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9. ABSTRACT

The National Association of Negro Business and Professional Women's Clubs, Inc. (NANBPW) explored five African countries to examine the activities and role of the African female entrepreneur. The NANBPW feels that its accumulative and collective skills in business and business management have transferable value to the developing entrepreneur. Its objective is to direct the focus of its international activities on the problems of the African women entrepreneurs. Emphasis would be placed on assistance in improving and expanding her existing business enterprise; providing the necessary technical skills and management training in relationship to her business; improving upon or developing new commodities; expanding the scope of her market and any related training or development required to increase her competence as an entrepreneur. The association would also like to identify prospective entrepreneurs and assist them in the establishment of their enterprises. This report includes the project description with a brief look at Senegal, the Gambia, Sierra Leone, Cameroon, and Malawi. Also included are recommendations, beneficiaries, financial plan, and project development schedule. The rural female with little in the way of financial resources or materials needs literacy and numeracy. The NANBPW aims to assist the illiterate woman to understand and implement time management, personnel management and bookkeeping so that she may learn to keep pace with more successful urban women. 750 villages will be covered over a five-year period impacting 3,500 women. It is anticipated that some program spill over will occur among semi-urban women who are having similar employment difficulties.

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INTERNATIONAL AFFAIRS DIVISION

PRE-FEASIBILITY STUDY FOR PROVIDING ASSISTANCE TO AFRICAN WOMEN SMALL ENTREPRENEURS

Grant No. AID/afr-G-1317

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TABLE OF CONTENTS

	<u>Page</u>
I. Priority and Relevance	1
II. Projection Description	5
1. Senegal	7
2. The Gambia	17
3. Sierra Leone	29
4. Cameroon	42
5. Malawi	54
III. Recommendation	69
IV. Beneficiaries	71
V. Financial Plan	72
VI. Project Development Schedule	73
II. Annex	
A. List of Persons	74
B. Bibliography	80
C. Sample Questionnaires	83

I. PRIORITY AND RELEVANCE

A. Background

The awareness of women as a primary force in world economic development has gained strength within many nations. Increasingly, the argument is not whether women are prime movers in the national growth process, but to what extent they should be fully utilized. There are conceptual conflicts founded on cultural, religious and traditional values that interfere with the total acceptance of women. This is generally true in all parts of the world.

Frequently, these values cause women to be their own impediment to better economic and social well-being. These traditional and cultural values are so entrenched and engrained that often laboring women concede that God's will meant them to be servile and subservient to men.

Since 1975's International Women's Year Conference, the issues are more talked about -- open. Men and women meet formally and informally to discuss augmenting the status of women. One sure way is education. Among the world's reported 800 million illiterates, 500 million are women.

In the developing world, the situation of women is theoretically similar to that of women in the developed

world. However, this momentum has revealed a different structural intensity and breadth of problems among the poor.

Compounded with the problems of national development, attacking the issue of women requires a creative, sensitive and challenging mind.

The status of women in African countries contrasts very vividly with women in the more contemporary societies. In most African countries, the women till the soil, plant the major crops, transport water, grind the millet, and care for the children. A common market scene, for example is one where women are the petty traders of food produce, soap and cloth et al. She works from before sun-up until after sun-down, frequently receiving no cash earnings during her day.

Nevertheless, the thrust of women's awareness has made some positive inroads among African women. Women's village-level groups, organizations, agricultural cooperatives and training centers have been established. With government approval and assistance, efforts are underway to upgrade, train, and inspire women for present and future development.

The National Association of Negro Business and Professional Women's Clubs, Incorporated (NANBPW), explores

five African countries to examine the activities and role of the African female entrepreneur.

NANBPW's International Affairs Division (IAD) has been in operation^a for the last six years. Presently, the organization serves as a non-governmental organization under the United Nations Department of Public Information. In 1975, representatives of the IAD served as delegates to the International Women's Year Conference in Mexico City ^{which} with prompted a new surge of ideas.

When a group of Nigerian businesswomen visited the United States, several regional NANBPW chapters hosted rap sessions with them and provided a tour of minority businesses in respective cities. They observed cosmetics and skin care operations, nursery schools, vocational sales training, real estate and mortuary businesses, to name a few.

(.Nearly) working hand-in-hand, an IAD member working on a Women in Development project in Upper Volta suggested opportunities for service in Africa. With the Africare Conference on the Sahel adding momentum, IAD representatives actively explored Private Volunteer Organization (PVO) possibilities with U.S. Agency for International Development (USAID) officials.

In NANBPW feels that its accumulative and collective skills in business and business management have transferable value to the developing entrepreneur.

B. Purpose

As stated in NANBPW's proposal: The Association's objective (is) to direct the focus of their international activities on the problems of the African women entrepreneurs. In this respect, emphasis would be placed upon assistance in improving and expanding her existing business enterprise; providing the necessary technical skills and management training in relationship to her business; improving upon or developing new commodities; expanding the scope of her market and any related training or development required to increase her competence as an entrepreneur; and to identify ^{prospective} (perspective) entrepreneurs and assist them in the establishment of their interested enterprise

II. PROJECT DESCRIPTION

A. Scope

As a minority women's organization, NANBPW addresses itself to the social, civic and economic concerns of women, children and national welfare. Its domestic record demonstrates experience and concern for many humane endeavors.

In order to stretch its talents and more fully incorporate the varied disciplines of its women while providing a service to women in a country friendly to the United States, and seeking to advance its present international program, the Association chose to emphasize its business and education expertise to mobilize African women in business.

To do this effectively, the team defined its project as one of pre-feasibility. Without specific country knowledge, the team chose to observe, listen and have dialogue with women and respective representatives in five African countries: Senegal, The Gambia, Sierra Leone, Cameroon and Malawi. During the visit to each country the team met with associations of market women, women's cooperative groups, educators at technical schools and universities as well as at special centers for women.

The team was given presentations by Ministry officials and met with other private volunteer organizations that have specific involvement with women

Individual entrepreneurs at work were introduced to the team in order to observe areas where more competence was needed. The team met with those persons employed with larger firms to provide further edification on related problems

Consistent with the pre-feasibility definition established by the Association and USAID officials: The team will compile the necessary data relating to the problems encountered by these entrepreneurs, propose and layout an approach for the provision of such assistance. In developing such an approach to provide assistance, the team would identify possible groups to establish a collaborative relationship, identify target groups and the country in which to undertake a pilot long-term project, and to identify the possibility for country concurrence in the initiation of such a program or project.

1. SENEGAL

Senegal, a predominantly Moslem (about 85%) country, has a population of about 3.5 million. The majority (estimated 85%) of its populace live in rural areas. However the five industrial centers are burgeoning with "better opportunity" seekers.

A young country, 41% of Senegal's population is under 14 years of age, and in the rural area have a life expectancy of 38 years.

Briefly, the team learned that the Wolof people comprise about 36% of the Senegalese nation. In descending percentage the Peulh, Serere, Diola and Mandingo groups make up the balance along with several smaller groups.

The team arrived in Senegal on March 25, which was a fortuitous occasion: the country was celebrating its National Women's Day. At the Maison du Parti, the women's congress delivered its platform of resolutions with the main speaker being Madame Caroline Diop. Of the one hundred deputies in Senegal's congress, Madame Diop represents one of (the) four female deputies. An attentive body of approximately 250 women [alternatingly] listened intently and cheered vigorously when Madame Diop encouraged their talents and hard labor as a force of strength and urged their continual search for awareness.

What the team learned before the end of their Senegal tour is that political awareness precluded any economic advancement.

Madame Diop had arranged for three prominent businesswomen to accompany the team throughout the visit. These women were Mesdames N'Dawa Niang, Rose Thiam and Fadiop Sall.

Madame Niang, a vice-president of the influential Chamber of Commerce, wears many hats. Besides being the owner of Dieguema Boutique (ready-made Senegalese dresses) she is also one of a very few women involved in the construction of houses.

Her clothing boutique was begun in 1955 with a bank loan guaranteed by another business woman. As required, the business woman had accumulated enough capital to repay Madame Niang's loan should the latter's business falter. In return, Madame Niang has encouraged other women who are interested in establishing their own enterprise. One such woman is Madame Thiam.

Rose Thiam has a very sophisticated boutique of tie-dyed silks, cottons and polyesters. With bi-yearly travels to France, she has the advantage of hand-selecting her materials. Having only been in operation for two years, she states that her business "makes some money".

Madam Thiam employs three people at her Tara Boutique and randomly employs rural women to tie-dye and do fabric piecing under her instruction.

Madame Sall is unique as the only African and Black woman on the managing board of a lucrative fish export company. Begun two years ago, this company exports a wide variety of packaged fish. A singular feature of the business is the melange and seasoning done when freshly caught, rolled or patted into patties or balls, the fish is packaged for export only. In addition, she owns a small Import-Export Gift Shoppe. With a bank loan, she established the (store) and maintains that she is the only woman in this line of business. She employs three persons in her shop. Trips to Europe afford her new ideas and items for Import-Export boutique customers. Having to pay taxes and social security for her employees, Madame Sall is most concerned about taking effective advantage of tariff controls.

On a tour of businesses owned and operated by Senegalese women, the team met a pharmacist, Madame Madeline Diallo, and the beauty parlor owner Madame Fatu Sylla.

Madame Diallo studied pharmacy in Dakar five years before acquiring the necessary Doctor of Pharmacy degree in Paris. In 1968, she returned to Dakar to work at a

large French-owned pharmacy. About two years ago, the Government of Senegal (GOS) asked for Senegalization of businesses. Acquiring a 10,000,000 CFA loan from the Ministry of Finance to be repaid over an eight-year period, she founded Pharmacie Teranga. According to Madame Diallo, the present GOS has greatly encouraged the motivation of women. Like the other businesswomen, Madeline Diallo says that she "makes some money, but only a small amount for herself." Much of the money earned pays for light, water, rent, and salaries. Someday, she would like to own a building and run her own laboratory research firm. When this occurs, however, she must abandon the pharmacy for the GOS does not allow more than one laboratory or pharmacy per person. Madame Diallo has been asked to train students at the University of Dakar.

At the outset of Senegalization, the interest in cosmetics and hair for enhanced beauty grew impressively. Many men and women in business sell hair and skin products alongside their major business product. A few women decided to specialize in this business

Madame Fatu Sylla, being an astute woman, purchased a previously French-owned massage salon as a mean to introduce it to Senegalese women. Her business, which began in 1976, cost her 2,000,000 CFA. Madame Sylla

features the sauna, a weight-watchers program, massage and skin care. Under her management are two Senegalese women and two French women.

The capacity to advertise their businesses through radio, newspapers and leaflets is indicative of the advancement, awareness and greater financial security of all the above enterprises. Common among all of these women is the desire to expand abroad to new markets (-nd) to obtain more capital to assist this endeavor.

Initially, the team was exposed to these relatively successful female entrepreneurs. Without further inquiry, the team may have been led to believe that all Senegalese women who chose the world of trade were successful, and perhaps, even that the GOS was adequately responding to all of these women's needs. Further exploration of the day-to-day process quickly diluted any semblance of these notions.

Statistically there is interesting information on women in Senegal. Women represent half of the nation's population (50.7%). Of this percentage, 56% of the women live in rural areas, 30% reside in urban areas and 14% live in semi-urban areas. Of the total school age population, 36% are in school. Twenty-five per cent of this figure represents girls. Because of the "social constraints"

(marriage, pregnancy, attitudes, etc.) and the demands of home, many girls do not continue their education.

The above percentage disparities are apparent in all sectors. Approximately, 7,000 women in Dakar represent the total female independent and salaried workers. Also in Dakar among the tax-withholding citizens, 3,300 are women while 50,000 are men. Reportedly, women represent 14% of the public service employees. Of the estimated 21,000 public service women, over 19,000 are in the lowest three ranks, over 900 in the middle ranks and only 21 are in the highest rank. *examples of rank or position*

In education and health where women are traditionally accepted, women occupy 2,289 of the highest ranked positions 1,012 of the middle level jobs and 16,800 of the lowest.

There is still much to be achieved in the area of health and family planning. Presently, health is not a priority of GOS. The Ministry of Health has the lowest financial resources of the Ministries. Family planning is subsumed in the community development programs with social centers and through rural extension agents

Urbanization has increased the need to establish new facilities that educate people to modernization and industrialization. More often than not, many come to the

city to find greater financial reward, to seek a new life for themselves and to better support their rural families. In particular, some young women, unsuccessful with this venture and without husband or skill, resort to prostitution as a livelihood. The social centers serve to combat the problems and ills that befall urban dwellers.

The formation of social centers aims to facilitate life for the urban poor and stresses the need to involve young women and girls with self-improvement. At the social centers in Dakar, the women learn sewing, knitting, tie-dyeing, pottery-making, nutrition and personal hygiene. Foyer des Femmes du Grand Dakar is an example. In operation a year now, it was begun by a group of prominent women. Foyer des Femmes du Grand Dakar teaches French and the French alphabet, and pregnancy and child care to girls 13-18 years of age. The center is a women's volunteer organization which includes a health clinic. Servicing about 90 girls, there are classes in sewing, crocheting and tie-dyeing. Sewing is emphasized so that these girls can "set up their own shops or have a marketable skill". In all the activities, modern and model equipment is used to demonstrate. There is no fee for the participants

Despite all of these opportunities for learning, the social centers still fall short of an objective. There

are still many young women who are not equipped to manage themselves. Two reasons for this have been identified: (1) lack of follow-up by the agency, and (2) the lack of developing "market know-how" to allow the young women to establish themselves or to set-up a shop. These two factors compound the problem of job/money scarcity and expose avenues from which to improve the social centers.

The Ecumenical Services Association sponsors the Centre de Boppe for both boys and girls. Other churches and church groups give aid. At this center, girls are taught health education, sanitation, home economics sewing and cooking over a period of two years. The center divides its program into five different sectors which include a sports emphasis for boys and an adult literacy course for reading and writing French and Wolof. There are cultural activities, debates and special pedagogy of "learning by doing". This is a vocational training concept where participants earn money while they attend classes. Graduates from the program (about 60 in number) return on a volunteer basis to assist other trainees. All of the teachers are non-paid staff and considered to be "people of good will". The training and library facility prepares students for bookbinding, electricity, pottery, civil

construction, photography and mechanics. Another special course is offered for those pursuing their baccalaureates.

Centre de Boppe has an eye and dental clinic. A mobile clinic for the rural areas is partially financed by USAID in connection with their drought relief project.

The nominal fee is 3,000 CFA a year, all of which must be paid at the beginning of the year and is used to pay for small materials. Its gradual development under European directorship to Haitian directorship has now managerially prepared a Senegalese to assume leadership.

Senegalese women, as elsewhere in Africa, are responsible for over half of the agricultural production. The labor is arduous and reaps little profit outside of family consumption. It was suggested that the production of vegetables -- the drying, canning and preserving need to be more developed.

It is not certain to what extent the women are interested in chicken and rabbit breeding. A volunteer said that health reasons prevented the successful breeding of small animals and poultry.

Promotion Humaine endeavors to deal with agricultural problems confronting women and men alike. The agency is responsible for rural health services and family planning information: grain production and animal husbandry.

Through the direct assistance of monitrices and animatrices, Promotion Humaine aims to improve traditional means of artisanat, field work, food preparation, harvesting and animal husbandry. One of their present activities is the transformation of products by soft technology, e.g. milk transformation into cheese. Presently, this transformation is only for self-consumption. More research is otherwise needed.

Madame Diajne, the Director of the women's section of Promotion Humaine, has several women's groups operating now. But these groups need materials and more financing for what they want to do. Some regions are more organized than others, partially because some groups are of nomadic origin. In four of these regions, country councils help conduct economic circuits.

2. THE GAMBIA

Because it lacks substantial resources, The Gambia's economic growth is slow. Fishing and fish processing are the main sources of revenue with peanut oil and soft drink bottling producing some income.

Of the approximate 525,000 people in The Gambia, 57,000 reportedly are employed. Most of these workers are in Banjul which alone has an estimated population of 45,000

In this predominantly Muslim country, the Mandingo people represent 40%, with the Fula Wolof, Serahuli and Jolas represented in descending number.

The Gambia is a very traditional country with traditional chiefs exercising impressive influence as evidenced during the team's visit to Alex Haley's Juffure. The majority of people subsist on agricultural labor (85% of people are rural) for primarily self-consumption. And the greater majority of farmers are women.

The Gambian women have united themselves by forming many small women's interests groups of which The Gambian Women's Federation is the umbrella. Affiliates comprising membership are the Mothers' League, the Handicraft Produce Society and various Thrift and Credit Associations to name a few.

At the Handicraft Producers Center (HPC), the team

met with a group of approximately 30 market women who are all involved with tie-dyeing. These women are the country's petty traders when they are not busy farming. Realizing a need for more training, these 32 men and 64 women are enrolled in practical education classes which include tie-dyeing, carving and working with gold and silver. Women have never weaved in their society and laughed at the idea of breaking tradition. Neither have they worked with gold and silver. It must be noted that these women represent the overwhelmingly traditional rural women who have acclimated themselves to certain conditions. Younger urban women quickly expressed interest in carving, weaving and newer occupations like secretarial work, clerical, teaching and construction. The Government of The Gambia (GOTG) has consented to send one young lady to Sierra Leone to study hydraulic engineering.

The market women are not an organized association, however, the group of women present expressed an interest in organizing for trade fairs to increase export opportunities. With the new impact from tourism in The Gambia, many products and trade programs can be centered at the hotels in Banjul. Banjul is the location for all major events, except Women's Week which took place outside of the capital.

Most women among the HPC feel strongly that farming and cloth dyeing and sewing are the potentially lucrative areas to be developed. According to a sample survey group, it is difficult for women to imagine themselves in any other occupations. Or, simply, they have no other interest.

With the 1970 advent of tourism, more crafts markets were built and hotels began increased staff training. The Gambian women as well as men were employed as staff instructors. Preparational training included bookkeeping, literacy and catering.

The team was informed that the thrust for thorough feminine involvement began a long time ago. Initially, volunteers from donor groups assisted with needlework and embroidery, for example the Catholic Relief Services. Nutrition improvement is part of USAID's Hunger Campaign, and some women's volunteer groups gratuitously services the hospital. Since the early beginnings, Banjul's School of Nursing has offered training in mid-wifery.

After all the above efforts, the trained women go to outlying villages to train and assist rural women. Some of the problems and needs in such extension services are simple: lack of adequate transportation to get people to

the markets, or to go to the villages to demonstrate food preservation; lack of simple gardening instruments, gloves and boots. Problems and needs that are not so simple are lack of capital and small and/or heavy equipment to ease farming for women.

The women organizers have been urging their government to establish a Women's Bureau, but they insist that "the men do not seem to see their points at all". The Gambia registers a Women's Commission and bureau file though it is hesitant about a Women's Bureau. Some GOTG officials are receptive to a Bureau but would want operational experts to advise people on what to do and how.

There are Thrift and Credit Societies to encourage group savings for group projects. All of these TCS must be registered with the Department of Cooperatives. TCS's membership fee is 5.00 Dalasis a month, therefore, it is not advisable that women be members of both because this would create an economic stress.

The problems concerning women in The Gambia overlap with internal problems of the nation. There is no manpower planning in The Gambia. Because the capital is the focal point of financial investments, many flock to Banjul. One of the key concerns, therefore, is to stop the urban drift by allowing for more local processing of food and practical

materials, providing improved medical facilities in rural areas, and providing clean water. There is need for new and more prolific educational programs that encourage self-employment

As concerns employment of women in the overall development scheme, Dr. J.A. Langley, Minister of Economic Planning and Industrial Development, suggests new work opportunities for women in welding, metal work, operating irrigation pumps and serving as bus conductors. The overall problems of integrating women into the national economy stem from traditional and cultural constraints, Islam and from scarce economic activities. Presently the government is unwilling to give credit to women for self-employment; and those interested women do not have guarantors for bank loans. Dr. Langley suggested that financial investments are needed for food production, child care and income generation.

To begin attacking this problem, much research should be done on the use and disposal of money earned by women in The Gambia: do they use it for a dowry? save it? give it all to men?

Presently, there is a pilot project involving women onion growers. The country's onion market has expanded somewhat by exports to Sierra Leone. More extensively,

women need training on how to preserve vegetables because drying, preserving and canning have not been adequately explored. Reportedly, an ^{ex-patriate} ex-patriot taught women in the lime-growing region how to preserve limes. This technique requires refrigeration of which availability is limited. Also the glass jars for preserving are an additional expense increased by import

Professionally, women are broadcasters and producers for radio programs. These women serve as journalists for the newspaper articles geared to household pointers, information on child care and new menus for women's interests. The Ministry of Information looks forward to a mobile unit of journalists to conduct educational programs as a small experiment in rural development. Such educational programs would be on film and offer demonstrations on maternity and child health as well as nutrition and farming

There are women who have gone slightly beyond petty trade, for examples, Mrs. Musa Kebba Drammeh, and Mrs. Alice Carr. Mrs. Musa Kebba Drammeh, who has a tie-dyeing business received some money from the government to recruit her countrywomen for the purpose of ameliorating their skills in tie-dyeing. Theoretically, an improved skill would increase their earning potential. Yet, there is still the problem of marketing.

Mrs. Drammeh stated that an American Embassy worker's wife diagrammed a few new patterns for her and encouraged new ideas for tie-dyeing. She uses leaves from a special bark along with imported chemical dyes. Though the imported dyes are expensive, they are an essential ingredient bought by women in the textile business

On her home plot, Mrs. Drammeh has established a very popular training facility. There are several areas where the various phases of tie-dyeing are done: places for the boiling and cooling bins, clothing lines on which to dry the dyed material, an ironing area close to a crude grill of hot coals for heating the irons, and both in- and outdoor selling areas for the finished products

An encouraging number of women take advantage of Mrs. Drammeh's "earn while learning" set-up. However, a seasonal problem is that she has no jobs for the usually 60-64 enrolled women when the tourist season ends. Such a problem is the actual responsibility of manpower planning.

GOTG was impressed by Mrs. Drammeh's stamina in developing such a training program and granted her a loan. Later she requested and received a commercial loan which she pays back weekly. Both loans help defray the costs of some labor and the imported dyes. Special assistance

from the bank helps reduce the costs of imported materials, dyes and cups. Small groups from Germany and American also give various assistance

Despite the relative success of her research and finished products, the entrepreneur needs more trainers. Though Mrs. Drammeh, herself, is not skilled to do so, she would like to set up a cooperative of women to train in practical accounting, product marketing and sales understanding. She desires to extend training to rural women in order to upgrade their skills and increase their incomes.

The enterprising Mrs. Alice Carr has two companies brickmaking and groundnuts. At the former business, she has trained a foreman to train and manage a two-shift personnel of 24 employees. She bought this business with a bank loan about two years ago from its then European owner. Mrs. Carr is the only Gambian in this line of business; other construction suppliers are in Freetown. Because urban and semi-urban dwellers are increasingly interested in modern housing and housing upkeep, her construction market is good. Mrs. Carr, in developing her business, has not thought of training women in brickmaking.

At the groundnuts estate, she employs all women except several men in managerial and technical capacities. The women harvest and shell the nuts to be processed into oil.

The team did not have the opportunity to observe this business, however, while passing the plant, hundreds of women were seen seated on the ground doing the preparatory hand work required before processing.

A scrupulous business woman, Mrs. Carr's next venture is to open a hotel. She looks forward to her business-school son's return to help her in these endeavors. She is extremely reluctant to take advice from others, or to use the Indigeneous Business Service.

As Mrs. Carr and Mrs. Drammeh exemplify, if one has the resources to develop a business, there is no sex discrimination. The "discrimination" is a near institutionalized phenomena that dictates what women are equipped to do and what is accepted of them. One analysis states that Mrs. Carr as a manufacturer can own a "man's company" but employing women to do "men's work" appears to be too revolutionary an idea. Mrs. Drammeh's business is "safe" for women and traditionally acceptable.

The Indigeneous Business Service, referred to above, is located in Banjul and funded by the International Labor Organization and the United Nations Development Program (ILO/UNDP). Recognizing the economic importance of developing entrepreneurial skills among both men and women, the

service is a consultant's organization which provides individualized advice to small and independent business persons. This mini-management advisory firm is free of charge and most of its clients work in the greater Banjul area. The Indigeneous Business Service has established a Market Women's wing under the leadership of Susannah Badgely, a Peace Corps volunteer. According to the Director, Richard Clark, the staff structure of IBS correlates to that of The Gambia; 25% of The Gambia are women, likewise 25% of IBS staff are female. IBS has a staff of four. More than 25% of advisory clientele are women who do batik, tie-dyeing, and the selling of cloth. The problem, he relates, is a crucial aspect: the lack of training and training centers which are "sometimes best in industrialized countries". He suggests that training, in The Gambia, be geared to business methodology. At the present, it is with both training and funding that GOTG itself cannot give much assistance.

Mr. Clark believes that the firm is helpful and it does have many repeat clients. However, he feels that the clients are initially afraid to talk to persons who are knowledgeable. It should be added that this is a general feeling among independent businessmen and women everywhere

As particularly related to GOTG's development plan, a private volunteer organization, like NANBPW, can assist with eradicating illiteracy and innumeracy, as they prevent self-development and are non-complementary to economic development.

~~NANBPW can assist in designing a survey that identifies technical and managerial manpower needs. The completion of which can be used to locate and specify positions, the current job market and respective necessary training.~~

~~This information can be essential in developing the rural sector where GOTG wishes to encourage non-Banjul industries and design and implement simple industrial projects.~~

One of the last encounters that the team experienced in this nation was with Mrs. Louise N'Jie, a noted Gambian educator. During a tea break, held at her home, she expressed her concerns about educating The Gambian youth. Children begin school too early when they start at 8 years of age, according to Mrs. N'Jie: The age of eleven (11) would be preferable because now the kids begin school but quit school early to assist the families or work on the farms. Some of them just become a nuisance, because they have nothing to do and have no training. Rather, have the children start school when they are old enough to seriously know about training. Emphasize vocational training and

technical skills so that these young people will be qualified to work upon completion. This will make for fewer delinquents and more skilled and equipped personnel.

Though the team may not totally embrace all of Mrs. N'Jie's philosophy, NANBPW endorses the transfer of technical and managerial skills. The PVO is interested in the GOTG's development plan in that it is prepared to address such needs as management development, civil construction and real estate as business, and labor-intensive industry.

Recommendations:

3. SIERRA LEONE

Sierra Leone's recent political developments may impede some social action. However, the unexpected government elections following the national State of Emergency may calm some of the internal uneasiness.

The country is undergoing some economic instability despite the boom of the mining industry. Reportedly, there has been a 15% cutback on all ministries' expenditures, increased indirect taxation on luxury items and the national balance of payments is deteriorating.

With this grim picture, the government may have difficulty maintaining its obligation to other development projects. A few years ago when the United States cut back bilateral aid, Sierra Leone was crucially hit. According to the American officials, such action hindered communications for assistance programs.

Both CARE and Catholic Relief Services have projects in progress. OIC's vocational training project has been approved, though as of this writing it is not underway.

Sierra Leone's IPF is 7.5 million Leones. Most of the 80 million Leones a year revenue is used to pay salaries, resulting in practically a zero base revenue. This situation has caused so much concern that UNDP suggests

a project of advisors to the income tax department to correct low revenue due to softness in collection.

The country's priorities are development planning, agriculture and education. The issue of agricultural exports is most immediately skewed by the mining of diamonds. Because of the diamond rush, many in the agricultural sector have left their farms to seek riches in diamonds.

Development is further hindered by the need for more paramedical training, rural water supply and primary/secondary education.

It is within this context and under these circumstances that the team was introduced to Sierra Leone.

UNDP assists the country's Bumumbu project -- a secondary college in this rural area -- aims to develop the rural communities. Special attention is being paid women in the area of nutrition. The government is presently looking for a nutritionist in connection with this project. Program leaders hope to enroll women in vocational training, but presently there are none. A main emphasis of the Bumumbu project is to reduce the workload of women.

Most apparent is the government's desire to subsume

the education, training and employment of rural women within the overall scheme for rural assistance. What with the Mano River Union regional development project jointly with Liberia, the West African Rice Development (rice research) Association and vocational training programs for high school leavers and the untrained, there is much opportunity for skills amelioration and the incorporation of women.

The government sees the need to spread its development gains to areas outside of Freetown. Attention to this issue must be expedient since rural people flock to the urban area for work and greater opportunities.

To offset this modern trend, mobile development teams in the country's five regions have been established to develop regional cooperation, supply a health facility and give agricultural technology.

The country's professionals and technicians demonstrate an acute awareness of all the economic ills. But according to Mr. E.K.A. King, there are institutional problems in developing nations in which classical economics do not apply.

Industry must be taken to the non-urban areas where the majority of the population lives. Development of

primary industries needs attention. Systematic planning is needed. Better credit facilities, production and marketing information are needed, and tapping women as under-utilized resources.

At the Ministry of Social Welfare, the team met with a small group of approximately 40 women petty trader. This meeting was an open forum where various spokeswomen asserted themselves. The team learned that most of the female petty traders are involved in politics and belong to political women's organizations. A reality expressed by several women is that one must blend politics with "the social and economic sides". Among some of the other exchanges of knowledge were that:

- Market women in Sierra Leone sell rice, palm oil soap (made of of palm oil and caustic soda), groundnuts and fish among food produce

- There is one church group that has a small grant from a United States organization of which a small amount is set aside to assist the small traders.

- In the textile business, "time, labor and cost experience is lacking because there is a lack of education and exposure to art as light, color and texture." (Agnes Labor; textile designer)

- There is not enough capital to adequately develop women's business involvement

- Women are involved with training and supporting each other as petty traders. "When one is down, it is hard to get up, it is difficult to be among those large organizations."

- "The price of goods outlive their capital." A woman may have \$40 capital for an initial investment but \$2 profit after the total sale which is a very slow process.

- Transporting products to the selling place is expensive. It may equal \$1.00.

- Some women try to teach others how to do canvas work and handicrafts, but those they teach cannot afford to pay them

- The women are responsible for managing school fees and clothing for children, but it is very difficult to manage.

The above disucssion generated many examples, but the conclusionsdrawn are that these small business women need personnel, capital and management skills to assist them. They suggested that they be shown how to do a particular thing for a period of time by a trained person. After this period of time, they can then hire local persons to study under them.

In Port Loko district, a rural area, women have done much in the way of achievement. Categorically, women on farms are divided into three parts: those who do weaving, cooking and processing of rice. As a part of a self-help program, the women helped build a small hospital, the dental block and the President's lodging, and were responsible for the cement mixture. These same women form two separate syndicates: one for Gara cloth and the other for the rice production. For the latter, the women are responsible for weeding from farm to farm, the cultivating of secondary crops (like cassava, corn) and the harvesting. During the season, they cook for the harvesters. The women's group has a local woman as leader and calls itself "Rice-Pot-Boiling". Credit is not usually given to individual rice buyers, yet there is a problem collecting money from the Rice Association, or government. The Gara Cloth Syndicate experiences this more harshly

These Port Loko Gara women share in buying dyes and the expensive imported materials. (This is an USAID funded project.) The cooperative must combat the problems of finding new markets and transportation to new markets for their products.

Another key problem is extensive crediting to consumers which is very difficult to collect because the Gara

women know that the consumers have barely enough money.

The Gara women have a senior woman as their representative leader. The following comments give a sampling of their concerns and advancements:

- The women are predominantly Muslim and have "built themselves up from their huts to good houses."

- They consider themselves business women. Port Loko women started Gara dyeing in the country using the natural leaves from a special bark. When the Queen and her husband paid a visit to Sierra Leone, they presented Gara to them

- The Gara leaves are further fixated by an English imported indigo which is expensive. Material pieces (22 yds. each) which formerly cost \$6 now costs \$16. Women now buy the cloth by yards. A typical gown used to cost \$14 now costs \$50 (price includes the headwrap. a gelele).*

From one piece, equalling 22 yards of cloth, five dresses can be made. After full processing, an additional 6 Leones per dress is charged for sewing. Five dresses, therefore, multiplied by \$44 per dress equals \$220 plus \$6 a dress if sewing is done.

- There are no stains from the Gara dyes, which can be put with white garments.

- Most people admire Gara and will pay half of price in order to buy finished product, which later causes a problem in collection.

- Some women got together to teach others the art of Gara which was inherited from their mothers

- The group of Gara women would like government support to regulate and stabilize prices and taxes. At the present time there is no government help.

- Men and women at the Port Loko office of the Ministry of Social Welfare do aid women from time to time in record-keeping. However, some of the women have school age children who can assist.

- Women share with the husbands the responsibilities of raising children, buying clothes and paying for schooling.

The women also expressed an interest in child care, nutrition and vocational training

here is a bank loan which helped establish the Thrift and Credit Department of the Department on Cooperatives. Women leaders -- social workers -- from the Ministry of Social Welfare travel to the different rural areas to help set up women's cooperatives.

Women's agricultural production work can be assisted through the implementation of intermediate technology such as a grinding mill. En route to Freetown from Port Loko the team discovered one man using a 1971 Bental Superb Grinding Mill to grind rice, palm-kernels, okra and corn. The machine has needed only one repair since he bought it and runs 24 hours straight on 2½ gallons of oil. The most difficult aspect is replacing spare parts, which he must buy in Ghana. However, should this be done on a substantial scale, an in-country facility may be a wise investment.

There are many informal women's groups and associations in Sierra Leone. One such group organized about 15-20 years ago consists of small business and church women. They have a leader in Mrs. Mojobola Adams who can call them together on short notice. Some important issues have been a legislative act concerning women's employment, sending women to technical institutes, having young girls trained as typists and urging Sierra Leonians to train abroad. This group began beauty salons run by Sierra Leonians. They also began the nursery for urban women who had to leave their children during the day. Eventually, this became the Sierra Leone Children's Home Association which keeps up to fifty abandoned, orphaned or foster children. When these children reach school

age they are sent to the S.O.S. Children's Village (also founded by these women). It is only recently that the government has recognized the SLCHA and given public assistance.

This energetic and conscientious group of women have an ambitious plan to model the YWCA's vocational training unit which teaches handicrafts, basketmaking and sewing. Presently, the group has no training center and no rental facility. Under the United Christian Council, the group sponsored an open seminar for women farmers and homemakers. The seminar was specifically aimed at this less sophisticated group of women. It is felt that research is needed to ascertain the needs of their rural women. Holding small fundraisers such as luncheon sales and white elephant sales allows the group to raise money for their project ideas.

Zonta, a more accomplished group of professional and business women, does similar volunteer and charity work to cooperate with on-going projects. Projects such as those at the YWCA, or with children's groups coincide with Zonta's interests. Each year the organization sponsors an annual affair to raise money for a scholarship fund. Though a much more elite and formal group, Zonta's projects are not on as broad a platform as that of the informal association.

The representative of the African-American Institute, Anne Marcus-Jones expressed the need to assist working women. She sees a need for more women in community development, and youth participation since the latter would curbe an increasing delinquency problem. In addition, she supports the idea that more women are needed in business management and in agriculture. The greatest difficulty for women is financial backing. Men do cooperate with women who desire to set up their own businesses where capital is granted.

Mrs. Marcus-Jones expressed tremendous concern for educating women in non-traditional areas of study, such as engineering, town planning and management. The AAI has had 12 years of involvement in Sierra Leone. As it is structured there, Mrs. Marcus-Jones is the sole person responsible for selecting a quota of five students to study in America each year. In the last four years, eight females have participated in this program. The requirements for acceptance is an undergraduate degree and interest in the government's field of study priority. Following this elimination process, the final decision rests with the respective AAI officials in the United States. Contributions for this program come from the donor country, recipient

country and the respective universities in the United States. Besides education, AAI's interests are assisting the South African refugees and providing manpower in the respective countries.

Mrs. Rosalind Forde, and her staff at the Ministry of Social Welfare, propose an Educational Center for Women to help alleviate problems of women. To date, emphasis has been put on nutrition education of, particularly, rural women. Through this department, endeavors are made to reach the many illiterate families (approximately 80%). Mrs. Forde has said on various occasions that nutrition is a interdisciplinary subject. With most development projects, this analysis is accepted and integrated departmental collaboration is considered most effective. Not to overlook any problems, coordination and individual dissension do occur with the integrated approach. The Educational Center for Women will assist in literacy, home economics (husbands have reportedly complained about unclean food covers and home neatness), maternal and child health, homecrafts (the making of toys and dolls for children; food covers and clothes for babies), resource management, agriculture and business management. On a pilot basis the Center will originate in Freetown before branching to other regions. There will be two training sessions a year, each three months consecutively

averaging 90 persons a year. These trained persons would go to outreach areas to train rural women. A day nursery will operate to allow full involvement of the women, and materials will be locally attainable. The designers of the proposal envision a Women's Cooperative Store to encourage and to train in financial development. The priority is home development leading to inter-cooperative business understanding

Proposed Staff

- 1 Director
- 1 Deputy Director
- 2 Resource people
- Instructors
- Lecturers from various agencies

Expenditures

Building	\$20,000
Equipment	10,000
Land Rover	14,000
Staff	(Government contribution)

4. CAMEROON

The United Republic of Cameroon appears to be favorably disposed to the full incorporation of women in its development process. The government as a whole is stable and promising economically. Much enthusiasm is manifested among the people concerning the nation's growth.

Statistically, the Cameroon has an estimated population of 6.1 million, a figure comprising about 200 ethnic groups having approximately 24 major languages.

<u>Age</u>	<u>Male</u>		<u>Female</u>		<u>Total</u>	
	<u>NB</u>	<u>%</u>	<u>NB</u>	<u>%</u>	<u>NB</u>	<u>%</u>
Under 5	392	7.6	396	7.7	788	15.3
5 to 14	566	11.0	520	10.1	1086	21.1
15 to 39	876	17.0	1117	21.7	1993	38.7
40 to 59	485	9.4	494	9.6	973	19.0
60 & over	160	3.1	144	2.8	304	5.0

There are seven major regions in the country. Eighty-five per cent of the country's people are agricultural laborers on which the nation's economy depends. Among the chief crops for exports are coffee, tea, cocoa, rubber, peanuts and aluminum. Even greater wealth is anticipated from the country's timber and oil production within the next few years.

The Women's Organization of the Cameroon National Union (WCNU) took charge of the team's program in Cameroon.

WCNU is the feminine wing to the nation's sole political party. It addresses several objectives:

- to assist with social institutions and social welfare
- to assist with hospitals and prisons
- to undertake and ensure the care of children
- to conduct literacy campaigns, and
- to assist with and conduct seminars as

they concern the special needs and interests of women.

According to its platform, WCNU promotes women through education and work. It endeavors to ensure fair salaries for women and to legislate for certain rights if necessary. Women from all professions and trades participate.

WCNU has listed a number of needs which it hopes to fulfill within a four-year time frame. A sample follows:

By 1977

Train animatrices
Train in home home management
Organize Women's Center
Equip library at the Women's Center

By 1978

Develop artisanat
Facilitate water supply in the villages
Begin a junior training session
Exchange (in-country and third-country)

By 1979

Create village centers
Year of the Child
Create commercial center:

By 1980

All Congress meeting
Report of activities

Presently, Cameroon's Workers' Union has 7.48% females represented in the industrial sector. Of the public service workers, there is no exact percentage; however, the primary and secondary sectors have lowest representation. The third level, reportedly, has 16.67% female representation.

Other noteworthy data is that banks and insurance companies account for 13% of female workers; restaurants, for 10.73%; and, private schools' staff and shop assistants, for 6.73%.

Surmounting interest among females exists for many new occupations: as nurses, assistant nurses, teachers, child care specialists, midwives, social workers, chemists, doctors laboratory technicians, lawyers and anaesthetists. Reportedly, Yaounde has one female police inspector and several others in training.

Through WCNU's efforts, the team met many individual entrepreneurs, women's groups and general organizations.

One particularly impressive woman, Madame Rhoda Sack, studied under Paris' Christian Dior for five years before establishing her clothing design factory in 1968. Originating with a bank loan, she now has a yearly 250,000,000 CFA turnover. With an additional loan she hopes to expand her personnel from 100 workers to 250 workers and to extend her territory to the Central African States.

In the province of Victoria, 600-700 women are responsible for hand-picking a yearly 1,000 tons of tea leaves. After this initial stage, the continuing process is factory automated for which the men are responsible. The women, however, do the grade packaging as the very final stage.

The hand pickers and packagers have formed an organized cooperative to which they pay monthly amounts and from which they can help pay their children's school fees and borrow for other necessities. The cooperative is designed to assist women with bookkeeping and give credit information. In this same region (Southwest Province), several women's cooperatives have formed and are reportedly doing well.

Women's Cooperative Societies in Southwest Province

<u>Division</u>	<u>Designation of Group</u>
Fako (Meme	Buea Women's Oil Cooperative Society Kumba Women's Cooperative Society)
Fako	Muyuka Cooperative Society
Fako	Tiko Cooperative Society
Ndian	Ekondo-Titi Cooperative Society
Manyu	Manfe Women's Cooperative Society

Dr. (Mrs.) Elad states: "With the able assistance of the women's social wing of our National Political Party,

we were able to organize the women at sub-divisional levels into what we called 'Special Cooperatives'. They were special in that there were some deviations from the basic cooperative principles by granting the members certain monopoly in the trade of the commodity they handled and by providing them with officers who kept their books and carried out other transactions for them. The aim behind it all was primarily to teach them the art of marketing and to train them in the endurance of commerce. The task was demanding but after all rewarding."

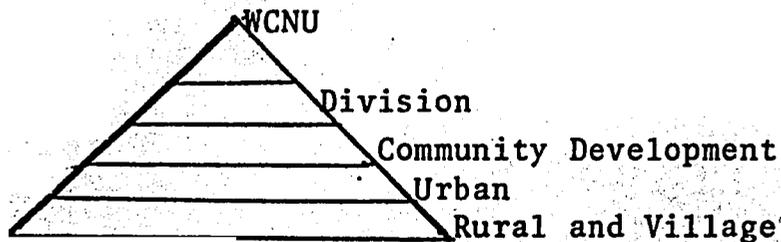
According to Mrs. Gladys Endeley, Regional WCNU President, other groups need more activation. The women are too accustomed to competition to abandon it. She lists some of the problems with women's groups as the following:

- lack of capital
- too much dependency on administration
- lack of qualified and "selfless" leadership
- communication gap and transportation problems.

Mrs. Endeley stated the need for more trained personnel, proper materials with which to work and organize the women, proper management and resources. Market research would help identify labor-saving devices, viable projects and direction.

The team learned that prior to independence, Nigerian women monopolized the local petty trades in some areas. Therefore, the Cameroonian woman is somewhat new to business. Present businesses are locally oriented and operate at the most embryonic stages. (see next page)

Through the community development efforts of WCNU, there are leadership courses that impact on rural areas. By fomenting a hierarchical plan for community development and leadership, the channels of the process are established.



Presently, the areas are poorly staffed to provide consistency of effort and follow-through. However, some specific needs in the rural areas that staff feels requires assistance are: local food production, encouraging cooperatives and finding ways to better can and preserve foodstuffs.

Volunteer groups train rural women in needlework and dressmaking.

For the rural poor, the cities provide maternal and child health centers and domestic science services under the

LIST OF REGISTERED CAMEROONIAN BUSINESS WOMEN
IN THE SOUTH-WEST PROVINCE

Business Names & Address	Proprietress	Postal Address
1. SAMAKITIOP ENTERPRISES <i>NOT A BUSINESS REGISTERED</i> <i>Prisons FOOD SUPPLIES BUILDING MATERIALS</i>	Mrs. Margaret Fohung	c/o Delegation for Education B. P. 32, Buea.
2. MARGARETE SONA NGOH'S ENTERPRISE <i>(SEWING, petty cosmetics)</i>	Mrs. Margaret Sona Ndedi	P.O. Box 79, Kumba.
3. LUCY EFFIOM MODERN CONTRACTORS <i>[Palm-oil supply prisons, schools]</i>	Mrs. Tabe Lucy Effiom	P.O. Box 102, Mamfe.
4. ESTHER NTOH ARREY ENTERPRISE	Mrs, Esther Ntoh Arrey	P.O. Box 96, Tiko.
5. STAR LIGHT VENTURES	Mrs. Hannah Kikang Njeuma Njee	Government Nursery Sch., Tiko.
6. STANDARD HOTEL <i>[BAR REALLY, Light food, 1 or 2 rooms]</i>	Mme. Sussana Samba Nyumia	Buea Town Box 75, Buea.
7. ROSEAN COMMERCIAL ENTERPRISES	Charles Ajaga Ngwanah Mrs. Rose Afor "	P.O. Box 429, Victoria.
8. TIMMS ENTERPRISE <i>(ACCT BY PROFESSION)</i>	Mrs. Patricia Pamela Timungwa	P.O. Box 461, Victoria.
9. J.N.T. ENTERPRISE <i>(HOTEL) APPROX. 12 ROOMS</i>	Mrs Joan Ayuk Niger-Thomas	P.O. Box 36 Kumba.
10. BASALTES & GENERAL SUPPLIERS	Mrs. Njee and Partners	P.O. Box 34, Tiko.

Ministry of Health. Some centers serve solely social services, while others function as medical and home economics centers. Such centers were begun by Madame Delphine Tsanga, then vice-Minister of Health and Population Welfare. The team visited one of the home economics centers where women of all ages are trained to be homemakers and literacy courses allow them to pursue secondary school certificates and general studies. The center also endeavors to find economically viable outlets for these women. In addition there are exchanges of new menus, pre- and post-natal care of pregnant women, free hygiene advice, and vaccination for infants up to seven months. A staff of fifteen persons give help to sometimes 200 clients a day, or 200 in one afternoon. Opening at 8:00 a.m., the center will remain in service until all the women are cared for. Two afternoons are used for family planning presently only for young married mothers. The woman must have the husband's consent to enroll for the family planning course. A special service for more extensive family planning is being planned. When the clients are too ill to come to the center, midwives will travel to their homes. Women pay the very minimum to utilize these services. The Social Welfare service provides I.D. cards for poorer women.

Among those independent working women is to be found a varied breed of women. One Cameroonian woman has a four-year old sewing business. She does not speak French, but realizes that it would help her in expanding her clientele and understanding the legal aspects. Rarely does she make a profit. With her own money, she started the business, but would like a bank loan to facilitate the business flow. There is no bookkeeper for her staff of three. With business management skills, she could improve her enterprise.

Education is a foremost need on all levels. "Les Moineaux" is an example of one woman's effort. With a bank loan, Mademoiselle Medou bought land and modern equipment and began to use word-of-mouth advertising for her kindergarten. Most of her children now are those of foreign embassy families and though the number fluctuates yearly, they average about thirty. There is one instructor per fifteen children whose program is centered on nature and people.

In a rural area outside Yaounde, another enthusiastic countrywoman has an impoverished boarding school for fifty pre-school children. Started in 1972 with two G.C.E.O. certificate teachers and one non-G.C.E.O. teacher, the school cost 150,000 CFA which a Guadeloupian friend gave her

She received government approval in 1977 for this two-room wooden schoolhouse. Madame Nnomo does not speak French, but believes that communications with authorities would be otherwise simpler. The school costs about 80,000 CFA a month to operate. The children pay 10,000 CFA a term which covers food, materials and teachers' salaries. Madame Nnomo would like to expand the school into a new and larger facility with more teachers and administrators and with children up to 12 years of age.

Hair salons and clothing boutiques are plentiful. Many women operate both kinds of business. Those who do relatively well do their own bookkeeping and accounting though admit to needing assistance with them. Profit-making is difficult. A particularly successful dressmaker, Madame Anne Bebbé, has three buildings for her business interests: a workshop, a tie-dye plant (attached to her home), and the boutique with imported accessories. Having a creative mind concerning advertising, she organized two fashion shows which were filmed and shown at the city's cinema. To further advertise her business, she embossed her name on tie-dye T-shirts for her staff.

Having used her savings to begin her business, she does her own bookkeeping. With the little skill that she has acquired in bookkeeping, she is able to train two of her staff.

When asked to describe the legal process of starting a business, she replied: the prospective person must go to the internal revenue to get a license, list number and kind of machines to be used, state kind of general business, state how much capital immediately available, acquire security control if export-import involved and pay for patent and taxes.

A Chamber of Commerce meeting of business and professional women revealed that production, marketing and consumption are areas where help is most needed. In addition, assistance is needed with the industrialization of products, e.g. canning vegetables. Lack of education, training and technical business management are areas for improvement. The government has established the National Rural Development and Aid and Credit Guarantee Fund for small and medium-sized developments. Despite this, women's access to government grants is difficult. The problem is structural: to obtain a grant a woman has to first know that they are available; few rural and urban women know this. Then she must have the approval of her husband who must sign as her guarantor. If she gets this far, there still exists a problem. Formerly, loan repayment commenced after a certain amount of work was done; now, repayment begins immediately. Women do not have ample financial means for

this new system.

Sometimes, however, enterprising women have means but they run into a "jam" and have no one to help. Some of the already established women are too independent.

Many additional concerns emerged through expressions as follows:

- The land belongs to the men, but it is the women who do the farming. Women manage the cash crops but do not have control of expenditures.

Rural areas are badly organized and need cooperatives.

Trade fairs should be set up abroad to assist with agricultural exports which is basis of economy.

An information organ is needed to inform women of services available.

Finances are needed to increase the level of product marketing and transportation.

Emphasis should be on training senior-level personnel -- establish business management schools, commercial and technical schools.

The team was handed a number of questions to consider.

Among them were the following:

1. Do you have pharmaceutical drugs finances?
2. What can the team help set up for women who want to trade abroad?

3. Do Cameroonian women have to be organized to be helped by the team?
4. Can the team deal with problems of a social nature, e.g. the handicapped children?
5. How can rural women organize themselves? How can credit be gotten to them?
6. Can team help artists to develop their art, records, organize exhibitions and dancing schools?

5. MALAWI

Malawi is a small country of approximately 4.6 million people of which a large number of Asians and Europeans (total population -- 19,000) control the nation's commerce. An estimated 300,000 men find work in mines in Rhodesia, Zambia and South Africa. Of recent development, the Government of Malawi (GOM) is discouraging expatriots from the rural areas. It was in 1970 the GOM gave non-Malawians until May 31, 1977 to move their businesses to urban areas. With the assistance of extension workers, the villagers will set up their own trades to promote Malawianization of rural development.

The majority of the population is rural and agricultural with principal products of tobacco (39% tobacco nursery and planting done by women) peanuts, cotton (spraying undertaken largely by women), rice, coffee, corn and tung oil.

In the urban areas, women have a range of occupations: housewives, teachers, grocery owners, home economics, farmers, store managers, handicraft workers and researchers. At a meeting at the City Council Building sponsored by the Ministry of Trade, Industry and Tourism, the team was introduced to such a panel of women. From them was learned that:

The extended family is prominent in Malawi hence community-based committees of housewives who run day-care type set-ups in their homes.

One particular farmer is relatively successful growing tobacco, maize, citrus and oranges. The tobacco grown by her is government-owned. She sells her products in big stores in urban areas. Yet, her problem is pricing: she does not know for how much to sell her products, especially since there is the "middle man".

- Raw materials, overseas transportation, importing and purchasing power are limited.

- A hotel buyer's concern is that all the seasonal products come at the same time. "Everyone has a basket carrying the same products. Therefore, competition is great"

- Market women have not thought about getting together as an association or an informal group to help each other.

- GOM has established zoning in the market complex as part of health regulations. The regulation states in effect: some vegetables cannot be sold where fish and various other incongruous products are sold.

- The Export Promotion Council is designed to explore marketing, internally and externally. The EPC has held seminars on marketing and uses the radio and newspapers to give information.

The Ministry of Trade, Industry and Tourism concerns itself with import/export information and transactions, trade patterns, price control and the promotion of industries. Essentially, the small-scale industry is highlighted among Malawians until enough skills are available for larger businesses. What constitutes a small-scale industry is a place that has one manager, under fifty employees and uses simple machinery. Presently, there are over 250 owners of small-scale businesses. In this set-up, there is an exemption from holding license of industry, and commercial bank loans are only for short terms. There is a special trust established for farmers with a fund of approximately \$25,000. No specific government trust is established for small-scale industry, however if a project is viable, other institutions will lend finances.

In Malawi, there are about 29 Playgroups. Playgroups are established by a group of interested urban mothers who want recreation provided for their young children. Frequently, four or five mothers start the Playgroup, then get other families involved. After the group is formed, a place to house the children is found. Usually the location is an old garage, a church, a night school or an old abandoned building. There must be water available and toilet facilities. Once

the place is finalized, a Parents' Committee (PC) is formed to enroll children 3-5½ years of age. Some playgroups have 100 children to begin with, while others start with at least sixty. There are elected officers in the PC: Chairperson, Secretary, Treasurer and their assistants. The PC works along with the Playgroup leaders. There are twenty children per leader and the 50-80 Tambalas (about 60-90 cents) per child are used to buy bread and soap as allowances to teachers. Most materials are donated by religious organizations and churches. Through contacts and with discounts, items like wood and paper can be gotten from large companies. Volunteers are recruited to work with the leaders. Having no special qualifications, the volunteers must demonstrate knowledge of child care and development. They are important in facilitating the work of the leaders who have low allowance.

Day-to-day agenda for the playgroups coordinates with visual aids and simple construction in the primary schools.

A typical day begins at 7:15 a.m.:

- 7:15 Kids gather
General observation/discussion
Singing
- 8:00 Playthings distributed
Painting, ladders for playing
Storytelling, folklore
Outdoor playing depending on weather

- 10:00 Break/snack
Rest time for about 45 minutes
- 11:30 Parents come to collect children

The leaders make certain there are no gaps between the home and the playgroup. For the most part, the children look forward to participation. Playgroups are similar to pre-kindergarten in that the children are introduced to vowels, songs, drawing, and some writing skills. Children who belong to playgroups have a better chance in primary school, according to Mrs. Rose Namaona, head of a Blantyre Playgroup Association. Some parents do not see the value of the playgroups, therefore they do not send their children. Other parents cannot afford the 50-80 Tambalas a month. The GOM favors the Playgroup Associations and where possible, the Mayors are asked to go to the respective playgroups to give gifts. This sometimes persuades parents.

Under-Fives Clinics operate throughout Malawi and are generally organized by the party officials and politicians as well as the community. These politicians are especially important for informing and mobilizing the villagers to utilize the clinics. The Under-Fives Clinics (UFC) are preventive clinics designed for infantile care, immunization and homecraft demonstrations. The team visited one of the centers in Lilongwe built by the Lilongwe City Council.

Mothers within a radius of five miles come by foot to the Clinic. With their babies, they line up at the back of the center before 9:00 a.m. for baby-weighing. The children are then registered and given visitation cards. There is a nourishment room where the mother are shown how to prepare powdered milk donated by foreign governments. The powdered milk is used for those one year old and under, whereas the skimmed milk is used for those from one to five years of age. Babies that are undernourished must be seen at one-month intervals until better. There is nurse visitation for those who cannot bring the children to the clinic which is only open on Fridays. There are as many as 230 persons on any given. When necessary, there are hospital referrals. The clinic van takes these referrals to the non-paying hospital.

Measles are still a threat in Malawi because combative drugs are rare and expensive. Available vaccines fight diptheria, tetanus, whooping cough and smallpox.

Only the mothers are lectured on family planning but both men and women are trained in child care in the local leadership training courses.

The military-like government-sponsored Mapanga Girls Training Base (MGTB) is a training program directed at young

girls. There are seven all-girl bases in the country. The team visited the Nasawa base at its 500-capacity facility.

Young girls and women range from 16 to 30 years of age and are called Pioneers. Interested persons are recruited from universities, high schools and communities to participate. There are no fees for the women and everything is provided for them.

Agriculture is the main subject of the Pioneers Girls program encompassing animal husbandry, cow breeding, poultry raising (eggs, chickens, etc.) and farm management. Also taught is a discipline -- a subject necessary for timing, posture and obedience. Other subjects are English, typing, tailoring, home economics, gardening, health education and construction (renovation of the buildings is part of program). Part of recreation is making handicrafts which are eventually taken to the main town to be sold.

MGTB assists in teaching young women to live with one another since each girl attends the base outside her area. No one is ever suspended from the program because such action would mean that the school had failed. The major objective of MGTB is to train rural women in agriculture so that they may return to their villages to train their parents and manage better farms.

The team met with a sample of female business and administration-oriented students at the USAID funded Polytechnic which has engineering, technical and business components. Polytechnic's business program incorporates business education, accounting, marketing, economics, and advanced secretarial work. There are the university and the non-university sectors. In the former, not many women are enrolled; however, in the latter there are 200-300 females. The non-university sector is largely secretarial, clerical work for which there is a great demand in Malawi. Polytechnic endeavors to meet the needs of the commercial and industrial realms throughout the nation

Students must pass the MCE exam and pass with three credits (six subjects) graded on a high-point system.

Among the young women present for the group discussion most of them plan to work with a major company or the GOM rather than establish their own businesses.

There are approximately 200 extension workers in Malawi based on two per district. One extension agent must be female

Female extension agents report that rural women requests the following: basket weaving, how to make Christmas cakes (the agents feel this is impractical because of the cost involved in instructing and practicing), and using tin to make various pans.

Extension workers are directed by regional supervisors who must operate on a planned schedule, indicate village location to the agents and what is to be seen there, play advisory role and be reported to three times a month. Regional supervisors report to the Ministry of Community Development and Social Welfare.

Supervisors and extension agents must be familiar with taboos and customs. Some of the agents are not accepted by villagers because the latter resist change and the modernizing of familiar patterns. Being aware of this, the former are taught human behavior; there is staff training to learn GOM procedure.

South of Blantyre is the Magomero College, an extension training center for rural extension workers and those desiring adult literacy. About 83 acres of farm land and fisheries are cultivated by the trainees in a six-month practical orientation. Working on these acres with the trainees are staff and some handicapped persons. The total 90-100 trainees come for leadership, community development, nutrition and health education, child care, home management and textiles and clothing training. The latter four courses are for women only.

The initial classes and refresher courses run in short terms from 5 to 6 weeks each. There is a staff of ten people, five of whom are women. A strong self-help emphasis dominates the program.

Extension agents must be responsible to their own areas for planning, organizing and fund-raising, school blocks, roads, construction, etc. Special guidance is given to the agents in estimating the cost of village programs.

Magomero College is a government-funded school whose trainees' fees are paid by the Public Service Commission. The school became co-educational in 1966, three years after its founding.

The team visited another educational institution Chancellor College, one of three constituent colleges of the University of Malawi, that offers basic studies and several professional degrees. Of the College's 600 students, 105 are women. Among the 92 faculty members 14% are women. With respect to the team's schedule, home economics was emphasized. This all-female division trains women to teach in secondary schools. The respective curriculum concentrates on family-type subjects like nutrition and home management. A model house on campus allows the students to practice their discipline for a matter of weeks prior to a final demonstration examination.

Few students choose to work in rural areas during their in-service period and upon graduation. One reason is that

the school atmosphere is more removed from the village atmosphere

While traveling from Blantyre to Makakola, the team was introduced to Mrs. Mai Makwinja's farm in Zomba. Four hundred acres of land are used for flu-cured tobacco, and 100 acres for maize and groundnuts. Tobacco is the major crop which is usually sold at auctions. On her farm she is able to produce twenty-three grades of tobacco. Therefore, grading specialists are necessary. None of the grading specialists are women, however. Women work in the fields and tie the graded tobacco. The owner has only recently considered training women to grade tobacco for which there is the highest compensation -- 30 Tambalas per day. All the other workers receive 25 Tambalas per day and there is a bonus given in July for the harvest period.

Particularly of women, Mrs. Makwinja states: "It pleases me and others to see women working in the fields, developing the country ... Our wealth is agricultural -- from the soil... Each person has to contribute to the development of the country..." Of herself, she says that a K5,000 bank loan enabled her to begin her farm business. When she first started, more people were needed to clear the land. Now with the success of the farm, she employs 250 people at peak season (February-March), and 150 at other

times. Women represent 30 of the peak season employees and 17 at other times.

Mrs. Makwinja, along with a number of other women, is personally encouraged by His Excellency the Life President Dr. H.K. Banda to serve as a prototype for all Malawian women. In general, Dr. Banda is very supportive of Malawian women seeking entrepreneurship. He has personally served as guarantor for several women striving for independent ownership.

Mrs. Makwinja is very keen on management training, accounting, bookkeeping. She reviews payments and wages paid her employees and compares her statements and records with her monthly bank statements. "It would be of great benefit to train women," Mai Makwinja continues, "because women would then be more involved in the overall process of business... (generally) women now do not understand grading. On other farms they do. On my farm women are interested ... I feel it's a good idea (to train women in grading).

Rural agriculture is the GOM priority. Fifty per cent of food is grown in the country, the other 50% must be imported. To eliminate problems in food production, there are land schemes. The Chinese are providing technical guidance at the Mpheta Rice Scheme. Begun in 1973, 1,200

acres of land (two crops a year) are being improved through irrigation and plots. There are a few women being trained as agricultural managers

Several other land development schemes are massively underway: for examples, The Central Region Lakeshore Development Project (1,400 square miles of land) and Lilongwe Land Development Program (1.1 million acres of land). Basically the schemes serve to construct better roads, provide better water supply, promote better production of crops and animal husbandry, to provide better health information and facilities and to encourage farmers to improve by offering credit and plows. There was no exact figure available, but approximately 10% of the credit was given to women who farm mostly rice. There are three types of credit:

seasonal for fertilizers and seeds;

medium for ploughs and ox-drawn carts; water pumps and grinding mills, and

non-seasonal for livestock.

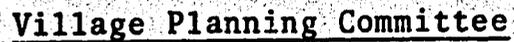
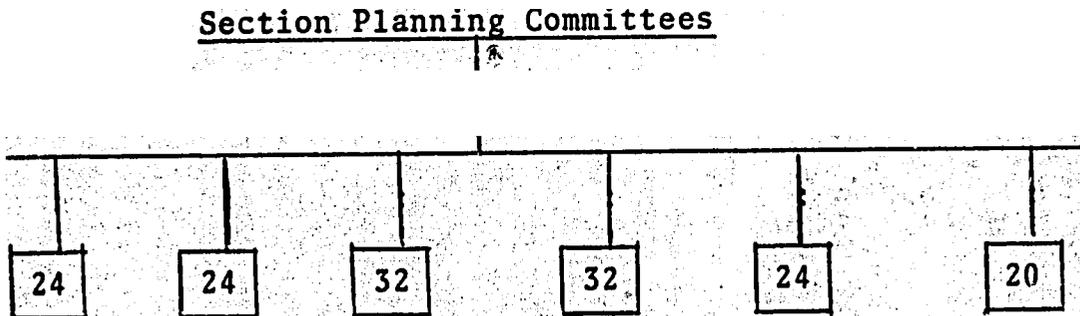
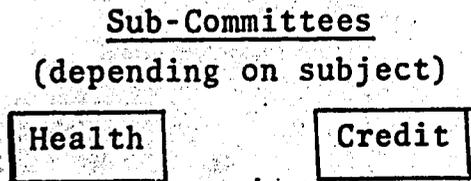
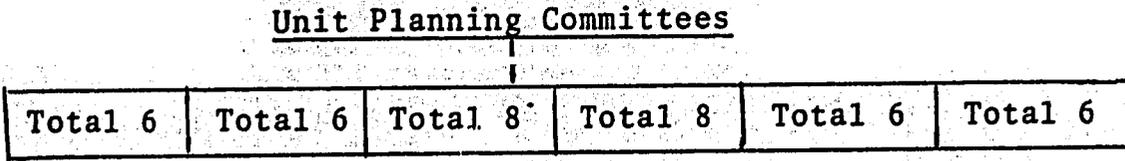
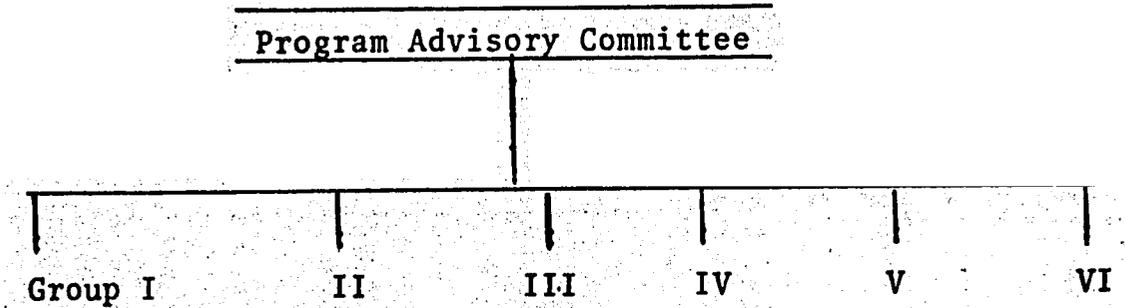
As part of GOM's self-development emphasis, it encourages blind men to be useful by farming. They are given credit in order to instill a feeling of self-worth and accomplishment through the full utilization of their talents. These blind

men are encouraged to marry sighted women who can do grading and record-keeping for them. The women take short courses on record-keeping as part of the land development program.

A Rural Trade School attached to the schemes is a two-year program for mature young men. The school prefers married men, or, if unmarried, men 25 years of age or older. These men must know how to read and write English in order to absorb the business text. Knowledge of farm tools and machinery as well as their repairs is part of the training. Upon completion of the training, the school gives each student a complete tool set to assist his independent entrepreneurship or project work. Though free to the graduate, the tool set is worth about K200.

In Malawi emphasis is on self-motivation and a balanced development involving both men and women. The lack of substantial percentage of women can be attributed to the competitive Public Service panel interview exam for which the majority of women are not prepared.

RURAL PROGRAMME COMMITTEE NETWORK



III. RECOMMENDATION

Despite the team's very brief look at the business women in The Gambia some of the business activities fascinated the team with the potentialities of growth and success. Of these businesses, the tie-dye is paramount. The tie-dye industry is involved in an ingenious way of making designs on cloth by tying the design and then dyeing the cloth. When dried the cloth reveals beautiful patterns. At the time of the team's visit, the project had a labor force of about fifty people, three-quarters of which were women.

The National Association of Negro Business and Professional Women's Clubs, Inc. is interested in this project for the following reasons: The operation is labor intensive and therefore offers employment for women, and it shows potential growth but in its present form, very little by way of expansion can be expected. Should this operation be studied in detail, the NANBPW plans to investigate the possibilities of solving some of the problems that plague the tie-dye industry. The objectives of the organization therefore will be to try to initiate where possible a formal training for tie-dye workers -- this will

provide skilled women workers for the industry and gradually for the country as a whole. Management, record and bookkeeping are among the most needed branches of the African business women studied, and the NANBPW intends also to try to help train managers as well as record and bookkeepers of the tie-dye industry. It is natural that trained managers and others from this industry will be able to operate in other forms of businesses.

At the present time, the tie-dye industry depends on foreign imported raw materials -- cloth and some dye. NANBPW plans to investigate also the possibility of a cheaper market for the raw materials. Sales at this time are concentrated in The Gambia and Africa. New markets outside the continent of Africa will stimulate the growth of the industry and the role of women

This recommendation calls for an intensive field study of the feasibility of our objectives, and the feasibility project should take approximately eight weeks.

IV. BENEFICIARIES

The National Association of Negro Business and Professional Women's Clubs, Inc. interest is to reach the struggling rural female entrepreneur. The rural female is envisioned as one with very little financial resources and materials with which to work. Oftentimes she is ambitious, but unaware of simple means by which to better her trade.

The rural female, generally, needs literacy and numeracy but because of lack of adequate education facilities she has not had access to training and improvement.

NANBPW aims to assist the illiterate woman to understand and implement time management, personnel management and bookkeeping so that she may learn to keep pace with her more successful urban sisters who are business women.

Using the Ministry of Social Welfare (MSW) plan of action, 750 villages will be covered over a five-year period impacting upon 3,500 women. It is anticipated that some program spill-over will occur among semi-urban women who are having similar employment difficulties.

V. FINANCIAL PLAN

Team Personnel

Salaries

1. Economist/Market Analyst
2. Project Design Specialist
3. Rural Development Specialist

\$ 15,600

Allowances

For six-week period

6,300

Travel and In-Country
Transportation

5,100

Documentation

Survey data

In-country assistants

3,000

Total

\$ 30,000

VI. PROJECT DEVELOPMENT SCHEDULE

<u>Action Required</u>	<u>Responsibilit</u>	<u>Timing</u>
Submission of Pre-Feasibility	NANBPW	
Review and Approval of Pre-Feasibility	AID/W	
Fielding of Proposal Design Team	AID/W	
Submission of Proposal	NANBPW	
Approval of Proposal	AID/W	
Negotiation and Signing of Contract	NANBPW AID/W	
<u>Project Committee Members</u>	AID/W	

NANBPWC Pre-Feasibility Team NANBPW

Mrs. Robin Owens, National President
Mrs. Daisy George, Director, International Affairs Division
Mrs. Dorothea Tolson, Assoc. Director, International Affairs Div.
Mrs. Mary Dougherty, Project Leader
Mrs. Catherine Bruce, Project Secretary

Ms. Juliana Caspa, Technical Consultant
Ms. LaQuita Henry, Technical Consultant

VII. ANNEX A

LIST OF PERSONS

American Ambassadors:

The Honorable O. Rudolph Aggrey -- Senegal and The Gambia

The Honorable Michael A. Samuels -- Sierra Leone

The Honorable Herbert J. Spiro -- Cameroon

The Honorable Robert A. Stevenson -- Malawi

The team had a briefing by the American Ambassador in each country visited.

LIST OF PERSONS

SENEGAL:

- Mme. Caroline Diop, Vice President Assemblée Nationale
- Mme. N'Dawa Niang, Vice President, Chamber of Commerce
- Mme. Fadiop Sall, owner, Import-Export Boutiqu
- Mme. Rose Thiam, owner, Tara Boutique
- Mme. Madeline Diallo, owner, Pharmacie Teranga
- Mme. M'Bayang Ndiaye, educator
- Ms. Valerie Kelly, ex-patriot volunteer, Vegetable Project
- Mme. Lika Fatu Sylla, owner, beauty shop
- Mr. James Maher, USAID Food for Peace Officer
- Mr. Norman Schoonover, USAID, Country Director
- Mme. Diaine. Director, Promotion Humaine

THE GAMBIA:

- Mrs. Cecilia Cole, teacher, The Gambia High School
- Mrs. Owens George, Director Women's Activities, Ministry of Information, Broadcast and Tourism
- Mrs. Louise N'Jie, educator, Department of Education
- Dr. J.A. Langley, Permanent Secretary, Ministry of Economic Planning and Industrial Development

THE GAMBIA (continued):

Mr. Alieu Jagne, Permanent Secretary, Ministry of Information, Broadcasting and Tourism

Mr. Abba Kebbeh, veterinarian, Special Poultry Project Veterinary Headquarters, Abuko

Miss Rosa Aro Fowlis, President, Women's Corona Society

Mr. Michael Wygant, Charge d'Affaires, American Embassy

Mr. Douglas Broome, USAID Country Director

Mr. Richard Clark, Director, Indigeneous Business Service

Miss Susannah Badgely, Peace Corps volunteer

SIERRA LEONE:

Mrs. Rosalind Forae, Chief Social Development Officer, Ministry of Education, Social Welfare & Rural Development

Mrs. Oni Awoonot-Renner, lawyer and official of Women's Professional Organization

Madame Honoria Bailor-Caulker, Paramount Chief of Shenge and only woman in Parliament

Miss Agnes Stanley, Director of Finance, National Development Bank

Mrs. Mimi Foray, officer, Gara Women's Association

Mrs. Anne Marcus-Jones, local representative of African American Institute

Mrs. Rosamund Jones-Waritey, Editor of weekly newspaper, Weekend Spec

SIERRA LEONE (continued)

- Mr. T.S. Jusu, Deputy Secretary, Ministry of Social Welfare and Rural Development
- Mrs. Agnes Labor, textile designer, owner of the Phila. Store (dress boutique); Senior Lecturer and Head of The Department of Home Economics, Milton Margai Teachers' College
- Mr. E.K.A. King, Permanent Secretary, Ministry of Education
- Mr. Sumala Crowther, Social Development Officer, Port Loko
- Mrs. Leyinde P. Gainon, proprietress, Baana Nursery School
- Mr. Hubert Boyer, Director, OIC/Sierra Leone.
- Dr. Williard F. Harper, UNDP Resident Representative
- Ms. Mary Frances Cowan, USIS Officer
- Mr. Howard Thomas, AID Affairs Officer

CAMEROON:

- Mme. Delphine Tsanga, Minister of Social Welfare
- Mme. Isabelle Ebanda, la Presidente Departementale de l'OFUNC Wouri
- Mrs. Gladys Endeley, la Presidente Departementale de l'OFUNC Fako
- Mme. Justine Zibi, la Presidente Departementale de l'OFUNC du Mfoundi

CAMEROON (continued):

- Mme. Rhoda Sack, designer and owner, SIVA Enterprises
- Mme. Gwendolyn Burnley, Depute a l'Assemblee Nationale,
Victoria
- Mr. J.E. Ngole, Prefect, Fako Division
- Dr. (Mrs.) T.A.N. Elad, Assistant Head of Economic
Division, Southwest Province, Buea
- Mlle. Theresa Zango, owner, Boutique of Ready-Made Clothes
- Mme. Anne Bebbé, proprietress, Magasin du Bebbe
- Mme. Agnes Ebonque, proprietress, Aqui-Coiffure
- Mlle. Suzanne Medou, founder, Les Moineaux Ecole (kindergarten)
- Mme. Salome Eyefa, Commissaire au Comptes au Bureau National
- Mme Berthe Nnomo, founder, Jardin d'Enfants, Nkoa Abang
- Mme. Alvine Ekotto, Secretaire du Bureau National de l'OFUNC
- Mme. Francoise Atangana, Head of Linguistic Services
- Mlle. Rose Abada, Secretaire de la Section Departmental
de l'OFUNC
- Mme. Felicite Assoumou, President, Handicapped Children's
Parents Association
- Mme. Bernadette Zing, owner, MARTINO, Ready-made imported
clothing
- M. Andre Fouda, President de la Section departementale de
l'UNC, also the Mayor of Yaounde

MALAWI:

- His Excellency the Life President, Ngwazi Dr. H. Kamuzu Banda
Sanjika Palace
- Mr. Edward Bwanali, Minister of Ministry of Trade, Industry
and of Tourism
- Mr. Kapichita-Banda, Minister of Ministry of Social Welfare
and Community Development
- Mrs. Mai Makwinja, proprietress, tobacco farm
- Mr. Msisuya, Chief Industrial Officer
- Mrs. Soko, owner of small grocery stand at Malawi Market
- Miss P. Mauluka, dressmaker
- Miss Mtimau Kanena, dressmaker (nurse by profession)
- Mr. Chimphamba, Principal, Chancellor College
- Mr. Kadgimira, Assistant Principal, Chancellor College
- Mr. Hudson Longwe, Registrar, Chancellor College
- Mr. Chindime, Project Manager, Salima Lakeshore Development
Project
- Mrs. Mabel Banda, Teachers Training College
- Mrs. Masanya Banda, head, Limbikani Handicraft Center
- Mr. J.Z.U. Tembo, Governor of Reserve Bank of Malawi
- Mr. N. Mbekeani, former Malawian Ambassador to the United States
- Mr. William Lima, former Malawian Ambassador to the United States

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INDIVIDUAL ENTREPRENEUR INTERVIEW SCHEDULE

Name of Person(s) _____

Date: _____

Name of Business _____

Address: _____

City and States _____

Phone: Bus.: _____ Phone: Home _____

Does the entrepreneur maintain adequate records?

Yes _____ No: _____ No Ans. _____

2. Has information been obtained on the various types of taxes, the business will be or is subject to?

Yes: _____ No: _____ NA: _____

3. Indicate familiarity with legal aspects of business (observer's perspective) _____

4. Language ability: English Good: _____ Fair: _____ Poor: _____
 French: Good: _____ Fair: _____ Poor: _____

5. Type of business: e.g. Grocery: _____
 Beautician: _____ Retail salve (specify) _____
 Wholesale supplier _____ Car: _____
 Others: _____

6. How profitable is this business? (i.e. are you making any money after paying all your expenses, such as taxes, etc.)
 Making much money _____ Making some money _____
 Loosing some money _____ Loosing much money _____
 Breaking even _____

7. Is this your first, second, or third business
 First _____ Second _____ Third _____ More than 3 _____

8. Highest formal educational level attained:
 Did not attend school _____ Did not complete Gr.Sch. _____
 Completed Grade School _____ Did not complete HS _____
 High School graduate _____ Others _____

would you consider to be the important factors for the success of your business?

9. What would you consider to be important factors for the success of your business?
 Labour _____ Resources: _____ Finance _____
 Operational Training _____ Others _____
10. In which areas of your business do you need the most help?
 List: _____

11. What is your feeling toward receiving outside help from such sources as 1. Banks _____ Political groups _____
 Consulting Groups _____ Other businesses _____
 Others: _____
12. Do you need assistance: Yes: _____ No: _____
 If Yes, in what areas do you need help
 Marketing _____ Recordkeeping _____ Layout _____
 Location _____ Insurance _____ Stock _____
 Capital _____ Personnel _____ Future planning _____
 Mechandising _____ Technical skills _____ Others _____
13. Has proper advice been obtained in determining adequate working capital Yes _____ No: _____ Na. _____
14. Where does the entrepreneur market?
 Locally: _____ Regionally : _____ Nationally _____
15. Does the business advertise in newspapers : Radio _____
 Newspapers _____ Personal _____ No Adv. _____
16. Indicate willingness to attend education and training classes geared toward either assisting persons to start a small business or to help them improve their present business Willing: _____ Not Willing _____
17. How did you finance going into this business?
 Direct loan from the bank _____
 Loan from community organization (such as credit Union) _____
 Personal savings _____
 Others (specify) _____

18. What kind of additional training would you like to see conducted? Management training _____
Accounting/record keeping _____ .Others: _____
19. To what extent are you dealing with other businesses?
Very little _____ Very much _____ No dealing _____
20. What other businesses would you like to see located in the immediate business vicinity?
List: _____
21. Techniques used to market goods and services
On premise _____
Newspaper _____
Advertising _____
Radio _____
Personal contact _____
Telephone _____
Mail _____
Others _____
22. What are the local requirements for licensing

MARKET WOMEN ASSOCIATION

1. What motivated the formation of your organization?
Needs: _____ Problems: _____ Advantages _____
Others: _____
2. What type of business activity does your organization do?
Producers _____ Of What? _____
Wholesalers _____ In What? _____
Retailers _____ Of What? _____
Consumer _____ How? _____

3. What kinds of specialized services do you offer your members?
Credit _____ Education _____
Marketing _____ Distribution Channel _____
Farm inputs (fertilizer, seeds) _____
Technical Assistance _____

4. How is your organization structured:-

Show literature and organizational charts.

5. What is the size, and growth rate of your organization

Can you present financial statements, balance sheet etc.?
Yes: _____ No: _____
6. What are the present needs of your organization
a. Financial ----- Trained personnel _____
7. Do you get help? Yes: _____ No: _____
If yes, from who _____ and Why _____

8. What other areas of business activities would your members like to get into if given outside support?

9. How do you help your members expand? Or get into business?

Tape the answer to this question

10. How are your new members obtained?

WOMEN COOPERATIVES

1. What motivated the formation of your organization?
Needs: _____ Problems: _____ Advantages _____
Others: _____

2. What type of business activity does your organization do?
Producers _____ Of What? _____
Wholesalers _____ In What? _____
Retailers _____ Of What _____
Consumer _____ How? _____

3. What kinds of specialized services do you offer your members
Credit _____ Education _____
Marketing _____ Distribution Channel _____
Farm inputs (fertilizer, seeds) _____
Technical Assistance _____

4. How is your organization structured:-

Show literature and organizational charts.

5. What is the size, and growth rate of your organization

Can you present financial statements, balance sheet etc.?
Yes: _____ No: _____

6. What are the present needs of your organization
a. Financial ----- Trained personnel _____

7. Do you get help? Yes: _____ No: _____
If yes, from who _____ and Why _____

8. What other areas of business activities would your members like to get into if given outside support?

9. How do you help your members expand?Or get into business?

Tape the answer to this question

10. How are your new members obtained?

RELATED MINISTRIES (e.g. Ministry of Econ. Develop.
Ministry of Social Welfare, etc)

Name of Person(s) _____

Date: _____

Name of Business _____

Address: _____

City and State _____

Phone number _____ Home _____

1. Nature of Organization _____

2. Program sponsor by _____

3. Date program first offered _____

4. Which target groups are involved in the program?

Existing Women entrepreneurs _____

Prospective women entrepreneurs _____

5. How are the participants recruited?

6. Which recruitment effort has been most successful?

In your opinion, Why? _____

7. Do the courses in your curriculum satisfy the business needs of all program participants irrespective of ethnic differences? Yes _____ No _____

8. If known, please provide a brief description of the following aspects of your program.

1. Specific content of courses offered last school year.

2. Name of instructors used _____

9. Course materials used: _____

10. How courses are taught: Lectures _____ Discussions _____

Case Studies: _____ Field exercises, _____

Others: _____

11. Range of class size: From _____ To: _____
12. Retention rate of participants _____
13. Location of training facility. University _____
Commercial area _____ Minority community _____
others: _____
14. Average length of training course and how divided

15. What recommendation would you offer regarding the need to
improve any of the items _____

16. To what extent are local resources being employed to help
meet the education and training needs of women business
owners?
 1. Educational institutions _____
 2. Private foundations _____
 3. Private enterprise groups including business firms.
 4. Professional and trade associations.
17. What suggestions would you make to obtain a greater
utilization of local resources to support women business
education and training? _____

18. What recommendations would you make with respect to new
or additional courses that are needed to meet the
requirements in education and training of existing and
prospective women entrepreneur? _____

19. What are your evaluation of the program describe above
