Labour and Population

Congoles women and their success in managing small-scale economic activities

Project PRC/89/P04
Reinforcing women’s socio-economic activities in the periphery of Brazzaville
Republic of Congo

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Acknowledgements

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Most of all, however, we would like to thank the women and men who told us about their lives without hesitation, with honesty and modesty, sometimes with excitement or exasperation but never became angry at our intrusions.

We dedicate this report to them so that their daily struggles for a basic standard of living should not be in vain and so that the readers of this report will gain a greater understanding of women surviving in the informal sector.
Preface

A major function of the working paper series Labour and Population is to provide a means for disseminating interesting results of research conducted within the national technical cooperation programmes of ILO financed mainly by the United Nations Fund (UNFPA). The objective is to make better known the results of the research as well as the approaches and methodologies used in the national studies.

The present paper presents a study conducted among women working in the non-formal sector in two semi-urban suburbs of Brazzaville. In order to try to understand the factors related to relative success in such economic activities, two levels of activity were distinguished, one that of subsistence entrepreneur and the other that of a micro-enterprise.

The questionnaire involved the collection of detailed information on the way in which women were managing their activity while at the same time attending to their family responsibilities. The result is a series of recommendations on measures which could be taken to improve the efficiency of women's economic activities including the types of training which would be useful.

This document would interest those responsible for similar projects which seek to support the economic activities of women in other countries and, more generally, those concerned with policies related to the non-formal sector.
# Table of Contents

Acknowledgements .......................................................... iii  
Preface ........................................................................ v  

1 Brief country profile  

2 Presentation of the research  
2.1 Description of the project ........................................ 3  
2.2 Research conducted in Congo ................................. 3  
2.3 Justification of research .......................................... 3  
2.4 Main research questions ................................. 3  
2.5 Definition of terms ................................. 4  

3 Methodology  
3.1 Description of the sample ..................................... 5  
3.1.1 Subsistence level entrepreneurs .................. 5  
3.1.2 Micro-enterprises ................................... 5  
3.1.3 Husbands of women S.L. .......................... 5  
3.1.4 Case studies ......................................... 6  
3.2 Research procedures ....................................... 6  
3.2.1 Interviews and observations ...................... 6  
3.2.2 Sampling methods .................................. 6  
3.3 Statistical analysis .......................................... 7  

4 Description of the sample  
4.1 Business location ....................................... 9  
4.2 Nationality and age of the interviewees ............. 9  
4.3 Marital status of the women ............................ 9  
4.4 Education level ........................................ 10  
4.5 Occupation of husbands interviewed .............. 10  

5 Management of economic activities  
5.1 Marketing management ................................. 11  
5.1.1 Choosing a business and location ............... 11  
5.1.2 Satisfaction with level of sales .................. 12  
5.1.3 Methods of sales promotion .................... 13  
5.1.4 Sales and relations with intermediaries .......... 14  
5.1.5 Means of transport and difficulties with transport 14  
5.2 Financial management ................................. 15  
5.2.1 Financing business start-up ..................... 15  
5.2.2 Additional sources of income .................... 16  
5.2.3 Savings of women entrepreneurs ............... 16  
5.2.4 Price setting methods and calculation of business expenses 17  
5.2.5 Cash management ................................. 20  
5.2.6 Business record keeping ......................... 21  
5.2.7 Credit management ............................... 22  
5.2.8 Debt management ................................. 23  

vii
5.3 Production management ........................................ 23
  5.3.1 Stock management ....................................... 23
  5.3.2 Determination of production levels .................. 25
  5.3.3 Work conditions ........................................ 25
  5.3.4 The use of tools, equipment and materials ............ 25
5.4 Labour management ............................................ 26
5.5 Success in managing .......................................... 27
5.6 Résumé between M.E. and S.L. ............................... 27

6 Influence of the environment
  6.1 Husband, family and activities ............................ 29
    6.1.1 Husband’s attitude ................................... 29
    6.1.2 Assistance of the husband ............................ 30
    6.1.3 Assistance from family members ..................... 30
    6.1.4 Learning business skills and the family system .... 31
    6.1.5 Contribution to family expenses ..................... 31
    6.1.6 Number of hours worked ................................ 32
    6.1.7 Domestic chores ....................................... 32
    6.1.8 Activity and domestic chores ......................... 32
    6.1.9 Extended family and economic activity ............... 34
  6.2 Society, culture and activity ............................. 34
    6.2.1 Building business relations ........................... 34
    6.2.2 Membership of organized groups ...................... 35
    6.2.3 Influence of customs on business .................... 35
  6.3 Politics and women’s activities ........................... 36
  6.4 National economics ......................................... 36
  6.5 Summary of influences ..................................... 36

7 Women’s economic and reproductive roles
  7.1 Fertility and child mortality ............................... 39
  7.2 Priorities: business or family? ........................... 39
  7.3 Number of children desired ............................... 40
  7.4 Knowledge of contraceptive methods ..................... 41
  7.5 Childbearing and business activities .................... 41

8 Conclusion and recommendations
  8.1 Summary and conclusion .................................... 44
  8.2 Recommendations ........................................... 45

Notes ........................................................................ 50
References .................................................................. 51
Congo covers an area of 342,000 km² (larger than Italy). The country straddles the equator. According to the most recent census, conducted in 1984, the population of the country was 1,912,429 inhabitants. A more recent estimate determined that the population of Congo now stands at more than 2 million.

The population density overall is low: 6 inhabitants per square kilometer. This number does, however, hide large regional variations. In fact, more than half of the country’s population lives in an area 10 to 20 kilometers wide connecting the two major cities in the south of the country: Brazzaville and Pointe Noire.

Congo has another unusual aspect: it is the most urbanized country on the African continent. More than 60 per cent of the population live in urban areas. A total of 52.2 per cent of the population live in the four largest cities (Brazzaville, Pointe Noire, Loubomo and Nkayi). The population is quite young, 56 per cent of the population is less than 20 years old.

The official language is French while two recognized national languages are also commonly used: Kituba (mostly in the south) and Lingala (mostly in the north).

Congo has the highest percentage of school-going children in sub-saharan Africa, almost 100 per cent. This figure does not reflect the fact that 47 per cent of the population is still illiterate. The figure for women is even higher: 57 per cent of women are illiterate.

There are 5 major ethnic groups in the country of which the Kongo (45 per cent) and the Teke (20 per cent) are the largest.

The majority of the population is Christian (Catholic, protestant, Salvation Army...). We should, nevertheless, also note more traditional religious beliefs which are sometimes combined with Judeo-Christian beliefs. The impact of religion on the daily life of the Congolese is substantial.

The Congolese climate is hot and humid. There is a relatively short dry season lasting three months (June to August) and a long rainy season from September to June. The month of January can also be dry.

The country is part of the CFA Franc zone which is pegged to the French Franc. One CFA was equivalent to 0.20 FF at the time of the study.

In 1989 the GNP was 720 million FCFA and the GNP per inhabitant was 260,000 FCFA. The Congolese economy is largely dependent on the petroleum sector (21 per cent of GDP in 1989) and services: public administration (16.3 per cent) and commerce (14.2 per cent). The agricultural and fisheries sector accounts for only 9.3 per cent of GDP.

The importance of the petroleum sector has diminished somewhat with the structural adjustment program which emphasizes more traditional sectors such as agriculture to a greater degree. Interestingly more than two-thirds of all employment is in the informal and agricultural sectors. A total of 53 per cent of the population is employed in agriculture of which 64 per cent are women. Women make up 58 per cent of people engaged in commercial activities.

Women’s role in the national economy is very important. They produce most of the food in the rural areas. In the urban areas they are represented in commercial activities and in food processing activities.

From an economic point of view, the Congo is at a turning point in its history. Being one of the most indebted countries, it is currently reassessing the potential of the agricultural and informal sectors which tended to be neglected during the windfalls from petroleum.
2 Presentation of the research

2.1 Description of the project

Women who have newly arrived in urban areas due to the rural-urban drift tend to occupy an unfavorable socio-economic position. For this reason, the Congolese government decided to start a project in two semi-urban areas near Brazzaville to assist these women in the promotion of their income-generating activities. The project is financed by the United Nations Fund for Population Activities and managed by the International Labour Organization. The work of the project concentrates on:

— improving the economic status of women who have small-scale economic activities;
— encouraging the creation and improving the sustainability of women's groups;
— improvement of general conditions in the community;
— education in the areas of health and family planning.

2.2 Research conducted in Congo

Women's small-scale economic activities have not been studied in any intensive manner in Congo in the past. Most of the research on the informal sector was rather general and consisted of providing a description of the sector. Recently, a few specific studies on women in the informal sector have been conducted. The first study was conducted by Goma and Tchibindat (1989) and was a qualitative and exploratory study of 35 economic activities to identify training needs. The Economic Commission for Africa (ECA) conducted a study in the same year to determine some of the characteristics of informal sector women in Congo. The International Institute for Training and Research for the Development of Women (INSTRAW) and ECA published a few statistics concerning the types of activities in which women are engaged (1990).

Another study was carried out by SEP Development on women's credit needs and their contribution to the household budget (1990). A few aspects concerning marketing and production were also briefly discussed in this study. A small study was conducted by Ambrosie and Mackiza (1991a) on management of 80 women's businesses and, finally, Ambrosie and Mackiza (1991b) carried out a market study of some economic activities of women in Congo.

2.3 Justification of research

Aside from the exploratory studies carried out by Goma and Tchibindat (1989) and Ambrosie and Mackiza (1991a) little is known about how women manage their business activities since neither of these studies was sufficiently detailed; or these studies did, however, provide a good starting point for a study on the management methods of women.

No study had to date tried to determine the factors which would help a woman to succeed more than another in business. Nor did any study try to determine the influence of the husband on the business nor how a business woman manages her time. Does a business woman give priority to her business or to her family? Do men lend their support to a wife who is a business woman? How do men contribute to or impede a woman's business creation and sustainability? No study had as yet tried to determine how a woman's productive and reproductive roles are tied.

If we can determine how women manage their time and their business and the factors which contribute to success we can manage project PRC/89/P04 more effectively as well as other projects. Knowledge of the influence of men on women's business can produce us with information on the positive aspects which can be encouraged and the negative impact to be avoided.

2.4 Main research questions

Having justified our study we can now define the major research questions:

— How do women manage their business activities?
— Is it possible to identify factors which are related to success, and if so, what are those factors?
— How do women manage their time with regard to their business and domestic activities?
— What is the influence of husbands or other family members on the business activity?
— How are women’s productive and reproductive roles related?

2.5 Definition of terms

The definitions used in the present study are operational ones. These definitions are only to be used here and should not be seen as an attempt to develop a standard definition. During the last 20 years there has been a great deal of discussion about the terms used when referring to the informal sector. This is a debate we will not enter into at this point since we will limit ourselves to practical interpretations valid for our study only.

— **Entrepreneur of subsistence (S.L.)**: business activity which serves only to meet subsistence needs. No assistance is provided to the activity except for assistance from the family or from apprentices (value of payment should be less than 20,000 FCFA in money or the equivalent in goods or services, e.g. payment of rent etc.). The business is managed by the woman herself with a working capital which is reconstituted on a daily basis or not exceeding more than one month. The woman has to have owned the business for at least one year.

— **Micro-entrepreneur (M.E.)**: business activity which operates at a higher level than that of subsistence having at least one employee (paid at least 20,000 FCFA in money, goods or services) and a business survival rate of at least 2 years (proof of sustainability).

— **Management**: organization and planning of all business activities.

— **Commerce**: whole or retail sales of objects which have not been transformed in any manner by the seller.

— **Production**: activity which involves the processing of an item into a new product (not including horticultural gardening).

— **Horticultural gardening**: production of vegetables, fruits and other products (including cassava/manioc) for the purpose of resale.

— **Domestic activities**: non-remunerated work carried out for the well-being of the family (including cleaning, cooking, child care, family health care).
3 Methodology

3.1 Description of the sample

The researchers decided not to confine the interviews to women below a certain age. If we had done so we would not be able to determine if age is a factor in any of the issues that were studied. In addition, observation had already shown that one of the project’s main target groups, namely women farmers, would be largely eliminated from the study because few young Congolese women tend to engage in this activity.¹

3.1.1 Subsistence level entrepreneurs

Interviews and observations were conducted with 207 women who have subsistence enterprises:

- 89 women with activities in commerce;
- 63 women having production businesses;
- 55 horticultural gardeners.

Forty-five per cent (N = 94) of the women interviewed were from MFilou and 52 per cent (N = 109) were from Talangai; 2 per cent (N = 4) lived in these two areas but conducted their work elsewhere.²

The study of Ambrosie and Mackiza (1991a) showed that the profile of women in various types of businesses could be very different. In order to ensure that the M.E. and S.L. would be comparable we determined that within each broader category specific trades should be chosen for study. The activities chosen for our study were:

**Commerce:**
- seller of fruits and vegetables;
- seller of manioc or foufou (cassava and cassava flour);
- seller of manufactured products: tomato concentrate in tins, sugar, soap etc.;
- seller of fish, chicken and meat.

**Production-processing** of local foods and fried dumplings; processing of imported products (yoghurt, ice cream, cakes and pies);

**Handicrafts and tailoring;**

**Catering.**

3.1.2 Micro-enterprises

Interviews and observations were conducted with 108 women who are engaged in micro-enterprise activities as follows:

- 59 women with activities in commerce;
- 29 women having production businesses;
- 20 horticultural gardeners.

It was difficult to find M.E. in the two areas covered by the project precisely because they were chosen for their economic problems caused by their semi-rural nature. It was therefore logical that it should be difficult to find M.E. who had paid workers.

For this reason it was deemed necessary to conduct the interviews in areas closer to the city centre where a larger number of these women can be found. As a consequence 19 per cent (N = 20) of the women M.E. were interviewed in MFilou, 44 per cent (N = 47) in Talangai and 38 per cent (N = 41) in other places in Brazzaville.

It was not easy to find women engaged in horticultural gardening who pay at least 20,000 CFA to their workers. The horticultural gardeners are, therefore, somewhat under represented compared to the S.L. sample (19 per cent for M.E. and 27 per cent for S.L.).

3.1.3 Husbands of women S.L.

We interviewed 144 men. Because it would be difficult to trace husbands of M.E. and to avoid a small sample size (since some of these women are single) not permitting adequate statistical analysis we limited ourselves to the husbands of women who carry out subsistence activities. We are very interested in the influence of these husbands on their wife’s activity because it is these women who have the most difficulties in achieving a more than subsistence level of business activity.
We were unable to interview the actual husbands of the women included in the study for many practical and methodological reasons. Without going into detail, suffice it to say that the project field staff believed that women would be reluctant to agree that their husbands be interviewed. More importantly, knowing the husband might be interviewed could also influence the women's responses. If women were only asked whether we could interview their husband at the end of their own interview many would undoubtedly refuse and those who agree might not be representative. A practical reason also influenced our choice of limiting our interviews of husbands to those of S.L. women: it is difficult to identify women M.E. entrepreneurs in the first place and tracking down husbands of M.E. women a Herculean task.

The husbands were divided into categories similar to those of the women:
- 69 husbands of women with activities in commerce;
- 31 husbands of women with production businesses;
- 44 husbands of women horticulture gardeners.

3.1.4 Case studies

Each of the 15 interviewers conducted case studies of two couples personally known to them in which the wife had a small-scale economic activity. Since the interviewer knew the couple personally it was hoped that they could ask more detailed and in-depth questions in order to provide us with greater insight. This sample is, naturally, not representative.

Thirty couples were interviewed for the case studies. Unfortunately the researchers noted that none of the interviewers conducted more in-depth interviews in the case studies than they had done for the rest of the study. As a result we were not able to meet our objective of obtaining more detailed information. Since the sample for the case studies was small we cannot conduct a statistical analysis of the results. A qualitative analysis did, however, lead us to conclude that the answers lent support to the results found in the remainder of the study.

3.2 Research procedures

3.2.1 Interviews and observations

The interviewers conducted their investigation of each woman or man chosen for the sample after having requested their participation in the study. The interviews lasted an average of 40 minutes to which was added a period of observation and informal exchange, the length of which depended on the time availability of the women studied. The interviewers noted their observations concerning the business on a special sheet of paper. Some of the comments provided by women during the informal exchanges have been included in our report to illustrate the results.

The three male interviewers questioned men married to women with economic activities (although not the husbands of the women interviewed).

3.2.2 Sampling methods

Tchibindat (1991) prepared two monographs for project PRC/89/P04 describing the two areas (MFilou and Talangai) where the study was carried out. In MFilou, 10 neighbourhoods and in Talangai, 9 neighbourhoods were included.

Each interviewer was assigned two or three neighbourhoods to carry out interviews and observations. The interviewers were provided with a list of places where they might find women who could be interviewed (for example: markets, streets where women sell on the roadside or from their homes, etc.) The list also provided the interviewers with the number of women to be interviewed for each type of business.

The interviewers looked for the types of women who would correspond to the categories which they were asked to find. We must realize that true random sampling was impossible considering the fact that only particular types of women in specific areas could be interviewed.

We had decided that it was more important to cover a large variety of neighbourhoods within the areas to be studied than to insist on a true random sample. For this reason the interviewers simply approached the women who
appeared representative of the category which they were to interview.

It was quite difficult to identify women owning micro-enterprises as defined in section 2. In order to find the correct types of business the interviewers used several methods:

- observation of the neighbourhoods to which they were assigned;
- question women S.L. whether they knew any women M.E. as well as where these could be found (this was quite difficult because most women do not like to provide specific names);
- question civil servants working in the same neighbourhoods;

In each area the male interviewers sought streets where men could be interviewed. In each street the interviewer approached every fifth house to ask if there was any man whose wife was engaged in a business activity and who would accept to be interviewed. The number of men whose wife simply sold from a table in front of the house was limited to five because we deemed that the impact of these women on the family income and her time spent on the activity would be minimal.

3.3. Statistical analysis

The data was analyzed using frequency, percentage and chi-square calculations.
In chapter 4 we will provide a brief description of our sample including the location of the business, the marital status of the women interviewed, nationality and age of interviewees, educational levels of both women and men interviewed, and the occupation of the men.

Please see Chapter 3 (Methodology) for a description of the numbers and types of activities women were engaged in. Information regarding the number of children and related items are presented in Chapter 7 on women's commercial and reproductive roles.

### 4.1 Business location

**Table 1. Business location**

<table>
<thead>
<tr>
<th>Location</th>
<th>S.L. + M.E.</th>
<th>Husbands S.L.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 315</td>
<td>N = 144</td>
</tr>
<tr>
<td>Market</td>
<td>53%</td>
<td>40%</td>
</tr>
<tr>
<td>Field</td>
<td>18%</td>
<td>20%</td>
</tr>
<tr>
<td>Home</td>
<td>24%</td>
<td>30%</td>
</tr>
<tr>
<td>Other</td>
<td>5%</td>
<td>11%</td>
</tr>
<tr>
<td>No answer*</td>
<td>1%</td>
<td>0%</td>
</tr>
<tr>
<td>Total**</td>
<td>101%</td>
<td>101%</td>
</tr>
</tbody>
</table>

* To improve clarity the number of interviewees who could not or would not answer a particular question will not be reported in future tables. The number of interviewees to whom a question applied and who also provided an answer will be noted at the top of the column of answers in each table. Although sometimes women could not answer a particular question in only very few cases did women refuse to answer a question.

** The total is sometimes not equal to 100 per cent due to the rounding off of numbers.

There was a significant difference between the number of women who have their businesses in the market compared to the number of men whose wives have their businesses in the market. The difference is not very great (13 per cent) and probably due to the fact that the women interviewers frequently went straight to the market to interview entrepreneurs while the male interviewers went to homes to identify husbands of women entrepreneurs.

### 4.2 Nationality and age of the interviewees

Almost all the women interviewed were of Congolese nationality (310) and all the wives of the men interviewed were Congolese.

The S.L., who were an average of 38.8 years old, were younger than the women M.E. whose age averaged 44.8. We may conclude that one of the factors related to success is a woman's age. The businesses of women M.E. were also slightly older (average of 10 years) than those of women S.L. (average of 9.4 years). With time some women are apparently able to move into more profitable businesses.

In Congo young women tend not show an interest in agricultural work (Zegers, 1990). This observation was substantiated by the finding that the women farmers were older than the other women: farmers averaged 47.5 years and others were only an average of 36.8 years old. The finding that a large proportion of the older women in the sample tend to represent only one type of activity, farming, was a confusing factor in the data analysis. If we compare the responses of women with different ages we would not know if the differences were due to age or to the fact that a large number of the older women were farmers.

The men's average age was 45.3; it should be recalled that the men studied were the husbands of the S.L. women only. It is logical that the men should be older than their wives since in Congolese society men tend to be older than their wives just as is the case elsewhere.

### 4.3 Marital status of the women

Most of the women interviewed were married although women who are engaged in subsistence activities are more frequently married than women who have micro-enterprises.

The majority of women (72 per cent) had started their economic activity only after they were married.
Most (69 per cent) of the divorced or widowed women were engaged in an economic activity while they were married.

Table 2. Marital status of the women interviewed

<table>
<thead>
<tr>
<th>Marital status</th>
<th>S.L.</th>
<th>M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>N = 205</td>
<td></td>
<td></td>
</tr>
<tr>
<td>%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>72</td>
<td>57</td>
</tr>
<tr>
<td>Single</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Divorced</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>Widowed</td>
<td>11</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>101</td>
</tr>
</tbody>
</table>

4.4 Education level

Many interviewees have only had a minimal amount of education. There was no significant difference with respect to the amount of education of S.L. versus M.E. Only one of the S.L. and one of the M.E. had received an education beyond the level of high school. The average number of years of education for the other women was 4.1 years. Only the 6 per cent M.E. and the 3 per cent S.L. had benefitted from organized apprenticeship training. Only 4 women had attended literacy training and one had not completed the course because of lack of time.

Men had an average of 5.6 years of education not counting those 14 men who had some education beyond high school.

4.5 Occupation of husbands interviewed

The men worked in a variety of activities or were unemployed:
- 9 per cent unemployed;
- 35 per cent employed in the private sector (including being an owner of a small- or medium-sized business);
- 34 per cent civil servant;
- 28 per cent informal sector worker.
5. Management of economic activities

Any person who engages in an economic activity must attempt to manage well in order to make a profit. We can divide management into four main fields: marketing, financial management, production management and labour management.

Other than good organization and planning very few concepts in management are universal; what works in France may not work in Japan or Congo. When interpreting the results of the research readers should bear in mind that the best methods to solve the problems women encounter in the management of their activities are not necessarily Western ones. While some solutions may be immediately evident others will need to be discovered in discussions together with the women themselves. It is only through such discussions that the best fit between the socio-cultural, economic and political environment and women's business management needs can be found.

Comparisons were made between S.L. and M.E. for all the questions asked in the questionnaire. If no significant difference has been cited specifically in the text the reader should assume that there was no difference.

5.1 Marketing management

Marketing management can be sub-divided into different areas which include: choosing a profitable business and good location, sales promotion, the use of intermediaries and choices of transport. Price setting is a factor of importance in both marketing and financial management. In terms of marketing it is important that women know how to determine the appropriate price to attract customers, yet from a financial perspective the price should not be so low that profit margins are minimal. We have included discussions concerning price setting in the financial management section 5.2 below.

5.1.1 Choosing a business and location

When choosing a business it is important to consider whether there will be enough customers to buy the product. Another related factor to be estimated is whether profit margins will be sufficient to ensure the viability of the business. In order to determine how women decide which business to go into we asked them to describe their reasons for their choice of business. The results are summarized in Table 3 below.

<table>
<thead>
<tr>
<th>Reason</th>
<th>S.L. + M.E.</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Same activity as my mother or sister</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Little start-up capital needed</td>
<td>S.L. and M.E.</td>
<td>20% vs 5%</td>
</tr>
<tr>
<td>Failure of other activities</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>This is what I know how to do</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>It was my dream to do this</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>I like this type of work</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>There is not much competition</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>There are a lot of customers/it is profitable</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>19</td>
<td></td>
</tr>
</tbody>
</table>

* In all tables the results are expressed in terms of the percentage of entrepreneurs giving a specific response to a question unless there was a significant difference in the answers given by women S.L. versus M.E. If there was a significant difference between the S.L. and the M.E. this will be indicated in the table. It should also be noted that some women gave more than one answer to a question.

A significantly larger number of women with subsistence activities stated that they chose their particular activity because it required less initial starting capital. Women with larger activities were apparently less concerned about initial capital outlay even though they had more frequently financed the start-up of the activity themselves (see Section 5.2.1).

Only a very small number of women had considered the market in their choice of business: 5 per cent had said there was not much competition and 4 per cent thought there were many customers or that it was profitable. Women M.E., who can be considered to be somewhat more successful than S.L., did not consider their possible clientele any more frequently than did S.L. Most women gave only practical or personal reasons for their choice
of business. Should we, therefore, interpret the lack of difference between S.L. and M.E. to mean that consideration of a market is of no or little importance?

During the process of identification of M.E. to be interviewed we found M.E. women quite often to be wholesalers. Perhaps the fact that many are wholesalers with its greater profit margins has given them the edge to success even if they have not chosen these businesses consciously for this reason. M.E. businesses also tend to be older (see Section 4.2) than those of S.L. and can be said to have withstood the test of time while also enabling them to build up a clientele.

Ambrosie and Mackiza (1991b) have studied a number of types of activities, their market and their potential for profit. Ambrosie and Mackiza’s (1991b) study shows that there is a great variation in profit margins depending on the business chosen. Some kinds of business, such as the wholesale of smoked fish, is also dependent on all kinds of family and personal relations limiting access for women who are not part of the network. Some businesses, such as making and selling “fried dumplings” were found to be unprofitable. In training and other programs with women it is advisable to discuss the role of the market in choosing a business activity.

Table 4. Choice of business location

<table>
<thead>
<tr>
<th>Reason</th>
<th>S.L + M.E.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is a busy place (ex. intersection)</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Market closest to my home</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Place provided by the government, market head, inherited, etc.</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Not much competition</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>It is practical because at home</td>
<td>Difference</td>
<td></td>
</tr>
<tr>
<td>S.L. and M.E.</td>
<td>10% vs. 2%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>13</td>
<td></td>
</tr>
</tbody>
</table>

For women who are starting a new activity, or who wish to enlarge an existing one, it would be useful to integrate the findings of the Ambrosie and Mackiza (1991b) study into an adapted feasibility training program. A simplified and adapted feasibility training program has already been field tested in project PRC/89/P04. The results of the study when added to this pre-tested program and put into case study form, could form a basis for an exchange of views.

Another factor of importance is the choice of a location for the business. The sight of a row of 10 women in a market all selling bananas is not uncommon in Brazzaville. How do women in fact decide where to set up business? Please recall that some women gave more than one answer to a question and totals may therefore be equal to more than 100 per cent. More women S.L. said their choice of a site for their business was influenced by the practical fact that it was at home. Less than half the women cited reasons which were related to being able to attract a sufficient number of customers. Similarly to the reasons for the choice of an activity, personal and practical considerations predominate the women’s decision-making.

In order to meet women’s practical needs and to avoid the competition of the larger markets it would be useful to review the possibility of increasing the number of small neighbourhood markets. At present in MFilou there is a discussion about integrating the smaller existing markets into one large one. This would seem to be impractical from the point of view of clients because of the inaccessibility of the neighbourhood. Customers would have to travel inconvenient distances for daily purchases. For the vendors, also, having only one large centralized market would serve only to increase localized competition. Some of the women who were involved in training with project PRC/89/P04 have already pointed out the impracticality of the idea from their own point of view.

5.1.2 Satisfaction with level of sales

Considering the fact that many of the activities are only subsistence activities it is surprising that only 17 per cent of the women interviewed said they did not have enough customers. No significant difference was found between S.L. and M.E. Women who did complain about a lack of clients cited the fact that they have too many competitors (48 per cent of the 52 women saying they had problems) most frequently. Some of the other reasons the inter-
viewees provided were that their customers do not have enough money because of the economic crisis; the location of the business is poor; and the quality or quantity of the product they sell is inadequate.

We did not expect this result of relative satisfaction with the level of sales and it is difficult to interpret. There may be cultural reasons relating to the phrasing of the question or an unwillingness to admit to an inadequacy in the business. To understand this factor further it would be necessary to ask the women additional questions such as whether they would like to increase the number of their clients etc.

5.1.3 Methods of sales promotion

The interviewers observed the respondent interact with customers in 58 per cent (N = 185) of the interviews. The women who were observed dealing with customers had an average of 10 clients during the time spent interviewing and observing them. This is a substantial number and provided the interviewers with sufficient information to enable them to note down some points concerning customer interaction and the handling of cash (see Section 7.2.5). It should, of course be recalled that observations of this nature are always subjective.

The large majority (87 per cent) of women wait passively at their place of business for customers. Only 5 per cent call out to customers who pass by and 2 per cent physically go to look for customers in different places (for example from office to office). Twenty per cent give customers a small amount of the product they sell over and above the amount bought by the customer as a way to build customer loyalty. The only difference between M.E. and S.L in methods of sales promotion was the use of signboards: 24 per cent of the M.E. had a signboard while only 11 per cent of the S.L. had one.12

Although most were passive, the entrepreneurs were usually polite (71 per cent) and friendly (60 per cent) to their customers. Only 5 per cent made a great deal of effort to encourage a customer to buy without being too pushy while 8 per cent were considered to be too pushy or aggressive. The interviewers noted that some women became hostile if a customer asked about a product and then did not buy it.

It is difficult for an entrepreneur to find the right balance between encouraging people to buy and not being too pushy. Creating a personal relationship with a client to build customer loyalty is important and passively waiting them is not the way to achieve this. The right measure of interest in passing customers or the approach used in physically looking for clients is highly culturally bound. Some women in a market are more successful in attracting customers than others, even if there are many women selling the same product for the same price. Unfortunately, as discussions with women during training programs have shown, success in attracting customers is frequently attributed to witchcraft rather than to personal skills.

Generally speaking, much more can be done using innovative methods to promote the sales of even the smallest activity. Visits to businesses, discussing photographs of shops and brainstorming about such methods as as role-playing interactions with customers would all be helpful in improving sales promotion.

Training on sales promotion should not be organized for women who sell the same type of item in the same place (i.e. market). If such training were organized for a group of women selling together it could lead to interpersonal problems when they try to implement what they have learned.

An example of the application of such learning techniques is the improvement of the display of goods. The interviewers noted in their observations that 13 per cent (N = 29) of the women who display their goods for sale did not present them well. Although this might not seem like a large number it is a problem which could in fact be easily remedied without much cost. In discussions or training women could be shown photographs of different types of “displays of products” depending on the product they sell. They could discuss the advantages and disadvantages of each method to try to improve their methods. Simple ideas such as decorating a table with coloured plastic might also be generated through brain-storming methods.
Inadequate space is also a factor which can influence customers to buy elsewhere. One in ten women (11 per cent) does not have sufficient space to adequately receive customers or visitors to the business. This figure is based on a calculation which excludes the women farmers who work in open fields. The problem with space is not easily solved since it usually requires substantial financial investment to increase the space available in a business.

5.1.4 Sales and relations with intermediaries

We will discuss the extent to which women use intermediaries in acquiring stock in the section on stock management (Section 5.3.1.).

More women M.E. (43 per cent) than S.L. (27 per cent) sell mostly to intermediaries. This is because of the fact that many M.E. are primarily wholesalers. None of the farmers sell primarily to consumers although some sell in the market when they have been unable to sell their products to intermediaries. Only 7 per cent of the women S.L. who are not farmers sell primarily to intermediaries while 32 per cent of the M.E. who are not farmers sell to intermediaries.

Many (63 per cent) of the women who sell to intermediaries say they have problems with their customers. Usually the intermediaries are market vendors who buy goods on credit from farmers and other wholesalers. The women wholesalers say that the vendor comes back and says she cannot pay the full amount of the money she had previously agreed to because she has not had enough customers. Sometimes customers also simply disappear. As one farmer explained I usually do not know in which market she works and if I happen to know and go to see her there I find that she no longer sells there.

The solutions to the problems with intermediaries are similar to those which will be discussed in the section on credit management (Section 5.2.7.).

5.1.5 Means of transport and difficulties with transport

Many women tend to use inexpensive means of transport to buy stock, most going either on foot, using hand-pushed carts or group transport (buses, group taxis etc).

Table 5. Transport used to acquire stock

<table>
<thead>
<tr>
<th>Mean of transport</th>
<th>S.L.</th>
<th>M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 187</td>
<td>N = 97</td>
</tr>
<tr>
<td>On foot</td>
<td>22</td>
<td>7</td>
</tr>
<tr>
<td>Hand-pushed cart</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Bus or group taxi in Brazzaville and surrounding area</td>
<td>34</td>
<td>35</td>
</tr>
<tr>
<td>Taxi</td>
<td>29</td>
<td>37</td>
</tr>
<tr>
<td>Truck</td>
<td>20</td>
<td>37</td>
</tr>
<tr>
<td>Bus-outside of Brazzaville</td>
<td>15</td>
<td>41</td>
</tr>
</tbody>
</table>

There were several significant differences between S.L. and M.E. for the means of transport used to acquire stock: women S.L. transported their stock more frequently on foot than M.E. while they used trucks and buses going outside of Brazzaville less frequently than M.E.

No difference was found between S.L. and M.E. with respect to the difficulties they experienced with transport, 46 per cent of all the women stated they had at least some difficulties. A comparison of the women who live in MFilou and those who live in Talangai or elsewhere showed that the women from MFilou had significantly greater problems with transport than did the others. Of those living in MFilou 64 per cent said they had problems while only 35 per cent of the others experienced difficulties. This is probably due to the inaccessibility of the neighbourhood. Roads are in very poor condition, particularly during the rainy season which lasts about 7 months a year.

Most of the problems the women had were caused by the inaccessibility of the area, 61 per cent of the women who said they had difficulties (N = 140) cited this as a reason for their problems with transport. Drivers of vehicles simply refuse to go certain neighbourhoods, especially when it rains. Some of the other problems cited were: the high cost of transport (16 per cent), that transport vehicles break down while on the road (7 per cent), and having to walk far with the stock (6 per cent).

Several women who go to Pointe Noire to buy stock wholesale there complained about the fact that train wagons are not available and...
that they must sometimes wait for three weeks or more before they can take their stock to Brazzaville. The same women also complained about the frequent train derailments which also contributed to long delays.

More M.E. than S.L. use a means of transport to sell their product (32 per cent as compared to 20 per cent). This may be because many of them are wholesalers who distribute their products themselves to clients. A total of 40 per cent of the women who use a means of transport to sell their product say they have difficulties, again mostly because of obstacles in finding a means of transport.

More than one half (59 per cent) of the women interviewed say they must move their stock or equipment from one location to another in the morning. Of these, 57 per cent say they carry the stock or equipment on their head or in their hands. Twenty per cent state that they hire a man who carries the stock to the market for them in a handcart. An additional 22 per cent say they use a wheelbarrow for transport of goods and equipment in the morning.

More women S.L. (64 per cent) than M.E. (48 per cent) must move stock or equipment every morning. This is probably due to the fact that the M.E. operate more frequently from a small house in cement (permanent house) where they can keep their stock and equipment safely (see Section 5.3.3.).

In order to solve the entrepreneurs' transport problems the highest priority is to lobby to improve the state of the roads. Since erosion is also a major problem in a neighbourhood like MFilou it is important to install a better system for capturing the run off of rain water from areas near roads. If a system of drains is built it may be possible sufficient to maintain laterite roads until the government can commence the construction of hard-top roads. Public transport in Congo has been privatized and if the roads improve buses and taxis will undoubtedly move in to start operating in these areas since there is a demand.

Experience in other countries has shown that it is not cost-effective for a project to organize special transport for entrepreneurs in similar situations. In Congo itself some women who have tried to organize their own transport in groups have likewise reported that it was not cost-effective. This is logical, because if there was a profit in serving these areas the private buses and trucks would have already started serving these areas more adequately.

5.2 Financial Management

The poor management of money within a business, however small it may be, is arguably the most important cause of failure. Women need to set appropriate prices, understand their business and personal expenses and how to manage them; and learn how to handle their cash as well as their debtors and creditors. Women also try to save money in the best and most convenient way.

5.2.1 Financing business start-up

Women use various methods to finance the start-up of their business or to reinforce their working capital. Some of these methods include loans from relatives and friends, rotating savings clubs (tontines), money lenders or money from their mobikissi. The tontine is a form of savings in which members contribute a specified sum on a periodic basis to a savings fund. The amount collected at the end of each period is turned over to each of the members individually on a rotating basis. The mobikissi, almost always a man, comes to collect a small sum of money from business people on a daily basis which he keeps for them. He usually takes 10 per cent overhead of all the money he collects but will give any woman the money she has given him at any time that she needs it. The mobikissi also frequently acts as a money lender using the money he keeps thereby benefiting from the women's savings twice.

Women with S.L. financed the start-up of their businesses significantly less frequently with their own savings than the M.E. It may be that women M.E. moved into their larger business after already having been successful enough with a smaller scale activity thus enabling them to finance the start-up of a new business.

The S.L. were assisted significantly more frequently by their husbands to start an economic
activity then the women M.E. This is probably because they have fewer resources than the M.E. who were able to tap into their own savings more frequently.

Table 6. Financing business start-up

<table>
<thead>
<tr>
<th>Source of financing</th>
<th>S.L. + M.E.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woman's own savings</td>
<td>S.L. and M.E.</td>
<td>17% vs. 45%</td>
</tr>
<tr>
<td>From the husband</td>
<td>S.L. and M.E.</td>
<td>28% and 5%</td>
</tr>
<tr>
<td>From the mother</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>From the father</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>From other members of the family</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Bank</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Other (friend, money lender, etc.)</td>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>

Husbands (47 per cent) said more frequently that they had helped finance the start-up of their wife's activity than did S.L. women. In Section 6.1, we will see that men feel they help their wives more in general than women themselves think they do.

5.2.2 Additional sources of income

It is difficult to measure a woman's wealth in Congo because women will not easily declare their income and the worth of possessions and savings. Women do not usually even tell their husband the value of their financial income and wealth. We have tried to gain an idea of the interviewee's wealth by asking them whether they had other sources of income aside from their primary business and whether they owned specific types of possessions. We also asked women to tell us whether they had any savings and where they kept them in order to gain more insight into the savings process.

More than one fourth (25 per cent) of the women M.E. have at least one other source of income while only 15 per cent of the S.L. did. Some examples of secondary sources of income for women are: sale of items from a table in front of the house, making fried dumplings in the evening, house rental, and selling of cloth on the side.

The fact that women M.E. are more successful than women S.L. is substantiated by the fact that they have more physical possessions. Substantially more M.E. (58 per cent vs. 29 per cent) have at least some land with no house on it. Likewise one half (50 per cent) of the M.E. have land with a house on it. A few M.E. (9 per cent vs. 3 per cent S.L.) have built a house on someone else's land, usually that of a relative. Another 5 per cent of the M.E. own at least one vehicle. The S.L. have an average of only 0.6 of any of these types of possessions while the M.E. own an average of 1.6 of them.

5.2.3 Savings of women entrepreneurs

A surprising number of women (92 per cent) say they keep some savings. A number of those who have no savings volunteered the information that they simply never had enough to put aside for even a short period.

Table 7. Place where savings are kept

<table>
<thead>
<tr>
<th>Place of savings</th>
<th>S.L.</th>
<th>M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>At home</td>
<td>76</td>
<td>61</td>
</tr>
<tr>
<td>In group savings schemes</td>
<td>38</td>
<td>56</td>
</tr>
<tr>
<td>(tonines)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank</td>
<td>8</td>
<td>39</td>
</tr>
<tr>
<td>With the mobikissi</td>
<td>19</td>
<td>10</td>
</tr>
<tr>
<td>Member of the family</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>At the MUICODEC*</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>9</td>
</tr>
</tbody>
</table>

* Mutuelle congolaise d'épargne et de crédit: a type of credit union open to all which mobilizes savings and provides small loans to members at a rate of interest of 4 per cent.

There were several differences between women S.L. and M.E. with respect to the places where they keep their savings. The S.L. keep their savings more frequently at home and with a mobikissi than the M.E. The M.E. make more use of tonines and banks than the S.L. Women M.E., who logically handle larger sums of money than S.L., probably feel they cannot safely keep money in their homes. Still, more than half of the M.E. keep at least some of their savings in their homes. It is possible that many of them keep their money in their homes only temporarily as did the woman who told us:
I keep my money at home and then I go to the bank from time to time when I have a lot of money.

One fourth (27 per cent) of the women had at some time experienced difficulties with the place where they keep their savings. Most of the problems were related to membership in a tontine (30 per cent) or theft of money from the house (32 per cent), usually by a member of the family. The tontine is not always an ideal place for keeping savings since there may be disagreements among the members causing some to leave. Women also complained that sometimes they did not receive their share when it was their turn because not all members had paid. In some instances the woman who was in charge of collecting the money for the tontine had also absconded with it.

There were also a few entrepreneurs who complained about the Caisse d'Epargne which is a state savings institution. The entrepreneurs said that although they had (previously had) savings there, when they needed the money they had to wait a long time to receive it. Several women also complained about the COOPEC which was a savings cooperative that failed due to poor management and whose members lost all the savings they had kept there.27

It is clear that alternative forms of savings need to be instituted. The mobikissi, although fairly popular among market women, is really not a good place for keeping savings since women not only do not earn interest but even lose some money to the overhead charged by the mobikissi.

Banks may be regarded as impersonal institutions. Although the MUCODEC are gaining in popularity many women still hesitate because of they are afraid the same thing may happen as what occurred with the COOPEC. Membership in the MUCODEC should be encouraged and more women should become active in the management of the MUCODEC which is still largely in the hands of men.

At the same time a more accessible kind of bank needs to be created which has similarities to a tontine as well as a mobikissi but allows the women to earn a small amount of interest. The tiny market banks such as can be found in Indonesia as well as in the rural areas of Bangladesh may serve for inspiration. Nothing should, of course, be blindly copied to the Congolese situation.

One possibility may be to have a person collect money in the market on a daily or weekly basis as does the mobikissi or the mother of the tontine. This money is brought to the MUCODEC where it is placed in the accounts of the market women. Since the amounts collected will tend to be small overhead costs may be large and it may be necessary to institute temporary accounts where money is placed until the end of a month when the money collected is placed in each individual member's account. This way the money women save will earn a small amount of interest and is easily accessible when they need it. The person who collects the money should receive a specific monthly wage from the interest rates with yearly bonuses based on the amount of work and honesty of the individual.

5.2.4 Price setting methods and calculation of business expenses

Prices can be determined in a number of ways. In Table 8 the methods used by our interviewees have been reported.

Table 8. Methods used for fixing prices

<table>
<thead>
<tr>
<th>Price determination methods</th>
<th>S.L. + M.E.</th>
<th>N = 309</th>
</tr>
</thead>
<tbody>
<tr>
<td>Based on business expenses</td>
<td>S.L. and M.E.</td>
<td>37 % vs. 53 %</td>
</tr>
<tr>
<td>Comparison with competitors</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Depending on production time or difficulty</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Price fixed by the government</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>33</td>
<td></td>
</tr>
</tbody>
</table>

The women interviewed use a variety of methods to determine their prices. In the category "other" they mentioned several things which they consider in setting prices such as the quality or size of the product, the season, the customer's ability to pay, and the number of customers they have had in a particular period.

Most women (75 per cent) say they have no difficulties determining their prices. Of those
that state they have a problem 54 per cent (N = 40) complain that their customers try to argue about the price too much. A few (12 per cent, N = 9) say they have difficulties calculating the price because they sell perishable products for which the prices may vary one day to the next.

An element playing a role in price setting is the determination of business expenses. The women interviewed were asked to cite the types of business expenses they thought they had. The results of their responses are summarized in Table 9.

We can place the kinds of costs any business may incur into the 9 basic categories delineated in Table 9. Almost any business should include at least the first 7 of these costs while the remaining may be optional. Even the smallest businesses use materials (or finished goods to sell) and some form of transport, few do everything on foot. Even vendors frequently use some type of equipment as, for example, a knife to clean the fish, a container or spoon to measure quantities or a basin to hold the fofou flour they may sell. Entrepreneurs use packaging materials such as pieces of plastic, old newspapers and all sorts of bags ranging from old cement bags to plastic bags. In Brazzaville all of these packaging items are sold and few women have free access to things such as old newspapers.

Table 9. Specific types of business expenses

<table>
<thead>
<tr>
<th>Type of expenses</th>
<th>S.L.</th>
<th>M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 203</td>
<td>N = 107</td>
</tr>
<tr>
<td>Materials</td>
<td>61 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Equipment</td>
<td>13 %</td>
<td>18 %</td>
</tr>
<tr>
<td>Transport</td>
<td>47 %</td>
<td>60 %</td>
</tr>
<tr>
<td>Packaging</td>
<td>26 %</td>
<td>31 %</td>
</tr>
<tr>
<td>Publicity</td>
<td>1 %</td>
<td>3 %</td>
</tr>
<tr>
<td>Labour</td>
<td>20 %</td>
<td>38 %</td>
</tr>
<tr>
<td>Installation</td>
<td>14 %</td>
<td>29 %</td>
</tr>
<tr>
<td>Training</td>
<td>0 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Interest on loans</td>
<td>0 %</td>
<td>0 %</td>
</tr>
</tbody>
</table>

Many women engage in sales promotion by offering a few free items or add something extra when a customer buys from them. Steady customers may also receive reduced prices which is also a form of sales promotion and is a publicity cost to build customer loyalty and encourage word of mouth advertising.

The S.L. and M.E. almost never calculate their own labour costs, if they count labour costs it is usually that of the paid worker they have. They usually do not count overhead costs (installations) such as taxes, rent, water, electricity or repairs to their place of business. Training costs are practically never calculated because most learning is done through a very informal system and payment is frequently symbolic and/or "in kind."

The interviewees were only able to cite an average of two types of business expenses each. The M.E. cited significantly more expenses than did the S.L. Significantly more women M.E. than S.L. mentioned transport, labour or installations as one of their business expenses.

Most women do not realize that borrowing money and paying interest on it is a business expense. Much less do they realize that the money the mobikissi subtracts from their savings for himself is also a business cost.

Aside from some of the women who sell perishable products none of the interviewees had complained about not knowing how to calculate prices. In Table 9 we can observe, however, that most of the interviewees do not really know what their business expenses are, prices tend to be set quite arbitrarily. Letting the market alone determine the price (i.e. through customer demand, competition etc.) is not necessarily the best avenue. Even if prices are competitively determined women still need to know how much money they will make from selling a certain product. An example from a case study of a woman who wished to start selling manufactured products (tins of tomato, soap, sugar etc.) serves to illustrate this point. Under the guidance of a member of the project staff she first went to check prices of tins of tomato sold in the market. Next she proceeded to check the wholesale price of cartons of tins of tomatoes. When the cost to the vendor of each tin of tomato was calculated by including transport and other costs it was discovered that she made only 5 CFA profit on each tin and she did not expect to sell more than 20 tins a day. The staff member then made some calculations to determine whether it would be
more profitable to sell the tomato paste from tins by the spoon as is sometimes done. It was then discovered that the profit soared to 40 CFA per tin. We can easily see that it is worthwhile to make this type of calculation because vendors can learn a great deal about how and what to sell.

Knowing business expenses is also useful for women to enable them to calculate their profits and the amount of money they can allow themselves for their personal expenses. Since most of the S.L. and M.E. do not take all their expenses into account they tend to overestimate the money they can pay themselves. As a result they may use their working capital for personal expenses without even realizing it and later find themselves in a dire financial situation. One woman told an interviewer that she would rather not know all her business expenses because it might discourage her to realize how little money she was actually making.

One important aspect of managing an economic activity is separating business from personal expenses. Although many concepts in business management are very Western and not universally important, or applicable for that matter, separating business and personal expenses is important in Congo. Because of the marginal nature of the activity many women are forced to dip into their working capital for their personal expenses especially in the case of family illness or other emergencies. Unfortunately they are not always aware of how much of the money they are using is actually working capital as has been explained in the previous paragraph.

When working capital becomes depleted women must take recourse to going into debt themselves to keep the business operating. Evidence of this problem is clearly shown in Section 5.2.8. where we have presented the statistics concerning the interviewees' debts.

In order to determine whether the women in the project area separate their personal from their business expenses they were asked several questions. The results are interesting and somewhat contradictory. A substantial number (39 per cent) claim to divide their income at the end of the day between personal expenses, savings and money to buy new stock. An additional 20 per cent say they do not separate out savings but do separate money to replenish stock from that needed for personal expenses. Another 9 per cent stated that they divide daily income into money for the stock and consider all the rest as savings. Seven per cent put all the money earned aside until the stock is finished and then make their calculations separating the money they need for their working capital from their profits. Fourteen per cent claim to separate their money in some other way on a daily basis. Only 12 per cent of the women said they do not separate their daily income into different categories at all.

No significant differences were found between S.L. and M.E. for separation of money at the end of the working day. When we asked the women how they determined the amount of money they needed for their personal expenses, however, 56 per cent said they use their money in any old way or state simply: when I need it I just take what I need.

Only 10 per cent of the interviewees said they paid themselves a specific amount (salary) on a monthly or weekly basis or waited their turn at the tontine to cover their personal expenses. Although there was no significant difference between M.E. and S.L. with respect to paying oneself a salary, more M.E. (32 per cent vs. S.L. 20 per cent) said they occasionally calculated the money they had earned over and above what they needed for their working capital.

An important aspect in the separation of personal from business expenses is the way in which it is done. Due to the lack of and inaccuracy of business records it is difficult to determine whether women who say they calculate the amount they can use for personal expenses do so accurately. If we return to Table 9 we can see that most women do not consider all the different types of business expenses they have. It is, therefore, doubtful whether the great majority of women really know what their profit margins are, especially since they do not consider their own labour as a cost factor.

Several steps need to be taken to enable women to manage their working capital in a more beneficial way. First, women need to know at what level they make a loss or insubstantial profit when they set prices. They should try to avoid as much as possible selling
below their break-even point because it will mean that they are dipping into their working capital.

Prices must not be set solely by calculating expenses, other factors such as competition should be taken into account, but women do need to know their lowest reasonable price. It is possible to help women make these calculations using calculators if they can do basic arithmetic and read numbers. In other cases women will first need to attend functional numeracy training. Another possibility to help illiterate entrepreneurs is to invite a family member to learn how to make such calculations for them.

Women do not need to know how to make all kinds of complicated calculations about cost factors. Concepts such as variable and fixed cost may even be too complicated. Calculating the aging of equipment and shelter is very difficult and estimates should suffice. Price setting methods can be discussed in group meetings and training modules. Effective bargaining methods can be practised using role playing techniques.

Another point of importance is to increase women's savings so that they can use their savings for solving unexpected financial difficulties. They can try to save at least a few CFA every day towards a special emergency fund. The entrepreneurs also need to develop techniques to handle the requests of family and friends. In experimental training project PRC/89/P04 has already tried to work with women to find some approaches they can use. Some of the ideas the women proposed were: not to give the entire amount when a relative asks for a gift or loan; be more strict about giving money altogether; explain to people that they can help them better if their business is allowed to prosper first etc. We found that women are indeed able to come up with solutions of their own to these and similar problems.

One other approach is to develop a special program for women and at least one family member about the importance of allowing a business to prosper and separating business from personal expenses. This person can then help the woman to fortify her defences against excessive spending and lending. Radio programs and other mass media methods can further be used to make the population more aware about the problems of people with small-scale economic activities.

5.2.5 Cash management

Cash management is not one of the most easy aspects of running a business, at least if we look at the results of the interviews and observation. The most noticeable is the problem of having ready cash on hand to provide customers with change. The analyses were performed only on those women who said they sold their goods or products every day (N = 263). Of the women who sold every day one quarter (27 per cent) said they had problems making change several times every day. This is the kind of difficulty that can alienate customers, they can avoid certain individuals whom they know never have change.

Women keep their cash in a large variety of places and in some cases differences were found between S.L. and M.E. The analyses were conducted only on those women who had been observed handling cash (S.L N = 144; M.E. N = 73). The interviewers noted that 43 per cent of the S.L. keep their money under a piece of cloth, a plate or other item while only 19 per cent of the M.E. did the same. More M.E. kept their money in a wallet (23 per cent M.E. versus 8 per cent S.L.) or in a cash box or special drawer (26 per cent M.E. versus 10 per cent S.L.). Some women also kept their money on their body (16 per cent, no significant difference between S.L. and M.E.). Keeping money on the body entailed: tied in a strip around their waist, in their brassière or in a knot at the end of their wrap-around (pagne). Other places women kept money were: in a plate, in their house, and in a suitcase.

Almost one quarter (24 per cent) of all interviewees separate the money they receive from customers into separate locations as they receive it. Twelve per cent (N = 39) of the total sample separate the money into piles representing different products. The remaining 12 per cent separate the money into one pile for bills and the other for change while others directly place a percentage of what they receive into a box for their working capital and the remainder they put aside as profits.
The entrepreneurs who were observed with customers as well as those who were asked directly usually rely on mental calculations to decide how much change to give a client (76 per cent). It should be noted, however, that although 76 per cent (N = 60) of the M.E. perform mental calculations 13 of these also use calculators when the amounts are large or difficult to calculate. We found that 30 per cent of the women M.E. use calculators at least some of the time while only 5 per cent of the S.L. do the same. The women M.E. tend to deal in larger sums, especially the wholesalers, and it is logical that they would need calculators to determine change more accurately.

A surprising number of entrepreneurs use unreliable methods to calculate their change. Two interviewees even asked their neighbour in the market to calculate their change for them. A total of 28 women, 13 per cent of those from whom we have information concerning calculation of change, go through a fairly complicated process because they do not know how to add or subtract. The process is as follows: if, for example, a customer buys onions from a vendor for 400 CFA and pays with a 1000 CFA bill, the vendor first takes 10 100 CFA coins which then represent the 1000 CFA. Next she counts out four 100 CFA coins and puts it aside, that is the money she knows the customer owes her. She then gives the remaining money to the customer, that is the change. If a vendor has a number of customers at the same time or the amounts are more complicated such as a sale of 275 CFA there is a great deal of room for errors. If a vendor does not have sufficient change to go through the process described here she is in even greater difficulties.

Functional numeracy training would be useful for many women and the use of inexpensive calculators could be encouraged. Women who cannot afford to buy one individually might buy one together with one or two other women who sell near her. In a vegetable garden, for example, several women might organize themselves to buy a calculator together.

5.2.6 Business record keeping

Keeping some type of accounts is generally considered to be a useful tool in managing a business. It can help the business woman to keep track of how her business is doing and provides information on planning for the future of the activity. Keeping certain types of accounts such as “debtors book” also enables the entrepreneur to control outstanding debts owed them. Accounts for the types of small-scale activities such as those studied here should be simple and adapted to the needs of the individual woman and her business.

A substantial number (51 per cent) of the women M.E. keep at least one type of record book while only 21 per cent of the women S.L. keep at least some notes. The most common type of book is the debtors: 12 per cent of all the interviewees keep this type of book with no significant difference between S.L. and M.E. Other types of books kept are: sales book, cash book, debt book (of owner), expense book, complete accounting book, and stock records. The number of women keeping each of these books is very small and not worthwhile detailing here except to note that 3 per cent of the total sample kept a complete book of accounting.

Only 40 of the women allowed the interviewer to look at her books which is such a small number as to be insignificant in a statistical analysis. From a qualitative observational perspective, however, we can note that some of the books were not up-to-date and almost half were incorrectly presented. Only 13 per cent of the women keeping some form of records say they experience difficulties in doing so, mostly because they do not know how to do it or because they sometimes forget to note things down.

We do not believe that keeping records should be a requirement in order to benefit from assistance as is the case in some projects. A great deal can be done to help improve a business without forcing the issue of record keeping. If a business develops, the need for record-keeping becomes more obvious. This is probably the reason that more M.E. keep records than do S.L., the amounts of money M.E. deal with are larger and more difficult to keep track of.

If entrepreneurs themselves do not believe in the usefulness of record-keeping they will not do it or, if they do have records, they may not
keep them up-to-date. Awareness of the usefulness of records can grow gradually as women start applying other new concepts in their business. Discussion about how records can help keep track of the business and help in controlling expenses can be encouraged. Experience in other countries has, however, shown that training in record-keeping is largely a waste if there is not a full awareness of its value. People may attend training and start keeping records but after a short period of time abandon them.

In any case, record keeping needs to be simple and geared to the needs of individual businesses. This means that group training and consulting need to be combined. Business consulting/extension work is costly and methods to increase reach would need to be developed if a sufficient number of women is to be assisted. Individual market women, might, for instance receive special training to provide answers to questions others may have when they try to apply what they have learned. Ways to solve problems surrounding confidentiality would have to be investigated.

5.2.7 Credit management

A major management problem of women in small-scale economic activities in the project area is credit management. A larger percentage of women S.L. (71 per cent) sell on credit than women M.E. (47 per cent). Of the women selling on credit 80 per cent say they have difficulties collecting the money owed them.

Although the questionnaire did not include a question for women who did not sell on credit to explain why they did not do so, several interviewers noted the comments concerning credit sales made by these women. Some of the women who refuse to sell on credit stated that they had sold on credit before but had such bad experiences that they no longer did so. Others stated that they refused to sell on credit since it just causes problems. In certain cases women do not sell on credit because they sell inexpensive items such as fruits or vegetables. The interviewers did note, however, that vendors of inexpensive items find that more and more people try to buy from them on credit because of the dire economic situation.

Women M.E. who have been in business slightly longer may no longer wish to sell on credit because they have learned about the problems it can lead to. Since their activities are also slightly larger they may be able to afford not to sell on credit more frequently than S.L.

Women give a number of reasons why they say they have difficulties collecting debts. Thirty-eight per cent say customers simply: act in bad faith, are unwilling, or dishonest. More than one fourth (28 per cent) of the interviewees who sell on credit say that customers frequently just disappear. Some are irritated by arguments they must have with customers in order to collect debts (13 per cent). Some (17 per cent) also complain that they have to physically seek out their debtors which costs time and energy. A few (8 per cent) say people simply have no money to pay their debts because of the country's poor economic situation.

When asked what they do in order to avoid having problems with debtors most women (79 per cent) say they refuse to sell on credit to people who have not paid correctly in the past. Although a few women (6 per cent) do say they still go on selling to debtors because either they feel sorry for them or because they believe as said one vegetable seller: The Bible says that it is wrong to refuse to sell food to people who are poor. None of the women said they asked people to sign (or thumbprint) a debtors book as a means to avoid unpaid debts. A few women say they do other things like the restaurant owner who tells people whose debts are unpaid that she has run out of food to sell.

Twenty-six per cent of the husbands interviewed said their wife had asked them to help them collect debts owed them by accompanying them to the person who owes them money. Three-quarters of those who were asked by their wives are willing to accompany them. A few refuse because they say it is too problematic.

In informal discussions and training programs women talked about their credit management problems extensively. Although the information thus gathered is of a qualitative nature it serves to supplement the results of the study. The women with whom these issues were discussed said that it is not always easy to avoid selling on credit. Sometimes they need money
and are forced to sell on credit, especially if the customer pays an advance. In other cases it is difficult to find customers unless one sells on credit, this is especially true for those selling pagnes and clothes.

In one horticultural gardening cooperative the members, through the influence of a government extension worker, decided not to sell on credit to intermediaries anymore. The decision was made just during the time of the research and the effects of this decision are not yet known.

So while it is simple to recommend to women that they should no longer sell on credit at all, their own reality sometimes makes it difficult to avoid doing so. One way to avoid being obliged to sell on credit in times of need is to build up an emergency fund as described in Section 5.2.4. Other things which can be done include the establishment of a debtors book in order to keep track of clients who owe money. The name and address of the customer should of course be noted in these records. Customers can be required to pay an advance. If a customer cannot pay the full amount agreed when the term is up the entrepreneur could accept at least partial payment. Various psychological techniques can be used to pressure customers into paying which can best be identified through discussion among the entrepreneurs themselves.

5.2.8 Debt management

Some entrepreneurs also have debts themselves and more M.E. (48 per cent) have debts than do S.L. (29 per cent).37 The majority of women who have debts (71 per cent) owe money to their supplier. Sixteen per cent owed money to friends or family and a few to other individuals. Only one woman owed money to a money lender and no women owed money to a bank. The vast majority (84 per cent) of debts were incurred to increase stock supply (goods, materials). The reason for M.E. greater debts may be related to the fact that they have more costs and buy greater amounts of stock and are then unable to mobilize sufficient funds when necessary.

Some of the women (25 per cent) who have debts admit they sometimes have difficulties paying them. More than one half of those with difficulties say they experience problems when they have not had enough sales. This lends some support to the truth of the statement made by vendors when they tell the farmers whose produce they have bought on credit that they have not had enough sales. It is quite possible, of course, that some women merely use this argument as an excuse when faced with the farmer they owe money to. A few women also say they have problems when the goods they have sold on credit themselves have not been paid for or, as in the case of farmers, when the harvest has failed. Only 8 per cent of the men said their wife had ever asked them to help them pay of their debts.

The major problem with debts that we can identify is that they are frequently needless. Women, through a lack of working capital, buy stock on credit which they can only reimburse when they have sold their products. The debts incurred are not usually for the improvement of the business, i.e. to buy better equipment or improve the business location. The importance of building up adequate working capital and managing it well becomes even more evident with these results.

5.3 Production management

Production management applies mostly to businesses which produce materials into new items. Some aspects of production management, however, also apply to all businesses such as stock management and the lay-out of the work-place.

5.3.1 Stock management

Women M.E. buy their stock from wholesalers more frequently than women S.L. (82 per cent M.E. as compared to 61 per cent S.L.).38 This is logical since more women M.E. are wholesalers themselves and we cannot expect them to buy from retailers. The number of M.E. who buy from wholesalers exceeds the number who are wholesalers themselves and so we cannot attribute this result solely to that. Women M.E. may, in fact, be more conscious that it is more economical to buy wholesale.

Many women (55 per cent) stated they have difficulties with their stock management. The most frequent reason (64 per cent) the interviewees gave for their stock management pro-
blems is when the supplier runs out of stock. Another reason provided was lack of money (17 per cent), as well as assorted other explanations such as when the ferry to Kinshasa is closed, when there is a train derailment, or the product spoils too quickly.

Although 55 per cent said they had stock management problems, 62 per cent said they had at some time run out of stock. Again, the most common reason for running out of stock was that the supplier had none (52 per cent). Yet 17 per cent admitted that a reason was that they had waited too long to re-order. Sixteen per cent also said they had not had money to re-order.

Very few women have a planned method of determining when they should re-order stock. Only 8 per cent of the interviewees have determined a threshold at which time they automatically place an order or go to buy more stock. A total of 41 per cent simply estimate and state they re-order: *when I see that the stock decreases* and 22 per cent even wait until the stock is completely depleted before re-ordering. Nine per cent say they buy new stock on a daily basis; this is the case of most restaurant owners. The remainder say they buy stock depending on the season, whenever they have enough money, or whenever the wholesaler comes by or lets her know he/she has had a new arrival.

The interviewers observed that more than one in five (22 per cent) of the businesses did not have sufficient stock on hand to meet customer demand or, for producers and farmers, to be able to process their product. This result lends credence to the seriousness of the stock management problem.

It is not surprising then, that so many of the women have problems with their stock management. They have not taken possible problems with their suppliers running out of stock into account in their management. Since most either wait until they think their stock is almost finished or is already finished they probably wait too long to re-order. Re-ordering too soon is also not good since it ties up the business money in stock which must also be stored.

Simple methods of stock management need to be developed which are appropriate to the types of businesses the women are engaged in. The effort to develop such methods should be carried out in association with a sample of business women so that their usefulness can be tested.

One third (33 per cent) of the women interviewed are not satisfied with the quality of the stock they buy. Fifty per cent of those not satisfied say that the product they buy sometimes does not meet the requirements of their clientele. Examples are: the woman meat vendor who complains that the meat she sells sometimes has too much fat and the manioc vendor who says sometimes only poor quality manioc is available. Thirty-one per cent (all producers/farmers) complain that the raw materials they can obtain are of poor quality. One farmer, for instance, said that sometimes the seeds she has bought will not sprout and it is difficult to tell beforehand whether the seeds bought are of poor quality or not. An additional 16 per cent are displeased with their stock at times because they suddenly discover after purchase that it is of poor quality. An example of this type of problem is that of the onion vendor who finds that a bag of onions she has bought has many rotten ones. Since the women are not allowed to open a bag to inspect it when buying this can be a problem, especially for the S.L. for whom such a loss can be very serious.

A larger number of women M.E. (74 per cent) were judged to sell good quality products as compared to S.L. (50 per cent). Conversely, only one fourth of the M.E. (26 per cent) were thought to sell products of average quality and none sold poor quality items. Of the S.L. 47 per cent sold average and a few even sold (3 per cent) poor quality items. It should be noted, however, that only 4 per cent of businesses were thought by the interviewers to sell products of which the quality was not appropriate (too poor) for the market to which the entrepreneur caters. The problems surrounding the lack of availability of good quality products to sell is not easy to solve. In the case of women who sell items like onions or second-hand clothes they might consider lobbying or taking group action to force wholesalers to allow them to inspect the product.
5.3.2 Determination of production levels

To determine how women plan their production levels we asked those who produce goods or foodstuffs how they determine how much to produce. One quarter decided upon a fixed quantity for a particular time period, that is, per day, week, month or season. A woman restaurant owner might, for example, prepare the same amount of food every day. The interviewees did not detail how they determined the exact quantity. Another quarter of the producers stated that the amount to be produced is determined by the amount of space they have available (this applies mostly to the farmers). The remainder stated that the amount produced depends on their financial means; the number of customers they have, and how much they are able to work.

In order to determine whether women might be able to produce greater quantities each type of business and circumstances needs to be studied. Women farmers already receive assistance from agricultural extensions workers although the relationship they have with them is not always ideal (see Tchibindat, 1991). The project might serve as an intermediary with these agents to help alleviate some of the misunderstandings between the individuals involved. Some staff members should also become specialized in various types of activities so that they can serve as resource persons even if they cannot easily achieve a level of expert in the specific business involved.

5.3.3 Work conditions

It is important to know under which kinds of conditions women must perform their work. Table 10 shows the type of structures, if any, from which women work.

Women M.E. were significantly more likely to operate from a “cement house” while S.L. were more likely to have a table with roof. The difference between M.E. and S.L. who work in the open air was not sufficiently large as to be significant. The reader should recall when interpreting these results that farmers who make up almost 24 per cent of our total sample always work in the open air.

Table 10. Type of shelter*

<table>
<thead>
<tr>
<th>Type of shelter</th>
<th>S.L.</th>
<th>M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>None-open air</td>
<td>41%</td>
<td>32%</td>
</tr>
<tr>
<td>Table without roof</td>
<td>8%</td>
<td>3%</td>
</tr>
<tr>
<td>Table with overhang/roof</td>
<td>28%</td>
<td>12%</td>
</tr>
<tr>
<td>Table in a hangar</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>House made of bricks</td>
<td>14%</td>
<td>41%</td>
</tr>
<tr>
<td>Other</td>
<td>4%</td>
<td>3%</td>
</tr>
</tbody>
</table>

* It should be noted that some women conduct their activity in more than one place and that therefore the totals equal more than 100 per cent.

The interviewers noted that 23 per cent of the S.L. as compared to 9 per cent of the M.E. of the places of business were inadequate for immediate business needs or needed improvement in order to permit the increase of sales. The reasons cited for the inadequacy were that there was not enough space or because the business is in the open air (excluding farmers) and rain poses a problem.

The improvement of working conditions is important but difficult. Sales may improve if conditions are better but more sales are frequently needed to be able to afford to make the change. Borrowing money for improvements may not lead to sufficient changes in sales levels as to enable the recipient to pay off the debts within the negotiated term.

5.3.4 The use of tools, equipment and materials

A large number of women (89 per cent) use at least some type of tools or equipment in their business. The vast majority of those tools or equipment are simple items like knives, spoons, measuring cups, machetes (farmers), hoes and wheelbarrows. A few women (14 per cent) also use simple mechanical tools like sewing machines, peanut grinders or equipment like freezers. None of the women used anything more complex than this. Especially noteworthy was that none of the farmers use any type of mechanical tools or equipment.

As long as women continue to operate the same types of business without venturing into new methods of production little change in the simplicity of equipment is likely to occur.
Women need to become more adventurous and aware that they can handle more complex equipment and move into new fields, sometimes previously reserved for men. New types of businesses can also be started, a list of various types of business ideas has been developed and is available at the project.

Eleven per cent of the businesses observed did not have enough room to facilitate the easy movement of workers and materials. Fifteen per cent of the businesses were not well laid out for an easy use of the tools. Fourteen per cent used tools that were not in good working condition, either too old or broken.

The interviewers observed the wastage of goods or materials in many of the businesses (42 per cent). Especially noteworthy was that there was no difference between S.L. and M.E.

Some women producers and farmers (17 per cent) were believed not to have the technical capacities necessary to transform their product. The interviewers arrived at their conclusion by noting that the product was either of poor quality, like that of one manioc producer, or the entrepreneur is not able to produce enough to meet customer demand.

Maintenance of tools and equipment, improvement of business lay-out and the avoidance of wastage of materials are all things which can be quite easily learned. A great deal can be achieved as long as learning materials are highly specific to the trade involved and at least one visit to a business is made to give individualized advice.

5.4 Labour management

A total of 76 per cent of the women S.L. have paid help, either from family members or from others in their business. Logically, all of the women M.E. have paid workers since they were selected to be interviewed on that basis. While 94 per cent of the M.E. had at least one permanent worker only 35 per cent of the S.L. had a permanent worker. Forty-four per cent of the M.E. had at least one temporary worker while 22 per cent of the S.L. had at least one temporary assistant.

The reader should note that although 6 per cent of the M.E. did not have any permanent workers they qualified as M.E. because they paid temporary workers an amount equivalent on the average to 20,000 CFA per month over the course of one year. None of the women S.L. paid 20,000 CFA per month to any of their workers, whether temporary or permanent.

Only 5 per cent of the men thought their S.L. wife had any paid permanent workers and only 6 per cent thought their wife had any paid temporary workers. These figures are significantly less than what the S.L. themselves reported.

The S.L. (57 per cent) said they paid their workers "in kind" more frequently then M.E. (24 per cent). It is possible that the men did not consider the fact that their wives may pay workers at least something "in kind" as payment and therefore did not believe their wife had paid workers.

The amount of payment workers receive is most frequently dependent on the amount of work performed. Farmers, for example, will pay workers based on the number of rows weeded on a particular day.

Table 11. Determination of the amount to pay workers

<table>
<thead>
<tr>
<th>Determination of payment</th>
<th>S.L + M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>N = 133</td>
<td></td>
</tr>
<tr>
<td>%</td>
<td></td>
</tr>
<tr>
<td>According to the amount of work</td>
<td>43</td>
</tr>
<tr>
<td>According to the profits</td>
<td>20</td>
</tr>
<tr>
<td>Same amount as competitors</td>
<td>12</td>
</tr>
<tr>
<td>Other</td>
<td>32</td>
</tr>
</tbody>
</table>

We have not gone into great detail about the management of workers in this study since the number of workers is quite small (the average is between one and two). In other studies, including at least one in Congo (Zegers, 1988), it has been found that entrepreneurs consider management of their workers as one of their least important problems. We should of course not interpret this to mean that the subject should not receive attention but it is not a primary point of interest when we note the great number of other difficulties the entrepreneurs face.
5.5 Success in managing

Table 12. How to succeed in business: opinions of the interviewees

<table>
<thead>
<tr>
<th>Method to succeed</th>
<th>S.L. + M.E.</th>
<th>Husbands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 159</td>
<td>N = 127</td>
</tr>
<tr>
<td>Love the work and work hard</td>
<td>36%</td>
<td>15%</td>
</tr>
<tr>
<td>Not to use the working capital for personal needs</td>
<td>23%</td>
<td>25%</td>
</tr>
<tr>
<td>Have a lot of capital</td>
<td>20%</td>
<td>21%</td>
</tr>
<tr>
<td>Put aside some savings</td>
<td>38%</td>
<td>8%</td>
</tr>
<tr>
<td>Choose a good activity</td>
<td>13%</td>
<td>10%</td>
</tr>
<tr>
<td>Be helped by the husband</td>
<td>1%</td>
<td>10%</td>
</tr>
<tr>
<td>Management training</td>
<td>1%</td>
<td>20%</td>
</tr>
<tr>
<td>Good stock management</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Manage debtors</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Other</td>
<td>29%</td>
<td>27%</td>
</tr>
</tbody>
</table>

All the interviewees gave their opinion about how they thought success in managing a small-scale economic activity could be achieved. Husbands of S.L. women were also asked to indicate whether they thought their wife managed well or poorly and the reasons for their judgement. Additional indicators are provided by summing up the differences between S.L. and M.E. although we must be careful about drawing cause and effect conclusions. We do not always know whether the relatively greater success of women M.E. is due to differences in management or that they manage differently because their activities are larger and require other methods.

The recommendations of the interviewees which fall under the term "other" are quite interesting and it may be useful to cite them in order to integrate the ideas for discussion into training and other programs:

- do good sales promotion;
- have a generator for irrigation;
- organize yourself well;
- keep business records;
- invest in other activities;
- be intelligent (not a given for everyone);
- pray to God to help you.

Husbands of S.L. women were significantly more likely to recommend training in management than the S.L. themselves. Men may have been more aware of the usefulness of learning in order to improve management skills.

Women S.L. were more likely to stress the importance of generating savings than the husbands did. It is not surprising that many stressed this point since many S.L. experience directly the problems involved in not having enough savings to fall back on in times of need.

A fairly large number (44 per cent) of the men felt their wife did not manage her activity well. Of the men stating they thought their wife managed her business poorly 47 per cent said their wife lacked knowledge about management, 24 per cent said their wife did not separate business from personal expenses, and 16 per cent said their wife did not build up her working capital.

Men who felt their wife managed well cited reasons such as: she separates personal from business expenses (44 per cent), good sales promotion (25 per cent) and the fact that she is conscientious about her work (14 per cent).

If we look at the opinions provided by the interviewees about how to manage well we can easily see that they have themselves cited many of the most important points which were brought forward in the rest of the research.

5.6 Résumé between M.E. and S.L.

A summary of a comparison between M.E. and S.L. as related to management provides us with the following indicators:

Women micro-entrepreneurs tend to:
- be older in age themselves and their businesses tend also to be older;
- be less frequently married;
- choose their business less frequently because it required only a small investment of capital;
- cited less often that they choose their home as business location because it was practical;
- use trucks and regional buses rather than city buses more habitually and walked on foot less often;
- use a means of transport more regularly to bring their product to customers physically but need to move their stock to their place of business less every morning;
- they sell more frequently to intermediaries rather than to the consumer directly;

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- use trucks and regional buses rather than city buses more habitually and walked on foot less often;
- use a means of transport more regularly to bring their product to customers physically but need to move their stock to their place of business less every morning;
- they sell more frequently to intermediaries rather than to the consumer directly;
use signboards more often;
use their own savings more often to finance the start-up of their business while S.L. are helped more often by their husbands with business start-up;
have more physical possessions such as houses and land;
have more other sources of income aside from their primary business (diversification);
use tontines and banks more often but keep savings less often at home;
keep business records more frequently;
calculate the amount of money available for personal expenses somewhat more frequently;
sell less often on credit to customers but have more debtors themselves;
buy stock from wholesalers more often;
operate more from a cement house rather than from market tables or in the open air;
their business locations were considered by the interviewers less frequently inadequate for business needs.

Women M.E. do not manage very differently from women S.L. The differences which were found, however do give us some ideas about how a business can be improved. Women can use signboards or other ways to attract customers and try to diversify their economic activities. They can be encouraged to keep their savings at home less frequently and make more use of tontines but especially public savings institutions such as banks and the MUCODEC. Record keeping can be encouraged if the recommendations in Section 5.2.6. are kept in mind. Women should try to buy from wholesalers more frequently and avoid buying from retailers since the cost of stock is higher. To enable women to avoid buying from the retailers they will need to increase their working capital which brings us back to assisting women in managing their working capital and increasing their savings.

In the recommendations which we have interspersed throughout the text in this chapter we have not discussed in detail the provision of credit to women to enable them to start a new business or improve and enlarge their existing business. A project to determine the most appropriate credit mechanisms exists in Congo and a local consultant has developed a proposal for a credit scheme in project PRC/89/P04. Loans can only be provided to a limited number of women in any case while a great many need to increase their funds. Very small-scale loan funds can be developed to bolster women’s immediate credit needs using small local “market banks” as proposed in Section 5.2.3. Women’s independence should, however, be developed and self-awareness increased. It is more far-reaching to encourage women to build up their own savings and improve their management methods so that they can increase savings and finance their own business improvements independently or with collateral they themselves have provided.

Functional literacy and numeracy programs can be developed to enable women to set up record-keeping systems and help them to avoid errors in their management of cash. An experience with such training in The Gambia for informal sector business people has showed that at least 180 contact hours are necessary to reach minimal proficiency. Women, with their already busy schedules, may find it hard to find the time to attend so many hours of training. Organizing such training at the end of the afternoon in or near markets may help to alleviate some of the difficulties. We cannot expect, however, that all illiterate women will attend such training. As a consequence we must also develop alternative solutions in planning project activities. These may include record keeping for illiterate women using symbols; limiting training to functional numeracy using calculators and training literate family members to keep records.

As a whole, a great deal can be done to help women improve the level of income they earn from their economic activities by developing simple methods to avoid the problems they encounter. The methods should not be developed in isolation but together with the entrepreneurs themselves to ensure that methods are appropriate and will serve their needs. Follow-up will also be vital but should not be so intensive as to foster a spirit of dependence on outside intervention in finding solutions. For this reason women should also learn how to build their own self-awareness and problem solving skills using techniques such as those described in the report on group leader training prepared for project PRC/89/P04.
The social, cultural, political and economic environment have an important impact on women in their entrepreneurial capacity. In this chapter we will report the results of the study with respect to this influence.

6.1 Husband, family and activities

6.1.1 Husband’s attitude

Most men (86 per cent) support the idea that their wife should have a business activity. Women said in 91 per cent of the interviews that their husband (or ex-husband) supported their activities. Sixty-three per cent of the men gave as a reason for their agreement the fact that their wife contributes to household expenses. One in twenty women (5 per cent) is the sole income earner in her family and said that, therefore, her husband could not afford to disagree. Ten per cent of the total sample (N = 144) of men said they did not agree with their wife’s activity because they feel that their wife works a great deal and only makes a little money for her efforts.

When asked what the advantages were of having a wife who is an entrepreneur 74 per cent of the husbands answered that it was having a wife who contributes to household expenses. A few (8 per cent) said that they no longer have to buy the product their wife sells (manioc, vegetables etc.). The pecuniary advantages are apparently sufficiently great to outweigh other disadvantages which may exist.

More than one third (34 per cent) of the men said they could not cite any inconvenience to having a wife who has a business. Seventeen per cent cited their concern for their wife’s health and/or safety as a disadvantage. The man who is a plumber and whose wife sells ginger juice, for example, complained: When a woman comes home late she is exposed to not only thieves but also to snakes. I don’t know if they send us the snakes with black magic or if they just happen to usually pass close to our home. More than one in ten (12 per cent) of the men disliked the fact that they did not see their wife frequently enough. A few (6 per cent) also complained that they eat their meals quite late.

Some men also (12 per cent) complained that their wife was too tired because of her activities. An example is the mason who complained about his farmer wife: When she comes home she is tired. We hardly talk at all and she goes to sleep quickly. At least two men saw advantages in having a farmer as a wife: From a financial point of view we are not broke and it helps to make friends. Physically, one becomes a picture of health; one has to be very strong and not lazy. One keeps in shape and I always feel she looks very pretty after this work.

Seventeen per cent of the married and formerly married women said their husband had complained at some time about their business activity. The most frequent complaints by the interviewee’s husband were that she spent too little time on the household chores (35 per cent) or that she works too many hours on her activity and comes in late from work (29 per cent). One man even admitted When my wife comes home late I feel like a cuckolded husband.

Two women explained quite frankly that their business was the reason for their divorce. One of the two said that her husband always complained bitterly about her being absent from the house all day. Another who sells manioc stated: A man is always unhappy about his wife’s business activity. One woman had a particularly sad story to tell: I am my husband’s second wife. He went to the village to marry me when his first wife could no longer work, he is unemployed himself. I now sell manioc to support the whole family which includes him, his first wife and children as well as the five I’ve had with him. He doesn’t want anyone from the family to help me because he wants the children to concentrate on school work, but he is very angry when I have not made enough money.

Slightly more than one fourth (27 per cent) of the husbands said they did not want their wife to continue working in the same activity. Ten per cent of all the men interviewed felt their wife did not earn enough money in the busi-
ness she was in. Other reasons provided for dissatisfaction with the type of activity of the wife were that she works too hard, the working conditions are poor and the business location is inappropriate.

Even though other men said they thought their wife should continue working in the same field it should be noted that only 16 per cent of all the men interviewed felt this way because they thought their wife's business was going relatively well. The remainder of the men said things like the following:

- 17 per cent: This is what she knows how to do;
- 12 per cent: She can't change because she has no money do so;
- 8 per cent: Her business is what keeps us alive.

About one third (33 per cent) of the men interviewed said their mother had engaged in a business for lucrative purposes (i.e. other than growing foodstuffs in order to feed the family with them). The mothers had engaged in the following business sectors: commerce 40 per cent, production 14 per cent, agriculture 47 per cent. All the men had positive experiences with their mother's economic activity saying things like She gave me sweets; Thanks to my mother's activities I decided to tell my wife to start in business, she sells fruits.

It is very possible that both women and men interviewed were not entirely frank about the sentiments of the husbands towards the business. Interviewees may not have wanted to admit to their marital problems. Women's financial contribution is considered important by husbands even if they might be reticent in some ways about her activities. As one unemployed truck-driver said very simply: She keeps us alive.

6.1.2 Assistance of the husband

About one in five married or formerly married women (23 per cent) said their husband had never helped them with their business activity in any way while only 1 per cent of the men said they had never assisted their wife.47 More men (83 per cent) claimed specifically to have helped their wife financially with their business activity while only 53 per cent of the S.L. said their husband had done so.48 In Section 5.2.1. we have already noted the fact that more men said they had helped their wife with the financial start-up of the business. Almost one half of the women (49 per cent) said their husband had helped them by giving them business advice and 43 per cent of the men said they had done so (no significant difference). Almost one fourth (24 per cent) of all the women said their husband had helped them physically with some type of labour in the activity at some time in the past while 39 per cent of the men said they had done so.49

It is difficult to understand why men state they have helped their wife more frequently than women did. It is possible that they did not wish to give the interviewer the impression that they did not assist. It is also possible that women underestimate the help provided by their husband or did not want to admit to it.

6.1.3 Assistance from family members

More women M.E. are helped with the work in their business by their family than are S.L. (64 per cent).50 Interestingly, the husbands interviewed thought in only 32 per cent of the cases that their S.L. wife received assistance from family members.51

Only 9 per cent of the entrepreneurs had children under 16 who assisted them in their activity. Of the children who help their mothers 31 per cent assist them only during school vacations or very occasionally. The remainder help their mothers an average of 22 days per month but it is worthwhile noting that they usually do so only during that part of the day when they are not at school.

Table 13. Type of work engaged in by members of the family

<table>
<thead>
<tr>
<th>Type of work</th>
<th>S.L.</th>
<th>M.E.</th>
<th>Husbands S.L.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 194</td>
<td>N = 122</td>
<td>N = 67</td>
</tr>
<tr>
<td>Selling</td>
<td>57</td>
<td>54</td>
<td>43</td>
</tr>
<tr>
<td>Physical labour</td>
<td>42</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Management</td>
<td>0</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>99</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Children in Congo go to school in shifts and may assist during their free time. The average
The work provided by family members is fairly evenly divided between help in selling and physical labour (help with farming, washing dishes in a restaurant etc.). Almost no family members provide help with management aspects such as record keeping, stock keeping etc.

To gain an understanding of who a woman is willing to confide her business to we asked interviewees to explain who looked after the business if she was gone from her work place.

Table 14. Responsibility during absence

<table>
<thead>
<tr>
<th>Type of person</th>
<th>S.L.</th>
<th>M.E.</th>
<th>Husbands S.L.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 187</td>
<td>N = 105</td>
<td>N = 138</td>
</tr>
<tr>
<td>No one</td>
<td>36%</td>
<td>8%</td>
<td>56%</td>
</tr>
<tr>
<td>Husband</td>
<td>4%</td>
<td>5%</td>
<td>12%</td>
</tr>
<tr>
<td>Child</td>
<td>40%</td>
<td>35%</td>
<td>17%</td>
</tr>
<tr>
<td>Other family member</td>
<td>12%</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Other person</td>
<td>9%</td>
<td>34%</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>101%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

As can be expected more M.E. leave their business in the hands of someone outside the family when they must leave the place of business than do S.L. Although the actual percentage difference is slight (8 per cent), significantly more men say their wife leave the business for them to manage when they are gone than do S.L. themselves.

6.1.4 Learning business skills and the family system

One of the ways women have benefitted from the family system is the way they learned how to manage and, in the case of women producers, learned the technical skills to carry out their work. Almost half of the women said they learned how to manage their business by trial and error. Twenty per cent said they learned from their mother, 9 per cent from their father, 5 per cent from their sister, and 10 per cent from other family members. Some (13 per cent) said they learned from friends and only 12 per cent cited other ways such as through apprenticeship or from school. Since some women gave more than one answer we should take caution in interpreting these results, nevertheless, it is clear that the family has an influence.

The influence of the family is even stronger when it comes to learning technical skills. Forty per cent of the women said they had learned from their mother; 14 per cent from their father, 11 per cent from their sister while 12 per cent had learned from another family member. Only 13 per cent said they had taught themselves by trial and error, 19 per cent from friends and 10 per cent from other individuals.

6.1.5 Contribution to family expenses

Women spend most of the money they earn on their own and their family's basic needs. When women cited they spent money on things like food or health it is always for members of the family as well as for themselves.

Table 15. Household expenditure

<table>
<thead>
<tr>
<th>Type of expenditure</th>
<th>S.L. + M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 281</td>
</tr>
<tr>
<td>Food</td>
<td>65%</td>
</tr>
<tr>
<td>Health</td>
<td>77%</td>
</tr>
<tr>
<td>Clothes</td>
<td>Difference</td>
</tr>
<tr>
<td></td>
<td>ES. and M.E.</td>
</tr>
<tr>
<td></td>
<td>55% vs 34%</td>
</tr>
<tr>
<td>Death in the family</td>
<td>33%</td>
</tr>
<tr>
<td>Schooling of children</td>
<td>20%</td>
</tr>
<tr>
<td>On parents</td>
<td>10%</td>
</tr>
</tbody>
</table>

It should be noted that the question pertaining to the items on which women spent their money was open-ended. We might have obtained higher percentages for each type of expense if we had asked the interviewees whether they spent money on each of these items specifically. The advantage of having asked an open-ended question was that we can be sure that the women spent money on at least the items they mentioned. If the interviewees had
stopped to think about each type of expense they might have given more affirmative answers and the percentages might have been higher.

The women tend to spend their earnings on basic family necessities and not on luxury items. Women who have so little income can hardly afford to splurge even though a number of S.L. and M.E. have been able to buy houses and property (see Section 5.2.2).

6.1.6 Number of hours worked

Women were found to work an average of 11.5 hours a day and men 6.4 hours. These figures were derived by asking the interviewees to describe the previous day after which the researchers tried to calculate the number of hours worked. Individuals who were ill were not counted and visits to sick relatives were counted as work hours since such visits do not represent leisure time. The time spent visiting relatives informally or attending organized group activities were counted as leisure hours. Time spent for the consumption of meals was likewise not counted. There was no significant difference between S.L. and M.E. in the number of hours worked per day. The average woman woke up at 5:30 and went to bed at 20:30 while men woke up at 6:00 and went to bed at 20:45. Many men who are government employees did not put in a full day at work which influenced the results.

6.1.7 Domestic chores

The family, especially the children, help women a great deal with their domestic chores although women themselves still do most of the work themselves. Tables 16 and 17 summarize the results for a number of different types of household chores.

Women S.L. did several of the household chores more frequently themselves than did women M.E. S.L. did more of the cooking, ironing, and clothes washing themselves. In Table 17 below we can see that women S.L. also wash their children more frequently themselves. Since we have found no difference between S.L. and M.E., in terms of the number of hours worked on an individual day we may conclude that women M.E. are able to devote more of their time to their business than women S.L. who have to do more domestic chores.

Men said they had done three times more of the chores than married S.L. women said their husbands had done. One half of the men who said they ironed and washed clothes only did so for themselves. These men who only took care of their own clothes were not included in the statistical comparison.

A larger number of men (71 per cent) stated that they had helped with the household work at some time than the women themselves said they did (45 per cent). The women whose husbands had helped in the past and who were still married said their husband had done at least some household work for an average of 3 days in the last month. The husbands cited the same number of days. It is fairly clear that the number of days men helped is not very large, although there was a great variation in the number of days assisted.

There may be some discrepancy due to the fact that we may note that 33 per cent of the men said, for example, that they had assisted with the ironing during the last week (see Table 16) above. We should, therefore interpret the results with caution.

6.1.8 Activity and domestic chores

Twenty-four per cent of the women said they had difficulties with their household chores because of their business activities. Of the men 32 per cent (no significant difference with women S.L.) thought their wife had difficulties performing her household duties because of her economic activity.

Husbands whose wife had difficulties with her household work were asked to describe what they thought of this problem. Women were also asked to describe what their husband thought of their difficulties with domestic chores. The men's answers varied from I understand her problems (16 per cent) to She is too tired (21 per cent), She leaves the house early and comes in late (13 per cent) and She doesn't have enough time for her chores (13 per cent).

The women's answers were quite similar to those of the men with the exception of the lack of time to do chores. Half of the women (50 per cent) saying they had difficulties with their chores.
### Table 16. Work carried out by different family members

<table>
<thead>
<tr>
<th>Type of work and type of member</th>
<th>S.L. %</th>
<th>M.E. %</th>
<th>Husbands S.L. %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shopping</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>69</td>
<td>59</td>
<td>69</td>
</tr>
<tr>
<td>Children</td>
<td>26</td>
<td>35</td>
<td>18</td>
</tr>
<tr>
<td>Husband</td>
<td>0</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Other family members</td>
<td>5</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>.4</td>
<td>0</td>
</tr>
<tr>
<td>Preparation of meals</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>59</td>
<td>43</td>
<td>64</td>
</tr>
<tr>
<td>Children</td>
<td>33</td>
<td>47</td>
<td>25</td>
</tr>
<tr>
<td>Husband</td>
<td>1</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Other family members</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Clean the floor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>47</td>
<td>38</td>
<td>63</td>
</tr>
<tr>
<td>Children</td>
<td>45</td>
<td>50</td>
<td>26</td>
</tr>
<tr>
<td>Husband</td>
<td>2</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>Other family members</td>
<td>13</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td>Wash the clothes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>75</td>
<td>52</td>
<td>57</td>
</tr>
<tr>
<td>Children</td>
<td>22</td>
<td>37</td>
<td>17</td>
</tr>
<tr>
<td>Husband</td>
<td>1</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>Other family members</td>
<td>3</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Iron the clothes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No one</td>
<td>6</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Woman</td>
<td>62</td>
<td>44</td>
<td>46</td>
</tr>
<tr>
<td>Children</td>
<td>18</td>
<td>32</td>
<td>16</td>
</tr>
<tr>
<td>Husband</td>
<td>13</td>
<td>9</td>
<td>33</td>
</tr>
<tr>
<td>Other family members</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>9</td>
<td>1</td>
</tr>
</tbody>
</table>

### Table 17. Individuals who look after the children

<table>
<thead>
<tr>
<th>Type of work and type of person</th>
<th>S.L. %</th>
<th>M.E. %</th>
<th>Husbands S.L. %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Look after children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>25</td>
<td>12</td>
<td>58</td>
</tr>
<tr>
<td>Children</td>
<td>57</td>
<td>64</td>
<td>25</td>
</tr>
<tr>
<td>Husband</td>
<td>3</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Other family members</td>
<td>13</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Wash the children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>36</td>
<td>15</td>
<td>61</td>
</tr>
<tr>
<td>Children</td>
<td>53</td>
<td>60</td>
<td>25</td>
</tr>
<tr>
<td>Husband</td>
<td>2</td>
<td>0</td>
<td>9</td>
</tr>
<tr>
<td>Other family members</td>
<td>7</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>10</td>
<td>1</td>
</tr>
</tbody>
</table>

33
chores said they simply did not have enough time while only 13 per cent of the men gave the same answer.59

Women receive help from family members in their business and with their household chores from family members. Exploitation of children in the business is uncommon although the extent to which children must carry out domestic chores can also be a burden to them. Men feel they help their wives more in their business and with domestic chores more than women feel they do. Even with the help women receive they are still mostly responsible for both types of work.

6.1.9 Extended family and economic activity

Outside of the husband the relatives of the husband and of the woman herself can be an important influence on her business activity. Many married and formerly married women (31 per cent) said that the family of their husband did not agree with their business activity.60 Only 16 per cent of the husbands said that their family did not agree with their wife's business activity.61 The main reasons women gave why the family did not agree were:

- The family feels I used up all their relatives' money for the business;
- They think I am trying to get rich off my husband;
- They are jealous.

We can, of course, conclude that the first two reasons are also an expression of jealousy. A few examples of women's cases will serve to illustrate the problems.

- The family doesn't agree because I leave their son at home to go and do the agricultural work because he is sick. But it is I who feeds him...;
- My husband has died and he was married to two women. My husband's family is against me. I am the youngest wife. After my husband's death I first stayed at home as custom demands. I didn't see anyone during that period and nobody looked after me or my children. I was forced to come out of mourning so that I would have more freedom to carry out my business activities properly and feed my children;
- My in-laws are against me, especially because I had 10 children. They believe I came to the family to get riches while I suffer myself to feed them.

Several women complained that members of family-in-law are angry because they believe the woman's husband financed the start-up of the business. As said one woman: His sisters said "Why did you give money to your wife and you don't give any to us?" In some cases women also said the in-laws had no right to an opinion about their activity because their son/brother had not financed the start-up.

Women felt they had more support from their own families: only 5 per cent of them were against the activity and some of these were against the activity because they felt the work was too hard. As said one interviewee: My family pities me. Husbands also usually thought the wife's family was not against the activity (only 3 per cent thought the family did not support the business.)

We should not underestimate the problems interpersonal conflict can cause and the influence it can have on a woman's emotional and business life. Discussion groups to exchange experiences and discuss ways of solving interpersonal problems can help. Role-plays representing such conflicts can help women practise handling them. Most important is that women can learn more about problem solving and communication using exercise such as those that were designed for the group leader training program in project PRC/89/P04.

6.2 Society, culture and activity

Society and culture have an influence on almost anything individuals do. It is, therefore, important to note that social and cultural influences are already reflected in the results found in other sections of our report.

6.2.1 Building business relations

One of the most important aspects in a woman's ability to develop her business is the extent to which she is able to create relationships with people who can help her and her business. We found that many women do, indeed, have special work relationships with
individuals outside of the business. Women M.E. had developed such relationships more frequently (81 per cent) than women S.L. (63 per cent).* 

Table 18. Types of business relationships

<table>
<thead>
<tr>
<th>Type of relation</th>
<th>S.L. N = 127</th>
<th>M.E. N = 83*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplier</td>
<td>74</td>
<td>63</td>
</tr>
<tr>
<td>Other business women</td>
<td>24</td>
<td>39</td>
</tr>
<tr>
<td>Civil servants</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>(customs, tax officials, etc.)</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Agricultural extension workers</td>
<td>5</td>
<td>2</td>
</tr>
</tbody>
</table>

* Note: N = only the number of women who gave a detailed response describing the type of relations they have developed and is therefore less than the total number of women who have developed such relationships. 

The M.E. were found to have developed significantly more relationships with other women who have economic activities. They thus have created a type of support network for their activity. This support network may be an important factor.

6.2.2 Membership of organized groups

Another important aspect of women's lives is the extent to which they participate in community activities. A total of 65 per cent of the S.L. and 75 per cent of the M.E. are members of groups although the difference between the two groups was not large enough to be statistically significant.

Table 19. Membership in organized groups*

<table>
<thead>
<tr>
<th>Type of group</th>
<th>S.L. + M.E. N = 211</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christian association</td>
<td>67</td>
</tr>
<tr>
<td>Ancestral village groups</td>
<td>20</td>
</tr>
<tr>
<td>Professional association</td>
<td>19</td>
</tr>
<tr>
<td>Mutual assistance society</td>
<td>10</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
</tr>
</tbody>
</table>

* Some women are members of more than one group and, therefore, the total is greater than 100 per cent. N represents the number of women who detailed their membership in groups.

There is no need for a project to try to create new groups since so many women are already members of groups. Groups created by outsiders tend to be less viable, especially after a project stops its intervention. Any project working with women who have economic activities and who wishes to work with groups can channel their assistance through these groups. Not all members in groups such as church groups would have an economic activity but a small sub-group can be created. Non-entrepreneurial members might be encouraged to join the sub-group and start an economic activity.

6.2.3 Influence of customs on business

Almost half (46 per cent, N = 145) of all the women thought that local traditions had an influence on their business while only 10 per cent of the husbands thought so.* We will see that men also believe less frequently than women that politics and economics influence their wife's business than women themselves do. Since most are not business people themselves they may not be sufficiently aware of the influence of these environmental factors on business.

Table 20. Influence of customs on business

<table>
<thead>
<tr>
<th>Type of customs</th>
<th>S.L. + M.E. N = 106*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial and time input in burials, wakes, etc.</td>
<td>61</td>
</tr>
<tr>
<td>Family problems to solve</td>
<td>29</td>
</tr>
<tr>
<td>Witchcraft</td>
<td>21</td>
</tr>
<tr>
<td>Jealousy of others</td>
<td>14</td>
</tr>
<tr>
<td>Gossip</td>
<td>5</td>
</tr>
<tr>
<td>Boketa**</td>
<td>4</td>
</tr>
<tr>
<td>Many children or too close together</td>
<td>3</td>
</tr>
</tbody>
</table>

* Note that N is equal to the number of women who gave details about their reason for thinking that traditions influenced business.  
** Boketa is the custom of enclosing a woman who is frequently ill in a house for three months in order to heal her.

More than one in five women who detailed cultural influences said witchcraft had affected business. In the interviews, as well as in training women complained of the fact that The moment you have more sales than someone else, or when your business is prospering generally, people think that you must have done witchcraft to get there. Witchcraft in these cases would involve performing rituals to prevent others from doing well and even sacrificing members of one's family. The sacrifices are done symbo-
lically but when a family member dies the cause may be attributed to witchcraft. As one woman in training explained: I grew so tired of my colleagues' accusations I finally told them to give me one of their children for sacrifice so I could make sure they would do well too.

Discussing the causes and effects of witchcraft with women is important in order to find ways of handling this issue. Having a talk by a respected member of the community about the problems of witchcraft can also be useful. This method was tried with success in another project by having a local missionary who is an expert in small business development give a talk which was followed by discussion.

Family responsibilities and assistance in times of personal loss to friends influence women a great deal. Having to assist relatives with financial problems is seen as one custom which influences some of the women. Attending funerals and wakes also prevents entrepreneurs from working at full capacity.

Women were asked questions about the influence of having many children or having them close together on business activities but this question was asked after the one about the influence of customs in general. The women who cited the influence of having many children close together on business had done so spontaneously without being prompted by the other question.

We should not conclude that customs only have a negative influence on women. The assistance of the family with business and domestic chores has already been outlined. Mutual support though groups and interpersonal relations are also positive influences.

6.3 Politics and women's activities

One half (50 per cent) of all the women interviewed felt that politics had an influence on their activity. Only 31 per cent of the men thought politics influenced their wife's business. Most of the women (60 per cent) who thought politics influenced their business said that political policies had resulted in a poor economic situation which was bad for business. Other women cited taxes (12 per cent) and being required to attend public demonstrations (7 per cent) while the remainder of women cited things such as the paper work required to obtain a Carte de commerçante and price increases.

6.4 National economics

When we asked if the economic situation of the country influenced their activity 79 per cent of the women and 64 per cent of the men answered in the affirmative. The difference between women and men was significant. Those who answered that economics did influence their business all answered that this influence was negative because of the present dire situation of the national economy. The delays in salary payment, general economic crisis and the fact that people simply have no money were cited as specific economic influences on their enterprises.

6.5 Summary of influences

We can conclude from our results that women benefit from family assistance in both their personal and business lives although many women still find it difficult to combine the two. Husbands usually support their wife's activities emphasizing that their wife contributes to household expenses. Men do see some drawbacks such as their concern for their wife's physical safety, that she comes in late, is too tired and does not always attend to her household chores. Men claim to assist their wives more often with their business and domestic chores than women themselves say they do. They also say they have helped more often with financial input in the business.

Women M.E. benefit more frequently from assistance from their family with their activity than do S.L. They also have to do less household chores. Women M.E. were also found more often to have established business relationships than S.L. and were also more frequently members of various organized groups. Most of the interviewees were conscious of the influence of the environment on business but husbands were less adamant about this than the women themselves. Women greatest complaint was about the impact of the country's dire economic situation on their business.

We may conclude that women entrepreneurs are fairly aware of the influence of the environ-
ment on their activities. This is important since not all problems in an activity can be solved by better management and assistance from others. Some solutions are beyond the reach of women, and for that matter, male entrepreneurs.

Policies to stimulate the economy are perhaps the most important. If the economy improves women’s incomes are bound to improve and their entire own economic status will rise accordingly. Improvements in the economy will also lead to increases in funds to provide for improved infrastructures in the form of roads, and covered markets. These factors will in turn also help to boost business and improve working conditions. More money should then also be available to initiate credit programs although caution would always have to be taken that the loans do not only go to men.

On a personal level, short sessions could be organized where the husbands of women who have businesses are invited to present their points of view. Men can help their wives by adding to the pool of ideas generated by women about how to improve their business. But more importantly, having sessions where men and women can be invited to exchange their opinions about women’s work can help to bring couples closer together if they are led by good facilitator. Such a facilitator would need to foster an open atmosphere in which people feel free to talk but which should not stagnate in arguments about gender roles. The aim of such meetings should be to help partners communicate but also to find solutions to problems they may have as a result of the fact that the wife is a business woman. Western-style psychological talk should be avoided and practical solutions encouraged.
7 Women’s economic and reproductive roles

Women have an important contribution to make to their family, to their community and to their nation as a whole in both their economic and reproductive roles. They make a financial contribution but also ensure the future of the society by bearing children. It is important to try to determine how these two roles are related and how women view child bearing and rearing in relation to their business life.

7.1 Fertility and child mortality

Women S.L. had an average of 5 children and women M.E. 5.4 children while the men interviewed had 5.6 children. The differences were not significant. This average is in accordance with national statistics. The women had an average of 6.2 pregnancies at the time of the interview.

Table 21. Causes of death of children

<table>
<thead>
<tr>
<th>Causes of death</th>
<th>S.L</th>
<th>M.E.</th>
<th>Husbands S.L</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>181</td>
<td>110</td>
<td>106</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>measles</td>
<td>10</td>
<td>20</td>
<td>4</td>
</tr>
<tr>
<td>fever</td>
<td>12</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>diarrohea</td>
<td>2</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>witchcraft</td>
<td>7</td>
<td>0</td>
<td>23</td>
</tr>
<tr>
<td>other diseases</td>
<td>29</td>
<td>16</td>
<td>39</td>
</tr>
<tr>
<td>still-born</td>
<td>16</td>
<td>21</td>
<td>13</td>
</tr>
<tr>
<td>miscarriages</td>
<td>14</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>other causes</td>
<td>10</td>
<td>14</td>
<td>2</td>
</tr>
<tr>
<td>total</td>
<td>100</td>
<td>101</td>
<td>101</td>
</tr>
</tbody>
</table>

Each woman and man had an average of one child who had died. Most of these deaths were for children under 5 years old (81 per cent). This figure includes a few reported miscarriages which the women themselves reported when asked about deaths of children. There was a significant difference between S.L., M.E. and husbands with respect to the number of deaths that were attributed to measles.

More interestingly was the fact that husbands were more likely to cite witchcraft as a cause of death than were women S.L. or M.E. It is possible that more men do not know the clinical cause of death and are, therefore, more quick to attribute the cause to witchcraft.

7.2 Priority: business or family?

In order to determine the priority a woman gives to her responsibility as a mother over her responsibility as an income earner for the family we posed several questions. We asked women who had their business outside of the home (and husbands) to describe the last time any of their children under the age of ten was ill and what the family had done for the care of the child. Such a hypothetical situation is not sufficient to draw reliable conclusions about priorities but it is difficult to find other ways to measure them.

The average age of the woman S.L. who was ill was almost the same as the age quoted by the men (4.0 and 4.1 years respectively). The child of the woman M.E. who was ill was an average of 5.3 years old which was significantly older than the S.L. women’s children. This difference between M.E. and S.L. makes it difficult to interpret the results of the remainder of the questions which were posed concerning the care given to the child. Children who were older when they were ill might have received different care if they had been younger making it difficult to make valid comparisons. The sample size of M.E. children is too small to try to correct for age in the statistical analysis and find significant results.

Twenty-eight per cent of the female interviewees’ children had been hospitalized and 13 per cent of the children whose cases were discussed by the fathers had been hospitalized. The large majority of the children had been taken for medical treatment by their mother (83 per cent). Interestingly there was a significant difference between S.L. women and husbands: 32 per cent of the men said they had taken the child for treatment while only 5 per cent of the S.L. said the husband had taken the child. Even allowing for the fact that more of the children of the S.L. were hospitalized we can still see that more men state they
were involved in helping find treatment then
did the S.L. themselves.

More than half of the illnesses (54 per cent)
were attributed to fever (mostly caused by
malaria). Diarrhoea, another important childh­
hood illness in Congo accounted for only 13
per cent of the illnesses.

Interestingly fewer men than women stated
that their wife had stayed home from work to
look after their child than did the women
themselves. While 51 per cent of the women
said they had stayed home only 35 per cent of
the men said they had (no difference M.E. and
S.L.). About one-fourth (28 per cent) of the
interviewees said they had taken the child with
them to work and 12 per cent of the men said
their wife had done so. While 22 per cent of
the women said they had left the child home
with someone else 53 per cent of the men said
their wife had done so. This may be due to
the fact that there is a stigma on women not to
look after their own sick child or because more
of the children of women whose cases were
described had actually been hospitalized.

When they were discharged from the hospital
they may have initially been more ill than the
children whose cases were described by the
men although this remains to be determined.

We can conclude, taking the men’s answers
into account, that between one fourth and one
half of the women left their child with someone
else. Those who had left the child with some­
one else apparently gave priority to their busi­
ness at that point in time. We must, however,
take into consideration that some women left
their child with their own mothers or that the
child may not have been very ill. (Although
few women said their child had a slight illness
such as a cold or the flu.) A woman who has
left her child with someone else must not be
judged harshly. Frequently she has no choice
because she must earn money in order to feed,
or help feed, her family.

7.3 Number of children desired

The average number of children women said
they wanted was 7.1. Only 9 per cent wanted
less than 5 children and an astonishing 20 per
cent wanted at least 10 children. There were
no significant differences between S.L. and
M.E. There was a significant difference, how­
ever, between women farmers and women who
work in other types of activities: farmers wan­
ted an average of 8.5 children and other
women an average of 6.7 children.71 The fact
that the overall average of children desired is
7.1 should, therefore be interpreted in light of
the influence on the sample of the women
farmers (N = 46). No other significant differ­
ence between women engaging in different
activities was found.

Some of the women did not want to cite the
number of children they desired: 14 per cent
said the number of children is determined by
God or that they will take whatever number of
children God gives them. Some women did
not answer the questions about whether they
had more children or less children than they
wanted up to the time of the interview. The
reasons were that some did not answer because
they had said God decides the number of child­
ren, others said they had the number of child­
ren they wanted and a few said they could not
answer.

The overwhelming majority (92 per cent) of
women who did answer the question said they
had fewer than they wished and 8 per cent said
they had more children than wanted. The
number of women who said they had more
children than they wanted was very small (8
per cent) so a statistical analysis was not per­
formed. The causes the women cited for hav­
ing more children than they wanted were that
they did not know how to prevent pregnancies
and because their husband wanted more child­
ren than they did.

Table 22. Reasons for having less than
the desired number of children

<table>
<thead>
<tr>
<th>Reasons given</th>
<th>S.L. + M.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>N = 192</td>
<td></td>
</tr>
<tr>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Secondary sterility</td>
<td>26</td>
</tr>
<tr>
<td>Death of children</td>
<td>17</td>
</tr>
<tr>
<td>Divorce/widowhood</td>
<td>16</td>
</tr>
<tr>
<td>Still bearing children</td>
<td>20</td>
</tr>
<tr>
<td>Sorcery</td>
<td>4</td>
</tr>
<tr>
<td>Husband did not want more</td>
<td>3</td>
</tr>
<tr>
<td>Lack of finances</td>
<td>3</td>
</tr>
<tr>
<td>Others</td>
<td>8</td>
</tr>
</tbody>
</table>
7.4 Knowledge of contraceptive methods

Half of the women (50 per cent) said they knew how to prevent pregnancies. Ten per cent of the women who said they knew how to prevent pregnancies did not cite any specific method but said that if one wanted to know more about contraception one had to go to the Centre de santé maternelle et infantile (SMI). This does not mean the women could not cite a particular method only that the interviewers did not pursue the question further when the interviewee gave this particular answer.

Table 23. Methods of contraception

<table>
<thead>
<tr>
<th>Known contraception methods</th>
<th>S.L. + M.E. N = 148</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional methods</td>
<td>32</td>
</tr>
<tr>
<td>Rhythm</td>
<td>40</td>
</tr>
<tr>
<td>Pill</td>
<td>32</td>
</tr>
<tr>
<td>Condom</td>
<td>10</td>
</tr>
<tr>
<td>Injection</td>
<td>5</td>
</tr>
<tr>
<td>L.U.D.</td>
<td>3</td>
</tr>
<tr>
<td>Sterilization of women</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
</tr>
</tbody>
</table>

A total of 36 per cent of all the women interviewed knew at least one non-traditional method of contraception. Women who could cite at least one method of contraception knew an average of 1.4 methods each. In Congo there are several traditional methods of birth control. Some of these methods include: separation of beds, tying a special string around the waist and tying the penis with a special plant to the thigh of the man. One of the interviewees related a method which she had used successfully: My first born and my last born did a ceremony whereby they spoke to my belly saying that they wanted no more children to come from there. Another woman explained that in her family women never have more than 8 children, when they've had 8 they do not become pregnant again.

Slightly more than one half of the women interviewed wanted to know more about how to prevent pregnancies. Women who were less than 40 years old wanted to know more about contraception in 73 per cent of the cases while 36 per cent of the women 40 and older wanted to know more.

Sessions on family planning could be developed for different age groups. Young girls, who may be members of groups such as the Association de Jeunes Filles-Mères, could have modules geared to their special problems including single parenthood, relationships with males, methods of contraception and sexually transmitted diseases. Women between 25 and 40 can have modules about the same subjects excepting single parenthood if most of the women attending are married. Women over 40 can have modules about the risks of pregnancy at a later age, contraception for the older woman, sexually transmitted diseases, menopause and how to handle subjects related to sexuality and contraception with their children. Various studies, including focus group research within project PRC/89/P04, have shown these subjects to be of interest to women in Congo. The studies are supplemented by information from discussions with women during training programs conducted in project PRC/89/P04.

7.5 Childbearing and business activities

Almost three fourths (73 per cent) of the women interviewed felt that having many pregnancies or pregnancies which are close together influence a woman's business activities.

Table 24. Influence of pregnancies on the business activity

<table>
<thead>
<tr>
<th>Influence of pregnancies on activity</th>
<th>S.L. + M.E. N = 214</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too many children make work difficult</td>
<td>41</td>
</tr>
<tr>
<td>Maternity leave</td>
<td>24</td>
</tr>
<tr>
<td>When they are small they need attention</td>
<td>24</td>
</tr>
<tr>
<td>Discomforts of pregnancy</td>
<td>19</td>
</tr>
<tr>
<td>Children's illnesses make work difficult</td>
<td>5</td>
</tr>
</tbody>
</table>

Women who had more children were no more or less likely to say that they thought having many children or pregnancies which are close together influence a woman's business activities. In a certain respect the finding about the awareness of the influence of children on economic activities seems contradictory to the finding about the number of children women say they want. Having six to eight children is not a small number although, of course, such a view is relative. In Congo the official policy is to encourage child spacing but
not to decrease the number of children being born per woman since the country is not considered to be overpopulated.

Family planning modules can integrate discussions about the influence of child bearing on business in order to help women make decisions about family planning. Having children is an important part of life in Congo although women tend to be aware of the impact of having many pregnancies and/or having them close together. Projects for women entrepreneurs can try to integrate information about various aspects of family life and planning into their business programs. A program which will include these aspects will serve to round out projects which frequently do not address all of women's primary concerns. Women's family and economic lives are delicately intertwined and attention needs to be paid to both.
8. Conclusion and recommendations

8.1 Summary and conclusions

Women who have newly arrived in urban areas due to the rural-urban drift tend to occupy an unfavourable socio-economic position. For this reason, the Congolese government decided to start a project in two semi-urban areas near Brazzaville to assist these women in the promotion of their income-generating activities. The project is financed by the United Nations Fund for Population Activities and managed by the Government with technical support from the International Labour Organization. The work of the project concentrates on:

- improving the economic status of women who have small-scale economic activities;
- encouraging the creation and improving the sustainability of women's groups;
- improvement of general conditions in the community;
- education in the areas of health and family planning.

The Government, UNFPA and the ILO deemed it useful to conduct a statistical (quantitative) study. Since, with the exception of a study on women's credit needs, only qualitative research had been conducted on women with informal sector activities in Congo, such a study was expected to contribute to the understanding of women with small-scale economic activities.

Five major research questions were formulated in order to meet the overall goal:

- How do women manage their business activities?
- Is it possible to identify factors which are related to success, and if so, what are those factors?
- How do women manage their time with regard to their business and domestic activities?
- What is the influence of the husbands or other family members on the business activity?

- How are women's productive and reproductive roles related?

In order to answer these questions two types of business women were interviewed: women with subsistence level activities (S.L.) and micro-enterprise owners. The S.L. were defined as those women who are able to meet only their basic subsistence needs with the money they earn from their activity. We used the term "micro-enterprise" (M.E.) to denote those women who are able to employ at least one worker at the rate of 20,000 CFA per month. In this way a comparison could be made between women in these two levels of business.

Interviews were also conducted with men whose wives are engaged in subsistence level economic activities. Two hundred and seven (207) women owners of subsistence (S.L.) enterprises and 108 women having micro-enterprises (M.E.) were interviewed and observed in their places of work. Women engaged in three types of activities were studied: sale of ready-made items (including food), production (excluding agricultural production), and agricultural production. One hundred and forty-four (144) men were interviewed who were husbands of women with businesses in the same categories as those of the women studied.

Women manage their businesses on a day-to-day basis. Few have considered their market when choosing a business or its location. Sales promotion methods are rudimentary and could be improved with innovative low-cost techniques. Transport is problematic, particularly for women who live in areas which are relatively inaccessible. Price setting is done without a great deal of understanding of the costs which enter into bringing a product to the customer. As a consequence, women may sell below break-even levels at times or at only marginal profit levels. They usually do not count their own labour as a business cost and tend not to separate business from personal expenses. Working capital may be used to help meet family needs, especially in times of emergencies. Most women do not keep records although M.E. keep records more often than S.L.
Credit sales form a major problem since customers frequently do not pay their debts. Stock management, as reflected in the fact that many women run completely out of stock, is another area which poses great difficulties for many women. The quality of the input (stock, materials etc.) is inadequate according to one third of the women interviewed. Working conditions are sometimes not ideal and tools and equipment are very simple. Seventy-five per cent of the women S.L. have paid workers although 57 per cent of these are paid in kind.

Methods to help solve these women’s management problems include the organization of discussions in groups, training modules using participatory techniques, the improvement of the physical infra-structure and the provision of credit.

A comparison of the methods of S.L. and M.E. also helps us identify a few steps which can be taken. Women can use signboards or other ways to attract customers and try to diversify their economic activities. They can be encouraged to keep their savings at home less frequently and make more use of informal savings groups or, especially, use more public savings institutions such as banks and the MUCODEC. Record keeping can be encouraged if the recommendations in Section 5.2.6 are kept in mind. Women should try to buy from wholesalers more frequently and avoid buying from retailers since the cost of stock is higher. To enable women to avoid buying from the “retailers”, they will need to increase their working capital which brings us back to assisting women in managing their working capital and increasing their savings.

We can conclude from our results that women benefit from family assistance in both their personal and business lives although many women still find it difficult to combine the two. Husbands usually support their wife’s activities emphasizing that their wife contributes to household expenses.

Men do see some draw-backs such as their concern for their wife’s physical safety; that she comes in late; is too tired and does not always attend to her household chores. There were a number of stories from women who had experienced problems with their husband as a result of their economic activity.

Men claim to assist their wife more often with their business and domestic chores than women themselves say they do. They also say they have helped more often with financial input in the business.

Women M.E. benefit more frequently from assistance from their family with their activity than do S.L. They also have to do less household chores. Women M.E. were, further, found to have established business relationships more often than S.L. and were also more frequently members of various organized groups.

Most of the interviewees were conscious of the influence of the environment on business but husbands were less adamant about this than the women themselves. Women’s greatest complaint was about the impact of the country’s dire economic situation on their business.

Having children is an important part of life in Congo although women tend to be aware of the impact of having many pregnancies and/or having them close together. Most women did not, however, have a great deal of knowledge about effective contraceptive methods.

### 8.2 Recommendations

Many methods can be recommended to solve the problems of women who have small-scale economic activities. In this final chapter we will summarize some recommendations which are based on the findings of our study.

**Training**

1. Projects for women entrepreneurs can try to integrate information about various aspects of family life and planning into their business programs. A program which will include these aspects will serve to round out projects which frequently do not address all of women’s primary concerns. Women’s family and economic lives are delicately intertwined and attention needs to be paid to both.

2. A modular approach to training is recommended using participatory techniques in or near the work place of the women. This methodology has already been experimented with in project PRC/89/P04 with success. Short modules on different subjects are preferable since women cannot easily free themselves for long periods of time to attend training.
3. Discussion sessions should be organized with groups to exchange points of view and find solutions to specific problems.

4. Recommendations concerning training needs as discussed in the research with focus groups report (Tchibindat, 1991) and the group leader training report (Zegers, 1991), should be taken into account in planning training.

5. Experience with training for group leaders in the project showed that training for group leaders should be organized with caution and feedback to groups should be supervised to avoid the impression that certain individuals receive preferential treatment. Training should, in most cases, be organized for groups as a whole if the group is not too large.

6. The management methods used by small foreign businesses could also be studied to try to determine how they handle the common types of business problems our target group encounters.

Relations

7. Projects should work with already established women’s groups even if they are not groups comprised purely of business women. There is no need for a project to try to create new groups since so many women are already members of groups. Groups created by outsiders tend to be less viable especially after a project stops its intervention. Any project working with women who have economic activities and who wishes to work with groups can channel their assistance through these existing groups. Not all members in groups such as fraternités would have an economic activity but a sub-group can be created. Non-entrepreneurial members might be encouraged to join the sub-group and start an economic activity.

8. The networks of business relations women should be studied in greater detail. We found that women M.E. have developed more business relationships than women S.L. and this may be an important factor in their success.

9. Meetings for women’s groups can be organized with representatives of banks, MUCODEC, AGRICONGO, and of various government institutions and/or NGOs to inform women on different subjects of interest.

10. Visits to different sites which may be of interest to business women can also be organized such as to the fish project in DZoumouna, to the national AIDS program, to ACBDEF (ONG for Family Planning) etc. Some visits have already been organized by the project with success.

11. The project of Pisciculture of DZoumouna should receive reinforcement especially for transport so that they may assist women interested in fish farming.

Credit

12. Small-scale credit schemes for women needing small infusions of capital should be developed.

13. Membership in the MUCODEC should be encouraged because banks may be considered as impersonal institutions. More women should become active in the management of the MUCODEC which is still largely in the hands of men. Banks may be regarded as impersonal institutions. Although the MUCODEC are gaining in popularity many women still hesitate because they are afraid the same thing may happen as what occurred with the COOPEC.

14. At the same time a more accessible kind of bank needs to be created which has similarities to a tontine as well as a mobikissi but allows the women to earn a small amount of interest. The tiny market banks such as can be found in Indonesia as well as in the rural areas of Bangladesh may serve for inspiration. Nothing, should, of course be blindly copied to the Congolese situation.

15. An alternative method may be to have a person collect money in the market on a daily or weekly basis as does the mobikissi or the mère de tontine. This money is brought to the MUCODEC where it is placed in the accounts of the market women. Since the amounts collected will tend to be small overhead costs may be large and it may be necessary to institute temporary accounts where money is placed until the end of a month when the money collected is placed in each individual member’s account. This way the money women save will earn a small amount of interest and is easily accessible when they need it.
The person who collects the money should receive a specific monthly wage from the interest rates with yearly bonuses based on the amount of work and honesty of the individual.

Project assistance

16. To increase the reach of the project an internship program should be instituted within it. For every two permanent staff one intern who is a social worker could be assigned for one year. Selection based on testing is vital to avoid poor quality assistance to women. At the end of any period the intern could be assigned to work in a particular area and receive back-up assistance from permanent staff members. Weekly meetings and spot visits to control the work are important and should also concentrate on keeping staff motivated by involving them in decision-making.

17. Community volunteers (who may receive occasional monetary rewards) could be trained to assist in organizing meetings and provide back-up to project staff with on-the-spot support.

18. Project staff assigned to work in an area should preferably have a small office in a room near a market where they can receive business women and from which they can operate.

19. In order to solve the entrepreneurs' transport problems, development projects, NGOs, women's organizations and others should lobby to improve the state of the roads. Since erosion is also a major problem in a neighbourhood like Mfilou it is important to install a better system for capturing the run off of rain water from areas near roads. If a system of caniveaux is built, it may be sufficient to maintain laterite roads until the government can commence the construction of hard-top roads.

20. For women who are starting a new activity, or who wish to enlarge an existing one, it would be useful to integrate the findings of the Ambrosie and Mackiza (1991) study into an adapted feasibility training program. A simplified and adapted training program has already been field-tested in project PRC/89/P04. Women could, during this training, exchange their views about the results of the study if presented in the form of case studies.

Marketing

21. To improve sales promotion women could be shown photographs of different types of "displays of product" depending on the product they sell. They could discuss the advantages and disadvantages of each to try to improve their methods.

22. Generally speaking, much more can be done using innovative methods to promote the sales of even the smallest activity. Visits to businesses, photographs and brain-storming about such methods as well as role-playing interactions with customers would all be helpful in improving sales promotion.

23. Training on sales promotion should not be organized for women who sell the same type of item in the same place (i.e. market). If such training were organized for a group of women selling together it could lead to interpersonal problems when they try to implement what they have learned.

24. In order to meet women's practical needs and to avoid the competition of the larger markets it would be useful to review the possibility of increasing the number of small neighbourhood markets.

Financial management

25. Several steps need to be taken to enable women to manage their working capital in a more beneficial way. First, women need to know at what level they make a loss or insubstantial profit when they set prices. They should try to avoid as much as possible selling below their break-even point because it will mean that they are dipping into their working capital.

26. Women do not need to set their prices solely by calculating expenses, other factors such as competition may be taken into account, but they do need to know their lowest reasonable price. It is possible to help women make these calculations using calculators if they can do basic arithmetic and read numbers. In other cases women will first need to attend functional numeracy training. Another possibility to help illiterate entrepreneurs is to invite a family member to learn how to make such calculations for them.

27. Women do not need to know how to make all kinds of complicated calculations
about cost factors. Concepts such as variable and fixed cost may even be too complicated. Amortization of equipment and abr are difficult to calculate and estimates should suffice.

28. Price setting methods can be discussed in group meetings and training modules. Effective bargaining methods can be practised using role playing techniques.

29. Another point of importance is to increase women's savings so that they can use their savings for solving unexpected financial difficulties. They can try to save at least a few CFA every day towards a special emergency fund.

30. The entrepreneurs also need to develop techniques to handle the requests of money from family and friends. Some techniques already discussed in project PRC/89/P04 are discussed in the body of the report.

31. Radio programs and other mass media methods can further be used to make the population more aware about the problems of people with small-scale economic activities.

32. Functional numeracy training would be useful for many women and the use of inexpensive calculators could be encouraged. Women who cannot afford to buy one individually might buy one together with one or two other women who sell near her. In a vegetable garden, for example, several women might organize themselves to buy a calculator together.

33. If entrepreneurs themselves do not believe in the usefulness of record-keeping they will not have any, or if they do have records, they may not keep them up-to-date. Awareness of the usefulness of records can grow gradually as women start applying other new concepts in their business. Discussion about how records can help keep track of the business and help in controlling expenses can be encouraged.

34. Record keeping needs to be simple and geared to the needs of individual businesses. This means that group training and consulting need to be combined. Business consulting/extension work is costly and methods to increase reach would need to be developed if a sufficient number of women is to be assisted. Individual market women, might, for instance receive special training to provide answers to questions others may have when they try to apply what they have learned.

35. Since credit sales management is a problem, ways to solve it need to be developed. One way to avoid being obliged to sell on credit in times of need is to build up an emergency fund as described in Section 5.2.4. Other things which can be done include the establishment of a debtors book in order to keep track of clients who owe money. The name and address of the customer should be noted in these records. Customers can be required to pay an advance. If a customer cannot pay the full amount agreed when the term is up, the entrepreneur could accept at least partial payment. Various psychological techniques can be used to pressure customers into paying which can best be identified through discussion among the entrepreneurs themselves.

36. The development of policies to stimulate the economy is very important. If the economy improves women's incomes are bound to rise and their economic status will increase accordingly. Since our report is not an economic treatise we will not go into detail concerning the political and economic measures to be taken in this report.

Stocks management

37. Simple methods of stock management need to be developed which are appropriate to the types of businesses the women are engaged in. The effort to develop such methods should be carried out in association with a sample of business women so that their usefulness can be tested.

38. Women's groups should be encouraged to buy stock in bulk together to decrease costs, especially for those women who are presently buying from the retailer.

39. The problems surrounding the lack of availability of good quality needs to be solved. In the case of women who sell items like onions or second-hand clothes they might consider lobbying or taking group action to force wholesalers to allow them to inspect the product.
Production management

40. In order to determine whether women might be able to produce greater quantities each type of business and circumstances needs to be studied. Women farmers already receive assistance from agricultural extensions workers although the relationship they have with them is not always ideal (see Tchibindat, 1991). The project might serve as an intermediary with these agents to help alleviate some of the misunderstandings between the individuals involved. Some staff members should also become specialized in various types of activities so that they can serve as resource persons even if they cannot easily achieve a level of expert in the specific business involved.

41. Maintenance of tools and equipment, improvement of business lay-out and the avoidance of wastage of materials are all things which can be quite easily learned. As long as learning materials are highly specific to the trade involved and at least one visit to a business is made to give individualized advice a great deal can be achieved.

Influence of the family

42. On a personal level, short sessions could be organized where the husbands of women who have businesses are invited to present their points of view. Men can help their wives by adding to the pool of ideas generated by women about how to improve their business. But more importantly, having sessions where men and women can be invited to exchange their opinions about women's work can help to bring couples closer together if they are led by good facilitator. Such a facilitator would need to foster an open atmosphere in which people feel free to talk but such sessions should not stagnate in arguments about gender roles. The aim of such meetings should be to help partners communicate but also to find solutions to problems they may have as a result of the fact that the wife is a business woman. Western-style psychological talk should be avoided and practical solutions encouraged.

43. Sessions on family planning could be developed for different age groups. Young girls, who may be members of groups such as the Association de Jeunes Filles-Mères, could have modules geared to their special problems including single parenthood, relationships with males, methods of contraception and S.T.D. Women over 25 can have modules about the same subject excepting single parenthood if most of the women attending are married. Women over 40 can have modules about the risks of pregnancy at a later age, contraception for the older woman, S.T.D., menopause and how to handle subjects related to sexuality and contraception with their children. Various studies, including focus group research within project PRC/89/P04, have shown these subjects to be of interest to women in Congo. The studies are supplemented by information from discussions with women during training programs conducted in project PRC/89/P04.

44. Family planning modules can be part of discussions about the influence of child bearing on business in order to help women make decisions about family planning.
Notes

1 Please see Section 6.2 for details substantiating this observation.
2 The numbers presented between parentheses represent the number of women: for example, 22 women are presented as (N = 22).
3 Please note that throughout the report whenever we state that there is a difference between two categories of people interviewed the difference is statistically significant and the supporting figures will be presented in footnote.
4 $X^2(1) = 6.6; \ p < 0.01$.
5 Kruskal Wallis H, corrected $X^2(1) = 28.4; \ p < 0.01$.
6 Kruskal Wallis H, $X^2(1) = 10.6; \ p < 0.01$.
7 Kruskal Wallis H, $X^2(1) = 33.9; \ p < 0.01$.
8 Corrected $X^2(1) = 33.9; \ p < 0.01$.
9 Corrected $X^2(1) = 6.7, \ p < 0.01$.
10 See Ambrosie and Mackiza (1991b) for details about profit margins.
11 Corrected $X^2(1) = 5.4; \ p < 0.02$.
12 Corrected $X^2(1) = 6.8; \ p < 0.01$.
13 Corrected $X^2(1) = 7.3; \ p < 0.01$.
14 Corrected $X^2(1) = 24.7; \ p < 0.01$.
15 On foot: corrected $X^2(1) = 8.8; \ p < 0.01$. By bus outside of Brazzaville: corrected $X^2(1) = 22.8; \ p < 0.01$. By truck: corrected $X^2(1) = 9.2; \ p < 0.01$.
16 Corrected $X^2(1) = 21.9; \ p < 0.01$.
17 Corrected $X^2(1) = 5.0; \ p < 0.02$.
18 Corrected $X^2(1) = 6.7; \ p < 0.01$.
19 For more details about methods used to start-up a business see Chapter 5.
20 Corrected $X^2(1) = 10.2; \ p < 0.01$.
21 Corrected $X^2(1) = 22.0; \ p < 0.01$.
22 Corrected $X^2(1) = 12.5; \ p < 0.01$.
23 $X^2(1) = 6.6; \ p < 0.01$.
24 House with no land: corrected $X^2(1) = 24.2; \ p < 0.01$. Land with house: corrected $X^2(1) = 32.6; \ p < 0.01$. House on someone else's land: corrected $X^2(1) = 4.7; \ p < 0.03$.
26 Savings at home: corrected $X^2(1) = 6.6; \ p < 0.01$. In a "nombre" corrected $X^2(1) = 8.1; \ p < 0.01$; In the bank: corrected $X^2(1) = 39; \ p < 0.01$. With mobiliSSI: corrected $X^2(1) = 24.2; \ p < 0.01$.
27 See Koubakouenda (1991) for more information about credit and savings schemes for Congolese women.
28 See Chapter 5 for information about how women learned the management and technical aspects of their business.
29 Corrected $X^2(1) = 4.5; \ p < 0.03$.
30 Transport: corrected $X^2(1) = 3.9; \ p < 0.05$. Labour: corrected $X^2(1) = 14.8; \ p < 0.01$. Installation: corrected $X^2(1) = 9.5; \ p < 0.01$.
31 Corrected $X^2(1) = 4.6; \ p < 0.03$.
32 Corrected $X^2(1) = 11.7; \ p < 0.01$.
33 Wallet: corrected $X^2(1) = 8.1; \ p < 0.01$. Cash box, drawer: corrected $X^2(1) = 7.8; \ p < 0.01$.
34 Corrected $X^2(1) = 23.5; \ p < 0.01$.
35 Corrected $X^2(1) = 26.4; \ p < 0.01$.
36 Corrected $X^2(1) = 17.8; \ p < 0.01$.
37 Corrected $X^2(1) = 10.4; \ p < 0.01$.
38 Corrected $X^2(1) = 13.6; \ p < 0.01$.
39 Corrected $X^2(1) = 14; \ p < 0.01$.
40 Table with roof: corrected $X^2(1) = 8.7; \ p < 0.01$. House made of bricks: corrected $X^2(1) = 26.4; \ p < 0.01$.
41 Corrected $X^2(1) = 7.7; \ p < 0.01$.
42 Corrected $X^2(1) = 95.8; \ p < 0.01$.
43 Corrected $X^2(1) = 16.5; \ p < 0.01$.
44 Permanent workers: corrected $X^2(1) = 47.1; \ p < 0.01$. Temporary workers: 14.5; $p < 0.01$.
45 Corrected $X^2(1) = 40; \ p < 0.01$.
46 Management training: corrected $X^2(1) = 31.8, \ p < 0.00$. Generating savings: corrected $X^2(1) = 31.8, \ p < 0.00$.
47 Corrected $X^2(1) = 31.2; \ p < 0.01$.
48 Corrected $X^2(1) = 31.5; \ p < 0.01$. 49
Study done on S.L. women and husbands: corrected $X^2(1) = 9.7; \ p<0.01$.

Corrected $X^2(1) = 56.3; \ p<0.01$.

Corrected $X^2(1) = 33.2; \ p<0.01$.

Corrected $X^2(1) = 27.1; \ p<0.01$.

Corrected $X^2(1) = 7.3; \ p<0.01$.

The women cited an average of 1.1 places/individuals from whom they had learned how to manage and 1.2 places/individuals for the question on where they learned technical skills (this includes women who said they learned on-the-job).

Cooking: corrected $X^2(1) = 7.1; \ p<0.01$. Ironing: corrected $X^2(1) = 5.9; \ p<0.02$. Washing: corrected $X^2(1) = 15.1; \ p<0.01$.

Washing children: corrected $X^2(1) = 4.6; \ p<0.03$.

Corrected $X^2(1) = 31.9; \ p<0.01$.

Corrected $X^2(1) = 19.2; \ p<0.01$.

Corrected $X^2(1) = 12.7; \ p<0.01$.

The analysis was performed on the number of married and formerly married from which the women who gave no answer or who said that the family had no right to say anything about their business were subtracted. Same calculations for the husband.

The difference was significant: corrected $X^2(1) = 7.5; \ p<0.01$.

Corrected $X^2(1) = 10.0; \ p<0.01$.

Corrected $X^2(1) = 56.7; \ p<0.01$.

Corrected $X^2(1) = 12.1; \ p<0.01$.

Corrected $X^2(1) = 10.5; \ p<0.01$.

Corrected $X^2(1) = 13.4; \ p<0.01$.

Corrected $X^2(1) = 30.1; \ p<0.01$.

Kruskal Wallis H: corrected $X^2(1) = 4.3; \ p<0.04$.

Corrected $X^2(1) = 18.9; \ p<0.01$.

Corrected $X^2(1) = 15.3; \ p<0.01$.

Corrected $X^2(1) = 17.3; \ p<0.01$.

Corrected $X^2(1) = 37.8; \ p<0.01$.

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<td>1991</td>
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