA, BRAC were operational. But mother nature stepped in. Flood waters inundated all but one (YMCA) of the pilot project locations.

Life stopped again. Projects that had begun came to an abrupt halt. Training programs were rescheduled/indefinitely postponed in some areas. Northern areas (such as Rangpur and Kurigram) were affected at first. As flood waters flowed downwards, other pilot project areas (for example, Narshingdi, Tangail, Savar) were inundated. This was around the middle of September - in reply to the status of the pilot project in the area, a BRAC representative said, "Manikganj is floating".

1.7. The Remaining Months

- 1.7.1. September was the "clean-up" month. Activities recommenced in October and businesses resumed gradually. WFP and ILO/BSCIC were finally (i.e. after several rescheduling of dates) able to organize workshops and begin projects in areas selected by them. However, political instability affected performance, especially during November and December. Frequent, anti-government strikes ('hartal') and government imposed curfews restricted movement and normal functioning of the ventures. Sometimes, when shops would open after "half-day" strikes, or on "free days" in between scheduled strikes, restaurant profits were as low as Tk. 10.00. A retail outlet's gross sales were about Tk. 15.00. Consumers during that time appeared to indicate a resistance towards eating out or buying clothes - and a preference for "stocking up" on necessary food items.
- 1.7.2. Projects thus reached the end of their "volatile" journey through the pilot phase. Research for evaluations and status reports was conducted during November and December (weaving in and out of political strikes). Projects that had begun relatively early (BRAC, YMCA, BURO, VERC) were selected for evaluation. Status reports have been prepared on four projects - CWFP, WV, CDS, ILO/BSCIC and WFP.

A word on two projects that have not been implemented as yet. BSCIC/WEDP is delayed by internal administrative difficulties. Swanirvar had to select a new project location - they are scheduled to begin around February, 1988.

LESSONS LRARNED

2. LESSONS LEARNED

2.1 In Search of a Model

Pilot projects demonstrate that women are capable of successfully operating business activities. Some activities, however, appear to be easier to manage than others. For example:

- 2.1.1 In the restaurant business, women appear to participate in all spheres of its operation - shopping, cooking, waitressing, book-keeping. The two restaurants reached a plausible "break-even" status within 2-3 months of operation - probably the "average" period for comparable restaurants in the country.
- 2.1.2 Retail outlets seem to have a longer "gestation period" - none has become self-sustaining as yet. Participants of retail outlet activities have to deal with additional issues such as inventory control, competition of nearby "general stores", etc.
- 2.1.3 Some "quick" research was conducted to compare pilot projects with the performance of similar establishments. Businesses visited included a restaurant, two retail outlets and a job-placement service.

i. The trip to a restaurant revealed the following:

- a) The restaurant began operating about two years ago. It reached a "break-even" point within the first two months.
- b) Working hours are 7:00 AM until midnight. Current staff strength is 14 - a manager, two cooks, a security guard, waiters and messengers.
- c) Investment costs were about Tk .200,000 (furniture, refrigerators, etc.) Better quality chairs seat 25-30 persons. No "rent advance" was necessary since the restaurant is located on its owner's property.
- f) Monthly operating costs include rent @ Tk .6,000, staff salary @ Tk .5,000 plus food and board; utilities @ Tk. 1500; travel, staff food, miscellaneous items @ Tk. 6000. Daily "shopping" (working capital) is about Tk.1,500.
- d) Daily sales vary between Tk.2,000 and Tk.3,000. After meeting expenses, there appears to be a small amount of profit at the end of the month. However, the profit estimate may be understated - a question repeatedly asked was - did the researcher represent the "income-tax people"?

ii. Two retail outlets in Dhaka were visited.

- a) The smaller store started operations about five years ago and sells clothing, saris, sandals. The activity had to be subsidised for a year. It reached a "break-even" status sometime between years one and two of operation. The owner personally sits in the store.
- b) "Rent advance" was Tk .3,000 - low, because the shop is in a non-commercial location.
- c) Monthly operating expenses include rent @ Tk.500, salary to single salesperson @ Tk.400 plus food and miscellaneous items - Tk. 1,000.
- d) Daily sales vary between Tk.300 and Tk .500 - "cost of goods sold" is about Tk.40. to 60. per day. Net profit is estimated to be between Tk.600 to 800 per month.

iii. Owner of a store comparable to "Ananna" (World Vision's retail outlet) in a commercial area of new Dhaka paid a "rent advance" of about Tk.300,000. Initial working capital was Tk.30,000.

- a) Monthly operating costs include salary to employees - 3 persons @ Tk .500 to 600 each plus food; electricity @ a "few thousand" and a "nominal" rent. The owner is usually present at the store.
- b) Seasonality of sales was mentioned. While the business may "barely break-even" during the year, net profit during holiday seasons (Eid, Puja) are as high as Tk.50,000 to 100,000.

2.1.4 In terms of arriving at replicable models, the clearly successful one so far appears to be that of a "women's corner" (where female sellers occupy a section of the regular commercial center/market) open to male and female customers. Implementing agencies testing this model are HRAC, ILO /BSCIC and ILO/WFP. Some of the advantages to establishing a women's corner appear to be:

- i. These are relatively less complex. Individual sellers own and operate their businesses - usually dry food items. There is no month-end computation to determine shares of the profit as is the case of retail outlets and restaurants, which are cooperative ventures.
- ii. It may become part of the organization's usual credit program "with a twist" - i.e. women receive credit on the understanding that funds will be utilized to begin/expand/continue a business activity in the commercial center.

iii. It is certainly easier to ensure adequate space for a women's corner if the organization obtains assistance from members of the local government. Implementing agencies who work through the local government (WFP) can readily depend upon administrative support (free space was allocated by the Market Committee - although it is perhaps wiser to pay for the space, leaving less scope for future harassment) whereas those who do not (BRAC) continue to suffer from a space constraint.

iv. A job placement service seems to take the longest amount of time before it can generate enough earnings to sustain itself.

Essentially a service-oriented venture, its only source of income are "registration fees" and a month's salary from successful (those who receive and retain jobs) candidates. It is projected that about nine placements per month (current rate is between four and five) will have to be made in order to come near to a "break-even" status.

However, it appears to be doing better than a similar service provided by a government agency that averages between 2 - 3 placements per month.

2.2. Guidelines for Financiers and Implementing Agencies

These pilot projects were, in many ways, "pioneers" - it was a movement away from charity and relief handouts. Activities were approached and evaluated as commercial ventures. It was not sufficient that women were operating businesses in the commercial center (which is a social, development aspect). Participants were expected to generate enough earnings to compensate for the opportunity cost of their time. The argument is that not only are commercially viable activities likely to sustain themselves, but also assist to further social/developmental impacts.

These pilot project activities were a divergence from on-going projects. Definite guidelines were not available for the donor, nor for implementing agencies. However, the experience has provided some useful lessons which are:

2.2.1 Guidelines for Future Financiers

1. Development organizations tend to have the correct rhetoric. Consequently, project proposals can often be misleading. At the outset, a donor will probably refuse to finance the activity only if some elements in the proposal are clearly contradictory to findings of the feasibility study (e.g. high capital costs, beginning an overly large activity, etc.).

2. In order to ensure that funds are being utilized "accordingly", intense supervision and monitoring is obligatory. This should preferably be in the form of regular, unscheduled field visits - minimum 1-2 per location per month, more often for "troubled" projects.

The need for supervision and monitoring does not in any way reflect upon the intentions of developmental organizations. Indeed, whatever may be their failings, the vast majority were noted to be sincerely trying to improve the living conditions of rural women. The problems lie elsewhere. Some of these are:

- a. A "mental block" - a problem of concept. Implementing agencies find it difficult to accept the commercial nature of the project, perhaps because they have been working on welfare projects for too long.
- b. Attitudinal problem - they tend to underestimate the capacity of participants and continue to shield and protect them. Comments noted included, "how can these women go to the market for inputs right now," "the bank is too far", "it is too early to allow them to do their own accounting", "the products they make are unsuitable", etc. Even if true, NGO employees must seek to overcome these problems as efficiently as possible.
- c. Communication - headquarters in Dhaka often give inadequate instructions to field staff. Examples are - head-office maybe misinformed about the status of the activity; trainees turn up on the wrong date; selecting non-target group members for the women's market project, etc.
- d. Identity - whose project is it? Most implementing agencies do not appear to know how/when to turn it over completely to their clients, and gradually find themselves more involved in the operation of activity than intended. It may then become an NGO project where participants feel they are the employees, not owners.
- e. Implementing agencies may begin projects that are too ambitious- so large, in fact, that women may never hope to own it because of the significant amount of investment and operating expenses involved. This may not be clearly indicated in the proposal and probably not their original intention.
- f. Only regular, unscheduled field visits can indicate these discrepancies - these are not apparent in any of the reports or project proposals submitted by implementing agencies.

3. Types of assistance required include:

- a) Financial (since banks are unwilling to lend without collateral). Assistance during the pilot phase ranged between \$800 - 2,000, averaged Tk. 30,000/- (\$1,000).

The amount of financing necessary appears to depend on the nature as well as location of activities.

Experience indicates that \$1,000 may be adequate for women's corners. Some necessary "unforeseen" expenses for restaurants and retail outlets (i.e. rent advance) had not been budgeted for. It appears that at least Tk. 50,000/- is necessary for setting up such ventures in rural areas. The "rent advance" will be proportionately higher for more "urban" or "commercial" locations.

- b) Technical assistance - guidance, supervision, monitoring, evaluation and training:

- A full-time person deputed to/hired for implementing the pilot project within the implementing agency.

- The donor's technical assistance team will include a coordinator, an economist and field assistants in the ratio of one assistant to four pilot projects. A likely budget for a five-member team is about Tk.145,000 for salary and between Tk .30,000 - 80,000 for travel and per diem for a four-month period.

- Training in small business management and book-keeping by a team of professional trainers. Budget for a mobile training team was about Tk. 10,525 per location, per course - this includes costs for developing training materials, trainers' fee, travel and per diem as well as allowance for trainees @ Tk.25. per day per trainee. The budget is felt to be adequate.

4. A dialogue/exchange is necessary between potential donors in order to develop a mutually-supportive strategy. Some future problems are:

- a. Multiple financing. These are commercial ventures, and require a finite amount of assistance only,
- b. Financing similar projects with conflicting objectives (developmental vis-a-vis developmental and commercial) in the same area,
- c. Financing "sick" projects that are unlikely to ever become viable,
- d. "Swamping" infant industries that were moving towards a profit making position.

5. NGOs tend to have minimal administrative formalities - hence, can begin almost immediately on receipt of funds. Governmental organizations (BSCIC) and UN bodies (WFP, ILO) are obligated to follow strict bureaucratic procedures. It has been observed that organizations which work through the local government (example, WFP) generally have access to governmental facilities - implementation is somewhat "smoothened" because of this advantage.

6. Contracts between donors and implementing agencies should clearly indicate:

i. The terms and conditions of funds. Organizations implementing pilot projects have shown a preference for giving money as "grant" to clients. This attitude is felt to be counter-productive and tends to create a "patron-client" relationship. Women find it difficult to believe that the activity is theirs, since they have not "paid" for it. Instead, they tend to consider themselves employees of the implementing agency. Comments heard included, "we haven't got our appointment letters as yet".

ii. Options regarding funding arrangements between implementing agencies and clients (even though it may be a grant to the implementing agency):

a) Entire investment costs are handed over as grant - most common among pilot projects,

b) "Matching funds" - part-grant, part-credit or part grant part client contribution (which maybe credit or equity). Ratio of breakdown may vary. This can be a "soft" loan stretched over several years. The client obtains collateral-free credit - on full repayment, the activity is hers.

BURD provided about 75% of investment costs as credit while only a quarter went as grant. Clients have already repaid the first instalment of their two and a half to three year loan.

iii. The necessity of a full-time person for the activity.

iv. A clear-cut strategy to achieve the following within a reasonably brief period:

a) Extent of client participation - banking facilities, book-keeping, process and timeframe of "handing over" to clients,

b) Scheduling of the activity - time-frame of the pilot phase. Heavy rainfall and flooding may complicate implementation and training programs. Implementors should make provisions for/avoid the monsoons.

c) What happens if the business fails?

2.2.2 Guidelines for Implementing Agencies:

- i. Activities must begin on a small scale - the idea is to have a business that can be owned and operated by women, and self-sustaining.
- ii. A full-time person is necessary to organize and supervise the activity during its initial phase. Organizations who feel they can look after it in addition to their normal duties will often find it difficult to do so.
- iii. It is not an activity that can be subcontracted. Organization "A", requesting "B" to look after its project since "A" does not have the necessary man-power, has to grapple with internal management problems in addition to implementational difficulties.
- iv. It is necessary to deliver funds as credit to participants in order to establish a commercial (rather than welfare) relationship from the very beginning between the implementing agency and its clients.
- v. The support of members of the local government, administration and elite is crucial. Active effort must be made to obtain their assistance/concurrence.

2.3. Profile of Successful Participants

1. Those "most likely to succeed" were noted to be female household heads, usually above thirty-five years of age.
2. Younger women in general, have an additional burden to bear - not only are they trying to operate a business, but are also open to harassment and provocation from men in the area. Some do not appear to cope well (especially if she is a secondary earner) with their newly found "freedom". Young female household heads are less susceptible to the "suggestions" of men, but must live with the social stigma attached to a "woman in the market".
3. Client selection is crucial. She should be known to the organization - either as a beneficiary, or an acquaintance of several years.

Implementing agencies should devise/utilize a selection process within which women demonstrate that they are significantly autonomous and able to "handle" difficult situations that are likely to arise.

This activity is clearly not for everyone, but for a selected group of women,

- i who are already motivated, and/or
 - ii have an on-going business, and/or
 - iii have adequately demonstrated competence and ability to operate one.
4. It is probably more difficult to work with upper-class, secondary earners (VERC tried this model in Savar). Such women tend to participate for "recreation", or "pocket-money" and have various non-commercial queries regarding their status in the activity. The implementing agency may find itself explaining minute non-essential details not only to the clients, but to their husbands as well. NGOs working with these women must exercise tact and diplomacy. This model has hitherto not worked well.

Observations are based on one experience only - a different NGO with a different/the same group, or conversely, the same NGO with a different group may have succeeded in setting up a viable venture in Savar. The area remains one of the "most potential".

More models that involve middle and upper class rural women are felt to be necessary. The asset-less are in the market anyway, and economics dictates that they will continue to be there. To break the "market taboo", (that says "women in the market" are per se "immoral"), women from the rural elite class (who are usually not seen in the market) must come forward. BURO has had more success with an "intermediate" group of participants from the lower-middle strata of the rural society.

2.4. Training

VERC 's mobile training team spent five days at each location - two were allotted to assess specific needs, three days (10:00 AM to 5:00 PM) for training. Maximum number of trainees per project was 15. Representatives from the implementing agencies were invited to participate as trainees /observers.

Some lessons learned (feedbacks from the field) include:

1. Duration of the course was too brief. Trainers suggested seven days, participants mentioned one to two weeks as an ideal duration for the training program.
2. The program was probably a successful one. The majority of trainees felt they had benefited from it. Refresher courses were requested for accounting/book-keeping by 68%. Accounting was also judged as "most difficult". Other requests were for marketing management and customer relations.

3. The current package may require re-designing to pay greater stress on accounting and book-keeping.
4. It is difficult to teach the course to women with no literacy or numeracy skills. Many of these women felt they did not require nor benefit from the training materials. There are two possible reasons for this:
 - Mainly destitute/asset-less, the majority were already involved in some form of income-generating activity, including operation of small businesses. They were aware of management and accounting methods (which they appeared to manage quite well verbally).
 - All they probably required was credit to expand an ongoing business/diversify.
 - Some may have actually come for the training allowance.
5. An implicit benefit of the training is probably increased motivation for all, irrespective of level of literacy or retention.
6. At least a rudimentary knowledge of numeracy appears to be necessary so that clients may maintain written records. The feasibility study demonstrated that the absence of literacy /book-keeping skills inhibits performance and business expansion for the more successful among women entrepreneurs.
7. The two days of need assessment should preferably stretch to a third day to enable trainers to redesign and modify the training package.
8. Husbands/guardians should be oriented regarding the nature of the activity and the client's role in it. Perhaps this could be in the form of a one to two hour lecture as part of the training program.

2.5 Action Plan for a Women's Corner

Aspects of a workable model appear to be:

1. Selection of a small group participants (maximum ten at the beginning).
2. Location of the activity in an established, viable market,
3. Ensuring adequate space for clients; this may involve negotiations with the market committee for "free space", or at a minimum, a strategically located "corner",

4. It is recommended that space be "paid for" - it gives women a legal right to protest if difficulties - such as removal from the market - arise.
5. Providing support services - credit according to client's requirement, training if considered relevant, market linkages, etc. Often, clients may require additional funds (financed via credit or cash-flow from the business) to construct a rudimentary "platform" to place the merchandise on, or a temporary enclosure surrounding the corner. Such structures tend to stamp the mark of "ownership" over the space.
6. Organizing a rigorous method of control - daily "informal" visits and "formal" weekly meetings. These have been observed to be crucial during the pilot phase.

2.6. Other Issues

1. Customers were interviewed on a regular basis. A demand for more/greater variety of items was mentioned by most. "Bad service" or "inefficiency" were not observed, nor mentioned by them. The vast majority were observed to have felt that women are as capable as, or better than, men in operating small businesses.
2. A potential area of concern had been the reaction from members of the local government and elite. It is to be observed that the pilot projects received support from them in all locations. One can deduce that the "developmental" aspect of these activities has been successful - all pilot projects appear to have received social acceptance in their relevant areas.
3. A visible impact has been the growth in confidence among project participants. Thrust into the commercial center, the pilot phase has noted their graduation from amateurs who misplaced weights and measures, argued amongst themselves while ignoring customers - to serious business-women who know their trade.
4. It is probably too early to judge project viability. However, it is demonstrated that sellers in the women's corner are doing better than they were during the "base-line" period. Female participants of ILO/WFP and ILO/BSCIC have learned to make judicious use of their time. These "women's corners" were evaluated during the post-harvest period. Employment opportunities are usually abundant at this time. The majority of participants were noted to have moved away from the market (because they feel they can make more money elsewhere) and participate as irregular sellers who come on "hot" days only. The remainder

of the week is spent in post-harvest processing and selling from their homes. Some are likely to return as regular sellers once they feel it is more profitable to do so - but this remains to be seen during the following period.

5. Social problems such a teasing and harassment) have been observed. None of these however, has been beyond the participant's control.
6. Other businessmen in the area approach the pilot projects with a tolerant, patronizing attitude. An amused remark was, "Let them continue as long as they can - there is a limit to the capacity of women". When the store in Savar remained closed for several days due to management problems, a businessman in a nearby store said, "they alone know how they'll manage this business". Men are known to assist during opening and closing times with the the heavy steel shutters , or with the unloading of merchandise. A comment from an established woman entrepreneur who runs a photographer 's studio in Savar , "If they want to operate a business, they had better learn to manage these tasks. If I can do so, they can too." - right you are, young lady.

It will be interesting to see the reaction on these same businessmen if/when they regard these ventures as competition, and not a "curiosity".

3. RECOMMENDATIONS

It is recommended that:

- 3.1. More pilot projects be introduced in order to identify -
 - i. replicable models for restaurants and retail outlets,
 - ii. other businesses that may be owned/operated by women,
 - iii. a more satisfactory mode of involving women from "middle" and "upper-middle" class rural homes.
- 3.2. Some of these pilot projects will require additional financing - an example is YMCA's placement service. "Matching funds" should be provided by the organization requesting assistance.
- 3.3. Training on small business management and book-keeping will be necessary for current participants (as refresher courses) as well as those in new pilot projects. A donor is required for the program - SIDA may not finance it in future.

Suggestions regarding the current training program are :

- i. A training package/course that incorporates lessons learned from the activity should be made available for implementors requesting it.
 - ii. Curriculum should be split into a general "overview" for all (motivational effect) and a more focused one for those with literacy and numeracy skills.
 - iii. Duration should be extended to cover two days for needs assessment, one day for "package modification" and six days of class (one day for the "overview", including orientation of husbands/male household heads; two days for management and three for book-keeping - a total of nine days.
- 3.4. Implementing agencies must learn to separate their "developmental" projects from their "commercial-cum developmental" ones. In order to enable this,
 - i. Representatives from implementing agencies require orientation/training in management and book-keeping - the former in order to further acquaint themselves with the commercial nature of the activity, the latter to standardise book-keeping methods to facilitate monitoring.
 - ii. This course should be held in institutions such as IBA (Institute of Business Administration) or BMDC (Bangladesh Management Development Center).

- 3.5. USAID should have a coordinator to oversee this activity if it envisages future involvement in the area.
- 3.6. A more "standardised" contracting method that reduces administrative formalities needs to be devised for pilot projects.
- 3.7. Contracts between donors and implementing agencies should clarify (among others) the following - ratio of cost-sharing between clients and the implementing agency; scheduling of the project; have a budgetary provision to enable study-tours for clients to other locations implementing similar projects.
- 3.8. Implementing agencies must remember that the activity has to begin on a small scale; funds should be extended as credit to the maximum extent possible; a full-time individual is necessary for the implementation period; intense supervision is crucial during the pilot phase.
- 3.9. Interested donors should approach the activity in a coordinated manner (perhaps form a "network of like-minded donors" at the decision-makers' level) who will:
 - i. exchange information amongst themselves (in the forms of working groups, meetings, correspondence and seminars) to ensure that project objectives are being met,
 - ii. determine a more effective "matching" of donors with implementing agencies or pilot projects. Some may prefer to function through specific organizations. The level of funds available will determine the nature of the activity as well as strength of the technical assistance team.
- 3.10. Seminars that provide a forum for implementing agencies should be held at least twice a year in order to prevent a "diffusion of perspectives" regarding project objectives and to enable a "diffusion of lessons learned" from on-going activities.

AN OVERVIEW OF PILOT PROJECTS

Note: The following pages focus on a few aspects only. Please, consult self-contained chapters for further details; on individual activities.

NATURE OF PILOT PROJECTS

TABLE-I

Project category	Products offered	Location	Implementing Agency	Socio-econ group
1. Restaurant	Breakfast, dinner	Narshingdi,	BURO,	"needy"
	snacks, lunch	Tangail	CWFP	destitute
2. Retail Outlets	Goods produced	Savar,	VERC,	"middle",
	by women & gen.	Dhaka	WV	"lower-middle"
	store items.	Chuadanga	Swanirvar	"needy"
		Kurigram	CDS	mixed
Begumganj	BSCIC/WEDP	rural women		
3. Women's Corner	Dry food items	Manikganj	BRAC	"resourceless"
	(rice, lentils	Rangpur	ILO/BSCIC	destitute
	onions, etc), processed foods	Rangpur	WFP	destitute
4. Job Placement Service	Offering placement services for women of various occupations.	Dhaka	YMCA	all categories

SOCIO-ECONOMIC STATUS OF PILOT PROJECT PARTICIPANTS

TABLE II

	BURD	CAFP	VERC	WV	CDS	ILO/WFP	ILO/BSCIC	BRAC	YMCA
Age (yrs)	21-35	21-35	21-35	21-35	21-35	36-50	21-35	36-50	21-35
Marital Status	Widow	Divorced/ Abandoned	Married	Married	Married	Widowed/ abandoned/ divorced	Married	Widow	Unmarried
Religion	Muslim	Muslim	Muslim	Hindu	Muslim	Muslim	Hindu	Muslim	Muslim
Literacy level (yrs)	> 5	Illiterate/ sign only	> 10 -	> 5 -	> 5 -	Illiterate/ sign only	Illiterate/ sign only	Illiterate/ sign only	> 12 -
Earning Status	Primary	Secondary	Secondary	Secondary	Secondary	Primary	Primary	Primary	Secondary

Note:

- Shows major trends (over 50% representation) within that category.
- ILO/WFP and ILO/BSCIC contain data from a random sample of total participants. Rest (other areas) depict status of all clients in the project.
- CAFP and BRAC participants contain at least one 'literate' member (> 5 yrs of school) who maintains written records or assists others to maintain them.

TABLE-III

NET INCOME OF CLIENTS - PRE AND POST PILOT PROJECT PERIOD

(Tk. per month)

	EURD	CEFP	VERC	WV	CDS	ERAC	ILO/WFP	ILO/ESCIC	YMCA
Prior Occupation	Poultry, tailoring, tuition, sewing	Domestic helper, sale of snack, rice cakes, sewing	Sewing, tuition, photography, view cards	Sewing, sale of betel leaf, tuition, "aya"	Bird making, poultry, goat, sewing	Wage labor, food for work, domestic helper	Rice husking/trading/processing/begging, snacks, sweet-meat sale	Rice husking, processing/trading, poultry, goat, domestic-helper	Mainly non-earner (student) housewives)
Approx. Net Income	300-500	100-250	300-2000	100-700	100-700	450-600	120-900	30-2500	-
Curr. Occupation	Restaurant	Restaurant	Retail Outlet	Retail Outlet	Retail outlet	Retailer	Retailer	Retailer	Registrants, office employees
Approx. Net Income	300-400	250	none so far	160-500	none so far	450-1500	300-800	400-2500	1200

Note:

- "Restaurants" and "Retail outlets" are cooperative ventures on a profit-sharing basis.
- "Retailers" are individual sellers in a women's corner or in temporary enclosures ("shops") in a market.
- The "Employment Service" provides placement for women in four categories.
- 100% of respondents reportedly retain control over their earnings - food, clothing and health care were the main areas of expenditure.
- Part-time occupations for VERC and CDS. All other owners give full-time to the activity.
- Please see relevant chapters on individual pilot activities for details.

AN OVERVIEW

A. Accounting:

Books are maintained as follows:

1. The vast majority of sellers in a "women's corner" maintain verbal records.
2. Those operating restaurants (CWFP, BURO) keep written records.
3. Operators of retail outlets (WV, VERC, CDS) maintain written records.

B. Accessibility to Banks

1. Respondents of BRAC, CWFP, BURO had reportedly never been inside a bank.
2. Of those who have visited banks,
 - A small number of WFP participants had visited to operate "group accounts".
 - The majority of ILO/BSCIC participants had been to banks for the same reason.
 - Some CDS and the majority of VERC clients had gone to operate personal accounts.
 - WV participants go on a regular basis, usually to obtain loose change.
 - The majority did not mention any difficulties in operating accounts/visiting banks.
 - Some participants (ILO/BSCIC) felt the banks was "too far", but that bankers were "helpful".
3. None of the activities has a bank account in its name as yet, although paper-work is underway for several (VERC is an example).

C. Transactions in Credit

1. Participants of WV, BURO and BRAC purchase regularly on credit. Others prefer not to do so (VERC, CWFP, CDS) or suppliers will not sell to them on credit (ILO/BSCIC, WFP).

2. Sales on credit were common, noticed among VERC, BURO, ILO/BSCIC, BRAC and WFP. These (about 20-30% of daily sales) were mainly to "known customers", and repayment was not considered to be a problem by any.

D. Training on Small Business Management and Book-keeping

1. Answers regarding efficacy of the course demonstrate a trend - clients with literacy and numeracy skills felt that it was useful, and requested refresher courses on book-keeping. Accounting and book-keeping were mentioned as "most Difficult". Responses from illiterate women indicate a minimal level of impact.
2. An implicit benefit for all trainees is probably increased motivation.

TABLE-V

OPERATING IN A COMMERCIAL CENTRE

- feed-backs from the field

Problem areas

- (1) Harassment, absence of rest-room facilities, leaving without paying (restaurant), distance to hat/market, inadequate items (variety as well as volume) and social stigma.

However, participants were willing and able to overcome the majority of everyday problems that arose.

- (2) A decrease in the number of sellers in the market was observed in the cases of BRAC (space constraint); ILO/BSCIC and WFP (clients currently participate in post-harvest processing) and BURO (due to management problems).

Individuals who were of Assistance

- (1) Upazila Chairman, members of the Hat/Market Committee, representatives of other development organizations and businessmen in the area, members of the administration and the rural elite.

- "None" was said to be creating problems for participants.

- (2) Homes (while participants are away) are taken care of by family members (husband, sister, children) for the vast majority. Some mentioned "neighbours", while a minority said, "house is locked" or "looked after by servants".

Customer Data

	BURO	CWFP	VERC	WV	CDS	ILO/BSCIC	WFP	BRAC
Men	60	40-60	20	50-60	10	100-150	60-200	60-110
Women	10	10	10	15-20	20	10-20	10-15	25-30

- Estimates for ILO/BSCIC and WFP include hat days.

- Women were noted to come around 10:00 in the morning or in the late afternoon.

TABLE-VI

FUTURE PLANS

1. Future sources of funds were mentioned as "business profit" and credit from a commercial bank/NGO. None mentioned the need for grant.
2. All intend to continue with their current activity.
 - Specific changes they would like to make were:
 - i. business expansion via:
 - more goods in terms of quality as well as quantity
 - diversify to include other product lines
 - expand current seating arrangement (restaurant)
 - operate for longer hours (restaurant).
 - ii. A CDS participant would like to own a store.
3. Given a choice to begin all over again, all would select the same kind of activity. Comments from participants were as follows:
 - i. owners of CDS and VERC would prefer sole-ownership with employees,
 - ii. CWEP would select a different location,
 - iii. BRAC would like a permanent place in the market.
 - iv. Participants of ILO/BSCIC and WEP would combine their activities by selling from home/home and hat/hat only, rather than come daily to the "Women's Corner". Some would come regularly only if they had their own shops.
 - v. WV - begin with 5-6 owners (current number is 13)
 - vi. BURO would select initial participants with greater care.
4. Implementing Agencies commented that they would begin on a smaller scale - CDS; select women with greater care - BURO, VERC, ILO/BSCIC, WEP; choose fewer participants - WV; charge registration fees and a month's salary from successful candidates - YMCA.

P A R T II

INDIVIDUAL PILOT PROJECT ACTIVITIES

NIMONTRON

I Restaurant

Name: "Nimontron"

Address: Velangar Bus-Stop, Narshingdi

Implementing Agency: Bangladesh Unemployment Rehabilitation Organization (BURO)

Background

The restaurant began operating on August 09, 1987. BURO felt this was an opportunity to assist women (judged "needy" but not "destitute") who seemed to possess the ability to successfully operate a business. It was a cooperative venture with five participants, all of whom would work full-time at the restaurant.

The original location could not be retained due to delays in fund disbursement from the donor. The new location was reportedly selected "in a hurry".

Nimontron occupies two rooms (a dining space and kitchen) near the Velanagar bus-stop. It is one of a row of semi-permanent structures (concrete floor and walls with a corrugated iron roof) along the Dhaka-Narshingdi highway.

Seating arrangements are for sixteen persons; the manager sits in a front corner of the shop. The kitchen has a rear door with a tube-well next to it.

Business hours are from 7:00 AM - 9:00 PM seven days of the week. Meal timings and menu are roughly:

Breakfast: Hand-made bread, vegetables, egg. 7:00 AM - 10:00 AM

Lunch, Dinner: Rice, meat, fish, vegetables, lentils. 12:00 Noon - 3:00 PM
7:00 - 8:00 PM

Snacks: Tea, Cake, Vegetable turnovers (singara). All day.

Assessment

As has been the case with all pilot project activities, flooding and political instability have adversely affected business performance. These were clearly beyond control. However, the most severe constraint affecting the restaurant's performance was one of management. This is discussed below.

Finance:

Total investment costs by line-item are about :

Security deposit	Tk 10,000
One year's rent advance	10,000
Furniture	12,000
Utensils, Crockery	8,300

TOTAL:-	Tk 40,300

The activity received about Tk 32,100 from USAID.

Participants received the USAID portion of investment cost as interest-free credit from BURO . As of date, clients have repaid Tk 800 as their first instalment.

Some items are still necessary - an electric fan in summer, for instance. It is hoped participants will be able to install it from restaurant profit.

Sales/Profit:

Gross profit (sales - direct costs) during Aug-Sept was Tk 1,680.; during Sept-Oct Tk 1,760.; November Tk 1,191 only.

Daily items bought at the local market average Tk 175. (Aug, Sept, Oct, Nov) and include items such as firewood, kerosene, cooking oil, flour, sugar, rice, spices, fish and chicken.

Profit margin is determined as follows : a Tk 60 chicken is cut into five portions at Tk 16 per piece; a seer of rice (Tk 12) is served as 6 "plates" at Tk 3 per plate; a Tk 30 fish is cut into 12 portions, sells at Tk 4 per portion. "Mark-up" thus varies between 33% to 60% for fish and meat, 25% for cakes and biscuits and 100% for tea.

Operating costs include rent (prepaid for a year), utility at about Tk. 150. per month, salary of Tk. 100 , and maintenance, replacement costs. The largest expense is loan repayment in monthly instalments.

No monthly statements were available - daily sales and expenditures are matched, and total profit calculated at the end of the month. Cash surplus amounts are deposited to BURO's cashier at the end of the day.

The owners and the "errand-boy" take all meals at the restaurant. These are expensed off as "daily operating costs". Cash value of food would be approximately equivalent to Tk.300 - 350 per person, per month.

After meeting all expenses , there is probably a negligible amount for participants to take home . The restaurant seems to be operating at/slightly above a "break-even" point. With the decline in sales (reportedly due to political reasons) and recurring management problems, number/variety of items offered has been curtailed at present.

Management:

One of Nimontron's owners was selected as cashier-cum-manager. However, at the end of the first month, the "manager" discontinued coming, since she felt she was unable to cope with the young men who loitered there, or some of the other participants who seemed to encourage these men. She had received training on management, and was identified by the trainers as one of the more competent among project participants. A new manager was hired, although it is not clear why one of the existing participants could not assume this role. In any case, the situation worsened. The manager seemed to be grossly inefficient and unable to control the business. Nimontron deteriorated into a sort of "free-for-all" activity. Field trips demonstrated mismatched books, "misplaced" crockery, etc.

In the meantime, one of the original participants left due to family pressure. The argument made by the husband was similar to "you've been working for over a month, you have not made any profit, so why waste your time"? A new person was hired in her place.

Next, Narshingdi's Market Committee objected to the "immoral behavior" of two of the participants - they had to leave. At that point, only one of the original owners remained. She managed the restaurant by herself for about a month.

A third manager came in as co-owner. Books have begun to be systematically maintained since November. What had begun as an activity with five co-owners now has two.

During the first month of activity, BURO realized that training in business management was important, but restaurant owners/operators must be aware of large-scale, cost-effective methods of cooking, shopping and serving. A cook was hired to train them for about two months. Restaurant operators are currently assisted by an "errand-boy" whose mother grinds spices for the establishment.

An indicator of its success as a business operation, appears to be the rivalry it encounters from the other restaurant owner with whom the tube well must be shared. Although frequent arguments ensue, this should be noted as a positive trend in Nimontron's move towards establishing a niche for itself in the commercial center.

Social problems exist - drunkards, youths loitering, customers leaving without paying - none of these, however has been severe enough to warrant external assistance.

Marketing

Nimontron lies along the Dhaka-Chittagong highway and is conveniently located for travellers. The restaurant's marketing strategy includes a list of "preferred customers" (i.e. members of the local elite /administration, hat, market committee, etc) who are often not charged for tea and snacks when they visit the restaurant.

Location is believed to be hindering higher sales. It was observed that Nimotron usually sells large quantities of tea (whose turnover must increase dramatically to bring in the originally anticipated profit) to passengers on transit. Moreover, the target group it had initially selected - families of the rural elite and high officials - seems to be bypassed. Perhaps had it been located at its original location within Narshingdi town (in front of the District Court), Nimotron may have attracted more "permanent" meal customers as well as members of its target segment.

Monitoring sheets exhibit wide variations in the number of daily customers, ranging from 210 to 385 during "peak" months (August-September), falling to between 50 and 70 during the following months. Women customers are noted to be uniformly below 10 per day.

Of the 30 customers polled, there were 24 men and 6 women; most of them were married and within the 21-35 age group. The vast majority were Muslim. Men (66%) were mainly traders in cloth, jute, flour and stationery items. Those who termed themselves as "employees" were bus-drivers, helpers and men involved in local NGOs. 5 of the 6 women were BURO employees; the remaining person was a housewife who had come with friends. The vast majority had studied up to and above grade 10.

They were mainly out of town visitors.

About 50% of the men earned more than Tk 3,000 per month; women earn significantly less - below Tk 700 per month.

Most mentioned they come "several times" a week. "Better service" and "location" were reasons for multiple visits. Women come to encourage participants. The majority said quality of goods were superior and prices comparable. Level of efficiency was judged as "satisfactory" by all.

About 60% thought women are as capable as men in operating businesses - 25% felt they were actually better than men. The housewife felt that in general, women lack "experience".

Women did not mention any difficulty in coming to the restaurant. About half the women had come with friends, spouse or a male colleague, the rest by themselves.

Social stigma and the absence of physical security were mentioned as obstacles to success for women entrepreneurs by 50%. 26% felt there were "no problems".

80% welcomed the endeavor and felt it was "high time this was begun".

Customers requested the installation of a ceiling fan. Items they would like to find included "tea with milk", (currently serve lemon tea) "biriani" (a rice delicacy) and sweet meats.

Beginning of the month was noted "most busy" by participants, although statistics do not show an increase in the number of customers or in sales at that time. "Rush hours" were said to be between 10:00 AM - 2:30 PM and between 4:30 PM and 7:30 PM. Women usually come between 1:00 and 3:00 PM.

Meeting Project Objectives

Project Participants:

Only one of BURO's original participants remains. Base-line data shows that the 5 women selected for the project were between 20-35 years old. Only one was Hindu, the rest Muslim; three were primary earners, abandoned by their husbands; all were literate, having had 5-10 years of schooling. 3 participants had never visited a commercial center. Occupations included poultry, livestock raising, tailoring and private tuition. Monthly earnings were between Tk.400 and Tk.600.

All were "new arrivals" to BURO, having been its member for under six months only and three as little as "one month".

During evaluation, the only "base-line" woman who remained is a 28 year old widow and household head. The new co-owner is a 30 year old widow and household head. She has studied upto grade 8 and been BURO's member for about three months.

The two existing owners have not received management training. Although written records are maintained by them, both would like a course on book-keeping. BURO appears to have discontinued their assistance in marketing and book-keeping for the last month and a half.

Currently, a 12-year old boy works as a helper/messenger. He gets food, but no financial remuneration.

Monthly profit goes partially to BURO as loan repayment. The remaining amount is ploughed back to replace missing cutlery/crockery and to pay the woman who grinds spices. The residual amount is divided among co-owners.

Participants spend most of their earnings on clothing for the family and children's education. One is saving to buy livestock.

Business decisions are made jointly. They are aware of the total amount invested in the activity, but are unable to provide a break-down of investment costs by line-item.

Sales on credit average about 1/7 of total daily sales. These are repaid and are not considered to be a hindrance.

Participants mentioned the presence of local support, particularly from members of the Market Committee.

Future plans include hiring a male kitchen assistant (a "male" assistant for reasons of convenience/security as well as an absence of skilled women) at Tk 400 per month and expanding seating space by means of a tin-shed and benches. Future source of funds were mentioned as credit from BURO or from a commercial bank.

Implementing Agency's View

Among BUIRO's objectives were provision of employment to 5 women, each earning about Tk. 500. per month; develop an activity owned and operated by them.

At the end of months one and two, each participant took home Tk 100 each. In November, the two co-owners divided Tk 700 between them. The amounts "taken home" appear to be arbitrarily decided by BUIRO and cannot be explained numerically. Books of accounts are haphazard.

The organization did not possess prior experience in this form of activity.

BUIRO feels that the project has met some of its qualitative objectives. For example, a "demonstration effect" has been noted in the form of requests for a similar activity in adjacent areas. Participants are more confident and manage the restaurant on their own. An attitudinal change is noticed, since the restaurant is being accepted as a "normal business" activity.

The NGO realizes that client selection as well as location are the two most critical factors. Moreover, they now have a more realistic estimate of total funds required for such an activity.

Lessons Learned

1. BUIRO's major hurdle has been a constant and rapid rate of turnover. Participants were "new recruits" to BUIRO, and thus implementors were not well-acquainted with their competence and sincerity. Each change was preceded by a period of "stop gap" management.
2. Location, too, is a barrier. Having lost the original "more profitable" spot, Nimontron should have preferably been placed near the main Narshingdi bus-stop.
3. Several customers said they had not come earlier, thinking this was a "women's office". Others, particularly young men, feel "embarrassed" to be there, lest they be teased about it later. Time will probably take care of these issues.
4. BUIRO began with "extremely rigid" control over the activity - so much so, that participants felt they were employees - comments heard during the first month included, "where is my appointment letter"?

A more devastating effect was probably the "eat all you can" attitude adopted by some participants (who have subsequently left). It is felt that the majority of Nimontron's management problems were caused because women were not permitted to feel its ownership.

5. An encouraging factor was the presence of strong support from members of the Market Committee and acceptance of the activity as a business venture - a pleasant surprise, and contrary to findings of the feasibility study.
6. Tk. 50,000 is probably a more realistic budget for restaurants in rural areas.
7. Lack of toilet facilities is a constraint. The landlord has not fulfilled his promise to provide an attached rest-room. Participants currently use BURU's office rest-room, a five-minute walk from the restaurant.
8. Performance to date indicates that the restaurant has the potential of developing into a viable commercial activity. Current participants are competent and serious about their work. However, these women will reach their potential only if BURU can disengage itself totally, and soon.

Recommendations

1. The activity should not require additional funding, since it exhibits the capacity to develop on its own merits.
2. Current sales should be increased. Some suggestions are:
 - i Offering a wider range of items
 - ii Employing a salaried assistant for the kitchen
 - iii Extending seating arrangement by putting up a "tin shed" and benches
 - iv Putting up a price chart near the entrance.
3. BURU should (within the next three months) -
 - i Clarify terms and conditions of the repayment schedule,
 - ii Arrange for rest-room facilities,
 - iii Arrange for banking facilities for the activity,
 - iv Fully handover the activity to the women.

NIBEDITA

I. Restaurant

Name: "Nibedita"

Address: Old bus stop, Registry Para, Tangail

Implemented by: Concerned Women for Family Planning (CWFP)

Background

A women-operated restaurant was opened on October 10, 1987. Tangail had been identified as a "potential" area in the feasibility study. CWFP's objectives included training and development of women in small business management; researching this particular job-opportunity for them.

Finding a suitable location had been a serious constraint. The budget had not accounted for the significant amount of "rent advance" required in Tangail. CWFP solved the problem by shifting their office within the same premises and expensing off the rent advance as "office operating costs." "Nibedita" is a semi-permanent structure (concrete wall, tin roof) near the old bus stop of Tangail.

A large dining space to seat sixteen persons and a small kitchen with running water and electricity comprise the restaurant. Business hours are from 7:00 - 5:00 PM seven days of the week. Breakfast (upto 11:00 AM) usually consists of hand-made bread, eggs and vegetable. Lunch menus may include rice, fish, meat, lentils (and biriyani on selected days only). Snacks and tea are served all day.

Status Report

No serious constraints within the activity has been identified so far. Sales have plummeted/not increased partly due to the existing political situation in the country and partly because participants are yet to master the technique of "minimizing costs".

Management:

The restaurant began with three co-owners and a salaried (Tk 800/- per month) manager. However, the latter proved to be inefficient. During the second month, the manager was asked to leave. The activity was managed by its owners at the time of writing this report.

A very recent development is reportedly the appointment of another salaried manager. CWFP observes that problems of accountability arose while owners were managing the venture themselves, necessitating such a step. It is felt by the evaluator that a new manager had to be hired not because women were

incapable of managing the restaurant, but because CWFP probably did not clearly delineate responsibilities.

Training in small business management and book-keeping was provided to two participants by VERC. In addition, a member of CWFP's catering service trained restaurant-owners on large-scale cooking and catering for about three months.

Of the three operators, one is in charge of cooking, the other two waitressing. Book-keeping is done with the assistance of a CWFP staff member. None of the participants has previous experience in a similar business.

Finance:

Investment costs as of now have been approximately:

Furniture	Tk.12,000
Ceiling fan	" 1,710
Utensils and crockery	" 9,000
Rent advance	" 3,900
Raw materials, license, etc	" 1,000

	Tk.27,610

Total USAID grant is for Tk 36,700/-

Although definite plans have not been made, CWFP probably intends to provide this amount as grant to participants, and expect them to continue by themselves from that point onwards. Client contribution has been in the form of free labor only.

Sales/Profit:

Sales - direct costs for the period October 08 - 31 was Tk 2459. Other expenses such as salary to the manager and CWFP's trainer left a small surplus at the end of the month. Rent (Tk 1300/- per month) has been paid for the first three months. Utilities (estimated at Tk 200/- per month) show up as CWFP's "operating cost". Wide variations in daily sales was noticed (ranging between as low as Tk 17 and as high as Tk 800/- during October). Days of abnormally large sales were from catering services to weddings, conventions, and similar activities.

Participants take breakfast and lunch on premises. Inexpensive items are bought and cooked separately for this purpose. Cash value of meals equal about Tk.220. per person per month - these are expensed off as "daily operating costs".

Sales plummeted in November. Frequent strikes and political instability resulted in gross profit of Tk 830/- only. During December, (as of December 14), gross profit has been about Tk 730/-. Participants took home Tk 250 each towards the end of November. Poor sales did not permit higher earnings.

Marketing:

The feasibility study had visualized that Tangail's pilot project would receive support from existing women's organizations in the area. Nibedita appears to confirm this. By far the largest support comes from men and women from development organizations and philanthropists/social workers in Tangail.

Participants had begun with a six-day week and by excluding tea from the menu ("prevents loitering"). But they soon learned that restaurants are open 7 days a week, and must serve tea to remain in competition.

The restaurant is characterized by:

1. fewer customers who come for eating, as opposed to
2. catering orders for large gatherings,
3. "take-away" food sold to neighboring shops and households.

Daily items of expenditure (inputs) usually total Tk 250/- (on "non-catering" days) and include firewood (Tk 25), kerosene (Tk 10), flour (Tk 40), cooking oil (Tk 60), rice (Tk 33), chicken (Tk 60), fish (Tk 30), vegetables (Tk 25), sugar, spices, coconut and often mutton (Tk 30). Profit margin ranges from approximately 60% for chicken (8 portions @ Tk. 12 each) and mutton, about 60% for fish (12 portions @ Tk.6 each), 25% for bread and snacks, and 100% on tea.

Prices are comparable, although quality of cooking, decor and maintenance of premises are superior than those of comparable establishments. It is possibly because of these reasons that Nibedita's profits are still low. Beef is not served, since a significant proportion of their customers are reportedly Hindu.

Daily number of customers is about 60, of which 6 may be women. Female customers are mainly NGO workers and bank employees. Twenty customers (19 men and one woman) were polled during a two and a half month period. The following points are of interest:

The majority were Muslim, married and between 21-35 years. About half were traders, while 40% were working in banks, NGOs, and in the transport sector. About 65% have had more than 12 years of schooling, only 2 were illiterate.

Net income was over Tk 1000/- for customers (3 were non-earning students).

Most lived around Tangail and had come to eat there. 80% had visited the restaurant on previous occasions. Better service, high quality and convenient location were reasons for repeated visits. They had all come alone. 80% felt women could conduct a business as well as men. 90% judged Nibedita as "good" compared to similar establishments. 90% mentioned social stigma and lack of physical security as barriers to Nibedita's success. The vast majority welcomed the activity as a step in the right direction.

Suggestions included a security guard and improved management skills, installation of a ceiling fan and introduction of food items such as sweets, kabab, biscuits and betel leaf.

Meeting Project Objectives

CWFP had anticipated the provision of employment to 5 women; each would earn about Tk 500 per month; activity would be exclusively managed by women. It is too early to judge project success. It has been operating for only two and a half months - the greater part of this period has been affected by political instability and abnormal business conditions. With the departure of the manager, number of participants has decreased to three.

Project Participants:

Socio-economic: Four women began the activity - two were divorced, one a widow and one married. Only the salaried manager was Hindu. All were in the 21-35 age group; one was a female household head; all were "landless". 2 can sign their names only; one has had fifth grade education while the manager had a high school degree. They were "new recruits" to CWFP, having been its member for under four months.

Occupation of participants prior to joining were as domestic helper, sale of rice cakes/snacks and sewing at home. Earnings ranged between Tk 100 to Tk 220. In November, each of the existing "owners" took home about Tk 250.

Participants spend their entire earnings on the family - mainly for children's education and clothing.

All partners feel training on small business management is necessary and would like to take courses on book-keeping and customer relations. Business planning and daily (informal) meetings are held among partners. They were aware of total investment costs as of date, but did not know its break-down by line item. Owners take turns going to the market. All shopping is done at the end of the day. Transactions are usually in cash.

100% can keep verbal accounts. One maintained written records with assistance from a CWFP employee when owners were managing the restaurant themselves.

Family members and a neighbor look after their children/homes while they are away. Had they not been at the restaurant, each would have continued with her prior activities. They could not mention any specific problem relating to business operation. Future funding sources were "business profits". Given a choice, they would begin a restaurant, but in a more "commercial location".

Implementing Agency's Views

Initial problems included objection from a group of orthodox muslims. However, patronage from members of the local elite assisted the activity to overcome initial local level resistance and receive acceptance as a normal business activity. This is regarded as an attitudinal change and a visual project impact.

Current problems include financial constraint (require funds for additional seats - there is adequate space; a refrigerator to check spoilage and so on). They feel sales will increase if the restaurant is kept open beyond 5:00 PM.

CWFP regards the restaurant as a potential activity and would like to replicate the model in other project areas.

Lessons Learned

1. Rent advance required was significantly beyond CWFP's budgeted amount. Matters had become so critical at a particular point that the organization was ready to back out of the activity. An arrangement was finally worked out, but the restaurant had to be placed in a "less than ideal" location. This may be hindering sales.
2. Nibedita's physical proximity to CWFP's office indicates not only constant supervision, but also 24 hour running water and bathroom facilities - both very serious constraints for BURO's participants. It is helpful to be under CWFP's "umbrella" during the early months. Later, this advantage is likely to become counter-productive - CWFP may find itself unable to allow the restaurant to function independently.
3. Book-keeping methods record daily sales, but no reconciliation of accounts at the end of the month. All relevant expenses need to be separated so that participants pay for their operating costs.
4. Operating difficulties include harrassment and sales on credit. However, none of these was felt to be a serious constraint.
5. Participants appear to have acquired a business sense. They realize the shop should be kept open for longer hours. But they are yet to "pre-empt" daily sales and not have to turn away customers because they have run out of a particular item. It is anticipated these skills will come with time.

7. Nibedita is felt to be a potential activity and should be profitable in due course. However, sales must increase dramatically. Participants do not take the same meals as those cooked for customers, nor repay loans, or pay for utility charges (all these are part of Nimontrons's costs) - yet have had very little to take home at the end of the month.
8. Most of Nibedita's profit comes from its catering services.

Recommendations

1. Nibedita should -
 - i. Increase sales by leaving the shop open at least until 7:00 PM,
 - ii. Locate permanent "meal customers" and promote the catering section if it proves to be more profitable.
 - iii. Offer some other items in demand (sweet-meats, cakes, kababs and biscuits).
 - iv. Reduce costs - suggested ways are:
 - a) serve smaller portions,
 - b) cook in a more cost-effective manner,
 - c) learn how comparable restaurants in the area ("Siffat" in Tangail is an example) operate.
2. CWFP should:
 - i. Prepare to disengage themselves totally from Nibedita within the following six months,
 - ii. Open a bank account in its name and allow participants to operate it,
 - iii. Allow the activity to develop on its own merits,
 - iv. It does not appear to require additional funds, particularly not another grant.

ORPON

II. Retail Outlet

Name: "Orpon"

Address: Bazar Road, Savar

Implementing Agency: Village Education Resource Center (VERC)

Background

A retail outlet was opened in July, 1987 with seven co-owners on a profit-sharing arrangement. The shop offered general store items as well as goods produced by women.

Two members of the owners' group worked in shifts as salespersons. They were assisted by a full-time salaried individual.

VERC's effort was especially noteworthy. Participants were not assetless women, but educated members from upper and middle-class homes. NGOs do not generally work with women from this particular socio-economic category. However, the feasibility study had indicated a marked enthusiasm among Savar's educated women to participate in commercial centers.

Orpon is a concrete structure and one of a row of shops along the market road. Next to it is a woman entrepreneur's photography studio (her case study appears in the feasibility report). Business hours are from 9:00 to 5:30 PM, closed on Friday.

Assessment

What had begun as a promising venture began to fumble soon after its commencement. There had been indications of discontent earlier during the training period. Women who had been eager participants during the baseline survey now criticized the shop's location, high rent, etc. The feeling of dissatisfaction did not disappear during the pilot phase, but grew to the extent that one of the owners contacted the consultant (by long-distance telephone) because she wanted to see her and explain their grievances.

Management:

Written minutes of meetings between VERC and the owners' group indicate that original management methods were clear-cut and should have succeeded. However, they did not. One of the owners/salesperson stopped coming after the first two weeks. The other continued for a month or so, but with difficulty - she is a young housewife and unable to devote full-time to the activity. The assistant left due to "illness". The shop was opened

irregularly and was found closed by team members on four different occasions. VERC has recently placed a salaried salesperson to manage the store.

Currently, owners are noted to be apathetic. Although they attend group meetings, some feel VERC had "taken them for a ride". The existing salesperson notes that not a single owner has ever visited the store since she began working in November.

Finance:

Investment costs were as follows:

Furniture, decoration	Tk 6,626
House rent (Tk 1,000 p.m.)	6,000
Honorarium at Tk 300 X 2 X 6 months	3,600
Purchase of goods	4,894
Stationery	250
Trade license	100
Travel	1,000

TOTAL:- Tk 22,470

Total USAID obligation to VERC is Tk 42,500. VERC intends to utilize the remaining amount for the purchase of goods/raw materials for the shop. They would like to advance these funds as "donation" to participants.

Sales/Profit:

Orpon simply never appeared to "get off the ground". On one hand were political problems and the flood - on the other, internal discord.

About 20-30% of daily sales are reportedly on credit, usually to businessmen in the area. Repayment is not considered to be a problem.

Minutes of a group meeting indicate that participants would contribute Tk. 1000. each in instalments. Raw materials/goods purchased were financed by VERC's contribution of about Tk 5,000 and client contribution of Tk 2,100 (Tk 300 X 7 owners) as well as Tk 1,400 of sale proceeds (Tk 8,500 in all).

Orpon is probably operating at a loss. Accounts have not been reconciled. Gross daily sales range between Tk 75-100. "Mark-up" is around 10%, but customers have been heard to remark that most items are "over-priced".

Marketing:

Orpon's rent of Tk 1000 is high compared to that for similar establishments in the area. However, this is reportedly because no rent advance had been paid for it.

Savar hat congregates along Bazar Road twice a week.

Interested entrepreneurs have contacted Orpon's owners. A ceramic producer has supplied goods, a women's organization would like to begin a "joint venture", a paper-flower maker wants to be a supplier.

Most items are purchased at a wholesale market in Dhaka. Only three of the owners had supplied products to the store. Of these, one has withdrawn what she had provided.

The retail outlet looks bare and under-stocked. About half the premises (concealed by a partition) is empty. Marketing strategy requires that customers find full shelves and a variety of items on display. It is unclear why so little was spent on stocking-up when the activity began.

It is observed that VERC spent an inadequate amount of time supervising the store once it began. They were usually unaware as to whether the shop was open or not, whether the salesperson understands (apparently she learned on the job) what to do, etc.

Average number of daily customers is noted to be about 30, of which about 5 to 10 may be women. Women customers are usually garment-factory workers and school-girls, both come in groups at the end of school/shift.

21 customers (17 men, and 4 women) were polled. They were mainly within the 21-35 age group. 2 women were below 20. The majority were unmarried, all were Muslim. Most of the men were local traders/shop owners. All customers were literate, having had a least fifth grade education. Women customers were mainly students. Men earned between Tk 1,000 - 5,000 per month.

About 50% had come to "purchase goods, window-shop and assist women" at the same time. For 50%, this was a multiple visit. A young watch mechanic said he comes "daily".

"Convenient location" was the reason for multiple visits.

Quality of goods was termed "comparable".

71% feel that women can operate a business as efficiently/better than men. Constraints for women were social stigma and lack of security (38%). The rest thought there is no constraint at all. Reaction to the activity was mixed - half felt a social change is first necessary while others feel the "time is right" for such ventures to begin.

Items requested are quality cosmetics, candy, stationery items, toys, clothings for children and seating arrangement for customers.

Meeting Project Objectives

Project Participants

Socio-economic: 8 women were in the base-line survey. Of these, the only unmarried girl withdrew before the project began - because of social stigma. The rest were all married, Muslim women between 21-35 years. All had had "upto and above ten years of schooling".

All were secondary earners from middle-class homes. Two participants had their own businesses - a tailoring center and a photographer's studio respectively. They earned between Tk. 1000 to 2000 per month. Others were in the Tk. 300 - 700 per month income range. Activities were sewing, tuition and view-card making.

The majority were joining the pilot project to increase "social status" as well as earnings. Several had participated as sellers in fairs. All had been to the Savar commercial center on previous occasions.

100% felt they required and were subsequently provided with training on business management.

Towards the end of the pilot phase, a new participant (employee) - a 26 year old Muslim woman joined. She is married and has fifth grade education. Prior to joining, she earned about Tk. 1,000 per month by selling Indian sarees and sewing at home. A newcomer to Savar, she accepted this job at Tk. 600.00 per month. Her husband earns about Tk. 1,000., and she needs the extra income. She appears to be an efficient salesperson and able to work independently.

Evaluation questionnaires were utilized for three members of the owner group as well as the employee.

Responses indicated that earnings from the shop would be used to purchase "decoration pieces," "new clothes", etc. The employee, of a lower socio-economic category, will spend it on food and clothing for her family.

Participants feel VERC's training course was of benefit to them. "Accounting" was mentioned as a relevant, but complex subject. "10 days" would be a more realistic time-frame for the course.

Currently the shop has two external suppliers, none of whom was there when the activity began. VERC staff members accompany owners during marketing trips.

Reasons for business failure/stagnation were cited as "lack of cooperation" on VERC's part.

The current salesperson maintains written records of all business transactions. She does not feel she requires any formal training.

The activity does not have its bank account as yet, although paper-work to open one is in progress.

Women customers usually purchase cosmetics and trinkets, men buy soap and stationery items.

Homes are looked after by other family members/servants/neighbours while they are away at work. Owners have currently reverted to their previous occupations. The employee would have looked for employment in a garment factory if she had not been working here.

No problems/hazards were encountered. Participants would like to continue this activity. Future financing sources were mentioned as own funds as well as credit from a commercial bank.

Given a choice, they would not open a store with joint-ownership as it leads to management problems.

Implementing Agency's View

VERC's objectives were to enable participants to earn between Tk 800 - 1,000 per month; involve 12-15 women as suppliers/producers; develop a women owned/operated activity.

The NGO would like to transfer total management to women. They feel that women are beginning to acquire a business sense. For example, participants observe that Tk. 1,000.00 as monthly rental cost is excessive, and have selected another location at a more "manageable" cost. Participants can maintain all relevant books of accounts.

Sales volume has been low. Stock-books reveal that the rate of turnover is extremely slow.

VERC representatives are hopeful that the venture will be profitable in due course.

VERC is planning to set up a "women's corner" with funds from another donor.

Were they to begin again, the implementing agency would select a smaller shop, ask women to contribute equally and offer only those goods that have customer demand.

Lessons Learned

1. A severe constraint has been the absence of a full-time VERC personnel to supervise the activity. Many of the subsequent difficulties could then perhaps be avoided.
2. It appears that landless men and women, pushed by economic needs, are more willing to follow instructions, and less likely to ask questions. VERC had probably never worked with an educated "non-assetless" (possibly "overly-aware") group of women. The task turned out to be more difficult than anticipated. The diplomacy and tact that should have been used by VERC was perhaps absent.

3. Despite sincerity and good intentions on both sides, some of the difficulties were:

- i Inadequate instructions and guidelines by VERC. For example, when participants knew this was a grant, they felt (or their husbands did) that a large amount of funds had been provided - so why should they have to contribute? Also, terms and conditions were possibly unclear to them - for example, the reason for high rental costs and basis for equal profit sharing in a group where only three have supplied items to the store, etc.
- ii Participants somehow never felt an "ownership" - they were noted to expect VERC to supply them with all operating amenities. To illustrate the point, a field visit revealed that they had been operating without a pair of scissors (considered a necessary item) since they began. Their comment was that VERC would not supply them with one if they brought it from home. Moreover, there may have been too many owners, since the issue of "inequitable contribution but equal profit" arose.
- iii. It is necessary to try other activities with this socio-economic category. Assetless women are usually free to move about in public places. In order to break the "market taboo", the non-assetless must be seen in commercial centers, particularly in rural ones.

Recommendations

VERC may still possibly salvage the activity. Some ideas are:

1. Retain a salaried saleswoman/manager responsible to the owner-group.
2. Provide funds so that the shop may stock-up.
3. Clarify with the owner's group that:
 - i they all stay and contribute equally, or
 - ii only those willing to invest funds will be owners.
4. Additional pilot projects with women from middle and lower-middle socio-economic categories should be launched.

ANANNA

II. Retail Outlet

Name: "Ananna"

Address: Baptist Mission Church, Sadarghat, Dhaka

Implemented by: World Vision (WV)

Background

"Ananna" was inaugurated on September 10, 1987. The retail outlet is owned and operated by a group of 13 women, all of whom are WV beneficiaries. It is an NGO attempt to "involve women more actively in all steps of production". The outlet (formerly a library) is located on church property. No rent is charged for the use of land or premises.

The outlet is a two-room concrete structure in the heart of Dhaka's commercial area.

Working hours are 10:00 AM - 5:00 PM, closed on Fridays.

Status Report

Management:

Management appears to have been designed in a systematic manner. All 13 owners contribute time and effort in the following manner - 2 are "cutter masters", 4 sewing-machine operators and the rest (who are less skilled) sew seams and buttons by hand. They work in two daily shifts (6 women per shift). The salesperson cum cashier is present all day. She has experience in retailing, having worked with a multinational company before. In her absence, one of the "cutter-masters" looks after sales.

Finance:

Investment costs were as follows:

Renovation, furnishing, decoration	Tk.53,594
Inauguration	1,017
License fee	129
Stock purchase	27,458
Balance on hand	14,301

TOTAL:-	Tk.97,000

Of this, USAID grant is Tk.50,000; WV grant Tk.44,000; client contribution about Tk.3,000 (Tk.231 X 13 participants). Total USAID commitment is for about Tk.64,900. So far, "Ananna" has probably been the most capital-intensive of all pilot project ventures.

Remaining balance (Tk.14,000) has been reportedly earmarked for three sewing machines - existing ones have been "rented" from some members of the owner-group. Funds have been deposited in a bank, although not in Ananna's name. It is said stiff formalities are necessary to open a bank account in the name of a commercial activity.

Daily sales during September, October and November averaged Tk.230 (within a range of Tk.30 to Tk. 537). The outlet could be opened only when political conditions would permit it.

Participants maintain record of daily sales, inventory and marketing. However, an inventory list was unavailable at the store, having been submitted to WV authorities.

Business "profits" for a three-month period (between 10.9.87 and 10.12.87) appear to have been arbitrarily calculated at Tk.4,102. Ledger entries submitted to the WV office indicate :

Gross sales (clothing and other goods) = Tk.18,024
Labor charge for custom-made clothes = Tk. 2,299

"Profit" was reportedly calculated as follows :

10% of gross sales Tk.1,802 + Tk.2,299 = Tk.4,102.

Participants were unable to explain how the number was arrived at. WV estimate (and therefor deduct) about 90% of total sales as cost of goods sold, utilities and rental costs (the church "may charge a minimal amount" in future). They calculate 10% net profit on sales - excluding labor charges for custom made garments.

"Profit" (Tk.4,102) was distributed to the owners - criterion of division seems to be qualitatively dependent on the amount of skill/contribution (number of hours put in, and not production) of participants. Divided among 13, each received a mere pittance.

Marketing:

Items available in the store include fabric and sewing accessories, clothing for women and children, (all sewn by participants) stationery goods such as pens, paper and copybooks.

These are brought at a wholesale market in the area. Participants go in groups of two or three and appear to feel quite comfortable about doing so. Roughly 40% of total volume are purchased on credit. Merchants are termed as "cooperative".

A curiosity for customers is the production center adjoining the store. People are often intrigued to find a group of women working there.

The average number of daily customers is observed to be between 60 and 70, of which about 25% are women. Women typically seem to come between 1:00 and 2:00 and 4:00 and 5:00 PM. The majority of customers appear to come out of curiosity, or leave due to non-availability of items.

20 customers (10 men and 10 women) were polled during a four month period.

60% of customers were married. The majority were between 21-35 years of age. 80% were Muslim.

Only 15% were housewives - the majority of women were working as bank officials, teachers, auditors, etc. Men were professionals, students, or business-men.

75% had over 12 years of schooling. Others had had over 10 years.

The majority (20% were full-time students) earn over Tk.1,000 per month. 80% had come to purchase goods/place orders for clothing. For about one-third, this was their multiple visit to the store, mainly to meet friends/encourage participants. Most customers had come by themselves.

Quality of goods and pricing were both judged as 'comparable', although some said skills require improvement. 100% believe women are equally competent as men in operating small businesses.

Women do not feel constrained to come freely to the store. "Obstacles to success" were social stigma, absence of physical security and expertise. 65% felt there were no constraints at all and welcomed the activity as a step in the right direction.

Items in demand include dry food items, clothing for men and children, cosmetics, soap - most of these are currently not offered at the store.

Meeting Project Objectives

Project Participants

Socio-economic : Participants are mainly in the 21-35 age-group. The majority are Hindu; one is unmarried, the rest either married or widowed/abandoned. All are secondary earners. 3 are illiterate (can sign their names only) while the rest have studied for five years or more.

Prior occupations include sewing, private tuition, sale of betel-leaves and as "aya" (helper/maid) in a school. Earnings per month were between Tk.100 and Tk.700.

The majority have been affiliated with World Vision for over five years. Entire earnings are spent on family's food, education and clothing. Only one spends a "small amount" on cosmetics for herself.

All participants received training in management and felt this was necessary. However, they would like refresher courses on accounting.

Business discussions are made jointly by participants. They were able to provide a break-down of investment costs and were aware as to the source of funds.

Except one (salesperson cum cashier who can sew but has no time), all twelve are producers.

Financial statements are compiled by WV according to estimates supplied by participants. The activity's bank account is operated by a WV representative. Participants freely visit the bank across the road - either for obtaining loose change or for operating their group savings account.

While at work, other family members look after their homes. Participants would have continued with their previous occupations had they not been at the outlet.

Participants have received assistance from traders and businessmen in the area. They intend to continue with this activity, and would like to offer additional items for sale. Sources of business expansion were mentioned as business profit and loans from commercial banks.

Given a choice, they would select a similar activity (this is a sewing group) but would have a maximum of six owners only.

Implementing Agency's View

Objectives include employment to about 20 women and earnings of about Tk.800 per month each. 13 women are involved at present. Some are continuing subsidiary activities such as sewing or teaching children at home. Income has not increased as yet, but it is probably too early to make a judgement. A possible reason (other than political difficulties) could be the store's inability to catch this year's holiday seasons (Eid, Puja).

WV notes a "demonstration effect" - an awareness among college students, school-girls and businessmen in the area. The activity appears to have received social acceptance. Objectives are thus partially met.

WV is currently seeking to divert some of the owners into an alternate business venture.

Lessons Learned

1. Participants are mainly family members of WV's "sponsored children" and have been associated with the NGO for several years. On one hand is economic need, on the other a sense of deep dependence on WV. It is anticipated that both forces will combine to sustain the venture on a long-term basis.
2. A sense of obligation to WV is noticed - not only for assisting in this activity, but more so because of what WV has done for their children. A patron-client relationship of this nature may be counter-productive in future, unless WV learns to desengage itself totally from the activity.
3. "Ananna" is characterized as a smoothly operated activity with no evidence of turnover or discord among owners/between owners and the implementing agency.

It is observed by members of the field team that participants enjoy being at the store - possibly because of the "recreation" aspect of group work. They did not appear to be unduly concerned by the lack of profitability, nor the slow rate of production (in fact, WV worries more about these aspects). Probable reasons for this "complacency" could be: the fact that all were secondary earners or that their long association with WV has improved their socio-economic status to a point where they are "less needy" than before.

4. It is clear that sales must improve significantly. "Profit" has been extremely low - despite the fact that there are no liabilities to bear - investment costs were primarily in the form of a grant, the church has not charged rent as yet. Other indirect costs are minimal. It is to be noted that the outlet is located on an extremely lucrative piece of commercial property.
5. A plausible way to raise income per participant is to reduce the number of owners - given its poor rate of turnover and production, 13 is probably one too many. However, they cannot be asked to leave, and an alternate activity has to be thought of.
6. A "restaurant and snack-bar" has been requested by several customers (i.e. students). Additional capital costs are involved - participants should not be made more dependent on WV than they already are.

Recommendations

1. The number of participants should be reduced. Alternate activity is a snack counter with dry food in one section of the production center, or an open-air "cafe" or restaurant in the vacant lot next to the store.
2. Some suggestions to improve efficiency are :
 - i. Method of profit-sharing should be based on the rate of production (volume and quality of output) in each relevant category) and not on attendance.
 - ii. Maintain a clear "division of labor" within the activity - only practice and specific "carrot and stick" incentives (i above is an example) are likely to improve skills and enable production at a faster, commercial pace.
 - iii. A "trial room" should be set up in a corner of the production center - a simple curtain should suffice.
 - iv. "Retailing" and "production" are two inter-dependent but distinct aspects of the activity - and should be treated as such while making business decisions.
2. Business expansion/extension (snack counter, restaurant) should be financed by credit. Additional funding (grant) is discouraged.
3. Books of accounts should be maintained in a way to enable realistic calculations of earnings. These should be reconciled on a monthly basis. Assistance may be sought from comparable establishments.

SIONALIKA

5/100

II. Retail Outlet

Name: "Shonalika"

Address: Ghoshpara, Kurigram

Implemented by: Center for Development Services (CDS)

Background

The retail outlet opened on October 30, 1987 with eleven co-owners. The store is being managed by two salespersons/co-owners, since the manager is on leave. Delays in fund disbursement caused the activity to be one of the last ones to begin.

CDS intended to assist in the implementation of a retail store for goods produced by women. This would benefit assetless women to find a market for their products.

A market-study was conducted prior to beginning the venture. Training on small business management and book-keeping was provided to some of the participants.

Working hours are from 9:00 AM to about 6:30 PM, closed on Friday.

Status Report

Finance:

Investment costs to date are approximately Tk 33,000 - includes rent (Tk.1300. per month), furniture/decoration (about Tk.13,000), working capital (Tk.18,000), advertising and promotion.

Total USAID fund commitment is Tk. 24,000. CDS observes that the amount is insufficient. They are currently trying to obtain credit from a commercial bank. A local bank is willing to lend to "non-collateral borrowers" if the organization can guarantee repayment".

"Terms of financing" (whether investment costs will be transferred as credit or grant) to participants have not been finalized as yet by CDS.

Volume of sales has probably been affected by the unstable political situation. Their first month of operation was November. Daily sales average about Tk 100. - characterised by days of no sales at all, and some occasions that fetch over Tk.300. during a single transaction. Currently, profit margin varies between 10% for items purchased locally to around 50% for goods bought in Dhaka.

Fixed items of expenditure include rent, "allowance" to salespersons/manager (at Tk.300 to 400 each per month). CDS representatives

indicate that accounts will be reconciled at the end of two months of operation. The activity does not appear to be meeting its costs at present. The implementing agency anticipates that "Shonalika" will be able to reach a profit making position within the following twelve months. It will need to be "supported" (subsidized) until then.

Management:

Premises include three rooms, a veranda and a lawn. It is part of a house and was formerly a CDS office. Although CDS plans to turn over the entire building to the activity and move to a different office location, they have not done so as yet. For one thing, sufficient stock to fill even two rooms is not there. For another, the activity is still overwhelmingly dependent on CDS.

The relationship of participants (who are theoretically its owners/profit-sharers) vis-a-vis the outlet is unclear. CDS representatives observe that women's products are of 'inferior quality' and must improve before they may be offered at the outlet. Currently, CDS women do not participate in production, nor in marketing - two salespersons (none of whom are original base-line participants) are seen at the store - it is difficult to understand who the actual decision makers are.

Marketing:

The vast majority of items in the shop are from Dhaka - a CDS staff member based in Kurigram buys merchandise and transports them from Dhaka. Shonalika appears to be seeking to develop itself as a departmental store similar to Woolworth or K-Mart, for example.

Clientele appears to comprise the small group of educated, cultured elite of Kurigram.

Currently, the store appears to be deficient in variety as well as quantity of goods. A CDS representative commented, "If two saris are to sell, we must be able to show her at least ten".

Average number of daily customers is around twenty, of which about five are women. Afternoons are "lean periods" for business; women generally visit the shop in the evening.

Ten customers (8 men and 2 women) were polled during the third visit to Kurigram (or first visit after the shop was opened). About half of the customers were married and 9 belonged to the 21-35 age group. One was Christian (shopping for Christmas), the rest Muslim. All had had over 10 years of schooling - 8 were college degree holders. Half were local businessmen. The rest worked in banks and other organizations in the area. Monthly income was above Tk 3000 per month for most customers.

Customers had all been to the store before. Reasons for multiple visits were cited as "convenient location" and "developmental".

Quality and price were judged to be comparable. All felt that women could operate small businesses as well as, or better, than men.

Women customers did not mention difficulties in visiting the outlet on their own.

Religious/social stigma was mentioned as the most serious constraint in operating the activity.

Only one customer (female student) felt this was a difficult job for women. The rest said it was "high time" women participated in the commercial center.

Items in demand were women's and children's warm clothing, sari, cosmetics, snacks.

Achieving Project Objectives

Project Participants

Socio-economic : 11 women in the base-line survey were mainly within the 21-35 age-group. All were Muslim. 6 were married, 1 unmarried, 4 divorced. The majority (8) had at least five years of schooling, 2 having had over 12 years.

100% were secondary earners at the time of beginning this activity. "Biri" (local variety of cigar) making is a common occupation. Others would sew, raise poultry/goats. 3 earned below Tk 100 per month, 4 around Tk 300, 3 between Tk 400-700 per month.

All are members of CDS, and have been involved with the organization for over 2 years. One of the group members is a social worker who joined the activity "to assist women". She was selected as the manager.

The vast majority had been to commercial centres before, but mainly as consumers. Most have no difficulty in moving about in public places.

Social stigma and absence of capital were mentioned as constraints to project success. Most of their income-generating activities would be continued as subsidiary occupations.

All felt training in skill development and business management was necessary.

3 of the original (base-line) participants were interviewed during the final visit to Kurigram. It was difficult to trace the others - many having left to visit their families ("nayar"). The post-harvest period is a traditional time for such visits. Those who could be contacted seem to have limited knowledge of the activity.

Detailed interviews of the manager and current salespersons were obtained. The two salespersons (daughters of officials) and manager (in the base-

line survey) are all Muslim and within 21-35 years. All are secondary earners. The students were not earning anything prior to this - it is considered to be "social/voluntary" work by them".

All participants interviewed had received training. They felt this was necessary. Subjects to be addressed in future included marketing management and accounting - "a week" was thought to be an ideal duration for the course.

The manager and the two salespersons classified themselves as "business partners". The owner-group seems to possess two distinct categories of women - a "passive" landless majority, and an "active" middle-class minority.

Respondents were aware of total investment costs, but could not furnish a break-down by line items. Business meetings are held once a month. Details of transaction are maintained by CDS.

The activity has no bank account in its name, although the owner-group has Tk 700. in a savings account in the bank.

Opportunity cost of time for the three women were as follows - "social work", "look for job", "study". Domestic helpers and parents look after the home while they are here.

Disapproval of friends and neighbors had been a constraint. However, a significant amount of support has been obtained from the Deputy Commissioner and members of the elite.

They would all like to continue here. One plans to open her own shop someday. "Commercial bank loan" and "business profit" were future sources of capital.

Given a choice, they would begin an activity with sole ownership and involve other women as employees.

Implementing Agency's Views

Project Objectives mention earnings of Tk 300 per participant; provision of employment to at least 20 women. The activity has just begun. While it is not possible to make a judgement regarding viability, other trends are noticed. Comments will be made on these.

CDS representatives mention lack of funds and skills as major constraints.

They feel project objectives have been met partially. There has been 'some' resistance, but no major reaction from Islamic fundamentalists in the area. The store has received patronage from members of the elite. A "demonstration effect" has been observed. People from adjoining areas would like to set up similar activities - in Gaibanda, an NGO has apparently begun a women operated "variety store" on a smaller scale.

It is observed by CDS that the pilot phase should be of a year's duration.

Women need "refresher" courses on business management. They feel the market survey conducted by them should have been more thorough. Some items such as English books for children are not selling well at present.

The NGO feels that involving members of the local government is a wise strategy to undertake in future.

Basis for profit-sharing has not been determined as yet, and will be decided upon at the end of two or three months of activity.

Given a choice, they would have begun on a smaller scale. In the meantime, owners are learning new patterns of sewing from samples brought from Dhaka.

Lessons Learned

1. "Shonalika" probably caters to members of Kurigram's educated elite. "High" quality items (i.e. clothing, books, etc.) are purchased mainly from Dhaka. Stationery goods such as pens and paper are bought locally. Consumers are noted to be men with their families. However, it is observed that most come out of curiosity/leave without making a purchase. Volume/variety must be increased if greater turnover / a "broader" target segment is required. On the other hand, prices must be at least comparable (some items actually sell for less at present, for marketing reasons) since operating costs are relatively high.
2. A matter of concern is the gradual shift from a "small activity owned and operated by women" to a large one where women are passive participants. The transition occurred despite sincere motives on the part of CDS. It has now become a capital intensive venture. It may be a success yet, but this is contrary to project objectives.
3. It is difficult to visualize the exact role of participants. If they are owners, what have they contributed so far?

NGO experiences indicate that "mixed" groups (different socio-economic categories) end up with upper class women monopolizing the group.
4. Unless matters are clarified, it may become a "CDS project" where part of profits will go to participants, again, contrary to project objectives. Currently, CDS staff members appear to be unconsciously treating it as "theirs", assisting salespersons to even fold garments!
5. Shonalika is an elegant, novel venture. It may even become profitable. In that case, a viable commercial activity will have been developed - this in itself would be a noteworthy achievement.

Recommendations

CDS should give serious thought as to the commercial viability of the activity and its relevance to actual project objectives.

WOMEN'S CORNER
Houlston, J

5/10/11

III. "Women's Corner"

Address: Manikganj Bus Stand Bazar, Manikganj

Implementing Agency: Bangladesh Rural Advancement Committee (BRAC)

Background

A Women's Corner with five sellers was set up in a Manikganj bazar around the middle of May. Individual sellers sat in the open air and sold dry food items such as rice, onions, garlic, flour and lentils. The activity was regarded as an attempt to increase earnings and employment opportunities for women.

Manikganj Bus Stand Bazar is a large, busy, established market. It remains open for about 8-10 hours, seven days a week. The vast majority of sellers sit in the open air/under improvised awnings and mainly sell produce, fish, dry food items and other necessities for the home. Small, temporary structures intersperse these groups of sellers. Other than BRAC women, female sellers are not generally noticed.

The women's corner in the Manikganj Bus Stand bazar has been selected for assessment since the feasibility study had identified it as a "potential location". BRAC has set up women's corners in four other rural bazars of Manikganj. However, although the other bazars are spacious, they are commercially less viable than the Manikganj Bus Stand market.

At the initial stage, ten "potential" women were identified, but five were actually able to sit in the market, as there was inadequate space for all to do so.

Assessment

Financial:

The Women's Corner is financed from BRAC's budgetary allocation for women's projects. The Implementing agency does not have a separate estimate of project costs and representatives maintain that no "additional costs" were incurred. It is apparent, however, that there are unquantified costs - an "orientation workshop" was held before women sellers were sent to participate in the market, time, effort and travel costs of BRAC staff in monitoring, supervision and weekly/monthly meetings.

Methodology of financing participants was as follows:

1. Each received between Tk 1000 - 3000 of credit, repayable in weekly instalments at 18% interest.
2. Investment costs of clients ranged between Tk 200 - Tk.946, averaging about Tk 441 - included items such as weighing scale plus accessories, containers, jute sacks, bamboo for constructing a "platform", baskets, paper, etc.
3. Each pays the usual market toll of Tk 1 daily. Currently, about half the loan has been repaid.

Management:

BRAC did not hire additional staff for the activity. The Project Administrator as well as the Program Organizer, both based in Manikganj are responsible for the project to the Regional Coordinator in Dhaka. Supervision and monitoring are on a daily, informal manner ("touching base" on way to other project areas) and on a formal basis during weekly/monthly meetings.

Sales/Profit:

Daily sales vary within a range of Tk 80/ to Tk.400/, the more successful ones making more profit. One of the sellers who received and invested a larger amount seems to be more skilled than the rest. She has been observed to be doing significantly better than the others.

Currently, each participant has over Tk 800 worth of merchandise on hand. A rudimentary calculation of "cost of goods sold" indicates a profit margin between 10-14%.

		Net Income of Participants		(Tk. per month)
Sl.	Tk	Prior Activity	Tk	Current Activity
1.	488	Sale from home, food for work	500	Shop (tea, general-store)
2.	375	Wage labor, food for work	500	Sale of food items
3.*	280	Food for work	320	Sale of food items, food for work
4.*	100	Poultry/goat rearing	450	Sale of food items
5.	600	Sale from home, food for work	750	Sale of food items
6.	600	Food for work, domestic helper	600	Sale of food items

*Come irregularly to the market due to space constraint.

Marketing:

The market itself is a commercially viable one. Located strategically along the road leading to Manikganj town, it attracts consumers of all categories. It is clean and well-planned. Working women are seen buying groceries on their way home.

There are advantages to participating in an organized market. A pattern has already been set, and newcomers need only conform. For example, merchandise (covered by polythene paper) is left overnight in the "corner". No instances of theft have been reported by the women sellers. The only "disappearance" during the pilot phase was the removal of a few bamboo poles set up to support a jute awning. However, this may have been due to business rivalry, rather than petty theft. Premises are guarded at night. Suppliers themselves deliver merchandise to sellers in the market. But there is a trade-off.

By far the most serious constraint has been inadequate space. Five women began the activity. They were harassed about space, and often asked to sit in different locations in the market.

At the end of the pilot phase, there are three women regularly selling from the market. Two are unable to come because of inadequate space. One has moved away and set up her own shop near the Upazila Parishad Office.

Number of participants is now six - the third woman in the corner joined after the pilot phase had begun.

Number of daily customers varies from 70 to 150. Roughly 36% of them are women. Times of heavy rush are reportedly "beginning of the month". Women customers generally come in the late afternoon.

22 customers (17 men and 5 women) were polled during a four month period.

The majority of women and about half the men customers were married. About 73% were over 21 years old, many between 21-35 years of age. All except two were Muslim.

Occupations varied, with equal distribution of consumers as businessmen, students, wage laborers, housewives and employees of organizations. The majority lived within three miles of the market.

96% had come to purchase items. Most had visited the Women's Corner on previous occasions.

Quality of goods and pricing were judged as "comparable".

73% felt that women could operate business as well as or better than men. Some felt they should first learn "business tactics".

Women customers said they were able to come and move about freely in the market.

Social stigma and lack of numeracy skills were mentioned as constraints by half the customers. Others did not visualize difficulties.

All felt that the activity had begun at an opportune moment.

Meeting Project Objectives

Project Participants:

About half the participants are widows. All are Muslim and between 36-50 years of age. 50% are female household heads and the only earning member in the family. All are "landless". Only one has had fifth grade education, the rest are illiterate. All have been affiliated with BRAC for 4 to 11 years.

Participants spend their earnings on education, clothing and food. Only two reinvested an "unestimated" amount into the existing business.

Participants did not receive training from VERC. They had been given a one-day "orientation" by BRAC before joining the project.

Activities are planned and controlled by each individual retailer/owner. Only the shop owner goes to the market for her goods. Suppliers provide "on the spot" delivery for the rest.

The majority feel the business has expanded since commencement. Only 2 require assistance from family members during sale/marketing.

Participants maintain accounts themselves, usually verbally. Only one has numeracy skills and maintains written records. The other is assisted by her husband.

Participants have group savings accounts but have never visited a bank.

About a quarter buy on credit. Merchants commented that "women are good credit risks". Between 5 - 10% of daily sales are on credit. All amounts are recoverable. Most credit sales are to the fixed income group of customers, who repay from the following month's salary.

Family members look after their homes while they are in the market. They could not recollect having encountered any problems so far (other than space) and maintain that the Market Committee is supportive towards them.

All intend to continue the activity and would like to expand their business. Sources of funding are credit and business profit.

Participants would select the same activity if they were given a choice.

Five out of six participants were contacted by other women who wanted to become sellers in similar commodities.

Implementing Agency's Views

BRAC representatives aimed at Tk 2000 yearly net income for sellers in the hat, Tk 5000 for sellers in markets. They appear to have reached their target.

Social acceptance has not been an issue. But there has been a persistent bargaining over space. The local administration had at one time proposed to BRAC that the NGO could fill up a deep ditch across the women's corner and use the space on a long-term lease.

Lessons Learned

1. This has not been a "first effort" for BRAC. They could draw upon their Jamalpur experience. In brief, a Women's Corner was set up in Jamalpur around October, 1986. Social problems were severe. The activity was discontinued after two weeks of operation, then reintroduced in January 1987. It is now reportedly functioning well.
2. Participants had been selected with care. They were landless women, primarily female household heads - by nature, "survivors". None had prior experience in retailing from commercial centers. They have come an admirable distance in four months - from amateurs misplacing weights and measures, arguing amongst themselves and ignoring customers during these arguments - to serious business women who know their trade.
3. The problem of space is regarded as very serious. Even "survivors" can take so much. The last field visit found them demotivated. It is felt that the number of participants would have increased significantly, if this constraint had not been there.
4. BRAC did not designate/hire any of their staff members specifically for this purpose. However, other NGOs may not have the experience or discipline to supervise as rigorously as necessary during the pilot phase.
5. Absence of numeracy and book-keeping skills may become a constraint as participants expand their current business.
6. The model appears to be a replicable one.

Recommendations

1. BRAC should resolve the problem of inadequate space.
2. Once that is done, female sellers should be provided with credit in order to construct a temporary enclosure for themselves.
3. Development organisations willing to replicate the model should -
 - i. Negotiate for space with the local Market Committee,
 - ii. Designate a full-time individual to supervise the activity during the pilot phase.

WOMEN'S CORNER
Darahann, Rangpur

III. "Women's Corner"

Address: Lalbagh Bazar, Darshana Union, Rangpur

Implemented by: WFP (ILO/BSCIC)

Background

An ongoing ILO project ("Self Employment for Rural Distressed Women through Cottage Industries") works with WFP's target group (VGD card-holders) in the Rangpur area. WFP does not have its own field staff and functions through members of related ministries. ILO/BSCIC implemented the project as part of their strategy to assist destitute women.

Salient features of the project were:

1. Establishing a "Women's Corner" in the local bazar
2. Support services such as provision of credit, training, workshop, study tour,
3. Supervision and guidance from a full-time Marketing Organizer and relevant ILO/BSCIC staff.

The marketing organizer reportedly selected about 50 participants from groups "already organized under the ILO project". It appears that although assetless, 13 of the 50 women (26%) are reportedly non-VGD card-holders, hence, not within WFP's existing framework. 11 participants interviewed during the evaluation period included 4 VGD card-holders.

The project was begun around August, 1987.

Finance:

Total grant from USAID equals about Tk 53,000. Use of funds included items such as market survey, buyer-seller workshop, construction of a temporary structure in the Darshana bazar, travel costs and salary of the Marketing Organizer (hired specifically for the pilot project) etc.

Each participant was provided with a line of credit between Tk 500 and Tk 1000 (10% rate of interest), to be repayed in weekly instalments. Source of funds was mainly the Upazila Parishad ("Development of Socio-Economic Infra-Structure) Fund. The remaining amount was from women's group savings and the ILO.

The following data on the income of 11 participants during pre and post pilot project period is of interest:

Approximate Income (Tk. per month)

Sl.	Tk.	Prior Trade	Tk.	Current Trade
1.	900 (money stolen)	Rice	300	Rice
2.	Lost in flood	-	600	Small store
3.	120	Goat/poultry rearing	500	Rice
4.	600	Snacks	560	Business expansion
5.	104	Quilt making, domestic worker.	880	Rice, cakes, rice
6.	200	Rice	400	Rice
7.	-	Begging	290	Processed food
8.	300	Poultry	600	Rice, Snacks
9.	400	Processed rice	400	Processed rice, Sweets
10.	900	Snacks, Weaving	-	Too early to tell
11.	900	Sweet meat	810	Business expansion

These are estimates only. However, a positive trend is noticed for about 50%. Credit was the primary source of funds for all.

Management:

The Marketing Organizer as well as relevant ILO/BSCIC staff provided supervision, monitoring and support services. They reported to the ILO consultant for the project.

Marketing:

Space in the Lalbagh hat (one of the largest wholesale markets in the area) was obtained free of cost from the Market Committee. A temporary (tin roof with thatched walls) structure estimated at about Tk 3,000 was set up. Women could use this facility either as a retail outlet, or as a store-house. They were required to pay only the market toll for use of space (usually Tk 1/- per day, Tk 2/- for hat days).

Participants observe that between 300 and 400 customers come on "hat" days.

19 customers (13 men and 6 women) were interviewed. The majority were married and between 21 and 35 years of age. Men could mostly read and write, but the majority of women were illiterate/could sign their name only. Most were Hindu. They were mainly traders (wholesalers and retailers) or wage laborers. Women customers were usually housewives. The majority earned over Tk 1000 per month and lived within three miles of the hat. All visit the hat/bazar on a regular basis.

Customers visit the hat due to its location and the "reasonable price of commodities. Quality of goods and prices requested by participants were felt to be "comparable". All felt they were "efficient" sellers.

All except one observed that women were as "good/better" than men at operating small businesses.

Women customers have no difficulty in coming freely to the market.

The majority feel that obstacles women must overcome were social stigma and a general lack of self-confidence.

Meeting Project Objectives

Project Participants:

Base-line data was obtained for 15 participants selling in the market (credit under the project had also been provided to women selling from their homes).

The majority were between 36-50 years of age. Most were Muslim. About 86% were either widowed or divorced/abandoned. The vast majority (93%) were illiterate/could sign their names only.

Most (73%) had been affiliated with the project for "less than a year".

87% had been to commercial centers before as sellers. They travel freely in public places and do not visualize any difficulties if they participate in the market. For about 53%, this would be a full-time occupation.

It was intended that the same participants be interviewed for the "status-report". Eleven (many of whom had to be contacted at home) were interviewed since the vast majority of participants were not seen to be selling from the market on a regular basis.

73% were not only primary, but the only earning member for their families.

Income is spent on children's education, food, and clothing.

All had received training. However, level of retention appeared to be very low.

The majority have been involved in income generating activities for over three years. All transactions are in cash. Participants felt their business has expanded since commencement. These are full-time occupations for all. About 64% currently sell from their homes.

Assistance during production and marketing (required by 55%) is obtained from family members, usually children.

Records of entire business transactions are maintained by participants. Only 1 of 11 interviewed could keep written records and has visited a bank (accompanied by a "project staff").

All participants sell on credit to "known customers only".

If participants had not received credit, 73% would have continued the same activity on a smaller scale. Others would have begged or stayed at home.

No difficulties are encountered by them. Usually homes are either "locked", or looked after by children when they are at work.

All (except one) intend to continue with this activity and would like to expand the activity with the help of credit and business profit.

Of the eleven interviewed, 3 have their own shops, 7 sell at home/home and hat/hat only while one is a door to door vendor.

Implementing Agency's Views

WFP anticipated a 20% increase in income of participants at the end of the pilot phase; 40% would be able to go directly to the market as sellers; creation of buyer-seller linkages; arriving at a replicable model.

A "buyer-producer workshop" was held during the initial phase. It is not clear as yet whether the workshop has succeeded in providing any new "linkages" as was intended.

The ILO/BSCIC project had been working with women entrepreneurs in an informal manner prior to beginning the women's market project. That effort has now become structured and formalized.

ILO/BSCIC representatives feel that the project has been partially successful - client incomes appear to show an upward trend; it has been socially accepted; women sellers are now more organized; of particular benefit has been a "study tour" since it has probably developed a greater awareness and motivation among participants.

Some lessons learned by them include:

- i. Training should be of two types- a "general" one for all, an "intensive" one for a selected few,
- ii. A four month pilot phase is too brief. Unless credit and follow-ups are continued, the activity may annihilate itself,
- iii. This activity is not for all women, but only for those who are willing to sit in the market because they benefit from doing so.

WFP representatives observe that in future-

- i. Greater care will be taken so that only "target-group" women (VGD card-holders in this case) are selected,
- ii. "Coordination Mechanism" in the field will be more thorough.

Lessons Learned

1. Selection of clients is important. Contrary to findings of the feasibility study (which had said one should begin "small") - ILO/BSCIC made an effort to cover as many women as possible. Initially, clients come forth, (possibly because they wanted the credit) but later some moved away to either sell from home/only come on hat days/vend from door to door.

This movement "away" from the market was noticed in both ILO/BSCIC implemented projects. Special difficulties were faced by the field team during the evaluation interviews - in most cases, clients were visited in their homes. A rough estimate indicates that about 8 to 15% of the original participants have persisted as regular sellers in the commercial center.

"Moving away" from the market may be a passing phase. The end of the pilot phase coincided with the post-harvest period, when work is abundant. Clients are unlikely to come regularly to the market if they feel earnings are higher from processing crops/selling from home. It is possible that some will return during "lean times".

2. It was observed during the last field visit that women do not utilize the "shop" regularly. In traditional markets, traders of similar commodities sit near one another in designated sections (called "mahals"). A rice trader with good business sense will not sit away from other rice traders just because she has a shop. The facility could, however, be used as a "store" by the sellers. It is not clear whether this is being done at present.

3. Internal management problems probably interfered with project performance. For example -

i. The WFP Marketing Organizer was implementing a WFP project under the guidance of ILO/BSCIC, and problems of "personality clashes" arose. When non-VGD card-holders were detected in the project, it was not clear whose "fault" it was.

ii. Administrative formalities within the UN system delayed the project.

4. The presence of non-VGD card-holders is purely an observation from the evaluator and does not have any impact on project objectives or assessment methodology.

5. It is not clear whether training is relevant for illiterate women. If so, a model should be devised for this purpose.

6. The fact that these are destitute women and mainly female household heads indicates that they are "survivors". Many required only -

i. Capital to expand an on-going business/diversify into other businesses,

ii. Capital as well as a "push" into the commercial center,

iii. Follow-up during the early months to prevent loan-diversion.

From that point onwards, clients would find the most profitable way to use the money, as has probably been demonstrated.

6. The project seemed to add some more sellers to the number of existing (mostly assetless) women sellers in the market. In terms of social acceptance, therefore, it is likely that there was no barrier to overcome.

6. This appears to be a model that may be replicated.

Recommendations

If the model is replicated, it is recommended that-

- i. The Implementing Agency have its own field staff to supervise and monitor,
- ii. If that is not possible, there should be greater coordination and more detailed guidelines for the organization implementing it.
- iii. A smaller number of "potential" clients (at a maximum, 10) should be carefully selected for the pilot phase. If these women survive in the market, a demonstration effect is expected to expand and propel the activity forward.

WOMEN'S CORNER
Khuleya, Rangpur

III. "Women's Corner"

Address: Khaleya Union, Rangpur

Implementing Agency: ILO/BSCIC

Background

Project background for both pilot projects implemented by ILO/BSCIC is the same, and has been discussed under WFP's "Women's Corner" activity. The ILO/BSCIC project provides technical assistance to the VGD program of WFP-GOB.

Target group as well as methodology of implementation is similar for both projects - i.e. market survey, buyer-producer workshop, credit, training and support services.

About 50 women were selected for the activity. It is estimated by the project's Marketing Organizer that about 46% of them are non-VGD card-holders, and theoretically, not within WFP's program. Selection of participants was reportedly made from groups organized earlier by ILO/BSCIC. The number of non-VGD card-holders in the sample of 15 participants was 9.

The pilot project was begun around September 20, 1987. Selected markets for women's corners included Sholeasa bazar, Ganjipur hat and Dhantala hat.

Status Report

Finance:

USAID grant to the project totals about Tk 52,000. and includes cost of workshop, construction, study tour, travel and salary of a full-time Marketing Organizer.

Two temporary structures (thatched walls with tin roof) have been put up - one within the Ganjipur Union Parishad compound and the other in Dhantala hat. Space has been donated by the Union Parishad and the Market Committee respectively. In addition, a shop at Tk 100 per month was rented at the Sholeasa bazar.

Credit at about 10% rate of interest (amounts ranged from Tk 1,000 - 2,000. repayable in weekly instalments) from the Upazila Parishad Development Fund was provided to participants. A sweet-meat seller repaired her flood-damaged shop for Tk 1,500 and used the remaining loan amount (Tk 500) for business expansion.

Income of participants interviewed were stated to be as follows :

Participant	Approximate Net Income			
	Tk	Prior Trade	Tk	(Tk per month) Current Trade
1	274	Rice husking	400	Rice-husking, Veg., rice trade.
2	280	Rice-husking, trading, goat rearing	900	Rice-husking, tra- ding, processing
3	900	Rice trading, pro- cessing	752	Rice processing
4	210	Domestic helper	900	Sale of trinkets, bread, old garments
5	320	Rice-husking, trading	800	Rice-husking, trading
6	30	Poultry	-	Will receive sewing- machine
7	2500	Sweet-meat shop, goat rearing	2500	Sweet shop, busi- ness expansion
8	88	Domestic helper	800	Rice trade, pro- cessed food
9	50	Pigeon, goat rearing	360	Old garment, rice- trade
10	600	Rice-husking, trading	1000	Rice-husking, trading
11	280	Rice-husking, trading	1000	Sale of cakes, hoarding rice
12	1200	Rice-husking, processing	1600	Rice-husking, processing
13	170	Musician	360	Rice trade
14	400	Sale of milk, raising livestock	600	Rice trade, pro- cessing, livestock- raising
15	600	Rice-husking	600	Rice-husking

Management:

The Marketing Organizer as well as ILO/BSCIC field staff provided supervision and monitoring. The Marketing Organizer reported to the consultant for the ILO/BSCIC project.

Marketing:

Destitute women, by definition, tend to be involved in some form of income-generating activity (an extreme case is begging). Many of the participants were already operating small businesses. Additional capital enabled them to diversify or expand that activity. Rice-husking and processing were by far the most popular activity pursued by them.

Average number of customers was mentioned at around 125 per day, of which roughly 16% may be women. Consumers are mainly from lower-middle and lower income categories.

18 customers (16 men and 2 women) were polled. They were mostly married. The majority were Hindu. 50% mentioned "agriculture" as their means of livelihood.

Both women were illiterate (one a housewife and another a wage laborer) while 61% of had studied upto grade 10.

83% earn over Tk 700 per month. Most were residents of the area.

All had come to purchase goods. The majority were regular visitors. Location and price were reasons for repeated visits. All had come by themselves.

Price and quality of goods were said to be "comparable".

100% felt women were as capable/better at operating small businesses as men.

Women do not face difficulties in moving about freely.

Lack of capital and physical security were mentioned as constraints preventing greater success.

Meeting Project Objectives

Project Participants:

Socio-economic : 73% of the sample of 15 are currently married. The rest are widowed. The majority are between 21 and 35 years of age. All are Hindu.

87% are illiterate/can sign their names only. All are landless.

About 53% are primary earners while 40% are sole earners for their homes.

All participants retain control over their earnings. Income is spent on items such as health care, food and clothing for children, and on business expansion.

87% had received training. Answers regarding efficacy of the course were vague.

Participants did not indicate instances of loan diversion. All are retailers.

Weekly meetings are held with project staff members. The majority purchase inputs from the market themselves. They feel the activity has expanded since they began four months ago. All work full-time at it. 67% require assistance from members of their family during production and marketing.

100% maintain accounts of their business transactions, but the majority do so verbally.

Participants were aware that their group has a bank account, but only one had visited a bank "several times" with a project staff.

Sale on credit is common and involves about 5 to 10% of daily transactions. These are considered to be fully "recoverable".

Children/neighbors/family members look after their homes while they are at work.

Only one participant (a young Hindu widow) mentioned social stigma as a constraint. Others said they had "none". 100% felt that members of the local government and administration were supportive towards them.

All intend to continue the activity. The majority would like to expand the business. 27% want to diversify into additional activities. "Credit and business profit" were mentioned as future sources of funds.

93% said other women had approached them with plans for setting up a similar business.

Implementing Agency's Views

Project objectives include the creation of buyer-seller linkages, improved skills and earnings for women. Some of the objectives appear to have been met (i.e. income). Similar observations were made by the implementing agency regarding both ILO implemented projects.

Lessons Learned

1. The model appears to be replicable provided, coordination in the field is more intensive.
2. The project probably tried to cover a large clientele scattered over several markets. Limited manpower makes it difficult to effectively supervise a project planned in this manner. The Marketing Organizer commented that distances are great, while all hats congregate (in different areas) on the same day - which one is he to monitor?
3. Many participants were already involved in operating small businesses. Availability of credit appears to have assisted them to expand/diversify. An increase in net income is noticed in most cases. This probably indicates a zero/minimal level of loan diversion. Even if income estimates were considered to be inflated, one can deduce that clients expended funds prudently.
4. Small constructions ("corners") were put up because space was "free". However, these are apparently not used regularly. Participants are unlikely to use the space as long as the opportunity cost of doing so is high.
5. The majority of participants were observed to have moved away from the market place. Many are selling from their homes. It is possible that some will resume activities in the "corner" during lean periods after the harvesting season.

Recommendations

1. The model may be replicated, but the pilot phase should preferably be of six to eight month duration.
2. Credit provided should be consistent with client's requirement - i.e., some can effectively use larger amounts.
3. Future activities should preferably concentrate on a smaller number of participants within a less widespread area in order to select, supervise and monitor efficiently.

WOMEN'S EMPLOYMENT SERVICE

12/1

IV Job Placement Service

Name: Women's Employment Service (WES)

Address: 46 New Eskaton Road, Dhaka

Implementing Agency: Young Men's Christian Association (YMCA)

Background

YMCA's project is a service oriented one. Inaugurated on July 01, 1987, it seeks to:

- a. locate jobs for women (no specific target group) and thereby,
- b. assist them to identify and develop their potential more fully.

The placement office occupies a section of YMCA's Dhaka office. Two office "Coordinators" and a Secretary were hired for the activity.

Office hours are 9.00 - 5.00 p.m, five days a week. The pilot phase lasted until the end of October.

It was not a new concept for YMCA. Since 1982, the organization had been "informally" operating a similar activity for men only. About 50 jobs were provided. However, these were more in the nature of a "job referral service". Candidates were sent to NGOs requesting assistance, but there was no provision for follow-up.

Assessment:

Management:

The activity is currently managed by three women (two coordinators and a office secretary) who report to YMCA's Assistant General Secretary. Two months after they began this activity, two of the original staff members were still on the job. The office secretary became a coordinator and a new secretary was hired. It is likely that project performance was affected due to the departure of the first coordinator.

The placement service involves significant proportions of paper-work, advertising and public relations. Moreover, prospective employers have to be contacted via letters, visits and telephone calls. Usually, coordinators take turns between sitting at the desk and business visits.

A telephone is shared with YMCA. It was observed that this created difficulties for the latter. YMCA intends to provide WES with a separate telephone line during the second phase.

Methodology:

1. Once a "potential" employer is identified, coordinators look for the most suitable candidate(s) for the job.
2. One of the coordinators accompanies the candidate(s) to her place of interview.
3. If the job is obtained, candidate(s) are requested to "donate" a month's salary (in instalments) to sustain WES.
4. Candidates are usually sent to organisations that have been pre-checked and found "acceptable" by WES coordinators.
5. Registrations are currently classified under four categories:- professionals, technical, secretarial and non-professionals with high school degrees (Table 1). YMCA includes a fifth category (E) of self-employed women as part of WES.

It appears that although WES staff are "managing" the activity, major decision making and book keeping are by YMCA. Some statistical information on the placement service appears on Table 1.

Methodology of assessment for this activity included:

1. "Base-line" survey of YMCA's "secretarial science" and project staff group as clients.
2. Follow-up interviews with clients provided with jobs as well as representatives of relevant organizations.
3. Weekly monitoring of registrations and jobs provided.
4. Frequent meetings with operators of WES.

Finance:

Records appear to be maintained in a systematic manner. Monthly statements are compiled at the YMCA office. A typical financial statement depicts costs as follows :

Operating Costs of WES - August 1987

Salary	7,500
Stationery, postage	418
Advertizing	2,724
Printing	1,200
Special gathering	59
Travel	349
Rent (pro-rated)	750
Telephone (Jul., Aug.)	347
Cash on hand	23,236
	<hr/>
	Tk. 45,000

Total USAID commitment to YMCA is Tk. 56,200.00. A four-month budget was stretched over a period of six months. WES is currently being managed by its office secretary and YMCA. The coordinators have been "laid off", to be rehired once additional funds are available.

Monthly operating costs during July through December varied between Tk.9,000 - 14,000.

Operating costs are likely to increase as the activity expands. For example, a "manager" with overall responsibility for the project needs to be hired. The coordinators may remain for field work and assistance - they do not appear to have managerial qualities.

A suggested source of funds for WES is a month's salary from successful candidates. A tentative schedule of payments has been suggested by the consultant. However, delay in convincing YMCA of its necessity and in preparation of relevant forms meant there has been no/minimal inflow of funds during the pilot phase.

Salary of candidates for whom placements were provided ranges between Tk. 300-3000 (average is about Tk.1200/-). Current rate of placement averages between four to five per month. WES was affected by the period of political instability, and is probably capable of providing more jobs than this estimate.

The number of "successful" placements - candidates who receive and retain their jobs must improve significantly if YMCA wants WES to be self sustaining.

At an average salary of Tk. 1,200/- repayable in three equal instalments, WES under different scenarios is likely to look as follows:

Monthly Estimated Cash-flow into WES

(Tk. per month)

Month	No. of placements per month	6	7	8	9
End of month 1		2,400	2,800	3,200	3,600
End of month 2		4,800	5,600	6,400	7,200
End of month 3		7,200	8,400	9,600	10,800
End of month 4		7,200	8,400	9,600	10,800
End of month 5		7,200	8,400	9,600	10,800
End of month 6		7,200	8,400	9,600	10,800
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A steady stream of payments is visualized from the third month onwards. It appears that WES should be able to make between 7 and 9 placements per month in order to finance the major portion of its costs.

Marketing:

Marketing strategy of WES includes :

- newspaper advertisements to invite registrations and to create awareness among potential employers.,
- brochures distributed to over 28 organizations,
- telephone contacts, field visits.

Table 1 contains additional information.

Profile of women who received jobs

As of December 01, approximately 68 candidates were sent for interviews in response to about 45 requests for placement - rate of acceptance (jobs obtained/# of vacancies) was around 44% (or 20/45. This number will be higher if 4 placements within YMCA are counted). November and December were "lean months" for WES.

Women who received job offers fall into three distinct categories:

1. Those who accepted and continued - 11
2. Those who accepted but discontinued soon after - 10
3. Those who did not accept the placement at all - 4

There is double counting of data because in some cases, the same girl may have refused her first offer, accepted the second one, but subsequently stopped working.

Reasons for non-acceptance were reportedly :

1. Inadequate salary and
2. Unsatisfactory work environment.

Reasons cited by participants who began to work and subsequently resigned were harassment, inadequate salary and "unsuitable work environment".

16 women (who were in YMCA's secretarial science course - hence, the "first" registrants) were in the base-line survey. Of them, about 32% received employment under WES.

Distribution by category of employment provided is depicted in Table 1.

The following section contains statistics on women who were provided placements during the pilot phase.

63% were unmarried, the rest were living with their spouses. The majority were between 21 and 35 years of age.

79% were Muslim, the rest Christian. All were secondary earners.

One had studied upto grade 5, while the majority - 63% had college degrees, 21% were students.

Training was considered necessary, but WES operators did not feel they had benefitted from it. A reason could be that when the training team arrived, participants had already been managing the activity for over 2 months. "7 days" was considered a more realistic duration for the course.

Women operating the service would have "looked for another job" had they not been working here.

Profile of Registrants

Total number of registrations as on December 01, 1987 was about 236.

Distribution was as:

Category A: Professionals and women holding a Bachelor's degree and above.

Total - 74

61% are unmarried, 38% are married.

Age - Majority between 21 and 35 years.

Job preference - Teaching, "desk jobs" in governmental/non-governmental organizations. All except two (who would not object to being located in their hometowns outside Dhaka) requested Dhaka based placements only.

Category B: Non-professionals with high-school degrees

Total - 75

51% were unmarried, 48% married.

Age - Vast majority between 20 and 25 years.

Job Preference - Teaching, "any Dhaka based" job in a governmental/non-governmental organization.

Category C : Secretaries/Typists

Total - 59

61% are unmarried, 39% married.

Age - Between 19 and 36 years.

Job preference - 100% requested placement within Dhaka.

Category D: Technical Staff

Total - 28

61% are married, 36% unmarried.

Age - Between 20 and 48 years, majority in their thirties.

Job preference - Nursing, telephone operator, health visitor, etc.

It is interesting that preference for employment in a garment industry was not mentioned in any of the forms, possibly because of the social stigma currently attached to them. However, several subsequently joined when offered jobs in this industry.

Category E: Self-employed women under WES (not included in the list of registrants).

Total - 8

100% are unmarried, between 13 and 14 years old. All except one is currently a student and have had over 5 years of schooling. YMCA provided training and "matching funds" so that participants could purchase their own sewing machines. Each sews at home and earns between Tk 100 to Tk. 500 per month, depending upon the frequency of orders and skill of participants.

This is part of YMCA's strategy to rehabilitate slum dwellers/destitute women.

Implementing Agency's Views

YMCA's objectives were: 150 registrations in a "skills bank"; employment for 14 women earning between Tk. 1,000/- to Tk. 1,200/- per month each. These objectives appear to have been met. (Please see Table 1).

However, the activity has been unable to generate sufficient earnings as yet. Part of this inadequacy was a "conceptual" difficulty when the activity began. WES commenced on a clearly "welfare/service oriented" note. Mid-way through the activity, YMCA realized the logic and the necessity of "charging" successful candidates for some remuneration to reimburse costs.

For the next phase, a clear strategy has apparently been devised. These include:

1. A fee for registration forms,
2. clear scheduling of payments from successful candidates,
3. organizing an "office-orientation" program for secretaries,
4. increase in staff strength to include a full-time office manager,
5. converting the activity into a fully independent unit.

YMCA plans to expand the activity to providing employment for men. They would like to replicate the model for WES in YMCA, Chittagong.

Lessons Learned

1. The job-placement service appears to be an activity with a long "gestation" period. WES can probably hope to sustain itself if it can provide over nine placements per month on a regular basis (page 77).
2. Number of registrants so far is impressive. However, there is a dearth of competent, serious women. Examples of "unprofessionalism" in WES have been :
 - i. participants do not turn up for job interviews,
 - ii. refuse job offers,
 - iii. leave soon after joining,
 - iv. collect registration forms but do not bother to submit them.

In other words, they probably registered/responded because it is a " free service". Not only is WES expending time and effort on these women, but is doubly penalized - on one hand is "loss of income" since only successful placements entail remuneration; on the other is a "loss of face" vis-a-vis potential employers.

The rate of turnover/candidates refusing jobs (about 50%) is considered to be unusually high. There is a need to "blacklist" candidates and to check "casual" registrations.

3. In some instances, WES has been unable to provide suitable candidates because:
 - i. the vast majority do not possess an adequate knowledge of English - required by Dhaka-based offices, or
 - ii. are unwilling to be located in or travel to rural areas - required by development organizations.

4. Registrants have been characterized as a group of young, inexperienced women. Although demand for office secretaries is great, women with no work experience were compelled to join as typists with lower salaries.
5. There is a hazard to being young and unskilled - one's bargaining power is significantly reduced. Some problems faced were:
 - i. Employers would not provide them with benefits promised at the time of joining.
 - ii. Physical harassment. There were two reported cases. Several others "suddenly" discontinued their jobs, or complained of "bad work environment". It is not clear whether these women were harassed.

YMCA agreed to pursue the relevant employers (one of whom is the Director of a multi-national organization). Accordingly, the Directorate of Women's Affairs was contacted. But it is not possible to proceed if the victim refuses to press charges. One has left her job, the other (who is more needy) is continuing until she finds another position.

6. A plausible way for YMCA to increase earnings is to provide more jobs at current salaries, or continue to make the existing number of placements at higher salaries. However, candidates must clearly be more skilled. An "office preparatory course" may be helpful.
7. It was a difficult task to convince YMCA regarding the need for a cash in-flow into WES. They had begun on a "social welfare, developmental, service-oriented" note - free registration, free jobs.

When they finally realized the logic behind it, it was already too late - the pilot phase was well underway. It was difficult at that stage to impose a registration fee, or ask women to part with a month's salary, since registrants believed otherwise.

In any case, all relevant forms have been prepared and WES appears well-equipped for its second phase.

8. Several requests for employment have come from outside Dhaka. WES is currently not equipped to handle the extra work-load this will involve.
9. This is regarded to be an activity with a high potential for success.

Table 1

Status of WBS - An Overview

Month	# forms distributed	# registrants	Category				# jobs provided
			A	B	C	D	
July	159	83	31	20	21	10	1+3*
August	59	28	6	7	12	3	3
September	184	77	18	24	22	8	6
October	52	37	15	13	4	5	4
Total	454	225	64	79	61	26	17

Note:

Status as of December 01, 1987

	# of Jobs provided
Category A - Professionals and those with Bachelors degree and above	9
B - Non-professionals w/high sc. ed degree	1
C - Secretaries/typists	10
D - Technical (health visitor, tel. operator)	4
	24**

* operators of WBS

** does not include self-employed women under WBS.

- YMCA estimates that about 20% of total registrants are probably not serious about working, and have registered because it is a "free service"
- Majority of employers are Bangladeshi firms and organizations. Candidates generally report to senior officials/representatives (between 35 to 60 years of age).
- About 13% of the jobs provided were due to employer requests in response to YMCA's newspaper advertisement.

Recommendations

1. WBS should receive funding (possibly in the form of "matching" funds) so that the activity may be continued until it becomes self-sustaining.
2. WBS should adhere to its "action plan" for phase II.
3. Some suggestions for WBS are:
 - i. Organize an orientation course (considered crucial for secretaries) before being sent to organizations.
 - ii. Strict screening to block off casual candidates to the extent possible. Interviews and registration fees may be a way to check them.
 - iii. Penalize participants who do not come for interviews/leave after joining/turn down jobs needlessly.
 - iv. Attract more candidates and employers through aggressive advertisement and promotion efforts.

OTHER PILOT PROJECTS

Other Pilot Projects

Swanirvar

Project proposal mentions a retail outlet with joint owners at Bheramara, Kushtia. However, administrative delays preceding implementation had an adverse effect on participants as well as on the Upazila Chairman. They were found to be demotivated, and Swanirvar was compelled to select a new location for the project.

Total USAID fund commitment to them is Tk. 26,000.00

Current location is Alamdanga, Chundanga district. Swanirvar plans to provide credit to landless women for a women's corner in the local bazar as well as financial support for business expansion to existing entrepreneurs.

BSCIC/WEDP

BSCIC/WEDP has selected Begumganj and Kaminia as project locations. Participants in Begumganj have received training from VERC, but administrative formalities have not permitted the activity to begin as yet.

ANNEX-1

LIST OF "CONTACT" PERSONSBRAC

1. Mr. Aminul Alam Regional Coordinator
2. Mr. Bhabotosh Nath Project Administrator, Manikganj
3. Mr. Amjad Hossain Program Organiser, Manikganj

BSCIC/WEDP

1. Ms. Rashida A. Khanam Project Director, WEDP

BURO

1. Mr. Monowarul Huq Deputy Director

CDS

1. Mr. Omar Faruque Director
2. Ms. Nasreen Sultana Training Coordinator
3. Mr. Manik Choudhury Director, Kurigram Office

CWEP

1. Ms. Mufaweza Khan Executive Director
2. Ms. Zahur Fatima Deputy Director
3. Ms. Sayeeda Khanum Area Coordinator, Tangail
4. Ms. Niloufer Khan Health Worker, Tangail

ILO/BSCIC

1. Ms. Farida E. Crif Consultant
2. Mr. Salim Reza Marketing Organiser
3. Mr. Abul Hossain Field supervisor

Swanirvar

1. Ms. Manju A. Hussain Secretary, Women's Programs

WFP

1. Ms. Angela van Rynbach Adviser
2. Ms. Rehana Banoo Field Officer
3. Mr. Alfred S. K. Dey Marketing Organiser

VERC

1. Mr. Musharruf Hussain Program Coordinator
2. Ms. Husne Ara Minu Training Coordinator

WV

1. Mr. Simon Hunshi Central Area Regional Manager
2. Ms. Mahmuda Khatun Program Officer
3. Mr. Gilbert S. Samaddar Project Manager, Christian Concern
4. Mr. Alpha B. Das Supervisor, Functional Education

YMCA

1. Mr. James P. Mridha Assistant General Secretary
2. Ms. Rashida Khanum Coordinator, WES
3. Ms. Irene Halder Coordinator, WES
4. Ms. Agnes T. Baroi Secretary, WES