

ARIES

**Assistance to
Resource Institutions
for Enterprise Support**

**Management Training for Micro- and
Small Enterprise Intermediaries**

**Strategic Management
User's Guide**

Sponsored by

**United States Agency for International Development
Contract DAN-1090-C-00-5124-00**

Prepared by

Nathan Associates Inc.

August 1990

ARIES Materials in the Management Training for Micro- and Small Enterprise (MSE) Intermediaries Series

Strategic Management. This package aims to define a strategic planning framework for addressing the key issues in MSE project design and implementation, for MSE project managers. The package consists of 21 case studies, which are based upon the experiences of intermediary institutions as they have shaped their MSE development programs. The case studies draw on the actual experience of programs in Bangladesh, Brazil, Costa Rica, Colombia, the Dominican Republic, Honduras, Indonesia, Kenya, the Philippines, and Senegal. The cases have been published by Kumarian Press in the book, *Seeking Solutions: Framework and Cases for Small Enterprise Development Programs*. The corresponding case notes have been published in a companion volume, *Case Leader's Guide*, also by Kumarian Press. A users' guide provides guidelines on the most effective use of these materials.

Credit Management. This is a "nuts and bolts" manual targeted to MSE project designers and implementers at the programming and operational levels. Its objective is to help MSE practitioners design, implement, and manage credit programs more effectively. This package addresses matters of practical relevance to successful credit project management, such as properly designed accounting and management information systems, evaluation and monitoring techniques, and commercial feasibility analyses of prospective borrowers. This package has been translated into Spanish and French.

Human Resource Management. This package is targeted to managers of institutions that implement MSE projects. It deals with staffing requirements of MSE programs, employee motivation, incentives, supervision, training needs, and performance evaluation, and it presents various personnel and staffing models practiced by successful programs. The package has been designed on the basis of a training needs assessment that included interviews with 75 MSE practitioners.

Entrepreneur Training: User's Guide. This package reviews the five most widely used entrepreneur training models. These five models reflect the state of the art of such training models and demonstrate the appropriateness of the various models under varying regional and program contexts. This document presents a comparative analysis of each prototype and guides trainers and MSE program designers on choosing appropriate models for various target groups within the MSE spectrum.

Training Needs Assessment Methodology. This manual provides a consistent methodology to conduct training needs analyses (TNA) prior to the development or recommendation of training programs, and it serves as a tool for intermediary institutions to assess the training needs of their institutions and of their MSE clients. It provides a step-by-step, hands-on methodology for both experienced analysts and people new to the process.

Key Issues in Designing Microenterprise Programs. This training package orients MSE program designers to the key strategic issues in the design of MSE assistance programs. Its contents include four case studies based on the actual experience of two A.L.D. Missions in developing their MSE programs. This package is designed to reinforce basic design and programming concepts through three parallel processes: a review of A.L.D. policy and knowledge in the microenterprise area, individual and collective analysis of cases that enable workshop participants to work through critical issues in MSE programming, and presentations by participants to broaden the exchange of views. The materials in this package constitute the core of a 2- to 5-day training workshop on microenterprise programming for A.L.D. Mission program and project design personnel.

Copies of these materials are available from A.L.D./APRE/SMIE, Washington, D.C., 20523 or upon request from Nathan Associates Inc., 1301 Pennsylvania Avenue, N.W., Suite 900, Washington, D.C. 20004.

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PROJECT OFFICE: Robert R. Nathan Associates, Inc., 1301 Pennsylvania Avenue, N.W., Washington, D.C. 20004 (202) 393-2700 Tele.: 248482 NATECON

In Collaboration With • Appropriate Technology International • Control Data Corporation • Harvard Institute for International Development

AGENCY FOR INTERNATIONAL DEVELOPMENT CONTRACT DAN-1090-C-00-5124-00

Acknowledgements

We would like to thank the ARIES Technical Officers, Ross Bigelow, Andrea Bauman, and Melody Bacha, for their patient hard work and insights that helped with all of the effort entailed in producing this and other ARIES products. Special thanks also go to Tullin Pulley and Mari Clark of WID for their active involvement with all of the ARIES activities. And not least, we wish to thank those who contributed pieces to various ARIES activities and attended and participated in them.

STRATEGIC MANAGEMENT USER'S GUIDE

This user's guide introduces micro- and small enterprise trainers and workshop planners to the 21 case studies published in *Seeking Solutions: Framework and Cases for Small Enterprise Development Programs*. It provides guidelines on the most effective use of these case studies and helpful hints on planning case study workshops that address strategic management issues in micro- and small enterprise program design and implementation. The lessons learned are drawn on the ARIES project experience of conducting numerous such workshops worldwide.

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STRATEGIC MANAGEMENT USER'S GUIDE

Introduction

The ARIES strategic management package is intended to assist micro- and small enterprise (MSE) support intermediaries in resolving the key strategic questions that they confront in designing and implementing MSE development programs. This package provides an innovative conceptual framework for organizing the search for solutions to the problems of designing and managing MSE programs. The 21 case studies presented in this package are based on the actual experiences of innovative intermediaries in the field. These cases are typically used as core material for management training workshops, or occasionally for a section of a workshop. The workshops have been conducted both for individual organizations and for groups of organizations under the auspices of schools of management, private voluntary organizations (PVO), and ARIES itself. While the materials for the strategic management package are included in two publications, *Seeking Solutions: Framework and Cases for Small Enterprise Development Programs* (Mann, Grindle, and Shipton 1989) and the accompanying *Seeking Solutions: Case Leader's Guide*, (Mann, Grindle, and Sanders 1990)¹ this user's guide outlines some lessons learned from actual experience in teaching these cases in workshops around the world and provides some helpful guidelines on planning a strategic management workshop, using this package.

1. Both volumes can be obtained from APRE/SMIE, A.I.D./Washington, D.C., 20523 by A.I.D. Missions or purchased from Kumarian Press, 630 Oakwood Avenue, Suite 119, West Hartford, Connecticut 06110, telephone (203) 953-0214. Price: *Seeking Solutions: Cases*, \$29.95; *Seeking Solutions: Case Leader's Guide*, \$27.50.

Description of the Package

Objective

The objective of the package is to assist participants in defining a conceptual framework for addressing the strategic issues involved in MSE project design and implementation. It should also assist trainees in formulating key issues for making project decisions. The objective of this user's guide is to introduce the reader to the contents of the Strategic Management Package and to share some guidelines on its most effective use.

Contents

The package is contained in two publications, *Seeking Solutions: Framework and Cases for Small Enterprise Development Programs* and in the accompanying *Case Leader's Guide*. The first publication includes 21 case studies, which are based upon the experiences of intermediary institutions as they have shaped their programs of small enterprise development. The case studies draw on the actual experience of successful programs in Bangladesh, Brazil, Costa Rica, Colombia, the Dominican Republic, Honduras, Indonesia, Kenya, the Philippines, and Senegal. In selecting the situations presented in the 21 cases, an active effort was made to identify key problems and issues facing managers of MSE programs. In some form, all intermediary institutions working with MSEs encounter these recurrent problems and issues. Each deals with them in some fashion, some with great successes, others with less. It should be stressed that the cases are not country-specific or even region-specific. The issues and concerns can be more generally and widely applied outside the particular situation or context within which they are presented in the case. The *Case Leader's Guide* supplements each of the case studies with case teaching notes written by case writers and trainers.

Target Audience

The package is designed for managers of intermediary institutions that implement MSE programs, who are active at the institution's policy and strategic planning level. It is better suited to individuals at this senior level because the issues and the nature of decisions addressed by the cases are often faced by senior management. The cases are also relevant to program specialists from donor agencies and to policy makers from host governments, to increase their understanding and knowledge of the sector, to guide their policies with respect to the sector, and to improve program designs.

The Case Method Approach

Given that this package consists primarily of 21 case studies, this section presents the rationale behind the case method approach and its use as a powerful training tool. The case method approach, first introduced and refined by Harvard University, is a specialized technique that must be differentiated from other methods.

The hallmark of the case method is that it provides managers with effective approaches to problem solving, as well as the ability to see problems and goals in context (to think strategically). The centerpiece of the case method is the case itself—a carefully researched document of a particular problem or situation faced by the management of an institution. Participants are generally asked to prepare a case analysis. Individual analysis and reflection on the case is followed by small group discussions. This is followed by the plenary case discussion, where an experienced case leader orchestrates an exploration of the issues raised by the case. At the conclusion of this discussion, there may be a brief statement of what was actually done and the outcome.

A description of the case method has been excerpted from "What Is the Case Method Approach and Why Use It?" in *Seeking Solutions: Cases* (pp. 102-105).

Writing about the case method, Harvard Business School Professor Benson Shapiro stresses that the two concepts of *metaphor* and *simulation* are central to the case method approach. Each case describes a real situation and serves as a metaphor for a particular set of problems. . . .

More than conveying specific subject matter knowledge, the case method fosters a systematic approach to problems. It builds understanding of how to use an appropriate analytical framework to pull from a welter of information the significant elements needed for decision. It develops the ability to recognize limitations to action posed by the societal, economic, institutional, and personnel context of the problem. . . .

Several fundamental principles of effective learning underlie the case approach. First, people absorb new knowledge most effectively by integrating it with their existing knowledge. The case approach emphasizes that participants draw upon their own experiences for insights, sharing these perceptions with the group. This encourages participants constantly to integrate new case material with their existing store of knowledge. Indeed, a major premise of the case method is that most of the learning comes

not from the "teacher" but from the group: from its analysis, the perspectives that come out in the discussion, and the experience of seeing peers functioning as resource people. Speaking to a group of senior managers entering Harvard's Advanced Management Program, Malcolm McNair forewarned them that they would not depart the program with "answers." "On the contrary," he said, "the principal value to you of this training at the Business School will lie in the power that you will develop to analyze a situation, to formulate a program of action, and to carry that program into effect through the people in your organization or in your community." . . .

Second, active learning is more effective than passive learning. Participants constantly are seeking to relate each new contribution to their own analysis; to modify it, to extend it, to enrich it. . . .

The Cases from *Seeking Solutions*

The 21 cases from *Seeking Solutions* are based on the Harvard case method approach. They focus on key turning points in the evolution of major MSE approaches to dealing with recurrent problems and issues. The following excerpt from *Seeking Solutions: Cases* (pp. 104-105) highlights the characteristics of these cases.

. . . [A]nalysis of these cases can help participants to build up a repertoire of patterns . . . that can help them to analyze more insightfully the problems of the institutions they manage. Rather than being told or reading about the "ACCION Model" or the "Grameen Bank Model," participants examine through cases the set of circumstances that led ACCION to shift from its original approach to its present "methodology"; they study the findings that led eventually to the creation of the Grameen Bank from a very different sort of predecessor project. How were the circumstances similar; how were they different? What options were considered and discarded in arriving at the current approaches? The cases focus less on describing current models and more on illuminating the dynamic turning points in the evolution of current approaches to small enterprise development. . .

The cases presented here differ sharply from those in most of the "case study" literature. Much of the latter is purely descriptive, "stories" about particular projects. Relatively few materials are designed to analyze the circumstances to which the

model represents a response. Thus, these cases represent a vehicle for discussion and analysis—not a recounting of the decision finally taken and its effects. . . .

Harvard case teaching is available from many sources. ARIES conducted two workshops to provide training in the Harvard case method. Training is also provided under other auspices, especially of management training institutions around the world. (*Seeking Solutions: A Case Leader's Guide* contains a bibliography on Harvard case teaching.)

Guidelines on Conducting a Case Study Workshop on Strategic Management

This section seeks to impart some of the lessons learned from the ARIES experience in having conducted numerous strategic management workshops around the developing world using this package. It should be stressed that the success of any training event is composed of many variables, and careful planning from the outset permits one to avoid common training pitfalls.

Workshop Preparation

Sponsorship

It is essential to include all relevant parties at the planning and workshop design stage and to specify clearly the objectives and expected outcomes of the training sessions. For example, ARIES has cosponsored its training events with representatives of the trainee group, the relevant USAID Mission or A.I.D. staff members, and the training institute, if one is involved.

Selection of Target Audience

Widely heterogeneous participant skills, experiences, and professional training lead to frustration on the part of the audience and the trainer. It is important to define and focus on a target group and to address the needs of that group. ARIES experience with the teaching of this package indicates that it is better suited to individuals at the strategic planning and policy level, since the case studies address the types of strategic decisions often faced by senior management.

Integrating Gender Concerns

Gender concerns should be addressed and discussed at the workshop planning stage, before a teaching session is begun. Notes on the gender aspects of the ARIES cases appear in Appendix C of this guide, excerpted

from the *Case Leader's Guide*, which includes "A Note on Gender Issues in the Cases" by Mari Clark.

The sessions should be structured so that women participate easily and their concerns are raised. Occasionally, sessions are held separately for female groups because of cultural inhibitions. Although separate groups are sometimes necessary, the goal must be to enable women to become active participants in the mixed economy and in society. In all societies, careful attention must be given to the gender composition of training groups, patterns of participation, and interactions between the group and the trainer.

Training Needs Assessments

Experience with ARIES has demonstrated the necessity of conducting training needs assessments (TNA) before designing and planning a training workshop. The TNA provides a basis for identifying and understanding the target audience and for tailoring workshop content, focus, and materials to address identified needs and constraints.

The sophistication of a TNA can vary considerably, depending on the content that is being planned for the workshop. Ideally, a 1-week TNA should precede all training workshops. The TNA can be used to develop a training plan. The training plan should include a schedule and method for recruiting case leaders and for preparing them to teach. The plan should also involve the staff of the trainee institutions, thus establishing a sense of ownership, responsibility, and commitment to the training process on the part of the trainees.

As part of its participation in ARIES, Control Data Corporation developed a manual, *The Training Needs Analysis Manual* (Control Data Corporation, 1986a) and an accompanying workbook *The Training Needs Analysis Workbook* (Control Data Corporation, 1986b), which provide a step-by-step guide to conducting training needs assessments.²

Trainer Selection and Preparation

The trainer is perhaps the most critical element in determining the success of a workshop. Individuals well versed in training in the case method with relevant field experience offer the best combination of abilities for effective training. Nathan Associates has developed a cadre of experienced trainers who are familiar with ARIES training products. It is important to select trainers who are sensitive to gender issues so that this crucial element can be given proper attention.

2. Both volumes are available from APRE/SMIE A.I.D./Washington, D.C., 20523 to USAID Missions and others and on payment from Nathan Associates Inc., 1301 Pennsylvania Avenue, N.W., Suite 900, Washington, D.C. 20004.

It is preferable that the ARIES case workshops be taught by local specialists, in collaboration with outside experts. The purpose is twofold. First, the association with local specialists should lead to institutional development in the training institutions, and second, their experience should enable the development of a group of experienced trainers who continue to provide support after a workshop. Experience has shown, however, that it is often worthwhile to provide an outside expert on the specific techniques of the case method of teaching. An ARIES expert, for example, spent 2 days training Thai trainers in the use and delivery of the case method, which significantly improved their performance as trainers at a workshop in Thailand. The five case teachers for a similar workshop in 1988 (four of whom were PVO staff members) were trained by case study professionals from the Harvard Business School before they taught the cases, again, with measurable improvements in performance.

If more than one trainer is to be involved, a minimum of 2 days should be set aside for trainers to plan and coordinate the workshop agenda, materials, and presentation, particularly if, as is often the case, they have not worked together before. In this way, trainers can complement each other's technical abilities and training styles.

Case Selection

Cases must be selected strategically, on the basis of the TNA, and a training plan should be developed based on the objectives and the desired outcomes of the workshop. Because time and budget constraints often limit the amount of material that can be taught in the time allocated, the material most critical to the success of the workshop should be selected.

Deciding which of the 21 existing cases to choose for a particular training session depends on the pedagogical purposes of the workshop. This implies knowing the target audience and tailoring the workshop materials and design to address identified needs.

Appendix B of this user's guide contains information that is helpful in selecting the appropriate cases for a specific training workshop. Excerpted from *Seeking Solutions*, this appendix provides an overview of the issues addressed in the 21 cases and summarizes the strategic, administrative, and technical problems addressed in each case. To address equity and gender concerns, cases that focus on women as entrepreneurs (Cases 2, 10, 11, 12, 18, 19, 20) should be selected.

It is advisable but not always necessary to select cases that are region-specific. Despite the fact that the issues in the cases transcend country-specific or region-specific contexts as mentioned earlier, participants uninitiated to the case method are often distracted by the geographical context in the case and therefore cannot empathize with the case protagonist.

For example, in Thailand, although the key issue of sustainability was addressed effectively by the Senegal A and B cases from *Seeking Solutions*, and was relevant to the Thai situation, participants had trouble applying the experience of an African country to their own. (An exception may be the Grameen Bank case series, given the worldwide interest in this model.)

It is difficult to use a case study that is based on the experience of a particular institution in a situation in which representatives of that institution participate along with representatives of other (often competing) institutions. It becomes difficult for individuals to remove themselves from situations in which they were intricately involved and focus on the larger issues at hand.

Use of Supplementary Materials

Teaching cases are available from several other sources. Other ARIES-funded cases are contained in the training package on "Key Issues in Designing Microenterprise Programs" (see the inside back cover of this document). Some PVO cases were developed after a Harvard workshop.³ The Asian Institute of Management in Manila, the Indian Institute of Management in Ahmedabad, and Instituto Centro Americano de Administracion de Empresas in Managua have developed several cases that may be suitable for strategic management workshops for support institutions.

In most instances, case teaching sessions have been combined with other sessions using other methods, such as lectures, discussions, and group exercises. Additional material, such as country-specific publications and reviews of the state of the art, usually has been distributed. Recently the A.I.D. Stocktaking Synthesis Paper Summary, available from the Center for Development Information and Evaluation (CDIE), A.I.D./Washington, has been widely used. However, the appropriate supplementary material will differ according to location, time, and audience.

Workshop

Introducing the Case Method

An introduction to the case method is necessary to explain its purpose, namely the development of stronger interpersonal, communication, and problem-solving skills. This introduction may be succinctly given on the first day of the workshop, or even the evening before the first formal session, subsequent to the arrival of all participants and prior to the distribution of the case studies for individual reading. It is especially important to precede

3. These cases are available from A.I.D./Washington, D.C., 20523 and on payment from Nathan Associates Inc.

a case workshop with this introduction in developing countries, where more traditional, lecture-based, and less interactive teaching methods are practiced.

Adhering to the Concerns of the Case

There may be moments in case study workshops when the discussion digresses from the issues raised by the case under study. In several previous workshops the following problems were noted: (1) participants with country-specific agendas or with greater knowledge of case specifics dominating the discussion and (2) participants hotly debating peripheral points of the case. In most instances, a strong case leader can overcome these problems and focus the discussion on the more relevant case concerns.

Balancing Case Group Participation

Given the dynamic role played by participants, it is critical that participants from different countries, regional institutions, and programs be spread to the extent possible among the case study groups whenever there is a need to break a largely plenary session into smaller working groups. This allows for increased interaction within and between working groups.

Using Study Questions

Though the need for original and unimpeded input from participants has been raised repeatedly above, it is often necessary to channel case discussion into productive areas. This is especially true when the participants are unfamiliar with the case method and its goals or when the case study format is being used to simultaneously improve the problem-solving skills of participants and to resolve a critical point in program implementation. A set of written study questions distributed to the case group will sharpen the focus of the case discussions.

Adequate Class Size

A general rule for case study sessions is to limit the case session to below 30 participants. Through experience, it has been determined that smaller groups facilitate participation, and increase class dynamics. Smaller discussion groups should generally be limited to not more than five individuals.

Adequate Preparation Time for Participants

To the extent possible, case studies should be distributed in advance, to allow participants sufficient preparation time. An exception to the rule should be applied when using a sequence or a two- or three-part case

series, where Case B is a follow-on or a continuation at a later point in time of the case scenario developed in Case A. In these instances, the B case should not be distributed in advance, since it often provides the outcome of the A case. As a general rule, 1 hour should be allotted for individual study time, 1 hour for study group discussion, and up to 2 hours for the larger plenary case discussion. A workshop agenda from the ARIES case workshop in March 1990 is included in Appendix D as a sample for designing an adequate agenda.

Formal Presentations by Participants

Requesting formal presentations on topics relevant to the case study issues from selected participants is an effective way to broaden the participation of all those present at the workshop and to promote exchange on the issues that may vary considerably from institution to institution. Such presentations also serve to heighten the relevancy of issues to the participants since they can see how they are actually played out in the field.

Length of Course and Scheduling

An almost universal concern stated in participant evaluations from all workshops is the limited time allocated to learning so much material. Apart from obvious financial and time constraints, a minimum time should be specified for the optimal use of the packages. The strategic management sessions have typically lasted for 2 to 3 days, which has been adequate to introduce the issues of concern. There have also been training sessions that use a single case as part of a broader workshop. However, there is a certain case-teaching dynamic that a 2- to 3-day workshop permits.

Focus

Given time and budgetary constraints, it is tempting to try to address every issue in one training session. Experience has shown that a training workshop that explores a few subjects in depth leads to more effective learning.

After the Workshop

Workshop Evaluation

Evaluations are a critical component of every workshop. Participant evaluations have been collected for every ARIES workshop to date, and they have proved to be valuable in assessing what works and what does not, in different contexts, and in providing feedback on the relevance of training materials. These evaluations have helped us to refine the materials and approaches and apply lessons learned to improve subsequent workshops. They have proved to be the "acid test" for measuring success. Readers of

this guide are encouraged to share training experience with A.I.D./Washington by sending their results of evaluations to A.I.D./APRE/SMIE, Washington, D.C., 20523.

References

- Mann, Charles K., Merilee S. Grindle, and Parker Shipton. 1989. *Seeking Solutions: Framework and Cases for Small Enterprise Development Programs*. West Hartford, Conn.: Kumarian Press.
- Mann, Charles K., Merilee S. Grindle, and Amy Sanders. 1990. *Seeking Solutions: Case Leader's Guide*. West Hartford, Conn.: Kumarian Press.
- Control Data Corporation. 1986a. *The Training Needs Analysis Manual*. Minneapolis: Control Data Corporation.
- Control Data Corporation. 1986b. *The Training Needs Analysis Workbook*. Minneapolis: Control Data Corporation.

Appendix A

CASE LIST IN SEEKING SOLUTIONS

1. ADEMI: Scaling up and Decentralizing a Loan Program (Dominican Republic)
2. BRAC (A): How to Define "Self-supporting" in the BRAC Rural Credit Program (Bangladesh)
3. BRAC (B): Management Development Program (Bangladesh)
4. BRAC (C): What to Do about Market Outlets? (Bangladesh)
5. CARE Philippines (A): The Income-Generating Project (Philippines)
6. CARE Philippines (B): The Relationship with REACH (Philippines)
7. The Carvajal Foundation "MICROS" Program (A): Reorienting an Organization and Choosing a Model (Colombia)
8. The Carvajal Foundation "MICROS" Program (B): Considering Feasibility—Developing Outside Financial Support (Colombia)
9. FUCODES: Working with Solidarity Groups vs. Individual Clients (Costa Rica)
10. The Grameen Bank Project (A): Who Are the Poor and How Can They Best Be Helped? (Bangladesh)
11. The Grameen Bank Project (B): An Experimental "Grameen" Branch Bank (Bangladesh)
12. The Grameen Bank Project (C): Choices for Nationwide Banking for the Poor (Bangladesh)

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13. IIRR (A): Participative Management for the IIRR Rural Credit Program (Philippines)
14. IIRR (B): The Relationship with the Integrated Agricultural Cooperative (Philippines)
15. Indonesian Rattan Basket Exporting Company: Business Goals vs. Development Goals (Indonesia)
16. PRODEME: Program Design Issues (Dominican Republic)
17. Save the Children: Sustainability and the Community-based Lending Model (Honduras).
18. Senegal Community and Enterprise Development Project (A): Defending Viability (Senegal)
19. Senegal Community and Enterprise Development Project (B): Achieving Viability (Senegal)
20. Tototo Home Industries: Assistance Strategies for the Future (Kenya)
21. The UNO Project: Learning from Feedback (Brazil)

15'

Appendix B

RECURRENT PROBLEMS ADDRESSED BY CASES

1. **ADEMI**
Strategic

Administrative
Becoming efficient: staffing and support; centralization /decentralization.
Managing change: expansion/contraction.
Personnel and organizational management: training staff; motivating staff.
2. **BRAC (A)**
Strategic
Technical
Becoming efficient: cost effectiveness.
Project design: appropriate designs for credit and marketing projects; pricing of services; interest rates.
3. **BRAC (B)**
Strategic

Administrative
Becoming efficient: staffing and support.
Creating independence: independence from funders.
Personnel and organizational management: training staff.
4. **BRAC (C)**
Strategic

Technical
Setting priorities: assessing the need; knowing the environment; considering feasibility.
Managing change: reorientation.
Project design: appropriate designs for credit and marketing projects; sequencing of activities.

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5. **CARE Philippines (A)**
Strategic
Technical Communications
Setting priorities: considering feasibility.
Managing change: reorientation.
Creating independence: independence of clients.
Project design: participation.
Information management: program evaluation.
Institutional linkages: networking with other resource institutions; linkages with governments and international donors.
6. **CARE Philippines (B)**
Strategic
Administrative Communications
Creating independence: independence from funders.
Personnel and organizational management: coordination.
Information management: learning from feedback; program evaluation.
Institutional linkages: networking with other resource institutions; linkages with governments and international donors.
7. **The Carvajal Foundation (A)**
Strategic
Technical
Setting priorities: assessing the need; knowing the environment.
Managing change: reorientation.
Project design: appropriate designs for credit and marketing projects; appropriate technical assistance; sequencing of activities.
8. **The Carvajal Foundation (B)**
Strategic
Technical Communications
Becoming efficient: cost effectiveness; staffing and support.
Creating independence: independence from funders.
Project design: appropriate technical assistance.
Institutional linkages: linkages with governments and international donors.
9. **FUCODES**
Strategic
Technical
Setting priorities: considering feasibility.
Becoming efficient: cost effectiveness; staffing and support.
Managing change: reorientation.
Project design: appropriate designs for credit and marketing projects.

10. **The Grameen Bank Project (A)**
Strategic Setting priorities: assessing the need; knowing the environment; considering feasibility.
Technical Project design: appropriate designs for credit and marketing projects.
11. **The Grameen Bank Project (B)**
Strategic Setting priorities: assessing the need; knowing the environment; considering feasibility.
Technical Project design: appropriate designs for credit and marketing projects.
12. **The Grameen Bank Project (C)**
Strategic Setting priorities: considering feasibility.
 Becoming efficient: cost effectiveness; staffing and support.
 Managing change: expansion/contraction.
Technical Project design: participation.
Administrative Personnel and organizational management: training staff; motivating staff; coordination.
13. **IIRR (A)**
Strategic Managing change; reorientation.
 Creating independence: independence of clients.
Technical Project design: participation.
Communications Information management: learning from feedback.
 Institutional linkages: networking with other resource institutions.
14. **IIRR (B)**
Technical Project design: participation.
Administrative Personnel and organizational management: coordination.
 Information management: learning from feedback.
Communications Institutional linkages: networking with other resource institutions.
15. **Indonesian Rattan Basket Exporting Company**
Strategic Setting priorities: knowing the environment.
 Becoming efficient: cost effectiveness.
 Creating independence: independence from funders.

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16. **PRODEME**
Strategic
Communications
Setting priorities: assessing the need.
Becoming efficient: cost effectiveness.
Institutional linkages: linkage with governments and international donors.
17. **Save the Children**
Strategic
Technical
Becoming efficient: cost effectiveness; centralization/decentralization.
Creating independence: independence from funders; independence of clients.
Project design: appropriate designs for credit and marketing projects.
18. **Senegal (A)**
Strategic
Technical
Setting priorities: assessing the need; knowing the environment; considering feasibility.
Managing change: reorientation.
Project design: appropriate designs for credit and marketing projects; sequencing of activities.
19. **Senegal (B)**
Strategic
Technical
Administrative
Communications
Becoming efficient: staffing and support.
Project design: appropriate designs for credit and marketing projects; interest rates; appropriate technical assistance; client selection and monitoring; sequencing of activities.
Personnel and organizational management: motivating staff; hiring staff.
Information management: learning from feedback.
Institutional linkages: networking with other resource institutions.
20. **Tototo Home Industries**
Strategic
Technical
Administrative
Communications
Setting priorities: assessing the need; considering feasibility.
Project design: appropriate technical assistance; participation; sequencing of activities.
Personnel and organizational management: training staff; hiring staff.
Information management: learning from feedback.
Institutional linkages: networking with other resource institutions.

21. **The UNO Project**
Strategic

Setting priorities: assessing the need;
knowing the environment.

Becoming efficient: cost effectiveness;
staffing and support.

Managing change: reorientation.

Technical

Project design: appropriate designs for credit
and marketing projects; pricing of services;
interest rates; appropriate technical assistance;
client selection and monitoring; sequencing of
activities.

Communications

Information management: learning from
feedback.

Appendix C

INTEGRATING GENDER CONCERNS

A Note on Gender Issues in the Cases

This note was developed by Mari Clark of USAID's WID Office, Washington, D.C., 20523. It has been excerpted from *Seeking Solutions: Case Leader's Guide* (pp. 32-33), Kumarian Press.

Gender of Case Characters

Case participants may view the case settings and roles as descriptions of ideal ones just as children have been influenced by sex role stereotyped pictures and stories in school books. Since the cases depict real situations in which mainly men are managers and make most of the key decisions, this merits discussion during the analysis of the cases.

- What does the division of authority and labor in the case resource institution tell us about gender roles in the wider society? Is this changing? Should it?
- Would the case story(ies) have unfolded differently if the managers had been women?
- Do the women managers in the group feel that these case situations represent their working situations? If not, what is different? Does that change the decision-making process in the organization?
- Given the values of the country, what are some of the barriers to identifying and

serving the needs of female entrepreneurs when the management is male?
When it is mixed male and female?

- What could be done to overcome these obstacles?

Financial Barriers to Women's Participation

While the argument for financial sustainability is a very important and essential one to show the limitations and problems entailed in a social welfare approach to micro-enterprise, it is important that people and their sociocultural context are not forgotten. It is at this level that the opportunities and constraints of women and men are examined. At the level of the firm they tend to be replaced by considerations of cash flow. This is striking to me in the Senegal case (Cases 18 and 19). Kate, who was concerned about the fact that the project was not helping women unless the vendors were assisted, came across as the impractical social welfare character.¹ The decision not to help the vendors reinforces the point made in "The Framework," Part I of *Seeking Solutions*, that women are more difficult to reach and many organizations do not have the capabilities to do so. This could be interpreted as a model for leaving out women's sectors because they are not as productive. Some discussion of this issue could clarify the message. The tension between assisting the poor and financial sustainability of the resource institutions has come up repeatedly in ARIES seminars.

- Can the selection of particular sectors for their financial promise limit women's access to micro-enterprise project activities? What kind of distortions could this cause for the local economy?

Note

1. Experience in teaching this case suggests that Kate has as strong defenders as does John. The tension between their two views is partly what makes this case such an effective discussion vehicle. C[harles] K. M[ann]

- Should the CEDP board have considered other ways to assist the vendors such as collaborative efforts with other programs?
- If micro-enterprise projects are not the best way to assist poor groups such as vendors, what is? Does the Grameen Bank case suggest possible alternatives?

Benefits to Women

A common criticism in the A.I.D. Microenterprise Stocktaking report and in recent ARIES seminars has been the lack of data on the impact of micro-enterprise projects on the entrepreneurs and their families. Good rates of loan repayment do not necessarily translate into improved socioeconomic conditions for the micro-entrepreneurs and their families.

What are some of the ways we could measure and monitor the benefits of project activities? A few suggestions follow:

- increased incomes for women as well as men
- increased return for labor for women as well as men
- increased numbers of male and female children attending school
- increased weight of female and male babies
- reduced male and female infant and child morbidity and mortality
- increased female and male life expectancy
- later age for birth of first child (where fertility rate is high); fewer children per mother.

There are many good additional points in Maria Otero's *Gender Issues in Microenterprise, AID/PPD/WID*.

- How could such information be used to improve projects?

- How could such information be used to persuade policy makers of the effectiveness of micro-enterprise projects in contributing to broad-based economic development?

Addressing the Gender Issue

To address several of the issues raised in Clark's piece, it is necessary to integrate several key issues into the design of every strategic management workshop. In developing training sessions, several points should be established:

1. Women constitute an important component of micro and small entrepreneurs.
2. Entrepreneurship is a powerful tool with which to use women's creative energy, increase their incomes, and promote the welfare of their families.
3. Women's enterprises must ultimately compete in the same market as men's and thus require the same types of services.
4. Programs to assist entrepreneurs often discriminate against women by making inappropriate conditions for access, emphasizing types of enterprises that few women undertake, and gearing their outreach toward men.

Any reasonably comprehensive strategic management program (course) should address the foregoing issues. The course will obviously vary considerably with the cultural background, as well as the specific circumstances, of the programs and institutions under consideration.

Appendix D
SAMPLE AGENDA

Day 1

06:00 - 6:30 P.M. Introduction to the workshop and to the case method
6:30 P.M. onward Individual study and preparation/Case Study 1, Part A

Day 2

09:00 - 10:00 A.M. Study group discussion/Case Study 1, Part A
10:00 - 10:15 A.M. *Coffee break*
10:15 - 12:00 A.M. Plenary discussion/Case Study 1, Part A
12:00 Distribute Part B
12:00 - 01:00 P.M. *Lunch*
01:00 - 01:45 P.M. Personal study time/Case Study 1, Part B
01:45 - 02:45 P.M. Study group discussion/Case Study 1, Part B
02:45 - 03:00 P.M. *Coffee break*
03:00 - 04:30 P.M. Plenary discussion/Case Study 1, Part B
04:30 - 06:00 P.M. USAID Mission presentations
06:00 - 08:00 P.M. Individual study and preparation/Case Study 2, Part A

D-2

Day 3

09:00 - 10:00 A.M.	Study group discussion/Case Study 2, Part A
10:00 - 10:15 A.M.	<i>Coffee break</i>
10:15 - 12:00 A.M.	Plenary discussion/Case Study 2, Part A
12:00	Distribute Part B
12:00 - 01:00 P.M.	<i>Lunch</i>
01:00 - 01:45 P.M.	Personal study time/Case Study 2, Part B
01:45 - 02:45 P.M.	Study group discussion/Case Study 2, Part B
02:45 - 03:00 P.M.	<i>Coffee break</i>
03:00 - 04:30 P.M.	Plenary discussion/Case Study 2, Part B
04:30 - 05:30 P.M.	The Framework for ME Program Design—The Issues
05:30 - 06:30 P.M.	Special topics session—Financial Innovation
Evening	AskARIES Database demonstration

Appendix E

SAMPLE WORKSHOP EVALUATION FORM

EVALUATION FORM

Please answer the following questions in the most complete fashion. Your comments and suggestions are critical in assisting us to improve future workshops.

1. Did this workshop meet your training expectations?
2. Which topics were of most interest to you?
3. Which topics were of least interest to you?
4. Were certain topics that you expected to see addressed not covered? If so, what are they?
5. How adequate was the agenda and time allotted for case study and discussion?
6. Other comments, suggestions for improvement

With 1 as the lowest score, and 10 as the highest, please rate the extent to which the Case Method increased your understanding of the major issues involved in:

Establishing goals, objectives, and program design

1 2 3 4 5 6 7 8 9 10

Developing policies and procedures for implementation

1 2 3 4 5 6 7 8 9 10

Achieving sustainability at the institutional level

1 2 3 4 5 6 7 8 9 10

Please rate the contribution of the following variables to the workshop

Case studies	1	2	3	4	5	6	7	8	9	10
Case instructors	1	2	3	4	5	6	7	8	9	10
Workshop planning/organization	1	2	3	4	5	6	7	8	9	10
Participant contributions	1	2	3	4	5	6	7	8	9	10
Participant presentations	1	2	3	4	5	6	7	8	9	10
Facilities	1	2	3	4	5	6	7	8	9	10

Attachment

**EVALUATION FORM FOR THE
STRATEGIC MANAGEMENT TRAINING PACKAGE**

EVALUATION FORM FOR THE STRATEGIC MANAGEMENT TRAINING PACKAGE

Please complete this evaluation form and mail it to A.I.D./APRE/SMIE, Washington, D.C., 20523, to the attention of Melody Bacha, ARIES Project Officer, or to Nathan Associates, 1301 Pennsylvania Avenue, N.W., Washington, D.C. 20004, to the attention of Thomas Timberg. We would like to receive any comments you have on the usefulness of the package and of this user's guide and/or suggestions for its improvement.

1. What do you like most about the strategic management package?
2. What do you like least about the package?
3. Do you feel that the case studies and materials are useful and relevant for conducting a training workshop on MSE development?
4. Do you think that the user's guide is useful and sufficient for planning a workshop using this package?
5. Would you suggest adding anything to this package or to the user's guide to increase its effectiveness?
6. General comments and recommendations.