

**ILO-UNHCR Partnership
through
Technical Cooperation**

**Building entrepreneurial capacity
for returnee and refugee women
in Angola and Mozambique**

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Foreword

Recent experiences in Angola and Mozambique show the path for successful interventions in support of women refugees.

The *ILO-UNHCR Partnership* is proud to release, in a joint publication, two reports highlighting key findings and recommendations for the empowerment of women refugees in these two countries.

The two reports are the result of missions undertaken by ILO officials and international technical consultants in the Marratane Camp (Nampula Province, Mozambique) and in the Lambala N'Guimbo Administrative Centre (Moxico Province, Angola). They describe project activities implemented through the direct involvement of the ILO's Women's Entrepreneurship Development and Gender Equality (WEDGE) team of the Small Enterprise Development programme (SEED), with the support of the ILO International Programme on Crisis Response and Reconstruction (CRISIS).

ILO and UNHCR appreciate the contributions of all the colleagues in the UNHCR country offices including the NGO partners who supported the missions and mobilized the refugee and returnee women to participate in this joint project. As the report highlights, the success of this project is primarily due to the interest and initiative of the women and their communities and their contributions are acknowledged.

The ILO missions were made possible thanks to the continuous support of the Italian Government Development Cooperation as well as thanks to funding from Development Cooperation Ireland. UNHCR operational activity on women's economic empowerment and entrepreneurial training with refugee and returnee women was possible through the funds received from the United States Government.

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“When two elephants fight the grass gets dry.”

(an African proverb)

**ILO-UNHCR Partnership
through
Technical Cooperation**

**Lumbala N'Guimbo Administrative Centre Moxico Province
Angola**

**Report on economic mapping and
capacity building of female refugees**

edited by
**ILO's WEDGE team, SEED
in association with ILO/CRISIS**

**Conducted during
26th July – 10th August 2004**

Rotafina José Sande
Training & Capacity Building Expert

Acknowledgements

Special thanks to Grania Mackie (ILO) who assisted in providing the necessary information and in the preparation for the mission; to Gerry Finnegan for the feedback and review of the final report; and to the other ILO experts who contributed to make the mission possible.

My gratitude also goes to Ana Grace Cabrera of UNHCR who provided the logistics at the field level and the presentation to the local government and to UNHCR staff; to the UNHCR staff in Angola (especially to Mr. Cairingue and José Paulo Ligunja in Lumbala N'Guimbo) for their support.

Special mention must be made of the local representative of the Ministry of Women and Family Promotion, Teresa Mussole, who worked hard to make the mission fruitful, and to the community of Lumbala N'Guimbo who accepted me as their own.

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Acronyms

UNHCR	United Nations High Commission for Refugees
ILO	International Labour Organization
WEDGE	Women's Entrepreneurship Development and Gender Equality
WCCDS	Women, Children and Community Development Section
KUKWAVA	Kulipandakana Cavanakazhi ("Bringing women together")
RLSS	Reintegration and Local settlement Section
IOM	International Organization for Migrants
UNACA	Uniao Nacional dos Camponeses de Angola (National Union of Angolans Farmers)
MAG	Mine Adviser group
WFP	World Food Programme
CAPDC	Centro de Apoio a Promoção e Desenvolvimento de Comunidades (Aid Promotion Centre for Community Development)
ASCA	Accumulating Savings and Credit Associations
ROSCA	Rotating Savings and Credit Associations
FAO	Food and Agricultural Organization

Methodology

The ILO training and capacity building expert, Ms Rotafina Jose Sande, arrived in Lumbala N'Guimbo on 26 July 2004 to develop the activities as per the terms of reference. The first visits were carried out for two days in the company of Ana Grace Cabrera (the UNHCR BO representative), who presented the ILO consultant to the local authorities and the local UNHCR office. The following methods were used for data collection:

Secondary data:

- UNHCR briefing report
- Report by Gloria Viera (*Women's activities in Lumbala N'Guimbo*, July 2004)
- ILO reports (*Missions to Angola and Mozambique*, March and October 2004 – Gerry Finnegan and Agathe Telou)

Primary data:

- Briefing with the UNHCR staff in Luena, headed by Mrs. Cabrera and Mrs. Kumdini (Luena's administrator and then acting representative)
- Visits to strategic areas of the Lumbala N'Guimbo administrative area
- Meetings with the various representatives of humanitarian and local organizations in Lumbala N'Guimbo (Medair, MAG, IOM, UNACA, WFP)
- Training sessions (sensitization on sustainability of the community development centre's projects, basic concepts of business management)
- Specific training for the resource persons identified.

The business manuals (for reference) by the women were held up at the Luanda airport.¹ UNHCR promised to help retrieve them.

Objectives of the mission

The objectives of the mission were in line with the specific objectives already developed by the UNHCR/ILO which include:

- To enhance the understanding of sexual and gender-based violence amongst the local population, particularly traditional leaders and government authorities, and to support the establishment of appropriate and efficient response mechanisms for survivors/victims.
- To improve the status of women and girls in Lumbala N'Guimbo by promoting positive changes in local (discriminatory) practices, traditions, social structures and customary laws, that set up precedents to advocate, strengthen and develop changes in the national laws and practices to protect women and children against sexual and gender-based violence and reaffirm their rights.
- To establish sustainable economic ventures to increase the self-sufficiency of women and girls through agricultural, income-generating, micro-finance and educational activities.

¹ The customs officials who insisted that they were for business despite the letter I presented from ILO (SIYB).

-
- To increase collaboration and the transfer of skills between returnees and the internally displaced populations, in order to facilitate reconciliation and their successful reintegration, focusing on the empowerment of women and girls, the strengthening of female leadership, and the participation of men and boys in the process.

Expected outputs

- Feasible recommendations that would be used to promote the community's economy.
- At least 30 women sensitized and provided with training on business management sustainability, and organizational skills.
- A simple micro savings and credit model introduced to the trainees.
- At least seven women identified and trained to train other women in other centers and women's groups (e.g., in Sacacuhu and Chingandu), as well as returnees.

Indicators

- A well developed community centre by December 2004 with a good record-keeping system.
- At least 15 women trained to run their own businesses.
- At least 30 women involved in micro savings and credit association² and the system replicated to others areas by August 2005.
- At least 3 women able to train and follow up the micro savings model introduced to the trainees.

² Based on the ASCA(accumulating savings and credit associations) methodology.

Executive summary

Lumbala N'Guimbo is one of nine administrative centres in Moxico province, Angola that is currently receiving most of the returnees from neighbouring Zambia. There are activities being implemented to resettle and reintegrate the community. One of the approaches being used by the ILO-UNHCR partnership (ILO WEDGE³ and UNHCR BO Angola and HQ (Women, Children and Community Development Section (WCCDS) and the Reintegration and Local Settlement Section (RLSS)) is to facilitate the implementation of various activities through capacity building. This involves the creation of the right conditions for starting various income-generating activities at the community development centre.

This centre was formally opened on 8 March 2003, with UNHCR's support, and is run by women who are members of KUKWAVA,⁴ a women's association. Most of the association's activities are focused on socio-economic empowerment. Some of the current activities at the centre include: handicrafts, horticulture, dressmaking, literacy classes and sensitization campaigns on various issues that affect the community. There is a particular emphasis on issues relating to women, such as domestic violence, mine hazards awareness and HIV/AIDS seminars.

The ILO's Training and Capacity Building expert undertook several major tasks with technical support from WEDGE (ILO Geneva), including an economic mapping exercise of the Lumbala N'Guimbo administrative area, and capacity building for local women at the community development centre.

The capacity building took place over six days. Four days were dedicated to training a group of women from the community development centre. The number of participants varied between 22 and 31 on the different days. The topics covered in those sessions at which the number of participants was low (due to unforeseen circumstances) were discussed again on the remaining days so as to ensure that all participants would benefit fully from the programme that was offered. A further two days were used to train the seven local resource persons who had been identified and selected by the ILO consultant.

The training sessions covered the following topics, identified as priority areas based on the training needs analysis that had been carried out by the ILO consultant:

- *The sustainability concept:* The participants were exposed to the notion of sustainability, and strategies for ensuring the financial, organizational and technical sustainability of the community development centre, which had been heavily dependent on humanitarian aid, were devised with the participants.
- *The association concept:* To facilitate the smooth running of the Community Development Centre, which had been heavily reliant on the representative of the Ministry of Women and Family Promotion (MINUFAMU), a workshop was organized to strengthen the KUKWAVA association. The focus of the workshop was a discussion of the advantages, structure and functions of an association, as well as the rights and duties of its members. In addition to training on the concept of an association, the women were

³ Women's Entrepreneurship Development and Gender Equality team of ILO's Small Enterprise Development (SEED) programme.

⁴ Kulipandakana Cavanakazhi, which means "bringing women together" in Mbunda language.

given support in revising the constitution of the Community Development Centre, and in organizing elections for a number of key posts for the KUKWAVA association.

- *Micro savings and credit concepts:* To facilitate the move towards sustainability and to help eliminate dependency especially on humanitarian organizations, some initial capital will be required to help the women start their own businesses. Therefore, the micro credit and savings methodology of ASCA (Accumulating Savings and Credit Associations) was introduced to the women. This methodology, which incorporates a savings mechanism, can easily be managed by the group and can be used as a foundation on which linkages with financial organizations are established in the future. Therefore, comprehension of how the model functions was fundamental.⁵ By the beginning of September 2004, a savings association founded by the trainees had become operational in Lumbala N'Guimbo, and the members had already accumulated 7,500 Kwanzas.

- *Basic business concepts:* The whole group as well as the seven resource persons were introduced to basic business concepts in order to facilitate the running of individual businesses and the overall management of the community development centre by the women.

To address the problem of gender-based violence, which was also identified as a topic requiring action, plans were made for the organization of literacy classes by teachers provided by the Ministry of Education. This will help in empowering the women and making them more aware of their rights. The Executive Committee of the Community Development Centre will sensitize all the women in the six communes on the importance of participating in these classes, which will be free of charge.

This report includes the findings from the economic mapping exercise; a description of the capacity-building process that was facilitated by the ILO expert, with the participation of local UNHCR staff; and recommendations for monitoring and evaluating the progress of the activities currently being implemented. Suggestions for follow-up activities, such as the provision of further training in entrepreneurship using the ILO's Start and Improve Your Business (SYIB) materials, are also provided.

⁵ Materials adapted for future reference were left at the community centre (coordinator) and with local UNHCR staff.

1. Introduction

Lumbala N'Guimbo is an administrative centre composed of 6 communes with an area of about 41,209 square kilometers. It is represented by an administrator. This area was a UNITA stronghold during the civil war and the population living in the region is mostly composed of returnees from Zambian refugee camps (Mayukwayukwa, Maheba, Ukwimi, and Lusaka). Lumbala N'Guimbo is expecting to receive at least 8,000 returnees by August 2004; it has a reception centre managed by the UNHCR that receives the refugees before resettling and reintegrating them in the different zones surrounding the administrative centre. In addition to the UNHCR, other humanitarian organizations based in Lumbala N'Guimbo include Medair, WFP, IOM and MAG.

To gather more information about the area and the humanitarian organizations working in the area, several interviews were conducted and amongst interviewed were the representatives of the organizations as well as various actors in the administrative centre. The following is a resume of the interventions of the various humanitarian organizations in the region:

The currencies used are the Kwanza (the Angolan currency) and the American dollar⁶ for transactions. The Zambian Kwacha is also used to pay for transportation costs from Cayawe port to the Zambian border.

Humanitarian organizations

MEDAIR: This is a relief organization that started its activities in Lumbala N'Guimbo in 2002 and works with both returnees and existing residents. Its main activities include:

- Construction programmes: rehabilitation of schools and clinics.
- Water department programme: Construction of water points in various villages.
- Health programme: A health post is situated at the reception centre; a mobile medical team attends the distant villages.
- The distribution of seedlings for agricultural purposes through the local chief (the soba).

The organization is working hand in hand with the communities to guarantee the sustainability of the projects initiated.

WFP: This organization is not represented in Lumbala N'Guimbo but works in partnership with all the various humanitarian organizations to ensure food security in the region.

IOM: This organization has just settled (July 2004) in Lumbala N'Guimbo and its major activity will be transporting the returnees to Angola. It will also be involved in other activities such as the resettlement and reintegration of the returnees, reconstruction of bridges, distribution of agricultural inputs (seeds, fertilizers, etc.), and HIV/AIDS sensitization and awareness campaigns.

MAG: This is an organization mainly involved in de-mining activities in Lumbala N'Guimbo. It also promotes campaigns against mine hazards, and has a reporting system

⁶ The exchange rate: US\$1 = 95 Kwnzas. However, one can pay for any transaction using US dollars.

if any danger is suspected. Its 2004 plan identifies partners in bridge reconstruction along the main road connecting Luena, a project which would open Lumbala N'Guimbo to other regions of the Angolan Republic.

Returnees have begun to settle down in Lumbala N'Guimbo and some economic activities are evident in the area. The municipal infrastructure is composed of a primary school (that goes up to the eighth grade), the administrator's office, a police station, the UNHCR/Medair office, the UNHCR accommodation centre, the MAG office and accommodation centre (IOM is constructing its own temporary office and accommodation centre), the reception centre, the community development centre, and the market place. The only good road, about 82 kilometers long (tarmac), reaches Ninda commune; it is now passable after reconstruction of at least five bridges by the UNHCR). There is a health centre (with six nurses) and a mobile clinic run by MEDAIR for the distant communes. A sandy road of about 72 kilometers continues from Ninda to the Zambian border and is only passable during the dry seasons. However, this is rarely used due to the lack of transportation means (vehicles). The only other travel route for business purposes is the crossing of the Zambezi River to Zambia, normally by canoe from Cayawe Port – a journey that takes a maximum of 18 days during the dry season and a minimum of 10 days on rainy days. The walk from the administrative centre to Cayawe port is about 15 kilometers. The only practical way to reach Lumbala N'Guimbo is by air from Luanda, with connecting flights at Luena. A road of about 1,750 kilometers from Lumbala N'Guimbo to Luanda is impassable due to the destruction of the various bridges.

The political environment is favourable. The administrative area is represented by a government administrator who is supported by other representatives (Armed Forces, Family Affairs and Women Promotion, the Farmers' Union of Angola, and administrators who are responsible for the six communes, various church leaders and the traditional chiefs (the sobas).

2. Economic mapping

2.1 *The economic situation*

The population of Lumbala N'Guimbo practices subsistence farming. Some crops cultivated are maize, groundnuts, cassava, beans, sweet potatoes, bananas, sugarcane, millet and sorghum. There is also an effort to produce horticultural crops (tomatoes, cabbages and other green vegetables). Most of the horticultural crops (onions in particular) come from Zambia and due to the difficulties involved in transportation, when the goods arrive in Lumbala N'Guimbo they are often expensive (for example, one onion costs 100 Kwanzas – approximately US\$1). The humanitarian organizations are helping to distribute agricultural kits, and last year FAO (through UNACA) distributed one hoe per family and seedlings to the returnees.⁷ According to the field findings, one hoe per family is not enough⁸ to enable the whole family to help in land preparation.

There are goats and indigenous chickens evident in the area. Cattle is used for meat and pushing carts for transportation purposes. The cows are from Zambia and are normally transported by foot to Lumbala N'Guimbo and at times in transit to Luena.

The nearest town to Lumbala N'Guimbo is Luena, about 365 kilometers away (if the main road is operational, which is not the case at the moment). There are plans to open an alternate route via Cangamba, though it might be longer than the main road.

Lumbala N'Guimbo is closed from the other provinces and towns within the Angolan Republic, and the only way to reach Luena from the administrative centre is by air. This is a very costly means of transportation. From Luena to Luanda by road takes a maximum of 8 days⁹ (to and from Luanda); the only other alternative is to buy goods for business activities from neighbouring Zambia – this explains why almost all the goods (consumables and various household items) are from Zambia. However, there are at least two business persons in the administrative centre who go to Luanda to buy goods for business. The findings suggest that a person needs at least US\$5,000 in order to hire a cargo plane.¹⁰ As this is obviously too expensive, most people prefer to go to Zambia for business purposes.

Concerning the crossing of the Zambezi River to Zambia, most canoes (mostly owned by Zambians) plying this route transport a maximum of three tons of cargo. There are approximately 10 canoes in circulation; the fare per person is US\$40 one-way, or \$80 return, without baggage. The biggest canoe can transport a cargo of up to four tons. There have been occasions when canoes have capsized and most of the goods lost in the river. Business persons (Angolans), on the other hand, need at least US\$750 to ensure that they do not lose their goods at the hands of the Zambian border police.¹¹ On arrival from Zambia, the goods are transported by foot to the administrative centre (a distance of 15 kilometers), by ox cart, or on government cars (as long as they fuel the vehicle).

⁷ Other humanitarian organizations (UNHCR, MEDAIR) are also involved in the distribution of agricultural equipment, seeds and seedlings.

⁸ At least three hoes per family.

⁹ Depending on the type of car, others take less days.

¹⁰ This is normally done in association.

¹¹ Stories of harassment at the border: to be allowed to pass, the Zambian police ask for about US\$450 as bribe.

There is a marketplace that is expanding very fast. There are at least 100 mini shops that sell consumables, clothes, shoes, bicycles and radios. All these products are bought from Lusaka. It takes two weeks for business persons, mainly returnees (who have some experience from running business activities in Zambia) to buy goods and travel from Lusaka to the border port¹² on their way back to Lumbala N'Guimbo. This explains the high cost of living in Lumbala N'Guimbo, where the cheapest item costs approximately US\$1.

Women are also involved in business. Some operate their ventures as family businesses while others run them individually. Most of the activities that are run by women include the buying and selling of consumables bought from Lusaka. There are, however, at least two women who together buy goods from Luanda for resale in Lumbala N'Guimbo. These women are also involved in crocheting, embroidery and dressmaking; these activities are practiced as hobbies rather than as business ventures and the items produced are not sellable at the local market.

In addition to business activities, fishing is also practiced. People fish from the nearby rivers for consumption and for sale of the surplus at the local administrative centre market.

There are also activities run in cooperation with men. In Sacacuhu area, for example, an association composed of both men and women is engaged in horticulture and apiculture.

2.2 Conclusions and recommendations

It is evident that the population is willing to reintegrate and become self-sufficient through the various activities they are involved in. The government and the humanitarian organizations should support such efforts. The following are the conclusions and recommendations made after the economic mapping exercise:

- The people of Lumbala N'Guimbo would like to participate in developing the administrative centre (economically and socially). They are not willing merely to wait for food from humanitarian organizations but have started producing their own food. This was evident in Sacacuhu area, where the community is also involved in honey production. Such initiatives should be supported to guarantee food security in the area. In addition, that various persons are willing to travel to and from Zambia for a maximum of 18 days by water is concrete proof that the returnees are determined to restart and to make Lumbala N'Guimbo habitable. What is necessary is for the Angolan Government and international organizations to create favourable conditions to ensure that basic facilities for growth are made available, including the construction of bridges on the Lumbala N'Guimbo to Luena road, a hospital,¹³ demining activities, water access points, schools, and negotiations with the Zambian Government for the facilitation of the entry of the Angolans to Zambia until such time as reasonably safe conditions have been created.
- Lumbala N'Guimbo is still closed to other parts of Angola and if the roads and the bridges are not constructed, life will continue to be difficult, especially for the returnees. The administrative centre depends mostly on Zambia for all consumables, which are expensive due to corruption. The mode of transportation is unsafe and

¹² In addition to the 18 days of travel by water.

¹³ 8,000 returnees by September 2004.

expensive, beyond the means of the returnees who need to resettle and reintegrate. This is a process that will take time and will need the cooperation of the local traditional leaders. Simple, adapted materials, in the forms of dramas, and case studies, should be developed to facilitate learning.

- The region produces crops that are considered of high value in other regions of the world; for example the mutete¹⁴ crop is used locally as food but used for medicinal purposes in Latin America. In addition, the area produces a lot of wood which is not fully exploited. Experts should be invited to the area to evaluate the economic value of such crops which may open new economic opportunities for Lumbala N'Guimbo and Angola as a whole.

¹⁴ Local language.

3. Capacity building

A six-day capacity-building session was organized; four days were dedicated to training the whole group and two days to training the resource persons.¹⁵ A training needs analysis was conducted in order to explore the women's level of experience and design training packages that would reinforce their existing knowledge. The majority of the trainees had experience from running businesses in Zambia and running family businesses of their own, in addition to the time spent at the community development centre. A sensitization seminar was run on four principal areas:

3.1 The sustainability concept

- Financial, organizational and technical sustainability.
- Orienting the community development centre activities towards sustainability (dressmaking, handicrafts and adult literacy classes).
- Managing the assets received through donation (the community development centre, the generator¹⁶ and the maize milling machine¹⁷ for income generation to guarantee financial sustainability (participatory approach was used).¹⁸

A session was run to determine the women's knowledge of the sustainability concept.¹⁹ The confusion of the word with management was evident. Thus a definition was provided to the women and the concept discussed on three levels (financial, organizational and technical), highlighting the interrelation amongst them and giving examples for each.

The principal objective of the session was to sensitize the women to re-orient their activities towards the market (market-oriented production) rather than as hobbies (which was then the case). The following exercise was undertaken in two groups, focusing on the following three areas:

- How to manage the centre's activities towards sustainability
- How to manage the centre's assets towards sustainability (the building, the generator and the maize milling machine that the women are yet to receive).

The outcome of the exercise is as follows:

(a) The centre's activities

Dressmaking: The women are aware of the existence of similar products in the market (ready-made clothes, second-hand clothes) and in order to be competitive they suggested producing a unique product that is in demand and which the market does not offer; thus the production of quality African dresses was made the main activity of the dressmaking section. These would be sold initially in Lumbala N'Guimbo and in nearby towns (Luena).

¹⁵ The seven elected management board members.

¹⁶ Donated by UNHCR.

¹⁷ To be donated by the Minister of Family Affairs and Promotion of Women in Angola.

¹⁸ Work in groups.

¹⁹ The languages of communication are English, Portuguese and Bunda.

Business diversification was also suggested, i.e., develop other income-generating activities. One of the possible activities identified after a survey by the women was the commercialization of cooking oil, a scarce commodity in Lumbala N'Guimbo. The production of other consumables would also be considered, based on the administrative area's market needs.

The women suggested a good recordkeeping system that would enhance the transparency and accountability of the various activities run at the centre. The profits made will be used to cover the various costs (direct and indirect costs) of the activities developed at the community development centre.

Handicrafts: Most of the suggestions listed above were also highlighted for the handicrafts activities. The women suggested a new intake of women and men²⁰ who have the potential to develop quality handicrafts at the community level.

One of the factors noted during the economic mapping exercise was the overpricing of the handicrafts products by some of the women. During the sensitization session the women were informed that setting the prices too high (market skimming) is only feasible if the product is new and substitutes have not yet been developed (possible only for a short term). Pricing should be done taking into consideration the prices and the quality of the same and similar products in other towns.

Adult education: This is one of the strategic areas that the women identified as being focal for the elimination of ignorance; hence they decided not to charge any fees in order to encourage the participation of as many women as possible. The goal is to train the same women or men who have benefited from the literacy classes to teach others.

The elected management board will also be responsible for the sensitization of the women and girls to matriculate at the centre for adult education at the various communes.

(b) The generator

The UNHCR has donated a generator to the community development centre that will allow other activities to take place at night. This will become the centre's property; as such, a plan was needed for the provision of fuel and maintenance. The following suggestions came up from the group exercise:

To make the generator operational, the women will borrow money from other activities to buy fuel. According to them, the generator has to be independent from the other income-generating activities and thus should generate its own income. It was proposed that language classes be held in the evening. In Lumbala N'Guimbo there are many returnees who speak English and no Portuguese, and those who speak Portuguese do not understand English; the centre will target these people for the night classes. The money generated from the activity will be used for the generator's fuel and maintenance.

(c) The maize milling machine

The staple food in Lumbala N'Guimbo is funji,²¹ made from flour which the women grind manually (which takes a maximum of four hours). There is no milling machine in Lumbala N'Guimbo and this donation is good news for the community. The women were promised the machine by the Minister of Family and Women Promotion (channeled

²⁰ Some handicrafts items are well made by men, thus the plea to integrate men into the centre.

²¹ Food prepared from maize or cassava flour; known in other African regions as shima, ugali, pap or sadza.

through the UNHCR). The machine will be under the direct management of the women. The following suggestions were raised on how to make it operational:

- All the women in Lumbala N'Guimbo, including members of the community centre, will pay for using the machine. The money generated will be used for maintenance costs, fuel and a subsidy for the machine operator and the night guard.
- Initially all the members will contribute an amount to buy fuel. After the stabilization of the financial situation, all the members will receive the services at a subsidized price.²²

To ensure the sustainability of the above micro projects, a sound financial management is essential. Therefore, a separate training session was held for the elected management board members on the necessary books for recordkeeping

3.2 The association concept

- Definition of an association
- Why an association?
- Revisiting the association's Constitution
- Voting (per the Constitution) to select board members (who will also act as resource persons in other communities/villages).

On the second day, the workshop used a participatory approach to explore the level of knowledge of the members on the concept of an association. There was a need to discuss this concept because the training analysis carried out showed that the community centre had the involvement of two main parties: first the Ministry of Women and Family Promotion, and KUKWAVA, the association run by the women. The first has tended to dominate the second, and for this reason this session was organized to highlight the basic concepts of an association: its advantages, structure, functions, the duties and rights of members and the duties of the seven members (executive commission) – before the election took place.

The session also explored the women's knowledge of the community development centre's Constitution (elaborated in March 2004). It was clear that only half of them had some knowledge, and information was provided for the benefit of those who did not. The women suggested an amendment to Chapter 8 (no. 6) of the Constitution²³ on the voting procedures. Initially it gave power to the association's coordinator and the vice-coordinator to nominate the secretary, the treasurer and three counselors. The suggested amendment was that the five posts be elected (coordinator, vice-coordinator, three counselors); these in turn would nominate the secretary and the treasurer.

It was clear from the spontaneous responses given by the women that the association concept was not new to them. Some of the reasons they gave on why they are members and participate in the various activities at the centre were as follows:²⁴

- To learn new things and skills at the centre;
- To exchange experiences with other members and participants;

²² This is one of the ways that would encourage the participation of more women at the centre.

²³ See the annex – the readjusted version.

²⁴ This was after generating discussion among them to see if the development centre had been created by UNHCR, and find out if they were just attending because they were "expected to".

-
- To gain access to information from the many participants (government workers, staff of non-governmental organizations, housewives, entrepreneurs).

On the second day, participation by the women was low (22)²⁵ and it was unanimously decided to postpone the elections to the third day (Wednesday) to secure the involvement of most of the women.

The elections²⁶ were held on Wednesday and the following members were elected:

Teresa Mussole	Coordinator
Joaquina Senda	Vice-coordinator
Maria Vitumbo	Counselor
Marta Likonge	Counselor
Rosa Kashara	Counselor

The above five board members nominated the following persons to occupy the posts of secretary and the treasurer:

Regina Ndango	Secretary
Edna Mayundo	Treasurer

After the elections, the members and elected officers were reminded of their duties and rights. This was repeated during the executive commission's separate sessions.

3.3 The micro savings and credit concept

- Introducing the accumulating and savings methodology
- Management and control of the process by the management board
- Implementation of the ASCA methodology in Lumbala N'Guimbo.

The micro savings and credit concept was introduced to the women at the community development centre on the second day of the sensitization workshop. It was repeated on Wednesday for the benefit of those who were not present on Tuesday.

The objectives of the micro savings and credit model:

- To establish a savings culture in Lumbala N'Guimbo,
- To facilitate micro loans which would serve as initial capital for business start-ups by women,²⁷ thus empowering them economically;
- To teach skills to women in business management, cash management and credit management.

The ASCA methodology is a savings and credit methodology based on the traditional savings system. It evolved from the ROSCA (rotating savings and credit associations) methodology. The micro credits are derived from the savings of the members, and this reinforces ownership and ensures that each member of the group assumes follow-up responsibility. The methodology is well developed in Kenya and has

²⁵ The Catholic Bishop of Moxico Province had visited the area; most had attended mass and arrived late for the session.

²⁶ See the results in the annex.

²⁷ There are no banks or financial organizations in Lumbala N'Guimbo engaged in savings and lending.

been adapted by ADEM²⁸ in Mozambique (Manica province) among women's groups, with positive results. It has been replicated in other districts and provinces.

Groups are normally composed of a minimum ten persons and a maximum thirty. They agree among themselves on the amount of the savings base – known as mandatory savings – which is determined by the purchasing power of the majority of the members. A member is free to save more than the base agreed upon and this is known as voluntary savings. All amounts saved can be lent out, and each member is allowed to borrow twice the amount of his/her savings. Members can save each month and those who have borrowed money reimburse it with a ten percent interest. The savings cycle takes a maximum of one year and the members are allowed to withdraw all their savings and fines; interest is divided on a ratio basis (i.e., according to the savings per person). Each member controls his/her savings through a passbook which he/she receives at the beginning of the cycle. The management board (the treasurer) also maintains monthly controls for the savings and credit.

After the sensitization session, the women were very eager to start and it was agreed that the first savings activity would start on 15 August 2004.

In addition to the sensitization session for the women members of the community development centre, an extra training session was held for the management board on the stages involved in the ASCA model. A demonstration was made on how they would fill the individual passbooks and the monthly savings sheet. The sheets would be the basis at the end of cycle for calculating the total savings per member and the total interest to be redistributed to the individual members. The management board members would be responsible for starting other saving groups in different communes within the municipality after gaining enough experience at the centre.

3.4 Basic business management concepts

- Reasons for business management
- Basic concepts (revenue, costing, prices and profits)
- Costing products and establishing prices
- Record-keeping.

This session was held to teach the members the basic business concepts of running a business with the aim of making profit, as well as record-keeping for sound financial management. This training was actually very basic due to the fact that the business manuals to be used for this purpose were not yet available as they had been retained by the customs officials. This session was used as a foundation for the second phase of the *Improve Your Business (IYB)* course.

The board members were also facilitated to enable them to open cash books for the control of the different micro-enterprise activities within the micro-projects.

²⁸ The Local Economic Agency of Manica Province, Mozambique, started its pilot project of micro savings and credit in Manica district with nine groups in 2002. The model has been replicated in four districts (Gondola, Vanduzi, Barue and Sussundenga) and at least 25 groups (900 individuals) are involved due to the advantages derived by the individual members.

4. Monitoring and evaluation

4.1 Management board

Five management board members were elected, who in turn nominated the secretary and the treasurer. An intensive session was held to remind them of their roles in the community centre, and to train them on the micro savings and credit model control and financial management control. These will be the persons who will replicate the sensitization campaigns in other communes. In addition to the training, materials for reference were provided for them to consult on the various interventions that were held.

4.2 Local staff

Local UNHCR staff were involved in all the sessions held at the community development centre. Special sessions were held for them²⁹ on the micro savings and credit model, the tool which was selected for use with the group,³⁰ and on the financial management system to be used by the women at the centre. Local UNHCR staff can follow up on the implementation of the micro savings and credit model and the financial system, as well as the other activities suggested by the members. The local staff will receive monthly activity and financial reports from the management board which will facilitate the identification of any gaps for further intervention.

4.3 Quarterly follow-up and evaluation visits

Quarterly follow-up and evaluation visits were recommended by the ILO/UNHCR staff to evaluate the performance of the administrative centre's activities and highlight further areas for assistance. Thus, it will be essential to make the first follow-up visit before the end of 2004. This visit will determine the frequency of succeeding evaluation³¹ visits. An impact assessment study could be conducted after a year (in August 2005).

²⁹ Administrative clerk (Katumba Kahilo José) and senior field clerk (Domingo Cairingue).

³⁰ Material for reference was also left with local UNHCR staff.

³¹ Based on local need (quarterly, half yearly or yearly basis).

5. Observations and recommendations

- Participation by the women in the sessions was low, unlike the first day when about 31 members attended. This was also noted during the celebration of African Women's Day: there were more men than women attending, regardless of the fact that in Lumbala N'Guimbo there are more women than men. Nevertheless, the sessions ran well and were uninterrupted, and some women were present in all the sessions. There is a huge challenge to be addressed, especially that of involving women in the various activities in the centre. This is because initially the community development centre had two "owners" or main managers – the government (Ministry of Women and Family Promotion) and the association itself, and the first one overlaps with the second. Thus, in order to correct the misconception of the executive committee, a lot of support from UNHCR and the ILO team is needed to perform its duties as per the constitution to the satisfaction of the members. A follow up mission by ILO and UNHCR later in 2004 should see to what extent the executive committee is performing, and the mission should deliver further knowledge or reinforcement if need be.
- Local UNHCR staff were included in all the ILO-led support activities so as to ensure that there would be continuous follow-up and support for the local community centre. This involvement of UNHCR staff was critical to ensure that the foundations have been laid. Training materials were also left and made available for consultation. It is recommended that the local staff send monthly reports to the UNHCR headquarters on the performance of the group, and provide their evaluation. This will help the ILO and UNHCR in planning the next steps.
- Five persons were elected for the posts of coordinator, vice-coordinator, and three counselors, who in turn nominated two persons for the posts of secretary and treasurer, as per the centre's Constitution. It is worth noting that the person elected for the coordinator's post is also the representative of the Ministry of Family and Women Promotion. This also creates some risk that the centre's activities might deviate away from the objectives and activities of the KUKWAVA association and favour the work of the Ministry. However, in order to avoid this happening the board members were reminded of the centre's objectives, and the fact that all women were welcomed to take part in the centre's activities regardless of origin, race, religion and political parties. This, however, will take some time and the coordinator should be guided and assisted to work towards this in good time, otherwise the centre will become – or be seen to become – the office of the Ministry of Women and Family Promotion. This is yet another important area that needs to be assessed and evaluated by the ILO-UNHCR follow-up mission.
- The members were sensitized on the need for sustainability of all the micro projects at the community centre and on the necessity to orient production activities towards the market which till then were undertaken only as hobbies. The need to acquire a safe in which to keep money was pointed out.
- Lumbala N'Guimbo is still closed to other parts of Angola and if roads and bridges are not constructed, life will be difficult especially for returnees. The administrative centre depends mostly on Zambia for all its consumables. The transportation mode is unsafe and expensive, beyond the means of the returnees; the challenge for humanitarian organizations is to create the foundation necessary for them to resettle and reintegrate without creating dependency. The activities at the community centre should be replicated in other communes, a task for the seven board members.

-
- The centre can develop activities that can generate income to operate the generator in terms of fuel and maintenance. The centre can be used to promote various activities which will empower the women, in addition to language classes and one additional activity could be the transmission of information to local residents and particularly to returning refugees. The need for media equipment including a television, video and a radio system was identified.
 - There are no male participants in the various micro projects, apart from in the literacy classes. As there are some activities that men are good at, especially handicrafts, the management board promised to add sensitization sessions for men to its list of activities planned for this year.
 - The region produces crops that are considered high value crops in other regions of the world. For example, the mutete crop, used locally as food, is used in Latin America for medicinal purposes. Experts should be invited to the area to evaluate the economic value of such crops which may open new economic opportunities for Lumbala N'Guimbo and Angola as a whole.
 - Training materials adapted for the activities in the centre, as well as materials for reference were left with the board members and with local UNHCR staff. These can be consulted to help in the implementation of the suggestions. Dramas and case studies can be effective means of transferring information to the community and these should be promoted and encouraged. For training purposes, the adapted materials should be simplified, giving practical examples for easy comprehension.
 - It is hoped that the UNHCR will inject money into the community development centre for micro credit purposes. The micro savings and credit model will serve as the basis for evaluating the centre's capacity. Visits to and evaluations of some of the local micro credit initiatives are recommended. One organization which can be consulted is the CAPDC (Centro de Apoio a Promoção e desenvolvimento de comunidades) in Luena. There have been some negative experiences of savings and credit schemes, where funds have been provided without any background preparation work with local communities and on local market opportunities. Everything goes well for a while, for as long as the international partner is around to support the savings and credit initiative. However, the process weakens and maybe collapses after the exit of the international donor partner. Experience shows that the solidarity group model functions best in such local rural communities, but this does not happen automatically and has to be backed by capacity building oriented towards the longer-term sustainability of the loan scheme.

6. Next steps

A follow-up visit by ILO and UNHCR later in 2004 is highly recommended to evaluate the extent to which the members have applied the knowledge delivered. The visit would also be used to supplement knowledge on the existing gaps identified at the time.

Local UNHCR staff could help by sending monthly reports to headquarters to be used for future planning various interventions and to inform on the performance of the centre.

The ASCA methodology, if understood and practiced as recommended, will help in providing initial capital for business start-ups. Local UNHCR staff should be consulted for further guidance on any difficulties encountered.³² The ILO should evaluate the performance after six months and reinforce this sector. The exchange of experiences could be organized for one or two members of the executive commission to countries or places within Angola with similar models to enhance learning.

This mission did not dwell in detail on the interlinkages of other cross-cutting issues like HIV, gender issues and violence against women, but it was clear that the elimination of ignorance through literacy classes is a priority. It is advisable to organize separate seminars on these issues in the future.

Basic management concepts were highlighted. It will be necessary to run a typical business management seminar for the same group in one year's time – by that time they would have field-tested the basic concepts introduced to them and new needs would have arisen in terms of new markets, systematic recordkeeping, and stock control. The ILO's SIYB manuals³³ could then be used during this session to enable the trainees to utilize them properly in activities in the community development centre.

The need for physical equipment such as a safe for the safekeeping of money was identified. It is also recommended that multi-media equipment such as a television, video and a radio system be provided to the centre for use in its information sessions.

³² The ILO consultant's email address: lynndonf@hotmail.com

³³ IYB is a materials-based course and there was no way to run a full seminar without the manuals that were then still held at the Luanda airport.

7. Follow-up activities recommended by the consultant

- Local staff who were included in the initial training should be involved in the follow-up activities (despite time constraints and a lack of interest on their part due to other priorities).
- A follow-up visit should be carried out by the ILO at the earliest opportunity to draw lessons from the pilot activities, evaluate the implementation of the project and review the new Executive Committee activities.
- Further capacity-building might be necessary.
 - a. Despite the election of a new Executive Committee, there appear to be some weaknesses in coordination and in the carrying out of predefined tasks, indicating that leadership skills would still need to be built upon. The role, duties and responsibilities of the new Executive Committee should be clarified. The ILO's support activities on capacity building for associations of women entrepreneurs should prove appropriate and useful for this context.
 - b. The returnees' business management skills should be strengthened further. Having been introduced to basic business management concepts, the returnees would greatly benefit from further training based on ILO's SIYB materials.

The ILO's international consultant has expressed her eagerness to continue her involvement in follow-up activities, but due to study leave she will not be available until October 2005.

8. Recommendations for the promotion of entrepreneurial culture

- Both women and men should be involved in entrepreneurship training, so that benefits would be experienced and visible on a community-wide basis.
- Follow-up sessions with those who had attended entrepreneurship training should be organized to find out whether the training had led them to become more actively involved in business activities, and if they have been able to improve any existing enterprise activities. They should be encouraged to put the theoretical knowledge that they had acquired during the training sessions into practice.
- Study visits to other provinces/countries (as appropriate and affordable) would provide a cost-effective way of further enhancing the returnees' entrepreneurship skills and promoting entrepreneurial culture.

Annex 1

Persons interviewed in Lumbala N'Guimbo

Organizations	Persons interviewed
UNACA	José Paulo Ligonja
MEDAIR	Marjolein Schep
IOM	Nathaniel Minga
Representative family and women promotion	Teresa Mussole
Members of Community center	Winie frida Sandra Josephina Teresa
Lumbala N'Guimbo's administrator	Julio Augusto Kwamba
MAG	Marcelo Cambame
WFP	Faustino Sandambongo
CAPDC	Venacio Antonio
Market place	Nataniel Josephina Marta Sr Jose Fambuko
Cayawe Port	The owners of the canoes (Joseph and David)

Annex 2

Voting process in Community Development Center

Lumbala N'Guimbo, 3 August 2004

Voting process for the Management of the Community Development center run by the women: Lumbala N'Guimbo administrative center

Elections were held as per the constitution developed in March 2004 and which was amended after going through the contents with the women on the 3rd August 2004 (chapter eight no. 6 on the voting process). Previously the constitution was giving all the power to the coordinator and the deputy coordinator to nominate the other five members of the board, which the women decided unanimously should be changed and all the persons should be selected through the voting system in exception with the secretary and the treasurer who should be nominated for these posts which require a person who can read and write:

The voting process was facilitated by the ILO capacity-building expert and the local UNHCR staff. Twenty one women participated in the voting process and the following is the outcome of the election:

Coordinator's post

Name of the candidates elected	Number of votes
Teresa Mussole	11 Votes
Joaquna Senda	03 Votes
Mary Musole	01 Vote
Mrs Kitonge	01 Vote
Edwina Magundo	01 Vote
Regina Mudinga	01 Vote
Regina Vihemba	01 Vote
Maria	01 Vote
Marta Likonge	01 Vote

Deputy coordinator's post

Joaquina Senda	07 Votes
Marta Likonge	03 Votes
Edna	01 Vote
Winnifrida	01 Vote
Mary Makunga	01 Vote
Beatrice	01 Vote
Sandra	01 Vote
Rosa Kashara	01 Vote
Blank votes	01 Vote

Counselor (Conselheira) post (1st post)

Rosa Kashara	04 Votes
Maria Musheke	03 Votes
Regina	03 Votes
Joaquina Senda	02 Votes
Maiundo	02 Votes
Beatrice	01 Vote
Sandra	01 Vote
Winniefrida	01 Vote
Khamisi	01 Vote

Lost vote 01 Vote

2nd counselor's post

Maria Vitumbo	07 Votes
Marta Likonge	04 Votes
Maria Musheke	03 Votes
Maria Chilumbo	01 Vote
Domingas	01 Vote
Regina Gango	01 Vote
Rosa Kashara	01 Vote
Teresa Musole	01 Vote
Blank votes	02 Votes

3rd counselor's post

Marta Likonge	06 Votes
Edna Mayundo	03 Votes
Mrs Katongo	01 Vote
Mariene Kawaha	01 Vote
Maria Vitumbo	01 Vote
Mariana	02 Vote
Maiundo	01 Vote
Maria	01 Vote
Sandra	01 Vote
Joaquina	01 Vote

The voting process was conducted in such a way as to allow the women to vote for each candidate at a time and after voting for the five persons the outcome was announced to them.

The five management board members elected nominated the following two persons for the secretary and treasurer posts:

Regina Vihemba Ngango	Secretary
Edna Mayundo Catongo	Treasurer

Thus the Community development management board is composed of the following persons:

Teresa Mussole	Center's coordinator
Joaquina Senda	Center's deputy coordinator
Regina Vihemba Ngango	Secretary
Edna Mayundo	Treasurer
Rosa Cashara	Counselor
Maria Vitumbo	Counselor
Marta Likonge	Counselor

In addition to the management board the following persons were nominated to be responsible of the various micro projects at the center:

Maria Musseka	Dress making department
Maria Dorotia	Alphabetization and sports
Eunice Cassova	Horticulture
Camiji Tchalula	Handicrafts
Judite Muquena	Honey production
Amelia Mucumbi	Agriculture

Annex 3

ILO/UNHCR partnership Lumbala N'Guimbo gestão financeiro

Centro de Desenvolvimento Comunitario

Financeira (Centro de Desenvolvimento Comunitario)
Lumbala N'Guimbo

Os seguintes livros de controle são importantes:
No inicial seria melhor manter os livros de diferentes projectos separadamente.
Esta tarefa será de Tesoureira e poderá ser apoiada pela uma pessoa (conselheira)

Exemplo:	1.	Costura
	2.	Artesanato
	3.	Mel
	4.	Curso de Linguas
	5.	Horticultura

Aconselho o seguinte modelo do controle financeira para todos os micro projectos :
O centro precisará um cofre para guardar as receitas dos diferentes micro projectos:
Isto significa um guarda no tempo noturno.

Moeda : Kwanzas

Data	Nr. Ref	Descricao	Entrada	Saida	Saldo
Janeiro 2004					
01.01.2004	1	O dinheiro na caixa<	1,000	500	1,000
01.05.2004	2	Compra de panos			500
01.10.2004	3	Venda de um fato africana	1,500	300	2,000
01.12.2004	4	Compra de linha e botoes		1,500	1,700
15.01.2004	5	Compra de panos	4,500		200
25.01.2004	6	Venda de tres fatos		1,500	4,700
30.01.2004	7	Pagamento de guarda			3,200
Fevereiro 2004					
02.01.2004	7	Dinheiro transportado de Janeiro	3,200		3,200

Artesanato

Data	Nr. Ref	Descricao	Entrada	Saida	Saldo
Janeiro 2004					
01.01.2004	1	O dinheiro na caixa<	1,000		1,000
01.05.2004	2	Compra de linhas		200	800
01.10.2004	3	Venda de artesanato	700		1,500
01.12.2004	4	Compra de cores		300	1,200
15.01.2004	5	Vendas de artesanato		300	900
25.01.2004	6	Vendas de coisas artesanais	1,000		1,900
Fevereiro 2004					
02.01.2004	7	Dinheiro transportado de Janeiro	1,900		1,900

Relatorio financeiro (Mes de Janeiro 2004)

Este tem que ser elaborado mensalmente e todos os micro projectos teram que ser incluindo para permitir controlar a situação financeira do centro de Desenvolvimento comunitario.

Detalhes	Entrada	Saida	Saldo
Costura	7,000	2,300.00	4,700.00
Artesanato	2,700	400.00	1,900.00
Total	9,700	2,700	6,600.00

A situação financeira só mostra o montante de dinheiro que o centro possui más nao mostra se os micro projectos estão a lucrar ou a perder e por isso o outro relatorio financeiro que mostra a lucradidade do negocio terá que ser elaborado Relatorio financeiro de venda e custo (Profit nd loss Account) :

O seguinte é o exemplo simples deste relatorio.

Nota : Costura Baseada no registo encima

Vendas de Mes de janeiro

Venda de um fato	1,500
Venda de tres fatos	4,500
Total de vendas de Janeiro	6,000

Custos Directos

Compra de Panos	500
Compra de linhas e panos	300
Compra de Panos	1,500
Total custos directos	2,300

Custos Indirectos

Salario de guarda	1,500
Total custos indirectos	<u>1,500</u>

O seguinte relatório mostrará o se o negócio esta a rende ou nao:

	Detalhes	Valor (Kwanzas)
	Vendas	6,000.00
Menus (-)	Custos Directos de Material	2,300.00
Menus (-)	Custos Directos de Mao de obra	0.00
	Lucro Bruto	3,700.00
Menus (-)	Custos Indirectos	1,500.00
	Lucro Liquido	2,200.00

Annex 4

Definições de conceitos basicos no negócio

Custos : O valor usado para investir no negocio . Por exemplo na actividade de Costura precisamos de Panos, linhas butoes, para cuzer fatos ou roupas e por isso o dinheiro usado para adquirir esses materiais é um custo para o negocio.

Preço : O preço é um valor que estabelecemos aos nossos produtos para venda. Por exemplo o preço de um fato é 1,500.00 Kwanzas.

Lucro: é um ganho para o negocio e uma pessoa pode ganhar só se o preço de venda é superior aos custos de produto.

Perca: É uma perda no negocio e isto acontece quando o preço de venda é inferior dos custos do produto a ser vendido.

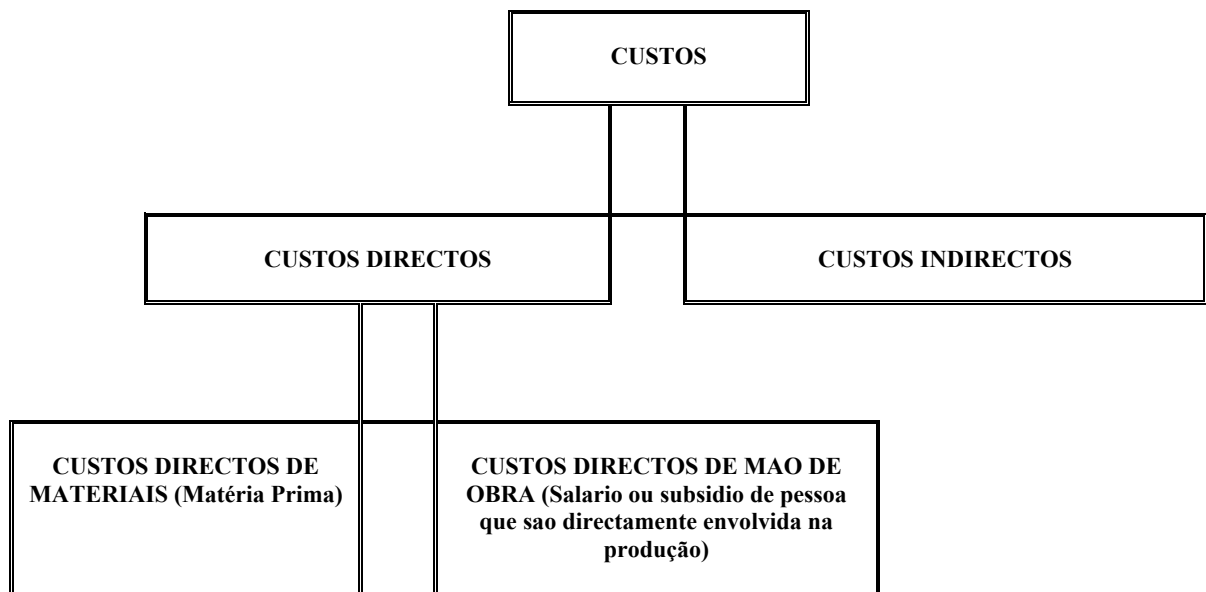
Custos no negócio

Todos os negocios tem custos e por isso temos que conhecer os custos para estabelecer os preços de venda para podemos lucrar.

Ha dois tipos de custos no negocio: custos directors e custos indirectos.

Custos directos : Sao custos relacionados directamente com a produção: Uma coisa que sem esse nao é possivel ter o produto final. Na costura sem pano nao é possivel ter um fato, e por isso todos os custos relacionados com a compra dos panos para cuzer a roupa é um custo directo. Exemplos de custos directos (Matéria prima, custos directos de mao de obra)

Custos indirectos : São custos que nao sao relacionado directamente com a produção. Esses custos sao importante por que sem eles nao seria possivel produzir ou adquirir a materia. Exemplo de custos Indirectos : Custos de transporte , pagamento de salario de guarda, compra de cadernos de apontamentos, compra de combustivel para o gerador para facilitar a costura durante a noite.



CUSTOS TOTAIS DUM PRODUTO = CUSTOS DIRECTOS + CUSTOS INDIRECTOS

Annex 5

Constituição Para Associação Kulipandakana kwa Vanakazhi Preâmblo

Recordando os acordos de bicepes de 31 de maio de 1991, o protocolo de Lusaka de 20 de Novembro de 1994, o Memorando de entendimento de 4 de Abril de 2002 e os dois decretos do Conselho de Ministros Nº 01/01 e Nº 79/02, que deram por fundamentos a reconstrução e reconciliação nacional baseado em paz, estabilidade, democracia e promoção do desenvolvimento social e económico em Angola;

Convencido de que ambos homens e mulheres jogam um papel vital na promoção e manutenção de paz e o desenvolvimento de si próprios, suas famílias e comunidades;

Reconhecendo que a República de Angola elaborou legislação para salvaguardar liberdades fundamentais e direitos humanos, especialmente, a Constituição Angolana em que estão consagrados os direitos de todos os cidadãos para formar associações o princípio de igualdade e não discriminação, o Código Civil e lei de Associação que, mais além, estes direitos garantem;

Notando o envolvimento da República de Angola na Comunidade de desenvolvimento da África Austral (SADC) que adoptou a Declaração sobre Género e Desenvolvimento e seus suplementos sobre a Prevenção e Eradicação da Violência contra Mulheres e Crianças;

Consciente de que a República de Angola é membro de Organização da Unidade Africana em que instrumentos dos direitos humanos, adaptados ao contexto Africano desenvolveram, particularmente a Carta Africana sobre Direitos do Homem e dos Povos, seu Protocolo sobre Direitos das Mulheres em África e a Carta Africana sobre Direitos e Bem-estar da criança.

Capítulo 1 **Artigo 1** **(Informação Geral)**

1. Associação adopta o nome Kulipandakana Kwa Vanakazhi, abreviado por KUKWAVA neste dia **18 Março 2004**.
2. KUKWAVA foi fundada em concordância com a Lei da associação No 14/91 com o permanente carácter e uma identidade judicial com uma administração autónoma e adesão voluntária visando a utilidade pública.
3. KUKWAVA é não-política e uma associação não-governamental trabalhando para a emancipação dos direitos das mulheres e meninas.
4. KUKWAVA funcionará no Município dos Bundas, Província do Moxico.

Capítulo II **Objectivos e Princípio Orientadores** **Artigo 2**

1. Capacitação das Mulheres
 - A. Proporcionar oportunidades educacionais, que possibilita mulheres e meninas para melhorar saúde delas e da suas famílias, situação económica e social.
 - B. Implimentar e desenvolver projectos que dão oportunidades económicas às mulheres e meninas.
 - C. Colaborar com grupos de comunidade sobre os direitos de mulheres e meninas promovendo os seus valor igual na sociedade.
 - D. Diminuir incidentes de violência baseada no sexo e género trabalhando para sua eliminação e desenvolver sistemas para responder aos incidentes de violência baseada no sexo e género.

-
2. Apoiar paz, reconciliação e desenvolvimento em Angola
 - A. Aderência equitativa independente da raça, língua, sexo religião , opinião política ou outra, origem social, nascimento ou outra situação.
 - B. Notando as discrepâncias em níveis de diferentes famílias afectadas pela guerra e aquelas que resultam em tempo de paz devido á limitação de oportunidades educacionais nas comunidades rurais, facilitar a transferência de habilidades e conhecimento entre membros.
 - C. Unir Pessoas de diferentes famílias afectadas pela guerra através de oportunidades educacionais conjuntas e actividades de geração de recursos.
 - D. Criar um forum onde os membros possam devater sobre assuntos relaccionados á paz, reconciliação e desenvolvimento e, adoptar conclusões para implimentação e/ou advocacia com autoridades tradicionais e governmentais.
 3. Desenvolver relações com o Ministério de Família e Promoção da Mulheres Outras Organizações com objectivos similares.
 4. Desempenhar em quaisquer outros objectivos consistentes com o espírito desta Constituição.

Capitulo III **Qualidade de Sócio** **Artigo 3**

1. Todos os indivíduos que atingirem os dezoito(18) anos de idade e, sendo responsáveis, são elegíveis para fazer parte da KUKWAVA independentemente de sexo, raça, Língua, religião, opinião política, origem social, nascimento ou outra situação.
2. A comissão Executiva é responsável de rever, periodicamente o tamanho da associação com o proposito de admitir novos membros. Depois de se determinar o solicitudes, far-se-á um anúncio público. Pessoas interessadas que , Possuem as condições descritas no numero 1 devem entregar a sua solicitude escrita, indicando suas interes e a contibuição que possam trazer á associação. A Comissão Executiva é responsável por deteminar a admissibilidade dos requerentes e informá-los das decisões tomadas e por que das mesmas.
3. Os membros podem renunciar entregando suas intenções de abandonar a associação por escrito que podia ser emediatemente efectivado. Contudo,se o membro que vai desistir faz parte da Comissao Executiva, então deve ele notificar a associação um mês de antemão para possibilitar eleição dum outro membro para substituição.

Artigo 4 **(Direitos)**

1. Direitos dos membros inclui:
 - A. Participação nas reuniões gerais
 - B. Designação e votação para membros da comissão executiva.
 - C. Em com o artigo 7,numero 4 ser nomeada e servir como membro da comissão executivo.
 - D. Pariticipar nas actividades desempenhadas pela associação e beneficiar se dos rendimentos e propriedade obtida em mome da KUKWAVA conforme as regras estabelicidadas para sua implimentação e/ou uso.
 - E. Apresentar sugestões , propostaas e análises que sejam relevantes no desempenho dos objectivos da associação.
 - F. Receber informação periódicamente sobre as actividades da associação e situação financeira.
 - G. Convocar uma reunião especial em consulta com a comissao Executiva
 - H. Não sofrer sanções nenhuma sem primeiro ser ouvido em processo organizado com garantias de recurso e não sofrer nenhuma sanções julgadas injustas.

Artigo 5 **(Deveres)**

1. Responsabilidades dum membro inclui:
 - A. Tornar-se familiar com esta Constituição e promover a sua aderência e os princípios referenciados;
 - B. Voluntarizar um tempo razoável para ajudar na manutenção do edificio do centro comunitário e/ou a implementação de actividades para assegurar a sustentabilidade da associação.

-
- C. Respeitar propriedades da KUKWAVA e o uso de acordo com as regras;
 - D. Assistir reuniões em que fôr convocada.
 - E. Observar o princípio de não desctimação.

Artigo 6 (Sanções)

1. Os membros de associação que não cumprem com as suas obrigações estatutárias ou violar os objectivos e programa da associação com intenção de prejudicart e dengrir o nome de associação fica sujeito às seguintes sanções:
 - A. Conselho
 - B. Censura Pública
 - C. Suspensão temporária
 - D. Demissão das funções
 - E. Explusão na Associação
2. A plicação de qualquer sanção prevista no numero anterior dependerá da gravidade da infracção e numero das vez cometida pelo sócio.
3. As Punições previstas nas linhas d, e, & f só serão válidas após a deliberação da Comissão Executiva e dos membros.
4. O membro sancionado tem direito de recorrer ou solicitar por todos os meios (excepto violentos) que lhe permitam apresentar a sua defesa ou reabilitação, sendo este último direito poderá ser adquirido num espaço de três anos.

Capitulo IV Comissão Executiva Artigo 7 (Composição e Funções)

1. KUKWAVA será pesidida por uma Comissão Executiva de sete (7)membros.A comissão Executiva admnistrará as actividades da associação de acordo com esta Constituição.
2. Os membros da comissao Executiva e suas funções são seguintes:
 - A. Coordenadora: Preside reunioes, convoca reuniões da comissão,gere todos os projectos e propriedade da associação, cria comissões sempre que for necessário bem como a assistencia de gerencia a todos os projectos, avalia possíveis novas actividades para associação, assina documentos em nome da associação, atribui tarefas conforme e censura membros incluindo membros colegas do executivo por falta de observância às regras da Constituição.
 - B. Coordenadora Adjunta: apoia a coordenadora nas funções supracitadas e actua em substituição da coordenadora perante a ausência desta.
 - C. Secretaria: Prepara minutas, gere correspondências a receber e a enviar, informa membros sobre as reuniões, mantem arquivos pra todas as outras actividades anteriormente alistadas, ajudar em preparar cartas de requerimento e desistência e dar esclarecimentos necessários sobre declarações e decisões anteriores.
 - D. Tesoureira: Controla fundos,mantem arquivos e faz avaliações financeiras de novas actividades possíveis.
 - E. 3 Conselheiras: Apoiam a secretária e tosureira nas funções supracitadas ou qualquer outras tarefas qua a coordenadora pedir.

Artigo 8 (Eleições)

1. Posições da Comissão Executiva serão escolhidas via eleição geral dos membros, através de voto livre, justo, directo, igual e secreto.
2. Uma Comissão Eleitoral Organizará e gerirá a eleição. Esta Comissão será formada pela comissão que redigiu a Constituição para a primeira eleição e pela comissão Executiva para, daí esforçando para manter a continuidade. A mesma pode convidar outras instituições que poderão servir de observadores.
3. Membors da comissão eleitoral desempenharão suas funções duma forma neutra e imparcial. São seguintes as responsabilidades específicas:

-
- A. Implementar todas as medidas necessárias para assegurar que as eleições sejam livres e justas:
 - B. Desenvolver procedimentos para a condução das eleições garantindo, tão melhor quanto possível, a privacidade dos membros que têm dificuldades em ler e escrever
 - C. Propôr e forjar as medidas atinentes á segurança das urnas e ordem pública durante a eleição.
 - D. Organizar cabines de votos
 - E. Organizar e gerir a votação, contagem dos votos e anúncio dos resultados e:
 - F. Monitorar e, se necessario fôr, determinar accões apropriadas para qualquer incidented de irregularidades eleitorais.
4. Devem ser candidatas à posição da Comissão Executiva femininas que atingam trinta(30) anos de idade e que tenham um carácter de reputação e qualidades conhecidas de liderança e/ou outras habilidades necessárias.
 5. Designações para a comissão executiva serão feitas em reunião. Será aceite um total de dez (10) nomeações .
 6. Os membros elegerão indivíduos para Comissão Executiva: A Coordenadora, a coordenadora adjunto e as três(3) conselheiras . Esta grupo eleita de 5 (cinco) pessoas será responsável de determinar quem que da (com habilidades) para a posição de Secretaria e a tesoureira.
 7. Necessidades para novas eleições será determinada por voto de confiança a ter lugar uma vez por ano numa reunião geral. Um membro da Comissão Executiva pode servir durante 3 anos de mandatos, e separado por um período de 2 anos, poderá ser reeleito.

Capítulo V

Reuniões

Artigo 9

1. A Comissão Executiva reunirá uma vez pro mês para rever a situação de actividades . pode determinar as regras dos seus procedimentos.
2. Reuniões gerais terão lugar de três em três meses para informar os membros da situação das actividades e procurar a contribuição dos membros. Sessões adicionais podem ser convocadas na base de necessidade em coordenação com a Coordenadora. A Comissão Executiva pode determinar regras para estes procedimentos com concorrência de dois terço dos membros.

Capítulo VI

Actividades e Propriedade

Artigo 10

1. Desempenho de novas actividades e compras caras de propriedade, abrangendo a terra, bens móveis e bens imóveis, devem ser aprovadas por dois terços de todos os membros.
2. Toda a propriedade dada ou comprada por KUKWAVA será propriedade da associação e, se possível , procurar-se à um título de propriedade em nome da associação.
3. A Comissão Executiva deve desenvolver critério para a participação nas actividades e regras para a gerência e manutenção de tal propriedade com a concorrência de dois terços de todos os membros.
4. A comissão executiva pode empregar pessoal se necessário determinar e financeiramente exequível. A comissão Executiva será responsável de gerência desse pessoal membros.

Capítulo VII

Artigo 11

1. KUKWAVA pode, com concorrência de dois terços de todos os membros, estabelecer ligações com ministérios do governo e agências e associações /organizações nacionais e internacionais com objetivos similares.

Artigo 12

(Símbolo)

1. O simbolo da KUKWAVA será um círculo de mulheres de mãos dadas, incluindo gemininas grávidas e mães com seus bebês nas costas.

Artigo 13
(Emendas)

1. Esta Constituição poderá ser emendada por um membro entregando por escrito uma proposta à comissão Executiva que, depois de uma revisão da proposta, será entregue a todos os membros para votação. Será adoptada quando dois terços de todos os membros acharem necessário.

Artigo 14
(Dissolução)

1. Actuando em concordância com a Lei de Associação N° 14/91, KUKWAVA pode dissolver-se quando dois terços de todos os membros acharem necessário.
2. Se a disposição acima tivesse que acontecer, todas as propriedades da KUKWAVA deveriam ser vendidas com partilha exacta do resultado da venda entre membros.

Adaptado no dia 18 Março 2004

Annex 6

O Centro de Desenvolvimento Comunitario de Lumbala N'Guimbo

A Caderneta das poupanças e crédito

Nome do Membro _____

Bairro _____

Data / Date	Poupança / Savings	Credito / Credit	Rebolsos / Repayment	Juros sobre o credit / Interest on credit

É importante guardar esta caderneta cuidadosamente / This is an important document and you should conserve it well for your own control.

For the use of the Management Board / Para o uso de comissao de gestão

Total Poupança de dia / Total savings _____

Total reembolsos + Juros+ poupanças / Total Reimbursement + Interest+ the days savings _____

Data / Date	Nome dos membros / Names	Poupanças / Savings	Credito / Credit	Reembolsos / Reimbursement	Juros sobre o credito / Interest on credit

O nome de gestora de dia / Name of the person in charge of the Savings control and registration:

**ILO-UNHCR Partnership
through
Technical Cooperation**

**Marratane-Nampula
Mozambique**

**Report on training and capacity building
of female refugees**

**edited by
ILO's WEDGE team, SEED
in association with ILO/CRISIS**

**Conducted during
26th August – 1st October 2004**

Namsifu Nyagabona
International Consultant

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It is my hope that the work carried out will bring good results.

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Acronyms

ADELNA (Port.)	Local Economic Development Agency of Nampula
AMR (Port.)	Rural Women’s Development Organization of Nampula
BDS	Business Development Services
GYBI	Generate Your Business Idea
ILO	International Labour Organization
INAR (Port.)	National Refugee Support Institution of Mozambique
MFI	Micro-finance organization
NGO	Non-governmental organization
PEC	Personal Entrepreneurship Characteristics
SEED	Small Enterprise Development programme
SIYB	Start and Improve Your Business
SYB	Start Your Business
UNHCR	United Nations High Commissioner for Refugees
WEDGE	Women’s Entrepreneurship Development and Gender Equality
WRI	World Relief International

Executive summary

The main objective of ILO UNHCR partnership activities in Marratane Camp (Nampula Province, Mozambique) is the socio-economic empowerment of the women of the refugee community. The project activities were implemented with the assistance of ILO consultant Namsifu Nyagabona, whose assignment involved carrying out a background assessment involving an economic mapping, analysis of gender relations, and needs assessment of the target group, as well as building the refugees' capacity on entrepreneurship and gender equality.

The economic mapping exercise that was undertaken prior to the training interventions revealed that many of the refugees were involved in numerous economic activities, including trade, manufacturing and processing, agriculture and livestock farming, and services. Problem areas identified by the consultant were a general lack of entrepreneurship skills and a lack of financing due to high loan default rates in the past.

The analysis of gender relations in the camp showed that due to traditional gender roles, characterized by a high degree of inequality between women and men, the women in general are not involved in entrepreneurship or other income-generating activities. The men initially reacted negatively to the fact that the programme was originally targeted at women only. Training sessions were thus held to enhance the residents' awareness of gender issues and to bring about a change in the residents' (negative) attitudes towards women's entrepreneurship and economic empowerment.

The focus of the project was on developing the target group's entrepreneurship skills. A Training of Trainers (ToT) session was organized for 9 resource persons (4 women and 5 men). These resource persons then worked with the consultant to provide training for 40 selected women refugees. Twenty of the selected participants had had no previous entrepreneurial experience; they were thus offered *Generate Your Business Idea* (GYBI) training. After this, all the participants (in two groups of 20 women) were given *Start Your Business* (SYB) training. At the end of the training, the women elaborated business plans. In order to secure family support for the future business activities, efforts were made to include the husbands of the women participants in the training programme.

To maximize the impact of ILO's supportive intervention with UNHCR, special emphasis was given to promoting collaboration with partner organizations. A roundtable discussion was held with government representatives and other development organizations to explore possible forms of future cooperation. Linkages to credit institutions were seen as particularly vital for enhancing the impact of the project and to ensure the financing of the business plans that had been produced as a result of the training.

The training was highly appreciated by the refugees, and there were demands from men and young women and men to extend the training beyond the selected groups of women refugees. Future activities envisaged thus should include training and support over a 3-year period for a further 1,000 refugees (500 women and 500 young men and women) with the collaboration of the resource persons. The ILO consultant will monitor these interventions, and ILO and UNHCR will evaluate the work accomplished. Three years from the inception of the project, impact assessment will be carried out using baseline data collected by the consultant at the start of the intervention.

A. INTRODUCTION

Women's entrepreneurship and gender equality are part of the focus of the ILO-UNHCR partnership. This is aligned with socio-economic empowerment of women with the objective of enabling potential and existing small-scale women entrepreneurs in the Marratane camp in Nampula, Mozambique, to start viable businesses and increase the profitability of existing individual family/household-based economic activities.

In an effort to reach these objectives, a number of activities have been carried out based on the ToRs (terms of reference).

The terms of reference

The consultant was requested to accomplish the following activities:

- 1) Conduct field level consultations:
 - Conduct a basic level local economy mapping exercise to identify viable business sectors and potentially viable sectors for development.
 - Find out the situation of prevailing gender relations, with a view to encouraging male support for training and development activities that mainly target women.
- 2) Identify potential resource persons;
- 3) Identify economically active and potentially economically active women and families (and their business activities) in the community;
- 4) Draw suggestions for impact indicators relevant to the characteristics, situation and needs of the target groups from the findings in 1 and 3 above;
- 5) Carry out an initial baseline survey with reference to these indicators;
- 6) Train resource persons;
- 7) Conduct initial adaptation and preparation of training materials in association with potential resource persons;
- 8) Prepare suggestions for materials and methods that can be used to promote entrepreneurship as a means of contributing to greater gender equality and economic empowerment for women.
- 9) Adapt existing entrepreneurship training materials to suit the target groups;
- 10) Prepare and conduct training programmes for potential and existing women entrepreneurs;
- 11) Prepare mechanisms and carry out appropriate training for monitoring and evaluation.

B. REPORT ON ACTIVITIES

1. Economic mapping and gender relations

In Nampula I was received by Ms. Olivia Shannon who briefed me about the camp and the type of people I was going to work with.

She introduced me to the rest of the UNHCR Nampula staff, the Field Officer, the Field Assistant, the Community Service Officer and the Protection Officer from Maputo. She also introduced me to the INAR staff (INAR is a national institute dealing with refugee support). I was introduced to the delegate of INAR, Mr. Musera, the Programme Officer, Mr. Damasco, the Protection Officer, Mr. Bila, and the Camp Administrator, Mr. Aderito.

Brief discussions were held with the above persons, and the general feeling was that gender discrimination is prevalent in the camp due to cultural reasons.

With Ms. Shannon's assistance I managed to meet the World Relief International (WRI) Project Coordinator in Northern Mozambique, Mr. Moses A.D. We had a long conversation and he described WRI's experience with the refugees in the camp. He alerted me on bad loan repayments by those who received loans. High default rates had led to stopping loan disbursements, as they had impeded the proper functioning of the revolving fund.

He said the refugees had been given the opportunity to engage in poultry farming. WRI bore all direct costs, including chicken feed and medicines, and took on the responsibility of looking for a market when the chickens were ready to sell. Groups of refugees were invited to get on-the-job training and at the end divide the profit amongst the group members in order to start their own farms. Even after the refugees had acquired their own farms, WRI continued its support, notably by providing chicks and financing all other direct costs. Many joined the groups and started the poultry farming training. However, when the chickens were ready, some of the refugees claimed that they could not sell many, as some had apparently gotten lost. There were no good reasons for this. Others said that they sold for credit but could not be paid. Such reasons did not sound very business-like.

Mr. Moses outlined his observations on the refugees' attitudes. He believes that the refugees either think the money they have been given is for help purposes, and need not be repaid, or that they have not the required entrepreneurial skills to run businesses. To him, the latter holds strong because even though they had not repaid their loans, no substantial improvements had taken place in their businesses. He said WRI had been providing loan management skills, but that no business management skills had been offered to the entrepreneurs. He also remarked that, due to their ethnic culture, the women in the camp "do not like working".

The above situations can be largely attributed to the prevailing gender relations and to the general lack of entrepreneurial skills in the camp. The women will not strive for better business results because their attitudes are not geared to do business, but rather to try to obtain benefits through other means. Women are said to be arrogant when they get resources in their hands. Because of this, those women who will not want to be seen as "arrogant" by their husbands will humble themselves by submitting anything they have in their possession and demonstrating that they remain loyal to their husbands.

1.1 Economic Mapping

My first day in the camp began with an exchange of refugee ration cards exercise. The exercise aimed at getting an exact number of refugees in the camp for food distribution purposes. The official number is yet to be announced, and so I will refer to the estimated number.

The walk around Marratane camp showed that the refugees are engaged in numerous economic activities. The activities vary from trade, manufacturing and processing, agriculture/livestock to services.

The trade sector consists of retail shops and market stalls. The main buyers for the retailers are the residents of the camp, estimated to be around 4,000, and a few Mozambicans passing through the camp. Many of the shops have been set up with the help of a loan secured from WRI (World Relief International). As the shops are small and sell the same kind of commodities, there is a relatively high level of competition among them. Twenty-five shops were spotted. One market operates daily. The stalls sell green vegetables, fish, flour and other farm produce. Vendors also pass through the camp streets, selling commodities that are not available in the market and shops, such as shoes, used clothes, handbags, etc.

The manufacturing and processing sector is represented by tailors and bakers. They too, target buyers in the camp. The tailoring enterprises are mainly owned by women, although many of the business operations are carried out by their husbands. Bakery, on the other hand, is mainly performed by women but owned by men.

In agriculture the following can be seen growing in the mashambas:³⁴ cabbage, spinach, eggplants, ladyfinger (okra), maize, beans and tomatoes. Other crops cultivated include cassava, potatoes and green bananas. WRI has built a dam for irrigation purposes. The mashambas are owned by a few refugees.

In the livestock sector, the main activities are poultry-, duck-, dove- and goat-keeping. WRI has trained groups of refugees in poultry farming. Some of the refugees have used the profits to buy goats from the villagers. They sell the meat and “nyama choma”, a famous African barbeque dish, in the camp.

The services provided in the camp consist mainly of a hairdressing salon, a bar which serves a local brew, video shows and music, bicycle repair, knife sharpening and electrical services.

The following table shows different businesses located in Marratane Camp as recorded during the walk:

³⁴ Mashambas – Kiswahili name for a farm.

Businesses in Marratane Camp					
Retailers	#	Manufacturers and small farmers	#	Service Providers	#
Bread & bun sellers	34	Vegetable farmers	44	Nyama choma	6
Small shops	25	Poultry farmers	18	Bicycle repairs	5
Fruits and vegetable roadside vendors	24	Tailors	13	Bars	5
Market stalls	21	Furniture and wood fittings makers	5	Entertainment	5
Small items roadside dealers	18	Bakery	4	Hair salon	4
Charcoal vendors	5	Charcoal makers	3	Electrical services	3
Used clothes roadside vendors	3	Sign makers	2	Nursery school	2
Farm supply stores	3	Goat keeping	1	Equipment maintenance	2
Clothing & shoe sellers	2	Guinea fowls	1	Knife sharpeners	2
Butchery	2	Duck	1	Plumbers	1
Dried baby food	1	Mat and wall hanging makers	1	Doctors	1
Grocery stores	1				

As shown in the table, many of the inhabitants engage themselves in retailing different items in small stores and in the market. To expand their business they should widen their market to Nampula city and Nakala town. As only small quantities can be purchased in the camp, opening a wholesale shop to catch the retailers' market could prove highly successful.

The camp is located in an area through which daily commuters pass. The inhabitants commute easily to Nampula city, which is the third largest in Mozambique. As it is a growing city, it provides a good place for business for the refugees. The return fare from Marratane to the city of Nampula is 30,000 Mts (equal to 1.25 US\$). There are daily flights from Nampula to Maputo, the capital of Mozambique. This opportunity can be used to expand markets, even involving trading across borders.

Nakala town is also a growing one, and many businesses could be established there. There are daily commuters to Nakala, and a return fare costs 120,000 Mts (5 UD\$).

The following table shows possible businesses that can be run in Marratane:

Retailers	Manufacturers and small farmers	Wholesalers	Service Providers
Clothing & shoe sellers	Poultry and Egg farming	Dried goods for shop owners	Hairdressing
	Crafts, basketry, drums	Chicken feed	Shoe repair
	Weaving and dyeing, batik	Ropes and sacks	
	Mat and wall hanging making	Fertilizer and farm goods	
	Dairy farming		
	Mushroom farming		
	Vegetable farming		
	Tailoring		

Comments

The Congolese art of tailoring could offer many business opportunities, but these have not been exploited by the tailors in the camp thus far. For example, there are no Kitenge³⁵ dresses in Nampula market. Refugee women could make Kitenge dresses in the camp and find a stall in the market to sell and advertise. They would need to know the purchasing power of the market they are targeting and set reasonable prices. They could start with materials available in Mozambique or import from Tanzania. Tanzanian kanga, of which there is an ample supply, could be used to make kitenge dresses.

There is also potential for developing business in agriculture. WRI has recently established a market for paprika, but so far no one has taken the initiative to take advantage of the opportunity.

Other possibilities in the agriculture sector might include growing rice and mushrooms. The fact that neighbouring Mozambicans grow rice suggests that there might be scope for the refugees in the camp to do the same. The environment is ideal for rice production, as the camp is located in a valley. Rice production is very labour-intensive, but the output is significant and the post-harvest handling is easy. As rice is attacked by birds, a fairly large number of the refugees should ideally get involved in rice production in order to allow for a joint effort in guarding the fields.

Mushroom, due to its relatively high protein content, is another interesting alternative. It can easily be grown at home. Compared to other crops, it also requires very little space. If women refugees get training in mushroom production and processing, they could develop a business out of it while at the same time improving the nutritional health of their families.

The vegetables grown in the camp are needed in Nampula market. The supply of vegetables in Nampula market is inadequate, as by 10 o'clock in the morning everything is sold. The women need to study this market and establish linkages with sellers in the market.

However, the feeling of insecurity that is generated by the problem of theft in the mashambas discourages the refugees in the camp from getting involved in farming activities. This was the main reason cited by one of the women interviewed when asked why she did not want to engage in farming. In order to rectify the situation, the police have been asked to strengthen the patrol around the camp.

Women tend to be trusted in a business context, and they would gain much from forming a women's group and obtaining WRI support. Joint efforts would allow them to keep large numbers of poultry, for example, that they could sell in Nampula town. Training in marketing and related skills would allow them to sustain their businesses, even in the absence of outside assistance.

Men's support is very important in such situations, as it is evident that the men are keen to gain access to and control of their wives' income. In order to allow them to gain entrepreneurial skills and to encourage them to be more supportive of their wives' business activities, it is important to ensure that the husbands of married women also participate in the training sessions on business management and entrepreneurship.

³⁵ Traditional African dresses and costumes worn by women.

1.2 Gender relations

Gender relations in the camp are strongly influenced by cultural factors. Generally women are not, for example, allowed to engage in business. Men feel threatened by the prospect of their wives becoming involved in business activities, arguing that their women will not listen to them if they gain economic power.

The women, for their part, seem to be restricted by these circumstances, and have given up trying to find means through which to improve their and their family's lives. An illustration of this is the fact that the sewing machines given to the women by the WRI were later handed over to the men by the women themselves.

Because of this, it is easy to think that the women are "lazy", and will wait for the men to work and earn the bread. There are, of course, a number of women-headed families in the camp who do not have a man to earn a living for them. However, they are the ones who are most at risk and who are threatened at dawn in the mashambas. The question remains, 'what makes the women not work?' Is it the culture? Is that they are suspicious or jealous of each other?

To answer these questions, a gender awareness meeting was organized by the ILO consultant in the camp (Meeting proceedings are in Annex 1). Men and women were invited to attend the meeting. The attendance was amazing, as the number of men surpassed that of women by far. There were almost 100 men, and only seven women. When asked about the reasons for this, the men answered that the women had to be at home taking care of housework. This gave some indication of the inequality which characterizes gender relations in the camp. It also highlighted the need to find a better way of handling the gender awareness session.

The objective of the meeting was to create awareness on gender issues and forms of discrimination in the social, economic and political arenas, and to discuss steps that could be taken in order to rectify the situation.

The word had been spread in the camp that the purpose of my mission was to train women only, and not men. The latter were eager to see whether I could convince them that there is any sense in developing women. One of the men said: "it would be better to train us than the women, because we are not going to let them do business, and so what you want to do will be a loss of energy and money". This response answered the question posed earlier: it is apparent that *men* are the hindrance to women's development.

I requested that we proceed with the programme and that they could help me to find solutions. They agreed, so we then started by looking at the pattern and status of resources and ownership in Marratane camp. The following was outlined:

1. Agriculture:
 - a. Tomatoes, cabbage and beans: 70 to 100 per cent owned by men
 - b. Chilli, eggplant and okra: owned equally between men and women
 - c. Mchicha (green vegetables), sweet potatoes and cassava: 70 to 100 per cent owned by women.
2. Livestock:
 - a. Goats and doves: 80 to 100 per cent owned by men
 - b. Chicken, ducks, guinea: owned equally.

-
3. Business:
 - a. Shops, butchery, carpentry: 100 per cent owned by men
 - b. Selling of used clothes (mitumba), tailoring and bar: 70 to 90 per cent owned by men
 - c. Bakery, fish, market stalls and hairdressing salon: owned equally
 - d. Selling buns: 100 per cent owned by women.

An analysis of the above trends showed that those areas which have the potential to perform better in business are mainly in men's possession.

As this finding was discussed, one of the men warned the others that the revelation of this fact would lead to a degradation in men's situation: in his opinion, only women would benefit, with the men being left behind.

As the men had never thought that empowering women could be for the family's – as well as the men's – advantage, the following question was asked: "why is it that at the age of 60 many women will be widowed?" The men came up with the answer: "It is because men take too much of a burden in life." They all agreed on this. The next question asked was: "Is that the way we still want to be?" No one wanted to answer this.

We proceeded with a case study from ILO-GENPROM³⁶ (see Annex 1), where a man left his wife and married another woman, but returned after becoming bankrupt. The man later committed suicide because his wife refused to treat him as a husband. The discussion that the story engendered shed a lot of light on the problems caused by gender inequality.

At this point, a few of the men declared that there should be a rational share of resources. In giving his view on the issue, one man cited the Kiswahili saying "usimchokoze fira kabla hujawa na njia ya kukimbilia", meaning "Life is uncertain - we should travel through it carefully and not boast over others, for no one knows who will come to the rescue when things get tough". He pleaded with the men to look at things again, and to let women have their equal share.

As the meeting was getting to a close, the issue of letting women attend training was again introduced. The men were much more positive about it than before. One participant voiced the following request: "next time, plan for training for both women and men". I answered that the possibility of doing this would depend on the progress made by the 40 women trained in this pilot activity, and thus encouraged them to give their full support to the women so as to ensure the success of their new/expanded business activities.

During the training of the 40 women, the husbands of the trainees were invited to participate. This was done in order to ensure that they too understand that business requires planning, and that if they plan together as a family, much success can be anticipated.

³⁶ Translated into Kiswahili from ILO GENPROM, "A guide for Training Women Economic Groups", Dar es Salaam, Tanzania, July 2003.

2. Target group and their needs

2.1 Identification of potential and existing entrepreneurs and their needs

The identification and selection of economically active and potentially active women and families was done in cooperation with the Community Service Officer and the promoters in the camp. With the aid of SIYB³⁷ entry forms translated into Kiswahili (Annex 2), we were able to conduct Training Needs Analysis (TNA) for the active and potential entrepreneurs and select participants for appropriate training interventions.

The forms showed that the needs most urgently felt by the women refugees are economic stability and better lives for their families.

In order to attain these objectives, they need to learn what being an entrepreneur entails, what differentiates an entrepreneur from a business person, as well as what characteristics one must have in order to be able to make things happen, rather than simply letting them happen. They should thus be given the opportunity to learn from other entrepreneurs, especially from those who were refugees, and be told about the personal initiatives that helped the latter to become successful.

They also need to gain knowledge on the selection of concrete business ideas that can be carried out successfully. Not all business ideas are good for everybody, since everyone has different strengths and weaknesses, and faces different constraints and opportunities.

Additionally, the women need to raise their self-esteem as partners and participants in the development process, whether it be in the economic, social or cultural spheres. Their roles in the development process have to be clear to them, and distinct from their traditional gender obligations.

The baseline survey (section 3) conducted on 40 women refugees showed that they needed training in the following areas:

- Personal entrepreneurial characteristics;
- Business management;
- Managing funds in the business;
- More profit and no loss;
- Buying;
- Marketing and customer care;
- How to decide on the type of business to engage in;
- Price setting;
- Technical knowledge and technology skills;
- Sources of funds and loan repayment;
- Savings.

³⁷ SIYB – Start and Improve Your Business.

2.2 Materials to be used

- Generate Your Business Idea (GYBI)
- You as an entrepreneur: are you the right person to start or run a business? (self-assessment)
- What you need to start and run a business:
 - Know about the market
 - Know your products or services
 - Who are the staff of the business
 - What legal obligations does the business have
 - Know the total cost in the production of goods and services
 - Sales forecast and profit and loss
 - Cash flow: when do I have money and when do I not have money?

These SIYB materials have been translated into Kiswahili to suit the target group.

2.3 Suggested impact indicators

As concerns the characteristics, situation and needs of the women refugees, SIYB entry forms were used to mark the entrepreneurs' position with regard to these areas prior to the training interventions (see baseline survey, section 3). This data will be used to track changes and to measure the achievement and impact of the interventions. Focus is on five areas: personal entrepreneurial characteristics, business situation, business performance, employment, knowledge of business topics and use of SIYB materials.

i) Personal characteristics

As entrepreneurs are exposed to the characteristics of an entrepreneur, they will identify the areas in which their strengths lie and plan to strengthen weak areas. The degree of improvement in weak areas will be monitored during impact assessment.

Including entries such as "identify at least one weakness dealt with by an entrepreneur" in assessment forms will make it possible to determine whether any changes in attitude have taken place.

ii) Business situation and gender

The assessment of the business situation will show the number of businesses formed. Numbers of participants belonging to each of the categories below should be recorded at the start of training and throughout the implementation and evaluation period:

- Was in business before training
- Is now in business
- Not started
- Business closed down
- Still intend to start.

As forms specify whether the respondent is a male or female, the responses will show how many of those who were able to start businesses were women and how many were men.

iii) Business performance and employment

Business characteristics for those who started new businesses:

We need to find out more about those who started new activities after the intervention. For example, it is important to know whether they submitted their business plan to financial institutions. This will give us a picture of how healthy the linkage to other development organizations is. We also need to know how many new jobs have been created, as well as assess the contribution of the training materials to the successful running of businesses.

The above will be assessed by monitoring the following:

- New business activities created
- Number of jobs provided by the new business (including owner)
- Source of funding of the new business activities
- Whether the Business Plan was submitted for external funding (Bank/NGO)
- Whether SIYB training helped to start or expand business.

Business characteristics for those who remained with the same business:

We will need to know whether, after the training, there was a change in the number of businesses that:

- Keep business records
- Recorded changes in monthly sales
- Recorded changes in assets
- Recorded changes in the number and type (owners, paid workers, unpaid workers or apprentices) of jobs provided
- Recorded changes in areas relating to working conditions of the employees:
 - Salary levels of workers
 - Access to national insurance
 - Additional health or other insurance
 - Annual leave arrangements for employees
 - Training and other developmental opportunities for workers
 - Other benefits, such as.....

iv) Knowledge on business topics

It is also interesting to see to what extent the training imparted knowledge on business topics. Knowledge on these topics helps the entrepreneurs make informed decisions in daily business life. The topics are:

- i. Businesses and Family
- ii. Marketing
- iii. Buying
- iv. Stock Control
- v. Record-keeping
- vi. Costing
- vii. Business Planning
- viii. People and Productivity
- ix. HIV/AIDS.

The baseline survey shows how many of the participants needed improvement in each of these areas. The impact of the intervention will be seen when the number of those

with difficulties in these areas changes. The lower the number of participants requiring improvement, the greater the achievements attained will have been.

v) *Materials*

Feedback forms will be used to determine which training materials were used, and what their impact was. ILO will give consideration to any suggestions and comments made.

2.4 Implementation of indicators

Training of potential and existing entrepreneurs will be undertaken to address the areas mentioned above. Progress of individual entrepreneurs towards a better situation will be tracked during and after training until they have fully developed their business plans. Based on the business plans, entrepreneurs will be referred to credit institutions providing loans for start up or working capital.

Improvement of their businesses will also be tracked by resource persons who will give business counseling in groups or individually.

Measuring the impact of the training will be carried out using the impact assessment tool with reference to the baseline survey.

Different data collection tools (as outlined in the M&E Mechanism, presented in the last chapter of this report) will be used by resource persons in the follow-up of activities. The data will be collected bi-weekly and accumulated continuously. A mid-year evaluation will take place six months after the start of the training, and a final evaluation will be carried out after the first year.

3. Initial baseline survey

Regarding the above indicators, an initial baseline survey was conducted on the 40 potential/existing women entrepreneurs. The results of the survey are as follows:

1. Personal characteristics	
• Weakness in personal entrepreneur characteristics (PECs)	25
2. Business situation	
• Was in business before training	20
• Is now in business	20
• Not started	20
• Business closed down	-
• Still intend to start	20
3. Business performance and employment	
<i>Business characteristics: only for those who started NEW business activities</i>	
• New business activities	-
• Submitted the Business Plan for external funding (Bank/ NGO)	-
• Number of workers (<i>including</i> owner)	-
• Source of funding of the new business activities:	-
Bank/NGO	
Own savings	
Friend/Family	
• SIYB training helped to start or expand business	-
<i>Business Characteristics: only for those who remained with the same business</i>	
• Keep business records	6
• Any changes in <i>monthly sales</i>	-
• Any changes in the <i>assets</i>	-
• Number of jobs the businesses provide at the moment (including owner)	42
Type of jobs provided by the business:	
– Owner(s)	20
– Paid workers	12
– Unpaid workers	6
– Apprentices	4
Any changes in the areas below?	
– Salary levels of workers	-
– Access to national insurance	-
– Additional health or other insurance	-
– Annual leave arrangements for employees	-
– Training and other developmental opportunities for workers	-
– Other benefits, such as.....	-

4. Knowledge on business topics: (improvements needed)

i.	Business and Family	29
ii.	Marketing	28
iii.	Buying	33
iv.	Stock Control	34
v.	Record-keeping	28
vi.	Costing	31
vii.	Business Planning	28
viii.	People and Productivity	28
ix.	HIV/AIDS	37

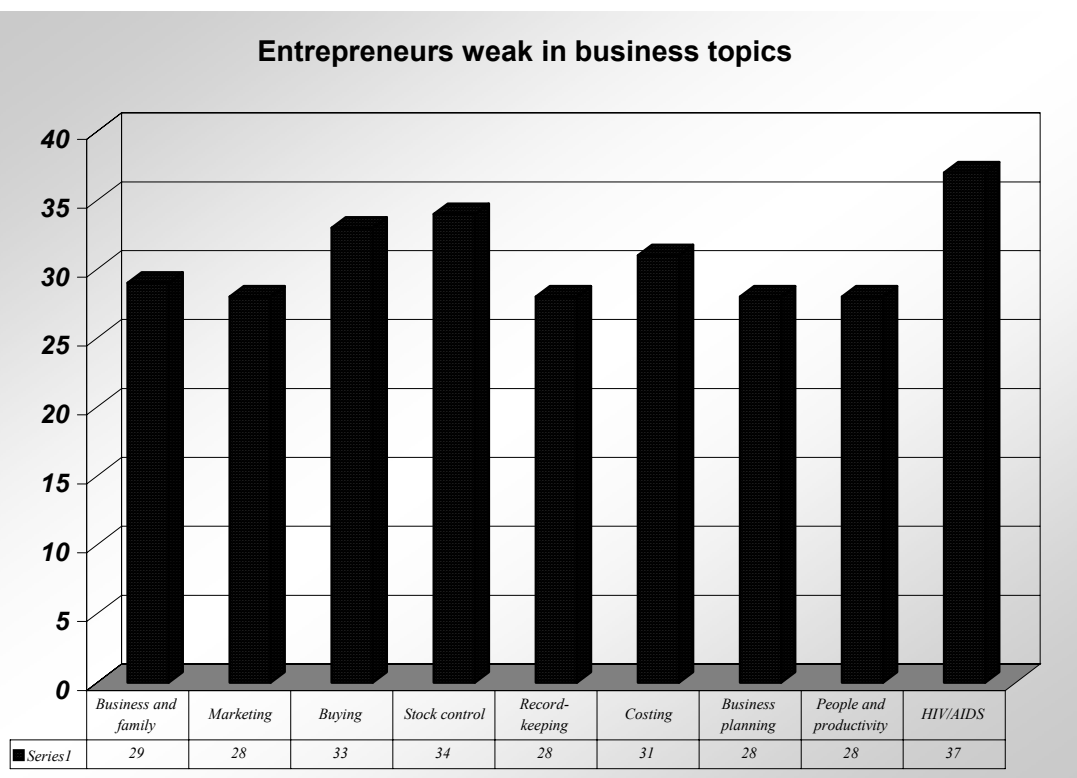
5. Usage of SYB Materials

- Any usage of material
-

The survey showed that of the 20 women who were in business at the start of the training, only six were keeping records. The six admitted that they did not fully know how to keep their records properly.

As concerns the types of jobs provided by the businesses in operation at the start of the training, the following was noted: of the 42 jobs provided, 20 were held by the owners, 12 were paid, 6 not paid and 4 apprenticeships.

At the time of the baseline survey, knowledge on business topics was low for many of the (potential) entrepreneurs, as more than 50 per cent considered themselves to be weak in all areas. Most participants said that they did not have knowledge on ways of handling HIV/AIDS in their workplaces. This calls on training trainers on the basics of HIV/AIDS. The level of knowledge on the other topics can be seen in the chart below:



4. Training of resource persons

4.1 Identification of potential resource persons

With the help of the Community Service Officer, an announcement was made calling for resource persons who can carry out trainings of entrepreneurs and follow up activities. The aim was to recruit trainers who had attained a high level of education. Women were strongly encouraged to apply. Twenty two people filled written applications. From these, 15 (8 women and 7 men) were interviewed.

Of the 8 women, 6 were from the refugee community, one from INAR and one from UNHCR (the Community Officer). Only 2 women from the refugee community qualified, while the rest had either been dishonest about their level of education or had problems with Kiswahili as the language of training.

As regards the men, 5 were from the refugee community, one from INAR and one from WRI. Three of the men from the refugee community were chosen for interview.

Nine resource persons, of which 4 were women, were chosen for the Training of Trainers (ToT) sessions.

The following is the list of trainers:

Name	Training Name	Gender	Institution/Private
Nabusu Alamba	Bora Nabusu	F	Private
Mwavita Mungereza	Imara Mwavita	F	Private
Paula Bernado	Alleluia Paula	F	INAR
Geogia Mbuga	Gloria Geogia	F	UNHCR
Nondo Chakubuta	Ombeni Nondo	M	Private
Musaka Sadi	Akili Musa	M	Private
Collonais Msambya	Christian Colonnais	M	Private
Pierre Harushimana	Pendo Pierre	M	WRI
Alberto Cassimo	Alberto Cassimo	M	INAR

4.2 Training of resource persons

A five-day Training of Trainers course was conducted. The adapted training materials were introduced to trainers, who were given extensive guidance on how to use the materials in training potential and existing entrepreneurs.

Every trainer was furnished with a resource kit comprising:

- GYBI (Generate Your Business Idea) and SYB (Start Your Business) materials, to be used for training entrepreneurs
- A trainers' manual covering the following areas: marketing the programme and selecting the target group; conducting TNA and setting objectives; preparing session plans and carrying out training for entrepreneurs; monitoring and evaluating training interventions; conducting and monitoring follow-up activities.

These materials had been translated into Kiswahili to suit the trainers and the target group.

Additionally, the UNHCR Representative was provided with an SIYB game. SIYB games can be obtained from ILO SIYB Regional Project Office in Harare, Zimbabwe, at US\$ 45. The part of the game which was given to the entrepreneurs had been translated into Kiswahili.

When trainers learnt that the SIYB programme is used globally, and that potential and existing entrepreneurs can be trained anywhere using SIYB materials, they stated that they would need to market the training even outside of the camp.

To promote and carry out programme activities in the camp, the trainers felt that they would need support from ILO, UNHCR, and the Government. Linkages to other development agencies were also seen as necessary, especially in order to ensure that those entrepreneurs who go through training have access to credit and further skills development opportunities. Requests for support were made, and these were recorded as areas for discussion with relevant authorities. It was agreed that a roundtable discussion would be held with partner organizations to consider possible strategies for collaboration (see section 6).

The table below shows activities that are to be carried out by trainers, and what they expect from other partners in each activity:

Trainer activities	Support from			Linkage
	ILO	UNHCR	Government	Development organizations
Marketing of programme	Introduce trainers to other organizations	Introduce trainers to other organizations	Give permits for trading	
Selection of target group			Introduce to possible markets	
Training needs assessment		Assist in getting copies of questionnaires	Provide office facilities in the camp for preparation and documentation of follow-up activities	
Setting objectives				
Preparing trainings	Provide training materials	Buy materials if training is for refugees		
Create awareness in gender and HIV/AIDS	Provide reading materials for trainers	Provide reading materials for trainers		
Conduct, monitor and evaluate trainings	Observe and certify	Help with logistics – venue, stationery Pay an allowance (only if essential)	Take part in official opening of training	Accept referred trainees for technical skills training, credit, etc.
Follow-up after training	Provide necessary assistance in follow-up phase (e.g. cover costs of stationery, etc.)	Provide necessary assistance in follow-up phase (e.g. cover costs of stationery, etc.)		Give feedback on what can be improved in the training of entrepreneurs
Formation of trainers' association	Comment on memorandum of association	Help with stationery	Assist with registration for association	

As regards the crosscutting issues of gender and HIV/AIDS, the trainers requested that any available materials in French be made available so as to allow them to enhance their knowledge on these issues and to address them as needed during training sessions. They suggested that in addition to covering gender and HIV/AIDS issues in the seminars, posters on these themes could be displayed in the camp showing messages such as those suggested below:

For *gender equality*:

- Usawa kwa Wote (Equal Opportunities)
- Biashara na Maendeleo kwa Wote (Business and Development for All). This could be illustrated with a picture of a woman and a man hurrying forward together.

For *HIV/AIDS*:

- Shhhh!! ⚡ Ukimwi unaua (quiet!! ⚡ HIV/AIDS kills)
- Kaa Chonjo ⚡ Saa Mbaya (Stay alert ⚡ the times are bad)

4.3 Training programme for potential and existing entrepreneurs

With the guidance of the Master Trainer, the trainers prepared a three-day training programme for Generate Your Business Idea (GYBI) and a five-day programme for Start Your Business (SYB).

The Generate Your Business Idea programme (Annex 3) covered the following topics:

- Introduction, course objectives, expectations, timetable, ground rules
- SIYB overview
- What is a business idea?
- Generate your business idea
- Identify some good business ideas
- Analyze your business ideas and select the best one
- Are you the right kind of person to start a business?
- SIYB Game – Module 1
- Course evaluation.

The Start Your Business programme (Annex 4) covered the following topics:

- Introduction, course objectives, expectations, timetable, ground rules
- SIYB overview
- You as an entrepreneur
- Your Business Idea
- The Business Plan
- Market research
- Making a Marketing Plan
- Staff
- Legal Responsibilities
- Costing
- Financial Planning
- SIYB Game module 1 and 2
- Types and sources of start-up capital
- Required start-up capital
- Starting the business – action plan
- Course evaluation.

5. Training of potential and existing women entrepreneurs

5.1 Potential women entrepreneurs

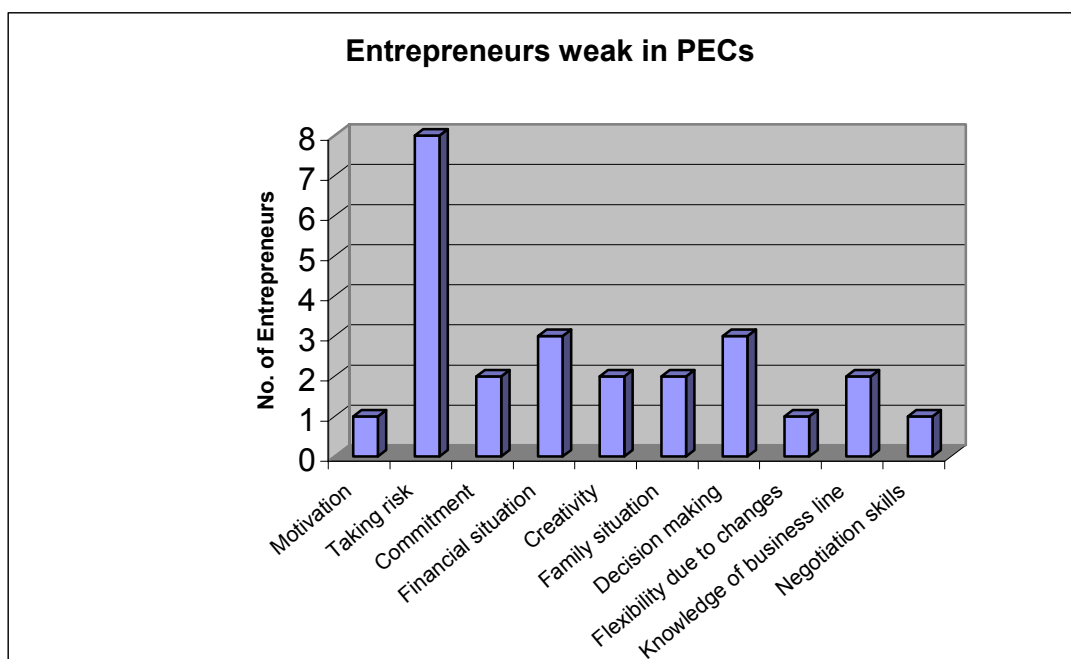
Twenty women attended the Generate Your Business Idea programme. These women did not own a business at the time, but had the intention of starting one in the near future.

The programme objective was to guide the participants through a process of generating many business ideas and choosing the most appropriate one for starting their own businesses.

Participants first assessed themselves to judge how strong or how weak their Personal Entrepreneurial Characteristics (PECs) were. These characteristics are crucial in determining whether a person has the potential to become a successful entrepreneur. The results of the self-assessment are listed below, showing the numbers of entrepreneurs who felt that a particular PEC was a weakness.

Weakness in PECs		
1	Motivation	1
2	Risk-Taking	8
3	Commitment	2
4	Financial Situation	3
5	Creativity	2
6	Family situation	2
7	Decision-making	3
8	Flexibility due to changes	1
9	Knowledge of Business line	2
10	Negotiation Skills	1
Total weak PECs		25

The chart below illustrates these results:



After self-assessment in PECs, the participants elaborated plans outlining the measures they would take to strengthen their weak points.

They then learned about what constitutes a successful business idea and identified many potential business ideas. After analyzing these ideas, they were encouraged to select the ones that would be the most suitable for each one of them.

The following are the business ideas suggested by the potential entrepreneurs:

1. Fresh fish shop
2. Maize mill
3. Kitenge
4. Buns
5. Used clothes
6. Bread
7. Restaurant
8. Wholesale shop
9. Dried fish
10. Batik
11. Embroidery
12. Wholesale and retail shop
13. Hair salon
14. Used shoes
15. Pharmacy and souvenirs.

These 20 potential entrepreneurs then went through Start Your Business training to develop their business plans.

5.2 Existing women entrepreneurs

The Training Needs Assessment (TNA) showed that many of the existing entrepreneurs had problems in their business planning. They did not know whether they were in a profitable venture or not. This problem highlighted the need for developing business plans.

After TNA, the Start Your Business (SYB) Programme was conducted. This programme is for both potential and existing entrepreneurs. For potential entrepreneurs, the programme introduces the steps required for starting a business and leads to the drafting of a business plan for the proposed business venture. For existing entrepreneurs, it gives guidance on developing plans for monitoring business costs, sales and cash flow, thus enabling entrepreneurs to determine whether their venture is viable or not, and to make informed decisions on various factors affecting their businesses.

SYB training was given to 20 existing entrepreneurs as well as to the 20 potential entrepreneurs who had just developed their business ideas. Both groups were taken through the following topics:

- You as an entrepreneur
- The Business Plan
- Your Business Idea
- Marketing plan
- Market research
- Staff
- Legal Responsibilities
- Costing
- SIYB Game module 1 and 2
- Financial Planning
- Required start up capital
- Types and sources of start up capital
- Action plan.

6. Round table discussions with like-minded partners

To maximize the impact of the ILO's work in association with UNHCR and in support of the female refugees, we need to collaborate with other development organizations which provide credit and other Business Development Services (BDS) to small enterprises.

A roundtable discussion was organized to identify areas of collaboration with other development organizations. The following organizations were represented:

Name of Organization	Objective	Represented by
AMR – Rural Women Development Organization	Training in agronomy Credit to rural women	Costa Vasco
WRI – World Relief International	Working with refugees in agronomy and livestock training Giving loans	Caulos Mavamba
ADELNA – Local Economic Development	Local Economic Development in Nampula Province	Rafael Tarasio
INAR – National Refugee Support Institution	National Support Institute for Refugees	Jacinto Abel Musera
UNHCR		Georgia Mbuga – Community Services Assistant Jose Caetano – Asst. Field Officer
ILO		Agathe Télou (SEED Associate Expert, Women's Entrepreneurship Development and Gender Equality (WEDGE)) Namsifu Nyagabona (International Consultant)

6.1 Presentation of partners and areas of cooperation identified

After an introduction of attendees, the ILO SEED representative gave a brief explanation of the ILO/UNHCR partnership and the exploratory mission carried out in March 2004. At that time, a clear need for capacity building in entrepreneurial skills had been identified to enable the refugees to start and run viable businesses and get away from the dependency syndrome.

The ILO and UNHCR representatives explained that the focus of the partnership is on entrepreneurial skills. They emphasized the need to collaborate with organizations working on other aspects of small enterprise development.

After this note, the other representatives presented their organizations and their main objectives. Both WRI and AMR work with small-scale entrepreneurs by giving agronomy skills training and credit. They stated that giving loans to trained entrepreneurs would ensure better repayment than lending to those who do not know what to do with money lent to them.

These two organizations had similar credit experiences. They had been extending loans to entrepreneurs whose repayment rate had been discouraging, leading to the stopping of loan extensions. According to their observations, this was partly due to careless credit management by the organizations themselves, and partly to the fact that those who were given loans did not have the necessary skills for managing their (new) businesses successfully. Credit activities can resume once these two problems have been addressed.

As WRI is already working with refugees, the representative of WRI said that they are ready to resume loan disbursements. The representative of AMR was unsure as to whether the refugees were part of their target group. We thus met the AMR Coordinator, Ms. Sarafina Carlos. She was very positive about cooperating with us. She said that most of the entrepreneurs needed to improve their business management skills. She added that AMR's work had not covered this essential component. She affirmed that, as AMR serves rural women entrepreneurs, the refugee women can be classified as belonging to their target group. She also pointed out that efforts are underway to involve men so as to ensure family cohesion in the running of businesses.

ADELNA was represented by the accountant of the association. However, the latter was unable to say much about ADELNA, as the association has been established only a month ago, and its strategic plan is not yet in place. We decided that we would meet them during our midterm evaluation to see if collaborate linkages can be established.

The INAR delegate represented the Government of Mozambique. He said the Government is happy to welcome the refugees. He emphasized that refugees should learn the language to make it easier for them to integrate with locals. He requested that capacity-building training be conducted in Portuguese and involve not only refugees, but also Mozambicans.

He also brought up the problem of tribalism. The violence in their country of origin is mainly caused by tribalism, but instead of leaving it behind, the refugees continue practicing tribalism in the camp. The INAR Delegate stressed that this situation is not tolerable and needs to be addressed from the point of entry, and thus suggested that seminars be held in the camp to enlighten refugees on what is expected from them.

The Government was asked to look at more Micro Finance Institutions (MFIs) and other development organizations for collaboration. The INAR delegate agreed to take this up. He also requested that the government representative in the camp be consulted before loans are given to refugees.

It is obvious from these comments that there are good prospects for integrating the women refugees and their enterprises into the local community.

6.2 Observations and recommendations

- It was observed that many people in the camp associate the capacity-building exercise with credit. This may have a negative impact if both family members are not involved in training, as men might try to appropriate the money given to their wives and use it for their own purposes.

-
- Entrepreneurship training and the presentation of a business plan should therefore be prerequisites for loan acquisition, and credit should be extended to entrepreneurs who have gone through training.
 - A credit committee should be created. Its primary purpose should be to guarantee a fair distribution of credit and ensure, through a careful examination of the business plans presented, that loans are only disbursed to viable businesses. The committee should include representatives from credit organizations, the government representative in the camp, trainers, leaders of the different groups in the camp, promoters and the Community Development Office of UNHCR. The representatives of the financial institutions will have the role of explaining credit criteria set by their institutions, and the Credit committee will be expected to follow these. Information on the committee and its functioning should be provided to the refugees.
 - Awareness sessions on civic responsibilities should be arranged to make sure that refugees know their responsibilities to the Government.
 - Opportunities for skills sharing within the refugee community should not be missed. Those with skills in different areas (e.g. batik, hairdressing, embroidery, etc.) should be encouraged to share these with their fellow refugees. Special emphasis should thus be given to the training of these potential resource persons so as to enable them to transfer their skills through training sessions or through apprentice agreements.
 - During the roundtable discussion, it was agreed that a meeting would be arranged with the trained women and their husbands. Such a meeting was organized later by the consultant, with 12 men attending. At the meeting, during which the men were asked to express their views concerning the programme their wives had attended, it became apparent that most of the men were very impressed by the entrepreneurship training that had been provided. However, having become aware of the benefits of training, the men also felt that they, too, should be given training. This would enable them to run their own businesses more successfully, as well as give them the necessary skills to support their wives' newly established/expanded enterprises.
 - One of the challenges that still needs to be addressed is the lack of a strong entrepreneurial culture in the refugee community. As entrepreneurship training sessions can contribute towards forging a better entrepreneurial culture, it is important that the community as a whole, and not just the women, are given the chance to get involved. Efforts should thus be made to ensure that men are included in entrepreneurship training, either as observers or participants.

7. Future plans

The ILO/UNHCR Partnership is intending to be able to train 1,000 men and women after this pilot phase. Many women and men who did not have a chance to participate in the pilot phase have registered their names. It is suggested that they will be considered for training if they belong to one of the following categories:

- Women between the age of 15 and 45 years who can read and write and want to start a business or improve an existing one.
- Men between 15 and 30 who can read and write and want to start a business or improve an existing one.

A committee will distribute application forms, and trainers will make a final selection and grouping of participants according to age, education, sex and type of business in order to maximize the impact of training.

Each group will be trained in GYBI and SYB. Sessions will be organized in mornings *or* afternoons *only* to avoid high costs of meals. As the six trainers are from the camp, the programme will be flexible and take into account the needs of trainers and trainees.

The above work is envisaged to take place over 10 full months. The six trainers should be grouped into two teams of 3 trainers, each team taking 25 trainees for 10 days.

Outputs that will result from these interventions are as follows:

1. 1,040 potential and existing entrepreneurs trained
2. Of these, 80 per cent completed their business plans
3. At least 50 per cent referred to credit and accessed loans
4. 50 per cent started businesses
5. Employment increased by 50 per cent
6. 75 per cent of those in business dealt with to improve their weak PECs
7. At least 10 per cent increased sales
8. 10 per cent increase in women-owned businesses
9. 10 per cent increase in knowledge of business topics.

A major assumption here is that there will be a smooth referral to microfinance institutions for those who completed their business plans and need loans.

C. MECHANISM FOR MONITORING AND EVALUATION

To monitor the work done, the following progress-tracking process has been presented to trainers:

1. Application forms- Annex 2
2. Activity Report
3. Trainees follow-up activities –Annex 5
4. Monthly progress report – Annex 6.

Application forms will be used by trainers to make final selections and group entrepreneurs. They will also serve as a baseline survey. After every intervention, an activity report will be compiled and sent to the coordinating officer and Master Trainer. Trainings will take place at two-week intervals.

During and at the end of each training seminar, trainers will carry out training evaluations to check if the training met participants' expectations as outlined on the first day of the seminar.³⁸ End of seminar evaluations will be sent to the Master Trainer.

Trainees' follow-up activities will be recorded continuously and reviewed every two weeks. A report will be sent to the coordinator of the programme (Ms. Georgia) monthly, who will send it to ILO Geneva and the Master Trainer by email. The coordinator will review any comments on the progress made and discuss these with ILO. The information will be saved in a database.

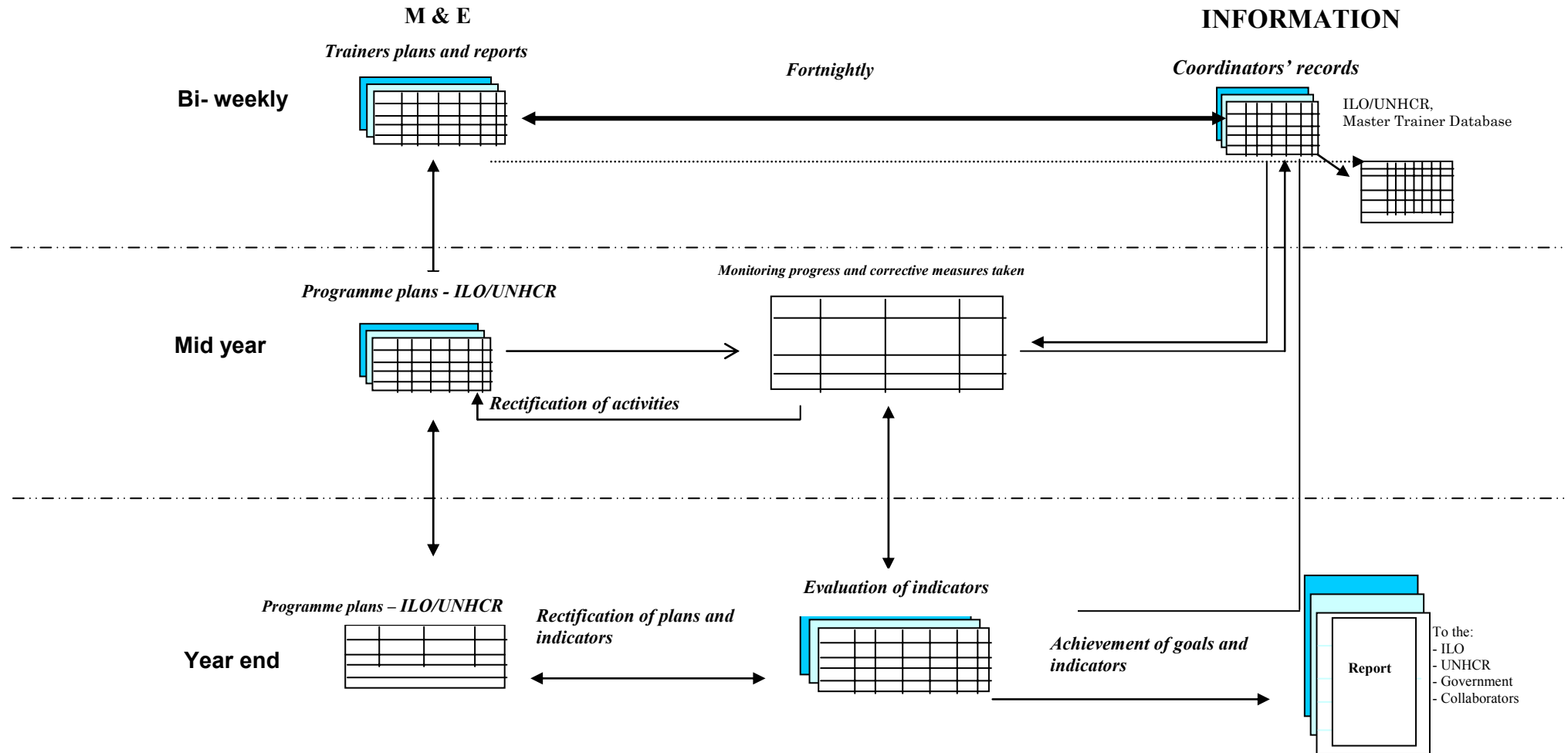
Six months after the start of the programme, progress towards achieving our goals will be measured. Corrective measures will be suggested and communicated to the trainers for implementation.

After 12 months, an end-of-year evaluation will be carried out to assess performance. A report on this will be prepared and disseminated to all partners.

The diagram on page 26 shows the flow of information in the monitoring and evaluation system.

³⁸ As trainers' plans and reports are the basic source of information required to track the whole process, incentives for compiling quarterly reports should be introduced. To facilitate the task of the trainers, INAR and UNHCR will reserve one of the houses in the camp for them to use as an office. Basic office equipment such a table, chairs, 2 flip chart stands, files, staplers, etc. will need to be made available.

The planning, monitoring and evaluation information flow



ANNEX 1

PROCEEDINGS OF GENDER AWARENESS MEETING

Timetable for gender awareness meeting, Marratane Camp, 1/9/2004

Time	Activity	Responsible
9.00 – 9.30	Opening and introductions	Leaders
9.30 – 10.00	Introduction of the main objective and the timetable Questions tackled: What does it mean when people talk about “gender” (as opposed to “sex”)? Why is it important to be aware of gender in development activities?	Facilitator (Namsifu)
10.00 – 10.30	Request for Dos and Don’ts Women and men list what they would like members of the opposite sex to do/not do Discussion of issues which arose from the exercise	Participants, grouped by sex
	Resources and ownership: listing available resources and who owns what	Participants
10.30 – 10.45	Wezesha case study (GENPROM)	All
10.45 – 11.15	Discussions on the case study (comparison with life in Marratane camp, with reference to the listed resources and ownership)	All
12.15 – 12.25	Training of WEs presented as a means to enable women to make greater contributions to family development	Facilitator
12.25 – 12.30	Closing	Leaders

The opening and general introduction was made by the UNHCR Community Service staff, Ms Georgia. She reminded that everyone came as a result of an invitation to a Gender awareness meeting. She introduced me as a facilitator from ILO and invited everyone to participate. The room was full of men who had just heard about the plans to train women. Although some of them seemed somewhat sceptical, most seemed to be ready to start and participate.

I introduced the ILO and myself. I also explained the ILO/UNHCR joint effort on gender and business culture development.

I then linked my mission to the mission carried out with Gerry and Agathe and many recalled the visit as others were showing me some photos they took. They all welcomed me and asked why the meeting was called a “gender” meeting, as to them “gender” means “women”. I said that the question will be tackled as the first item and took them through the timetable for the day.

1. Definition of Gender and Discussion of Gender Roles in the Camp

The first item covered was the definition of “gender”. It was explained that gender refers to the different roles assigned to women, men, boys and girls in each society, depending on environment, religion, culture, as well as the level of the economy and the social structure. I asked if participants believed that men and women are partners in development. The answer was a definite YES. The participants were then asked what they would like their partners to do and what they would not like their partners to do. The purpose of this exercise was to encourage reflection on the roles assigned to men and women.

The list of DOs and DON'Ts proposed by both men and women separately gave the following picture:

Men's expectations of women:

Women should do/be	They should not do/be
Add to family income through business	Be lazy
Be educated/trained in various skills (Batik, hairdressing, computer, tailoring, cattle keeping)	Be envious
Learn to live what they are	Be arrogant
Take leadership positions	Be untidy
Be independent and help the family	Be superstitious
Be faithful	Go out with other men
Be tolerant	Gossip
Be obedient	Get unnecessary pregnancies
Be teachers	Steal
Be good parents	Use tobacco and alcohol
Make handicrafts	Abort

Women's expectations of men:

Men should do/be	They should not do/be
Listen	Beat us
Assist in training	Be jealous
Love their wives	Be alcoholics
Assume family responsibilities	Keep on marrying new women

As the lists above show, the men had high expectations as regards women's role.

In order to determine to what degree women and men are able to satisfy these respective expectations with the resources available, the pattern and status of resources and ownership in Maratana camp were explored.

The table below shows available resources and percentage of ownership:

Resources	Men	Women
1. Tomatoes	70%	30%
2. Cabbage	70%	30%
3. Beans	100%	0%
4. Green vegetables	0%	100%
5. Sweet potatoes	0%	100%
6. Cassava	30%	70%
7. Pepper	50%	50%
8. Eggplants	50%	50%
9. Groundnuts	0%	100%
10. Chicken	50%	50%
11. Ducks	50%	50%
12. Goats	80%	20%
13. Doves	100%	0%
14. Kanga – Guinea	50%	50%
15. Shops	100%	0%
16. Butchery	100%	0%
17. Buns	0%	100%
18. Bakery	50%	50%
19. Fish	50%	50%
20. Bar	90%	10%
21. Tailoring	80%	20%
22. Market stalls	50%	50%
23. Carpentry	100%	0%
24. Used clothes	70%	30%
25. Hair salon	50%	50%

The analysis of the above trends showed that men own major resources and can thus easily accomplish what they are expected to by women. The contrary was the case for the women. The uneven balance between what men own and what women own was evident even before the end of the exercise.

As this finding was discussed, one of the men stood up and requested that the exercise be brought to an end, arguing that the revelation of inequality in ownership could lead to a degradation in men's situation and to their exclusion from financial and other support.

The exercise was interrupted to allow for discussions. It was finally agreed that the truth regarding the pattern of ownership should be told, as this will allow the community members to determine what kinds of activities the women can realistically be expected to perform. The exercise then resumed, and the table above was completed.

This took us to another stage of learning from Wezesha, a case study from GENPROM.

2. The Case study³⁹

“Wezesha is a widow of 40 years. She lives in Ukwamani. She was married to a soldier who retired and remained unemployed for three years. The responsibility of taking care of the family was fully taken over by Wezesha who engaged herself in petty business such as food vending and selling local brew.

After the husband received retrenchment benefits, he ran away from his wife and family and went to live with his girlfriend. The wife had never heard from him for two years. In the meantime, she continued to flourish very well. Two years later, her husband returned home broke and confused. He begged the family and wife to forgive him for betraying them. The family and wife accepted him back, on the conditions that he would live with the family, but will never receive full treatment as a husband.

They never lived in harmony because the husband felt rejected having been denied conjugal rights by the wife. His frustrations increased day by day. He intended to deplete and misuse resources. Eventually, he committed suicide.

Now the wife is living under great pressure from family and community who are accusing her of causing her husband's death. She continues to live under great stress since the death of her late husband without any peace in mind.”

Questions for discussion:

- What went wrong in the case study?
- Who suffered and how?
- Who benefited and how?
- Is the situation likely to be typical in our lives especially in Marratane Camp?
- What are your comments and advise to our community?

Outcome of discussions:

What went wrong in the case study?

- When the husband was working, he took care of the family, and when he retired the wife took over the responsibility
- They were both (husband and wife) at fault; they did not act rationally when they had resources in their hands.
- When the husband received a large sum of money, he abandoned the family
- The husband acted unfairly to the wife by marrying another woman
- The husband became bankrupt and had to come back
- The husband had to be under his wife's custody, like a child
- The wife was bitter and did not want to forgive her husband
- The husband was not tolerant; he committed suicide.

³⁹ ILO GENPROM, “A guide for Training Women Economic Groups”, Dar es Salaam Tanzania, July 2003. p. 9.

Who suffered and how?

- The children suffered, as they became orphans. This was related to the Kiswahili saying “Tembo wawili wakipigana nyasi hukauka” – “when two elephants fight the grass gets dry”. The children were compared to the grass and the parents to the two elephants.
- The wife lead a mysterious life ever since.
- The husband committed suicide.
- The family and the community lost a member.
- The community had to live with the widow and her orphans.

Who benefited and how?

- They both thought they would to benefit from superiority, anger and revenge, but in the end, it was evident that they were both losers.

Is the situation likely to be typical in our lives especially in Marratane Camp?

- It is likely to be typical. Such behaviour has been recurrent in our community because we do not sit down and analyde the consequences brought about by behaving that way. We should stop this because no one benefits.

What are your comments and advise to our community?

1. It is unhealthy to hold resources alone. You never know who will go (die) first. We should develop means of sharing resources.
2. Life is full of uncertainty. We need to encourage women to take full responsibility and build trust among wives and husbands. Everything that is planned has to be a family venture.
3. One should be faithful in marriage. As was the case in this example, the problem stemmed mainly from selfishness and infidelity.
4. In order to avoid the problems caused by having too many resources in ones hands, we should establish family businesses.
5. “Usimchokoze fira hujawa na pa kukimbilia”: life is full of uncertainty; let us be rational, as we don’t know who will die first.
6. Development roles should be clearly communicated in homes.
7. We need to be modest about resources we possess and avoid extravagancy.

3. Briefing on the training plans

After this, I explained the type of training that had been planned for 40 of the women refugees. I explained that we were going to respond to the major need that they themselves had identified during the session – i.e. the need for women to be trained in order to enable them to do sound business to support their families. We will train 20 women without a business, who will generate business ideas and see if they can start one. The remaining 20 women will already be in business, and they will be trained in entrepreneurial characteristics and business plans. They will draw up business plans showing whether they are making profits or not, and take corrective measures if necessary.

Questions from participants:

- **Why only 40 women?** Ans. We are only starting, and the duration of my stay will only allow two classes of 20 participants each.
- **Can ILO/UNHCR think of training 4 (2 men and 2 women) trainers who will continue with the type of training at a (potentially) lower cost?** Ans. This can happen only if we get people with the required qualifications.
- **Unmarried people and men are not getting any assistance as everything goes to women and to married people.** Ans. I hope future trainings through trained trainers will take all kinds of entrepreneurs on board, but I want you to keep in mind everything that we talked about in the gender meeting today as regards the women's current situation. All of us should encourage women's participation in all activities; therefore, when you find an invitation saying 'women are highly encouraged to participate', don't get angry – just register for training.
- **Can we list our names to show a concern that we need such trainings?** Ans. Yes, please. More than 200 men and women registered to express their need for training. (List to be attached.)

4. General observations on the gender meeting:

It was clear to everyone who had attended the meeting that being selfish brings more harm than being rational and open, and that this applies to both men and women.

One man said, "why didn't you do this to us a bit earlier? People have been irrational just to reap bitter results. We need these kinds of discussions regularly".

Training for both women and men is essential now. We may not have attained a very high degree of attitude change by now, but the seed of change is sown, and will continue to grow. Gender workshops are required to bring about greater gender equality.

ANNEX 2

Name of participant: _____ Male Female Number: _____

Name of trainer + organization: _____ Country: _____

SIYB ENTRY FORM

Background information

Date: _____ / _____ / _____

GENERAL INFORMATION

SYB

IYB

GENERAL INFORMATION

1. Name of the business: (if person is not yet in business: tick here <input type="checkbox"/>)		5. Age:	
2. Address		<input type="checkbox"/> 16-25	
3. Telephone number:		<input type="checkbox"/> 26-35	
4. Email:		<input type="checkbox"/> 36-45	
		<input type="checkbox"/> 46 and older	
		6. Marital status: <input type="checkbox"/> S <input type="checkbox"/> M <input type="checkbox"/> D <input type="checkbox"/> W	
		7. Number of dependants: _____	
8. Highest education completed:		9. Can read and write in SIYB seminar language?	
<input type="checkbox"/> None		<input type="checkbox"/> Yes	
<input type="checkbox"/> Primary		<input type="checkbox"/> No	
<input type="checkbox"/> Secondary		10. Can do simple calculations?	
<input type="checkbox"/> Higher		<input type="checkbox"/> Yes	
		<input type="checkbox"/> No	
11. Have you ever participated in business or management training before? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please describe: _____			
12. Have you ever participated in technical / vocational training before? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please describe: _____			
13. Would you be able and/or prepared to pay a fee for the training? <input type="checkbox"/> Yes Amount: _____ (local currency)			
US\$ exchange rate: _____			
<input type="checkbox"/> No			
14. Are you in business at the moment?			
<input type="checkbox"/> No, not in business ▶ Proceed to SYB Questions (15)			
<input type="checkbox"/> Is undertaking business activities but has no (formally) established enterprise Proceed to IYB Questions (18)			
<input type="checkbox"/> Yes, owns or manages a (formally) established business			
15. Do you have a concrete and feasible business idea?		16a. Please explain why you want to start a business:	
<input type="checkbox"/> No, not yet		16b. When do you intend to start? _____ (month+year)	
<input type="checkbox"/> Yes, please describe: _____			
17. Do you have the necessary (technical) skills for the business you intend to start?			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please describe: _____ ▶ Proceed to General Information (26)			
18. Please describe your current business activity:		19. Line of business:	
		<input type="checkbox"/> Retail <input type="checkbox"/> Wholesale	
		<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service Operation	
		<input type="checkbox"/> Combination <input type="checkbox"/> Others: _____	
		<input type="checkbox"/> Agriculture/Agro-related	
20. Are your business activities commercially viable at the moment?		22. What is your position in the business?	
<input type="checkbox"/> Yes		<input type="checkbox"/> Owner/manager	
<input type="checkbox"/> I don't know		<input type="checkbox"/> Employee/coop member	
<input type="checkbox"/> No, reason _____		<input type="checkbox"/> Shared ownership (business partners)	
		<input type="checkbox"/> Shared ownership (Husband/Wife)	
21. Is your business registered? <input type="checkbox"/> Yes <input type="checkbox"/> No		23. When was this business started:	
		<input type="checkbox"/> Less than 1 year ago	
		<input type="checkbox"/> More, specify: _____	
24. What are your plans for the business in the near future?			
<input type="checkbox"/> Remain with/strengthen same business		<input type="checkbox"/> Start new business activities in addition to existing one	
<input type="checkbox"/> Start other line of business (replacing old one)		<input type="checkbox"/> Does not know	
25. Are you a member of any business association? <input type="checkbox"/> Yes Name of association: _____			
<input type="checkbox"/> No			
26. What do you expect to learn during the training?			
1.			
2.			
3.			

Participants not yet in business proceed to knowledge on business and other topics (32)

Business Performance (Please mention that this information will be treated strictly confidentially)

IYB

27. In the months previous to this interview, what were your estimated average sales?

amount currency

Month 1 -----

Month 2 -----

Are these figures more or less typical for the rest of year's figures? Yes Higher than normal Lower

28. What do you estimate to be the *current* value of your assets:

- Machinery/tools/equipment: -----
- Vehicle(s)/bicycle (s)/other means of transport: -----
- Land, if belonging to the business: -----
- Buildings, if belonging to the business: -----
- Other, specify.....: -----

Employment (people who work in business for minimum 15 hours per week, paid in cash or kind)

IYB

29. How many jobs does your business provide in total, including the owner: _____ jobs

30. Please fill in the table below on the specifications of workers

Owner(s): _____	Paid workers: _____	Unpaid Workers: _____	Apprentices: _____
-----------------	---------------------	-----------------------	--------------------

31. Are you satisfied with the working conditions that your business provides to the workforce (including owner)? You can compare your own situation to similar businesses in your community. (tick ►)

- salary levels of workers	Good no improvement necessary	Fair minor improvement required	Not good major improvement required	Poor not satisfied
- access to national insurance	-----	-----	-----	-----
- additional health or other insurance	-----	-----	-----	-----
- annual leave arrangements for employees	-----	-----	-----	-----
- training and other developmental opportunities for workers	-----	-----	-----	-----
- other benefits, such as	-----	-----	-----	-----

Knowledge on business and other topics (for people not in business, ask how they will handle these issues in the future)

GENERAL INFORMATION

On a scale from 1 to 4*, how would you rate the following knowledge and practices in business				
32. * 4 = excellent (no improvement necessary), 3 = satisfied (minor improvements required), 2 = not satisfied (major improvement desired), 1 = poor (needs to be improved/ replaced totally). In the blank space below, summarize the answers. Please use BLOCK LETTERS				
<i>1. Business and Family</i>				
4.	3.	2.	1.	Explanation:
<i>2. Marketing</i>				
4.	3.	2.	1.	Explanation:
<i>3. Buying</i>				
4.	3.	2.	1.	Explanation:
<i>4. Stock Control</i>				
4.	3.	2.	1.	Explanation:
<i>5. Record-keeping</i>				
4.	3.	2.	1.	Explanation:
<i>6. Costing</i>				
4.	3.	2.	1.	Explanation:
<i>7. Business Planning</i>				
4.	3.	2.	1.	Explanation:
<i>8. People and Productivity</i>				
4.	3.	2.	1.	Explanation:
<i>9. HIV/AIDS</i>				
4.	3.	2.	1.	Explanation:

--- END ---YOU CAN NOW USE THE SIYB SELECTION TREE TO DETERMINE THE TYPE OF SIYB TRAINING

©ILO/SIYB. SIYB EF p. 2/2

ANNEX 3

GYBI TRAINING PROGRAMME

Marratane Refugee Camp – Nampula, 13/9 – 15/9/2004

Time	DAY 1	DAY 2	DAY 3
8.00–11.00	<ul style="list-style-type: none"> • Introduction and course objective; expectations, timetable and ground rules. (Mama Namsi) • SIYB overview (Mama Namsi) • What is a business idea? (Ombeni) 	<ul style="list-style-type: none"> • Reflection on previous day (Chris) • Identify some good business ideas (Bora) 	<ul style="list-style-type: none"> • Reflection on previous day • Analyse your business ideas and select the best one (Imara)
11.00–11.15	B	R	E
11.15–1.00	<ul style="list-style-type: none"> • Are you the right kind of person to start a business? (Akili) 	<ul style="list-style-type: none"> • Generate your business idea (Ombeni) 	<ul style="list-style-type: none"> • Analyze your business ideas and select the best one (Imara)
1.00–2.00	<ul style="list-style-type: none"> • Are you the right kind of person to start a business? • Daily evaluation 	<ul style="list-style-type: none"> • SIYB Game – Module 1 (Chris) 	<ul style="list-style-type: none"> • Course evaluation (Alberto)
2.00–2.30	B	R	E
2.30–3.30	<ul style="list-style-type: none"> • CoT (Cycle of Trainers) 	<ul style="list-style-type: none"> • CoT (Cycle of Trainers) 	<ul style="list-style-type: none"> • CoT (Cycle of Trainers)

ANNEX 4

SYB TRAINING PROGRAMME

Marratane Refugee Camp – Nampula, 17/9 – 23/9/2004, 27/9 – 5/10/2004

Time	DAY 1	DAY 2	DAY 3	DAY 4	DAY 5
8.00–11.00	<ul style="list-style-type: none"> • Introduction and course objective, expectations, timetable, ground rules (Chris Colonnais) • SIYB overview (Mama Namsi) SYB is for whom • You as an entrepreneur (Ombeni Nondo) 	<ul style="list-style-type: none"> • Reflection on previous day • Marketing plan • Market Research (Alleluia Paula) 	<ul style="list-style-type: none"> • Reflection on previous day • Costing (Mama Namsi) 	<ul style="list-style-type: none"> • Reflection on previous day • Financial Planning (Mama Namsi) 	<ul style="list-style-type: none"> • Reflection on previous day • Starting the business – action plan (Akili)
11.00-11.15	B	R	E	A K	
11.15–1.00	<ul style="list-style-type: none"> • The Business Plan (Bora Nabusu) 	<ul style="list-style-type: none"> • Marketing plan • Make a Marketing Plan (Akili Musa) 	SIYB Game module 1 (Pendo Pierre)	<ul style="list-style-type: none"> • Requirements from lending institutions (Invited FI) • Required start up capital (Pendo Pierre) 	<ul style="list-style-type: none"> • Starting the business – action plan
1.00–2.00	L	U	N	C	H
2.00–3.30	<ul style="list-style-type: none"> • Your Business Idea (Bora Nabusu) 	<ul style="list-style-type: none"> • Staff (Chris Colonnais) • Legal Responsibilities 		<ul style="list-style-type: none"> • Types and sources of start up capital (Alberto) 	<ul style="list-style-type: none"> • Course evaluation (Bora Nabusu)
3.30–4.00	<ul style="list-style-type: none"> • CoT (Cycle of Trainers) 	<ul style="list-style-type: none"> • CoT (Cycle of Trainers) 	<ul style="list-style-type: none"> • CoT (Cycle of Trainers) 	<ul style="list-style-type: none"> • CoT (Cycle of Trainers) 	<ul style="list-style-type: none"> • CoT (Cycle of Trainers)

ANNEX 5

Follow-up activities record

Seminar dates: From _____ to _____ :

Trainers: 1. _____
 2. _____
 3. _____

Name	Follow-up dates		Step completed in business plan											Required working W/Capital	From				
	M	F	1	2	3	4	5	6	7	8	9	10	11		Savings	Friend	Bank/NGO	Other	
	1																		
2																			
3																			
4																			
5																			
6																			
7																			
8																			
9																			
10																			
11																			
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15																			
16																			
17																			
18																			
19																			
20																			
21																			
22																			
23																			
24																			
25																			
Total																			

ANNEX 6

Monthly progress report

Trainers: 1. _____
 2. _____
 3. _____

Month ____ Year ____

Total trained: M_____ F_____ Total_____	2 weeks	2 weeks
Personal characteristics addressed		
Business situation		
1. Was in business before training		
2. Started one after training		
3. Reason for not starting		
4. Why was business closed		
5. Still want to start one		
Business characteristics: for new business		
6. New businesses		
7. Completed business plans		
8. Presented business plans to NGOs or banks		
9. Accepted for loan		
Yes, amount _____		
No, reason _____		
11. Number of employees (including owner)		
12. Start-up capital was from		
Savings		
Family/Friend		
Bank/NGO		
Other		
Business characteristics: for those who remained in the same business		
13. Change in sales		
14. Change in assets		
Employment		
15. Number of employees (including owner)		
Total		
Owner/s		
Paid		
Not paid		
Apprentices		
16. Satisfaction in working conditions of the workforce		
- salary levels of workers		
- access to national insurance		
- additional health or other insurance		
- annual leave arrangements for employees		
- training and other developmental opportunities for workers		
- other benefits, such as...		
17. Knowledge of business topics		
1. Business and family		
2. Marketing		
3. Buying		
4. Stock control		
5. Record keeping		
6. Costing		
7. Business planning		
8. People and productivity		
9. HIV/AIDS		
18. Evidence of use of SIYB materials		

