



Chapter 8: Findings

- 8.1 Impact of training on women's economic and social status (research question 1)
 - 8.2 Effective training for women's micro-enterprise development (research question 2)
 - 8.3 Interaction between training and credit (research question 3)
 - 8.4 Conclusions and recommendations
-

The main findings are presented here within the framework of the three research questions detailed in chapter 1: firstly the impact of the training on the women's social and economic status, secondly the nature of the training process, and thirdly the link between training and credit.

It should be noted that we have taken a broad definition of training to include both formal and informal modes. In the latter category, we have included individual business or technical advice, and, in the case of the Indian project,

meetings with NGO staff and 'escort services'.

It should also be remembered that the samples of women involved were very small, and the findings can only be taken as indicative of trends and outcomes that may be observed elsewhere. At the same time, we are aware that these groups of women, living very far apart in Africa, Asia and Latin America, operated within a similar set of gender constraints that varied in strength and substance according to the prevailing social, economic and cultural conditions in their respective countries. For example, the Indian and Sudanese women had less power in the household than did the Ethiopian women, where the traditional division of labour between men and women allowed them greater control over their own economic affairs (and where more women in the sample were single heads of household). The Indian women, despite having the least power, appeared to have the greatest responsibility to provide for the household. Nevertheless, as women, they all faced the same type of disadvantage.

8.1 Impact of training on women's economic and social status (research question 1)

8.1.1 Impact of training on income

8.1.2 Impact of training on access and control of resources

8.1.3 Impact of training on status

8.1.4 Impact of training on quality of life

8.1.5 Indirect benefits of training

8.1.6 The relationship between the four indicators (income, access/control of resources, status and quality of life)

In a significant number of cases, training had a positive - albeit varying - impact on the nature and scale of the women's economic activity and their income, and in turn on their social and household status. This impact was greatest in both economic and social respects on the Ethiopian and the Indian projects, where the training appeared to be well conceived and targeted, and effectively delivered (although it had serious negative effects in the Indian case, which highlight the risks of seeking to introduce radical change to the lives of vulnerable groups). A common feature of these training programmes was that they included confidence-building and gender analysis components. A positive impact also applied to the Sudan and Peru informal training (business and technical advice) although the evidence was less clear cut as provision was very limited (in Sudan as a result of cost-cutting, in Peru because it was only provided on request). On these two projects, in contrast, the formal technical training component appeared to be less accurately targeted and/or less effectively delivered; it also did not include a confidence-building or gender analysis component.

On the Ethiopian and Indian projects it was clear that the impact of training

was quite separate from any that might be attributed to credit. In the Ethiopian case, the **training** and not the credit was clearly the catalyst, because all the Group 1 women had been in receipt of credit prior to the training, some for as much as seven months. Eight of the ten women had also been engaged in the same economic activity for a considerable period of time (ten years in one case, several years in most of the others), yet the training provided the stimulus to three of them to move into new areas of activity and another three to modify their existing activities in such a way as to enhance their incomes within a short period of time. Clearly, it was what they had learnt during the three days of training that led them to move in a new direction, in some cases reasonably successfully. At the same time, however, they would not have been able to set up or expand their businesses without access to credit.

In the Indian case, **credit** was clearly the catalyst but the training provided them with essential business and marketing skills to function as entrepreneurs, as well as the confidence to enter the public arena of the silk market. On the Peru and Sudan projects, it was more difficult to isolate the impact of the training from the credit, largely because of limited data. However, in the Sudan case, credit was clearly crucial to the women's survival.

The most important outcomes of the training in terms of income and status are detailed below.

8.1.1 Impact of training on income

Some increase in income, albeit small, was experienced after the (raining on all four projects (see **Appendix 4**). Taking the Group 1 women only, this was most striking on the Ethiopia project, where seven out of ten women showed an increase, of whom three a significant increase, during the first two to three months immediately after the training. It was also significant on the Indian project, where all nine women showed an increase in the first few months when they first pooled their silk for sale; however, when the loan repayment and interest were taken into account this increase was marginal. On the Sudan project, although six of the eight women who were currently engaged in productive activities at the time showed an increase in the early months after the training (and the other two a marginal increase), it was difficult to assess the extent to which the increase was attributable to the training (initial business advice) or to the credit, or whether it merely coincided with a flourishing market during the festival period. The fact that incomes fell back after the festival period suggests the latter to be the case.²⁹ In the Peru case also, the findings were complicated for those trained in food processing by the dampening effect of *el Niño*.

²⁹ It was only in the case of one woman (Sadia) that there was a clear link between the training (in sewing) and income, as she started making and selling clothes with the skills she had acquired during the final stage of the field work.

Evidence that the application of skills acquired during the training contributed to this increase was provided by the Ethiopian and the Indian studies in particular. In the Ethiopian case, all but one woman in the combined sample of 20 women had been in receipt of credit prior to the training, in some cases for as long as seven months. However, it was only after the training, during which they had acquired new business skills and increased self-confidence, that the majority initiated new or improved business activities, leading to income gains. Most of the women acknowledged that the skill of market research had been of great help to them, as had also business planning, sales forecasting and customer attraction. Concrete evidence was provided of how these women had used these skills for gain.

In the Indian case, the increase in income was linked to the creation of the women's reeling units, in which they became independent entrepreneurs. However, they could not have fulfilled their new role without an understanding of a range of marketing processes such as bidding in the cocoon market, assessing the importance of quality, and determining prices, which they acquired from the training. And, in a society where women's roles and aspirations are severely constrained (in this instance by caste as well as caste), the training gave them the confidence and motivation to move freely around the village, mix with men in public places and bid against them in the market -although they never felt at ease in this new role. In Sudan, the findings were less clear; however, some women claimed to have learnt to assess market demand, a skill that they acquired when receiving the initial business

advice at the time of making a request for a loan. Those women who had followed earlier courses or were receiving formal training as members of loan advice committees also claimed to have learnt and to be using some book-keeping and marketing skills. In Peru, the two women (one in each group) who regularly made concentrated fruit juice for sale after following the training experienced an increase in income from applying the new technology acquired, although this was only significant in the case of the Group 2 woman.

These increases, however, were not sustained over time in many cases, as is shown in **Appendix 4**. In the Group 1 sample, only two women in Ethiopia, two in Peru (of the four who took up activities related to the training), and two in Sudan (of a sample of four) were able to sustain income increases (necessary if they are to move out of poverty) over the whole field work period. In the Indian case, all the women's incomes dropped dramatically after initial increases but began to climb again at the end of the field work. In the Group 2 sample, data were few but over the longer time period provided by this sample, the same trend could be observed, with small gains being sustained in Ethiopia (three women), India (three women) and Peru (one woman).

This lack of sustainable increase and in some cases decline in income was due mainly to external circumstances which the individual women had not learned to handle. In the Ethiopian case, the fall in income was due in part to seasonal fluctuations in the food market (the field work fell across a high-spending festival period followed by a quiet period), in part due to the continuing

downturn in the Ethiopian economy and subsequent high inflation, and in part to saturated markets (most women were active in areas directly associated with their domestic roles, e.g. in food processing and retailing). In the Sudanese case, at least four women saw their incomes increase at the time of *Ramadan* when markets were buoyant and then fall when sales slowed down. In the Indian case, the women's incomes were influenced by the seasonal nature of the silk reeling industry, which can only ensure good prices for raw silk for six months in the year and by the volatile nature of the market, with prices of both cocoons and raw silk fluctuating considerably. Drought also had a major impact on profitability, and in the case of these women gender and caste barriers made it extremely difficult for them to operate effectively as entrepreneurs. In Peru, economic downturn and high inflation, in part the result of *el Niño*, also had an impact.

At the same time, there was evidence that certain shortcomings in the training itself contributed to the fall in income. In Ethiopia, insufficient understanding and application of the new knowledge and skills acquired meant that over time they were forgotten e.g. keeping a profit and loss account. Some follow-up by the training provider to reinforce the skills acquired during the training might well have prevented this from occurring - and indeed in the case of the Group 1 women, the regular visits from the researcher, in which she asked them specific questions about the skills they were using, reminded them of the training they had received and inadvertently acted as reinforcement. In contrast, while the Group 2 women had been enthusiastic at the time of the

researcher's first visit (six months after the training), six of them admitted to having forgotten almost all they had learnt by the time of the second visit nine months later.

In the Indian case, there was also insufficient understanding and application of the new knowledge and skills acquired. In particular, the training had failed to make the women adequately understand the serious level of debt that they were incurring, which was itself the result of limited understanding of how the silk industry operated and of the marketing process in particular. For example, they had understood the importance of buying high quality cocoons but not of getting them at the cheapest price. Moreover, the arrangement with the local NGO whereby the women took it in turns to collect the loan daily on behalf of the group for the bulk purchase of cocoons and to keep back a small amount (100 rupees) to buy fuel once the silk was sold led them to see this element as a wage - and the NGO as their employer. This helped generate in them the belief that the loan would not have to be repaid, or at least not in its entirety.

In Sudan, the lack of a business dimension to the technical training (sewing and handicrafts) and in Peru, the poorly delivered training with insufficient practical work for trainees and poor identification of suitable trainees contributed to the lack of impact. In the latter case, it appeared that the informal follow-up (technical assistance) was more useful to the women (and the men) than the formal component.

All of these problems could have been addressed by the training to a greater or lesser degree, either at the design or the delivery stage.

8.1.2 Impact of training on access and control of resources

There was no direct impact of the training on the women's access and control of resources, except insofar as the training was tied to the provision of micro-credit. Indeed, such a link was not anticipated. There was however an impact of increased income on access and control of resources (see **8.1.5 below**).

8.1.3 Impact of training on status

Mere participation in the training was in itself an empowering and liberating experience for many of the women, where it was effectively targeted and delivered. This finding appears to contradict the widely held belief that training given in formal group settings is inappropriate for poor illiterate women (see **8.1.5 below**). In India and Ethiopia, some of the women were of the opinion that their community status was also enhanced by participation in the training. In Ethiopia, the ACORD training was referred to as the 'big training' and was much sought after. Women did not want to attend 'mini-training' alternatives. In India, several women referred to their enhanced status in the community; in particular, the first group of women to be trained considered that they had been hand-picked for the training programme so that they could act as role models for others in the village. However, there was no particular evidence of

this in Peru and Sudan.

The strongest impact of the training on status was in terms of self-esteem, especially for women who had never attended school or any form of training. Many expressed a sense of pride at acquiring new skills and of having been selected for training. This self-esteem appeared to be greatest where the training included either a confidence-building component directly related to women's circumstances or led to a heightened awareness of what it meant to be an 'entrepreneur', as in the Ethiopian and Indian cases. In Ethiopia, several women commented on being made aware of what a business was about (one woman had been hankering after an office job until she realised, from doing some basic calculations, that she was actually earning more from her casual economic activity than she would earn in an office job). Two women talked of their pride at taking part in a training course in a modern government building. In India, when the women were asked about changes to their lives as a result of participating in the project, they cited: pride at being an entrepreneur, at being entrusted with large sums of money for the first time in their lives, increased confidence and boldness (talking to men, moving about in public spaces with men, as at the cocoon market and the Silk Exchange), increased mobility, security, motivation and aspirations (they could see a way out of poverty), increased respect from others, ability to communicate, to think like a business woman, and being 'no longer handicapped as a woman'. While these comments make it difficult to separate out the impact on self-esteem of the training from that generated by the actual creation of the micro-enterprise, it is

very unlikely that the women would have been ready to travel to the cocoon market and the Silk Exchange and become actors in a public space dominated by men, if they had not had the empowering experience of the training. Much of the formal training component, as shown in chapter 5, was targeted at increasing the women's self-confidence and self-esteem.

In Sudan and Peru, there was some evidence, from the trainers more than from the women, that the informal training (business advice in the former, technical advice in the latter) also increased self-confidence because it addressed the individual's needs in their place of business. However, the impact was not as strong as on the formal training, in particular because the confidence building and group solidarity effect is lacking in a one-to-one situation.

Interestingly, three of the women in the Indian Group 1 sample did not receive the initial formal (curtailed) training, although they set up their reeling units at the same time as the other women and took part in all the informal training and the later two-day refresher course. However, as a result of their non-participation in the formal training, they were looked down upon by the others in the group and subjected to scornful comments about their 'untrained' status. This would appear to be another indication that participation in training, in contexts where access to it is strictly rationed, can of itself lead to enhanced status. However, as noted, it also raises the question of how important it is to train all members of a group (see **8.1.5** below).

Increased status in the home on the basis of mere attendance of a training course was less certain, although there was evidence of this with one woman on the Peru project who enrolled on a new course and reported that her husband respected her for her desire to learn.

8.1.4 Impact of training on quality of life

The training did not in itself lead to improved quality of life, rather this would come from the increased income and status generated by the micro-enterprise. In fact, in many cases increased income led to a deterioration in the quality of life, insofar as the women worked longer hours, were away for longer from their children, and in some cases experienced additional tensions from family members because they could not attend to household matters as they did before. There were very few cases of women making conscious decisions to reduce their business activity so as to ensure their own and their family's well-being. Those who did were: two women in the Ethiopian sample (one who stopped making breakfasts, the other who employed two women to help her), one Group 1 woman in the Indian sample (the co-wife who dropped out) and one in Peru - she decided she wanted to have time to attend another course.

8.1.5 Indirect benefits of training

There were a number of less obvious and less easily measured benefits of the

training, which nevertheless are important considerations in the context of women's empowerment and poverty alleviation. In particular, it would appear that appropriate training, when combined with the business experience itself, develops enhanced survival strategies in women. Even where net income gains to the women are small in the short term, if they are better able to survive crises by being flexible and responsive to new market demands (e.g. by conducting market surveys), this will contribute to poverty alleviation in the longer term. This is especially important for those working in uncertain and competitive markets characterised by high inflation, seasonal demand and product saturation. While this finding would no doubt also apply to men, it is particularly important for women, who work at the least profitable end of the informal sector and in less permanent activities.

The research also found that effective training in business skills develops a more positive attitude in women towards their productive work and towards themselves, which credit alone may not be able to do. Many of the women began to see themselves as businesswomen and to take pride in this, even when their business was very small. This applied particularly to the Ethiopia and India projects, and to the informal business advice provided on the Sudan project.

Such training, especially in a group setting, also offers women the opportunity to reflect on and re-assess their lives and their activities, which can encourage an entrepreneurial attitude. This reflection is something they do not usually

have time for in their busy lives and is a gain in its own right, allowing them the space to focus on their productive work and to think of ways of improving it. Moreover, formal group training affords women the opportunity to share experiences, concerns, ideas and information, which can promote individual and group self-awareness as well as new ideas for businesses. This is also a gain for poor women, who are often isolated, not mobile and do not have access to information networks as men do. Less directly, training aimed at empowering women economically may lead to a wider empowerment in terms of community mobilisation and group solidarity. India provided a notable example, when the women mobilised in support of a woman wrongly accused of theft by a higher caste man.

Finally, training can have a multiplier or 'spin-off' effect in that those who have been trained can pass on skills to others who have not undergone training and influence their attitudes and behaviour. This was the case in the India study, where three of the ten women in Group 1 (and one in Group 2) did not receive the initial formal training yet were infected by the increased self-confidence of the others and picked up their marketing skills. This is the 'cascade' model of training, in which those already trained act as 'trainers' for others.

8.1.6 The relationship between the four indicators (income, access/control of resources, status and quality of life)

By examining the relationship between the four indicators, it was possible to

assess the extent to which the increase in income rather than the training itself led to increased access and control of resources, increased status and improved quality of life for the women covered by the study. At the same time, it was important to know whether increased income led to improvements in the other indicators; an increase in income without subsequent increases along the other dimensions would indicate that the women were little more than unpaid labourers in the household, as male relatives would continue to control their income.

We had anticipated that as a woman's income increased so would her control over that income and the resources required for her work and this in turn would lead to an increase in status, both in the home and the wider community. This 'virtual spiral' of empowerment (Mayoux 1999) is widely believed and is used to justify a wide range of interventions with low-income women, especially in micro-finance. However, an examination of changes according to the four indicators did not reveal a clear cut linear relationship. Moreover, the relationship between the indicator of income and the others varied in strength, with the strongest link being between income and self-esteem, and the weakest between income and status in the household. These are examined below. However, it should be remembered that the numbers involved are very small, as were income gains in most cases (which might explain in part the limited impact of income on the other indicators).³⁰

³⁰ While we have considered the link between training and increased

income in the first instance and then between training and the other indicators, it is possible that the link could be in the opposite direction, i.e. that training could lead to increased status and/or increased access and control of resources **before** it results in increased income.

Income and access/control of resources

As income increased, there was no particular increase in access and control of the resources used in the woman's business, largely because the woman already controlled them. In most cases the woman's income was so low that male members of the household did not seek to take it from her. They also did not perceive of her work as a 'business', or else they saw it as a traditional female activity, and therefore they were not interested in it. The Indian group and one woman in the Ethiopian sample provided exceptions in this respect (see below).

Inversely, where the resources used in the woman's business were already controlled by the husband, an improvement in income did not appear to lead to an increase in her access and control of resources nor did it afford her greater freedom of movement. This was the case with two women in the Sudan sample, whose husbands would not allow them to work outside the home despite increasing their incomes, and one in Peru, where the father stopped letting his daughter make cakes independently in the family bakery despite her

making a good profit.

Where the men did see the women's activities as a business, however, they tended to want to control it, and so any change in access and control of resources was in a negative direction. This was clearly the case in India, where reeling entrepreneurs are almost always men and the NGO initiative was breaking with that tradition. The men's resentment at not being in charge of the business activities associated with the reeling unit led to household conflict and finally, at the women's insistence, to the NGO agreeing to the men's involvement in both the buying of cocoons and the selling of silk. By the end of the research period, the women only remained responsible for accessing the loan.³¹

³¹ The final round of interviews suggested that both the men and the women would not object if the NGO dropped its stipulation that it would give the loan only to the woman. The researcher was of the opinion that this last form of control by the woman would soon be dropped and they would then be entrepreneurs only in name, having reverted to being unpaid household labourers in reeling units controlled by men. In terms of women's economic empowerment the project had largely failed.

Likewise, in the one case in the total Group 1 sample of 40 women (the four countries combined) where the woman's income increased significantly to the

point where it became a 'serious' business, the husband gradually took control. This was in Ethiopia, where the profit from Hiwot's canteen increased tenfold from approximately £16 month to £160 per month at one stage (and then fell back to roughly fivefold). In her case, she experienced a **decline** in access and control of resources and with it a decline in household status, as the husband began to see it as **his** success. It was also the case of Hilda in the Peru sample, who said that her father was jealous of her success in making cakes, and refused to let her continue independently and ceased to consult her about the bakery. These examples support existing evidence that the risk of men taking over control of income and resources rises as a woman's income increases. At the same time, in Peru one Group 1 woman (Eulalia, who did not make use of the fruit processing technology learned) also increased her income tenfold and her husband started working with her; however, in the short time that this was an expanding business, he showed no sign of wishing to take it over and seemed happy to accept her advice. Likewise, in Group 2 Eduviges developed a new and expanding business after having received training (significantly without having ever taken out a loan) but her husband did not try to control it. Rather he started to help her.

In the light of the above, it was interesting to find evidence, from Ethiopia in particular, that those women who had no male adults in the household seemed to be more successful than those with male heads. ³²

32 In a study of a BRAC programme to promote female restaurateurs in Bangladesh (Khan 1995), it was also found that the women who were divorced or separated were more entrepreneurial than those who were married; for the latter, their husbands controlled the business in the same way as the husbands came to control the silk reeling enterprise in the Indian case study. The study found that there was no change in the women's status in the home or the community arising from the programme.

Income and status

The clearest link was between increased income and increased self-esteem, followed by increased community status. As a number of women began to be perceived as successful by the community, they were invited to take up leadership positions on local committees (four in Ethiopia, two in Peru and four in Sudan). Evidence of increased status in the home was also present but it was less clear as to whether it had led to any significant change in gender relations, in particular in increased decision-making and mobility. The greatest change was probably witnessed in the Ethiopian sample, where gender relations were less rigidly constrained than in India or Sudan.

However, whatever evidence there was of change in the woman's status in the home, it was not necessarily permanent. Any increased respect from male relatives appeared to be more a product of male recognition of the woman's

increased contribution to the household than of any intrinsic change of attitude on the part of the man. As it was influenced by external factors (income), it was subject to change. Hence male respect for the woman could decline, and violence and/or verbal abuse increase, if the woman's income fell. This was particularly clear in the Indian case. As the researcher reported, when times were good, the husband would claim credit ('I trained her'); when they turned sour, he would heap abuse on her (in one case terrorise her by plunging her head in a water tank). Male respect might also decline if the man saw the woman's economic success as a threat to his own self-esteem and status (this might have been one factor in Hiwot's husband taking control of her thriving canteen business). In Peru, husbands were more appreciative of their wives' efforts when they were unemployed; there was no evidence, except perhaps in Eulalia's case, that this would not change once the men got jobs again. In contrast, in Ethiopia, Etsehiwot worked in co-operation with her brothers, helping them with the garage accounts while they reciprocated by encouraging their clients to buy food and drinks from her shop.

Likewise, to the woman, any perceived increase in her status in the household was closely associated with the increased contribution she was making. Many women spoke with pride of the fact that they were meeting all household expenses and with shame when they had to ask their husbands or other relatives for money. Hence her own self-respect might stem more from this than from any intrinsic belief in her own worth.

Where an expansion of the woman's business activities meant that she was providing employment for the man, this improved gender relations in the household and reduced violence where it existed. In Peru, Eulalia's success with her kebab stall improved her relations with her husband considerably, as he saw himself as entering into business with her and no longer as a casual employee elsewhere. In Ethiopia four men started helping their wives with their productive work (but not with domestic work) and in India, relations were better whenever the man was contributing to the reeling work. However, the men did not see themselves as employees, rather that this was a family enterprise. The wife might not see it as her success but would keep her views to herself.

As income increased, there was little sign of male members of the household taking a greater share of domestic duties. There was one exception documented in Ethiopia (Meriem's husband started looking after the children and the house on the days when she went to the nearby town). In Peru, four men started helping in the house, washing their own clothes and sometimes cleaning or cooking (the latter if there was nobody there to do it for them). However, they were all unemployed and it was not at all sure that they would continue once they obtained jobs again. In contrast, in all four countries female members of the household (sisters and daughters) invariably found that they were taking on a greater share of the domestic duties - and often complained about it. In some cases, tensions also rose with the men if the woman was spending too much time on her economic activities for their comfort.

The above findings suggest that the most complex area of gender subordination continues to be at the **household** level. Our understanding of this issue is impeded by the fact that many subtle forces, both internal to the household and external, come to bear on the situation e.g. the woman's bargaining position in the household and the community's perception of a woman's value (Sen 1990, Kabeer 1995). At the same time, however, it would not be reasonable to expect significant change in gender relations to occur during such a short period of field work.

Income and quality of life

On the whole, increased income did not lead to increased quality of life for the women (except in so far as it led to better household nutrition). Even where there were improvements according to all three indicators of income, access/control of resources and status, this was usually at the expense of an increased working day, given women's multiple roles. In some cases this had a detrimental effect on their lives. In Ethiopia, two women made conscious decisions to forego some additional income so as to reduce what was an intolerably long working day. In India, when, in the later stages of the field work, the women were able to hand over the tasks of buying and selling to their male relatives, they were relieved, because it reduced their considerable daily workload as well as tension in the household. And in Peru, the one Group 2 woman who successfully used the technology she had received (Eduviges) was thinking of employing a maid to do the housework; she and her sisters

also did their productive work in shifts so that they could be with their children when they were not in school.

We have therefore concluded that training, especially in business skills with its wider application than technical skills, did have a positive impact on the women's economic activities and incomes in a considerable number of cases, and in some helped them to develop genuine micro-enterprises. However, impact of training, whether directly or indirectly, on other aspects of their businesses and lives, namely access and control of resources, status, and quality of life, was not clear cut. Not only did the impact vary in strength but it could be negative as well as positive. The link between training and micro-enterprise development exists, therefore, but its exact nature is complex.

8.2 Effective training for women's micro-enterprise development (research question 2)

8.2.1 Training in business skills

8.2.2 Training in technical skills

8.2.3 General characteristics applicable to both types of training

The above findings have shown that training for women's micro-enterprise development can raise women's economic and social status. This study found that the most effective training was provided by the Ethiopia and India studies, and to a lesser extent by the Peru and Sudan informal training components (although data on these were limited). This was both in terms of numbers of women who implemented positive changes to their economic practices as a result of the training and in terms of the potential for increased productivity and increased income as a result of these changes. The impact of formal training in Peru and Sudan was less on both of the above counts because it was not well targeted and delivered.

These findings are drawn from a very limited number of training programmes, in particular with respect to technical training (very small numbers in Peru and Sudan). The dangers associated with producing lists of 'effectiveness' indicators divorced from context also have to be taken on board. Nevertheless, the findings from these four case studies suggest that:

8.2.1 Training in business skills

Training in business skills is likely to be effective if it

- teaches generic skills such as bookkeeping or market research in 'real' contexts. In Ethiopia this was simulated on the training premises with women buying and selling products among themselves; in India

the women were taken on exposure trips to markets, and an NGO worker accompanied them to offer advice when they carried out their own transactions

- increases understanding of the characteristics and dynamics of markets, while also developing awareness that market activity impacts upon men and women differently
- increases understanding of the nature of credit, where applicable (in India, the implications of heavy debt on their business had not been adequately demonstrated to the women)
- creates positive attitudes towards business (as opposed to salaried employment) and helps women to see their productive work as a 'business' that can be developed; it motivates them to succeed
- encourages women to be flexible and responsive to market conditions, to seek out new customers and markets (most women work in similar areas of activity as an extension of their domestic work which results in saturated and unprofitable markets) and to grasp opportunities as they arise - hence familiarising women with the notion of 'calculated risk' ³³
- recognises and builds on women's existing experiences in the

marketplace, as was the case with the Ethiopian training, and with the informal advice in Sudan and Peru (because it addressed the requirements of the specific business engaged in, or proposed, by the individual); business skills are more readily acquired from training if trainees have prior experience to draw on³⁴

- teaches the principles of bookkeeping, even to those who are not numerate on paper. While many of the women showed a great capacity for mental calculations and some an astute business sense, they remain relatively powerless in the world of business if they have no written records (as exemplified by the India study); getting someone else to write figures down may be better than having no written record at all.

³³ There was evidence from the Peru data that some of the women who had followed the fruit processing course were able to apply some of the skills, especially those related to business, to other areas of activity. Some of these women showed considerable business acumen but had not found the technical training useful.

³⁴ In India, the task was greater because the women had no business experience.

8.2.2 Training in technical skills

Training in technical skills is likely to be effective if it

- takes the women's needs, as identified by them, as a starting point rather than someone else's assessment of what is a feasible area of activity or a potential area for technology transfer. In Peru, the fruit processing technology being transferred was inappropriate for poor women because an initial investment in equipment, chemicals and a licence needed to be made; also, the type of special bread being taught did not have a market in the area where the training was given. Poor women need skills which they can apply easily to profitable activities.
- develops technical skills within a meaningful economic context, i.e. it contains a business dimension. Technical training alone (as with the sewing course in Sudan) does not show women how they can use newly acquired skills to generate an income.
- teaches broad-based skills which can be modified if necessary to meet unexpected changes in market conditions (e.g. the arrival of *el Niño* in Peru made fruit processing unprofitable because of the high price of fruit) or regional market demands (as with the specialist bread making referred to above). Or, it teaches alternative skills so

that when the market is not viable for one product, the women can turn their hand at another (e.g. in India, the women wanted training in other skills such as *beedi* rolling so that they could make a living when silk reeling was unprofitable).

- is applied to real tasks, e.g. in Peru some of the training in bread making took place in a bakery; in Sudan the women sewed or handmade their own articles during training; in India, the Group 2 women received advice on assessing the quality of cocoons from the male escort as they were dealing in the market.

8.2.3 General characteristics applicable to both types of training

Training will be most effective if it addresses the following:

a. Delivery of training

- it is complemented by some form of 'follow-up' e.g. workplace visits, refresher courses, regular meetings. When faced with many difficulties and a heavy workload, it is easy to become disheartened and give up. People also forget what they have learnt unless they are practising and reinforcing it continuously. In Ethiopia the first group to be trained had forgotten most of what they had learnt by the end of the research period ³⁵; in Sudan three women who had received

some business advice clearly wanted more (two considered that they had learnt more from direct experience in the market than from training); in Peru the 'technical assistance' was judged by two women as more useful than the formal training but was only available on request

- it is effectively delivered, with sufficient time and resources allocated (e.g. on the Sudan sewing course there were only two sewing machines in one training centre for up to 75 participants); allows for adequate hands-on participation by those attending so that they can experiment with and improve newly acquired skills and practices
- it treats them as sources of valid knowledge and active participants in the learning process rather than as ignorant and passive recipients of knowledge; the Ethiopian training showed that this was possible even in a conventional teaching context
- it is of a significant scale to have an impact: on the Peru programme the business component of the course was covered in two hours (although the project document specified a larger component), in Sudan access to on-going business advice was very limited, as was technical assistance in Peru. The full 28 days of initial training in India would probably be a luxury on most projects but the three day course

in Ethiopia showed that much can be achieved in a short period.

³⁵ The researcher's regular visits to the Group 1 women served indirectly as follow-up as they reminded the women of what they had learned during the course and encouraged them to apply the skills.

b. Gender analysis

- it distinguishes between women and men's social and economic circumstances (the Peru programme assumed that women had the same level of capital available to them as men, whereas the male sample showed that men's businesses tend to be larger, more stable and more structured than women's); home or workplace visits (as with the Sudan and Peru informal training) are appropriate as they respond to the demands of women's working day ³⁶
- it provides an analysis of the gender relations which make it so difficult for women to engage in independent economic work; only the Ethiopian and Indian programmes did this, the former in a short half-day component called 'women in trade', the latter as part of its formal training in a component entitled 'motivation, awareness, confidence' where it addressed issues of self-perception, gender roles and male

support for the project ³⁷. There was a small element also in the management component of the Peru course.

- it explicitly addresses these gender relations so that men facilitate rather than undermine women's economic activities (this requires assessing the needs of both men and women). The Indian project failed largely to empower the women because it placed them in a conflict situation with their husbands over control of the enterprise; in Ethiopia, the one highly successful woman found her business being taken out of her hands. A woman's increase in income may lead to the male relative withdrawing his own contribution to the household (one woman in Peru said her husband wanted to contribute less because she was earning more). Women need to learn how to handle such situations.
- it provides a confidence-building dimension, whether at the individual or group level, which encourages women to change their attitudes towards themselves and their economic activities and to seek to turn the latter into real businesses; it also teaches them the importance of time management given their multiple roles.

³⁶ However, the intensive mode of the Ethiopian course (7 hours per day) did not appear to deter the women, perhaps because it was only for three days.

37 The Group 1 women's curtailed programme did not cover this adequately.

c. Needs analysis

- it builds on women's needs as identified by them, so that it provides a realistic entry point - for poor women in particular it must not create too big a gap between what they now know and do and what they need to know and do (in India, the jump from powerless labourer to reeling entrepreneur placed too great a demand on the women in the short term; in Peru, the fruit bottling procedures involving chemicals and sterilisation were too complicated for the women to grasp from a few hours of training)
- at the same time, it encourages women to enter new areas of activity beyond those which are an extension of their household activities, as these are likely to be labour-intensive, to be carried out in highly competitive or saturated markets and to generate low profits. Training courses that help women develop strategies to enter new, male-dominated areas should provide regular support and follow-up to help them survive the initial difficult period.
- it assesses the level of risk for women, especially where it is aimed at bringing about radical attitude and behaviour change in vulnerable

groups (as in India) and is prepared to provide adequate and on-going support where necessary - such a 'process' oriented form of training is highly complex and unpredictable as to where it might lead.

In terms of analysing the different types of training covered by the study, in addition to the technical/business dimension, there were also the formal/informal and the mixed/women's only dimensions (as illustrated in **Appendix 1**). The research, in particular the interviews with trainers and observations of training sessions, would suggest that in each case there are strengths to each type of training, just as there are for individual versus group-based forms of support.

As for the relative advantages of **business** and **technical** training, in the Ethiopian case, training solely in business skills would appear justified because the majority of the women were involved in retailing. On the other hand, in Peru and Sudan (some) women were acquiring new skills and technologies designed to help them move into new areas of activity and therefore the emphasis on technical training would appear justified. What can be concluded, however, is that technical training is insufficient - there needs to be an accompanying business component if women are to use these skills to generate an income.

Formal training was valued because it can be well planned in advance, can reach large numbers of people and is therefore more cost-effective. It also allows for the exchange of ideas, information etc, as well as group confidence-

building activities, all of which are important for women. **Informal** training, on the other hand, allowed for specific problems to be dealt with on the spot (important for women who may not be very mobile and have limited time) and solutions to be worked out. It also provides support and advice as and when required, and in so doing builds up the woman's confidence in her business capabilities. Again, a mixture of formal and informal training, as in the Indian case, may be appropriate in many circumstances.

As for **mixed** training as opposed to **women-only** training, the findings would appear to suggest that mixed training does not place women at a disadvantage as long as the programme seeks to target them specifically and to ensure that they are not marginalised in the training process by more articulate and confident men. The consensus of those involved in mixed training was that it was better for women as in the real world they had to deal with men as competitors, suppliers and customers. Participating in training courses alongside men can be empowering for women. Women-only training, however, allows women space to express themselves freely, which they may not feel able to do in the presence of men.

8.3 Interaction between training and credit (research question 3)

As credit was the only other significant input provided on these projects, findings were only available in respect of the link between it and training. It should be stressed that the purpose of this study was not to undermine the

role played by micro-credit in assisting poor women. Rather it was to provide evidence that well-designed and well-targeted training can complement credit, thereby maximising potential benefits for women.

Appendix 5 provides a synopsis of the cases where credit had made a significant contribution to the business, in conjunction with training. This shows that in 49 cases out of a total of 57 who received both training and credit, there was evidence that credit contributed to the development of their micro-enterprises (through the purchase of equipment, raw materials, retail items etc) and that in the majority of cases (41), this was considerable. It is also significant, however, that one of the three most successful women in the study had not been in receipt of credit (Eduviges in Peru) and another (Eulalia, also in Peru) had not made use of the training she received, at least not its technical aspects. Only Hiwot successfully combined her training and her credit to increase her income dramatically. In the other cases, the increases were not large, and some were marginal.

Lack of capital is frequently cited as a major barrier to women developing their own enterprises, and indeed, in this study, many of the women cited this as their main problem. This view was supported by the trainers. From the evidence provided here, ***there is no doubt that, without access to credit, much of the training would have had little impact on income levels.*** Crucial, however, is the finding that for most of the women in the Ethiopian study, and for those women in the Peru study who took up activities in the area

for which training was given, it was **training** and not credit that was the catalyst for the development of economic activity. In the case of India and the informal training in Sudan (from limited data), even though **credit** was the catalyst, the women would not have entered (and did not enter) new areas of activity on the basis of credit alone as they lacked ideas, confidence, positive attitudes towards business and the skills to assess the market, develop business plans and keep records.

8.4 Conclusions and recommendations

8.4.1 Policy recommendations ³⁸

This is a small study, the findings of which can only be viewed as indicative of what might be found elsewhere. Nevertheless, they reveal that in a considerable number of cases, training did increase the women's incomes and their social status. Even where the women were not able to sustain increased income levels, largely due to adverse economic conditions, there was evidence that the skills acquired in training reduced their vulnerability to crises. These skills will also help them to make better use of future credit. At the same time, however, some of the training had serious shortcomings. There are therefore lessons to be learned and scope for improvement in the way training is designed and delivered.

Poor women who are scraping a living to keep themselves and their families alive do not perceive of themselves as engaged in business. As the Ethiopian researcher wrote:

These people enter productive activities in a haphazard, unplanned way, for survival purposes. Usually these are activities where there is a lot of competition and little profit. Training can help them break this vicious circle of poverty.

Poor women lead heavily constrained lives, often with very limited experience of the outside world and of the marketplace. In addition, those who cope every day with the consequences of poverty are likely to develop a fatalistic attitude as to what the future holds for them (this was particularly the case with the Indian women); access to credit alone will not necessarily lift them out of despair and give them self-confidence. Training on the other hand offers them an opportunity to broaden their vision, to deepen their understanding of the marketplace, acquire new skills and to learn from others as well as from their own reflections on experience. Women already have less access to education and training than men; if they are deprived of it through micro-enterprise/small business development programmes, they will be even less able to compete with men in both the formal and the informal sectors of the economy.

It is not possible to say how many of these women transformed their income generating activities into a business as a result of the training. A number of the

Sudanese and Ethiopian women never got beyond eking out a living from selling retail items in small quantities as and when they could. Others had developed short and medium term plans, engaged systematically in market research and thought about how to attract more customers. In India, the women were transformed into entrepreneurs overnight by the NGO - but that alone did not ensure that they acted as such nor that they were running real enterprises. The Sudanese case was particularly striking in that the women appeared to be taking out one short-term loan after another just to raise capital to buy some goods for onward sale at a small profit. There was little indication that they were able to amass sufficient resources to start building up business capacity. On the contrary, the little profit they made seemed to be swallowed up by family obligations.

Many initiatives to support micro-enterprise development target men and women who can show that they have potential as successful entrepreneurs. These people are relatively easy to help and it is possible that all they need is indeed credit. However, they are unlikely to be the poorest members of society and, indeed, there is evidence that many micro-financing schemes are not reaching the most disadvantaged (Mayoux, 1999). If DFID is to achieve its goals of poverty alleviation, it has to provide programmes that target those who are the most difficult to help. They are likely to need considerable and continuing support. Training, whether through a one-off formal course, through on-going one-to-one business or technical advice, or a mix of training inputs, may be an appropriate form of support, especially in conjunction with micro-

credit.

We were surprised to discover the extent to which the women in this study were responsible for the survival of the household. ***In numerous cases, women provided the only source of income, either because they were the head of household, or because the husband was unemployed; in a few cases the woman even provided employment for the husband. This makes the male orientation of so much of the training provided for those working in self-employment/the informal sector appear misplaced.*** Given this heavy burden on women to generate an income, it is all the more important that they have access to relevant skills as well as to micro-credit. Moreover, almost all the women without exception at the start of the study expressed a willingness or a desire to increase the amount of time and effort that they put into their productive work. The challenge for donors is how best to harness this energy and motivation.

The significance of the above findings for DFID, other official donors, governmental and non-governmental agencies involved in this area, and training providers lies in two sets of findings: firstly, the ways in which training can enhance women's productivity, income and status, especially in conjunction with credit and, secondly, the features associated with effective training in this context. Both can make a significant contribution to policies directed at the alleviation of poverty through micro-enterprise development as well as to practice. It is to be hoped therefore that the findings of this study will contribute

to DFID's Skills for Development programme, and in particular will highlight the need to engage in a thorough gender analysis at every level of intervention.

The intention of this study has not been to argue for **more** training, nor that training should be given higher priority than credit or other inputs. Indeed, it was quite remarkable to discover that many of the women featured in the study had had access to a wide range of non-formal education and training opportunities. This was especially the case in Sudan and Peru. This would suggest that many small training programmes exist (or have done until the recent past) but it is likely that they have been poorly targeted and delivered, and many have not been offered alongside credit. The findings presented here suggest that ***what is required is training in conjunction with credit for the poorest women, and that it should be designed carefully for its target audience and well delivered by experienced and gender-sensitive trainers.***

8.4.1 Policy recommendations ³⁸

³⁸ Although data were gathered on the direct and indirect costs of the training being provided, they were incomplete and could not be broken down sufficiently to allow any cost-benefit analysis to be undertaken; nor was it possible to indicate the relative advantage in terms of costs of running one type of training over another.

This study clearly shows that poor women benefit from training which develops skills and self-confidence that will allow them to work and to survive in the economic arena. For the poorest, credit is not enough. Therefore

1. Donors, training providers and other involved parties need to acknowledge that training which is appropriately designed and delivered can contribute to women's micro-enterprise development and in the longer term to poverty alleviation. Training provision should be built into programmes that start from a thorough analysis of the needs of the identified target group.

2. Donors and training providers need to work towards improving the quality of training to support women's micro-enterprise development. They need to acknowledge that some training is poorly designed, poorly targeted and badly delivered. The lack of thorough evaluation of training for women's micro-enterprise development has resulted in limited knowledge of what works and what does not. The tendency therefore has been for training to be dismissed as ineffective. Yet, this research shows that this is clearly not the case. Achieving the appropriate focus and level for the identified target group, selecting individuals for training who share a sufficiently homogenous set of needs and experiences, organising the training to facilitate practical learning and skills application, and finding competent trainers who are sensitive to the needs of poor women while not patronising them are

all challenging tasks. They require greater effort than is currently afforded them.

3. In the light of the above, donors and governments should support more research into effective training in this context and the dissemination of examples of good training practice (all the programmes studied here had elements of good practice). Research should include longitudinal studies with a longer time span than the current one (8-9 months of field work), which follow women over a period of years, and comparative studies to measure the benefits of combined training and credit programmes against credit-only programmes. ***The Dire Dawa programme in Ethiopia, as it is currently structured, offers an excellent opportunity for such research to be carried out.***

4. Donors and training providers should recognise that, even if it is possible to identify key characteristics and examples of 'good practice', what constitutes effective training for any particular group will vary. It cannot be said that formal training is more effective than informal, that business skills are more important than technical skills, that women should or should not be trained alongside men, that a certain period of training is desirable etc. The correct mix of ingredients for any particular group can only be identified by means of a thorough needs analysis which takes the views of the women as the

starting point (and those of their male relatives, so as to avoid conflict situations developing).

5. Training for micro-enterprise development needs to be **strategic**. Firstly, providers need to engage in, and learn from, local/regional market and sub-sectoral analyses before designing programmes. Secondly, training needs to include a gender analysis component, which develops among women an awareness of the barriers that they face as women in operating in the marketplace and helps them develop strategies to overcome these. Both require the involvement of individuals with relevant expertise. This has staffing and cost implications for agencies providing and/or funding training.

6. Donors and training providers need to fund and design interventions that go beyond a short one-off training exposure, as this is unlikely to lift women out of poverty into profitable activities and keep them there. This was one of the clearest messages of the study. **All four case studies showed that lack of follow-up, or insufficient follow-up, diminished the impact of the initial training input.** Experience from adult education and training programmes of all kinds suggests that adults need continuing inputs and support in their application of new knowledge and skills. It also suggests, as this study confirms, that the most effective learning comes from a combination of training and business experience; the latter cannot be

acquired quickly.

7. Training methods need to ensure that women are treated as sources of valid knowledge and that their individual experiences are allowed to contribute to group learning. This can make an important contribution to the empowerment of women.

8. Interventions aimed at improving women's economic and social status also need to take male stakeholders' needs on board. If they impact upon men negatively, they will generate hostility, and if men feel threatened, they are likely to sabotage attempts to bring about change. Men also need to be given gender awareness training - otherwise, they will continue to oppose initiatives to empower women which they see as undermining their own status.

9. Donors and training providers need to have programmes evaluated independently, starting with the participants' experiences of what has been achieved. Without this, lessons will not be learned. At the same time, this evaluation needs to take account of the role of training within the goals of the whole project.

10. Donors and training providers need to ensure that the training of women becomes part of the mainstream discourse on technical and vocational education and training (TVET); by its silence on gender

issues and its failure to engage in gender analysis, this discourse suggests that such programmes are for men only. Mixed-sex training and women-only training for informal sector activity need to be developed, funded and promoted as an integral part of TVET.



Home"" """"> [ar.cn.de.en.es.fr.id.it.ph.po.ru.sw](#)



References

ACORD (1996) Port Sudan Small Scale Enterprise Programme. Planning Document 1996-8, ACORD, London

Afenyadu, D, King, K, McGrath, S, Oketch, H, Rogerson, C and Visser, K (1999) Learning to Compete: education, training and enterprise in Ghana, Kenya and South Africa. Report presented to Education Division, DFID by the Centre of African Studies, University of Edinburgh

Alcazar, M and Tomasi Scott (1996) Assessment of the ITDG Food

Processing Technology Capacitation Program. Fundacion CODESPA, Lima

Appleton, A (1995) *Do It Herself: women and technical innovation*. IT Publications, London

Awori, T (1995) Training issues: women in micro- and small-scale enterprises in Africa. In L Dignard and J Havet (eds) *Women in Micro- and Small-Scale Enterprise Development*. Westview Press/IT Publications, Boulder/London. pp 229-248

Bennell, P (1999a) *Learning to Change: skills development among the economically vulnerable and socially excluded in developing countries*. Employment and Training Papers, 43, ILO, Geneva

Bennell, P (1999b) *Vocational Education and Training in Tanzania and Zimbabwe*. DFID Education Paper 28. DFID, London

Buckley, G (1997) Micro-finance in Africa: is it either the problem or the solution? *World Development*, 25,7, pp 1081-1093

Buvinic, M (1986) Projects for women in the third world: explaining their misbehavior. *World Development*, 14,5, pp 653-664

Commonwealth Secretariat (1992) *Entrepreneurship Skills for Young Women: A Manual for Trainers*. Commonwealth Secretariat, London

Creevey, L (1996) *Changing Women's Lives and Work: an analysis of the impact of eight microenterprise projects*. IT Publications, London

Cummings, SJR, van Dam, H and Valk, M (1994) *Gender Training: the source book*. Oxfam, Oxford

EDA/CPS (1996) Women's Micro-Enterprise Promotion in Silk Reeling. Project Proposal submitted to the Small Industries Development Bank of India, Karnataka

Ellis, P (1990) *Measures Increasing the Participation of Girls and Women in Technical and Vocational Education and Training: a Caribbean study*. Commonwealth Secretariat, London

Gibson, A (1997) Business Development Services for SME Development: a Guideline for Donor-Funded Interventions. A report to the Donor Committee on Small Enterprise Development. April. London

Goetz, AM and Gupta, R. Sen (1996) Who takes the credit? Gender, power and control over loan use in rural credit programmes in Bangladesh. *World Development*, 24,1 pp 45-63

Goodale, G (1989) Training for women in the informal sector. In F Fluitman (ed) *Training for Work in the Informal Sector*. ILO, Geneva (Also published as

ILO Training Discussion Paper No 36)

Gray, L et al (1993) *Reducing the Cost of Technical and Vocational Education*. Education Paper No. 3 DFID, London

Grierson, JP (1997) Where there is no job: vocational training for self-employment in developing countries. SKAT/IT Publications

Harper, M (1989) Training and technical assistance for micro-enterprise. In J. Levitsky (ed) *Micro-Enterprises in Developing Countries*. IT Publications, London

Harper, M (1996) *Empowerment through Enterprise: a training manual for non-governmental organisations*. IT Publications, London

Hashim, I (1997) Preliminary Evaluation of Port Sudan Small Scale Enterprise Programme. June. ACORD, London

Howes, M (1998) An Assessment of the ACORD Dire DAWA Urban Development Programme. January. ACORD, London

Hulme, D and Moseley, P (1996) *Finance against Poverty*. Routledge, London

ILO (1996) *Rural Women in Micro-Enterprise Development: a training manual and programme for extension workers*. ILO, Geneva

Islam, M (1991) *Diversification of Women's Occupations through Training: Bangladesh*. Training Discussion Paper No 57, ILO, Geneva

ITC/EDA (1997) Women's Micro-Enterprise Promotion in Silk Reeling India. Second six-monthly report, July-December 1996. January. Rugby

ITC/EDA (1998) Fifth Six-Monthly Report. January - June 1998. July. Rugby

Iyer, L (1991) *Diversification of Women's Occupations through Training: India*. ILO, Geneva

Johnson, S and Rogaly, B (1997) *Micro-Finance and Poverty Reduction*. Oxfam and ActionAid

Jumani, U (1989) Training for women in the informal sector: the experience of the Self-Employed Women's Association (SEWA), Ahmedabad, India. In F Fluitman (ed) *Training for Work in the Informal Sector*. ILO, Geneva

Kabeer, N (1995) Necessary, Sufficient or Irrelevant? Women, Wages and Intra-Household Power Relations in Urban Bangladesh. IDS Working Paper No. 25, Brighton

Kabeer, N (1994) *Reversed Realities*. Verso, London

Kent, DW and Mushi, PSD (1995) *The Education and Training of Artisans for*

the Informal Sector in Tanzania. DFID Education Paper, no 18. DFID, London

Khan MR (1995) Women entrepreneurs in the Bangladeshi restaurant business. In *Development in Practice*, 5,3

King, K and McGrath, S (eds) (1999) *Enterprise in Africa: between poverty and growth*. IT Publications, London

Kraus-Harper, U and Harper, M (1991) *Getting Down to Business: a Training Manual for Business Women*. Intermediate Technology Publications, London

Leach, F (1996) Women in the informal sector: the contribution of education and training. *Development in Practice*, 6,1, 25-36 (also published in D Rowen-Campbell, ed, 1999, *Development with Women*. Development in Practice Readers, Oxfam)

Leach, F (1995) Women and training for the informal sector. In S McGrath, K King with F Leach and R Carr-Hill, *Education and Training for the Informal Sector*. DFID Education Paper No 11. DFID, London

Longwe, S (1998) Education for women's empowerment or schooling for women's subordination? *Gender and Development*, 6,2, pp 19-26

Mayoux, L (1999) Questioning Virtuous Spirals: Micro-finance and Women's

Empowerment in Africa. *Journal of International Development*, September

Mbilinyi, M, Mbughuni, P, Meena, R and Olekambaine, P (1991) *Education in Tanzania with a Gender Perspective*. SIDA, Dar es Salaam

McGrath, S, King, K with Leach, F and Carr-Hill, R (1995) *Education and Training for the Informal Sector*. DFID Education Paper No 11. DFID, London

Middleton, J, Zideman, A and Van Adams, A (1993) *Skills for Productivity: vocational education and training in developing countries*. OUP, Oxford

Moser, C (1991) Gender planning in the third world: meeting practical and strategic gender needs. In T Wallace and C March (eds) *Changing Perceptions: writings on gender and development*. Oxfam, Oxford, pp 158-171

Moser C (1993) *Gender Planning and Development: theory, practice and training*. Routledge, London and New York

Parker, RA (1993) *Another Point of View: A Manual on Gender Analysis Training for Grassroots Workers*. UNIFEM

Rogers, A (1997) *Women, Literacy and Income Generation*. Education for Development. Reading

Rao, TV and Wright, C (1991) *Entrepreneurial Skills Development Programmes in Fifteen Commonwealth Countries*. Commonwealth Secretariat, London

Rao, TV, Wright, C and Mukherjee, H (1990) *Designing Entrepreneurial Skills Development Programmes: Resource Book for Technical and Vocational Institutions*. Commonwealth Secretariat, London

Rodriguez, C et al (1998) Training in food processing technologies in Peru. In M Battcock, S Azam-Ali, B Axtell, and P Fellows, (eds) *Training in Food Processing*. Intermediate Technology Publications, London. pp 85-90

Schuler, SR, Hashemi, SM and Badal, SH (1999) Men's violence against women in rural Bangladesh: undermined or exacerbated by microcredit programmes? *Development in Practice*, 8, 2, pp 112-126

Schweitzer, J (1994) *Vocational Education and Training. The role of the public sector in a market economy*. World Bank, Washington

Sen, A (1990) Gender and cooperative conflicts. In I. Tinker (ed) *Persistent Inequalities*. OUP, Oxford

Teklu, Hailu (1997) First Phase Report on Entrepreneurship Training, September-October. ACORD, Dire Dawa

Varley, A (1996) Women heading households: some more equal than others. *World Development*, 24, 3, pp 505-520

Wadehra, R (1991) Breaking the mould: women masons in India. In T Wallace and C March (eds) *Changing Perceptions: writings on gender and development*. Oxfam, Oxford. pp 268-272

Walsh, M, Kane, K and Nelson, C (1991) A case for business training with women's groups. *Small Enterprise Development*, 2,1, pp 17-25

Williams, S (1994) *The Oxfam Gender Training Manual*. Oxfam, Oxford

Wolfensohn, JD (1995) Women and the Transformation of the Twenty First Century. World Bank Presidential address to the 4th UN Conference on Women, Beijing, September 1995

World Bank (1991) *Technical and Vocational Education and Training: a World Bank policy paper*. World Bank, Washington



Home > [ar](#).[cn](#).[de](#).[en](#).[es](#).[fr](#).[id](#).[it](#).[ph](#).[po](#).[ru](#).[sw](#)



Appendix 1: Types of training covered by the study and access to credit/savings

| | ETHIOPIA | INDIA | PERU | SUDAN |
|--------------------------|-----------------|--------------|-------------|--------------------------------|
| Technical | | (limited) | √ | √ |
| Business | √ | √ | √ | √ (different target groups) |
| Formal | √ | √ | √ | √ |
| Informal | | √ | √ | √ (different target groups) |
| Women only | | √ | | √ (formal) |
| Mixed | √ | | √ | √ (informal) |
| Access to credit | √ | √ | √ | √ |
| Access to savings scheme | √ | √ | | √ (limited) |



Home > [ar](#).[cn](#).[de](#).[en](#).[es](#).[fr](#).[id](#).[it](#).[ph](#).[po](#).[ru](#).[sw](#)



Appendix 2: The Socio Economic Impact Matrix

| | | | | | |
|---------------------------|--|--------------------------|--|-------------------------------------|--|
| Project Name: | | Interviewee name: | | Date: | |
| Training Received: | | Interviewer name: | | Location of Interview, + no: | |

| | Activities | Time | Resources | Skills | Economic Outputs | Social Impacts** |
|--------------|-------------------|-------------|------------------|---------------|-------------------------|-------------------------|
| Women | | | | | | |
| | | | | | | |

| | | | | | | |
|------------------|--|--|--|--|--|--|
| Men | | | | | | |
| Household | | | | | | |

** Includes changes in culture and expenditure patterns

Questions to accompany the Socio Economic Impact Matrix

For the interviewee: What significant changes have there been since the last visit?

Do you see these as beneficial to yourself?

For the interviewer: What significant changes have you observed?

Do you see them as beneficial to the woman interviewed?

Please also detail any changes in external circumstances not already recorded which have impacted on women's activities.

Adapted from A Rani Parker (1993) *Another point of view: a manual on gender analysis training for grassroots workers*, UNIFEM



Home > ar.cn.de.en.es.fr.id.it.ph.po.ru.sw



Appendix 3: Sample of a completed Matrix (India)

| | | | | | |
|--------------------|-------------------------|--------------------|--------------------|-----------------------------|----------------------------|
| Project Name: | WMESR | Interviewee Name : | Code No. 05 | Date: | 25.07.1998 |
| Training Received: | Orientation in May 1997 | Interviewer Name : | Shashikala Sitaram | Location of Interview, +no. | Mangala Hosur Fourth Round |

| | ACTIVITIES | TIME | SKILLS | RESOURCES | ECONOMIC OUTPUTS | SOCIAL IMPACT |
|--|---|------------------------|--------------------------------|--------------------------------------|----------------------------------|-----------------------------------|
| | + silk-reeling business + reels silk | + about 8 hrs. of time | - skills of marketing have not | + reeling unit has become functional | + increased income + computes | + happy to move from being a wage |

| | | | | | | |
|-------|---|------------------------------------|--|--|---|--|
| Woman | <p>too. + stifles cocoons + divide cocoons too + more household work as daughter got married + the group activities continue.</p> | <p>engaged in productive work.</p> | <p>been useful. + puts in skilled activity of reeling</p> | <p>- yet to employ another person as turner.</p> | <p>wages + increased savings. + reduction in indebtedness. - owes money to the NGO</p> | <p>earner to becoming a business women. + happy that others look at her as a businesswomen + happy that she need not go to the market + handles money carefully - does not perceive any need to change the decision making power at the household level.</p> |
| | <p>+ physical labour of reeling/turning.</p> | | <p>+ skilled work of reeling,</p> | <p>+ computed income (of a turner/reeler)</p> | <p>+ earns income</p> | <p>+ approves of the present way of money</p> |

| | | | | | | |
|------------------|---|--|--------------------------------|--|--|---|
| Man (Husband) | + stifles and skiens too - does not go to the market | | skiening, stifling, etc. | | | lending by the NGO + encourages her to answer questions. + is careful in handling the money lent to her by the NGO - Claims to have "trained" her |
| Household | + son helps in livestock rearing and also acts as a turner at times. - daughter not employed | | | - spent Rs. 16,000/- celebrating daughter's marriage | | + daughter happy that her mother can answer queries and also move around boldly. |





Appendix 4: Income change

(since training in the first instance, then since previous visit)

income increase (+) income constant (0) income decrease (-)

| Group 1 | ETHIOPIA | | INDIA | | PERU | | SUDAN | |
|------------------|---------------|----------------------|---------------|---------------|---------------|----------------------|---------------|----------------------|
| | Working in ME | Income change | Working in ME | Income change | Working in ME | Income change | Working in ME | Income change |
| After 2/3 months | 10 | (+)7 (0)2 (-)1 | 9 | (+)9* | 10(4**) | (+)1 (0)2 (-)1 | 7 | (+)6 (0)1 |
| After 4/5 months | 10 | (+)5 (0)1 (-)4 | 9 | (-)9 | 10(3**) | (+)3 | 8 | (+)6 (0)1 (-)1 |
| After 6/7 months | 9 | (+)2 | 9 | (+)9* | 10(4**) | (+)2 | 9 | (+)2 |

| | | | | | | | | |
|-----------------------|----|----------------------|----|---------------------|--------|--------------|---------|---|
| | | (0)5 (-)2 | | | | (-)2 | | (0)1 (-)1 (no data on five) |
| Group 2 | | | | | | | | |
| 1 st visit | 10 | (+)5 (0)5 | 10 | (+)5* (0)5 | 8(2**) | (+)2 | 7 | (+)7 |
| 2 nd visit | 6 | (+)3 (0)2 (-)1 | 8 | (+)3* (0)4 -1 | 8(2**) | (+)1 (-)1 | No data | No data |

* marginal increase

** *only four women in Group 1 and two in Group 2 took up production using the technical skills provided during training, with one woman in Group 1 starting up only at the time of the final visit, while another woman dropped out; figures provided here are for these women only*





Appendix 5: Relationship between training, credit and increased income in the period immediately after training (4 months in the case of Group 1)

| 1 | | 2 | 3 | 4 |
|-----------------|----|-----------------------------------|------------------|--------------------------|
| Training | | Training + credit + ME activity | Increased income | Credit contribution |
| Ethiopia | | | | |
| Group 1 | 10 | 10 | 7 | 4 significant/3 moderate |
| Group 2 | 10 | 10 | 7 | 5 significant/2 moderate |
| India | | | | |
| Group 1 | 9 | 9 (3 without formal training) | 9 | 9 significant |
| Group 2 | 10 | 10 (1 without formal training) | 10 | 10 significant |

| | | | | |
|--------------|-----------|-----------|-----------|--------------------------------------|
| Sudan | | | | |
| Group 1 | 10 | 8 | 7 | 5 significant/2 moderate |
| Group 2 | 8 | 6 | 6 | 6 significant |
| Peru | | | | |
| Group 1 | 10 | 3* | 2* | 2 moderate |
| Group 2 | 10 | 1 | 1 | 1 significant |
| Total | 78 | 57 | 49 | 41 significant 8 moderate |

* two were family loans, not the woman's

Column 1 provides figures for the number of women trained and Column 2 those trained who also received credit and were engaged in micro-enterprise activities relevant to the training. Column 3 indicates how many of the women in Column 2 increased their incomes (in Group 1 within the first four months) and Column 4 the level of contribution made by the credit to this increase.

N.B. One woman in the Peru sample who made significant gains is excluded

because she was not in receipt of credit.

DFID

Department for International Department

Department For International Department

94 Victoria Street

London SW1E 5JL

ISBN: 1 86192 284 1



Home"" """"> [ar.cn.de.en.es.fr.id.it.ph.po.ru.sw](#)

**The Impact of Training on Women's Micro-Enterprise Development -
Education Research Paper No. 40, 2001, 139 p.**

Department for International Development

Acknowledgements

Acronyms

Summary

Chapter 1: Introduction

- 1.1 Rationale and context
- 1.2 Assumptions
- 1.3 Objectives of the study
- 1.4 Research design
- 1.5 The case studies
- 1.6 The women

Chapter 2: Review of the Literature

- 2.1 Training for women's micro-enterprise development/women in the informal sector
- 2.2 Women and vocational education and training
- 2.3 Training manuals
- 2.4 Conclusion

Chapter 3: Methodology

- 3.1 Introduction
- 3.2 The research design
- 3.3 The research instruments

- 3.3.1 Group 1 women
- 3.3.2 Group 2 women
- 3.3.3 The training

- 3.4 Procedures for setting up the field work
- 3.5 Monitoring of the field work
- 3.6 Data analysis
- 3.7 Methodological issues

Chapter 4: The Dire Dawa Urban Development Programme (Ethiopia)¹²

- 4.1 Background
- 4.2 The training

- 4.2.1 Entrepreneurship training

- 4.3 The women and the impact of the training on their lives

- 4.3.1 The Group 1 women
 - 4.3.2 Findings
 - 4.3.3 The Group 2 women

- 4.4 Benefits and constraints
- 4.5 Conclusions

Chapter 5: Women's Micro-enterprise Promotion in Silk Reeling (India)¹⁶

5.1 Background

5.2 The 'orientation' programme

5.2.1 The training process

5.2.2 Benefits of the training

5.3 The women

5.3.1 The Group 1 women²¹

5.3.2 Their lives

5.3.3 The impact of the project on the women's lives

5.3.4 The Group 2 women

5.4 The impact of the training

5.4.1 Benefits

5.4.2 Failures

5.5 Conclusions

Chapter 6: Small-Scale Food Processing Training (Peru)²⁶

6.1 Background

6.2 The training

6.2.1 The training observed

6.3 The sample

6.3.1 The Group 1 women

6.3.2 The Group 2 women

6.3.3 The men

6.4 Findings

6.5 Conclusions

Chapter 7: The Port Sudan Small-Scale Enterprise Programme (Sudan)²⁷

7.1. Background

7.2 The training

7.2.1 The training process

7.3 The women

7.3.1 The impact of the training on the women's lives

- 7.4 The findings
- 7.5 Conclusions

Chapter 8: Findings

8.1 Impact of training on women's economic and social status (research question 1)

- 8.1.1 Impact of training on income
- 8.1.2 Impact of training on access and control of resources
- 8.1.3 Impact of training on status
- 8.1.4 Impact of training on quality of life
- 8.1.5 Indirect benefits of training
- 8.1.6 The relationship between the four indicators (income, access/control of resources, status and quality of life)

8.2 Effective training for women's micro-enterprise development (research question 2)

- 8.2.1 Training in business skills
- 8.2.2 Training in technical skills
- 8.2.3 General characteristics applicable to both types of training

8.3 Interaction between training and credit (research question 3)

8.4 Conclusions and recommendations

8.4.1 Policy recommendations ³⁸

References

Appendix 1: Types of training covered by the study and access to credit/savings

Appendix 2: The Socio Economic Impact Matrix

Appendix 3: Sample of a completed Matrix (India)

Appendix 4: Income change

Appendix 5: Relationship between training, credit and increased income in the period immediately after training (4 months in the case of Group 1)