

WHAT EVER HAPPENED TO POVERTY ALLEVIATION?

Judith Tendler

A Report Prepared for the Mid-decade Review
of the Ford Foundation's Programs on
Livelihood, Employment, and Income Generation

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Preface and acknowledgments

In the spring of 1986, the Ford Foundation initiated a review of its program in the area of Livelihood, Employment, and Income-generation (LEIG). This assessment was to be part of a larger mid-decade review of all Foundation programs. LEIG is a relatively new program area at the Foundation and has worked mainly through nongovernment organizations. LEIG is meant to address the need for increased income and employment among those rural poor who are not directly affected by programs in agriculture, water, and forestry--people in the off-farm rural occupations and particularly women, who are disproportionately represented among the rural poor. LEIG grantees provide a variety of services--credit in small amounts for income-earning activities, business and technical assistance, organizing for collective enterprise, brokering with public authorities to provide access to public services, and complementary social services like pension and death-benefit funds.

Though LEIG spending became significant only in 1982, some of the important grantee organizations received their initial support from the Foundation as early as the mid-1970s. In 1982, LEIG funding was \$2.9 million out of a total Foundation expenditure that year of \$32.5 million for developing country programs (DCP). Over the 1982-1986 period, LEIG funding amounted to \$21 million--10% out of a total of \$208 million for DCP programs during that period. Six Foundation field offices account for 85% of the LEIG program--India (32%), Kenya (20%), Bangladesh (16%), Indonesia (9%), Egypt (7%), and Mexico (6%). Out of these six, the Foundation chose India, Bangladesh, Kenya, and Egypt for field studies for this review.

Between April and September of 1986, I spent three weeks in India, and one week apiece in Bangladesh, Egypt, and Kenya. For the latter three countries, I was fortunate to be able to work with Bishwapriya Sanyal (Bangladesh), Assistant Professor of Urban Planning at M.I.T.; Moustafa Mourad (Egypt), Ph.D. student at the Department of Urban Studies and Planning at M.I.T.; and in Kenya, Paula Nimpuno-Parente, graduate student of the Institute of Social Studies at the Hague, Jennifer Kariuki, business advisor of the Undugu Society in Nairobi, and Steve Hawkins, Ford Foundation Summer Intern in Nairobi. All the consultants spent three to four weeks on the fieldwork in their countries, and their reports are available at the Foundation. Their work and their interaction with me were very important to this endeavor. Fortunately for me, my colleague Bishwapriya Sanyal was nearby for much of the time that I was writing, so that we were able to have several useful conversations about the issues and his Bangladesh fieldwork.

The assessment also benefitted from the contributions of Paul Robinson, graduate student at the Appropriate Technology Center of the University of Pennsylvania and Ford Foundation Summer Intern in Dhaka, who provided invaluable assistance to Bish Sanyal in his country study of Bangladesh; and of Tony Willett, Ph.D. student at the Department of Urban Studies and Planning at M.I.T. and summer consultant to the Foundation's Delhi Office, who carried out a comprehensive review of Foundation assistance to NGOs in India.

In all countries, we interviewed project management, staff, and clients, other nongovernment and international organizations, government officials and staff, bank managers, and researchers. We visited or met with

individuals from the following Foundation grantee organizations: in India, the Manipal Industrial Trust, Working Women's Forum, Professional Assistance for Development Action (PRADAN), and Self-Employed Women's Association; projects or initiatives not visited, but read about in Foundation files and discussed with staff and others, were Annapurna Mahila Mandal, Andhra Pradesh Dairy Development Cooperative Federation, Mahila Vikas Sangh, the sericulture projects in Tamil Nadu and Karnataka States, MYRADA, Institute of Rural Management at Anand, and the "third sector" initiative of the Delhi office to build a community of interest among banks providing credit to small firms.

In Bangladesh, Proshika, Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Mirpur Agricultural Workshop and Training School (MAWTS), Micro Industries Development Assistance Society (MIDAS), Bangladesh Institute of Development Studies (BIDS), Bangladesh Rural Development Board (BRDB), and Agricultural Development Agencies in Bangladesh (ADAB). In Kenya, the Kenya Women's Finance Trust, Partnership for Productivity, Tototo Home Industries, Undugu Society, Kenya Rural Enterprise Project, International Labor Office, and Voluntary Agencies Development Assistance (VADA). In Egypt, Environmental Quality International and the Zabaleen Association, the Dumiat regional headquarters of the Principal Bank for Agricultural Development, and the National Development Bank; projects or initiatives not visited but discussed and read about were the Integrated Social Services Center at Tanta, and Euro Action Acord in Port Sudan.

In carrying out the fieldwork for this study and thinking out the issues, my conversations with Foundation staff were invaluable. Two meetings at which I had the opportunity to discuss my preliminary findings with a large number of Foundation staff were extremely important in helping me formulate my views--an October meeting in New York during the Foundation's annual program reviews, and a week-long workshop in November in Kenya. At an earlier stage, a planning meeting hosted by the Foundation's Delhi office and two long meetings in Cambridge with John Gerhart, Katharine McKee, and Jan Jaffe were all important in helping me to understand the thinking about and experience with the LEIG program at the Foundation.

I am indebted to program officers Barbara Ibrahim in Cairo, Jennefer Sebstad in Nairobi, Ken Marshall in Dhaka, and Ravi Narain, Viji Srinivasan and Lynn Bennett in Delhi. Without them, it would not have been possible to accomplish as much as I was able to in a short period of time. Much of what I learned about their country programs and their countries came out of long discussions with them. Likewise, I thank Representatives Lincoln Chen, Charles Bailey, Lee Travers, and William Saint for dedicating so much of their offices' time and support to this effort, and for making sure that I was well taken care of.

Katharine McKee, who coordinated this assessment at the Foundation and managed my contract, was central to my work. We have had long discussions about the subject and the study throughout the last six months, and her constant presence and help have made this undertaking a stimulating and very satisfying experience. In a seemingly effortless way, she made the immense organization required for such a project run smoothly. With the latter task, she and I were assisted by Brian Mori, whose constant help and good graces I always felt very thankful for.

Julia Vindasius, Master's in City Planning graduate from M.I.T., worked with me in Cambridge and New York as a research assistant. She is responsible for the large amount of work and ingenuity that went into gathering and interpreting the written materials involving the Foundation's LEIG program. My only regret about Julia's work is that she could not travel with me, for I found that she asked the most penetrating questions about the subject simply from reading the materials.

Finally, I thank Karla Stryker, Administrative Secretary at the Mechanical Engineering Department of M.I.T., who did a remarkable job of word processing on this manuscript at a difficult time of the year and within a record period of time.

Executive summary

Of the Foundation's programs in Livelihood, Employment, and Income Generation (LEIG), six stand out: their beneficiaries number in the thousands, they have grown into competent organizations, and they have had an influence on policies that affect large numbers of poor people. Though five of the six programs are carried out by nongovernment organizations (NGOs), one is part of a public-sector enterprise. The NGOs, moreover, are quite different from the typical NGO in this field: three are trade unions, one is registered as a bank, and the other is a private consulting firm. Despite the difference between these programs and their environments, they share a surprisingly consistent set of traits--traits that are absent from a large number of the LEIG programs funded by the Foundation and other donors. While the six programs do not represent the full breadth of the Foundation's grantees, the findings about the traits they share help us to gain a better understanding of programming in the LEIG field.

The common traits are: (1) a narrow focus on a particular trade or sector, at least at the beginning, (2) or a narrow focus on one activity, particularly credit, in an unusually "minimalist" form, (3) organizational leadership well linked to powerful institutions, and (4) an urban setting, or at least an urban beginning with its economies of agglomeration and the closeness it allows to important centers of power.

The economic activities of the clients supported by the better-performing organizations also shared common traits which, in turn, were different from the activities often promoted under LEIG programs: (1) clients were already producing what they were receiving assistance for or, if new activities were introduced, these new activities were well known in the region and easily mastered; (2) the grouping of clients for purposes of assistance did not require collective production or, if it did, managerial and work requirements of the ongoing collective operation were minimal; (3) assisted activities did not face competition from large-scale capital-intensive industries; (4) the assisting organizations did not need to support marketing activities because sales markets were securely in place; (5) supplies of basic inputs were assured; (6) many of the supported products or services had high social value in economic and distributional terms, such as garbage-collection services and the provision of irrigation water; and (7) powerful consumers often played an important role in bringing about support for the assisted producers.

These findings should be of use to the Foundation in designing future LEIG programs and advising grantee organizations. At the same time, however, the fact that so few of the LEIG grantees reached a significant number of the poor, and that the better-performing NGOs were so different from most, suggests that the search for effective LEIG programs must be more selective, on the one hand, and broadened beyond the NGO sector, on the other.

The nongovernment sector, where much of the Foundation's LEIG program is concentrated, has a certain structural inability to expand or to have its experiments replicated. This is why the impact of NGO projects is usually quite limited, a disturbing finding for donors interested in having an impact

on poverty. The constraints on NGO expansion and replication by others have to do with the fact that: (1) NGO strength and effectiveness often derive from smallness and social homogeneity, which get lost when NGOs try to expand; (2) NGOs see each other and the public sector as competitors for scarce donor funding, rather than as cooperators in a quest to alleviate poverty, which makes it inherently difficult for them to cooperate with each other or imitate each other's successes; (3) foreign funding accounts for a large share of NGO funding in some countries, which places the NGO sector somewhat at odds with the state, thereby blocking the path to replication of NGO experiments by the public sector; (4) though NGO projects may have small budgets in comparison to the public sector, their costs per beneficiary are often high, which means that even their successful projects are not necessarily feasible as models for serving larger populations; and (5) NGOs themselves often do not strive to serve large numbers of clients, nor are they under pressure to do so, which means they are often content to accomplish programs that work well in a handful of communities.

For various reasons, our better-performing NGOs were free of the above-listed constraints, or they operated in an environment that forced them to be different from the pattern traced above. Part of the task of choosing effective LEIG programs, then, involves watching for NGOs that have the traits that facilitated expansion, one of which is the ability and willingness to link up to the public sector. The Foundation's efforts to improve its LEIG programming might therefore focus on those NGOs with links to the public sector, or with the capacity and the will to develop them.

Though narrowing the Foundation's requirements for supporting NGOs might increase the probability of greater impacts, it would also make the Foundation's task more difficult by limiting the already scarce supply of NGO programs from which to choose. A complementary strategy is to broaden the supply of opportunities by opening up the search to include the public sector, whose policies and programs have major impacts on employment and poverty. The Foundation itself is accustomed to working more with the public sector in its programs in agriculture, water, and forestry; the Delhi office has in particular tried to broaden its LEIG programming to the public sector. If experiments carried out in the public sector work well, then the institutional infrastructure to expand them is already in place, as well as the political pressure to do so.

Opportunities for experimentation with LEIG programs in the public sector are greater today than one might think, and are in some ways greater than they were in the 1970s when, ironically, poverty alleviation was in style. This is because (1) the harsh austerity programs of the 1980s have made third-world leaders more politically vulnerable than usual, creating a more receptive political environment for targeted programs, or at least for political gestures toward the poor; (2) the current economic conservatism of economists and policy advisors, with its emphasis on "getting the prices right," is sympathetic to policy reforms favoring informal-sector producers; (3) the current balance-of-payments and debt problems of third-world countries, leading to restraints on imports, have made it possible for some informal-sector producers to flourish; (4) the current sympathy for

decentralization has created a more enabling environment for local-level experimentation in the public sector; and (5) public-sector actors, humbled by the disappointing experience with state-sponsored poverty-alleviating initiatives of the 1970s, have become more receptive to modest approaches, and to learning from the NGO experience.

Finally, government policy and programs have had major impacts on employment over the last forty years of development assistance--not only through policies on exchange rates, credit subsidies, and agricultural development, but through the ways that powerful ministries spend funds and set standards for the construction of buildings, roads, and waterworks. We know a lot about the adverse effects of government action on the poor, which means that we also have learned a lot about what it takes to turn some of these programs to their advantage. But the rush of academic and policy interest to issues of debt and macroeconomic policy has left a vacuum in this area, and a dearth of support for public-sector actors who want to do something, have an idea of how to do it, and can mobilize considerable resources. This kind of experimentation is difficult for governments to undertake, even when funding is not a problem, because of the political problems involved in favoring certain geographic areas over others.

LEIG programs have difficulty achieving impact partly because they are plagued, more than others, with the syndrome of "reinventing the wheel." NGOs claim they are pioneering with a new approach when, indeed, they are not; project proposers allege that past efforts have not worked when, indeed, there is not enough of a record to know whether or not this is true; NGOs claim they "do better than the public sector" at poverty alleviation when, indeed, there is little evidence to support this claim. The LEIG sector, in other words, suffers from a lack of comparative knowledge about what has worked and what has not, in the public as well as the nongovernment domain.

The reasons for the lack of a comparative record on LEIG initiatives have to do with: (1) the "premature" abandonment by the development field of the state-sponsored poverty alleviation programs of the 1970s--much like what occurred in this country with respect to the 1960s War on Poverty--and hence of the efforts to evaluate these programs and modify them accordingly; (2) the change in focus of the field of development economics from institutions to prices and markets, resulting in a decline of interest in, and funding for, comparative evaluation studies of poverty-alleviating initiatives in both the government and nongovernment spheres; (3) the increased macroeconomic problems of third-world countries, starting in the mid-1970s, which replaced the research interest in poverty alleviation with issues of debt, austerity, and macroeconomic policy; (4) a mood of disappointment and disparagement about poverty alleviation among the researchers who did carry out evaluation studies, which resulted in an abundant chronicling of failures and what caused them, but very little understanding of the more successful efforts and their ingredients. If the Foundation's programs are to strive toward impact, then they will also have to create a record of what has worked and what has not. To do this involves not only the funding of comparative evaluation studies, but also restoring academic prestige, and therefore power, to this particular subject matter.

If the Foundation were to broaden its LEIG initiatives to include the public sector, it could distinguish its programming from that of other donors and move closer to its comparative advantage: (1) though the need for experimentation with programs capable of reaching large numbers of the poor is recognized by large donors, they cannot support it themselves because of the pressure on them to transfer large amounts of resources in relatively short periods of time; (2) most small donors in the LEIG area, unlike the Foundation, work only in the nongovernment sector and do not have the public-sector contacts that the Foundation has; (3) few donors who work in the public sector are as well connected as the Foundation to the nongovernment sector as well, which puts the Foundation in the unique position of linking the NGO experience to the public sector; (4) among donors, the Foundation is unusual in spanning the research sector as well as that of government and nongovernment, which means that it can play an important role in funding the badly needed comparative studies on LEIG initiatives and, just as important, in making sure the results of these studies are used to guide programming by governments and NGOs.

Introduction

Soon after I started work on this study, I was faced with three challenges. One was that many Foundation staffers assumed that I would come up with findings that everybody "already knew"--namely, that the Foundation's Delhi office would prove to be the "success story" in the LEIG area. The Indian case and its "success" was seen as having little to teach about the Foundation experience in other countries, because it was the "obvious" result of India's unique history of post-colonial political stability, of voluntaristic institutions in the Gandhian tradition, and of a professional civil service.

The second challenge came from my own difficulty at describing the subject I was working on. First, I thought that LEIG programs were women's income-generating projects, but several of them were not and the Foundation did not describe them that way. Then, I thought that LEIG programs might be described as microenterprise credit, urban projects, or nongovernmental organizations (NGOs). But for each of these categories, there were several projects that did not fit and the Foundation itself did not agree with the description. Finally, with the Foundation's help, I decided that the common theme of these programs was self-employment of the rural poor in activities outside agricultural production. Even this description was not quite right, because some of the most impressive projects were urban. And describing a subject as a residual--all the employment "left over" from agriculture--always leaves something to be desired.

The third challenge arose from the way Foundation people talked about their work. As a donor working in third-world countries, staffers say, the Foundation is "unique." It has the flexibility required for experimental projects, it can fund small projects, and it has excellent networks in the

countries where it works--at the universities, in the world of policy, and among grassroots organizations. All this, the Foundation says, adds up to a special "comparative advantage," to programs that are innovative and on the "cutting edge." After observing the Foundation at work, I decided that it really was unique among donors, and in just the ways it said it was. The more I came to understand the Foundation's particular uniqueness, however, the more I came to feel that its LEIG projects were not in themselves particularly unique.

These three challenges or puzzles troubled me throughout the fieldwork for this study. Only upon completing a first draft of this report did I realize that my findings were responses to these seemingly unrelated questions. With respect to the Foundation's comparative advantage, I wanted to be able to suggest an LEIG program that would be less like that of other donors and more consistent with the Foundation's unique style. With respect to the quandary about how to describe the LEIG program, I discovered that my concern was not merely a taxonomic one. The description I felt most comfortable with turned out to be a question rather than a statement: what could the Ford Foundation do about problems of unemployment and poverty in third-world countries? Once the question was in place, the current LEIG program did not seem to be exactly the answer.

Finally, I had beginner's luck with the problem of discovering findings that would make sense outside India. Right off, I found that the Foundation's most successful grantee organization was not in India but in Bangladesh--the Grameen Bank, whose 160,000 borrowers place it head and shoulders above any other Foundation project in terms of the number of persons reached. If India's tradition of political stability, Gandhian volunteerism, and civil service tradition "explained" the India program, then the very lack of these traditions in Bangladesh left us bereft of an explanation for the

Grameen Bank. The need for an explanation of the Grameen Bank success, then, illuminated a path that led away from a country-specific explanation of the India cases. I had to discover some common themes that would explain India and Bangladesh, let alone Kenya and Egypt, and the variation in performance within India.

The result of this attempt to go beyond an India-specific explanation, and to avoid coming up with something that everybody "already knew," is presented in Part I of this paper. That section discusses a series of traits that were shared by the better-performing organizations, regardless of country. The question about how the Foundation's uniqueness might best be translated into an LEIG program, it turns out, is inextricably linked to the question of what the Foundation might do about problems of unemployment and poverty. The answers to these interlinked questions lie in a discussion of the NGO sector, the public sector, and the current historical moment, corresponding to Parts II and III of the paper. The analysis and suggestions of these subsequent sections rely for illustration and evidence on the first.

Though the LEIG "sector" may be defined in a residual way as "nonfarm" and "nonfactory" employment, the significance of this sector is anything but residual. Landless or near-landless families currently account for more than 50% of rural households in various Asian and Latin American countries. The nonfarm share of the rural labor force has shown a steady increase over the last ten to twenty years, with current nonfarm shares ranging from 20% to 50%. Projections of labor-force growth and employment in third-world countries show a doubling of the labor force from 1970 to 2000, with agriculture supplying only 8% of the increased jobs necessary to employ that expanded labor force.

The employment picture in third-world cities shows an at least equally preponderant role for urban employment outside the "modern" sector--i.e.,

outside the firms that are registered with the authorities and provide fringe benefits in accordance with the law. Urban labor forces in the third world, moreover, are growing at rates more than double that of the rural labor force. Shares of the urban labor force in non-modern or "informal-sector" activities are estimated to range between 30% to 70% in selected cities of the third world. Though the dispersion of incomes in nonfarm, nonfactory activities is high, including many small-firm operators who fall into the upper 50% of the income distribution, the poor are nevertheless overwhelmingly concentrated in this sector. Thus, any attempt to directly reach large numbers of the third-world poor through employment- and income-generating activities will have to work through the economic activities of the nonfarm, nonfactory sector.

The LEIG sector is difficult to describe because, unlike agriculture and industry, it does not correspond to a well-defined set of economic activities. Earlier thinking about growth and employment placed great faith in modern industrial growth, and later in agriculture, to provide an increasing number of jobs for the growing labor forces of the third world. The recent shift of thinking about employment to the LEIG sector has resulted from the inability of agriculture and modern industry to generate sufficient employment, and from the discovery of increasingly larger numbers of poor persons dependent for their livelihood on activities outside agriculture and industry.

Though the significance of the LEIG sector for employment is just as great as industry and agriculture were previously felt to be, the economic activities engaged are in no way as homogeneous--ranging from petty vending and trading through at-home piecework production to myriad small manufacturing activities like bakeries, furniture manufacture, and shoemaking. This heterogeneity of the sector makes programming for it difficult. There is not

an obvious single institution through which one could work--like a ministry of agriculture--nor a set of professionals skilled in the subject, like agronomists or agricultural economists. Nor is there a uniform set of standards or interventions that are typically associated with a particular economic activity, and around which debates about the best form of intervention might focus. Though the heterogeneity of the LEIG sector makes it more difficult to describe and to prescribe for, it in no way reduces the importance of this sector for those concerned about employment, as the above figures dramatically suggest.

I - The Good Performers

Out of the various organizations I reviewed, six stand out: the Grameen Bank of Bangladesh, the Self-Employed Women's Association (SEWA) of Ahmedabad, the Working Women's Forum (WWF) of Madras, the Annapurna Caterers of Bombay, the women's dairying project of the Dairy Development Federation of the Indian state of Andhra Pradesh (APDDCFL), and Environmental Quality International (EQI) working in conjunction with the association of Zabaleen garbage collectors in Cairo.¹ In addition, I was impressed with three of the economic activities assisted by two other organizations--the landless pump groups of Proshika in Bangladesh, and the collectively-owned rental houses and standpipes of the Undugu Society's women's groups in Nairobi. When I refer to "programs," I am including these last three activities; "organizations" refer to the six I name above.

Four of the organizations I discuss are in India, one in Bangladesh, and one in Egypt. They stand out because they are reaching an unusually large number of poor people,² or are indirectly affecting large numbers through their impacts on policy and institutions. Or they stand out as "successful" organizations in that the Foundation and other donors have found them to be honest, strong, self-criticizing, and highly capable.

The six organizations differ markedly from each other, as well as being different in form and origin from most nongovernmental organizations working in the LEIG area. One is in the public sector (APDDCFL), while the rest are in the nongovernmental sector. Two arose out of the women's wings of Indian trade union organizations (SEWA, Annapurna), and another out of

¹ Descriptions of each organization and its program can be found in Annex I.

² Grameen Bank 160,000 borrowers, WWF 38,000 members, SEWA 15,000 members, Annapurna 8,000 members, APDDCFL women dairying project 5,000 women members.

political-party organizing in India (WWF). These latter three are organized as trade unions, while Grameen Bank is registered as a financial institution and EQI is a private consulting firm. Four of the six programs work only with women (SEWA, APDDCFL, WWF, Annapurna).¹ Four work mainly in cities or started out there, while only two work predominantly in rural areas (Grameen Bank, APDDCFL). Though all of these programs provide credit, each has a quite different mix of credit, business and technical assistance, organizing for group production or marketing or input-supply, social services like death-benefit and pension funds, or strong advocacy for clients vis-a-vis public institutions, political authorities, and monopolistic buyers and sellers.

What is remarkable about this set of cases is that, despite their diversity and their location in very different countries, they share a common set of characteristics or traits. To many readers, this list of traits and their association with good performance may seem obvious. But many LEIG programs and organizations, including those supported by the Foundation, have exactly the opposite traits. In addition, we tend not to notice these traits when looking at any of these organizations in particular, because their rhetoric obscures the traits, because some of the traits go back to times when these organizations were quite different than they are today, and because we usually do case studies of individual organizations rather than comparative studies across them.

For reasons akin to Hirschman's statement that there are no successful projects, only those that have less problems than others (1967), I purposely do not refer to this set of better-performing programs as

¹ The majority of APDDCFL members are men, but the Foundation-funded program works only with women.

"successes." They are also riddled with problems, mistakes, and false starts. Some of them are having a difficult time expanding beyond their first victories (Annapurna, in moving from individual credit to collective food catering). Some of them seem to be diversifying too fast and into more difficult activities (Grameen Bank into duck-raising and venture capital, EQI and the Zabaleen into collectively-owned garbage-collection services, Proshika into fish ponds). Only time will tell whether they will do well or poorly at these more difficult tasks. Some of these organizations, finally, seem to be expanding into new activities before they have exhausted the potential for reaching larger numbers of people by continuing to do what they are good at. This premature diversification is a common pattern, caused by the greater lure to expanding organizations of complex programs over simpler ones and by the very success of the initial program, which attracts swarms of donors, each with its own project agenda.

At least one of our organizations seems stuck at the level of serving a limited number of beneficiaries with an increasing array of services, some of which it will do better at than others--the EQI in Cairo, and its work with the Zabaleen Association in a garbage-collecting settlement of 1,000 households.⁴ Because of its single-community focus, EQI may end up standing out more as an impressive organization than as an instrument for alleviating poverty in Cairo. In fact, the significance of the Zabaleen program as a model of LEIG activity may have been somewhat exaggerated because of the fascinating quality of the Zabaleen microeconomy, and because of the winning nature of the EQI staff--urban, Western-educated, English-speaking, skilled, and committed. I nevertheless included the Zabaleen project, albeit with some

⁴ There are actually six garbage-collecting Zabaleen communities in Cairo. EQI says it plans to move into these other communities, but its hands already seem quite full with the array of services it has been setting up for the one community.

ambivalence, because EQI possessed many of the same traits as the other better-performing organizations.

The organizations or programs left out of this list should not be considered failures. They were just reaching far fewer persons and having much less of an impact on thinking in professional circles and the public sector (Tototo, Partnership for Productivity, Undugu, Manipal Industrial Trust). In other cases, the programs were too new to allow definitive comment (KWFT, ISSC, PRADAN, Euro Action Acord, MYRADA, the Indian sericulture projects, the new Foundation-funded womens' programs of PfP and Undugu). I nevertheless had misgivings about these latter programs; they seemed to be doing too much too soon, taking on too difficult tasks, spreading themselves too thinly, or expending large amounts per beneficiary.

Bound by the trade

All the better-performing organizations started out with a narrow focus, and some continue that way to this day. They concentrated on a particular task (credit), to be discussed in the next section, or on a particular trade, sector, or income-earning activity (e.g., garbage collectors, food preparers, dairy producers, vegetable vendors, landless groups owning tubewells). An evaluation of the Foundation's minority business programs in the U.S. found that one of the most successful programs was sector-specific, focused on cable radio and television (Rial & Howell 1986).

The narrow sectoral focus of these organizations forced them to tailor their interventions to the needs of that particular sector or trade. This meant that they proceeded by doing careful studies of a sector, after which they would identify possible points of intervention. In this process, they gained a highly grounded understanding of one sector--production processes, sources of supply, product markets, industry structure. The

meticulous sectoral studies of these organizations, which informed so much of their thinking, were carried out by bright young generalist staffs. Though they were usually untrained in social science research, their previous work experience in the field combined with strong intelligence, passionate dedication, and street "smarts," helped them to produce remarkably complete pictures of the trades they were studying. Because of the high "labor-intensity" of the work required to map the structure of these trades, a more sophisticated research effort would probably have been much more costly.

The trade-by-trade way of proceeding contrasts sharply with the many LEIG programs that work across various trades and even try to introduce new ones. These "generalist" organizations get less involved in the details of a particular trade, trying as they do to provide nonspecific income-earning assistance. The trade-specific programs were no less concerned about the broader issues of poverty than were the generalist ones--namely, denial of access to public services, lack of information, discrimination, exploitation, and poor health. Indeed, many of the trade organizations were passionately driven by these larger social issues, and added programs that dealt with them later on. But they anchored their work around the economics of a trade, or a succession of trades.

In contrast to our set of better-performing organizations, many LEIG programs take a multi-task approach to their work. This broader approach is based on widely held notions of what is "needed" for development to take place, or of how services are "supposed" to be supplied. Though the broader vision has substantial truth--communities do lack various services--it often does not work well in practice, because it is too demanding on the organization. The importance ascribed here to learning about a trade, then, does not reflect a judgment that economics is more important than social, political, and service issues, but rather that many LEIG interventions fail

because they are too ambitious. They represent unrealistic assessments of what organizations can do and of how people can improve their incomes. Out of a deep concern about poverty, they cast their nets too widely. Organizations and leaders with social welfare and service backgrounds, in particular, need a way of proceeding that teaches them about economic reality, and forces them to be guided by it.

Learning about a trade is a process that leads organizations to propose small changes in the way existing things work--institutions, market structures, production processes. One tries to identify bottlenecks, and then work on them one at a time. With women vegetable vendors, for example, SEWA learned that police harassment was a major problem, leading to frequent losses in income. It therefore negotiated for the vendors with municipal authorities, and only after some results were achieved, did it move on to the next problem. Similar processes of inquiry led to EQI's decision to provide credit to garbage collectors for simple re-cycling equipment, to Annapurna's decision to provide working-capital credit to women providers of meals to textile workers, and to the Delhi office's decision to support the organization of women-only dairy coops within an already functioning system of federated dairy coops. All these actions were carried out by organizations in a continual process of study, identification, and intervention. Their way of thinking was iterative and incremental.

Many LEIG organizations do not see their actions as so constrained by existing economic systems. Indeed, they see existing ways of doing things as keeping their clients down, and they want to help liberate them from these structures--introducing new economic activities into communities, having people produce goods collectively who previously worked individually, providing new sources of credit independently of existing financial institutions. Though these attempts are admirable, they usually do not produce the same quality of results as the less ambitious way of proceeding.

This emphasis on the "marginal" qualities of the interventions carried out by the trade-bound organizations is consistent with the findings of two other comparative studies of projects--one of a set of technical assistance projects in sub-Saharan Africa (Kilby 1979), and another of a set of community-development projects in East Africa (DAI 1979). The most successful projects, according to these studies, were those that supplied a "missing component" to a set of activities that was already in place. Though the projects studied were not all trade-specific, what they shared with our set of programs was the incremental nature of their interventions. The trade orientation, then, is not the only way to come up with powerful incremental interventions. The narrow focus on credit, in the "minimalist" form discussed below, also represents an incremental approach: credit without any complementary services was the missing ingredient provided in support of a system of economic activities and financial institutions that was already in place.

The trade-bound organizations bargain with authorities for their clients as a class, whereas the generalist organizations negotiate on behalf of individual clients or small groups of them (e.g., SEWA vs. Kenya Women's Finance Trust). These struggles for trade-wide concessions, and the victories they sometimes lead to, constitute one of the important potential impacts of such programs, particularly when they are carried out by small organizations that may not be able to directly serve a large number of clients. Just as important, trade-wide bargaining raises these matters to powerful authorities in the form of social issues, whereas individual cases brought by NGOs to the authorities are seen by the latter as the granting of favors in particular cases. Given the strength of the trade orientation, it is not surprising that three out of our five better-performing NGOs were trade unions (SEWA, WWF, Annapurna), almost the only trade-union grantees in the Foundation's entire

LEIG program. Trade unions actually define their principal task in terms of the struggle to obtain concessions from powerful institutions, whereas most other NGOs define their task as providing a service, in the course of which they may or may not need to take on the authorities for the cause of their clients.

Trade-based struggle, of course, is not limited to trade unions. EQI of Cairo, a private consulting firm, engaged in an ongoing struggle with the governorate of Cairo for concessions to garbage collectors. The Foundation's Delhi office struggled with the Indian dairy parastatal for a long period of time to gain recognition for women producers. The Delhi office, in fact, proceeded in a manner quite similar to SEWA: it identified eight production systems in which women were important, commissioned studies on how these systems worked, and then struggled with the authorities who held power over each of these systems for concessions and action programs.

The trade-bound approach defines LEIG problems in a way that attracts powerful technocrats and government agencies. That the Zabaleen micro-economy was built on garbage collection and disposal made its problems interesting to a small engineering elite in a prestigious consulting firm, specialized in solid-waste and other urban infrastructure projects. The Delhi office defined its LEIG women's program in terms of eight production systems all of which were located in "ministries of importance" and had "significant Seventh Plan outlays." And that the Grameen Bank defined its task in terms similar to commercial banking practice, as explained below, attracted professionals from the country's Central Bank, who took leaves from their jobs to work with Grameen.

Getting prestigious professionals to see LEIG programs as professionally challenging is one way to get around the much-bemoaned problem of technocrats and their institutions showing little professional interest in

the poor. Attracting skilled persons by defining a project in trade-bound terms also bears on a staffing problem discussed perennially in the LEIG sector--that of insufficient salaries to attract skilled professionals, coupled with the problem of training committed generalists in "hard" skills, a problem to which the Foundation and other LEIG donors have devoted considerable attention. Attracting technocrats with trade-based tasks, in other words, is a way of getting around the "skills-vs.-commitment" formulation of the LEIG staffing problem: the technocrats in our cases turned out to have more commitment than anyone thought, when presented with the problem in professionally interesting terms and, of course, they already had the right skills.

The trade-bound view of LEIG problems has its limitations. An organization may end up serving virtually the whole trade and still be working with only a small number of people--the case of the EQI and the Zabaleen garbage collectors being the most obvious one. EQI's work with the Zabaleen Association involves only 1,000 garbage-collecting households in one settlement, which does not even represent all the Zabaleen garbage collectors, who live in six different settlements of Cairo. The trade orientation may also leave an organization "stuck," once it reaches every member of the trade. The Annapurna caterers is a case in point: after providing credit to 8,000 members of this trade in Bombay, Annapurna had a difficult time figuring out what to do next that would be as easy and as effective. SEWA, in contrast, escaped the limiting problem of the trade approach by taking on one trade after another--from vegetable vendors to foodhawkers to quilt makers to fish marketwomen. It could therefore benefit from the discipline and power of the trade orientation, while at the same time not being confined by the number of persons in any particular trade.

Minimalism in credit

Credit turned out to be another way by which the better-performing organizations were able to approach their task narrowly. Four of our programs started out by providing only credit. Even though they later moved into other activities, credit continues to be a central part of their program. (Two of these credit organizations, SEWA and Annapurna, also followed the trade approach.) Though other LEIG programs customarily provide credit--in Kenya, for example, Tototo Industries, Kenya Women's Finance Trust, and Partnership for Productivity--the approach of our four organizations to credit was quite different.

First, all four organizations started out only as credit brokers, providing their clients with access to existing financial institutions, rather than lending from their own funds. Second, they all required savings as a prerequisite to borrowing. Third, these organizations financed activities mainly in the trade and commerce sector, as opposed to manufacturing and services, sectors in which economic and employment payoffs may promise to be higher but where risks to lenders are also higher.

Fourth, these organizations all provided a kind of stripped-down or "minimalist" credit, which entailed little or no evaluation of the merits of investments for which applicants wished to borrow and no technical or business extension. The burden of the selection process was shifted from the credit entity to peer groups of borrowers themselves. Though groups might give opinions on a member's purpose for borrowing, their ultimate acceptance of the member was based on an assessment of that person's likelihood of repaying, regardless of the viability of the proposed project. Though group members were not necessarily jointly liable for each other's loans, the group could not receive subsequent loans until all were paid up. This process of decisionmaking about credit, though decentralized, was not "participatory":

borrowers were not included in decisionmaking councils of the credit-providing organizations, they had no say in setting credit policy or in declaring and prosecuting delinquency, and the credit agency itself made the ultimate decision as to who could borrow.

Fifth, though our four credit organizations now provide some social and other services in addition to plain credit, they started first with credit. This is in distinct contrast to many LEIG grantees, who are trying with difficulty to make the opposite transition--from social and welfare services to the income-generating ones. Although our four organizations shared this common set of credit characteristics, they were quite different in other ways--one a bank (Grameen), the second a women's trade union working with various trades (SEWA), the third a women's trade union working with only one trade (Annapurna), and the fourth a trade union working on a neighborhood rather than a trade basis (WWF).

Many LEIG credit programs, unlike our four, do not start out by trying to link their clients up with existing banks. Typically, they get funding from donors to start their own credit operation (e.g., Tototo, Undugu, Partnership for Productivity). This gives them little chance to learn the business through a division of labor between themselves and the established banks--the banks taking care of the money, and the NGOs the processing of applications. Though three of our four organizations ultimately did create their own banks (SEWA, WWF, and Grameen), this occurred only after a long tutelage of doing no more than working as brokers between their clients and an established bank.

Many credit-providing NGOs would view the minimalist credit provided by our four organizations as "insufficient." Businesses, they say, need to learn how to keep books, improve their production techniques, learn about inventory, and find better markets. Credit, according to this assessment of

need, must therefore be accompanied by assistance with these other matters, and credit applicants should be helped to evaluate the financial viability of their proposed use of loan funds. Though this view seems perfectly reasonable, it also leads to higher unit costs of lending and greater demands for organizational sophistication. Evaluation studies, moreover, have cast doubt on how much this assistance actually leads to increased incomes (Farbman 1981, Ashe 1985, Kilby 1985, Tendler 1982). Because of the higher costs and greater encumbrances, "complete" credit is almost never found in programs that have succeeded in reaching large numbers of small borrowers. Thus it is no surprise to learn that the Grameen Bank, with many more clients than any of the Foundation's LEIG grantees, insisted most on the minimalist form of credit, and diversified least into noncredit activities.

The link to performance. Why was this particular approach to credit, and the way in which it evolved, so central to the better performance of these four organizations? That these organizations spent a long apprenticeship providing access to existing credit, rather than lending their own funds, made the task easier. It divided credit into loan processing and banking, allowing the new organizations to take on and master the task of processing first, before having to go into the more difficult task of banking. That a banking infrastructure already existed was crucial to this sequence, an advantage of credit that we tend to forget because of our ire at banks for the way they exclude the poor. Other LEIG activities, like business and technical extension or the formation of group production or marketing ventures, do not have such well established institutions to which they can turn for structure, advice, and sharing of the task.

Minimalist credit was also easy because clients borrowed more for trade than manufacturing. As indicated by bank practice all over the world,

lending to trade and retail establishments is less risky than to manufacturers, partly because repayments can be made with greater frequency and within a shorter time period. Though some researchers believe that lending to manufacturers will have greater employment and income impacts than to traders, trade credit may nevertheless be easier on fledgling banking operations.

Minimalist credit was also easy because the repayment rate constitutes a clear and concise measure of good performance. With such an indicator, performance can be ascertained by any good evaluator who spends a few hours at a bank office, and the credit agencies themselves can keep close tabs on how they are doing. Performance in other LEIG activities, including credit with business and technical extension, is more difficult to measure and can be verified only over a longer term. That minimalist credit provides such a conspicuous performance measure means that organizations working this way are quite exposed to outside scrutiny; in this sense, credit is a hard taskmaster, as well as being "easy." Given that other LEIG activities lack this clear and accessible indicator of performance, mediocre performance will elicit less censure from the outside, as well as less concern within the organization itself. In lieu of clear performance indicators, organizations tend to look at commitment, honesty, and hard work as proxies for performance. Mediocrity gets tolerated more, simply because the results of what these organizations do are more difficult to see.

Small-loan programs usually run high costs per dollar spent because of the time and skills required to evaluate numerous small applications. Banks resist small loans because of these high unit costs, and because of the impossibility of making character judgments about applicants with whom they are not familiar. Minimalist credit reduces these problems by shifting much of the cost of processing loan applications from the bank to borrower groups,

an important advantage of the group mechanism used by all four organizations. Groups base their decisions as to who gets loans on character judgments about the borrowers, rather than on an evaluation of their finances and business proposals. Surprisingly enough, this system of judging credit applications seems to work well, as attested to not only by repayment rates in these four cases but by studies of other programs of this nature (Ashe 1985, Kilby 1985). By reducing markedly the credit agency's need for staff trained in financial analysis, the group selection mechanism also reduces the problem of finding skilled professionals to do such work and of paying them adequately.

Credit institutions that require savings prior to borrowing, like our four, usually point to the wholesome impact on the borrower who, it is said, needs to learn the discipline of giving in order to receive, and of repaying regularly. More generally, LEIG donors have been increasingly asking their grantees to require some payment from clients in exchange for the services they receive--credit, technical assistance, or other services meant to increase income. Requiring savings or charges for services, the argument goes, not only helps the client to learn the behavior required in a modern economy, but also helps to set the service-providing organization on the path toward financial self sufficiency.

Less commented on is the fact that when clients have to save in order to borrow, the credit organization will have to first prove that it is a trustworthy place to put one's savings. And if the organization performs poorly once it possesses the savings, clients can withdraw their deposits overnight and bring the organization to ruin. Even if depositors are not allowed to withdraw savings, as is often the case with savings required for borrowing, their financial stake in the organization gives them the right to make trouble if they are concerned; and organizing them into groups gives them a social form in which to make more effective trouble. Charges for services

make an organization even more vulnerable to outside pressure to perform: if clients are dissatisfied, they need not even protest and can simply refrain from buying the service.

Though LEIG organizations often argue against charging for services on the grounds that the poor cannot afford to pay, they also fear that they will lose their clientele if they start charging. The organization that agrees to charge for services or require prior savings, then, has considerable confidence in the quality and worth of what it provides. Put in another way, charges and savings requirements can force an organization to be more responsive to the poor and their definition of their needs, than a situation of no charges, justified out of sympathy for the plight of the poor. Again, this is a somewhat different approach to the issue of finding committed staffs: in this case, the structure of the situation helps make the organization responsive, rather than just the hiring of committed staff.

Required saving, in sum, introduces external pressures to perform into the worlds of fledgling credit organizations. Donors usually deal with the matter of organizational performance by a combination of helping (funds for training, budgets for hiring capable staff) and monitoring (by donors themselves, by requiring and funding audits, by funding monitoring and evaluation operations) All of these approaches, though standard good practice, are costly and timeconsuming, and often do not yield the desired results. Some of this concern might be invested, instead, in finding tasks and structures that produce these pressures themselves, without the expenditure of time and funds. Forced savings and charges are one way of providing that external pressure. The easily measurable repayment rate of minimalist credit is another.

Leaders, links, and upscaling

All the leaders of our five nongovernmental organizations were strong and driven individuals who, through class or previous work experience, had links to important political figures and powerful institutions in the public and private sector. All five, moreover, had founded their organizations. Though donors look up to these strong and charismatic leaders, they perpetually worry about whether the organization could survive their loss. Will the leaders learn to delegate? Can they build strength in their managerial staff?

In a study of successful development programs in the public sector, Paul (1982) also found the same dynamic person who had led the program from the organization's founding to the present moment. Paul's reason for emphasizing this continuity was to say that the person who initiated the project as an experiment was the same one who carried out the transition to a nation-wide program. It was the energy of the single founding leader that drove the successful expansion of the program, in other words, and not just the force of a particular organizational model.

A common argument for funding small NGO projects is that they are experiments which, once the bugs are worked out, will be replicated. But Paul's findings, along with mine, suggest that unless the experiment is replicated by the original experimenter, it may not grow beyond its original size, no matter how well it works. And if replication actually takes place, the leader of the pilot project is likely to have had large ambitions, along with the status and connections to carry them out.

These are the kinds of visions, status, and connections that our set of NGO leaders had. Two of the leaders were technocrats with Ph.D. degrees from the United States--a sanitary engineer (EQI) and an economist (Grameen Bank). By virtue of their class, foreign educations, and professional

specializations, they were members of a small elite class. Two more of our leaders came out of a long-established trade-union movement (SEWA, Annapurna). Another, also well-connected, came from a long experience with political organizing in the neighborhoods of Madras for India's dominant Congress (I) party (WWF). The trade-union and party-organizing backgrounds accustomed these leaders to thinking in terms of reaching large numbers of persons, and familiarized them with powerful institutions--big management, and state government officials who mediated labor-management disputes.

That our leaders had these particular backgrounds should come as no surprise, given the success of their ventures. But many NGO leaders do not fit this image, and we ourselves usually do not think of LEIG leadership as coming from the ranks of technocrats or social elites. Many NGO leaders shy away from people in power. They may prefer to work in remote areas, where their programs can operate undisturbed by powerful institutions. And they often wear their distance from the holders of power with pride, as a kind of badge of commitment to their clients. They tend to describe themselves as "against" the system, not part of it. This kind of remoteness is not necessarily bad. Indeed a few studies have pointed to geographical remoteness from powerful institutions as an element of success (Kilby 1979, Paul 1982). But our leaders were anything but distant from power, even though they may have liked to portray themselves that way.

The urban edge

Closeness to power among our set of organizations was spatial as well as social. Four of our nongovernmental organizations got their start in cities, and most continue to have their greatest number of clients there. (I explain the exception, Grameen Bank, below.) This is a somewhat surprising finding, given that the Foundation emphasizes rural rather than urban poverty

in its LEIG programming. The Foundation's rural emphasis is consistent with that of many researchers and donors, who believe that rural poverty is a more serious and widespread problem than urban poverty and that the agricultural economies of rural areas provide more possibilities for off-farm employment than do urban economies. Nevertheless, there is something about the dynamics of LEIG organizations in the urban setting that sets them apart from the rural programs. I suggest four explanations for this difference.

First, the four cities where these organizations work are large and important. Bombay, Ahmedabad, and Madras are capitals of their respective states, as well as thriving economic centers; Cairo, aside from being the national capital, is a city of thirteen million people. Powerful elites live and work in these cities, and powerful institutions are seated there--bank headquarters, municipal authorities, politicians, and government parastatals, ministries, and departments. The impact achieved by our organizations resulted, in part, from the influence they had with these holders of power and the concessions won from them. Rural-based programs provide much less of a chance to have an influence on power.

Second, and related, programs for the poor usually have to win over local elites in each community where they work--or, at least, gain their acquiescence. Since elite opposition often undermines LEIG projects at the community level, the investment in gaining elite tolerance or support is crucial to the success of these programs. Having influence with elites arises, in part, from a lifetime of living with them. This kind of familiarity is difficult for the leaders of organizations operating in rural areas, because there is no one geographically concentrated set of elites or powerful institutions that controls decisions affecting thousands of people. As one of our leaders said, in commenting on the difficulty of expanding her urban program into rural areas, "I couldn't just call up somebody powerful and

say he should help out. There were so many of them! I didn't know them and they didn't know me."

Third, the trade- or sector-bound approach discussed above works better in urban areas. Because the rural poor live more dispersed and change from one income-earning activity to another with changes in the agricultural cycle, it is more difficult to find large numbers in one place who work at a single trade, let alone at the same trade throughout the year.⁵ LEIG organizations in rural areas, then, find fewer opportunities to work with only one trade or sector.

Fourth, and implicit in these last three points, there are agglomeration economies in serving dense populations. In cities, one can see more clients per staff trip away from the office, one can use public transport instead of having to invest in vehicles, one can spend less on the operation of one's own vehicle, and one's service is less vulnerable to problems of vehicle breakdown, shortage of spare parts, and lack of budget monies for fuel and maintenance. All of the latter are central problems in rural service programs.

The lesson of our finding that urban programs have a certain edge over rural programs is not that we should fund more urban projects, though that might be a perfectly logical conclusion. Rather, the urban stories help us to see that the path to impact in the LEIG area often lies in the influence wielded over powerful persons and institutions. The experience should encourage us to search for rural program strategies that imitate these urban configurations, or compensate for the lack of them. Though the suggestion may seem fanciful, the Grameen Bank provides us with a quite realistic illustration. Grameen Bank was the only rural exception to the urban siting

⁵ This point has also been made by Chen (1984, 1986).

of our better-performing programs. And Grameen had by far the largest number of beneficiaries of them all, so its status as an exception requires explanation.

The Grameen exception. Grameen Bank operates in a country with one of the highest rural population densities in the world, thus making it possible to reach a larger number of clients per unit space than is typical for a rural program. The minimalist credit practiced by Grameen, moreover, requires less understanding of the economy and social structure of each particular locality where the bank has a branch, and less adaptation to local forms of production--in contrast to more complete credit services and other LEIG activities. Grameen's leader felt strongly about providing a "franchisable" service that, once perfected, could be applied anywhere throughout the nation, regardless of local conditions. Minimalist credit can accommodate this kind of vision. Just as important, it took a leader who wanted to make his mark in large numbers to be attracted to this particular form of the credit task, and to resist the blandishments to embellish it. This vision contrasts sharply with that of many other NGO leaders, who see their task as doing a good job at providing various services to ten, twenty, or thirty communities.

Grameen Bank provided a service to landless laborers that, in contrast to our experience with many other such programs, pleased local elites. Local landowners did not mind that Grameen organized their labor force into credit groups, thereby freeing the laborers from dependence on landowners for credit. Indeed, some landowners even said they preferred being relieved of these credit obligations to their laborers, and that this new and independent source of credit made for a more "stable" work force in the region. This reaction, by the way, is just the opposite of that predicted by the economic literature on interlinked contracts for labor, land, and credit.

We tend to notice the importance of elites only when they oppose projects, because so many LEIG projects have been undone by such opposition. But we can see from the Grameen case that it is also important to understand the circumstances under which elites are not opposed. One of the lessons of the Grameen exception to our urban cases, then, is that the rural handicap can be reduced if activities are supported that are to the liking of elites. We may not know in advance, of course, how elites will react--as illustrated by the Grameen Bank and the elite reactions to it, different from what one would expect from experience and the literature. This is why experimentation is so important: it can show us, as well as the elites, that things may not be as bad in reality as we think they will be.

As distinct from many rural projects, finally, the Grameen Bank was linked from the start to a major urban center of national power--the Bangladesh Central Bank. Though Grameen is now an independent financial institution, it found its first institutional home in the Central Bank, as an experimental project. When Grameen became its own bank, the link to the Central Bank continued informally, partly through the three Central Bank professionals who went on extended leave to take managerial positions with Grameen. As in the case of many organizations with links to power, one tends not to notice them, because they are often buried in the early history of the organization, and because leaders of these organizations like to stress their independence from the establishment, and not their connections to it.

Traits of the trade

The traits shared in common by our set of organizations suggests that their performance was influenced by the kinds of economic activities their clients engaged in. Something outside the control of these organizations, in other words, helped them perform well. This "something" falls into seven categories.

First, the clients of these organizations were already producing what they were receiving assistance for (dairying, garbage-collecting, food hawking, food preparation, cigarette rolling). Or, in the case of activities newly undertaken with the organization's assistance, these were well known in the area and easily mastered (installation and operation of shallow tubewells, water standpipes, and rental houses).

Second, though clients always belonged to groups, some formed by the assisting organization (credit groups, dairy coops, garbage collectors' association), the group did not necessarily engage in collective ownership or work. In the cases where the assisting organization did introduce collective ownership (landless pumps, group standpipes, rental housing), ongoing work requirements after the initial installation period were minimal.

Third, the assisted activities did not show economies of scale, so that they did not face competition from large-scale capital-intensive industries (dairying, garbage-collecting, shallow tubewell irrigation vs. handloom silk production, cigarette-making, garment manufacture).

Fourth, supplies of basic inputs were assured (garbage for garbage collecting, water for shallow tubewells, produce for vending, fodder for cattle, though fodder supply was sometimes a significant problem for the poor).

Fifth, sales markets were already securely in place, though they were not necessarily free markets (dairy products, garbage collection services, water for irrigation).

Sixth, many of the products or services supported were in scarce supply and had high social value in economic and distributional terms (irrigation water, garbage collection services, pork and milk supply, standpipe water and rental housing in squatter settlements). This meant that consumers also benefitted from the expansion in supply of these activities, in addition to the providers assisted by the project. The high social value or

"externalities" of assisting these providers is reflected in the fact that some of these services are traditionally provided or subsidized by the public sector (garbage collection, irrigation water, potable water, low-cost housing). Indeed, for most of these services, there had been a history in all four countries of public sector activity that was inadequate. The activity under our programs, then, represented a kind of ad hoc "privatization" or decentralization of these services, though nobody portrayed things in these terms.

Seventh, powerful consumers of these services themselves often played a role in bringing about support for the project (e.g., the Indian dairy parastatal as the purchaser of milk supplied by women producers). Or, these consumers had enough self-interest in seeing supplies increase that they did not stand in the way of organizing for that purpose among the poor (e.g., the land-owning employers as purchasers of irrigation water from groups formed by their landless employees).

Though the last two findings of these seven came as a surprise to me, the rest seem to reflect good common sense. Yet many LEIG programs choose economic activities and ways to support them that do not reflect this sense. Many programs, for example, are more ambitious with respect to their clients' income-earning activities. They may try to introduce activities that are new (Tototo and crafts production) or that generate opposition from elites (Proshika and fish ponds). In choosing certain sectors, moreover, LEIG programs often take on a difficult battle against scale economies in the sector which, though perhaps created by past government subsidization of large producers, have already led to large-scale, capital-intensive, and competitive production (handloomed textiles, leather footwear, garments, cigarettes). In our set of activities, there were no scale economies constantly threatening to overwhelm the assisted activities, and against which a constant and often losing battle had to be fought.

Many LEIG programs promote collective enterprises (e.g., Grameen Bank's mustard oil mills, EQI's composting plant and garbage-collectors' firm, PRADAN's community-enterprise program) because they believe that the poor are locked into low-income occupations and that collective production, often of something new, is the only way to get them out. The designers of these programs often look for their inspiration to community traditions of cooperation around certain tasks--the building of a school, a road, a church, or a soccer field. In contrast to these latter endeavors, a large number of the collective production ventures promoted by assisting organizations do not succeed, or do so only at a high cost and with benefits to only a small number of participants. One reason for these disappointing outcomes is that the traditional collective tasks named above have a beginning and an end, in contrast to the work requirements of LEIG-promoted collective production, which is usually of an ongoing nature.

Collective work obligations often lead to disputes among cooperators about their relative work loads, and about who is working hard and who is slacking off. Also, collective work requirements fall hardest on the poor, since they are least able to take time away from their current employment; and most collective ventures do not begin to pay a return for a long period of time, let alone enough of a return to live on exclusively. The work requirements of our collectively-owned activities, in contrast, were more like those of traditional collective patterns. They involved a discrete task at the start, with a minimal amount of sustained work afterwards--the installation of a tubewell and the digging of canals, the installation of a standpipe, and the construction of rental housing.

LEIG organizations usually recognize the importance of markets, but they often approach the matter by trying to set up their own marketing outlets (Tototo, Mahila Vikas Sangh). Since nonprofit organizations have no

particular comparative advantage in marketing, which itself often involves economies of scale, these attempts at creating marketing outlets frequently fail; or, at best, they benefit a limited number of producers. In our cases, in contrast, the market was already in place, even when clients were producing the service for the first time (irrigation water in rainfed rice-growing areas, potable water and rental housing in squatter settlements).

Problems of input supply also tend to be overlooked in LEIG programs, attention usually being riveted on production processes and sales markets. In our set of activities, the supply of the major input was unusually secure (water for standpipes, housing stock for rental, garbage for garbage collection), or variations in supply were predictable (irrigation water for tubewells, fodder for dairy cattle).

We tend to think of consumers as atomistic and faceless and, therefore, of little relevance to our attempts to increase production, just so long as their presence is attested to by a given volume of sales. When we do think of consumers as powerful, we view them as persons or institutions from whose clutches we want to help our clients get away, a classic example being the apparel manufacturer who subcontracts out to women working at home at piecework rates (SEWA). In our cases, however, powerful consumers played an important role in supporting improved producer conditions, out of their interest in seeing supplies increase (the dairy parastatal's support for women dairy coops and for a training institute in rural management, the Cairo governorate's holding back from banishing the Zabaleen donkey carts, the Bangladesh rice farmer's donation of a small plot of land for installation of the tubewell owned by a group of his landless employees).

When powerful consumers did not play an active role in supporting increased supply, they at least did not oppose program activities. As noted above, Grameen Bank did not get much trouble from local landowners for

organizing landless laborers, partly because these elites felt that there was something in it for them. Powerful consumers or parties interested in seeing increased supply of an input, then, can be forces of support, just as much as they can oppose or exploit.

What kind of lesson?

What is the lesson to be learned from the traits shared by these better-performing programs? I should say, first, what the lesson is not. Most importantly, I do not see these traits as a checklist of prerequisites or proscriptions. Credit worked well in its minimalist form, for example, because it had certain attributes that made it both "easy" and demanding of good performance. The lesson of the story is not that LEIG programs should do credit rather than other things, but that some tasks and their environments are easier than others and, at the same time, more demanding of good performance. Programs should be designed with this in mind, with tasks being chosen or avoided for reasons of this nature.

Though this statement about lessons seems obvious, we tend to design programs in terms of what we think is needed for the clients (increased skills, access to capital, reduced dependence), rather than in terms of what is needed for the organization to be able to function passably well. We often act, in other words, as if the problem is only to figure out how to increase people's incomes, but that is only the half of it. Organizations are often just as handicapped as the poor in trying to do what they want.

Rather than being prescriptive, this list of traits is both cautionary and constructive. It is cautionary in that it shows that some of our standard approaches to program strategy and organizational design do not work well, and explains why. Providing business assistance to poor borrowers, for example, has become an unquestioned part of the way many planners think

about microenterprise credit. But our study shows the better-performing credit programs as consistently not providing business assistance. The lesson is not that we should never provide business assistance, which is to exchange one set of rules for another, but that we should pay attention to what works well and what doesn't, that we should be constantly questioning our accustomed ways of doing things, and that doing less often works better than doing more. Similarly, for organizations that want to promote collective enterprises, or take on marketing, or promote new production processes, this list should be interpreted as cautionary, not proscriptive. Some of our better-performing organizations did just these things, after all, though only after travelling along the narrow path described. Finally, I consider this list as constructive because it points to opportunities where LEIG planners often do not expect to find them--monopsonistic buyers, old-fashioned products and markets, well-connected technocrats (including an economist!), acquiescent elites, poor people collectively providing public-sector-like services, support from powerful public-sector actors, tedious surveys of narrow sectors, non-specialist staffs succeeding at providing a specialized service like credit.

The question arises as to whether this small set of cases represents a good "return" on the Foundation's investment of \$21 million in the LEIG area over the last five years. Part of the answer should involve a judgment on the economic return to the investments in credit, requiring some comparative benefit-cost analysis across activities, projects, and countries. Though benefit-cost ratios will not illuminate impacts in important areas like policy and professional thinking, they would help us to understand the actual impact of such programs on poor people's incomes and the sectors in which results are more robust. A recent AID-funded comparative benefit-cost analysis of five microenterprise credit programs showed high rates of return for some

programs--at least as high as those obtained on large World Bank infrastructure and rural development projects (Kilby 1985). That represents a clear standard by which to compare projects in an area where comparison is quite difficult, though I would not want to approve or disapprove of an LEIG program solely on benefit-cost grounds.

At present, the Foundation has only bits and pieces of impressions about credit impacts, and they are conflicting: some evaluations say that credit has no impact, leaving people in their poverty traps with insignificant incomes, and some report just the opposite. The question is not merely academic because donors, NGOs, and governments are constantly making decisions on program design based on unverified assertions about credit. Credit organizations, for example, often justify their expansion into non-credit activities on the grounds that credit is "not enough" to increase people's incomes significantly--the rationale behind Annapurna's move into collective food catering and Grameen Bank's move to collective enterprises and venture capital. If credit does have more potential for impact than these other activities, or vice-versa, then funders need to know this, and comparative economic analysis is one way to find out.

The AID study of comparative benefit-cost findings showed that high rates of return had just as much to do with the characteristics of the lending program as they did with the type of economic activity assisted. The high-return programs provided only credit (no business or technical assistance), lent through the group mechanism, and operated in low-inflation countries--that is, where real interest rates were positive. Benefit-cost analysis, in other words, can also help us make judgments about program strategies and organizational design. Since this kind of analysis represents one of the few clear quantitative indicators we can rely on in the LEIG field, and since the methodological path has already been paved by others (also

unusual), it would take little additional effort by funders to avail themselves of this opportunity to understand their programs better.

It is difficult to make a judgment about the return to the Foundation's investment in the LEIG sector without specifying what the "returns" have been in other sectors where the Foundation works and has a longer history. The Foundation's programs in agriculture, forestry, and water management are most akin to LEIG because they all carry a poverty focus, at least now, and involve activities that generate income. The Foundation's reviews and discussions of these program areas seem to exhibit no more of a sense of "hard" data or comparative economic returns than the LEIG materials. The reviews describe changes in policies, new approaches being tried, small groups being benefitted--evidence that is just as qualitative and case-oriented as that coming from the LEIG program. Reviews of these three areas may seem "harder" and more impressive, because each one corresponds to an identifiable set of professionals (agronomists, agricultural economists, irrigation engineers, botanists, etc.), research institutes, and government departments and ministries. And discussion in each of these areas focuses on the way one manages something physical: land, water, trees. There is no such concreteness or professional homogeneity in the LEIG field, a matter taken up further below.

What kinds of results in the older areas of agriculture, forestry, and water have led the Foundation to feel confident about its continued programming there? The answer to this question would point to institution-building at universities and research institutes and to an impact on policies and institutions in the public sector. And it is this standard that goes to the heart of the comparison between LEIG and the other areas, rather than the analytical or systematic quality of the results. It is according to this standard, in my view, that the Foundation's approach to LEIG

programming might be improved. This takes us into the subject of the following section.

II - Between the Government and the Nongovernment Sectors

Why does LEIG programming need improving, and how might the Foundation go about doing so? The answer to these questions has to do with (1) the Foundation's comparative advantage as a donor, (2) the inherent features of income-generating projects in the NGO sector, (3) the path by which the Foundation came upon the NGO sector as an approach to employment problems, and (4) the opportunities emerging from the present historical moment for a different style of Foundation involvement.

Among donors, the Foundation is somewhat unusual in that it has worked simultaneously in the public sector, the nongovernmental sector, and with research institutions. Whereas the Foundation's programs in agriculture, water, and forestry reflect this history of working across three sectors, its LEIG program has focused primarily on the NGO sector, with the exception of the recent initiatives of the India program. In this section, I suggest why the Foundation might want to reduce its emphasis on the NGO sector and take more initiatives in the public sector and research.

Constraints

The Foundation has had good reason for concentrating so much of its LEIG attention on the nongovernment sector. First, LEIG has no professional home. It does not correspond to a field of study nor does it deal with one particular economic sector. Unlike agriculture, water, and forestry, LEIG expertise or commitments cannot be found in a particular government ministry or academic discipline. For the Foundation, the NGO sector has come to represent an analog to that missing professional home--a place where everyone is committed to the alleviation of poverty and where substantial program experience in the subject has been accumulated.

Second, the Foundation's recent shift toward the nongovernment sector in the LEIG area arises out of a deep disappointment, shared by many other observers of development in the third world, about the persistence of massive poverty despite impressive growth records in many countries and several decades of state-promoted development. This disappointment has also extended to the poverty-oriented government programs of the 1970s, which were meant to alleviate the inequities of growth by redirecting public-sector services and subsidies to the poor.

Third, the Foundation was drawn to the NGO sector out of its belief that empowerment of the poor is central to their ability to increase their incomes. Because governments have often repressed the poor when they organize, or simply neglected them, the Foundation has viewed independent assistance in organizing the poor as crucial to their gaining of rights to government protections, services, and subsidies. In Foundation eyes, improving the incomes of the poor is therefore inextricably linked to empowerment, and it is difficult to empower people through government, particularly military ones.

Though the Foundation's affinity for the NGO sector in the LEIG area is understandable, major emphasis on this sector is difficult to justify. First, various donors have funded LEIG-type projects among NGOs since at least the early 1980s. The Foundation is not alone in this area and not "on the cutting edge." Nor is it bringing to bear on this problem its unique ability to act simultaneously in the government, nongovernment, and research sectors.

Second, NGO programs in the LEIG area typically do not make significant inroads on poverty in a particular country--either directly in terms of beneficiary numbers, or indirectly in terms of affecting policy or programs carried out by larger institutions. The low impact and lack of replication of NGO programs has to do with certain "diseconomies of scale" affecting their expansion. The diseconomies take the following form:

(a) the strength of many successful NGO efforts arises out of a certain ethnic, religious, or other social homogeneity, which is irretrievably lost when these organizations expand and become less parochial;

(b) NGOs compete against each other and the public sector for funding from foreign donors, which means that they are driven to "differentiate their product" from these "competitors," rather than cooperating with them or exchanging ideas about service-delivery models in the cause of getting good program ideas replicated;

(c) because a large share of NGO funding comes from foreign donors, and because NGOs usually prefer foreign funding to local support, distance and mistrust prevails between the government and nongovernment sectors, thereby reducing the possibility that government will replicate successful NGO "experiments";

(d) NGO programs do not grow partly because NGOs are under no external pressure to reach large numbers of persons, in contrast to the public sector, where political pressure to reach large numbers is high.

As a result of these diseconomies, the path to replication of successful NGO experiments in the LEIG area is somewhat blocked, meaning that the relevance of their experiments to nationwide problems of poverty and unemployment can be quite limited.

Third, history has shown us that in third-world countries with good performance on income distribution, government policies and programs have played a key role. Conversely, certain government policies regarding credit subsidization, tariff protection, and agricultural development have had major adverse impacts on employment. Though the behavior of government may leave much to be desired in the poverty-alleviation area, in other words, what government does exerts a powerful impact on poverty. If the Foundation wants to have a significant impact in this sector, it cannot afford to stay away from such a powerful actor.

Fourth, our understanding of what works in the public sector with respect to poverty alleviation is woefully inadequate, partly because recent events have cut short the process of learning from this experience. The economic crises of many third-world countries have brought about a reinterpretation of much past government policy as "bad"--as having laid the groundwork for the crises--even those policies previously considered to have been good. This current disappointment about the performance of third-world public sectors can be seen, in part, as an almost predictable over-reaction to the excessive optimism of an earlier period, when everyone had great faith in the ability of third-world governments and first-world donors to eradicate poverty and bring about sustained growth.

The economic and debt crises of the 1980s have turned a generation of economists away from the study of poverty and poverty-alleviating initiatives to issues of debt, trade, and macroeconomic management. As a result, our ability to make informed judgments about the potential of policy and programs to alleviate poverty is constrained by the lack of comparative research on what has worked well. We have turned our backs on the public sector without informed enough reason and have put excessive faith in a "new" sector, the NGOs, which is impeded by its very structure from bringing about the kinds of impacts we hope to achieve.

Opportunities in the Public Sector

At first glance, the opportunities for significant LEIG programs in today's world of economic crisis, fiscal austerity, and "unfashionability" of poverty concerns, would seem quite limited. Upon closer examination, however, the current moment also turns out to provide some new opportunities for LEIG initiatives:

First, the political unpopularity of today's austerity programs, with their removal of long-standing public sector subsidies on basic goods, their reductions in public-sector jobs, and their general reductions in employment, constitute a serious political concern to today's third-world leaders. This has made them more sympathetic to certain LEIG-type initiatives than they would have been in the 1970s. Though resources were more abundant and poverty alleviation was more in fashion at that time, the informal sector was held in scorn by political leaders and development planners alike, because of their visions of "modernization" through large-scale industrialization.

Examples of current public-sector gestures in the LEIG area are India's Integrated Rural Development Program, Kenya's emphasis on the informal sector in its national plan and recent tariff-rebate measure for small manufacturers, and Egypt's programs to fund the acquisition of equipment for artisanal activities and to allow pensioners to take their retirement benefits in one lump sum for the start-up of small businesses. Though all these programs have major flaws, they are nevertheless reaching thousands of poor persons.

Second, the economic conservatism of the times, with its emphasis on "getting the prices right" as the answer to most economic and social ills, turns out to harbor a distinct sympathy for the small-firm sector in third-world countries. Firms outside the regulatory power and the privileges of the state, in this view, use capital and labor in the "right" proportions because they face prices for capital and labor that have not been tampered with by the state. That is, they use capital more parsimoniously and labor more extravagantly than large modern firms, with their access to state-subsidized credit and their labor costs "encumbered" by government-mandated fringe benefits. With respect to small firms producing in the informal sector, then, the interests of the "right-price sympathizers"

overlap somewhat with those of the "poverty sympathizers." This convergence, linking the currently unpopular poverty concerns to the powerful conservative economics of today, provides a distinct opening for LEIG initiatives in the public sector.

Third, and related, the current debt crises have forced many third-world countries to reduce imports drastically through devaluation and import controls. Though lower-income groups have no doubt suffered disproportionately from these crises and the related policy measures, some small producers have flourished as a result of the disappearance of cheap competing imports and of local goods produced by large firms dependent on imported inputs. The current situation, in other words, has made it more difficult for third-world countries to pursue growth strategies biased toward large, capital-intensive firms. And from some of the countries experiencing reduced imports, some surprising and useful evidence has emerged on how robustly the small-firm sector can respond when policy changes in its favor.

Fourth, the current popularity of "decentralization" among development planners translates into more autonomy to local government and to local offices of central-government ministries and parastatals. This opens up the field for LEIG experimentation by allowing a donor like the Foundation to pick and choose from among the most capable and interested local offices of government. This is exactly what the Foundation has done with the women's dairying project in Andhra Pradesh (working through the state office of the national dairy parastatal), the sericulture projects in Bihar and Karnataka (working through the state offices of the national sericulture board), and the initiative with the Principal Bank of Egypt (working through the regional branch in Dumiat).

III - Recommendations

In searching for and evaluating grant proposals in the NGO sector, the Foundation should place priority on the potential for impact, rather than on institution-building for its own sake in the NGO sector. Impacts can take the form of large beneficiary numbers, influence on policy, or likely replicability by other institutions. In advance, of course, any project proposer can predict these kinds of impacts. From this assessment and others, however, we have learned that certain kinds of project designs and environments are more likely to lead to impact than others. Organizations can reach a much larger number of people if tasks are carried out in certain ways--the minimalist form of credit being a striking example. Organizational leaders with visions of reaching masses of people are more likely to have impact than those who aim to do an excellent job in a few communities.

"Experiments" in the NGO sector should be viewed with particular caution. Experiments that work well on the small scale characteristic of many NGO programs usually do not lend themselves to large-scale operation because of diseconomies of scale--in the organizational and political sense, as well as economic. In order for an experiment to be replicated, it is not sufficient that it only be "successful." The experiment must also be conducted in an environment where the institutional capacity for replication is already in place; or the links of project leaders to centers of power must be strong enough so that the experiment has a path along which it can later spread to broader institutional networks. The Grameen Bank is an example: leadership was closely tied to important elites, including the country's Central Bank, in addition to the fact that the organization's founder was determined to follow a "franchisable" model of service delivery that could be repeated throughout the country.

One of the obvious ways of choosing a setting with the potential for replication is to fund NGO projects that have some relationship to government programs. This can take various forms: programs can help a certain class of clients to gain access to government-subsidized goods and services (Working Women's Forum and credit), they can effectively pressure government for changes in policy that will result in increased incomes to large numbers of persons (SEWA achieving reduced police harassment of vendors), they can be given the responsibility for implementing certain parts of large government programs (MYRADA and India's Integrated Rural Development program), or they can help provide a missing ingredient to government programs that are not working well (Proshika's rehabilitation of defunct government-owned tubewells in Bangladesh and sale of them at subsidized prices to landless pump groups).

To suggest a link to government as a criterion for funding NGOs may seem a constraint on the Foundation, and inconsistent with the very character of the nongovernment sector. But comparative research on NGOs shows that in many countries they have been most important in sectors where a substantial share of their funding comes from government, and where government has been interested in allowing them to play a complementary role in providing services (James & Rose-Ackerman 1986). Even in the United States, where private philanthropy is high, government funding still accounts for roughly one quarter of NGO budgets--the share being even higher for social services, community development, and health care in third-world countries. The health sector is a good example of public-private complementarity, because NGOs have made important contributions to health there. In most such programs, NGOs and government actually "jointly produce" the service, though neither side might describe it that way: governments supply vaccines and medicines, and official certifications to service providers, while NGOs supply the outreach. Neither could operate without the other.

In that NGOs receive public-sector support in countries where they have been important, the largely foreign-funded NGO sectors of many third-world countries can be seen as somewhat of an aberration. The Foundation could help them develop the public-sector connections they need to grow, and to have a greater impact, by requiring of the NGOs it supports some kind of matching commitment from government. The commitment need not be financial--it can take the form of office space, vehicles, seconded staff--as long as it creates the link and hence the potential for replication.

The Foundation could make a unique contribution in the LEIG area if it broadened its program to include the public sector. As a small donor, of course, the Foundation is not in a position to make a significant contribution to large public-sector programs. But it does have a unique role to play in supporting experimentation in the public sector, as it has with its women's dairying project in India and its initiative with the regional branch of a government bank in Egypt. Governments find it politically difficult to initiate and fund these experiments themselves, because they can be accused of favoring certain geographic areas.

Though government bureaucracies often act insensitively to the poor, and may seem incapable of carrying out poverty-alleviating programs, an LEIG program that seeks to have impact should address the challenge of discovering program designs and methods of service delivery that can work in these organizational environments, or that attract skilled and committed people to them. The Foundation should draw on its skills in "networking" to find the committed, competent, and powerful professionals in the public sector and to locate experiments in their departments or branches. This kind of search should not be limited to the "social ministries," since they usually are weak, have low budgets, and follow a welfare approach to their task. Construction ministries are an opposite example: they are powerful, run by skilled

technocrats, and their spending and contracting have significant impacts on employment. Powerful parastatals are another example, like India's federated system of cooperatives, where the Foundation's women's dairying project was located.

The Foundation's long history of relating to professionals in third-world governments, along with its more recent experience with the NGO sector during the last six years of LEIG programming, have placed it in a unique position to bring together NGOs and government for exchanges about some of the more successful NGO experiences. Through this kind of interchange around concrete experience, it may be possible to reduce some of the mistrust between government and NGOs--a mistrust that prevents a complementary relationship between NGOs and governments from evolving. In supporting such interaction, of course, the Foundation will be limited by the fact that there are strong and rational reasons for the distrust, and that cooperation for cooperation's sake will often not be in the interest of either party. The Foundation can identify situations, however, in which cooperation might be of mutual interest.

The Foundation should take advantage of some of the new opportunities for LEIG initiatives created by the environment of austerity. Though some of the "new" policy wisdom has favorable implications for the informal sector, as noted above, the prevailing economic conservatism and the related decline of interest in issues of equity have led to the disappearance of employment and equity as prime objectives of policy. The Foundation might want to provide support to policy-making units on these issues, so that thinking about them becomes less of a "luxury."

Research

In the 1970s, poverty alleviation was of much greater concern to economists and project designers than it was beforehand, or today. This was partly because the subject became prestigious in the field of development economics. One of the reasons that poverty issues gained such prestige is that the leader of a powerful institution, the World Bank, decided to invest large amounts in research on the relationship between growth, policy, and income distribution. Giving prestige to research, of course, is not all that it takes to turn the attention of politically powerful decisionmakers to a subject. But it helps.

One result of the fall from prestige of equity-oriented research and policy is that development scholars and professionals with such interests today have no institutional home--research funds, graduate students, colleagues working on the same subject. They do not have the kind of professional support that the field of economics today provides, for example, to economists doing research on issues of debt, trade, and macroeconomic policy. Partly as a result, students and scholars still interested in LEIG issues tend to be found mainly in the non-economist social sciences. And economics has come to be thought of as a discipline that is inhospitable to poverty concerns, even though it was in the forefront of research on the subject in the 1970s.

The field of economics is becoming more and more powerful in determining how policy is made. It also provides some of the important analytic tools necessary to understand the impacts of policy and programs on poverty. If LEIG concerns continue to remain as intellectually peripheral in economics as they are today, it will be difficult to command the kind of attention that is necessary to attract powerful persons and institutions to the task of changing policies and adopting effective programs. For all these

reasons, the field of economics cannot be avoided by those with LEIG concerns--just as the public sector cannot be avoided if one wants to carry out a program that has significant impacts on poverty.

LEIG needs research attention because relatively little comparative analysis has been carried out on the 1970s experience with public-sector poverty-alleviating programs in the third world. Though there is a rich literature on the failures of that period, there is very little to help us understand the successes, and the common traits they share. The record is not only incomplete but, because of prevailing intellectual fashions, it is often wrong--good illustrations being the until-recent misinterpretation of the East Asian growth experience as resulting from a "non-intervening" state, and the mistaken judgment that government parastatals, particularly in Africa, are always a failure.

There is still much comparative research to be done on what has worked and what has not in the public sector. If the Foundation wants LEIG concerns to be taken seriously, and if it wants to help policymakers and program designers to make informed decisions in this area, it should be funding more research. The research should have a somewhat narrower and different focus than that of the past. Past research on third-world poverty falls into two categories: (1) cross-country and longitudinal studies of the relationship between economic growth and income distribution (including policy effects); and (2) studies of the "anatomy" of poverty, including analyses of the adverse effects of growth and many government programs on the poor. One of the results of our learning so much about the adverse effects of change on the poor is that, in a certain sense, we have become incapable of acting--pessimistic about things working out, and worried that we will harm the very subjects of our concern. This is why we now need to add to our understanding of poverty a better sense of what works institutionally in terms

of service delivery and what kinds of interventions bring about significant changes in people's lives.

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Descriptions of Selected LEIG Programs and Projects

Andhra Pradesh Dairy Development Cooperative Federation Limited -- India

Andhra Pradesh Dairy Development Corporation was formed in April 1974 to operate the country's "Operation Flood" milk production program in the state of Andhra Pradesh. Absorbed into the Andhra Pradesh Dairy Development Cooperative Federation Limited (APDDCFL) in 1981, this state government parastatal organization runs the second largest dairying program in India. Its organizational structure is based on the successful "Anand" model of the National Dairy Development Board, APDDCFL's parent body. The three-tiered structure involves a network of village-level milk producers' cooperative societies, district level unions, and a state-wide federation. Since 1974, production and marketing of liquid milk has increased steadily and rapidly, as has production of other milk products such as skim and whole milk powder, white and pasteurized butter, ghee (clarified butter), infant foods, and cheese.

While APDDCFL was not established specifically as a women's organization and males continue to dominate its membership, the organization's leadership came to recognize the importance of women as the primary dairy workers for smallholder dairying households. In recent years, funding from donor organizations such as the Ford Foundation and the Netherlands Government, as well as policy support from the Indian Ministries of Agriculture, Social and Welfare Services, Women's Welfare and the Planning Commission have enabled APDDCFL to undertake targetted actions to improve women's involvement in and income from dairying production. APDDCFL has purposefully recruited and trained women staff, as extension agents and for all organizational levels. In 1983, only two women's milk cooperatives existed; by 1986, 84 cooperatives managed entirely by women had been established in three districts of Andhra Pradesh.

The task of integrating women into dairying production has required support for several other compatible activities. Other NGOs and PVOs work with APDDCFL to assist with extension and welfare services, skills training, and credit and savings programs. Women are encouraged to buy and keep cattle, link up with fodder development schemes, and learn veterinary and breeding techniques. Most recently, APDDCFL has begun experimenting with means to integrate health and child survival services into its women's programs.

While observers note that APDDCFL has made tremendous inroads into integrating women into the dairying system, difficulties persist in involving women of scheduled and backward castes. The Federation is continuing specific efforts to include these target groups in its programs.

Foundation grants:

- (1) Grant #8350192, 1983, \$70,000

Pilot project to integrate rural women into dairy development

- (2) Grants #8400594 and #8400594A, 1984 and 1986, \$238,000 and \$140,000

Support for the integration of women into public sector extension systems in dairying

(3) Grant #8600721, 1986, \$230,000

Support for the integration of child survival and women's health services into a cooperative dairying program

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Annapurna Mahila Mandal -- India

Bombay is the second largest commercial and industrial city in India. Here, thousands of women prepare meals for large numbers of migrant textile workers who live in the city's slum areas without their families. Annapurna Mahila Mandal (AMM) was created in Bombay during the 1973 textile workers strike by Prema Purao, an experienced and dedicated trade union organizer, to strengthen and improve income-generating opportunities for these women "food givers" or "Annapurnas" (named after the Hindu goddess of food). AMM is an intermediary between the Annapurnas and the nationalized banks who, by government mandate, must make credit available to "the weaker sector" at a subsidized interest rate of 4%. In 1975, Purao persuaded fourteen women to take out individual loans on a co-guarantor basis. Today, the organization has grown to a membership of 5000 to 8000 women caterers who have borrowed and repaid loans of approximately Rs. 2000.¹ Some borrowers have taken out successive loans. Repayment rates have been about 90%.

Annapurnas borrow in order to make bulk purchases of inputs such as food grains. To join AMM and take advantage of the credit program, individuals pay a membership fee of Rs. 3¹ and an administrative fee of Rs. 12.¹ Loans are extended for 24 months, and there is a compulsory personal savings scheme of Rs. 200¹ per month. There are 18 AMM centers in Bombay, located in the neighborhoods in which the caterers live. Members elect representatives to each center's local committee, which is responsible for reviewing the loan applications. AMM also serves the caterers by addressing issues of health, child care, desertion by husbands, alcoholism, and domestic violence. A Multi-Purpose Center provides temporary shelter, a medical clinic, a library, skills training, and legal services.

While AMM's organizing activity has improved the self-confidence of women caterers and gained visibility for this important trade sector, the attempt to scale up the income-generating activity for Annapurnas has suffered from an unpredictable market for their goods and services. A review of the program in 1984 revealed that the availability of credit did not substantially reduce the women's work burden nor increase their incomes. At AMM's request, the Ford Foundation provided funds for consultancy services, market surveys, and research. As a result, AMM is attempting new intervention strategies to increase employment and income opportunities for the Annapurnas. These strategies include operating a centralized catering workshop to provide lunch deliveries to white-collar workers, a decentralized system of street food booths set up in working class neighborhoods, and expansion of bulk food purchases and distribution, thereby enabling Annapurnas to gain access to quality raw materials at reasonable prices. Management consultants and leadership training for area organizers will complement these programs.

¹ At February 1987, US \$1 = Rs. .07663

In addition to Foundation support, AMM has received support from Oxfam-America, Bread for the World, the Unitarians, Australian Freedom from Hunger Campaign, and from the Indian government and commercial banks.

Ford Foundation grants:

- (1) Grant #8350712, 1983, \$50,000

Support multipurpose center to improve conditions of urban working women

- (2) Grant #8500788, 1985, \$140,000

Development of income-generating enterprises by all-women community-based voluntary agency and study of women in the informal sector

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Euro-Action Accord -- Sudan

Euro-Action Accord (EAA) is a consortium of 20 Canadian and European non-governmental agencies engaged in self-help development programs in Africa. In 1980, EAA received a \$30,000 Foundation grant to explore ways of improving incomes for the large refugee population residing in squatter settlements around the city of Port Sudan. Following nearly two years of intensive study of the informal economy of these communities, a small business assistance program was launched in five of the most heavily populated districts. EAA premised the program on identifying simple products or services needed by local markets and offering clients both credit and basic management advice. By the end of 1986, over 1,800 individuals had been assisted, including 750 who had successfully repaid the full amount of their loans, 950 active clients, and fewer than 100 defaulters (roughly 6%). In addition to small business loans, EAA also provides credit to 300 families for home improvements such as pit latrines, improved roofing and covered water containers.

Early in the planning stages for the program it was decided to expand eligibility requirements beyond the refugee population. Many residents of Port Sudan's squatter districts are Sudanese, uprooted from their home villages by drought or civil unrest and equally in need of assistance. Thus eligibility was determined by family income (a ceiling of \$100 a month), stable residence in the district, and demonstrated readiness to set up or expand an enterprise. Participation is encouraged from all the ethnic and tribal groups resident in the districts and special efforts are made to assist women entrepreneurs. A typical business receiving assistance employs its owner and one additional worker. Thirty percent of the loans are for business start-ups. Approximately 40% of clients are women.

Successful attainment of diversity and pluralism in the client population can be attributed to EAA's staffing philosophy. The 24 small business advisors were drawn from within the squatter settlements, representing each ethnic minority and an even balance of men and women. Advisors participate in

an extensive training program focused on understanding the informal economy and the practical needs of entrepreneurs. After learning that one of the major constraints on women was limited access to commercial space, EAA organized simple market centers for women vendors, and their participation in the project increased substantially.

Four types of credit are available to borrowers: loans for working capital, which are primarily used for bulk purchase of raw materials to take advantage of lower unit costs; micro-credit loans for petty retailers; home-improvement loans -- a fast-growing program component; and hire-purchase loans, the largest credit operation, in which EAA purchases tools and equipment on behalf of the businessperson who then repays the purchase price to EAA over a period of up to 20 months.

The program's cost recovery efforts have improved over time as a result of program growth, charging fees for loan administration and technical assistance, careful loan monitoring, and slowly transferring the management from expatriate to local staff. Still, the annual revenues generated by fees and interest are only sufficient to maintain the value of the capital fund. Annual operating costs for a staff of 30, distributed among five sub-offices, must still be raised from outside sources. Among the future options under consideration by EAA are to forge cooperative links with a local bank, to expand the volume of high-profit housing loans, and to experiment with larger loan sizes.

Foundation grants:

- (1) Grant #8150895, 1981, \$30,000

To assess requirements for establishing a small enterprise program for refugees in Port Sudan

- (2) Grant #8351068, 1983, \$37,970

To support a small-scale enterprise program for refugees in Port Sudan

- (3) Grant #8400593A, 1986, \$170,000

Support for a small industries program in Port Sudan

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Grameen Bank -- Bangladesh

Operating in rural Bangladesh, Grameen Bank is a specialized credit institution for the landless poor. It was started by economics professor Muhammad Yunus as an experiment in rural finance in 1976, with partial support from a Foundation grant to Chittagong University, and formally launched in 1979 with support from the country's central banking authority, the Bangladesh Bank. In September 1983 the government transformed the project into a chartered bank. The Bank's landless borrowers are majority shareholders who will ultimately control three-quarters of the Bank's paid-up capital.

twenty zones in Bangladesh. It plans to expand to 500 branches in these five zones by the end of 1988.

Grameen Bank started with a "minimalist" approach to credit delivery. Its operating principles are simple and well-defined: close supervision of borrowers, peer pressure as a substitute for loan collateral, small but regular (weekly) loan repayments, and regular savings to build up members' own capital. Gender-segregated groups of five individuals are organized by the branch manager and six bank workers. Six groups are federated into "centers," typically with one or two centers per village. Each branch consists of 50-60 centers and covers a "union," which is the lowest government administrative unit.

Grameen Bank loans are used primarily for undertaking individual agriculture-based and non-farm enterprises. Approximately 10% are group loans for joint enterprises. The most common economic activities involve agricultural production, agro-processing and local trading. From its inception through 1985, some 428,000 loans, averaging only \$68, were the mainstay of the Bank's business. Two-thirds of all individual loans to women were used for paddy husking, purchase of a milch cow or cattle fattening. The leading activity for men was post-harvest purchase of rice for resale. Males, however, having more opportunities, did not concentrate their efforts on a few activities to the extent that women did.

The Bank's disciplined and streamlined approach has proven to be a successful rural credit delivery vehicle through which to reach the target population of the landless poor. Such families (i.e. those owning less than 0.5 acres) in Bangladesh have increased over the past two decades from 35% to 45% of total rural households. Average earnings for Grameen's loan recipients are higher than the national average, per capital income has increased 35% in real terms in 2-1/2 years, and additional employment has been generated. Moreover, the Bank has maintained very high recovery rates, currently 97%, thereby demonstrating that landless people can productively use bank credit and repay loans on time without collateral requirements. Grameen's success contrasts strikingly with the average repayment rates for private banks of 27 percent.

A new initiative, called Studies, Innovation, Development and Experimentation (S.I.D.E.), is an experimental R&D unit created by the Bank to test income-generating ventures and improve the productivity of micro-enterprises. S.I.D.E. seeks new enterprises, often requiring larger and longer-term loans, which could be undertaken by groups of landless men and women. S.I.D.E. is conducting tests in fish and shrimp farming, duck hatching, and cultivation of fruit and timber tree seedlings.

The Foundation made its first recoverable grant from PRI-earmarked funds to the Grameen Bank in 1981. Originally designed as a loan guarantee fund for Grameen's early expansion phase, these funds were never required. Consequently, the funds were reprogrammed in 1984 to provide a venture capital fund for S.I.D.E., which would be separate from the Bank's main operations.

While the Foundation continued to provide additional support to the Bank, in comparison to the loans from the International Fund for Agricultural Development (IFAD) and the Bangladesh Bank, its contribution is now quite small.

Foundation grants:

- (1) Grant #8100578, Bangladesh Bank/Grameen Bank, 1981, \$125,000
Support for research and evaluation; training and emergency project fund
- (2) Grant #8100579, Bangladesh Bank/Grameen Bank, 1981, \$154,000
Recoverable grant as guarantee fund for first 2% of loan funds
- (3) Grant #8200806, Bangladesh Bank/Grameen Bank, 1981, \$616,000
Program Related Investment (PRI) as a loan guarantee for 8% of loan defaults

Modification of grant, 1984, to support medium-term revolving loan fund for the Studies, Innovation, Development and Experimentation (S.I.D.E.) project
- (4) Grant #8400569, Grameen Bank, 1984, \$433,650
Provide staff support and capitalize a revolving loan fund for S.I.D.E.
- (5) Grant #8500787, Grameen Bank, 1985, \$563,000
Support for program monitoring and evaluation

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Kenya Women's Finance Trust

Women in Kenya have increasingly turned to group and individual income-generating projects to improve living standards for themselves and their families. In the absence of formal government action to assist women entrepreneurs, the Kenya Women's Finance Trust (KWFT), a non-profit intermediary credit institution, is Kenya's first organization to focus specifically on the credit needs of women. Created in 1981 as a pilot project by a group of professional women, KWFT was formally registered in 1982. It is the Kenyan affiliate of Women's World Banking, and began operations with Foundation assistance in 1983. KWFT facilitates income generation and encourages women's integration into the country's development by providing skills training, marketing advice, and credit assistance to women entrepreneurs, thereby helping them gain access to the commercial banking system.

Today, the Trust has 200 members and is run by an 11-member Board of Directors. KWFT continues to receive hundreds of inquiries and loan applications from small-scale entrepreneurs. From the pool of applicants, KWFT selects women for training in business management, marketing, legal awareness, and trade skills. As of November 1986, 400 women had gone through KWFT's training program. Individual loans average \$1,250 and group loans \$3,125. Loans are extended at 12% interest over a period of 2 years. As of January 1987 the Trust had made 65 loans.

In addition to the training programs and the revolving loan fund, the Trust launched a loan guarantee scheme in 1986. The risk of a loan default is split among Barclay's Bank (25%), KWFT (25%) and Women's World Banking (50%). The objective of this program is to secure bank loans for women who have viable plans for enterprise development but do not possess traditional forms of collateral. So far fourteen businesswomen have received loans from Barclay's Bank through this scheme.

A 1983 Ford Foundation grant allowed KWFT to begin operations. KWFT opened an office in Nairobi, hired a general manager and three support staff, set up a revolving loan fund, and invited loan applications from Kenyan women with small enterprises in Nairobi. This grant also supported a visit by the Trust's General Manager to the Self Employed Women's Association (SEWA) in India. Its international donors -- the Norwegian Agency for International Development, African Development Foundation, Kenya Rural Enterprises Program, and Lutheran World Relief -- have supported KWFT's capacity-building and expansion in rural areas of Kenya. New offices have opened in Nakuru and Kiambu to provide credit and training for rural women's enterprises.

In 1986 the Foundation provided supplemental support to continue the Trust's Nairobi-based enterprise assistance activities. During the two-year grant period, the Trust will hire and train two field workers and open storefront offices in two low-income neighborhoods. Building on the experiences of SEWA, the Trust will focus on the problems and needs of select trade groups. To this end, field staff will conduct community-level surveys of client enterprise groups.

Foundation grants:

- (1) Grant #8300682, 1983, \$110,000

Support to establish pilot revolving loan fund and to employ staff and consultants to formulate lending criteria and other technical assistance

- (2) Grant #8300682A, 1986, \$150,000

Supplemental support for a credit and training program for women entrepreneurs in Kenya

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Partnership for Productivity Service Foundation -- Kenya

Partnership for Productivity (PFP) was started in the Western Province of Kenya in 1969 by the Quakers. PFP began by providing business education for individual entrepreneurs and business owners in the Western Province. Today, PFP pursues a more integrated approach to small enterprise development. This includes organizing women's groups, providing legal education, developing agriculture, and introducing improved technologies.

PFP's integrated development approach encompasses four program areas in addition to credit delivery. The Rural Enterprise Extension Service, started in 1970, is the core activity around which PFP's other activities are built. Through business development officers, the Service provides training in bookkeeping and accounting, as well as management assistance, to small business enterprises. The Women in Development project began in 1981 with the goal of improving PFP's capacity to meet women's income needs by promoting group economic activities. A Law in Development effort began in 1981 to educate the rural poor about their legal rights and responsibilities. The Improved Rural Technologies program was initiated in 1980 with the objective of providing technical aid to individual clients and implementing an irrigation project.

In 1981 PFP began a loan program to support small businesses. Three types of loans are available to clients. A women's or youth group can receive Ksh 10,000 (approximately \$600.00) to start a revolving loan fund, from which its members can take smaller individual loans for small enterprise development. In addition, individuals and groups can apply for farm input credit, which allows them to purchase fertilizer and hybrid maize seed for one to two acres of land. Non-farm loans are also available to groups and individuals for the development of specific business ventures. As of June 1986, 293 individuals and 71 groups had taken advantage of PFP credit and training programs. Repayment of group loans began in August 1986. The repayment rate for individual loans was 90% and for farm input credit loans 95% in 1985.

At present, PFP is expanding its programs into urban areas. Under a Foundation grant, PFP will establish a small enterprise development effort in two urban centers (Nairobi and Kisumu) and one secondary town (Siaya). Proposed activities include extension of its rural-based business advisory services to urban enterprises, initiation of entrepreneurial development courses, and operation of credit and education programs.

Ford Foundation grants:

- (1) Grant #8400188, 1984, \$135,700

Strengthen small enterprise management and skills training for rural women

- (2) Grant #8600709, 1986, \$200,000

Support for an urban small enterprise development project in Kenya

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Proshika Manobik Unnayan Kendra -- Bangladesh

Proshika Manobik Unnaya Kendra (Proshika Human Development Centre) is a major Bangladeshi NGO engaged in employment generation through rural works and special credit programs. Its principal objective is to help organize and assist landless laborers, smallholder farmers and other rural men and women whose major source of livelihood is the sale of their own labor. Proshika began in 1975 as a project of Canadian University Services Overseas and became a Bangladeshi organization a year later. Under the directorship of Qazi Faruque Ahmed, the organization serves some 9000 groups composed of landless and near-landless individuals. Of the 165,000 group members, one-third are women.

Over the next three years, Proshika intends to form another 7000 groups, initiate nearly 2000 economic projects drawing on its revolving loan fund, and support 7000 smaller projects funded from its groups' savings efforts. In addition, with funding from the Foundation and other sources, Proshika intends to increase its staff from 200 to 255 men and from 50 to 145 women, with particular emphasis on deepening its technical capacity.

Proshika provides training courses in leadership, literacy, technical skills, and social and community action. It also conducts courses to heighten awareness of the special constraints and biases that confront women in Bangladeshi society. After a group reaches a critical stage of awareness and cohesion, Proshika staff assist it to develop employment- and income-generating activities through loans and technical support. A small research and monitoring team at Proshika's headquarters coordinates ongoing participatory evaluation, undertaken by group members and staff.

Economic activities underwritten by Proshika loans include beekeeping, sericulture, paddy husking, livestock rearing, and leasing and cultivation of land. Since 1981 the Foundation has supported Proshika's work with landless pump groups, in which Proshika underwrites a loan for the purchase of a pump or tubewell for supplying irrigation water. Over 220 such businesses, involving 5000 landless men, were operating as of the end of 1986. Proshika negotiates a line of credit with the Bangladesh Agricultural Bank and provides training and technical assistance to the groups on how to manage the pumps and negotiate service contracts with farmers. Recent Foundation support aims to strengthen staff's ability to provide technical and financial advice to pump groups.

Much of Proshika's support derives from Canadian and Swedish sources. Recent grants have aimed to consolidate existing employment-generation activities; expand female membership and staff; expand training activities; and initiate new ventures such as pond and open-water fisheries, cattle fattening, rice milling, and roadside and wasteland forestry.

Ford Foundation grants:

- (1) Grant #8150898, 1981, \$50,000

Grant and loan guarantee fund in support of irrigation programs run by landless and marginal farm groups

(2) Grant #8300875, 1983, \$94,000

Support to expand an experimental project to organize landless people to own and manage irrigation pumps in Bangladesh

(3) Grant #8300877, 1983, \$159,000

Loan guarantees for landless people to own and manage irrigation pumps in Bangladesh

(4) Grant #8600979, 1986, \$417,275

Support for expansion of Proshika's income-generating activities

(5) Grant #8600980, 1986, \$200,000

Augmentation of Proshika's revolving loan fund

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Self-Employed Women's Association -- India

The Self-Employed Women's Association, (SEWA), officially registered in India as a trade union in 1972, serves poor self-employed women workers through three principal operations: the SEWA Union, the SEWA Bank, and the Mahila SEWA Trust, which extends welfare services and other types of non-credit assistance to members. SEWA emerged out of the Women's Wing of the Textile Labour Association in Ahmedabad in late 1971 and has adopted its Gandhian approach focusing on work and family life in the community. Though SEWA is urban-based, it has expanded its unionization and developmental activities into rural areas and has worked diligently to branch into a national-level association. SEWA operates branches beyond Ahmedabad in Junagadh, Delhi, Monghyr, and Jamshedpur. Fifteen years since its founding, SEWA now employs 20 full-time organizers and 100 trade-group leaders.

SEWA has served about 15,000 poor women engaged in up to 17 different trades. Its clients fall into three categories -- home-based producers, small vendors, and service and manual labor providers. SEWA uses occupational groups as its basic organizing unit, so as better to assist women confronting problems of access to raw materials and markets. SEWA Union began with the objectives of achieving fixed wages for headloaders, securing selling space for used garment dealers, and defending vegetable vendors against police harassment. SEWA refers to its unionization activity as "struggle." Union members must be 15 or older and not be members of any other union. Membership fees of Rs.3¹ per year are conscientiously collected. In addition, organizers have been instrumental in pushing for policy changes that recognize the economic and social significance of the self-employed in the informal sector. SEWA has successfully encouraged local, state, and federal governments to support components of its programs and reforms. The Indian Planning Commission included a separate chapter on self-employment in the latest five-year plan as a result of SEWA's efforts.

¹ At February 1987, US \$1 = Rs. .07663

SEWA also engages in developmental activities through SEWA Bank and Mahila SEWA Trust. SEWA Bank, registered in 1974 to serve as an intermediary between poor women and the nationalized banks, has been extending credit from its own funds since 1976. In its first ten years SEWA Bank extended approximately \$200,000 in small loans to its organized trade groups and had attracted approximately 13,000 depositors. Regular secured and unsecured loans are extended at an interest rate of 12%. Special grants from the government and the Lion's Club have enabled SEWA Bank to extend credit to certain trade groups at the differential interest rate of 4%, and recovery rates have been high. Depositors earn 6% on their savings.

SEWA assists borrowers to organize into productive units to purchase raw materials and sell their goods collectively as well as link them directly to supplies and markets. SEWA attributes its success to its committed staff and trade-group leaders who work effectively at the doorsteps of SEWA members. In addition, SEWA conducts careful surveys of trade groups prior to taking action. SEWA has worked with several educational and research centers in Ahmedabad to carry out surveys and research on local wage structures, occupational health standards, and the design of new tools and equipment for SEWA workers. A final factor in its success has been the provision of complementary social services for members through the Mahila SEWA Trust. Benefits include day care, widowhood and death assistance, life insurance, maternity benefits, and maternal-child health programs.

Foundation grants:

- (1) Grant #8350157, Self-Employed Women's Association, 1983, \$20,000

To strengthen and expand the Association's activities in socio-economic improvement of women artisans

- (2) Grant #8350190, Mahila Sewa Trust, 1983, \$21,000

To set up a spearhead team of women organizers to train self-employed women's groups

- (3) Grant #8350282, Mahila Sewa Trust, 1983, \$31,400

Project to provide alternative employment to women headloaders in Gujarat

- (4) Grant #8400541, Self-Employed Women's Association-Bharat, 1984, \$143,000

Core support for new national intermediary organization to assist self-employed women workers in India

- (5) Grant #8550495, Mahila Sewa Trust, 1984, \$9,000

Support for a comparative study of the processes involved in incorporating women into dairy systems in India

- (6) Grant #8500458, Mahila Sewa Trust, 1985, \$108,000

Support to establish community-based health care in a self-employed women's organization

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Tototo Home Industries -- Kenya

Headquartered in Mombasa, Kenya's second largest city, Tototo Home Industries (part of Jisaidie Cottage Industries) is a non-profit voluntary organization started in 1963 by the National Christian Council of Kenya. Tototo began by training needy urban women considered as "social cases" in handicraft production. In 1966, a retail shop opened for marketing the goods. In 1975, Tototo began expanding its outreach beyond Mombasa into surrounding rural areas along the Kenya coast. Since 1977, Tototo has cooperated with World Education to test a "self-actualizing" approach to training women's groups, whereby women are encouraged and supported to move from handicrafts to other small-scale economic enterprises. By 1986, 45 women's groups had been trained, involving over 500 women.

Working with individuals and groups, Tototo provides training in technical skills, product design, and marketing. Group leaders are trained to identify and demand services from government agencies and other NGOs, including Kenya Women's Finance Trust. The Ministries of Social Services, Water Resources, Agriculture, and Health continue to provide technical and financial assistance. As a "build-on" to training, Tototo established a small revolving loan fund, granting group loans ranging from approximately U.S. \$150-800. As of June 1986, 17 groups had received credit. Repayment is estimated at 90%.

Examples of group enterprises assisted include a bakery; small farms planted in staple crops; a nursery school; a hospital; basket and mat production; and a maize grinding facility. Tototo groups often link up with other NGOs and government agencies, to receive the complementary services they can offer. Tototo engages in surveys and research to monitor and evaluate its micro-enterprise development efforts. The techniques and programs it has developed have formed the basis for a demonstration project undertaken by the Kenyan government and supported with \$4 million from the U.S. Agency for International Development.

Rather than continued expansion, Tototo is now intensifying its assistance to the existing 45 groups. Ten groups are selected each year to receive business training and management assistance from Tototo staff. Ongoing training to strengthen staff business skills is also underway, with assistance from World Education. An action research program to study the impact of Tototo's programs on rural women's groups is also being carried out. Tototo has also initiated a savings club program, based on lessons from an earlier exchange visit by staff to the Savings Development Movement in Zimbabwe.

Ford Foundation grants:

- (1) Grant #8400181, Jisaidie Cottage Industries, 1984, \$100,000

Support program to develop small business enterprise skills for community development

- (2) Grant #8400181A, Jisaidie Cottage Industries, 1986, \$198,000

Supplemental support for women's rural enterprise development

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Undugu Society of Kenya

The Undugu Society was created in 1973 under the guidance of a Jesuit priest and missionary, to provide shelter to homeless young boys who roamed the streets of Nairobi. However, Undugu soon saw the need for programming that would stem the flow of these youth onto the streets. Consequently, the organization established four basic education schools for youth unable to register in public primary schools. Academic subjects are supplemented with skills training in an effort to prepare the youth "for life." Later, Undugu also established an experimental farm and agricultural school to demonstrate that a living could be made off the land. When Undugu staff realized that street youth were most often the product of single mothers with no sources of steady income, the organization began to help these women start income-generating activities.

Working in the squatter areas of Nairobi, the Undugu Society now runs both social and business development programs, which it views as a mix between curative and preventive approaches to community development. The programs related to income-generating activities include basic and advanced skills training programs, educational and vocational training for apprentices, support to women's income-generation groups, and workshops to train Undugu Society staff. So far, 200 youth have been trained in trade skills and 14 women's groups in business skills. While the Society has concentrated primarily on training thus far, it is initiating a loan program to address credit needs of artisans, skilled tradespeople, and others.

One of the challenges now facing Undugu is coordination between the various programs, so as to increase overall impact and mobilization within the communities it serves. Another area of concern is the need for greater indigenous input in management decisions. The two department supervisors are both expatriates. Currently, Undugu is working towards the decentralization of decision-making within the organization. Undugu is also seeking to reduce the organization's dependence on donor agency funds. A new business research and development unit will enable the Society to assess the feasibility of expanding revenue-generating activities to support its operations.

Ford Foundation grants:

(1) Grant #8300656, 1983, \$100,000

Support for informal sector training programs

(2) Grant #8350048, 1983, \$6,000

Support to the Undugu Society's informal sector programs

(3) Grant #8450430, 1984, \$30,100

Establishment of a business research and development unit in Kenya

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Working Women's Forum -- India

The Working Women's Forum (WWF -- also known as the National Union of Working Women), was founded in 1978 to address the needs of poor women in the urban informal sector of Madras in Southern India. Recognizing that these poor women entrepreneurs provide half of the entire family income in most households, WWF's principal task is to gain women access to affordable credit so they can start new businesses or maintain or expand their existing income-earning activities. Membership has grown to over 40,000 women organized into more than 2,000 neighborhood groups across approximately 65 rural and urban businesses and retail trades. As of 1984, WWF had extended over 25,000 small loans of approximately Rs. 200¹ each through the neighborhood loan groups, totalling close to Rs. 60,000,000¹. WWF's own Credit Cooperative Society, officially registered in 1981, had extended over 6,000 loans totalling about of Rs. 25,000,000¹. WWF operates three urban and three rural centers in Southern India. The bulk of its members and loan groups are based in Madras.

WWF was founded by Jaya Arunachalam, a political party activist and social worker and now acting WWF President, as an alternative to what were generally ineffective political forums. Through grassroots research, she noted that poor businesswomen cited their most pressing need as access to capital at more favorable rates than those charged by local moneylenders, which can range up to 120%. While India's nationalized banks had been mandated since 1971 to extend credit to the "weaker sections of society" at a differential interest rate of four percent (known as the DIR scheme), rarely were poor women recipients of this credit. Thus, WWF was established to fill the void -- to act as an intermediary between organized groups of women and the nationalized banks. Today it works through eight local branches of the Bank of India. Compared to the country's average repayment rates for DIR loans of 35-45%, WWF-administered DIR loans have achieved repayment rates of 70-95%. Earnings for WWF members have increased 50%.

Problems in working with the banks, such as delays in receiving the loans and inflexible repayment schedules, led WWF to set up its own Cooperative Credit and Social Services Society. At its founding, 500 WWF members with demonstrated good credit ratings were invited to become shareholders in the Society for Rs. 20¹ a share. As a shareholder, the member is allowed a credit line ten times the value of the shares she holds.

While the neighborhood loan group is the basic functional unit, when WWF initiated rural programs in 1980 it began to organize along occupational lines as well. Careful research continues to be a strength of the program. WWF's standard practice is for a spearhead team of workers to undertake studies and surveys of the target rural areas prior to forming loan groups. WWF also attributes its strength to the fact that aside from its founder, all leadership has been built from within. Executive and administrative staff are recruited from among Forum members, many of them poor and illiterate slum dwellers who have demonstrated leadership abilities.

WWF also offers its members social services, which are focused around family planning and health services, educational programs, and day care centers. Included in these are WWF's prominent support for inter-caste, no-dowry marriages and active political pressure for the government to extend anti-caste economic policies and incentives.

¹ At February 1987, US \$1 = Rs. .07663

WWF has relied on a number of Indian and foreign donor organizations. Indian donors include the Indian Council for Agricultural Research, the Family Planning Foundation of India, the Ministry of Health and Family Planning, and four nationalized commercial banks. Among foreign donors are the Indo-German Social Service Society, Appropriate Technology International, Oxfam America, the International Labor Organization, the Norwegian Agency for International Development, and the Ford Foundation.

Ford Foundation grants:

- (1) Grant #8250819, 1982, \$50,000

Support for setting up institutional credit delivery systems and process documentation

- (2) Grant #8300523, 1983, \$158,000

Strengthen Forum's management and technical capacity and its credit cooperatives

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The Zabaleen Association -- Egypt

Founded by a Coptic priest in 1974 to improve the welfare of the poor garbage collectors of Cairo (known as zabaleen), today the Association has a membership of over 1200 households in the largest of the six zabaleen squatter settlements on Cairo's periphery. The zabaleen are the traditional collectors and recyclers of household waste for the city's 12 million residents. The Association extends loans to groups and individuals to establish small industries for recycled goods, to purchase trucks for hauling garbage, and for home improvements. A recently established community composting facility run by Association members will generate revenue for Association activities. The Association also assists families with legal problems and land registration, and runs outreach programs focused on the health and sanitation problems of the settlements. The Association enables the zabaleen to more efficiently and effectively provide a critical city service -- solid waste disposal -- while supporting the existing occupational base of the community and improving the physical living conditions in the settlements. Over time the Association hopes to establish branches in the other zabaleen settlements, which have a combined population of 15,000.

Although mechanization is slowly underway, most zabaleen use donkey-drawn carts to collect and haul the garbage from residential areas of the city to their homes, where women and children sort the waste for recycling. Approximately 1600 tons daily, or 40 percent, of the city's household waste is collected in this way. Only recently have the zabaleen begun to earn collection fees. Income is primarily earned by recycling the inorganic waste and producing inputs such as plastics for small industries. Organic waste is used for raising pigs in nearby pens, which are sold wholesale.

A local consulting firm, Environmental Quality International (EQI), which specializes in sanitation planning and is committed to development of appropriate technology and cost-effective service, has played a vital role in the successes of the Zabaleen Association. In 1983, with the help of EQI, the Association used a Foundation grant to extend collection services into low-income areas, improve donkey-cart design, develop a loan program to establish small industries for waste recycling, and begin a program of experimental mechanization in downtown Cairo. These programs now serve an estimated 1000 households.

In late 1985, the municipality threatened to ban all donkey carts in favor of mechanized trucks, which are prohibitively expensive for individual zabaleen households. The Association created a pilot loan fund to extend credit to zabaleen partnerships for the purchase of trucks. However, EQI studies revealed that broader credit facilities would be needed for city-wide mechanization, as well as substantial design modification to make the trucks serviceable on Cairo streets. EQI has succeeded in bringing city officials and zabaleen representatives together to plan a more viable mechanization strategy. The Association will assist groups of zabaleen to form haulage companies that can qualify for commercial bank loans. The trucks purchased will be locally-produced to EQI specifications.

A Foundation grant also enabled EQI to prepare a feasibility study and develop the business plan for the composting facility, which began operation in late 1986. The first sizable production enterprise in the community, it provides twelve direct jobs for community residents, as well as considerable secondary employment. In addition, the composting facility contributes to an ongoing effort to clean up hazardous waste within the settlements.

The successes of the Association do not come easily. One concern is that as the Association demonstrates its success, its activities will be co-opted by more powerful groups, in particular the wahis who traditionally were the middlemen in the garbage trade and enjoy a higher social status. Moreover, despite the fact that the Association has become a notable demonstration program to public agencies and an encouraging example to other community organizations, it is still heavily reliant on private and non-governmental funding. Major donors include the Ford Foundation, Oxfam/UK, the Coptic Bishopric, the European Economic Community, and other European donors.

Ford Foundation grants:

- (1) Grants #8300418 and #8300418A, Arab Republic of Egypt for the Zabaleen Association, 1983 and 1986, \$92,500 and \$33,000

To strengthen a community organization providing residential solid waste disposal services in Cairo; support for expanded activities of an urban community development organization of garbage collectors in Cairo

- (2) Grant #8300419, Environmental Quality International, 1983, \$17,500

To strengthen a community organization providing residential solid waste disposal services in Cairo

- (3) Grant #8500646, Arab Republic of Egypt for Environmental Quality International, 1985, \$87,500

Support for expanded technical and advisory services to a community organization in Cairo

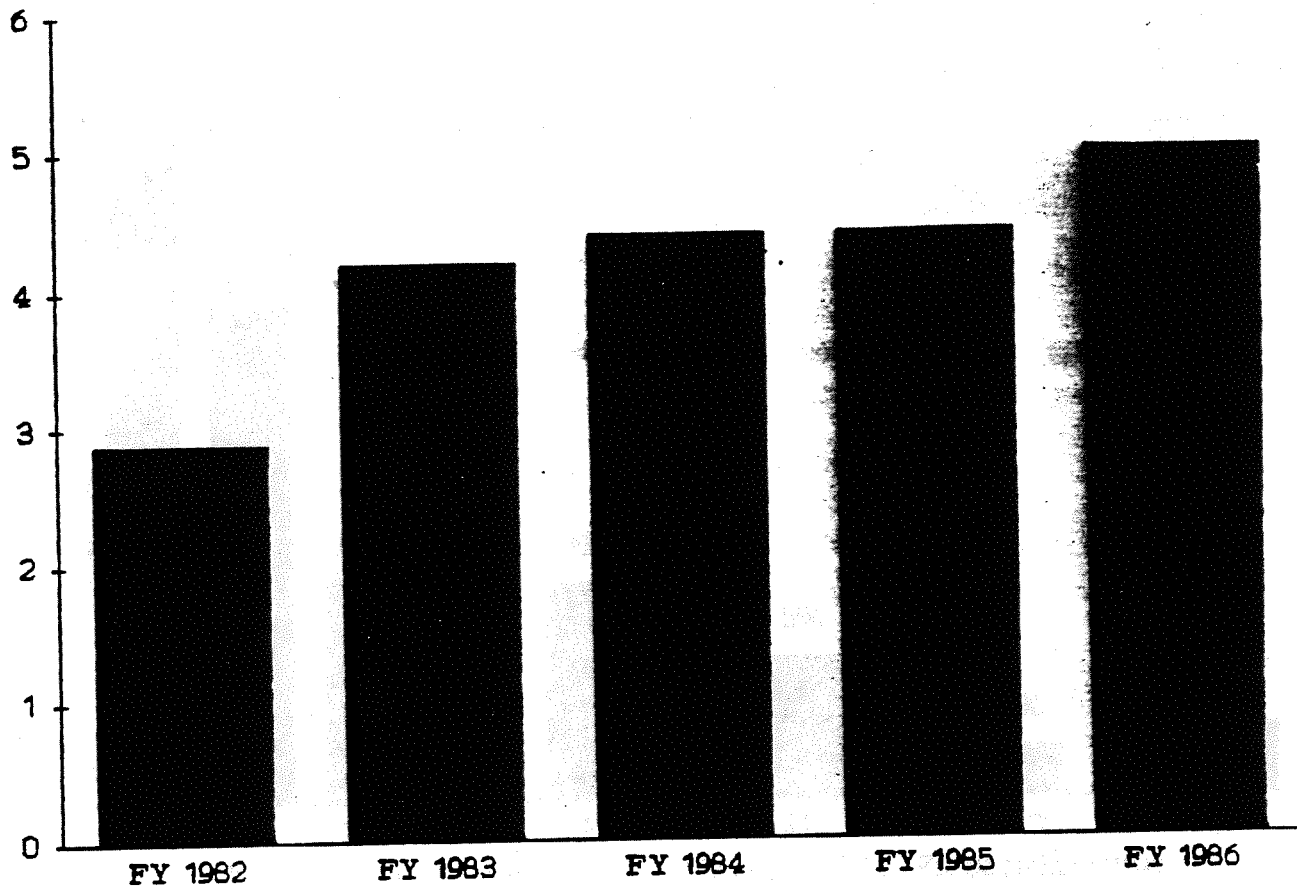
- (4) Grant #8550256, Arab Republic of Egypt for Environmental Quality International, 1985, \$18,800

Technical assistance and consulting for erection and operation of a composting facility

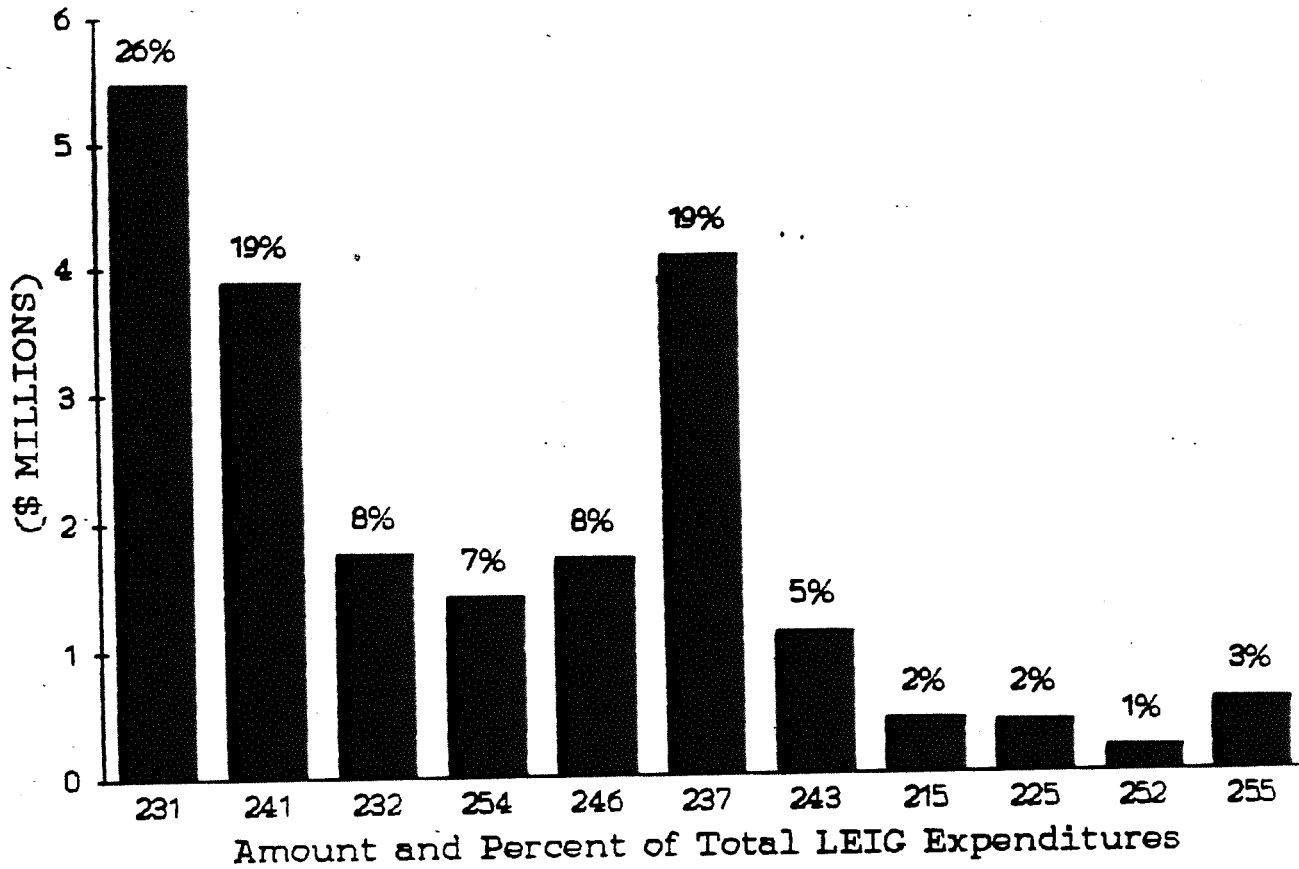
Annex II

LEIG grantmaking activities--charts and grants lists

TOTAL LEIG SPENDING (\$ MILLIONS)

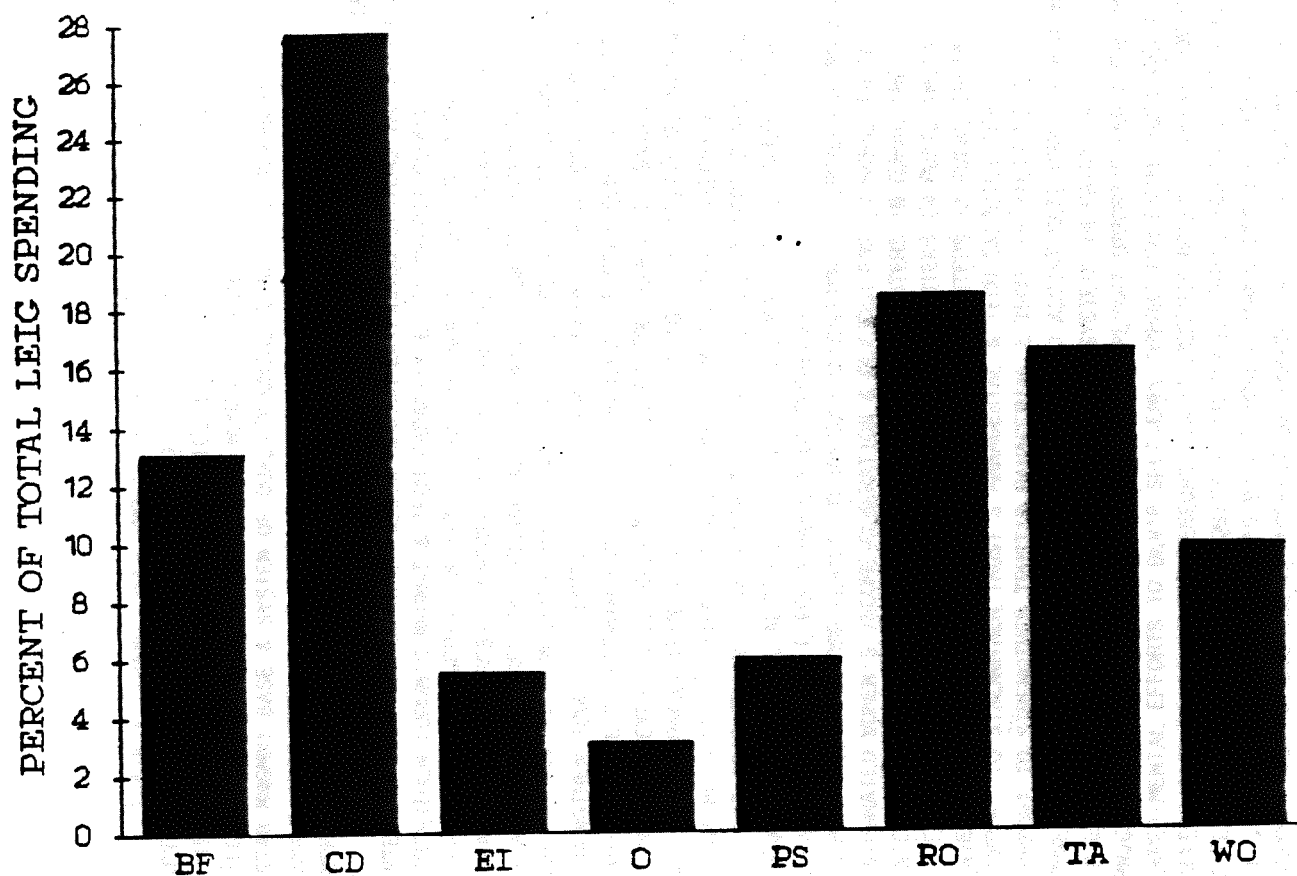


LEIG EXPENDITURES BY COST CENTER FISCAL YEARS 1982-1986



| COST CENTER | TOTAL SPENDING | % | NUMBER OF GRANTS | % |
|--|----------------|--------|------------------|--------|
| 231 New Delhi | \$5,467,600 | 26.39% | 47 | 15.25% |
| 237 Dhaka | \$4,065,860 | 19.37% | 31 | 10.51% |
| 241 Nairobi | \$3,882,310 | 18.50% | 51 | 17.29% |
| 232 Jakarta | \$1,752,990 | 8.35% | 35 | 11.86% |
| 246 Cairo | \$1,702,620 | 8.11% | 36 | 12.20% |
| 254 Mexico City | \$1,410,380 | 6.72% | 44 | 14.92% |
| 243 Dakar | \$1,122,280 | 5.35% | 20 | 6.78% |
| 255 Lima | \$565,600 | 2.69% | 4 | 1.36% |
| 215 New York: Worldwide & Regional/Urban | \$427,460 | 2.04% | 11 | 3.73% |
| 225 New York: Worldwide & Regional/Rural | \$405,230 | 1.93% | 10 | 3.39% |
| 252 Rio de Janeiro | \$188,760 | 0.90% | 6 | 2.03% |

FISCAL YEARS 1982-86: LEIG EXPENDITURES GRANTEE TYPE*



| | \$000s | No. of grants |
|--|------------|---------------|
| BF = Bank or financial intermediary | \$2,102.70 | 9 |
| CD = Community development NGO | \$4,439.87 | 59 |
| EI = Educational institution | \$885.08 | 19 |
| O = Other | \$495.35 | 6 |
| PS = Public sector agency | \$952.33 | 14 |
| RO = Research organization | \$2,951.68 | 53 |
| TA = Technical assistance intermediary | \$2,636.96 | 46 |
| WO = Women's organization | \$1,570.74 | 20 |

* Current as of June 1986

| Grant # | Grantee | Description | Amount |
|---------|---|---|----------|
| 8200542 | MAHILA VIKAS SANGH(WOMEN'S DEV'T ORG) | CONSOLIDATE & EXPAND EXPR PROG'S IN WOMEN'S INCOME-GEN THRU SILK PROD | \$439.00 |
| 8200846 | CHRISTIAN MEDICAL COLLEGE & HOSPITAL | SUPPORT ACTION-RESEARCH & TRAINING FOR CHILD HEALTH W/INCOME-GENERATION | \$150.00 |
| 8200900 | INSTITUTE OF SOCIAL STUDIES TRUST | CONTINUATION OF WRK W/VOLUN AGENCIES & GOV ON ECON NEEDS OF POOR WOMEN | \$150.00 |
| 8250149 | TAMIL NADU AGRICULTURAL UNIVERSITY | PILOT PRJCT:TRAIN SELECTED VILLGE WOMEN IN DEVMT OF SM. SERICULT & DAIRY | \$ 39.50 |
| 8250538 | MASTER CRAFTSMEN'S ASSOC OF MITHILA | ESTAB MNGMT BASE & SYSTEM OF QUALITY CNTRL & MKTG FOR BIHAR PRDCT | \$ 10.00 |
| 8250769 | PEOPLE'S INSTITUTE FOR DEV & TRAINING | EXPAND INSTITUTE'S ACTION PROGS RELATING TO WOMEN | \$ 25.00 |
| 8250819 | WORKING WOMEN'S FORUM | SUPPORT SETTING UP INSTITUTIONAL CREDIT DELIVERY SYSTEMS | \$ 50.00 |
| 8251232 | THE COMMUNITY SERVICES GUILD | SET UP INSTITUTIONAL CREDIT DELIVERY SYSTEM FOR SELF-EMPL WOMEN IN TAMIL | \$ 25.00 |
| 8300408 | GOV OF TAMIL NADU (DEPT OF SERICULTURE) | INTEGRATION OF WOMEN INTO PUBLIC SECTOR EXTENSION SYSTEMS IN SERICULTURE | \$585.00 |
| 8300523 | WORKING WOMEN'S FORUM INDIA | STRENGTHEN FORUM'S MNGMT & TECH CAPACITY & ITS CREDIT COOPS | \$158.00 |
| 8300526 | NEHRU FOUNDATION FOR DEVELOPMENT | TECH INFO & MANAGERIAL ASSIST TO NON-GOV SOCIAL FORESTRY PROGRAMS | \$148.00 |
| 8300527 | VILLAGE RECONSTRUCTION ORGANIZATION | EXPAND SOCIAL FORESTRY PROGRAM BY A COMMUNITY-BASED ORGANIZATION | \$100.00 |
| 8300527 | VILLAGE RECONSTRUCTION ORGANIZATION | EXPAND SOCIAL FORESTRY PROGRAM BY A COMMUNITY-BASED ORGANIZATION | \$100.00 |
| 83GG694 | PROF. ASSISTANCE FOR DEVELOPMNT ACTION | SUPPORT FOR INTERMEDIARY ORG PROVIDING PROF. SERVICES TO VOLUNT.AGENCIES | \$400.00 |
| 8350150 | THE KHIRST RAJA EDUCATIONAL ASSOCIATION | STRENGTHEN ADULT ED CENTRES,ESP. WOMEN'S CENTRES--HANDLOOM PROD. UNITS | \$ 22.60 |
| 8350154 | PATIALA TECHNICAL EDUCATION TRUST | EXPAND SCOPE OF IMPROVED CHULHA-MKG PROJECT OF POLYTECH. INSTITUTE | \$ 25.00 |
| 8350157 | SELF-EMPLOYED WOMEN'S ASSOC | STRNGTHN & EXPAND THE ASSOC'S ACTIVITIES FOR WOMEN ARTISANS | \$ 20.00 |
| 8350190 | MAHILA SEWA TRUST | SET UP SPEARHEAD TEAM OF WOMEN ORGANIZERS TO TRAIN SELF-EMPL WOMENS GRPS | \$ 21.00 |
| 8350192 | ANDHRA PRADESH DAIRY DEVELOPMENT COOP | PILOT PROJECT TO INTEGRATE RURAL WOMEN INTO DAIRY DEVELOPMENT | \$ 70.00 |
| 8350222 | CHRISTIAN MEDICAL COLLEGE AND HOSP. | SUPPORT GRAD TRAINING OF WOMEN TO IMPROVE SKILL IN COMM-BASED INTER.ORGs | \$ 15.00 |
| 8350282 | MAHILA SEWA TRUST | PROJECT TO PROVIDE ALTERNATIVE EMPLOYMT TO WOMEN HEADLOADERS IN GUJARAT | \$ 31.40 |
| 8350673 | TECH CONSLTNCY SERV'S ORG OF KARNATAKA | CREATE WOMEN'S CELL FOR FORMUL'N OF PROJECTS | \$ 26.60 |
| 8350712 | ANNAPURNA MAHILA MANDAL | SUPPORT MULTIPURPOSE CENTER TO IMPROVE CONDITIONS OF URBAN WRKING WOMEN | \$ 50.00 |
| 8400206 | GUJARAT KHET VIKAS PARISHAD | INTEGRATED WOMEN'S INCOME-GENERATION & DEV CENTERS IN RURAL INDIA | \$ 85.00 |
| 8400207 | PEOPLE'S INSTIT FOR DEVLPMNT & TRAINING | INTEGRATED WOMEN'S INCOME-GENERATION & DEV CENTERS IN RURAL INDIA | \$ 89.00 |
| 8400208 | VANVASI SEVA KENDRA | INTEGRATED WOMEN'S INCOME-GENERATION & DEV CENTERS IN RURAL INDIA | \$ 95.00 |
| 8400209 | TAMIL NADU AGRICULTURAL UNIVERSITY | INTEGRATED WOMEN'S INCOME-GENERATION & DEV CENTERS IN RURAL INDIA | \$118.00 |
| 8400402 | MANIPAL INDUSTRIAL TRUST | SUPPORT TO STRENGTHEN TRUST'S MANAGERIAL & TECH CAPABILITIES | \$146.00 |
| 8400403 | ANAND NIKETAN ASHRAM TRUST | SUPPORT TO STRENGTHEN TRUST'S MANAGERIAL & TECH CAPABILITIES | \$110.00 |
| 8400541 | SELF-EMPLOYED WOMEN'S ASSOCIATION, BHARAT | CORE SUPPORT FOR NEW NAT'L INTERMED ORG TO ASSIST SEFL-EMPLD WOMEN WRKRS | \$143.00 |
| 8400594 | THE ANDHRA PRADESH DAIRY DEVLPMNT COOP FED | INTEG WOMEN INTO PUBLIC SECTOR EXTENSION SYSTEMS IN DAIRYING | \$238.00 |
| 8450279 | RAGHIVENDRA RURAL DEVLPMNT & RESEARCH ORG | PRJCT ON CAGED FISH CULTURE TO PROMOTE EMPLOYMT OPPORT'S FOR RURAL POOR | \$ 50.00 |
| 8500597 | ENTREPRENEURSHIP DEV INSTITUTE OF INDIA | EXPERIMENTAL EFFORTS TO DEV'P SELF-EMPL OPPORT FOR RURAL POOR-INDIA | \$100.00 |
| 8500714 | INDIAN INST OF MANAGEMENT | SELECT & TRAIN DEV ENTREPRENEURS FOR LEADERSHIP ROLES IN RURAL POV PROG. | \$300.00 |
| 8500715 | TATA STEEL RURAL DEVELOPMENT SOCIETY | FIELD TRIALS TO INCREASE EQUITY IN SM-SCALE IRRIG. FOR LANDLESS VILLAGRS | \$200.00 |
| 8500788 | ANNAPURNA MAHILA MANDAL | DEV. OF INCOME-GEN ENTREPR'S BY ALL-WOMEN COMM-BASED VOL. AGENCY | \$140.00 |
| 8500841 | LANKA JATIKA SARVODAYA SHRANADANA SANGAMAYA | SUPPORT TO IMPROVE THE MANAGEMENT OF SARVODAYA'S PRINTING UNIT--SRI LANKA | \$152.00 |
| 8550495 | MAHILA SEWA TRUST | COMPARTV STUDY OF PROCESSES INVOLVD IN INCORP'G WOMEN INTO DAIRY SYSTEMS | \$ 9.00 |
| 8400594 | THE ANDHRA PRADESH DAIRY DEVLPMNT COOP FED | INTEGRATE WOMEN INTO PUBLIC SECTOR EXTENSION SYSTEMS IN DAIRYING | \$140.00 |

RESEARCH ON WOMEN'S WORK IN THE URBAN INFORMAL SECTOR
SUPPORT FOR THE INTEGRATION OF CHILD SURVIVAL AND WOMEN'S HEALTH
INTEG OF WOMEN INTO PUBL SECTOR EXTENSION SYSTEMS IN SM-SCALE INDUSTRIES
INTEG OF WOMEN INTO PUBLIC SECTOR EXTENSION SYSTEMS IN AGRICULTURE
CORE SUPPORT FOR THE SOCIETY (INDIA)
STRENGTHEN MANAGEMENT CAPACITY
SURVEY TASAR SILK INDUSTRY TO ASSESS POTENTIAL FOR EIG AMONG POOR WOMEN
CASE STUDIES OF INCOME-GENERATING PROJECTS RELATED TO THE RURAL POOR

8600716 NATIONAL INSTITUTE OF URBAN AFFAIRS
8600721 ANDHRA PRADESH DAIRY DEVELOPMENT & COOP
8600357 TECH CONSILTNV SERV'S ORG OF KARNATAKA
8600358 BIRSA AGRICULTURAL UNIVERSITY
8650324 SOC FOR RURAL, URBAN, TRIBAL INITIATIVES
8650490 LANKA JATIKA SARVODAYA SHRAMADANA SANGAMAYA
8650582 PROF. ASSISTANCE FOR DEVELOPMNT ACTION
8650913 NATIONAL INSTITUTE OF BANK MANAGEMENT

Total: \$5,467.60

JAKARTA FIELD OFFICE

| Grant # | Grantee | Description | Amount |
|---------|--|---|----------|
| 8250518 | INSTITUTE FOR DEVELOPMENT STUDIES | CONTINUATION OF SMALL INDUSTRY DEV PROGRAMS IN CENTRAL JAVA & JAKARTA | \$ 8.42 |
| 8250631 | PHILIPPINE ASSOC FOR INTERCULTURAL DEV'T | SUPPORT CENTRE'S STAFF DEVELOPMENT PROGRAM | \$ 61.50 |
| 8300586 | AGRO ECON SURVEY RESEARCH FOUNDATION | SUPPORT 2 STAFF AT CONF. ON SMALL SCALE INDUSTRY PROBLEMS & PROSPECTS | \$140.00 |
| 8300795 | ASSOC FOR ADVANCMT OF ECON & SOC KNOWLEDGE | SUPPORT ON THE JOB TRAINING FOR TEN COOP. ORGANIZERS IN EAST JAVA | \$ 53.00 |
| 8350136 | AGRIBUSINESS FOUNDATION | SUPPORT TRAINING & CONSULTANCY PRJCT IN EAST JAVA, INDONESIA | \$ 50.00 |
| 8351004 | FNDN FOR MANAGEMENT EDUC AND DEV'NT | SUPPORT FOR A SMALL BUSINESS DEVELOPMENT PROGRAM | \$ 4.80 |
| 8351018 | EAST JAVANESE WOMEN'S CENTRAL COOP. | INCOME-GENERATING PRJCTS FOR WOMEN IN COOP W/GOV & NON-GOV ORGS | \$ 4.66 |
| 8351019 | EAST JAVANESE WOMEN'S CENTRAL COOP | TRAINING, JOB PLACEMENT, & COUNSELING SERVICES FOR DOMESTIC SERVANTS | \$ 32.22 |
| 8400183 | FNDN FOR MANAGEMENT EDUC & DEVELOPMENT | SUPPORT FOR INFORMAL SECTOR DEVELOPMENT PROGRAMS IN CITIES IN JAVA | \$200.00 |
| 8400189 | YAYASAN BINA SWADAYA | RESRCH PRJCT ON ECON ROLES OF WOMEN IN FISHING VILLAGES IN W. JAVA | \$180.00 |
| 8400507 | FNDN FOR VOC'TNL EDUC. OF INDON.LABOR | PROGRAM TO INCREASE PRODUCTIVITY OF FEMALE WRKRS THRU HEALTH SERVICES | \$ 56.50 |
| 8400849 | INSTITUTE FOR DEVELOPMENT STUDIES | SUPPORT PUBLICATIONS RE: URBAN INFORMAL SECTOR TO INDONESIAN POLICYMAKERS | \$ 76.00 |
| 8450048 | AGRIBUSINESS FOUNDATION | SUPPORT FOR A RESEARCH PRJCT ON THAI STREET FOODS SECTOR | \$ 11.64 |
| 8450174 | GOVERNMT OF THE REPUBLIC OF INDONESIA | SUPPORT FOR A STUDY OF RURAL LABOR MARKETS IN JAVA | \$ 32.60 |
| 8450310 | INSTITUTE FOR DEVELOPMENT STUDIES | PARTIAL SUPPORT FOR RESRCH, WRKSHIP, & PUBLICATION ON RURAL EMPLOYMT | \$ 3.99 |
| 8450323 | CHULALONGKORN UNIVERSITY | (ICLARM) PARTIAL SUPPRT FOR SOCIAL SCIENCE RESEARCH NETWORK ON FISHERIES | \$ 40.00 |
| 8450656 | AGRO-ECON RESEARCH FOUNDATION | RESRCH & TRAINING ON ECON ACTIVITIES OF RURAL WOMEN | \$ 47.30 |
| 8450785 | UNIVERSITY OF GADJAH MADA | DEVELOPMENT OF AGRICL MARKETING COOP IN A TRANSHIGRANT COMMUNITY | \$ 20.00 |
| 8500354 | INT'L CENTER FOR LIVING AQUA.RESOURCES | CONSULTANCY SERVICES FOR DEV'G TRAINING MATERIAL ON SM-SCALE BUSINESSES | \$180.00 |
| 8500457 | BOGOR AGRICULTURAL UNIVERSITY | RESRCH ON CONSUMP'N PATTRNS OF FEML FACTRY WRKRS IN NEWLY-EMRGNG INDUSTS | \$175.00 |
| 8550137 | YAYASAN BATUMARTA BANGUN | STRENGTHEN NON-GOV ORG CONCERNED WITH COTTAGE & SMALL-SCALE INDUSTRIES | \$ 3.54 |
| 8550347 | YAYASAN BINA SWADAYA | TRAIN FMLE EXT WRKRS TO PROMOTE CONSUMER RIGHTS ISSUES | \$ 28.00 |
| 8550673 | UNIVERSITY OF SCIENCES, MALAYSIA | TECH ASSIST FOR DEVLPMNT OF EVAL SYST FOR GOV SPONSORED RURAL WORKS PRGRM | \$ 10.00 |
| 8550777 | YAYASAN SRIKANDI | RESEARCH ON URBAN WOMEN | \$ 32.50 |
| 8550865 | YAYASAN BINA SWANDAYA | TRAINING OF RURAL DEVELOPMENT MANAGERS | \$ 39.99 |
| 8600568 | YAYASAN PEKERTI | INFO SYSTEM AND REFERENCE COLLECTION IN RURAL TECHNOLOGIES | \$ 79.00 |
| 8601046 | CONSUMER INSTITUTE FOUNDATION | EQUIPMENT & TECHNICAL ASSISTANCE TO UPSCALE COMMUNITY FISHING ACTIVITIES | \$ 57.65 |
| 8650041 | GOV OF REPR OF INDONESIA | TECHNICAL ASSISTANCE TO TRADITIONAL BLACKSMITHS IN 2 BALINESE COMM'S | \$ 13.18 |
| 8650044 | VOI INTERNS IN ASIA | TRAINING COORD FOR FIELD COORDINATORS & FIELD OFFICERS OF COOPERATIVE | \$ 14.75 |

| | | |
|--|--|----------|
| 8650081 YAYASAN DIALOG DESA | CASE STUDY OF WOMEN IN THE INDONESIAN BATIK INDUSTRY | \$ 7.30 |
| 8650273 YAYASAN DIALOG DESA | TECH ASSIST FOR INCOME GENERATING PROJECTS FOR WOMEN IN CENTRAL JAVA | \$ 11.83 |
| 8650284 EAST JAVANESE WOMEN'S CENTRL COOPERATIVE | RESEARCH ON FEMALE LABOR IN RUBBER PLANTATIONS | \$ 50.00 |
| 8650338 CHULALONGKORN UNIV./SOCIAL RESRCH | CASE STUDY OF WOMEN IN THE INDONESIAN BATIK INDUSTRY | \$ 2.70 |
| 8650388 THE POPULATION COUNCIL, INC | RESEARCH ON WOMEN IN INFORMAL SECTOR | \$ 26.85 |
| 8650741 INSTITUTE FOR DEVELOPMENT STUDIES | | |

Total: \$1,752.99

DHAKA FIELD OFFICE

| Grant # | Grantee | Description | Amount |
|---------|--|---|----------|
| ** | MICRO-INDUSTRIES DEVLPMNT ASSIST SOCIETY | SURVEY OF BROWN SUGAR PRODUCTION PRACTICES IN MADARIPUR DISTRICT | \$ 2.96 |
| ** | MICRO-INDUSTRIES DEVLPMNT ASSIST SOCIETY | SURVEY OF DOMESTIC SILK MARKET | \$ 0.46 |
| 8200806 | BANGLADESH BANK/Grameen Bank Project | PRI: LOAN GUARANTEE FUND | \$616.00 |
| 8250937 | INTEGRATED RURAL DEVLMT PROGRAMME | STRENGTHENING THE VILLAGE WOMEN'S COOPERATIVES IN BANGLADESH | \$ 25.67 |
| 8290901 | THE FORD FOUNDATION | EXPERIMENTAL PRJCTS & RESEARCH TO EXPAND NON-FARM EMPLOYMT OPPS IN BANGL | \$250.00 |
| 8300676 | GOVERNMENT OF... BANGLADESH | SUPPORT FOR POLICY ANALYSIS ON WOMEN'S WORK IN FOOD PRODCTN & PROCESSING | \$140.00 |
| 8300678 | CENTER FOR MASS EDUC IN SCIENCE | EXPERIMNTL BASIC EDUC & TECH SKILLS TRAINING PRJCT FOR LANDLESS YOUTH | \$134.35 |
| 8300769 | ASSOC OF DEV'T AGENCIES IN BANGL. | TECH ASSISTANCE, PUBL'S & OTHER SUPPORT SERVICES TO RURAL DEV'T ORGS | \$125.55 |
| 8300875 | PROSHIKA | LANDLESS PUMP GROUPS DEVELOPMENT | \$ 94.00 |
| 8300877 | PROSHIKA | LANDLESS PUMP GROUPS LOAN GUARANTEE | \$159.00 |
| 8350628 | RAJSHANI UNIVERSITY | SUPPORT FOR A STUDY ON SOCIOECON. COND'S OF FEMALE INDUSTRIAL WORKERS | \$ 12.29 |
| 8350745 | BANGL. RURAL DEVELOPMENT BOARD | TRAINING STAFF & LANDLESS COOP MEMBERS IN IRRIGATION MANAGEMENT | \$ 5.00 |
| 8350746 | BANGL. RURAL DEVELOPMENT BOARD | PILOT PROJECT ON IRRIGATION ASSETS FOR LANDLESS GROUPS | \$ 45.00 |
| 8400569 | GRAMEEN BANK | STAFF SUPPORT & CAPITALIZE A REVOLVING LOAN FUND FOR MICROENTERPRISE UNIT | \$433.65 |
| 8400895 | MIRPUR AGRIC WRKSHP & TRAINING SCHOOL | DEVELOPMENT OF A RURAL LIGHT ENGINEERING WRKSHIP PROGRAM | \$167.20 |
| 8450458 | MICRO-INDUSTRIES DEVLPMNT ASSIST' SOC | FEASIBILITY STUDY FOR IMPROVED COTTON PROCESSING & SPINNING | \$ 10.96 |
| 8500787 | GRAMEEN BANK | SUPPORT FOR PROGRAM MONITORING & EVALUATION | \$563.00 |
| 8500894 | BANGL. RURAL ADVANCEMENT COMMITTEE | EXPRIMNTL PRJCT TO IMPRV PRODCVTY & INCOME OF LANDLESS | \$211.39 |
| 8500892 | BANGL. RURAL ADVANCEMENT COMMITTEE | RECOVERABLE GRANT FOR PRJCT TO IMPROVE PRODUCTIVITY & INCOME OF LANDLESS | \$ 78.65 |
| 8550342 | U.N. RESEARCH INSTITUTE FOR SOCIAL DEVELOPMENT | SUPPORT FOR RESEARCH ON SURVIVAL STRATEGIES OF THE RURAL POOR IN BANGL. | \$ 33.90 |
| 8550629 | UBINIG (PVT) LTD. | STUDY EMPLOY. OPPS, CREDIT & TRAINING FOR POOR WOMEN IN 2 DHAKA SLUMS | \$ 4.23 |
| 8600362 | INTERMEDIATE TECH. DEVLPMNT GROUP LTD. | TECH ADVISORY SERV TO RURAL ENTERPRISE PRJCT OF BANGL. RURAL ADV. COMM. | \$104.28 |
| 8600504 | MICRO INDUSTRIES DEVLPMNT ASSIST SOCIETY | PROVIDING CREDIT & TECH ASSIST TO COTTON & SILK HANDLOOM WEAVERS | \$ 82.33 |
| 8600505 | MICRO INDUSTRIES DEVLPMNT ASSIST SOCIETY | PROVIDING CREDIT & TECH ASSIST TO COTTON & SILK HANDLOOM WEAVERS | \$ 80.00 |
| 8600979 | PROSHIKA | SUPPORT FOR EXPANSION OF PROSHIKA'S INCOME-GENERATING ACTIVITIES | \$417.28 |
| 8600980 | PROSHIKA | RECOVERABLE GRANT FOR PROSHIKA'S REVOLVING LOAN FUND | \$200.00 |
| 8650045 | RAJSHANI UNIVERSITY | STUDY TO ASSESS THE SOCIOECON IMPLICATIONS OF SERICULTURE IN BANGL. | \$ 6.97 |
| 8650097 | GONO UNNAYAN PROCHESTA | STUDY SOCIOECON IMPLICATIONS OF IMPROVD SUGARCANE VAR'S & CULT'N PRCTS | \$ 10.34 |
| 8650187 | MICRO-INDUSTRIES DEVLPMNT ASSIST SOCIETY | STUDY OF MARKET FOR AGRIC. IMPLEMENTS & PROMOT'L DEVICES | \$ 1.22 |
| 8650971 | MANABIK SHAHAJAYA SANGSTHA | SUPPORT FOR FEASIBILITY STUDIES FOR MICRO-ENTERPRISES & STAFF DEVL'T | \$ 3.69 |
| 8650973 | WINROCK INT'L INSTIT FOR AGRIC'L DEV'T | SUPPORT FOR TRAINING COURSES ON HOMESTEAD BASED AGROFORESTRY IN BANGL | \$ 50.00 |

Total: \$4,065.86

** Fund for consultancies from management budget; not included in totals

CAIRO FIELD OFFICE

LIVELIHOODS, EMPLOYMENT AND INCOME GENERATION GRANTS
FISCAL YEARS 1982 THROUGH 1986 (\$000s)

| Grant # | Grantee | Description | Amount |
|----------|--|---|----------|
| 8251094 | INT'L RESCUE COMMITTEE, INC. | SUPPORT SMALL INDUSTRIES PROGRAM AMONG REFUGEES IN THE SUDAN | \$ 27.65 |
| 8250706 | AHFAD UNIVERSITY COLLEGE FOR WOMEN | PILOT TRNG PRGRM FOR RURL WOMN/ HAJALIJ VILLAGE IN ASALAYA SUGAR SCHEME | \$ 25.00 |
| 8251054 | NAT'L COUNCIL OF CHURCHES OF CHRIST, US | SURVEY FOR AN EMPLOYMENT PROGRAM FOR URBAN REFUGEES IN KHARTOUM | \$ 10.00 |
| 8251216 | SUDANAID | SUPPORT RURAL INDUSTRIES PROGRAM AMONG REFUGEES IN EASTERN SUDAN | \$ 44.50 |
| 8300418 | ARAB REPUBLIC OF EGYPT | STRENGTHEN COMMUNITY ORG. PROVIDING SERVICES IN CAIRO | \$125.50 |
| 8300419 | ENVIRONMENTAL QUALITY INTERNATIONAL, INC. | STRENGTHEN COMMUNITY ORG. PROVIDING WASTE DISPOSAL SERVICES IN CAIRO | \$ 17.50 |
| 8300585 | MENNONITE CENTRAL COMMITTEE | AFFORESTATION PROGRAM IN SOUTH LEBANON | \$100.00 |
| 8350068 | ARAB REPUBLIC OF EGYPT (AGENCY FOR PUBL MOBI | SUPPORT THE REVISION OF THE 1983 ANNUAL LABOR FORCE SAMPLE SURVEY | \$ 4.80 |
| 8350147 | INSTITUTE OF CULTURAL AFFAIRS | RURAL DEV'T TRAINING COURSE FOR BENI SUEF DISTCT LOCAL PEOPLES' COUNCIL | \$ 26.90 |
| 8350339 | MATTIN LTD. | SUPPORT COSTS OF A SMALL INDUSTRY EXTENSION SERVICE | \$ 41.00 |
| 8350705 | ARAB REPUBLIC OF EGYPT (ASSOC FOR FAM SUPPO | DAY CARE PROJECT IN HOMES FOR CHILDREN OF WORKING WOMEN IN CAIRO | \$ 15.73 |
| 8350778 | MIDDLE EAST MEDIA | SIX ARTICLE SERIES ON CAREER PLANNING FOR YOUNG WOMEN IN MAGAZINE | \$ 14.30 |
| 8350779 | MENNONITE CENTRAL COMMITTEE | SOCIAL SERVICE & INCOME GENERATING PROJECTS IN SOUTHERN LEBANON | \$ 25.00 |
| 8350949 | OXTAM | SUPPORT PROGRAM FOR INCOME-GENERATING ACTIVITIES FOR WOMEN IN LEBANON | \$ 25.00 |
| 8351068 | EURO ACTION- ACCORD | SUPPORT SMALL-SCALE ENTERPRISE PROGRAM FOR REFUGEES IN PORT SUDAN | \$ 37.97 |
| 8400404 | ARAB REPUBLIC OF EGYPT | STAFF DEVELOPMENT TO STRENGTHEN RURAL COMM DEV ORGS/REVOLVING LOAN FUNDS | \$130.00 |
| 8400593 | EURO ACTION-ACCORD | SUPPORT FOR A SMALL INDUSTRIES PROGRAM IN PORT SUDAN | \$ 70.00 |
| 8450099 | THE POPULATION COUNCIL, INC. | SUPPORT FOR A WORKSHOP ON MEASUREMENT OF WOMEN'S EMPLOYMENT | \$ 16.00 |
| 8450104 | YEMEN ARAB REPUBLIC | SUPPORT FOR SURVEY ON ECON PARTICIPATION IN RURAL AREAS OF YEMEN | \$ 25.00 |
| 8450777 | AMERICAN UNIVERSITY OF CAIRO | SUPPORT FOR RESEARCH AND MEETING ON "WOMEN, WATER, & SANITATION" | \$ 19.97 |
| 8450783 | ARAB REPUBLIC OF EGYPT (ZAGAZIG. U.) | RESEARCH PRJCT "EMPLOYMT & THE AGRICULTURE LABOR MKRT IN EGYPT" | \$ 14.85 |
| 8450800 | EURO-ACTION ACCORD | SUPPORT FOR A COMMUNITY DEV'T PROGRAM IN SOUTH SUDAN | \$ 50.00 |
| 8450802 | ARAB REPUBLIC OF EGYPT (/AGAZIG. U.) | SUPPORT FOR THE PROJECT "MILK MKRTNG & PROCESSING ON TRADIT'L FARMS" | \$ 18.00 |
| 8450838 | MIDDLE EAST MEDIA | READER COMPETITION ON INCOME-GEN. PRJCTS FOR YOUNG ARABS | \$ 12.00 |
| 8500497 | MATTIN, LTD. | DEVELOPMENT OF SMALL INDUSTRY EXTENSION SERVICES IN THE WEST BANK, JORDAN | \$100.00 |
| 8500646 | ARAB REPUBLIC OF EGYPT (EQ1) | SUPPORT FOR TECH. & ADVISORY SERVICES TO COMM.ORG. PROVIDING SWD SERVICE | \$ 87.00 |
| 8500647 | EPISCOPAL CHURCH OF SUDAN | SUPPORT FOR LAINYA VOCATIONAL TRAINING SCHOOL IN SOUTHERN SUDAN | \$150.00 |
| 8500717 | JEBEL MARRA RURAL DEVELOPMENT PROJECT | SUPPORT FOR DEV & INTRO OF AGROFORESTRY TECH IN WESTERN SUDAN | \$170.00 |
| 8550230 | ARAB REPUBLIC OF EGYPT (SPAAC) | SUPPORT FOR THE STREET FOODS RESEARCH PRJCT IN EGYPT | \$ 25.00 |
| 8550256 | ARAB REPUBLIC OF EGYPT (EQU) | TECH. ASSISTANCE & CONSULTING FOR COMPOSTING FACILITY | \$ 18.80 |
| 8550670 | MENNONITE CENTRAL COMMITTEE | TRAINING & EXPANSION OF WOMEN'S COOP PROGRAM IN JERUSALEM | \$ 20.00 |
| 8550686 | VOCATIONAL TRAINING CORPORATION | SUPPORT A MANPOWER SURVEY IN JORDAN | \$ 50.00 |
| 8400593A | EURO-ACTION ACCORD | SUPPORT FOR A SMALL INDUSTRIES PROGRAM IN PORT SUDAN | \$100.00 |
| 8650159 | UNIV OF GEZIRA (ECON & RURAL DEV) | SUPPORT FOR A STUDY OF LANDLESS LABORERS IN THE GEZIRA SCHEME | \$ 5.55 |
| 8650626 | MENNONITE CENTRAL COMMITTEE | SUPPORT FOR ESTAB OF SM. PALESTINIAN-RUN BUSINESSES IN WEST BANK | \$ 30.00 |
| 8650939 | ARAB REPUBLIC OF EGYPT (EQ1) | SUPPORT PILOT PROJECT FOR "INCOME-GEN PROJECTS FOR FEMALE HEADED HSHLDS" | \$ 49.60 |

Total: \$1,702.62

| Grant # | Grantee | Description | Amount |
|---------|--|--|----------|
| 8200405 | WORLD UNIVERSITY SERVICE IN THE U.K. | STUDY TO IDENTIFY EMPLOYMENT OPPS FOR EDUCATED REFUGEES FROM HORN | \$ 30.00 |
| 8200622 | SILVEIRA HOUSE MISSION CENTRE | PROMOTION OF SM-SCALE DEVELOPMENT ACTIVITIES IN ZIMBABWE | \$200.00 |
| 8250361 | REP OF KENYA (MINISTRY OF LABOR) | NOV. 1981 SEM ON RURAL DEVELOPMENT & WOMEN'S EMPLOY PROBS IN KENYA | \$ 6.90 |
| 8250366 | INTERNATIONAL COOPERATIVE ALLIANCE | KENYA NAT'L WOMEN'S SEM ON IDENTIFICATION, PLANNING & APPRAISAL OF EC DEV | \$ 78.00 |
| 8250918 | AFRICAN REGIONAL AGRIC. CREDIT ASSOC. | POLICYMAKERS WORKSHOP ON WOMEN'S PROG. IN AGRIC CREDIT & BANKING | \$ 35.00 |
| 8250920 | AFRICAN ADULT EDUCATION ASSOCIATION | SPONSORSHIP OF LOCAL & DISTRICT LEVEL FEMALE PARTICIPANTS FOR WORKSHOPS | \$ 30.00 |
| 8251051 | MARIANISTS OF OHIO, INC. | SUPPORT FOR THE KINYANGO (SQUATTER SETTLEMENT) WOMEN'S HANDICRAFT INDUSTRY | \$ 17.00 |
| 8300656 | UNDUGU SOCIETY OF KENYA | SUPPORT FOR INFORMAL SECTOR SKILL TRAINING PROGRAMS | \$100.00 |
| 8300682 | KENYA WOMEN FINANCE TRUST, LTD | SUPPORT FOR CREDIT & TRAINING PRGRM FOR WOMEN ENTREPRENEURS | \$260.00 |
| 8300763 | MAENDELEO YA WANAWAKE ORGANIZATION | PILOT PROJECT TO EXPAND & INTEGRATE INCOME-GEN ACTIVITIES OF RURAL WOMEN | \$100.00 |
| 8300895 | SAVINGS DEV MOVEMENT EDUC COOP SOCIETY | SUPPORT DEVELOPMENT OF SAVINGS CLUBS IN ZIMBABWE & SURROUNDING COUNTRIES | \$ 49.00 |
| 8300896 | THE WYCOMBE FOUNDATION | SUPPORT DEVELOPMENT OF SAVINGS CLUBS IN ZIMBABWE & SURROUNDING COUNTRIES | \$ 51.00 |
| 8350048 | UNDUGU SOCIETY OF KENYA | SUPPORT TO THE UNDUGU SOCIETY'S INFORMAL SECTOR PROGRAMS | \$ 6.00 |
| 8350191 | MAENDELEO YA WANAWAKE ORGANIZATION | SUPPORT FOR DEVELOPMENT OF A COMPUTERIZED INFORMATION SYSTEM | \$ 15.70 |
| 8350239 | KANDITO WOMEN ASSOCIATION | SUPPORT FOR A COMPREHENSIVE GOAT-RAINING PROJECT FOR RURAL WOMEN | \$ 20.71 |
| 8350251 | KAIRUTHI DEVELOPMENT CO-OP SOCIETY LTD | SUPPORT FOR A PILOT COOPERATIVE FOOD & FEED STORE FOR & BY WOMEN | \$ 3.21 |
| 8350275 | REPUBLIC OF BOTSWANA | SUPPORT FOR WOMEN'S INVOLVEMENT IN BEE-KEEPING ACTIVITIES | \$ 0.64 |
| 8350376 | CHRISTIAN INDUSTRIAL TRAINING CENTRES | SUPPORT FOR FEMALE TRAINEES IN A 2-YR ENGINEERING COURSE | \$ 5.89 |
| 8350432 | FOOD & AGRIC. ORG OF THE UNITED NATIONS | SUPPORT FOR WOMEN'S ASSOCIATIONS ON RESETTLEMENT SITES | \$ 48.20 |
| 8350555 | REPUBLIC OF KENYA (MIN OF CULTURE & SOC SER) | SUPPORT GOV'T EFFORTS TO ORGANIZE A MARKETING SYSTEM FOR WOMEN'S CRAFTS | \$ 5.15 |
| 8350809 | ZIMBABWE PROJECT TRUST | COOPERATIVE MANAGEMENT CONSULTANCY IN ZIMBABWE | \$ 2.55 |
| 8350928 | MUNICIPAL COUNCIL OF MOMBASA | EXPANSION OF BLDG. LOAN FUND AND SUPPORT FOR COMMUNITY BRICK-MKG. SCHEME | \$ 30.00 |
| 8400181 | JISAIDIE COTTAGE INDUSTRIES | SUPPORT PROGRAM TO DEVELOP SMALL MGMT ENTERPRISE SKILLS FOR COMMUNITY DEV | \$298.00 |
| 8400188 | PARTNERSHIP FOR PRODUCTIVITY SERVICE FNDN | STRENGTHEN SM. ENTERPRISE MGMT & SKILLS TRAINING FOR RURAL WOMEN | \$135.70 |
| 8400405 | REDD BARNIA (NORWG. SAVE THE CHILDREN FED) | SUPPORT FOR INTEGRATED COMMUNITY DEVELOPMENT PROJECT IN ADDIS ABABA | \$ 58.00 |
| 8400532 | ZIMBABWE PROJECT TRUST | ESTABLISHMENT & START-UP PHASE OF AN EMPLOYMENT CREATION DIVISION | \$123.50 |
| 8400796 | ACTION AID-KENYA LTD. | SUPPORT PROJECT TO REVITALIZE TEN VILLAGE POLYTECHNICS IN KENYA | \$104.20 |
| 8400806 | THE YMCA (KENYA) | RURAL LEADERSHIP SKILLS TRAINING & FEAS. STUDY OF AGRO-BASED INDUSTRY | \$ 65.00 |
| 8400807 | ADULT LITERACY ORGANIZATION OF ZIMBABWE | STRENGTHEN LITERACY-RELATED SM ENTERPRISE TRAINING FOR RURAL WOMEN | \$125.00 |
| 8400855 | CATHOLIC RELIEF SERVICES | PILOT PROJECTS TO ENHANCE INCOME & NUTR STATUS OF POOR RURAL WOMEN | \$100.00 |
| 8450430 | UNDUGU SOCIETY OF KENYA | ESTABLISHMENT OF A BUSINESS RESEARCH & DEVELOPMENT UNIT | \$ 30.10 |
| 8500265 | ORG OF RURAL ASSOCS FOR PROGRESS | CENTER FOR TRAINING RURAL WOMEN TO ESTABLISH & OPERATE PRE-SCHOOL PROGRAM | \$ 60.00 |
| 8500433 | NATIONAL CHRISTIAN COUNCIL OF KENYA | SUPPORT FOR URBAN COMMUNITY DEVELOPMENT PROGRAMS IN KENYA | \$110.00 |
| 8500434 | KENYA NATIONAL HOUSING COOPERATIVE UNION LTD | SUPPORT FOR URBAN COMMUNITY DEVELOPMENT PROGRAMS IN KENYA | \$150.00 |
| 8500489 | ZIMBABWE NATIONAL FAMILY PLANNING COUNCIL | INCOME-GEN & SKILLS TRAINING COMPONENTS OF CHILD SPACING PROGRAM | \$150.00 |
| 8500711 | DANDORA CATHOLIC CHURCH | EXPANSION OF PILOT HOUSING LOAN & BUSINESS DEV. PROJECT | \$ 85.00 |
| 8550057 | TECHNOSERVE, INC | SMALLHOLDER TEA EMPL SURVEY IN KENYA | \$ 11.18 |

INT'L CONFERENCE ON TROPICAL APICULTURE
 ATTEND CRANFIELD SCHOOL OF MNGMNT COURSE ON SMALL ENTERPRISE DEVELOPMENT
 SUPPORT TO DEV SMALL BUSINESS SKILLS FOR COMM DEV'T IN COAST
 SUPPORT FOR URBAN SMALL ENTERPRISE DEV PROJECT
 STUDY WOMEN'S LABOR FORCE PARTICIPAT'N IN KENYA/EMPHASIS ON LABOR DEMAND
 SUPPORT FOR DISSEMINATION OF FILM ON WOMEN & FOOD PRODUCTION IN AFRICA
 POLICY WKSHPS ON INDUST EMPL & DEV OF TRAINING MAT'S ON RURAL MARKETS
 TRAIN YOUNG WOMEN IN NON-TRADITIONAL TRADES & ESTAB BUSINESS PROMO. UNIT
 COMM. ENTERPRISE PROMO. PROJECT & FEAS. STUDY FOR TEA PICKRS ASSOC
 MNGMNT TRAINING FOR STAFF OF WOMEN-FOCUSD POP., HLTH, & INCOME-GEN. PRGRMS
 SUPPORT FOR RESEARCH ON WOMEN'S EMPLOYMENT IN EASTERN & SOUTHERN AFRICA
 SUPPORT FOR A STUDY OF THE SECOND ECONOMY IN TANZANIA
 SUPPORT FOR PURCHASE OF A MICRO-COMPUTER
 MNGMNT TRAINING FOR SMALL BUSINESSES, COOPS, & ENTERPRISE ASSIS. ORGS

8550131 INT'L BEE RESEARCH ASSOCIATION
 38398001 INDIV GRANT/JENNIFER KARIUKI
 8400181A JISAIDIE COTTAGE INDUSTRIES
 8600709 PARTNERSHIP FOR PRODUCTIVITY SERV FNDN
 38439018 INDIV GRANT/JOHN KEKOVOLÉ
 8650751 NEW INTERNATIONALIST
 8650644 ZIMBABWE PROMOTION COUNCIL
 8600215 CHRISTIAN INDUSTRIAL TRAINING CENTRES
 8600242 TECHNOSEIVE, INC.
 8600541 THE CENTRE FOR DEVLPMNT & POPUL. ACTIVITIES
 8600922 U.N. ECON COMMISSION FOR AFRICA
 8650552 EAST'N&SOUTH'N AFR UNIV'S RESEARCH PROGRAM
 8650685 UNDUGU SOCIETY OF KENYA
 8650917 UNIVERSITY OF ZIMBABWE

\$ 8.68
 \$ 8.00
 \$198.00
 \$200.00
 \$ 11.00
 \$ 21.50
 \$ 29.00
 \$ 91.00
 \$114.00
 \$196.00
 \$201.00
 \$ 48.00
 \$ 7.00
 \$ 48.50

Total: \$3,882.31

DAKAR FIELD OFFICE

| Grant # | Grantee | Description | Amount |
|---------|--|--|----------|
| 8200904 | PAN AFRICAN INSTITUTE FOR DEVELOPMENT | TRAINING CURRICULA IN FIN. MNGMNT, PRJT PLANNING & IMPLEMENT FOR PVO'S | \$334.00 |
| 8251053 | NAT'L BOARD OF YMCA'S | EVAL OF THE DENY MALLIK GUEYE VILLAGE PRJCT IN SENEGAL | \$ 2.87 |
| 8350911 | REPUBLIC OF SENEGAL | ASSESSMENT TO UPGRADE TRAINING FOR MID LEVEL FISHERIES TECHNICIANS | \$ 15.00 |
| 8350921 | AFRICAN ADULT EDUC ASSOC | SUB-REG. WRKSHPS IN NIGERIA & TOGO TO TRAIN WOMEN LEADERS OF ADULT EDUC | \$ 30.00 |
| 8350922 | THE EQUITY POLICY CENTER (EPOC) | DESIGN OF STUDY OF NIGERIAN & CAMEROONIAN STREET FOODS SECTOR | \$ 4.50 |
| 8351064 | AMERICAN ORT FEDERATION, INC. | JOB MKRT STUDY FOR VOC TRAINING FOR WOMEN IN SENEGAL CONSTR'N TRADES | \$ 16.50 |
| 8351093 | CARDOSO CATHOLIC COMMUNITY PROJECT | SURVEY OF INFORMAL SECTOR BUSINESSWOMEN IN AJEGUNLE, NIGERIA | \$ 10.01 |
| 8351094 | INT'L LIVESTOCK CENTER FOR AFRICA | RESEARCH ON WOMEN AGRICULTURALISTS PRODUCING DRY SEASON BROWSE | \$ 35.00 |
| 8351095 | UNIVERSITY OF IFE | NIGERIAN COMPONENT OF INT'L STREET FOODS PROJECT | \$ 29.00 |
| 8400835 | AMERICAN FRIENDS SERVICE COMMITTEE | EXPAND & CONSOLID. RURAL WOMENS ADVISORY COMMITTEE'S INC-GEN PRJCTS-MALI | \$ 65.30 |
| 8450443 | COUNCIL OF NON-GOV. AGENCIES IN TOGO | FUND PROGRAM COORDINATOR FOR DEV. RESEARCH, SMALL-ENTERPRISE TRAINING | \$ 22.01 |
| 8450689 | UNIVERSITY OF NIGERIA | 2-WK TRAINING COURSE FOR ORGANIZERS OF ROTATING SAVINGS ASSOCS & COOPS | \$ 20.10 |
| 8550559 | SERVICE INT'L D'APPU... (AFOTEC) | PROGRAM TO STRENGTHEN RURAL WOMEN'S INC-GEN PRJCTS THRU SKILLS TRAINING | \$ 33.50 |
| 8600402 | SOCIAL SCIENCE COUNCIL OF NIGERIA | RESEARCH, WKSHIP, & CONF ON SM-SCALE FOOD PROCESSING & DISTRIB. SECTOR | \$190.00 |
| 8600844 | UNIVERSITY OF IFE | STUDY OF MARKET VENDORS & DEVT OF MODEL TRAINING COURSE | \$ 65.50 |
| 8600923 | L'ASSOCIATION SIX S | SUPPORT TRAINING & CONSULTANCY SRVCS FOR PEASANT ASSOC'S IN THE SAHEL | \$ 80.00 |
| 8600924 | DEVELOP'T INNOVATIONS & NETWORKS (IRED) | SUPPORT TRAINING & CONSULTANCY SRVCS FOR PEASANT ASSOC'S IN THE SAHEL | \$ 50.00 |
| 8650113 | CONSEIL DES ORGS NON-GOUV... DEV'T | SOCIAL FORESTRY TRAINING, NETWORK & COORD. UNIT FOR NGOs-SENEGAL | \$ 35.00 |
| 8650526 | AMICALE ECONOMIQUE, CULTURELLE... | TRAINING LEADERS OF PEASANT ASSNS IN NEW IRRIG. TECHNIQS & FIN. MGMT. | \$ 50.00 |
| 8650816 | AGRIC. EXTENSION AND RESEARCH LIAISON SERVICES | TRAINING HOME ECS. EXTENSION AGENTS IN SOYBEAN UTILIZATION | \$ 34.00 |

Total: \$1,122.28

| Grant # | Grantee | Description | Amount |
|---------|---|--|----------|
| 8250801 | PROMOCION DE EDUCACION INTEGRAL... | PROGRAM TO TRAIN WOMEN FROM 14 RURAL COMMUNITIES AS RURAL PROMOTORS | \$ 13.34 |
| 8250817 | CENTRO DE AYUDA PARA EL DESARROLLO, AC | TECH ASSIST & TRAINING PROGS IN AGRIC. & MNGMT FOR RURAL COOPS & PROD UNITS | \$ 13.34 |
| 8250850 | CENTRO DE ESTUDIOS DE TECH APROPRIADAS | EDUC. & TRAINING PRJCT FOR COMMUNITY FORESTRY GRPS BELONGING TO ASSOC CAMPO | \$ 13.34 |
| 8250855 | DESARROLLO AGROPECUARIO CELAYA, A.C. | DEVELOPMENT OF A RURAL WOMEN'S PROGRAM | \$ 10.38 |
| 8250935 | INSTIT FOR RESRCH ON BIOTIC RESOURCES | TRAINING PROGRAMS IN FISH FARMING, LIVESTOCK & VEG PROD. AT COMM LEVEL | \$ 13.34 |
| 8251167 | INT'L RECONSTRUCTION FUND OF NICARAGUA | EXAMINE THE ROLE OF WOMEN IN NICARAGUAN AGRICULTURAL COOPERATIVES | \$ 33.00 |
| 8251219 | HONDURAN INSTITUTE OF RURAL DEVELOPMENT | TRAINING PRGRMS FOR PROMOTORS, MEMBERS OF RURAL WOMEN'S ORGS & MANAGERS | \$ 33.78 |
| 8290887 | THE FORD FOUNDATION | STRENGTHENING INTERMEDIATE ORGANIZATIONS (CHECK THIS OUT) | \$250.00 |
| 8300770 | COPIDER, (COMITE PROMOTOR...) | PROGRAM FOR TRAINING & FEAS. STUDIES FOR EC DEV PRJCTS OF MEX. PEASANTS | \$190.00 |
| 8350032 | CENTER FOR PROMOTION OF WOMEN LABORERS | TRAINING PRGRM TO ASSIST WOMEN FROM MAQUILA INDUSTRY DEVELOP Y-GEN ACTIVIT | \$ 24.31 |
| 8350035 | DESARROLLO RURAL DE HIDALGO, AC | SUPPORT FOR PROJECT: "PEASANT TRAINING IN THE TULANCINGO RIVER BASIN" | \$ 9.08 |
| 8350174 | SRVCE CNTR FOR DEV'T/TEHUACAN(CEDEIAC) | DEV'T OF HEALTH & NUTRITION EDUC. MATERIALS FOR LO-Y RURAL COMMUNITIES | \$ 8.80 |
| 8350234 | COLLEGE OF EDUC'L RESEARCH & ACTION | ESTABLISH PEASANT TRAINING CENTER IN JEREQUARO, GUANAJUATO, MEX | \$ 36.88 |
| 8350234 | CENTRO DE ESTUDIOS SOCIALES & ECOLOGICOS | DEVELOP PARTICIPATORY STRAT FOR RESEARCH, TRAINING, & ORG DEV'T IN LAKE PATZ | \$ 35.20 |
| 8350372 | CENTER FOR EDUCATIONAL STUDIES, AC | SUPPORT TRAINING PROGRAM FOR PEASANT COOPS IN VERACRUZ | \$ 10.89 |
| 8350389 | SERVICIOS DE EDUCACION DE ADULTOS, AC | SUPPORT TRAINING PROGR & TECH ASSIST. TO HUICHOLO INDIAN COMMUNITIES | \$ 9.51 |
| 8350433 | INSTITUTE OF RURAL SOCIAL SERVICE | TRAINING COURSES FOR LOCL SUPERVISRS OF EXTREMURL RURAL SOCIAL WRK PROG | \$ 8.50 |
| 8350439 | SUPPORT SERVICES FOR POPULAR COOPERATION | TRAINING & TECH ASSISTANCE TO RURAL COOPS IN MANUEL DOBLADO, GUANAJUATO | \$ 8.74 |
| 8350445 | DESARROLLO INTEGRAL DE LA COMUN RURAL | DEVLPMNT OF LOCAL MKTING, CREDIT & PROD GROUPS IN TEQUISQUIAPAN, MEX | \$ 32.29 |
| 8350509 | HIGHER TECHNOLOGICAL STUDIES INSTITUTE | SUPPORT FOR PILOT PRJCT OF SOCIAL ORG & ECON PROD IN THE MUNI OF POCTILA | \$ 10.47 |
| 8350510 | INSTITUTE OF ECON & SOC RESEARCH | PRJCT TO EXAMINE SOCIOECON SITUATION OF PEASANT COFFEE PRODUCRS IN NICARA | \$ 32.98 |
| 8350593 | PROMOCION DE EDUC INTEGRAL PARA EL MEDIO RU | CONSOLIDATE TRAINING & SERVICE CENTER SUPPORTING WOMEN'S PROD. COOPS | \$ 12.72 |
| 8350598 | DESARROLLO ECON SOCIAL DE LOS MEX INDIGENAS | CONSOLIDATE MULTIPURPOSE COOP SERVING EIGHT INDIGENOUS COMMUNITIES | \$ 6.18 |
| 8350624 | PROMOCION EDUCATIVA & DESARROLLO POPULAR | ORGANIZATION OF A RURAL PRODUCTION COOP IN A LOW-INC COMMUNITY IN GUANAJ | \$ 6.60 |
| 8350648 | SOCIEDAD COOP DE CONSUMO HIDALGO S.C.L. | TRAIN RURAL PROMOTORS & MEMBERS OF CONSUMER COOPS IN MEZQUITAL VALLEY | \$ 11.40 |
| 8350650 | DESARROLLO RURAL DE GUANAJUATO | INTEGRATED SOCIAL & EC DEV PRJCT IN 3 RURAL COMM. IN SIERRA DE GUANAJUAT | \$ 8.90 |
| 8350905 | FUNDACION...COMUNIDAD Y AYUDA INFANTIL | CREATION OF A CENTER OF PEASANT TECHNOLOGY IN SONORA, MEXICO | \$ 27.30 |
| 8350962 | CENTRO DE DESARROLLO AGROPECUARIO | TRAINING PROGRAM FOR SMALL FARMER PROMOTORS IN DOLORES HIDALGO REGION | \$ 11.90 |
| 8351087 | EDUCACION Y DESARROLLO DE OCCIDENTE, AC | SUPPORT FOR ACTION-ORIENTED RESEARCH ON RURAL DEV'T IN TIZAPAN, JALISCO | \$ 25.40 |
| 8400852 | RURAL RESEARCH & CONSULTANCY (ERA) | PROG OF TRAINING & TECH ASSIST IN SOCIAL FORESTRY | \$ 66.00 |
| 8450040 | SERVICIOS DE EDUCACION DE ADULTOS, AC | TRNG PROGRAMS FOR SELF-MNGD ORG OR EDUC, HEALTH, COOP PROGS BY RESIDENTS | \$ 11.30 |
| 8450169 | CONSULTORES EN PLANIFICACION Y DESARROLLO | PRJCT TO ASSIST WEAVING COOPS IN GUANAJUATO TO OPEN EXPORT MKRKS IN U.S. | \$ 8.00 |
| 8450176 | GRUPO DE ESTUDIOS AMBIENTALES, A.C. | SUPPORT FOR A CORN MILL PROJECT FOR WOMEN IN SOUTHERN MEXICO | \$ 37.00 |
| 8550128 | RURAL DEVELOPMENT & TRAINING | TRAINING COURSES & TECH ASSISTANCE FOR WOODCARVING COOPS IN CENTRAL MEX | \$ 30.40 |
| 8550129 | DESARROLLO RURAL DE HIDALGO, AC | SUPPORT FOR PROJECT: "PEASANT TRAINING IN THE TULANCINGO RIVER BASIN" | \$ 21.00 |
| 8550385 | CENTER FOR EDUCATIONAL STUDIES | PROGRAM TO DEVELOP ALTERNATIVE MKTING SYSTEMS FOR LO-INC AGRIC PRODUCERS | \$ 41.00 |
| 8550386 | RURAL-URBAN SOLIDARITY | DEVELOPMENT OF PEASANT LIVESTOCK PRODUCTION SYSTEMS IN MEXICO | \$ 19.10 |

MEXICO CITY FIELD OFFICE (cont'd)

| | | |
|--|---|------------|
| 8550512 LIVESTOCK INTEGRATION | DEVELOPMENT OF PEASANT LIVESTOCK PRODUCTION SYSTEMS IN MEXICO | \$ 26.60 |
| 8550622 SERVICE CENTER FOR DEVELOPMENT OF TEHUACAN | SAVINGS & LOAN PROGRAM FOR THE RURAL POOR | \$ 46.00 |
| 8550623 NATIONAL AUTONOMOUS UNIVERSITY-MEXICO | STUDY OF PROBLEMS OF COMM PARTICIPATION IN CONASUPO-DICONISA RURAL STORES | \$ 3.43 |
| 8600536 SERVICE CNTR FOR DEVELOPMENT OF TEHUACAN | SAVINGS & LOANS PROGRAM FOR THE RURAL POOR | \$ 68.00 |
| 8600893 UNION FOR RURAL EFFORTS | SUPPORT S&L COOP'S PRGM IN INCOME-GEN PRJCTS FOR POOR RUR; PROCRS, WMEN, & LA | \$ 78.00 |
| 8650192 THE COLLEGE OF JALISCO | PROJT "WOMEN IN TRANSNATIONAL INDUSTRIES; CASE OF ELECTRONIC MAQUILADORA | \$ 27.00 |
| 8650947 COLEGIO DE POSTGRADUADOS, CHAPINGO | SUPPORT FOR ACTION RESEARCH PRJCT ON METHODS OF ASSISTING RURAL WOMEN | \$ 19.00 |
| Total: | | \$1,410.38 |

LIMA FIELD OFFICE

| Grant # | Grantee | Description | Amount |
|---------|---|--|----------|
| 8200592 | ENTERPRISE FOR COOPERATION TOWARD DEV | STRENGTHEN & EVAL ORIGINAL RUR.DEV. STRATEGY/ MULTI-PURP CHILD DEV CNTRS | \$238.00 |
| 8300350 | CENTER FOR PEASANT RESEARCH & ADVANCEMENT | EXPAND & CONSOLIDATE PROMISING APPROACH TO INCOME-GEN FOR RURAL WOMEN | \$191.00 |
| 8350511 | ARCHBISH'G OF SANTIAGO-ACDMY CHRISTIAN HUMA | PILOT INCOME-GEN PRJCT IN COMM VEGETABLE & SWINE PROD FOR RURAL WOMEN | \$ 19.60 |
| 8500488 | NAT'L TECH UNIV OF THE ALTIPLANO | SUPPORT FOR RESEARCH, TRAINING, & EXTENSION ACTIVITIES IN RURAL DEV'T | \$117.00 |
| Total: | | | \$565.60 |

RIO DE JANEIRO FIELD OFFICE

| Grant # | Grantee | Description | Amount |
|---------|------------------------------------|--|----------|
| 8201020 | WOMEN'S HOUSE OF THE NORTHEAST | TO SUPPORT A RURAL WOMEN'S HANDICRAFT COOP & "CRECHE" IN ALDEIA | \$122.00 |
| 8250722 | INSTITUTE OF CULTURAL AFFAIRS | SUPPORT RURAL COMM ORG & VILLAGE DEV'T STRATEGIES IN MUNI. OF RIO BONITO | \$ 24.51 |
| 8350226 | SOCIAL SCIENCE RESEARCH ASSOCIATES | LEATHER HANDICRAFT WRKRS COOP. & TRAINING COURSE FOR ADOLESCENTS | \$ 24.15 |
| 8550560 | WOMEN'S HOUSE OF THE NORTHEAST | SUPPORT STUDY OF MRKNG OPTIONS FOR RURAL WOMEN'S HANDICRAFTS COOPS | \$ 5.00 |
| 8650459 | WOMEN'S HOUSE OF THE NORTHEAST | FEMINIST GROUP HELPING POOR WOMEN DEVELOP INCOME-GENERATING PROJECTS | \$ 3.60 |
| 8650574 | ARACA HANDICRAFTS ASSOCIATION | SUPPORT FOR A RURAL WOMEN'S INCOME-GENERATING PROJECT IN BRAZIL | \$ 9.50 |
| Total: | | | \$188.76 |

NEW YORK REGIONAL, URBAN

FISCAL YEARS 1982 THROUGH 1986 (\$000s)

| Grant # | Grantee | Description | Amount |
|---------|---|---|----------|
| 8250302 | OPPORTUNITIES INDUSTR'N CENTERS INT'L | EVALUATION OF OICI ACTIVITIES AND PLANNING FOR FUTURE FUND-RAISING | \$ 25.00 |
| 8250777 | ENVIRONMENTAL AND DEVELOPMENT AGENCY | ASSIS TO INTERMEDIARY ORG. FOR SUPPORT OF BLACK FIELD WRKRS IN S.AFRICA | \$ 19.37 |
| 8250820 | THE JOHNS HOPKINS UNIVERSITY | SUPPORT FOR A SEMINAR OF WORKING GROUP ON LATIN AMERICAN URBANIZATION | \$ 5.30 |
| 8251093 | ZAWANI SOWETO SISTER COUNCIL | PROVIDING BLACK WOMEN'S SELF-HELP COMM.PRJCT W/MRKETING CONSULTANT | \$ 25.00 |
| 8251149 | INT'L CENTER FOR RESEARCH ON WOMEN | REVIEW TECH. TRAINING & LABOR MKT. ACCESS: WOMEN IN LATIN AMER. | \$ 36.00 |
| 8300416 | AGA KHAN FOUNDATION, USA | SUPPORT RURAL SUPPORT PROGRAM'S DEV'T ACTIVITIES IN N. PAKISTAN | \$100.00 |
| 8450874 | HUMAN AWARENESS PROGRAMME | WKSHPS ON USE OF PENSION LEGISL. TO INJECT \$ INTO BLACK RURAL COMM. | \$ 8.40 |
| 8500969 | MONTAGU & ASHTON COMMUNITY SERVICE | SUPPORT FOR COMMUNITY DEV'T IN WESTERN CAPE RURAL AREAS | \$100.00 |
| 8550439 | COLOMBIAN ASSOC FOR STUDY OF POPULATION | PANEL ON "RURAL WOMEN, AGRIC'L DEVLPMNT & MODELS OF DEVLPMNT" | \$ 25.89 |
| 8550933 | WILGESPRUIT FELLOWSHIP CENTRE | SUPPORT FOR DEMONSTRATION COMMUNITY DEV'T PRJCT IN BRICK-MAKING (S.AFR) | \$ 32.50 |
| 8651025 | INT'L BANK FOR RECONSTRUCT'N & DEV'T | SUPPORT INT'L COMPONENT OF RSRCH PRJCT ON CHINESE COLLECTIVE ENTERPRS. | \$ 50.00 |
| Total: | | | \$427.46 |

NEW YORK REGIONAL, RURAL

| Grant # | Grantee | Description | Amount |
|---------|--|---|----------|
| 8300814 | INT'L CENTER FOR RESEARCH ON WOMEN | SUPPORT FOR RESEARCH PROGRAM ON WOMEN AND THIRD WORLD DEV'T | \$150.00 |
| 8350043 | SOC. FOR PEASANT TECH & FIN ASSISTANCE | RURAL SECTOR ASSESS'T TO PRODUCE RECOMS. FOR PUBL POLICY & PRIV ACTION | \$ 46.00 |
| 8350273 | THE POPULATION COUNCIL, INC. | SUPPORT FOR A MEETING ENTITLED "WOMEN, INCOME AND POLICY" | \$ 2.50 |
| 8350430 | WORLDVIEW PRODUCTIONS, INC. | PARTIAL SUPP. FOR FILM ON SELF-EMPLOYED WOMEN | \$ 30.00 |
| 8350709 | CORNELL UNIVERSITY | PARTIAL SUPPORT FOR A CONF. ON WOMEN & INDUSTRIALIZATION | \$ 20.63 |
| 8350995 | WILGESPRUIT FELLOWSHIP CENTRE | SALARY & OTHER EXPENSES FOR MKRT RESEARCH SPECIALIST FOR COMM GROUPS | \$ 32.00 |
| 8450280 | FRIENDS OF WMB/USA, INC. | PARTIAL SUPPORT FOR AN INTERNATIONAL WORKSHOP ON WOMEN'S ACCESS TO CREDIT | \$ 25.00 |
| 8450415 | THE EQUITY POLICY CENTER | SUPPORT FOR THE INTERNATIONAL STREET FOODS PROJECT | \$ 30.00 |
| 8450489 | EDUCATIONAL TV & FILM CENTER | SUPPORT FOR FILM ON WOMEN FACTORY WRKRS IN THE PHILIPPINES, MEX & U.S. | \$ 40.00 |
| 8550245 | INSTITUTO SER DE INVESTIGACION | QUANT. ANALYSIS/GENDER DIFF'S IN RURAL PROD & ECON. ROLES | \$ 29.10 |
| Total: | | | \$405.23 |