Building Partnerships for Poverty Reduction

The Participatory Project Planning Approach of the Women's Enterprise Management Training Outreach Program (WEMTOP)

Vanita Viswanath
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(List continues on the inside back cover)
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Vanita Viswanath

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# CONTENTS

Foreword ........................................................................................................... v

Abstract ........................................................................................................... vii

Acknowledgments ................................................................................................ ix

Introduction ......................................................................................................... 1

| Part I | Issues Relating to Scope of the Program, Training Content, and Training Delivery | 3 |
| Part II | Principles and Overview | 4 |
| Part III | WEMTOP Design | 8 |
| | Section 1: Identification of Field Level WEMTOP Functionaries and Evolution of Core Team | 8 |
| | Section 2: Partnerships | 15 |
| | Section 3: Evolution of Mutually Acceptable Procedures and Guidelines | 23 |

| Part IV | Lessons Learned | 31 |

Annexes

| Annex 1 | The WEMTOP Logical Framework | 40 |
| Annex 2 | Guidelines for Financial Reporting Procedures | 47 |
| Annex 3 | Sample Udyogini Update | 48 |
| Annex 4 | Outline of WEMTOP Concept Paper | 52 |
| Annex 5 | Covering Letter to NGOs Inviting Comment on Concept Paper | 54 |
| Annex 6 | WEMTOP Project Document Cover Page and Table of Contents | 56 |
| Annex 7 | Selection Criteria for PTI Applications | 58 |
| Annex 8 | Invitation to “Bid” for PTI Selection | 59 |
| Annex 9 | Memorandum of Agreement | 61 |
| Annex 10 | Twenty-One Priority Questions | 66 |
| Annex 11 | Investment of Staff/Long-Term Consultant Time in the Design Phase | 67 |
Enabling women, especially poor women, to benefit fully from the development process is a key concern of the Economic Development Institute (EDI). In 1988, EDIDM (the Development Management Division of EDI) set out to learn more about the role of poor, grassroots women in development. We wanted to find out how they might be helped to improve their capacity to earn higher and more stable incomes. Our inquiries led to the design and testing of a new management training approach, designed to provide local women's groups with business management training. This training is adapted to their specific needs, and is designed to help improve the profitability of their income generating activities (or "microenterprises"), and to make the women more self-reliant.

The effort began in Africa, where we initiated two pilot projects: the Women's Entrepreneurship Development (WED) project in Malawi and Tanzania, and the Women's Management Training Outreach Program (WMTOP) in Burkina Faso, Nigeria and Senegal. Encouraged by the early results of these two African initiatives, in 1991 we began to explore the possibility of starting a comparable program in Asia.

EDIDM staff began a dialogue with women's NGOs in Bangladesh, Philippines and India, using seed money provided by the Japanese Government. This study describes our experiences in building partnerships with these NGOs in the process of designing the Women's Enterprise Management Training Outreach Program (WEMTOP). It outlines the principles that guided our actions, and the lessons that have been learned about the modalities, benefits and risks of adopting such a flexible and participatory design process.

The story is incomplete. It presents only EDI's perspective, which we hope will be complemented by reflective contributions from our partner organizations and individuals. And the story continues to unfold as the WEMTOP Pilot Project is implemented and evaluated in India.

I trust that this study will prove instructive to both prospective NGO partners and donor agency staff as further partnerships for poverty reduction are initiated and sustained.

Amnon Golan
Director
Economic Development Institute

July 1994
ABSTRACT

The Women's Enterprise Management Training Outreach Program (WEMTOP), a project of the Economic Development Institute, is a participatory action-learning three year pilot training project which began its design phase in 1991 in three countries in Asia: India, Philippines and Bangladesh (Bangladesh was subsequently dropped from the design phase). The design process for the WEMTOP Pilot Project, analyzed in the present study, generated a "social methodology" for participation, capacity-building and transfer of ownership to intermediaries and grassroots clients, thus improving the potential for sustainability of intended project outcomes. The social methodology is an evolving one, since the WEMTOP design is a learning process in which the principles are put to the test and the process is continuously refined to ensure adherence and commitment to the principles.

The principles that guided EDI were: building technical and managerial capacity among intermediaries; decentralization of ownership and responsibility for effective program implementation; consensus-building to ensure collaboration among donor and field-level stakeholders; and, facilitating an evolutionary and flexible design process, to ensure responsiveness to concerns and problems articulated by stakeholders.

WEMTOP is aimed at strengthening the capacity of intermediary NGOs to deliver management training to poor, specifically landless and assetless, women in the rural and urban areas. WEMTOP is developing appropriate training materials and a decentralized delivery mechanism to train these women to sustain their enterprises and increase their capacity to control both the enterprise and the income they derive from it. WEMTOP deviated from existing EDI practice (that normally focusses on the training at senior and mid-level policy makers and training of trainers) by devising a training strategy that made the linkage between EDI support and impact on the grassroots clients direct, visible and measurable. Teams of intermediary NGO staff are being trained through the Training of Enterprise Support Teams (TEST) by selected Partner Training Institutions (PTIs). The trained NGO staff will in turn design and deliver locally adapted grassroots management training (GMT) to clusters of their existing women clients.

The WEMTOP framework, called the "package completion approach," promotes one element, viz., management training, in a package of services, consisting also of credit and technical skill training, required to promote enterprise sustainability. Consistent with this framework, participating NGOs should already have been involved in supporting women's income generating activities and have the capacity to facilitate the provision of credit and skill training from other sources. Program management at the country level was handled by members of country-level adhoc Steering Committees (SCs) assisted by a Project Coordinator. The country-level activities during
the design phase were: a review of the microenterprise literature; a survey of the microenterprise sector; a Training Needs Analysis (TNA) workshop; and (in India and Philippines) a Project Design Roundtable. In articulating a WEMTOP objective, NGOs in each of the original three participating countries proposed an explicit commitment by WEMTOP to promoting women's empowerment in addition to increasing their income-earning capacity. Consistent with this, NGOs highlighted the importance of combining both traditional business management training with training focussed on human resource development in the TEST and GMT.

In India and Philippines, the SCs initiated and selected the PTIs. In order to manage the implementation of the TEST and subsequent GMT in India, the SC registered an organization called Udyogini with an office and support services to enable their oversight of and enhance their ownership of WEMTOP-India. In the Philippines, due to the high cost and SC inertia, EDI suspended its support for the program in April 1993.

The case study is about the intensive process of WEMTOP design to promote local ownership of the project. The elements that were important to ensure this ownership and which are analyzed in this study are: the identification of field level functionaries; evolution of collaborative relationships; and evolution of mutually acceptable financial and administrative procedures and guidelines. The last section, on lessons learned, identifies the adjustments that need to be made in donor procedures and management style to enable a genuinely participatory approach to project planning.
ACKNOWLEDGEMENTS

The study describes the partnerships that were built between EDI and the players in the field in the design of the Women's Enterprise Management Training Outreach Program (WEMTOP). It does not mention another partnership in designing WEMTOP— with my colleague in EDIDM, Jim Edgerton. Jim's guidance, support and friendship made my involvement in the design of WEMTOP and the writing of this study an immensely gratifying experience.

To Jerri Dell, the WID Coordinator in EDI, my thanks for getting me involved at the inception of WEMTOP and her unwavering support and encouragement during the learning process. To the many individuals in the field, too numerous to mention by name, my gratitude for giving me the opportunity to participate in the learning experience.

Vanita Viswanath
<table>
<thead>
<tr>
<th>ACRONYMS</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDI Economic Development Institute</td>
<td>GMT Grassroots Management Training</td>
</tr>
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<td>M&amp;E Monitoring and Evaluation</td>
<td>MOA Memorandum of Agreement</td>
</tr>
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<td>NGO Nongovernmental Organization</td>
<td>PDR Project Design Roundtable</td>
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<tr>
<td>PTI Partner Training Institution</td>
<td>SC Steering Committee</td>
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<td>SERDEF Small Enterprise Research and Development Foundation</td>
<td>SOE Statement of Expenditure</td>
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<td>TEST Training of Enterprise Support Teams</td>
<td>TNA Training Needs Analysis</td>
</tr>
<tr>
<td>TWG Technical Working Group</td>
<td>WEMTOP Women's Enterprise Management Training Outreach Program</td>
</tr>
</tbody>
</table>
Introduction

"People's participation in government-sponsored development programs cannot be achieved just by emotional exhortations. Nor can it be brought about only by intellectual arguments about its usefulness. In the last instance, participation depends on social arrangements and political relations. It also depends on economic incentives and administrative approaches."¹ These conclusions, although expressed by Michael Cernea in the context of the PIDER series of projects sponsored by the Government of Mexico, could equally be derived from the experience of donor-sponsored projects, such as the Women's Enterprise Management Training Program (WEMTOP) for Asia. WEMTOP, a project of the Economic Development Institute, is a participatory action-learning three year pilot training project which began its design phase in three countries in Asia, India, Philippines and Bangladesh in 1991. It is aimed at strengthening the capacity of intermediary NGOs to deliver management training to poor women microentrepreneurs. Having recently completed WEMTOP's extensive design phase, it seems appropriate for EDI to share its experiences in facilitating a participatory design and lessons that can be learned. As in PIDER, what was derived from WEMTOP was a systematic methodology for participation, capacity-building, and transfer of ownership to intermediaries and grassroots clients, thus improving the potential for sustainability of intended project outcomes.

"No matter how intense or loud, the advocacy for people's participation in development programs remains empty rhetoric if it is not translated into a "how to" social methodology for making popular participation real."² What follows in the rest of this case study is a description of the process of WEMTOP design, generating a social methodology constituted by instruments and processes to operationalize the principles of participation and decentralization that guided the design. The social methodology is an evolving one, since the WEMTOP design is a learning process in which the principles are put to the test and the process is continuously refined to ensure adherence and commitment to the principles. The instruments also have to be appropriately crafted and, consistent with the primary principle of learning itself, amenable to change as well as to dismantling and rebuilding.

The study, which represents the EDI perspective of the process of WEMTOP design, is the first part of process documentation which, it is hoped, will also include papers by field stakeholders, giving their perspective of the participatory process characterizing WEMTOP's design. The study is organized as follows: Part I outlines the issues involved in identifying the scope of the program, identifying training content and methodologies and crafting instruments for training delivery. Part II identifies the principles guiding EDI in initiating program design. It also provides an overview of the design phase, its principal activities and the management and delivery mechanisms for WEMTOP that emerged from collaborative diagnostic work with field-level stakeholders. Part III deals with the bulk of the design process and analyzes the operationalization of the principles and processes. It is divided into three sections. Section 1

² Ibid., p.1
deals with identification of the actors and evolution of the core team; Section 2 deals with collaborative relationships, particularly between EDI and field-level stakeholders; Section 3 deals with the evolution of participation-facilitative financial and administrative procedures and mechanisms. Part IV deals with lessons learned.
PART I

Issues Relating to the Scope of the Program, Training Content and Training Delivery

The impetus for EDI's initiation of an enterprise management training program for disadvantaged women microentrepreneurs in Asia was: its recognition of the importance of such training for enterprise sustainability, its recent attempts to expand EDI's experience with working with NGOs; its successful preparation of a pilot management training program for African grassroots women's groups; and availability of flexible seed financing for women-focused programs from the Government of Japan. The starting point for EDI in identifying program-related issues that would guide WEMTOP was naturally derived from its traditional approach to managing training programs.

The first issue that confronted EDI was the program's intended scope. Should the program be a regional one with one framework and strategy spanning three or more countries in the region or should it be national? Since EDI normally works with a single Partner Training Institution (PTI) which it contracts for training delivery, is it possible to find a pan-Asian PTI with the necessary track record in enterprise management training for poor women? Or should there be a regional team, members of which would be drawn from each of the selected countries? What is the optimum balance of EDI's staff time, funds and number of NGOs and women entrepreneurs to be supported under the program?

The second issue was that of a conceptual framework. Among the questions EDI asked itself was what should be the outcome? Given that poor women need more income and enterprises are a way of improving women's income earning capacity, is management training enough? What about credit and skill training and how do they fit in? Who exactly should be targeted and what should be the scale and type of enterprises that can be made sustainable?

A third issue related to institutional mechanisms, not just for training delivery but also for program management. If a PTI is contracted to perform the training, who will manage the program, given that EDI was envisaging an intensive, participatory process? Who will help out with administrative arrangements at the field level? To what extent could the Bank's Resident Missions in each selected countries be able to help?

Given the nature of evolutionary programs, many more issues emerged through the learning process in the design stage, the resolution of which was guided by the principles of participatory design and program management that EDI followed.
PART II

Principles and Overview

Principles

In attempting to deal with the issues identified in the previous paragraphs and those that would emerge in the design process, it was quite clear that if the program was to be well managed, be responsive to client needs, have the necessary impact and ensure that outcomes are sustainable, considerable investment had to be made in ensuring commitment among the stakeholders in the field. The principles that guided EDI were:

* building technical and managerial capacity among intermediaries.
* decentralization of ownership and responsibility for effective program implementation.
* consensus-building to ensure collaboration among donor and field level stakeholders.
* facilitating an evolutionary and flexible design process, to ensure responsiveness to concerns and problems articulated by stakeholders.

Overview

EDI does not undertake training at the grassroots, but trains and facilitates training of intermediaries. Also, no EDI program had an explicit poverty alleviation focus that also included specific linkages between training at the intermediate levels and training at the grassroots. WEMTOP deviated from existing practice by targeting the program at an explicitly defined group, the landless women in the rural areas and assetless women in the informal sector in the urban areas and devising a training strategy and support in a way that made the linkage between EDI support and impact on the grassroots clients direct, visible, and measurable. EDI support would cover not only training of NGO staff in a Training of Enterprise Support Teams (TEST)3 but training of grassroots clients by the NGO trainers in the Grassroots Management Training (GMT), with provision to test and refine the curriculum in the light of grassroots experience and methodologies to measure impact. EDI’s tentative conceptual framework for the delivery of training under the three-year pilot WEMTOP to improve women’s capacity to earn income was based on desk research in Washington on needs of women in the informal sector.

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3 The traditional term, training of trainers, or TOT, was replaced by training of enterprise support teams, or TEST, in recognition of the fact that NGO staff involved in training are usually trainers cum extension agents and hence provide a variety of enterprise support services, including training.
The research revealed that management training was a relatively underemphasized element in this package of support to microenterprises, consisting also of credit and technical skill development. The WEMTOP framework, called the "package completion approach," promotes one element, viz., management training, in a package of services required to promote enterprise sustainability. Consistent with this framework, the criteria for the selection of grassroots clients and NGOs were established. WEMTOP would support the management training of those grassroots women entrepreneurs who had existing or potential access to credit and skill training. NGOs participating in WEMTOP should already have been involved in supporting women’s income generating activities and have the capacity to facilitate the provision of credit and skill training from other sources, although they would have little or no capacity to provide enterprise management training. EDI intended to support middle-ranking rather than well-funded or prominent NGOs. NGOs with a track record in providing a variety of enterprise support services, including management training, along with professional training institutions would be used as resources for the TEST.

Identification missions were undertaken to four Asian countries, namely, India, Indonesia, Bangladesh and Philippines to: select those countries which have a vibrant NGO sector involved in women’s microenterprises; determine the scope of the program; test, in a preliminary way, the package completion approach; identify potential NGOs involved in microenterprise development for women; identify Partner Training Institutions (PTIs) with demonstrated experience in management training for poor women microentrepreneurs and capacity to produce appropriate training materials; and, identify one or more individuals who could help EDI manage the program locally. The missions led to the identification of India, Bangladesh and Philippines as the most suitable countries for WEMTOP interventions. Indonesia was dropped because it did not appear to have a thriving microenterprise sector with NGO involvement. The cultural and linguistic diversity, the differential needs of NGOs and grassroots clients in different countries, lack of a pan-Asian PTI as well as the enormous coordination capacity required to sustain effectively a regional team consisting of members from each participating country suggested the infeasibility of a regional program. EDI decided to have national WEMTOP programs, with mechanisms in place to help groups in each participating country share their experiences, methodologies, and products.

Program management at the country level was handled by members of an ad hoc Steering Committee (SC), assisted by a Project Coordinator. The early country-level activities (organized and largely managed by the SCs) were intended to: refine the conceptual framework; gain a deeper understanding of the microenterprise sector in each country; identify appropriate NGOs to participate in WEMTOP; identify training needs of NGOs and their clients; define precisely the target group; and, outline the overall training strategy. The activities were a literature review (to assess the state-of-the-art in the microenterprise sector) and a sector survey, using the methodology of filters, to profile, shortlist, and identify training needs of a) NGOs involved in microenterprise development which are providing credit and skill training to their clients but lack
management training capacity and b) their grassroots clients. The first workshops which brought EDI together with a variety of stakeholders, including the grassroots clients, to discuss further the program concept, sector survey results and training needs as well definition of the target group, were the country-level training needs analysis (TNA) workshops in October of 1991.

Three notable results of the process, until the end of the TNA workshop, can be identified. First, the word illiterate was added to the EDI definition of the target group. The final definition became "illiterate landless women in the rural areas and assetless women in the informal sector in the urban areas." Second, in articulating the WEMTOP objective, NGOs in each of the three participating countries proposed an explicit commitment by WEMTOP to promoting women's empowerment in addition to increasing their capacity to generate income. Third, in terms of the types of training to address the twin objectives proposed, namely income and empowerment, NGOs highlighted (for the TEST and the GMT) the importance of combining both traditional business management training, such as accounting, and training to enhance non-traditional management skills such as leadership development. The broadening of the training to include human resource development necessitated a greater sensitivity to gender issues (as distinct from enterprise issues) and production of gender-sensitive training materials.

Bangladesh was dropped from the pilot project soon after the TNA workshops because of instability of the program coordination mechanism due, mainly, to the lack of a suitable Program Coordinator. A World Bank staff member from the Dhaka office had been helping out as Program Coordinator pending the appointment of a full-time Coordinator. The staff member's continuance as Coordinator was unsustainable because it was an additional burden on her time. Since no suitable coordinator could be found even 5 months after the initiation of activities in the design phase, the program in Bangladesh was suspended.

In the months following the TNA workshops, culminating in the Project Design Roundtables (PDRs) in India and Philippines in April-May 1992, discussions in the field produced an enhanced understanding of the stages of enterprise development. Drawing on theoretical studies such as one by USAID\(^4\), the discussions clarified that the WEMTOP target group was placed at the lowest level of the economy, namely, the survival economy. WEMTOP clients at this level would likely be involved in subsistence activities with intermittent income-generation. Clients placed at this level of enterprise development would require access not only to the main elements of enterprise support, such as credit, skill and management training, but also, in some cases, counselling and childcare services. At the PDRs, the participants clarified that only some of WEMTOP's clients were likely to display full entrepreneurship potential and graduate to full-scale entrepreneurship, making microenterprises their main source of income or establishing small enterprises which employ wage labor. Once greater conceptual clarity was

achieved with a consensus on objectives for the program, discussions around development of a monitoring and evaluation methodology for WEMTOP were initiated. The ongoing development of this methodology, involves stakeholders at every level, from EDI to the beneficiaries.

In the remaining WEMTOP countries, India and Philippines, the PTI selection process was initiated by the SCs after the TNA workshops. In the Philippines, the Small Enterprise Research and Development Foundation (SERDEF), a part of the University of Philippines--Institute for Small Scale Industries was selected as the PTI. In India, the SC found that no single institution had the necessary expertise to address both the traditional business management training needs and the human resource development needs. Attempts to develop a team of people with a variety of different expertise to cover all the training needs of the client groups proved difficult. Ultimately, three PTIs (Pradeep Kashyap Team, Development Dialogue and the National Institute for Enterpreneurship and Small Business Development) to cover the three selected states (Rajasthan, Bihar and Orissa) were identified. In the Philippines, the number of NGOs and beneficiaries to participate under WEMTOP were 10 and 500 respectively, and in India 40 and 1000 respectively. Each NGO was expected to send a team of 2-3 staff for the training. Training Materials Inventories were conducted in both countries to identify methodologies as well as written and visual materials already available which could be adapted for the training.

In order to manage the implementation of the TEST and the subsequent GMT in India, the SC felt the need to form a registered organization with an office and support services. Thus, "Udyogini", a registered non-profit organization, was established on July 9, 1992 with headquarters in New Delhi. In the Philippines, the momentum generated soon after the TNA workshops gradually declined after the PDR and, for a variety of reasons to be discussed later in the study, EDI support to WEMTOP-Philippines was suspended in April 1993.
PART III

WEMTOP Design

Section 1: Identification of Field Level WEMTOP Functionaries and Evolution of the Core Team

Perhaps the most important determinant of the effectiveness of local capacity-building for the management and ownership of a donor-initiated program is the selection of the partners at the local level. The main criteria for selection that EDI identified were: experience in the NGO sector, particularly related to microenterprises; standing within the NGO community, particularly with women's groups; activist orientation; management capabilities; and capacity for team work. In addition, it was considered important that at least one member of the team should have sufficient credibility and standing with the government in order to be able to intercede on WEMTOP's behalf should any difficulties relating to bureaucratic procedures arise. While EDI had to have some bases for selection, it was clear as program design proceeded that it was unrealistic to expect a perfectly matched team in any country and that outcomes depended more on how barriers to cooperation were transcended over time. Personalities, professional culture, perception of donor-recipient relations, and differing expectations of outcomes, some derived from ideological differences, affected the process.

The EDI team surveyed the NGO sector in each of the four Asian countries during the identification missions, with the dual purpose of locating NGOs with microenterprise experience and identifying potential people who could serve as the local WEMTOP coordinator and members of the Steering Committee. It was clear by the end of the missions that selection was going to be complicated, since some of the criteria were likely to militate against each other. The most problematic at the time, particularly in Bangladesh and Philippines, where the NGOs sector was deeply divided on ideological grounds, was reconciling the need to have support of women's groups and those involved in microenterprise development at the grassroots. The women's groups were feminist and, to some extent, militant, and differed on strategies on reaching women with grassroots groups engaged in microenterprise development for women.

To find an acceptable coordinator and put together a team that, in addition to having management capabilities, could maintain a political balance among women's groups, transcend ideological interests of the NGO sector while ensuring that WEMTOP attracts NGOs committed to and with a capacity for delivering microenterprise services to women, and can ensure that WEMTOP is not sabotaged, was quite a challenge. Since EDI did not have enough time in the field to screen candidates for positions on the SC, it identified individuals who could serve as coordinators (in Bangladesh, an individual who could serve as Interim Coordinator) and relied
on them to put together country-level SCs. Despite the apparent tensions between women's networks and grassroots NGOs involved in women's microenterprise development in some countries, EDI made a conscious decision, at least in the selection of coordinators, to select individuals who were strongly committed to gender issues and had the support of women's groups. The constraints of selecting appropriate team members as well as the responsiveness of the teams to challenges confronting them, is described below.

Bangladesh

In Bangladesh, Wahida Huq, the agriculture specialist in the Dhaka office of the World Bank (and also working on women's issues at the time), agreed to serve as Interim Coordinator, while she attempted to find a suitable person to serve as full-time Coordinator. The ad hoc Steering Committee in Bangladesh, assisted by Wahida Huq, was, from the beginning, a lean alliance. Even several months after field-level initiatives were initiated, there were only three confirmed members, including the Coordinator. One member of the team, Tahera Yasmin Haq, was head of an NGO, serving women, called Saptagram Nari Swarnivar Parishad. Another, Tehrunissa Abdullah, had an extensive track record in voluntary work. Consultants who were part of the team for the literature review and sector survey were coopted to assist with TNA workshop organization in the absence of a SC with the required capacity. Responses to Wahida Huq's attempts to recruit a coordinator as well as additional members of the SC were not encouraging. Many of the likely candidates were consultants with microenterprise and gender expertise who were in demand internationally and were not in a position to give WEMTOP their time. Largely because of the limited capacity of the SC, which also had an advisory and oversight role, most of the work related to the commissioning, revising and finalizing the literature review and sector survey as well as TNA workshop organization fell to Wahida Huq herself.

It was clear to EDI that Wahida Huq's continuance as WEMTOP coordinator indefinitely, was neither possible (given her own work program in the Dhaka office) nor desirable (since ownership must ultimately devolve to a team with strong NGO ties). The task of finding a broadly acceptable candidate rooted in the NGO sector was probably more difficult in Bangladesh than in the other two countries because of the polarization among NGOs. A consensus candidate would likely have taken time to identify. Although Wahida Huq herself stressed to EDI that Bangladesh might require a longer lead time for the recruitment of quality candidates than in other WEMTOP countries, EDI's own limited capacity to manage programs in three countries that do not proceed roughly in parallel, prevented EDI from making the necessary concessions on that score.

Philippines

In the Philippines, Elizabeth Eviota, an academic on the faculty of Ateneo de Manila
University and an activist with the women's network agreed to serve as WEMTOP Coordinator. Other members of the Steering Committee were: Lilia Ramos, the director of a Manila-based microenterprise NGO, Manila Community-Based Services (MCSI); and Remmy Rikken (of the National Commission of Filipino Women, an organization directly under the President of the Philippines). Ruth Callanta, who, at the time, was the head of an NGO called Asia Resource Center, was also requested to join the team, but did not participate in any of the meetings of the SC. She was, therefore, replaced by Vicky Gartchitorena, head of the Ayala Foundation, the development arm of a large Filipino business concern. The team was put together by Elisabeth Eviota in consultation with EDI. The team had, apparently, the elements that EDI sought. They represented both microenterprise and women's NGOs; they had training and management experience; and they were individuals who understood gender issues intellectually and in the country context. In Remmy Rikken, the team had a person with extensive experience in gender issues on the ground, a high official close to the President and internationally recognized who could, EDI expected, transcend narrow interests. EDI had no reason at all to doubt the capacity of the team to carry out the mission of WEMTOP and take ownership of the program.

The team worked extremely well up to the PDR's. The quality of the literature review and sector survey, commissioned, guided and finalized by the SC, was good. The TNA workshop was well-organized by the team and superbly facilitated by Remmy Rikken. The SC also demonstrated its capacity for collaborative decision-making and guiding the process in identifying a single PTI to undertake the TEST and to find ways to address the shortcomings of the PTI on gender-related training capacity. To augment the PTI resources to produce gender-sensitive training materials as required by WEMTOP, the SC decided to have gender-trainers from NGOs as part of the SERDEF team. The team also recruited the Technical Working Group (TWG) to undertake the substantive microenterprise and gender technical support as well as managerial support to WEMTOP, recognizing that SC members were full-time employees of their respective organizations and could not also provide technical support to WEMTOP. Although the TWG assisted the Coordinator in identifying NGOs to participate in WEMTOP, its mandate was limited to technical and managerial support. It had no decision-making authority, which was vested in the SC. The SC also had the authority to determine the vision and directions for WEMTOP-Philippines.

The momentum in the Philippines began to wane after the PDR's. The two prominent and senior members of the SC could not give the needed time to WEMTOP. The Project Coordinator's attempt to convene SC meetings was often frustrated by lack of a quorum at crucial stages of decision-making in WEMTOP's design process. Attempts to have decisions taken by remote communications among the SC members were not only non-viable, they did not establish the necessary basis for collaboration and commitment in the process of decentralization of WEMTOP. The tenacity of the Coordinator to convene meetings was admirable, but could not be sustained because of the very limited administrative support services for the Coordinator that EDI's budget could accommodate. Much of the work after the Roundtables, including
handling of delicate political negotiations with the participating NGOs to bring down their budget costs, was managed largely by Elisabeth Eviota herself.

To EDI, the other cause for the loss in momentum appeared to be a lack of assertiveness on the part of the SC in the Philippines to seize opportunities and steer the program in an independent direction. This reactive behaviour, the SC and others from the NGO sector in the Philippines admit, is pervasive in their country and has resulted from the powerful influence of donors reinforced by years of foreign military, political and cultural domination of the Philippines. The framework of most donor projects, the SC members also suggested, is rarely challenged. Given this context, the idea of a participatory, decentralized project, requiring considerable assertiveness on their part was, perhaps, new and, to some extent, confusing.

India

The evolution of the SC in India was characterized by a level of activism and magnitude of effort and initiative, which propelled WEMTOP forward with unusual speed and in directions that were not anticipated by EDI, but which enhanced the sustainability of the program. The SC membership evolved with the changing needs and challenges of the program. The team seized opportunities and generated a momentum that probably surprised even themselves. The credit for anticipating the political and technical needs of WEMTOP and the World Bank in initial recruitment of SC members goes to both Kiran Bhatia and Bimla Bissell. Kiran Bhatia, a trainer by experience, who was at the time about to leave her job at the Ford Foundation in New Delhi and who had been instrumental in establishing several NGOs in India, accepted to serve as Project Coordinator. In putting together a team, she worked in close collaboration with Bimla Bissell, the Information Officer in the New Delhi office of the World Bank. Ms. Bissell had considerable political and diplomatic experience in facilitating World Bank-NGO collaboration at the local level. The criteria for the selection of SC members in India was broadly similar to that in Bangladesh and Philippines. In India, however, it was not purely a matter of identifying the persons with the right credentials among the NGO community who had the time to serve on the SC, but of first establishing the bonafides of EDI as an institution genuinely interested in attempting a new type of initiative, including elements of participation and decentralization, which deviated quite substantially from the way the World Bank had normally approached its projects. A considerable amount of political massaging had to precede the mobilization of potential candidates. Potential SC members had to be repeatedly assured that EDI had no hidden agenda.

The SC consisted of enterprise and gender experts from the NGO community, at least one of whom, Ela Bhatt, was internationally recognized and had served in the government as a member of the Planning Commission. The successful induction of Ela Bhatt as chairperson of the SC has to be considered a major triumph for WEMTOP, given the multiple demands on her time. At the inception of the SC, the other members were C.P. Sujaya, a senior member of the
elite Indian Administrative Service, who took special permission from the Government to serve on the SC; Aloka Mitra, of the Women's Coordinating Council, a microenterprise NGO based in Calcutta; Manju Kala, of the Association of Voluntary Agencies in Development (AVARD), an NGO umbrella organization; Bimla Bissell and Kiran Bhatia. Both Aloka Mitra and Manju Kala were nominated by the Bank-NGO India committee, which was established in India to help promote more effective Bank-NGO dialogue and collaboration in Bank-financed projects. The SC, subsequently, inducted three entrepreneurship experts; one from the NGO sector, Vijay Mahajan\(^5\) and two from the private sector, Hina Shah and Shashi Khanna. Shashi Khanna was also a trainer. All members continued to hold full-time positions in their own organizations and gave their time voluntarily to WEMTOP.

The SC in India, as the SC in Philippines and Bangladesh, responded efficiently and effectively to the task of commissioning and overseeing the early WEMTOP activities, such as the literature review and sector survey. Its real test, during and for several months after the TNA workshops, however, was its capacity to manage the continued sensitivities expressed by the NGO community about the World Bank's ideology and role, and respond to the challenge thrown up by the NGOs to the SC to take control. Indeed, throughout the design process, the SC's collective political acumen was continuously tested and hastened the process of local ownership of the project. The SC's effective and swift management of the process of refining the conceptual framework and enterprise management methodologies (including the monitoring and evaluation for WEMTOP) and even determining the scope of the program was, in part, a response to political pressure from the PTIs. It was also in line with the culture of independence of the NGO sector in India which expects indigenization of discourse, activity and pace of output generation as well as control over decisions on who participates, how many participate and who has the ultimate authority.

After the TNA workshops, the SC was responsible for selecting the states and number of NGOs in each state to be covered under WEMTOP. It also had an important role in not only selecting the PTIs but managing the process, often requiring delicate negotiations. While the procedure for PTI selection will be described in Section 3, noted here is the pivotal role the SC played in mobilizing applications and in balancing the interests of the shortlisted PTIs, WEMTOP and the grassroots constituency. Fairly early in the design process, the SC members decided that the best team for the TEST would comprise resource persons from several institutions rather than from one institution. There were technical and political reasons for this. Based on members' knowledge of training capacity in-country for poor women microentrepreneurs, the SC believed that no one institution would be able to address all the identified needs and conduct the TEST effectively. The SC also felt that one prominent institution being given the exclusive responsibility for TEST "heightens the risks of the program

\(^{5}\) Vijay Mahajan subsequently resigned from SC membership.
being 'owned' by one particular institution and it would tend to reflect their 'flavour'.

The response to the SC's call for applications for PTI selection was poor. One of the reasons for the poor response was hesitation on the part of quality candidates to collaborate with the World Bank. The SC requested Vijay Mahajan, a management expert with a NGO background, to join the team and help mobilize applications among quality organizations for the PTI since he knew them well and their leadership respected him. Vijay Mahajan played an advocacy role on behalf of WEMTOP and was successful in attracting applications from competent organizations. Subsequently, the SC shortlisted the PTIs, and invited them to the PDR to present their proposals. At the PDR, the PTI's presentations confirmed the SC's earlier views that no single PTI appeared to have the appropriate gender and microenterprise expertise to undertake the training on its own. The alternative was to have three finalists collaborate as a single team drawing upon the expertise of each. However, at least one among them (an individual trainer rather than an organization) wanted to maintain his individual style and focus in undertaking the training and did not want to be part of a team including the two other PTIs. The SC skillfully managed to work out an amicable and responsible arrangement among the three finalists for undertaking four TESTs in the three selected states. They also managed the delicate budget negotiations to determine the appropriate fee levels. The SC had earlier taken a principled stand that PTI fee levels should be reasonable and reflect a voluntarist orientation rather than a commercial (i.e., profit) orientation.

At the PDR, it was made apparent that the capacity of the SC to handle the progressively increasing level and range of technical, political and managerial responsibility was being stretched. A variety of measures were taken to augment capacity. New recruits for the SC were sought. As mentioned before, Vijay Mahajan, Hina Shah and Shashi Khanna were recruited to help for their specialized expertise. It was, however, not easy to recruit candidates. Given the strong ideological orientation of most candidates, particularly from the NGO sector, the SC had considerable political bridging to undertake in recruiting and sustaining new members and while it succeeded in some cases, it failed in others. Two candidates joined and then dropped out after determining that their differences with the SC were irreconcilable. Consistent with its formal role, the SC maintained meeting schedules to the extent possible and a quorum was present every time. Commitment was affirmed also by SC members unanimously deciding, at the TNA workshop, not to accept honoraria for their participation in the meetings but only expenses to come to the meetings. These measures notwithstanding, the sheer volume of effort and responsibility demanded of the SC as a result of its role required a greater degree of formalization, with administrative support, than it or EDI had anticipated.

The establishment of Udyogini was necessitated by the enhanced decision-making role

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6 Minutes of the WEMTOP SC meeting of January 30, 1992.
of SC and management demands placed on the team by the accelerated decentralization and ownership of WEMTOP. The SC had to manage three PTIs and the entire TEST process whereas in the original EDI-generated scenario there was to be only one PTI directly contracted to EDI to manage the TEST and handle all the administration and oversight. Since the three PTIs were disparate groups and not a single team, the SC had an enormous coordination responsibility. In addition, while the New Delhi office of the World Bank was the local administrator and financial conduit for WEMTOP until the end of the PDR, it was clear that the evolution of WEMTOP and the locus of major initiatives and decisions being in New Delhi and not Washington, was stretching the limited logistical capacity of the SC and the New Delhi office of the World Bank. The SC had also decided on a fourfold increase in the number of NGOs and beneficiaries participating in WEMTOP in order to ensure that the investment in the lengthy design and decentralization process was worthwhile. While this decision was sound from the point of view of ensuring economies of scale, it posed an enormous management burden on the SC.

The setting up of Udyogini (which in Hindi means women and entrepreneurship), the trials and frustrations of recruiting office staff, getting office space and technological paraphernalia with appropriate connections for effective communications with EDI and recruiting office staff, while holding down costs, is a story by itself. Suffice it to say that the SC worked overtime in many invisible ways, and unremunerated, to make Udyogini a reality and honor their commitment to their constituents to take control. Given that Udyogini was established in the context of a donor-initiated program, it was faced with some identity conflicts. On the one hand, it was established to manage WEMTOP and was accountable to the Bank; on the other, it had to be accountable to the NGOs, since Udyogini was registered as an NGO and its Board consisted of the individuals who were part of the NGO community. The founder members of Udyogini (viz. the members of the former SC), were most concerned throughout that their image and orientation should reflect that of their constituents rather than of the donor. Even type of office space, location, salary levels of staff etc. were carefully considered. Kiran Bhatia who, as WEMTOP Coordinator, was being paid international consulting rates through a direct contract with EDI, opted to take a substantial cut in fees and accept only local consultant rates once she became Executive Secretary of Udyogini.

Although Udyogini was primarily set up to cope with the management burden that the WEMTOP training delivery mechanism implied, the SC felt it was an opportunity to turn it into an organization with a long-term vision to serve poor women microentrepreneurs in India. Ela Bhatt guided the SC (which subsequently became the Executive Committee of Udyogini) in articulating a long-term vision for Udyogini. The long-term vision of Udyogini, as articulated in its first anniversary brochure, is to facilitate "the launching of independent women producers’ organizations in India to improve the livelihood, and hence social status, of poor assetless
women through support to development organizations in the country. These producer organizations, it hopes, will be eventually linked through federations at the local and national levels. As a first step in initiating the participation of producer women in the Udyogini decision-making process, Udyogini inducted into the Technical Working Group (TWG), a woman producer from Ahmedabad. Another resource person, a woman producer from Orissa, will be inducted into the TWG shortly. Udyogini obtained the government’s clearance to receive foreign funds directly and can, therefore, mobilize funds on its own. In doing so, it took the first step towards financial independence from EDI.

**Section 2: Partnerships: Evolution of Collaborative Relationships**

Partnerships can occur only through actions and mechanisms that foster them and these will emerge only if relationships evolve in a mutually sustainable way. In the Philippines, the partnership that EDI and the SC attempted did not really fructify, because of early disagreements and loss of momentum. The ongoing instability of the partnership and continuous sensitivities in field-level interactions between EDI and the SC leading to misunderstandings of EDI’s intentions, were mutually reinforcing. In India, the initial partnership between EDI and the SC (later Udyogini) and subsequently, between EDI and the other stakeholders in the field (through the SC) emerged and was maintained through a mutual learning process that included recognition of the preeminent position of local stakeholders over EDI; compromise on workshop expectations and outputs; and mutual acculturation, relating particularly to the process of developing monitoring and evaluation methodologies. The partnerships were forged at many levels. The main international partnership is between the donor and the SC. However, through the SC, EDI is also a partner with the PTIs (especially in the development of an impact assessment methodology). Local partnerships are between the SC and PTIs (for contracts, management, design and delivery of TEST); the PTIs and NGOs (for selection of NGOs, design and delivery of TEST and extension support during GMT); SC and NGOs (for assistance in NGO selection, contracts for design and delivery of GMT). While Section 3 describes (mainly in India) the evolution of mutually acceptable administrative and financial procedures and guidelines that emerged as a result of the partnerships, described below are main issues that had implications for and tested these various partnerships.

*Establishment of a level playing field*

The precondition for any collaborative relationship is trust, and it took several months of effort by EDI and the SC (acting as an intermediary) to assure NGOs in country that, through WEMTOP, EDI was genuine in its commitment to a participatory design process. EDI was taken

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8 A resource group of technical experts to advise PTIs on enterprise and gender methodologies.
by surprise early on the design phase, when at the TNA workshops, participating NGOs, particularly in India, were, initially, not just critical but openly hostile. Part of the reason for this hostility could be attributed to the Bank’s perceived poor record in focussing attention on the negative impact of the poor in the design of its structural adjustment programs. Specifically, NGOs in India and Philippines were concerned that the World Bank formula for poverty alleviation through growth might, as a result of the eventual emergence of the multinationals, undermine the efforts of WEMTOP by making it difficult for poor women microentrepreneurs to compete in the market. The women, the NGOs believed, would eventually lose their comparative advantage in certain types of production processes and be squeezed out.

The initial NGO "onslaught," while sobering, was a necessary ventilation of deeply-held resentment; a rare face-to-face opportunity with a donor to level the ground for debate and collaboration. EDI realized that devising a decentralized mechanism such as a SC as the main vehicle to deal with the NGOs and beneficiaries could not, by itself, establish its credentials. The donor would have to reach out directly to stakeholders at the community level. While EDI explained that it could not directly influence the nature of adjustment policies of the World Bank, its argument that the lessons of successful implementation of WEMTOP, in terms of ensuring the sustainability of microenterprises that are supported under WEMTOP, could be transmitted to the Bank and inform the course of future adjustment policies, was appreciated by the NGOs. The opportunity to air their grievances, to participate in identifying their own training needs as well as those of their clients, to critique the WEMTOP approach, went a long way to temper initial skepticism by the NGOs. Particularly in India, the NGOs’ "sustained and coherent interventions and contributions to conceptual clarity during the workshop indicated that at least some of them perceived their involvement in WEMTOP as an opportunity to engage in constructive dialogue with the Bank, to expose it to some of the grassroots operational realities of microenterprise development and, perhaps, to influence the Bank’s ongoing policy and strategy development."\(^9\)

Arising out of the recommendations of the literature review and sector surveys, NGOs made two critical contributions to the development of the WEMTOP framework at the TNA workshops. In India and Bangladesh, NGOs stressed the need for WEMTOP to have empowerment of women as an objective as much as increased income for women. Secondly, NGOs in India proposed, as an alternative to the "linear" framework of growth which would encourage all enterprises to aspire to scale up (resulting, inevitably, in fewer survivors), a WEMTOP framework of encouraging lateral expansion of the microenterprise sector with opportunities for greater numbers of poor women to manage enterprises that remain small but productive units.

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\(^9\) Vanita Viswanath and Jim Edgerton, Back to Office Report on Mission to attend the Training Needs Analysis workshops for WEMTOP.
Role of local stakeholders in determining workshop process

Some of the collaborative and participatory features of the activities organized under WEMTOP were: participation of the ultimate client women in WEMTOP's early workshops; EDI-SC joint decisions and consensus on workshop agenda, issues and outcomes; and EDI's own secondary role at these workshops.

Given that EDI was not going to be involved in the training of grassroots clients, perhaps not even as observers, since the training was to take place in the villages, participation by grassroot women at the TNA workshops in India, Bangladesh and Philippines gave EDI an opportunity to interact personally with some of the women that WEMTOP would, hopefully, help to empower. EDI responsiveness to and encouragement of participation by the ultimate clients at the workshop was, perhaps, instrumental in helping NGOs overcome their initial skepticism about EDI. For EDI, the descriptions and analysis by the clients of their own constraints in managing microenterprises, brought to life the sector surveys that had revealed these constraints. For some of the grassroots clients who participated in the WEMTOP TNA workshop in Bangladesh, the workshop presented to them their very first opportunity to visit their capital city, Dhaka.

EDI collaborated with SC in each country from the very beginning on refining the original concept paper that EDI had prepared, based on feedback from SC members and emerging issues at the workshops. It collaborated with the SC also on type and number of participants at the workshops; the agenda and expected outcomes. EDI was continuously reminded during the proceedings, partly through its own realization and partly by the SC, that NGOs need intellectual space and outcomes cannot be predetermined. The workshop design not only had to be flexible but, as the first day of the India TNA workshop indicated, participating NGOs and clients needed the freedom to voice their beliefs and feelings unconstrained by workshop formalities. Since the SC was in-charge of organizing the activities, EDI's role at the workshops was determined by the SC. However, the trainer-facilitator in the EDI team offered to assist in facilitating the workshops if invited to do so, and was used selectively in that role by the SC.

Financing uncertainties and budget disputes

One of the major irritants in the attempt to consolidate the collaborative relationships between EDI and the SCs in India and Philippines was the uncertainty surrounding the funding for the program. While WEMTOP had seed money that was sufficient to cover costs of a moderately-priced diagnostic or design phase, it was clear to EDI it would have to seek more cofinancing for program implementation activities. Since most of EDI's activities are not programmatic, their funding is determined annually. For multi-year programs, however, it is...
customary to produce a project document outlining the program strategy and funding requirements which is then marketed among donors. Although such a document was produced in India and Philippines through a participatory process and owned jointly by EDI and Udyogini and the SC respectively, the lack of a multi-year funding commitment caused some concerns among the SC members in both countries. The SC felt that a commitment to fund the costs of the three-year pilot project should be made before expectations are raised and time and effort are expended on design.

Despite EDI not being able to guarantee firm financing and minor rumblings on and off by the SCs about what appeared to them to be a peculiar situation for a donor to find itself in, it was gratifying to EDI that the SCs did not allow the financing issue to become an impediment to its involvement in WEMTOP. Indeed, in India, the SC members not only remained committed to the program, they actively assisted EDI in fund-raising. This was a complete change of perspective since the SC members initially resisted EDI’s attempt to involve them in fund-raising because they viewed it as EDI’s responsibility. Perhaps the participatory way in which WEMTOP had evolved, the active collaboration and partnership between EDI and the field teams that it had promoted, and their identification with WEMTOP’s objectives, encouraged the SC to collaborate with EDI in fund-raising as well. In the Philippines, while the SC, in principle, had agreed to assist EDI in fund-raising, it was not pursued with a great deal of enthusiasm and energy. Hence, the efforts to locate alternate sources of financing in the Philippines were not very effective.

While the lack of forward financing for the pilot project as a whole was troubling to the SCs in India and Philippines, the reaction of the SC to the quantity of funds commensurate with scale of the proposed program investment in diagnostic work and the number of NGO teams and beneficiaries trained, was quite different in the two countries. In India, the initial reaction to the EDI budget for the pilot project for the 10 NGOs trained and 250 women was critical. The SC believed that the investment in extensive participatory diagnostic work, while commendable, was disproportionate to the quantity of output. One irate SC member even suggested that the EDI budget was typical of donor mentality of throwing money and argued that if the same amount of money was put in a trust fund to provide credit for rural women, it would likely create stable livelihoods for larger numbers of women than were targeted under the EDI program and could be guaranteed through training. While neither EDI nor the rest of the SC were completely convinced that this suggested use of funds could guarantee a greater degree of sustainability for women’s income generating activities than the training under EDI program based on the package completion approach, the criticism did underscore the need for the SC and EDI to improve the economies of scale. After considerable negotiations on the budget, the SC decided to increase the number of NGOs teams trained to 40 (20 from Rajasthan and 10 each from Bihar and Orissa) and beneficiaries to 1000. Although the overall cost of the training, and hence the cost of the
pilot project, increased substantially as a result of this revision, the scale of investment in a participatory diagnostic process and in decentralized program management mechanisms, was more justifiable.

In the Philippines, on the other hand, not only was the investment in the process going to be greater than EDI had budgeted for, the cost of training the women in the grassroots by the trained NGO teams was going to be at least twice the estimated EDI budget for it. Although it was well-known that the standard of living in the Philippines was higher than in India, EDI was unprepared for the extent of cost escalation that appeared likely for the GMT, based on indicative budget submitted by selected NGOs to the SC at the end of the PDR. EDI was concerned about the costs of some items, e.g., the food as well as the payment to clients. To EDI, the payment to clients, while intended, ostensibly, to compensate for wages lost due to attendance at the training, appeared to be much higher than what clients would normally receive as their daily wage. Based on this, EDI argued that if the clients were to require compensation of the magnitude mentioned in the NGO budget, then they probably do not belong to WEMTOP’s target poverty group.

Negotiations between the Philippines SC and the NGOs and between EDI and NGOs through the SC on suggested ways to bring down the costs, including NGO and beneficiary contributions for provision of food created tensions on all sides. Although Elizabeth Eviota managed to convince the NGOs to reduce the budget, it was not brought down to a level that appeared reasonable to EDI and costs for some items still remained unacceptable. No further progress was made on budget negotiations. Although, as a concession, and to improve the economies of scale, the SC agreed to increase the number of training deliveries from one to two resulting in twice the number of WEMTOP beneficiaries overall, the EDI-SC-NGO partnership in the Philippines had further weakened. Prompted also by EDI’s concern over the loss of momentum during the critical stages of the design process, EDI’s further involvement in the Philippines program was not assured.

Cross-Sharing of Country Experiences

Under WEMTOP, EDI viewed its comparative advantage as facilitating sharing of experiences between the participating countries. Cross-sharing was a way of extending the principles of participation and decentralization to facilitate networking among field staff. One way that EDI felt this could be done was to have the coordinators in the two countries participate in activities in each other’s countries (time and budget permitting) and share, with their constituents at home, lessons of experience or ideas for program design developed in the context of another country. While the experience on participatory mechanisms for design and management of the program could be shared early, the written materials and methodologies, could, of course, only be shared after the TEST had commenced in each country. Since India was surging ahead of the Philippines in momentum and establishment of participatory
mechanisms after the TNA workshop, it seemed to EDI that there were experiences from India that could be shared in the Philippines. EDI arranged for the WEMTOP-India Coordinator to participate in the Philippines PDR. However, good intentions can often misfire if the partnerships between the donor and country teams are not on a stable footing and in the Philippines case, as noted below, cultural sensitivities became magnified and prevented effective transfer of ideas and experience.

At the PDR, and at the urging of the India WEMTOP Coordinator, the idea of an organization for the Philippines similar to the proposed one for India, was mooted. The PDR proceedings recorded this as one of the consensus decisions. Subsequently, the SC rescinded this decision and determined that while they needed a secretariat for Elizabeth Evita, they did not view the transformation of this secretariat into a full-fledged NGO with a long term vision as necessary for the Philippines. In their view, their advisory services as well as the technical and managerial services of the TWG were sufficient to see WEMTOP through. Although the reasons for having a different institutional set-up in the Philippines were reasonable, there was considerable tension between the SC and EDI on comparisons between the respective Steering Committee visions for WEMTOP in India and Philippines, as well as the administration and progress of the program in the two countries. Cultural sensitivities and a perception of unfavorable comparison with India on the part of the SC in the Philippines prevented meaningful dialogue on appropriate participatory mechanisms.

**Development of Impact Assessment Methodology**

A turbulent but thriving partnership between EDI and the SC and PTIs was in the development of a methodology for monitoring and evaluation of WEMTOP. Beginning largely at the PDRs, the attempt by EDI to work with the SC and PTIs to clearly identify objectives of WEMTOP as well as the indicators and means of verification, was one of breaking down resistance -- a resistance generated mainly by the perception that monitoring and evaluation (M&E) was a "donor preoccupation" with little relevance to those participating in the program. Challenged by the SC and PTIs, the methodology and tools as originally conceived were modified and reduced in scope to reflect the SCs and PTIs conviction that M&E under WEMTOP should not just satisfy donor purposes but be an instrument of empowerment for the ultimate clients. EDI participated in the adaptation of the M&E framework and in devising participatory research techniques for client self-assessments.

It is true to say that most NGOs are reluctant to incorporate systematic monitoring and evaluation methodologies in their operations as they usually view such methodologies as external to their purposes and largely "donor-centric." In order to disabuse the SC, PTIs and NGOs of

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10 A similar arrangement was made, namely, for the Philippines Coordinator to visit India but logistical difficulties resulted in her trip being cancelled.
the idea that the primary aim of systematic M&E of WEMTOP is to serve donor interests, EDI outlined three purposes of the M&E: first, to have clear statements of WEMTOP’s objectives against which outcomes were to be measured; second, to undertake periodic monitoring of outputs to allow for mid-course corrections in program implementation; and third, to undertake an impact assessment to determine the extent to which objectives had been met. The PTIs were to collaborate fully in evolving a consensus on the M&E methodology for WEMTOP. This methodology would be one of the methodologies taught in the TEST. The methodological tool for the M&E that EDI hoped would gain currency among NGOs if approached in a participatory way was the logical framework or logframe. The logframe normally identifies program objectives, indicators to be measured, the means of verification and assumptions. The data generated using the logframe would be processed by a customized interactive database program to be developed by EDI and installed in the field. The database program was going to be designed in such a way as to be amenable to generating results from a variety of data sets.

The logframe is not a popular tool among NGOs because it has usually mandated as a precondition for receiving funds. The matrix has typically been filled in by NGOs to fulfill donor requirements, hence they had little understanding of its utility in program design or M&E. It was rarely, if ever, introduced in a participatory way. Conscious of the sensitivities of the NGOs to the logframe, the SC and PTIs in India were naturally resistant to EDI’s attempt to use it for WEMTOP. It was quite a challenge for EDI to help the SC and PTIs overcome their initial resistance by exposing them to its versatility as a participatory and an iterative design tool. The resistance to the logframe was accompanied by skepticism about the database program, since the traditional association of databases was with survey research. Both the logframe and the database program were perceived by the NGOs to be external to their purposes and those of their clients.

Painstaking efforts over a period of about 8 months by EDI and the SC and PTIs in India (mostly by remote communication and only on one occasion during a field level workshop) to work together to adapt the logframe to WEMTOP’s M&E needs resulted in a logframe matrix completed collaboratively. It identified objectives, indicators, means of verification and important assumptions. Responding to the challenge from the field to demonstrate the logframe’s flexibility and adaptability, EDI converted what would normally be a single logframe for the M&E of the whole program to three logframes to represent the objectives of WEMTOP at three levels, viz., the beneficiaries’ level, the trainer teams (NGO) level, and the program level. EDI also added an extra column to the beneficiaries logframe (see Annex 1) to signify not just positive indicators of change but also negative indicators (labelled “social costs”). EDI recognized that in trying to achieve goals that were otherwise positive for women, such as improved income and empowerment, women often had burdens (increased time pressures, household conflicts, social censure, etc.) which needed to be monitored. EDI reiterated many times during this evolving M&E process that it was important that the M&E process under
WEMTOP be seen more as a monitoring tool to enable the NGOs to correctly assess whether their training was having the intended impact and what changes needed to be made during implementation.

While on the one hand, the demonstrated flexibility of the logframe (especially the facility of monitoring negative as well as positive impact) was welcomed by the PTIs, the attendant complexity and volume of the data collection was clearly problematic. The PTIs had participated in drafting the logframe and the complexity became obvious when they reviewed their work on the logframe. The number of indicators to be measured at all three levels (clients, trainers and program) was daunting. This complexity gave rise to renewed concerns among the SC and PTIs that the M&E methodology was not practical and just the data gathering and inputting into the customized database would require additional staff resources. Considerable rethinking and communications among the PTIs, mediated by the SC, resulted in consensus that indicators need not be exhaustive, and apart from the basic quantitative indicators (e.g. to measure income and savings) qualitative indicators (such as increase in knowledge, attitude and skills and women’s time allocation) should be amenable to measurement by self-assessment and participatory techniques. Again, EDI was challenged to survey the methodology of participatory appraisal to find techniques suitable for adaptation for WEMTOP.

Given the difficulties they themselves had in mastering the logframe, the PTIs in India urged that the logframe should remain an organizing tool and not necessarily be taught in the TEST. They also felt the indicators and techniques should continue to evolve, particularly during the TEST, during which the NGOs would have a chance not only to be exposed to the methodology as it had evolved, but also to suggest changes. As far as the database program was concerned, the PTIs determined (after they viewed a demonstration of the database capabilities) that it was useful to organize the data and generate results, but that, perhaps, only the PTIs, rather than the NGOs were likely to have the hardware and skills to interrogate it. While the NGOs and their clients would collect the data, the PTIs would input it and generate the results.

In the Philippines, the relatively greater acceptance of donor-generated initiatives made the introduction of the logframe as an organizing framework for M&E relatively non-controversial. Much of the collaborative work between EDI and the field in identifying objectives and indicators actually occurred between EDI and, mainly, Elizabeth Eviota. Since it did not engage the rest of the SC or the PTIs in any substantive way, the process was participatory only in a limited sense. The Philippines program was suspended before further iterative work on the M&E and engagement of a larger group of stakeholders in drafting the methodology could occur.
Section 3: Evolution of Mutually Acceptable Procedures and Guidelines

One of the impediments to participatory and collaborative initiatives can be inflexible procedures. The challenge for EDI was to ensure that interests of participation and decentralization, and ultimately of program sustainability were not compromised by bureaucratic rigidity. WEMTOP was charting a new course in trying to establish workable procedures. WEMTOP was the first program of its kind in the World Bank, and evolving new procedures involved exhausting paper work and negotiations for EDI with a variety of staff at headquarters and in the field. It included several drafts of documentation, faxed back and forth between EDI and the SCs in the field till a consensus model emerged. Both in India and Philippines, establishing mutually acceptable procedures related to disbursement schedules, guidelines for advances and reimbursement, financial reporting formats and frequency, type and amount of supporting documentation, bidding for contracts, etc., which, despite being tedious, was a challenge. The following section describes, in each country, the procedure for contracts, financial disbursement and reporting, project document drafting and finalization, and PTI selection.

Administrative and Financial Procedures

In the Philippines, the problem for WEMTOP was to locate a suitable mechanism for the transfer of funds for the local administration of WEMTOP to Elizabeth Eviota, the Coordinator contracted to WEMTOP as a consultant. Initially the Manila office of the World Bank assisted EDI in the management of the local contract for Ms. Eviota and the disbursement, audit and accounting of her fees as well as funds for administrative support to Ms. Eviota. The Manila office, however, was small and had limited capacity. It could not sustain the its existing level of support to EDI indefinitely. Ms. Eviota was then contracted directly by headquarters as a consultant and received her fees from Washington directly. The Manila office agreed only to serve as a conduit for administrative funds to Ms. Eviota to be accessed through their local imprest account on advice from EDI.

Ms. Eviota received funds from EDI not only for her fees but also for such services as convening of SC meetings, subcontracting consultants for literature review and sector survey, and organizing the workshops. The subcontracted consultants were designated as Ms. Eviota’s staff and not as World Bank consultants. Hence, Ms. Eviota was responsible for finalizing their Terms of Reference and contracts as well as payment of their fees. While payment of consultant fees for Ms. Eviota from Washington was straightforward, the lack of a mechanism to manage the finances related to administration of WEMTOP was posing considerable difficulties. According to World Bank guidelines, as an individual consultant, Ms. Eviota was not authorized to receive advances for administrative expenses but only reimbursement. This problem was serious since on many occasions she had to use her personal funds as advances to cover critical
expenses. Ultimately, although an advance on administrative expenses was still not permissible, a percentage of Ms. Eviota’s fees were advanced to her for administrative expenses for which EDI provided reimbursement later.

Since, in the Philippines, a single PTI (SERDEF) had been identified for the TEST, it was intended that the contract for the TEST would be signed directly between EDI and SERDEF. Funds would be transferred from EDI to SERDEF directly. SERDEF would be responsible to EDI for all management and accounting of finances relating to the TEST. This would reduce the level of administrative responsibility for Ms. Eviota and, correspondingly, the burden of having to deal with inefficient or inappropriate financing mechanisms.

Unlike in the Philippines, the New Delhi office of the Bank was not only much larger than the Manila office, it played a major role in the early design phase, both in conceptual development of the program and its local administration. As the first member of the SC in India, Mrs. Bimla Bissell, the Administrative Officer in the New Delhi office, contributed substantively to program development. Ms. Bissell’s role in mobilizing the participation of critical players among the NGO community for the SC has already been described in Section 1. Her effective organization of administrative assistance to WEMTOP in its early stages (organizing of the early activities, oversight of financial matters), was crucial to its smooth transition to Udyogini. WEMTOP paid for a full-time administrative assistant located in the New Delhi office. The office handled all local consultant contracts for the literature review and sector survey as well as the organization of the TNA workshops and the PDR. Disbursements, audit and accounting related to consultant fees, costs of SC meetings and various WEMTOP-related workshop expenses were also handled by the Bank office. The local imprest account served as the repository of EDI funds for WEMTOP activities in India. Funds accessed through the local imprest account were authorized periodically by EDI through the accounting office at headquarters.

It was apparent that the rapid developments in WEMTOP-India and the associated increase in administrative activity would eventually stretch the capacity of even the New Delhi office. Also, since Udyogini had been conceived as an instrument for transfer of ownership of WEMTOP to the NGO community and its ultimate clients, in the view of the SC, it was not desirable that they remain dependent on the New Delhi office. The SC sought independence from the New Delhi office not just in general administration, activity organization and communications with EDI, but, more importantly, in the management of funds received from EDI. The move towards transfer of major administrative and financial responsibilities to Udyogini was welcomed by EDI as a further step towards local ownership. However, ensuring a workable arrangement for disbursing, accounting and audit that would be satisfactory to a bureaucracy like the World Bank with its normally rigid financial procedures and guidelines without encumbering and demoralizing the staff of an emerging organization like Udyogini, was infinitely more difficult.
The financial issues that caused most concern at Udyogini were: the inability of EDI to give forward commitments with a regular disbursement schedule; the requirement for tranche-based (rather than time-based) statements of expenditures (SOE); the enormous lag-time between the sending of the SOE by Udyogini and receipt of the next tranche; the need for each statement to be accompanied by receipts, even for small expenses; the auditing of every statement; and the mismatch between the World Bank’s fiscal year and the Government of India’s fiscal year resulting in additional work to accommodate disparate accounting requirements for the two organizations.

As far as EDI's inability to provide forward commitments was concerned, the main problem was that EDI's funding mechanisms were not appropriate for evolutionary projects, particularly for those with resource-intensive diagnostic work. The annual determination of funding requirements for EDI activities prevented EDI from providing funds commensurate with the pace of program development in India, without reducing fund flows to the Philippines program. The irony of WEMTOP-India was that, while EDI encouraged rapid ownership and delighted in the developments in India which far exceeded its expectations, rather than rewarding the stakeholders in the field with more funds for their energy and efforts, EDI had to hold back in order to accommodate basic program design needs in the Philippines. As one EDI staff member put it (referring to the work of the SC and PTIs in India), it was really odd that "the better they did, the less money we had to give them."

EDI approached donors for cofinancing the implementation of the pilot project (since EDI had used up most of its funds from the Government of Japan for design of WEMTOP) and proceeded on the assumption that a participatory program consisting of players with clearly demonstrated managerial and technical competence in delivering the goods, would attract funding with ease. This faith was not borne out for a variety of reasons, including shifting donor priorities, increasingly limited donor resources, and varying donor financing decision cycles. EDI's inability to guarantee long-term financing and the slow response from other donors was frustrating for both EDI and the Udyogini (and, earlier, the SC) and unsettling for the partnership. Participatory diagnostic work involved raising expectations among stakeholders at many levels and the risk of not being able to deliver.

Although EDI had enough funding to cover the costs of the TESTs in FY93 and FY94, the uncertainties surrounding the financing of Udyogini's program coordination costs in FY94 as well as funding for the GMTs, illustrated EDI's and Udyogini's frustration. In the face of Udyogini's understandable reluctance to finalize contracts with the PTIs for the TESTs, EDI provided a written commitment to finance the PTI contracts for TESTs, extending into FY94. However, it could not provide a similar commitment for financing of Udyogini's program coordination costs. Financing for FY94 was not likely to be confirmed until at least the third quarter of FY93, even from the donor who had already provided seed financing for WEMTOP, i.e., the Government of Japan. This was an anomalous and very uncomfortable situation given
that the role of Udyogini was integral to the implementation of the three-year pilot project.

Although substantial donor financing was not confirmed until the second quarter of FY 94, a FY94 disbursement schedule for WEMTOP was finalized in the first quarter of FY94, enabled largely by the release of funds after the suspension of activities in the Philippines. Although Udyogini remained frustrated with EDI in not being able to secure cofinancing for the critical phase of the pilot project, namely the GMT, it continued to work with EDI collaboratively and assist the organization in approaching donors. The EDI-Udyogini collaborative fund-raising efforts enabled funding to be secured from the Australian aid agency AIDAB for Udyogini’s program coordination in FY94. As speculated earlier, the participatory way in which WEMTOP evolved, probably encouraged Udyogini to continue to support EDI’s efforts.

While the lack of forward commitments resulting from cofinancing dependency of EDI remains a constraint for multi-year programs (particularly participatory and hence, by definition, unevenly paced programs), the use of trust funds as the mechanism of cofinancing has been particularly advantageous for WEMTOP. Since the requirement to spend all the money during the fiscal year for which it was allocated is not as rigidly applied in some trust funds as in World Bank funds, the Japanese trust fund has permitted EDI and Udyogini to pace activities consistent with an effective participatory process rather than with bureaucratic procedures.

On the requirement for tranche-based statements of expenditures, the normal EDI procedure was to make the disbursement of every tranche contingent on the receipt of the Statement of Expenditures (SOE) of the previous tranche. Udyogini found this situation untenable. The lag time between Udyogini incurring expenditures related to a particular tranche and the money reaching Udyogini’s bank account was about two and a half months. This was because Udyogini had to prepare an SOE and send it to EDI; EDI had to scrutinize it, then authorize and process the next tranche before Udyogini could get the money. Udyogini, like most NGOs, was in no position to finance project expenses during this time. Negotiations by EDI, on behalf of Udyogini, with its Finance and Budget office resulted in acceptance of a quarterly and annual reporting (SOE) cycle. Disbursement schedules still remained ad hoc (largely because of the forward financing problem noted earlier) although a Memorandum of Agreement (MOA) between EDI and Udyogini establishing a disbursement schedule for FY94 was soon to be finalized. This MOA would be updated annually for the duration of the pilot project. On the need for copies of receipts to accompany the SOE (since the originals were required to be retained by Udyogini for income tax purposes), Udyogini argued that this would be irksome since staff would have to make copies of every receipt. EDI’s Finance and Budget office agreed to waive the requirement.
On auditing SOEs, Udyogini surveyed, at EDI’s request, financial reporting requirements of other donor agencies. Based on the results of the survey, EDI negotiated (on behalf of Udyogini) with its Finance and Budget office that certified and audited SOEs would only be required for the annual statements while quarterly statements could be unaudited. On the discrepancy in the reporting periods of the World Bank and Government of India resulting from the differences in their fiscal years, it was agreed that Udyogini would provide the annual audited statement within ten weeks of the end of the Indian fiscal year and it would be the job of the WEMTOP administrator in EDI to compile the annual and quarterly Udyogini’s statements to produce the annual unaudited statement for the Bank’s purposes based on its fiscal year. The mutually acceptable arrangements regarding financial reports was laid out in writing in a letter to Udyogini from EDI at the end of December 1992 (Annex 2).

While EDI monitored Udyogini’s management of funds through the reporting system described above, a mechanism to monitor program coordination by Udyogini had also to be worked out. Although routine supervision by EDI was not a requirement, it was desirable that EDI be appraised, at routine intervals, of activities undertaken and planned. Udyogini, on its own initiative, sent monthly updates of its activities (see Annex 3 for a sample). These updates were in addition to reports of meetings and activities which were also sent to EDI.

*Concept Paper/Project Document*

The culmination of the collaborative process of evolving a WEMTOP framework, project design (including an impact assessment methodology), and program coordination mechanism, described in Section 2, was a document mutually owned by EDI and Udyogini in India and EDI and the SC in the Philippines. The iterative and collaborative construction of these documents in both countries was focussed on making it acceptable in language, style and content not just to donors but NGOs as well. The WEMTOP project documents for Philippines and India outline the objectives, approach, implementation strategy, supervision, administrative arrangements, and budget for implementation.

EDI’s attempt to promote dialogue and ensure that written material reflected accurately the iterative refinement of concepts and strategy was initiated before the identification missions were undertaken. The first draft of the concept paper along with a covering letter from the EDI WID Coordinator, was sent to selected group of NGOs in the four Asian countries which were to be visited during the identification missions. The concept paper (see outline in Annex 4) was intended to reach a larger group of NGOs than could have been personally contacted during the identification missions. The covering letter to the NGOs (Annex 5) announced EDI’s intent to follow the participatory approach in the design of WEMTOP and invited the NGOs to present their candid views on the paper as the first step in the process. Some of the NGOs met during the identification missions had a chance to assemble their reactions to the paper before the EDI staff arrived. Discussions with the ad hoc SC before and during the TNA workshops led to the
concept paper being revised several times. As the thinking on the conceptual framework, strategy and approach crystallized, the concept paper was "converted" into a draft project document just before the PDR. The draft project document contained the revised framework, administrative mechanisms that were discussed up until that stage, the approach, tentative strategy for implementation and monitoring and evaluation. This document was presented to the PDR participants for review. Since the PDR participants in both countries were mainly the shortlisted PTIs (although in India, a few participating WEMTOP NGO leaders/staff were present), it was EDI's intention (after revising the draft document and incorporating the design features suggested at the PDR) to circulate the document to NGOs for their input.

One of the purposes of a project document is to attract donor financing. Consequently, the language and style of such documents is terse and bureaucratic. The participants at the India PDR found the draft concept paper unpalatable because of its bureaucratic style and categorically rejected the idea of sharing this version with the NGOs. The SC, in response to the concerns of the participants, decided to draft its own document more in line with NGO culture and style. In the Philippines, perhaps because of the greater acceptance of donor culture among the group EDI was working with, there were no strong objections to the style of the draft document. Nevertheless, Elizabeth Eviota considered it prudent to revise it for NGO consumption, giving it a more Filipino flavor than it otherwise had. The local Philippines document was shared with the NGOs in a second PDR held with the SC, the PTI and NGOs because they were not present at the first PDR.

The divergence of approaches and strategies to WEMTOP-related training in the two countries, the enormous budget differential, the dissimilar donor level and sector of interests in the two countries, suggested that the best course of action for EDI would be to market WEMTOP-India and WEMTOP-Philippines separately for donor cofinancing. EDI suggested that the local versions of the project document be attached as annexes to the two project documents to give the donors the local flavor of WEMTOP. The project document was revised several times by EDI to accommodate the non-bureaucratic culture of the main stakeholders. The final version was shortened to eliminate many of the background sections that contained "bankese" and only retained minimally necessary information.

The SC in India reacted to this draft positively and revised its earlier decision to produce a separate document and accepted the joint ownership of the WEMTOP-India project document produced by EDI. The accommodation of local concerns in the revised project document, the need for its early finalization, and the emergence of the largely India-designated strategy and arrangements as the core elements of the design of WEMTOP in India, probably prompted the reversal of the India SC's earlier decision. The cover page of the final document contains the names of both Udyogini and EDI as acknowledgement of the joint ownership (Annex 6). Similar attempts to tone down the "bankese" in the WEMTOP-Philippines document and make it contextual in the light of the different strategy emerging in the Philippines were appreciated by
the Philippines SC. They accepted joint ownership of the Philippines document as well. A local version, although produced by them, could not be edited in time to be included as an annex before the document was sent to the donors.

**PTI Selection**

EDI's and SC's preliminary survey of training institutions in both countries revealed that the combination of WEMTOP's target group (the landless and assetless); sector of intervention (microenterprise); target sector of the economy (the survival or subsistence economy); gender focus (women); and type of intervention (management training) was somewhat unique. It was evident that training materials and training institutions that could address all the training needs and contextual issues effectively would have to be sought out. EDI suggested that one of the means of soliciting interest from a variety of institutions in both countries was a modified "bidding" process, whereby institutions would submit a proposal accompanied by a capability statement mentioning their training facilities and staff resources, and including a budget. Although the SC members in India recognized that WEMTOP was soliciting interest from training institutions from the private, parastatal and NGO sector, they were unsure about the desirability of this method of identifying potential PTIs since "bidding" was appropriate for the private sector but alien to NGO culture. They were finally persuaded, however, that it was a way of widening the choice to include more institutions than the SC members would themselves be aware of.

The SC in the Philippines, on the other hand, did not find the concept of "bidding" for PTI selection objectionable in principle, probably because they were accustomed to donor-determined procedures. They, however, stressed, as did the SC in India, that the bidding should be initiated and managed locally. They rejected EDI's suggestion that the bid should be advertised in the newspaper but instead sought to secure quality proposals through informal means, for example, getting word out to NGO networks. In India an exhaustive process of identifying criteria for selection and assigning weightage to the different criteria was undertaken by the SC while the "bids" were solicited (Annex 7). A letter of invitation to bid for the contract, under the WEMTOP-India letterhead, addressed by name to the head of each institution and signed by the WEMTOP-India Coordinator, was sent to a variety of institutions (Annex 8). Attached to the letter was a shortened version of the concept paper drafted by a SC member explaining the program. A shortlist was prepared after proposals were received and the three finalists invited to make presentations at the PDR.

In the Philippines, SERDEF emerged as a compromise candidate, although the SC felt that even SERDEF did not have all the necessary elements that was required for effective management training for WEMTOP clients. SERDEF, the WEMTOP Coordinator argued, particularly lacked the gender focus. To compensate for the lack of gender-sensitive training experience or capacity, the Philippines SC decided that 50% of the staff time used by SERDEF...
for WEMTOP training would comprise resource persons from outside SERDEF selected by the SC for their experience in gender training.

**Memorandum of Agreement (MOA)**

Under normal EDI procedure, contracts are concluded between EDI and a PTI, since EDI normally contracts a PTI to administer and oversee a single activity or a series of activities at the local level. The contract between Udyogini and EDI was similar, in that it served the purpose of ensuring an understanding and commitment to a mutually agreed upon and time-bound set of actions. In concluding a contract between EDI and Udyogini, however, several contractual and legal norms were deviated from, since the circumstances under which Udyogini was created and the nature of the relationship between EDI and Udyogini was somewhat different.

To begin with, it was important that the document should be concluded in the spirit of participation and enough time and effort invested in dialogue on contents of the document to ensure that Udyogini was satisfied with the process. Second, it was important that the contents of the document itself be responsive to NGO concerns and culture in its wording, and that the language be less legalistic and bureaucratic than was the case with contracts in general. For example, the terminology emphasized the partnership role of Udyogini, rather than that of a contractor. Of the participatory processes that EDI and Udyogini together helped to foster, despite the arduous nature of the tasks, it would be fair to say that concluding the MOA (reviewing endless drafts of the MOA, scrutinizing every word and phrase, particularly the changes suggested by the Bank's Legal Department, and negotiating a compromise), was perhaps the most tedious. It took about six months of intensive process work between Udyogini, EDI, and the Bank's legal department to arrive at the necessary compromise for a final document which became effective on August 7, 1993.

The final document (Annex 9), signed by the Director of EDI and the Chairperson of the Udyogini Executive Committee, contains two sections. The first section outlines the overall understanding between EDI and Udyogini for the WEMTOP pilot project and the second section contains the fiscal year work program and support details. This section will be updated at the end of FY94 and a new version produced for obligations in FY95.
PART IV

Lessons Learned

This section attempts to identify lessons learned from the participatory design process. It is also relevant to the issues raised in some of the twenty-one priority questions for the Bank-wide Learning Process on Popular Participation initiated in 1991. Although EDI activities are markedly different from lending operations, WEMTOP has deviated substantially from the EDI norm and resembles, in many respects, a pilot activity that might be included in a Bank-financed project. Hence, it is deemed pertinent to identify those priority questions that correspond most closely to the lessons learned from WEMTOP's experience and which might contribute to the understanding of the needs of participatory projects. Although this section is formatted as lessons learned and not as exact responses to the priority questions (since the questions were raised in the context of lending operations and WEMTOP is not a typical Bank-financed project), the serial number of the priority question containing the issue relevant to the lesson learned is noted in parentheses. The complete list of priority questions is contained in Annex 10.

1. **Flexibility in terms of time allocated for the design phase must be built in if the participatory process is to result in sustainability of the program and outcomes.** (2)

The production of the WEMTOP project document formally completed the design phase, representing agreement between the donors and the key partners at the field level of the major institutional mechanisms for training delivery, program coordination; methodology and indicators for monitoring and evaluation; and budget. The process leading up to the production of the document took nearly two years. By all standards, this was a long design phase. The number and type of consultative mechanisms were not pre-set but evolved over two years. In India, many of the intended outcomes of the main events, such as the TNA workshop and Project Design Roundtables, did not come about to the degree EDI had intended, and required additional consultations. For example, the first half day during the TNA workshop was devoted entirely to venting of NGO frustration about the World Bank. This half day was very important, however, to ensure that NGOs trusted EDI and did not perceive a hidden agenda.

Similarly, evolving consensus on the monitoring and evaluation methodology in India took longer than expected, primarily to address concerns of the SC and PTIs. The logical framework was intended by EDI to be introduced at the PDR. However, the PDR turned out not to be the appropriate time for the introduction of an unpopular instrument, since local stakeholder ownership of the WEMTOP concept and framework was still being debated. Breaking down resistance to the logframe and evolving a consensus on its use took several months longer than expected and included two workshops devoted almost exclusively to M&E which were not originally planned by EDI. While the rigor of the methodology evidenced
through the collaboratively designed logical framework may not be retained in its entirety, it would be fair to say that the process certainly enthused Udyogini and PTIs to maintain their commitment to ensuring that there was some systematization in monitoring change and evaluating impact. Most importantly, NGOs and clients would likely undertake monitoring and evaluation because they owned the process and would be empowered by self-analysis.

2. While EDI costs for diagnostic work were high, and representative of the intensity of effort to negotiate the project design and administrative and financial procedures, the upfront investment in these efforts (as also in building local capacity for ongoing program management and supervision) was cost-effective in the long run, since it reduced the costs of EDI program management and supervision during project implementation. (3)

An analysis of EDI staff and consultant weeks invested in the design phase (Annex 11) shows the high cost of the design phase: a total of 74 staff and consultant weeks were used in FY92 and 93. These inputs were used for interactions leading up to the production of the project design document and setting up of mutually acceptable financial procedures following the establishment of Udyogini. Staff and consultant time towards the project began to decline in the latter half of FY93 and the first half of FY94. Less time was used by EDI in program management and supervision, and more began to be devoted to technical support, e.g., for monitoring and evaluation. This declining investment is the result of the increasing capacity of Udyogini in India to undertake management functions and the simultaneous decline in EDI's interest and capacity to invigorate WEMTOP-Philippines. It was also difficult for EDI to attract cofinancing for the Philippines program.

3. The nature of participation requires ongoing facilitation, even during implementation. Hence, building a local network, which enjoys the confidence of a variety of stakeholders, is necessary for interactions at the field level. The nature of such facilitation, as well as local culture and circumstances, should determine if the facilitative function should be performed by World Bank staff or others. (5)

Participation is a continuous process, and building ownership requires continuous process-related interventions which the World Bank is not well-placed to organize from Washington. Even with an adequate field presence, the World Bank may not be, in some countries, the desirable agency to facilitate participatory processes with intermediaries and the ultimate clients. As EDI's experience in India demonstrates, complex relationships and politics at all levels need very sensitive management, and only a network of people who enjoy the confidence of the NGOs and ultimate clients may have the capability.

4. It is likely that discontinuity in EDI staff working on the project, if it had occurred, would have disrupted the iterative participatory processes that characterized the diagnostic phase. (6)
Since an intensity of participation and personal contact is necessary to build trust between the donor and the field-level stakeholders, it is fair to say that staff continuity contributed to the orderly and sensitive management of participatory diagnostic work. Although this is speculative, since EDI staff continuity on the project was maintained throughout the design phase, it is likely that staff discontinuities could have been disruptive of the relationships nurtured over time.

5. **Bank procedures regarding procurement, disbursement, auditing and accounting can be cumbersome and inhibitive of participatory efforts. Time and energy must be invested by Bank staff to ensure flexibility of administrative and financial procedures critical for local stakeholder support and effective program management.** (8)

World Bank financial procedures and "legalese" contained in traditional contracts can be frustrating, particularly for NGOs. As described in Part IV Section 3, innovative financial procedures and guidelines were devised with the cooperation and agreement of the EDI Finance and Budget Office to ensure that, to the extent possible, disbursement schedules would be based on program needs determined locally and consistent with the evolutionary approach to program design and implementation. The guidelines were also devised to ensure that disbursement schedules would be delinked from statements of expenditure so that financial reporting schedules and documentation ensured accountability without being burdensome. Concluding mutually acceptable financial procedures and contracts with wording appropriate for NGOs, although time-consuming, contributed to the flexibility necessary to solidify the EDI-Udyogini partnership in India.

6. **If a participatory project is dependent on grant funding from cofinancing, then some assurance of multi-year funding should exist, before local expectations are raised. Since participation, by its very nature, involves many stakeholders at many levels and the risks to reputations is great, it is important that an accurate assessment is made ahead of time of what funding can be brokered and assured internally and externally.** (8)

As elaborated in Part III, Sections 2 and 3 of this study, EDI, caught up as it was in the excitement of the participatory initiative, was not sufficiently aware or vigilant about the uncertainties surrounding donor support. Although it is fair to assume that good initiatives usually attract cofinancing, the donor environment is idiosyncratic and it is difficult to predict how much and when financing will be forthcoming. The tensions resulting from the uncertainties of financing can affect relationships and although a donor credibility crisis was averted in India because the Steering Committee (and subsequently, the Executive Committee of Udyogini) was prepared to support the fund-raising effort, the situation was tenuous. In the Philippines, similar enthusiasm to raise funds was not forthcoming from the SC. Although the SC saw the lack of EDI financing commitments as perhaps the major constraint to generating momentum in the Philippines; the crisis, certainly from EDI's point of view, was more about uncertain potential in the Philippines for local ownership of the project and only marginally about funding.
7. Although EDI was committed to a participatory process and building local ownership, the nature of, pace at and extent to which those principles are operationalized depend on local initiative and pressure to take control. (10)

8. While the mechanism of the Steering Committee as a group to mobilize participation among key field-level stakeholders appeared to be sound in principle, the effectiveness of this mechanism depended in large part on the contacts of members with the NGOs community, the dynamics within the group and between the individuals in the group and donors. (15)

The effectiveness of mechanisms for mobilization of participation depend on the individuals concerned. This capacity derives from a proactive culture, initiative to draw upon resources to fill gaps in their own capacity, contacts with the right network of NGOs, political and managerial acumen, and team work. The Indian experience demonstrated that while there may exist a donor commitment to a participatory process, local pressures guide the extent and direction of operationalization of that commitment. The principal stakeholders in India were clearly aggressive about mechanisms for participation being oriented towards local control over decision-making rather than just consultation. The conditions for local participation, whether in management of the process or in evolving appropriate methodologies, were clarified by stakeholders in India during the design phase and the resulting initiative in taking control was due largely to their pressures on EDI. Although there was a certain synergy between EDI’s understanding of ownership and expectations of local initiative consistent with that understanding and the understanding of ownership that the Steering Committee in India held, they were keen on wresting control from EDI much earlier that EDI had envisaged relinquishing it! The Steering Committee in India also displayed the managerial and political acumen necessary to determine the needs for various mechanisms for participation introduced throughout the design phase. For example, in the process of PTI selection, they tapped the resources of another individual to help them mobilize applications from beyond the existing network when they found that their own team appeared to be inadequate for the task.

The Philippines experience, by contrast, demonstrated, in EDI’s view, consultation but little local initiative conducive to ownership. The probable reasons for this, including a certain predisposition on the part of the selected players in-country to be reactive rather than proactive with donors, have already been mentioned in Part III, Section 1. Also, the Steering Committee in the Philippines appeared to lack sufficient grounding in voluntarist NGO networks, for example, to perceive whether the budgets the NGOs submitted for the costs of the Grassroots Management Training were in line with broad NGO norms or were inflated. Team work was affected as Steering Committee members were unable to attend meetings regularly and a quorum was often absent. EDI was unable to accommodate, given its limited staff time and funding, the differential understanding of participation and ownership between EDI and the Philippines
Steering Committee and invest in either beginning the design process again with a different set of people in a position to fulfil EDI's expectations in the way it understood local participation, or work with the same set of people more intensively to transcend the barriers and stimulate local ownership.

9. EDI's support for the specific empowerment objective of WEMTOP, in addition to income enhancement, as well as support to a women-run NGO, helped to strengthen women's commitment to the program in the participating countries. (12)

Fairly early in the conceptualization of WEMTOP and identification of its objectives, EDI was made aware of the fact that mere income enhancement as the objective of WEMTOP would not ensure that women also had control over that income. Nor would their empowerment in other ways automatically follow from increase in their income-earning capacity. The characterization of their problems in managing enterprises by a few of the women clients themselves at the TNA workshops in India and Philippines served to underscore the importance of strengthening women's decision-making capacity. Subsequently, ways to address, test and evaluate women's gender and empowerment needs were incorporated in the TEST and M&E methodologies. Although Udyogini emerged out of a subsequent need for an umbrella organization to manage WEMTOP locally (since no single PTI was selected for the TEST), rather than by intent, WEMTOP is helping to strengthen the management capacity of some of the women constituting the executive board of Udyogini who hitherto did not, to the same extent, have the opportunity to demonstrate their managerial competence.

10. Needs for consultation and information-sharing should be assessed at all levels, even among different groups in the same organization, and consultative processes should be custom-designed. NGOs are not monolithic organizations and institutional processes to encourage consultation and information sharing may have to be different for NGO leaders and NGO staff. (19)

An innovative feature of the participatory process of WEMTOP, initiated by the Steering Committee in India, was the differential mechanisms to promote ownership of WEMTOP among the leaders and the trainer teams (staff) of the participating NGOs. As part of the process of determining needs and sharing the WEMTOP concept, the PTIs (in consultation with the Steering Committee) organized and facilitated orientation workshops for the trainer teams, prior to more formal training under each TEST. However, since sustainability of the training and outcomes at the grassroots level depended on selected trainers attending all the scheduled modules and commitment to implementation of the Grassroots Management Training as well as to undertake the monitoring and evaluation, it was important that NGO leaders also be brought on board to assume ownership of the WEMTOP concept. At the urging of the trainer teams, PTIs (in consultation with the Steering Committee) organized "heads of organizations" meetings. These meetings enabled formal communication between the PTIs and NGO leaders. It is only
because the Steering Group had taken the ownership of the project and initiated the participatory process in the field that the need for support of NGO leaders was recognized. EDI could not possibly have anticipated this need since it did not have the required degree of familiarity with an NGO's internal dynamics.
Annex 1

The WEMTOP Logical Framework

Overview
For the purposes of designing the WEMTOP monitoring and evaluation process, the underlying logic of WEMTOP has been simplified to three basic cause-effect linkage chains, as follows:

A: A central cause-effect linkage chain which describes the intended impact of the grassroots management training on the women beneficiaries;

B: A supporting cause-effect linkage chain which describes the intended impact of the training of WEMTOP trainers; and,

C: Another supporting cause-effect linkage chain which describes the intended impact of the development of training materials and methodologies.

Each of these cause-effect linkage chains is described in a separate logical framework matrix in this annex, as follows:

<table>
<thead>
<tr>
<th>A: Beneficiaries logframe</th>
<th>Pg. Nos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>41 - 44</td>
<td></td>
</tr>
<tr>
<td>B: WEMTOP Trainers logframe</td>
<td>45</td>
</tr>
<tr>
<td>C: Training Materials/Methodologies logframe</td>
<td>46</td>
</tr>
</tbody>
</table>

NOTE: The WEMTOP Trainers logframe does not show a goal-level objective: this is subsumed under the Beneficiaries logframe.

The relationship between the three matrices is hierarchical, with the "WEMTOP Trainers" and "Training Materials/Methodologies" logframes supporting the central "Beneficiaries" logframe, as follows:
## Project Name: WEMTOP India-Beneficiaries

**Est. Completion**: FY96

### Narrative Summary

<table>
<thead>
<tr>
<th>NS</th>
<th>Measurable Indicators (OVI)</th>
<th>Means of Verification (MOV)</th>
<th>Important Assumptions</th>
<th>Social Cost Indicators</th>
<th>Means of Verification (MOV)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal:</strong></td>
<td><strong>NS</strong></td>
<td><strong>MOV</strong></td>
<td><strong>Assumptions</strong></td>
<td><strong>MOV</strong></td>
<td><strong>Assumptions</strong></td>
</tr>
<tr>
<td>1 Enterprises run by WEMTOP clients are generating significantly increased income 5 years after the end of the pilot project.</td>
<td>1.1 Micro-enterprise profits.</td>
<td>1.1 Enterprise accounts of each client monitored by NGO staff.</td>
<td>(Goal to Supergoal)</td>
<td>1.1 Client’s double burden – enterprise and household tasks.</td>
<td>1.1 Time allocation data with baseline established at the beginning of GMT.</td>
</tr>
<tr>
<td>2 WEMTOP clients are able to enjoy significantly increased social and economic self-reliance and self-determination in the family and community 5 years after the end of the pilot project.</td>
<td>2.1 Each client has assumed at least one additional and significant decision-making function at the household level.</td>
<td>2.1 Self-assessments, with baseline established at the end of the GMT.</td>
<td></td>
<td>2.1 Client’s empowerment-related household conflicts.</td>
<td>2.2 Interviews with clients, community leaders and members.</td>
</tr>
</tbody>
</table>

### Purpose:

| 1 | WEMTOP clients have realized their enterprise aspirations one year after the GMT. | 1.1 Client expectations of level of increase in income and assets have been met. | 1.1 Profits recorded in account books to be monitored quarterly by ESTs and compared against baseline self-assessment surveys conducted at the end of the GMT. | (Purpose to Goal) | 1.1 Clients’ double burden– enterprise and household tasks. | 1.1 Time allocation data collected quarterly with baseline established at the beginning of the GMT. |
| 2 | Client expectations of level of savings have been met. | 1.2 Savings registered in household budget and expense books and monitored quarterly by ESTs to be compared with baseline self-assessment surveys conducted at the end of the GMT. | | | 1.2 Household conflicts arising from investment of clients’ time in enterprise management. | 1.2 Quarterly situation analysis based on interviews with clients and members of the household. |
| 3 | Extent of reinvestment of surplus in the enterprises as envisaged in the business plans. | 1.3 Enterprise account books monitored quarterly by ESTs. | | | 1.3 Conflicts arising from enterprise group-splintering resulting from realisation of individual enterprise aspirations. | 1.3 Interviews with group members conducted every quarter. |

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41
<table>
<thead>
<tr>
<th>Narrative Summary (NS)</th>
<th>Measurable Indicators (OVI)</th>
<th>Means of Verification (MOV)</th>
<th>Important Assumptions</th>
<th>Social Cost Indicators</th>
<th>Means of Verification (MOV)</th>
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<tbody>
<tr>
<td><strong>Purpose: (contd.)</strong></td>
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<tr>
<td>2. Clients have increased control over income generated by their income generating activities (IGAs) and microenterprises (MEs) one year after GMT.</td>
<td>2.1 At least one mechanism by which clients safeguard their savings derived from any profits has been identified.</td>
<td>2.1 Interviews with clients to be conducted by ESTs and compared with baseline established during situation analysis at the end of the GMT.</td>
<td>(Purpose to Goal)</td>
<td>2.1 Clients' household conflicts related to increased client capacity to control income.</td>
<td>2.1 Situation analysis based on interviews with clients and members of household every quarter.</td>
</tr>
<tr>
<td>3. Clients have increased control over their enterprises one year after the GMT.</td>
<td>2.2 At least one way in which clients spent the profit (different from earlier practice) has been identified.</td>
<td>2.2 Interviews with clients to be conducted by ESTs and compared with baseline established during situation analysis at the end of the GMT.</td>
<td></td>
<td>3. Appropriate enterprise support from government, NGO sources or through self-help for sustainability of income generating activities (IGAs) and microenterprises (MEs) remains available.</td>
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<td></td>
<td>3.1 Increase in the number of enterprise management functions performed by the clients.</td>
<td>3.1 Interviews with clients to be conducted by the ESTs and compared with baseline established during situation analysis at the end of the GMT.</td>
<td></td>
<td>3.2 Increased mobility of clients to undertake enterprise management functions.</td>
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<tr>
<td></td>
<td>3.2 Increased mobility of clients to undertake enterprise management functions.</td>
<td>3.2 Interviews with clients to be conducted by ESTs and compared with baseline established during situation analysis at the end of the GMT.</td>
<td></td>
<td>3.1 Burdens derived from increased client mobility and capacity to control their enterprises.</td>
<td>3.1 Quarterly time allocation data measured against the baseline established at the beginning of GMT in addition to critical incidents in situation analysis during follow-up visits.</td>
</tr>
<tr>
<td>Outputs:</td>
<td>Means of Verification (MOV)</td>
<td>Important Assumptions</td>
<td>Social Cost Indicators</td>
<td>Means of Verification (MOV)</td>
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<tr>
<td>1 1000 WEMTOP clients in India have improved enterprise management and entrepreneurial skills.</td>
<td>1.1 Overall increase in knowledge, attitude and skill levels of clients at the end of GMT.</td>
<td>1 Clients continue to be engaged in income generating activities (IGAs) or micro-enterprises (MEs).</td>
<td>1.1 Conflict arising from family and community objections to training content.</td>
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<tr>
<td>2 1000 WEMTOP clients in India have increased self-awareness and consciousness of gender issues.</td>
<td>2.1 Overall increase in gender-related knowledge and attitudes of clients at the end of the GMT.</td>
<td>2 Clients are using management skills acquired in the GMT.</td>
<td>2.1 Conflict arising from family and community objections to consciousness-raising aspect of the training.</td>
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</table>

1. Each NGO has an explicit withdrawal strategy.
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<th>Measurables of Verification (MOV)</th>
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<th>Social Cost Indicators</th>
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<td><strong>Activities:</strong></td>
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<tr>
<td>1.1 Assess client training needs.</td>
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<td>1.1 Training Needs Analysis Reports.</td>
<td>1 The Training of Enterprise Support Teams (TEST) has been conducted.</td>
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<td>1.2 Design Grassroots Management Training Curriculum.</td>
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<td>1.2 Curriculum content.</td>
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<td>1.3 Grassroots Management Training.</td>
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<td>1.3 Workshop proceedings and reports.</td>
<td>1.3 Conflicts arising from family and community objections to client's time spent in training.</td>
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<td>2.1 Assess gender-related training needs.</td>
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<td>2.1 Training Needs Analysis reports.</td>
<td>2 Trained ESTs conduct the GMT.</td>
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<td>2.2 Design gender-oriented grassroots management curriculum.</td>
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<td>2.2 Curriculum content.</td>
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<td>2.3 Conduct gender-oriented Grassroots Management Training.</td>
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44
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<td><strong>Purpose:</strong></td>
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<td>(Purpose to Goal):</td>
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<td>1</td>
<td>Enterprise Support Teams</td>
<td>1.1 Management training</td>
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<td>(ESTs) are using WEMTOP-</td>
<td>curriculum reflects key</td>
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<td>generated methodologies</td>
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<td>and materials in</td>
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<td>grassroots management</td>
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<td>training (GMT) for women</td>
<td>under WEMTOP.</td>
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<td>involved in income</td>
<td>1.2 Training materials</td>
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<td>generating activities</td>
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<td>(IGAs) and microenter-</td>
<td>under WEMTOP or adapted</td>
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<td>prises (MEs) two years</td>
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<td>pilot project.</td>
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<td><strong>Output:</strong></td>
<td>1.40 ESTs in India</td>
<td>1.1 Improved trainer</td>
<td>(Output to Purpose):</td>
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<td>trained in method-</td>
<td>knowledge, attitude and</td>
<td>1 WEMTOP-trained ESTs</td>
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<td>needs, (entrepreneur-</td>
<td>after the Training of</td>
<td>women operating</td>
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<td>ial and enterprise)</td>
<td>Enterprise Support Teams</td>
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<td>management training, and</td>
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<td>2.40 ESTs in India</td>
<td>2.1 Increased trainer</td>
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<td>conscientized on gender</td>
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<td>3</td>
<td>Demonstrated capacity by</td>
<td>3.1 Grassroots Manage-</td>
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<td>WEMTOP-trained ESTs in the</td>
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<td>use of gender sensitive</td>
<td>curriculum and training</td>
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<td>training methodologies for</td>
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<td>WEMTOP clients.</td>
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<td>4.40 ESTs in India</td>
<td>4.1 Increased trainer</td>
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<td>trained in appropriate</td>
<td>extension skills after</td>
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<td>extension services to</td>
<td>the TEST.</td>
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<td>clients.</td>
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<td><strong>Activities:</strong></td>
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<td>(Activity to Output):</td>
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<tr>
<td></td>
<td>1.1 Training Needs Anal-</td>
<td>Funding</td>
<td>1 Selected ESTs attend</td>
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<td>ysis (TNA(s)) of ESTs.</td>
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<td>the TEST.</td>
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<td>1.2 Conduct of TEST by the</td>
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<td>2 &quot;Udyogini&quot; has the</td>
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<td></td>
<td>selected PTIs.</td>
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<td>capacity to supervise</td>
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<td>1.3 TNA of clients groups.</td>
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<td>the PTIs, ensure</td>
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<td>1.4 Design of TEST</td>
<td></td>
<td>quality of the TEST,</td>
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<td></td>
<td>curriculum.</td>
<td></td>
<td>and liaise with</td>
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<td>2.1 Gender sensitization</td>
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<td>participating NGOs</td>
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<td>training for selected</td>
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<td>before and during the</td>
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<td>PTIs.</td>
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<td>TEST.</td>
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<td>2.2 TEST delivery.</td>
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<td>3.1 GMT curriculum.</td>
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<td>3.2 Conduct of GMT.</td>
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<td>4.1 Design of TEST</td>
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<td></td>
<td>curriculum.</td>
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<td></td>
<td>4.2 Conduct of TEST.</td>
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</tbody>
</table>

45
<table>
<thead>
<tr>
<th>Narrative Summary (NS)</th>
<th>Verifiable Indicators (OVI)</th>
<th>Means of Verification (MOV)</th>
<th>Important Assumptions</th>
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<tbody>
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<td>Goal:</td>
<td>1.1</td>
<td>1.1</td>
<td>(Goal to Supergoal):</td>
</tr>
<tr>
<td>Purpose:</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>1 The WEMTOP approach is in demand among additional NGOs in India and in three additional Asian countries reaching an additional 2500 clients by 2000AD.</td>
<td>1.1 The WEMTOP Expansion Phase has been initiated within one year of the completion of the pilot phase covering additional 60 NGOs in India and 60 NGOs in three other Asian countries.</td>
<td>1.1 Project documentation.</td>
<td>1.2 Requests for WEMTOP methodologies and materials.</td>
</tr>
<tr>
<td>Outputs:</td>
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</tr>
<tr>
<td>1 Systematic and documented methodologies for training needs assessments (TNA) and impact assessment.</td>
<td>1.1 Training of Enterprise Support Teams (TEST) curriculum.</td>
<td>1.1 Curriculum content.</td>
<td>1.2 Grassroots Management Training (GMT) curriculum.</td>
</tr>
<tr>
<td>2 Effective curricula and training materials for gender-sensitive management training at TEST and GMT level for illiterate women engaged in IGAs and MES.</td>
<td>2.2 Gender sensitization training for PTIs in India.</td>
<td>2.3 Workshop proceedings and reports.</td>
<td>2.3 Workshop proceedings.</td>
</tr>
<tr>
<td>3 Validated and cost effective delivery mechanism for GMT.</td>
<td>3.1 Positive collective judgement of evaluation workshop.</td>
<td>3.1 Workshop proceedings.</td>
<td>3.1 Workshop proceedings.</td>
</tr>
</tbody>
</table>
Annex 2

Guidelines for Financial Reporting Procedures
(extracted from December 22, 1992 letter to Udyogini from EDI)

"We are pleased to inform you that the Finance and Budget Office of the EDI has agreed to the following financial reporting requirements for funds transferred from EDI to Udyogini, and through Udyogini to subcontracted NGOs in India.

1) EDI will transfer funds to Udyogini's bank account based on agreed upon amounts as indicated in the WEMTOP-INDIA Project Design Document, and per communications between Udyogini and the EDI-WEMTOP team. A specific schedule of quarterly transfers will be finalized shortly and included in the proposed contract between Udyogini and EDI.

2) Udyogini will send to EDI quarterly unaudited statement of expenditure according to budgeted line items relating to the WEMTOP program activities and coordination.

3) Udyogini will submit to EDI certified, audited statements of expenditure within ten weeks of the end of each fiscal year, ending March 31.

4) Subcontracted NGOs will be funded on the basis of separate contracts between Udyogini and each NGO. The NGOs will account for expenses as follows:

"Each NGO will submit to Udyogini an unaudited quarterly statement of expenditure. A portion of the subcontract cost (representing typically an overhead fee calculated as 15% of the actual program costs) should be withheld by Udyogini and paid to the NGO only after:

a) satisfactory performance of outputs and deliverables as per signed contracts, as determined by Udyogini;

b) the submission to Udyogini of audited annual statements of expenditure within ten weeks of the end of each fiscal year, ending March 31.

"Udyogini will send to EDI receipts of initial and final disbursements made to each NGO. Receipts of final disbursements to NGOs will be accompanied by either audited statements of expenditures or verification of satisfactory NGO performance under the subcontract.

We trust that these guidelines for financial reporting requirements will address the concerns recently raised by yourselves and collaborating NGOs. We propose that these guidelines should be incorporated in forthcoming contractual agreements between EDI and Udyogini, and between Udyogini and subcontracting NGOs."
Program

1. An informal meeting was held at Udyogini on September 4 to discuss NIESBUD’s curriculum design. A report of this meeting was prepared and circulated with the last month’s update.

2. Bishtji accompanied Menaka on escort visits from September 6 - 11 to three organizations from Pradeep and team’s cluster: People’s Education and Development Organization (PEDO), Jagran Jan Vikas Samiti (JJVS) and Rajasthan Seva Sangh (RSS). The reports of this visit and the visits made last month by Poonam have been prepared and sent to Pradeep for his feedback and comments, following which they will be circulated to the EC and other stakeholders. Pradeep submitted reports of escort visits undertaken by Vasu and other team members over the last month. Three more reports are expected shortly from Pradeep’s team. These can be made available upon request.

3. NIESBUD’s TEST was held from September 7 - 17. Ten organizations participated in the opening and action planning session on the first and last day of TEST. Kiran was present for one of the sessions; Pradeep participated as a resource person for the session on rural marketing. NIESBUD has submitted a draft report volume of course material, both of which have been shared with other PTIs. A brief report of the meeting will be prepared at Udyogini.

4. The ESTs from NIESBUD’s cluster visited Udyogini as a group and met with the entire Udyogini team. This was also an opportunity for them to learn more about the program and Udyogini’s vision.

5. Responses received on DD’s curriculum outline were consolidated and forwarded to them. A meeting with all PTIs and EC members who are available has been fixed for October 20 and 21 to discuss DD’s curriculum and manuals for TEST as well as to arrive at a consensus regarding issues pertaining to GMT.

6. In response to Arup’s request for over 30 articles and books which were felt to be useful for designing the TEST curriculum, much work went into identifying, photocopying and forwarding these to DD.

7. Heads of organizations participating in Pradeep Kashyap’s cluster met at Udyogini for a one-day meeting on September 27. Kits containing resource material were prepared for circulation amongst participants. Aloka chaired this meeting on behalf of Udyogini. Follow-up letters to participants have been sent from Udyogini. A second meeting with them and the ESTs from their cluster will be held on November 28 in Ahmedabad following the second TEST module.
slated for November 22 - 27. The report of this meeting is being prepared in Hindi by Bishtji and in English by Menaka and Soma from Pradeep’s team. The Hindi report will be shared with Pradeep and his team before dissemination.

8. Pradeep and his team submitted the Hindi version of the report of their first TEST module which was also shared at the heads of organizations meeting. The English version will be provided by the middle of October. Pradeep also made available the TNA baseline data of all the organizations in his clustered; these have been photocopied and are now available as our reference.

9. A visit was made by Bishtji with Bhavarda from Jagram Jam Vikas Samiti to the Cyriac Elias Voluntary Association (CEVA) to follow-up the JJVS proposal on documentation and case-studies being undertaken with technical expertise from Pradeep Kashyap’s team.

10. Reports of the Orissa Bihar heads of organizations meetings were finalized and disseminated to participants, the EC, other PTIs, EDI and AIDAB.

11. Material on credit facilities available through the Rashtriya Mahila Kosh was obtained.

12. Manju attended a national seminar on Panchayati Raj, Rural Reconstruction and Voluntary Organizations on September 28.

13. Following EC approval, two proposals from GMT were submitted to the Paul Hamlyn Foundation.

14. The proposal submitted to UNIFEM last year was followed-up. It is now with the Indian Ministries; the Department of Women and Child development asked UNIFEM to explore the possibility of involving the UP Crafts Council as a PTI. UNIFEM felt that they could be involved as observers in various workshops; a letter was sent from Udyogini agreeing to involve the Council in any meaningful way that was deemed to be appropriate by the EC.

15. Vanita brought with her a new software to be used for modem transmissions from EDI: PC Anywhere. A date was fixed in September for the modem transfer but no contact was established by EDI’s computer consultants. We were informed that the old version of Advanced Relations is being completely restructured to allow for report generation. The new version will be transmitted to Udyogini in October.

Administration

16. Administrative support was extended to NIESBUD during the TEST.

17. The Udyogini workshop facilities were used for a two-day interaction organized by PRAYAS, a Delhi-based NGO. The guest room was availed of by Vanita from EDI while she was in town and by two friends from SEWA-Banaskantha.
18. The computer hard disk was upgraded.

19. Insurance was obtained for capital items not previously covered and was renewed for items insured last year.

20. More copies of the Annual Report were disseminated to interested organizations and individuals, including NIESBUD’s ESTs and heads of organizations from Pradeep’s cluster.

21. Food, accommodation and travel arrangements were made for the heads of organizations meeting of Pradeep’s cluster.

Finance

22. A quarterly statement of expenses was prepared for AIDAB and dispatched to them.

23. Work on the EDI quarterly statement of accounts is in progress. This statement is for the first quarter of FY94.

24. Filing of income tax returns has yet to be done by our Chartered Accountant. This will be done next month.

PLAN FOR OCTOBER

Program

- Preparation of Pradeep Kashyap’s heads of organizations meeting report.
- Preparation of brief on NIESBUD’s TEST
- Preparation of GMT issue paper.
- Field visit with NIESBUD team to Mukti Dhara, a participating organization from their cluster.
- Solicitation of NIESBUD’s TNA report.
- Meeting to discuss DD’s curriculum design, manual and GMT related issues.
- Next modem transfer from EDI.
- Informal meetings with PTIs to identify issues for future planning.
- Obtaining policy documents from various Ministries on policies impacting women and micro-enterprise, for dissemination to partner voluntary organizations.
- Dissemination of information on Women and Panchayati Raj to participating voluntary organizations for possible action at the grassroots.
- Follow-up with UNIFEM and Paul Hamlyn Foundation.

Administration

- Computer entry of new documents acquired by Udyogini.
• Reorganizing documentation section.
• Reorganizing filing system.

Finance

• Follow-up with PTIs on audit statements.
• Dispatch of EDI’s quarterly statement of accounts.
• Filing Udyogini’s income tax returns.
Annex 4

Outline of WEMTOP Concept Paper

Title:
Women in Development (WID) Concept Paper for NGO Training in Asia

The WEMTOP
(Women’s Enterprise Management Training Outreach Program)

Economic Development Institute of the World Bank
January 1991

Introduction

The Economic Development Institute (EDI), with support from the Government of Japan, is proposing to organize a micro-enterprise management training program for grassroots women's organizations in Asia to begin in 1991/92. While a steering group of selected NGOs and others with experience in providing enterprise management training to grassroots women's organizations will ultimately determine the focus and content of such a training program based on local needs and priorities at a roundtable proposed to be held in August-September 1991, this concept paper proposes a framework for such a program given the priorities in women's development identified in the development literature (including World Bank documents) and EDI's own comparative advantage.

Outline of Chapter Headings

Women in Development (WID) Issues: Background and Context

Role of NGOs in Providing Training For Women

Review of Bank Documents on WID-related NGO Training Needs

Rationale for the WEMTOP

WEMTOP Goals, Strategy and Alternative Approaches

The Learning Process

EDI's Role as Facilitator of WEMTOP

Next Steps

Process Chart (see next page)
February 14, 1991

Dear NGO Representative,

As part of its gender and poverty strategy, the Economic Development Institute (EDI) is proposing to sponsor a multi-year micro-enterprise development training program for particularly disadvantaged women in Asia. In order to avoid a "top-down" approach to program design, we are very keen to involve NGOs to help us assess management training needs of the local women's organizations and design an appropriate program to address these.

I have attached for your review a brief paper which outlines our concerns and our objectives in undertaking such a program. Of course, there are many different ways in which we might proceed to accomplish the same ends. Since resources are limited, we would like you to help us identify ways in which a training program such as this one can help women increase their income-earning potential. You will agree that, to be effective, such training should be original, meet a high-priority need of women and NGOs, and act as a catalyst for future funding by local authorities and the international donor community for training and related operational support. Ideas presented in this paper are based in large part on our recent experience in Africa supporting a women's management training outreach program in collaboration with the Pan-African Institute for Development. We recognize, however, that the Asian and African contexts are very different and that priorities for women in development will vary considerably from country to country. Please bear in mind that the attached is a very preliminary document which we would like you help us refine and sharpen to best reflect the training needs of women's groups as you perceive them.

To facilitate our exchange of views, we will be asking a couple of our staff to visit several Asian countries over the next few months to meet with NGOs. Meanwhile, we hope that you will react to the paper itself and offer any ideas of your own on how best to proceed with this. Based on your reactions to the paper and discussions our staff will have with NGO representatives in Asia, we will refine our proposal and send this to you when it is ready. An opportunity for further discussion will be possible at a Steering Group meeting of selected NGOs and resource people tentatively scheduled for late summer.
We would greatly welcome your comments and suggestions on the attached concept paper before the end of March. Specifically, we would like to hear your views on the need for the proposed program, ongoing or anticipated activities that have similar objectives to WEMTOP, suggestions on how to improve the program's design, and any interest you may have yourself in being involved in such a program. If you have any questions, please do not hesitate to communicate with us at the address noted on this letterhead or at fax no. 202-676-9874. We look forward to hearing from you soon.

Yours sincerely,

Jerri Dell
Women in Development Coordinator
WOMEN'S ENTERPRISE MANAGEMENT TRAINING OUTREACH PROGRAM FOR INDIA

(WEMTOP-INDIA)

PILOT PROJECT

Project Document
December 15, 1992

UDYOGINI
New Delhi, India

ECONOMIC DEVELOPMENT INSTITUTE
OF THE WORLD BANK
Washington, DC USA
# Table of Contents

1. MAIN FEATURES OF WEMTOP  
   Brief Description of the Program .................................................. 1  
   Approach and Strategy .................................................................. 1  

2. BACKGROUND AND CONTEXT  
   Perspectives on Women’s Development ........................................... 2  
   The Informal Sector ...................................................................... 3  
   Role of NGOs ............................................................................. 3  
   Limitations of Existing Support to Women’s Micro-enterprises ....... 3  
   Impetus for WEMTOP .................................................................. 4  

3. RATIONAL FOR EDI INVOLVEMENT  
   Constraints for World Bank Procedures ......................................... 5  
   EDI’s Comparative Advantage ..................................................... 5  

4. PROJECT PREPARATION  
   The Concept Paper ...................................................................... 6  
   Literature Reviews and Sector Surveys ......................................... 6  
   Training Needs Analysis Workshops ............................................ 6  
   Selection of Partner Training Institution (PTI) ............................. 7  
   Project Design Roundtables ....................................................... 7  
   Training Materials Inventory ...................................................... 7  

5. THE PROJECT PILOT  
   Brief Description of the Pilot Project ............................................ 7  
   Location ..................................................................................... 8  
   Objectives of WEMTOP-India Pilot Project ................................... 8  
   Pilot Projects Components ......................................................... 10  
   Program Coordination ................................................................ 11  
   EDI Program Support ................................................................ 12  
   Project Inputs ............................................................................. 12  
   Adverse Conditions/Risks ........................................................... 12  
   Focus on Marginal Groups ............................................................ 13  

6. PROJECT MONITORING AND EVALUATION  
   Documentation/Progress Reports .................................................... 13  
   Project Evaluation ...................................................................... 13  

Annexes  

1. Logical Framework  
2. Implementation Schedule  

57
### Annex 7

**Selection Criteria for PTI Applications**

<table>
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<th>Questions / Issues</th>
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<td>1. Objectives/Goals of Institutions/Individuals</td>
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<td>2. Capacities (Total of 40)</td>
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<td>b) Entrepreneurship Training Skills</td>
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<tr>
<td>c) Gender Sensitivity</td>
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</tr>
<tr>
<td>d) Voluntary Sector Familiarity</td>
<td>10</td>
</tr>
<tr>
<td>Organizational Resources</td>
<td>10</td>
</tr>
<tr>
<td>3. Concept Paper (Total of 40)</td>
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<tr>
<td>b) Commitment and Availability</td>
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<tr>
<td>c) Approach to TOTT</td>
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<td>d) Specificity of strategy / design</td>
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<td>2.b) Entrepreneurship - Training Skills</td>
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<td>EDPs</td>
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<td>EDPs for women / poor / geographical / preparation of training materials / worked with our faculty</td>
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<td>2.c) Gender Sensitivity - Own experience of working with women</td>
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<td>2.d) Voluntary Sector Familiarity</td>
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<td>Working experience in NGOs</td>
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<td>Experience in support NGOs</td>
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<td>Long-term / Short-term</td>
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<td>Familiarity with Government Program</td>
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58
PARTICIPATION IN PARTNER TRAINING INSTITUTION SELECTION PROCESS

Dear 

The Women’s Enterprise Management Training Outreach Program (WEMTOP) aims to provide management training inputs to poor, assetless women engaged in micro-enterprise supported by non-governmental organizations. This recent initiative in India plans to strengthen skills and empower grassroots women to enable them to increase their income and improve the sustainability of their ventures.

WEMTOP India is managed by a National Steering Committee with Smt. Ela Bhatt as the Chair and five members with expertise in management, training and micro-enterprise working primarily with non-governmental organizations. The pilot phase of WEMTOP is being supported by EDI, an autonomous training affiliate of the World Bank. A document providing detailed information on WEMTOP has been attached for your reference.

As part of WEMTOP’s diagnostic work, a training needs analysis and a literature review have been conducted and currently an inventory and analysis of existing training materials is underway.
The primary task now is to select appropriate partner training institutions (PITs) in India for designing and delivering the training of trainers program to selected NGO staff who will, in turn, train poor women in micro-enterprise management. The WEMTOP Steering Committee would like to invite individuals and institutions to participate in the PTI selection process. To participate in the PTI selection, we request you to provide us with the following information:

- A statement of individual/organizational goals and objectives.
- A resume of the work done by individual/organization in micro-enterprise promotion and/or working with poor women.
- A brief concept paper (approximately four pages) outlining the approach and specific strategies the individual/organization would utilize, if selected as a PTI.
- Information on organizational resources available to conduct the program.
- An estimate of fees for the year long assignment.

All those who respond to this invitation by submitting concept papers will be compensated for their time in the extent of RS 3000, on a lump sum basis. In addition, those whose papers are found suitable, in the opinion of the WEMTOP Steering Committee, will be expected to attend a two-day Roundtable in Delhi to be held on April 23 and 24, 1992. We would offer reimbursement of return airfare and other travel related expenses, for one person per concept paper.

The last date for receipt of the concept paper in Delhi is Friday, April 4, 1992. Those who are invited to attend the Roundtable will be informed by April 14, 1992.

We hope you will respond to this invitation and participate in the selection process of PTIs.

In case you require any further information, please write or call either Mrs. Bimla Bissell or Geetanjali Chopra at the World Bank, Telephone number 4628071/72 extension 227, Fax number 619393 or Kiran Bhatia at Telephone number 653443

Yours sincerely,

Kiran Bhatia
WEMTOP / India Coordinator

60
MEMORANDUM OF AGREEMENT
between
UDYOGINI
and
ECONOMIC DEVELOPMENT INSTITUTE OF THE WORLD BANK
for the
WOMEN'S ENTERPRISE MANAGEMENT TRAINING OUTREACH PROGRAM
(WEMTOP)
PILOT PROJECT FOR INDIA

The Economic Development Institute (EDI) of the World Bank is supporting "Udyogini", an independent registered society (registered under the Indian Societies Act of 1860) to conduct the pilot project of the Women's Enterprise Management Training Outreach Program (WEMTOP) for India. To carry out the WEMTOP Pilot Project, Udyogini will, through intermediary partners, facilitate training of enterprise support teams (TEST) and grassroots-level management training for women's groups already engaged in operating microenterprises. This Memorandum of Agreement is to confirm the understanding between EDI and the registered society Udyogini, represented by the local-level Executive Committee, for the implementation of the WEMTOP Pilot Project.

Section I forms the overall understanding reached by EDI and Udyogini for the WEMTOP Pilot Project. Section II specifically relates to details of Udyogini's work program and to financial understandings for EDI support for Udyogini for the Fiscal Year 1993/94 of the World Bank (July 1993 - June 1994: FY94). At the end of the Fiscal Year 1993/94, the parties will review the details of the pilot project for the Fiscal Year 1994/95, and will replace Section II with an updated version for the Fiscal Year 1994/95.

I. OVERALL SCOPE AND COVERAGE

1.1 Purpose and Scope

The program for the WEMTOP Pilot Project to be prepared, sponsored and executed by Udyogini would be innovative and participatory in approach. It is intended to develop new and appropriate training materials and to use a decentralized delivery mechanism to train marginalized women to sustain their enterprises and increase their capacity to control the enterprises and the income they derive from them. Partner Training Institutions (PTIs) identified and subcontracted by Udyogini will design and deliver the training program to staff
of voluntary organizations, who in turn will design and deliver locally-adapted grassroots management training to clusters of the grassroots producer women with whom they work. The background, scope, strategies, overall cost estimates, and detailed activities for the WEMTOP Pilot Project are set out in a separate Project Design Document (dated December 15, 1992).

In carrying out the WEMTOP Pilot Project for India, Udyogini shall act as an independent partner of EDI and not as an employee or agent of the World Bank.

1.2 Terms

Udyogini or other subcontracted organization(s) engaged by Udyogini shall implement the WEMTOP Pilot Project during the pilot project period starting on July 1, 1992 to June 30, 1995. Specific commitment is provided by EDI to cover, during this pilot project period, the costs of TEST in FY93 and 94; all costs of pilot project monitoring and evaluation; some program coordination costs; and other costs as agreed from time to time. EDI or Udyogini may terminate this agreement at any time with a three-month written notice. In the event of such termination, EDI shall pay Udyogini and other subcontracted organizations, all such expenses incurred under EDI funding support through the date of termination through Udyogini, and Udyogini shall furnish to EDI any partial drafts of any reports and any information and documentation previously prepared or gathered in carrying out the Pilot Project.

1.3. Records and Accounts

Udyogini shall keep accurate and systematic records and accounts in respect of the WEMTOP Pilot Project, in such form and detail as will clearly identify all charges and expenses attributable to EDI funding support. Udyogini shall have its accounts audited, and the account and audit reports sent to EDI. EDI reserves the right to audit or to nominate a reputable firm of public accountants to audit Udyogini's records relating to WEMTOP activities at EDI's expense, and, in the event of such audit, Udyogini agrees to fully cooperate with such firm in supplying all documentation and information requested by such firm.

1.4. Provision of Information

Udyogini shall furnish EDI with such information related to implementation of the Pilot Project as EDI may from time to time request.

1.5 Standard of Performance

Udyogini undertakes to perform the services at the highest standards of professional and ethical competence and integrity, and to ensure to the best of its ability, that the employees and/or partners assigned to perform any services under this agreement will conduct
themselves in a manner consistent therewith. Udyogini shall provide the services of qualified personnel through all stages of the activities carried out under this agreement.

1.6. Confidentiality

EDI and Udyogini shall hold confidential information not already considered in the public domain provided by EDI or Udyogini in their reports of work done under this agreement, except as mutually agreed. The obligation under this section shall survive any termination of this agreement.

1.7. Ownership of Material

During the WEMTOP Pilot Project, all materials produced with EDI funding support under terms of this agreement, including those produced by Udyogini, PTIs, voluntary organizations and other subcontracted organizations, written, graphic, film, magnetic tape, or otherwise, shall remain the joint property of EDI and Udyogini, and, where relevant, PTIs, voluntary organizations and other subcontracted organizations. If Udyogini chooses to publish any such materials during the Pilot Project, EDI reserves the right to decide whether it wishes to see its name on the cover, and to distribute unrestricted copies free or at cost. Following the completion of the WEMTOP Pilot Project, however, EDI and/or relevant donors and co-sponsors of WEMTOP shall retain exclusive ownership of such materials, and will allow any organization including Udyogini the right to publish or disseminate in all languages reports arising from such materials on terms and conditions to be agreed upon by EDI and such organization.

In the event of such a situation the materials produced will reflect on the cover page the name of Udyogini and/or other subcontracted organization(s) as drafters of the material, and the name of EDI and other donors as co-sponsors. The rights provided for in this section shall continue, notwithstanding the termination of this agreement or the execution of its other provisions.

Udyogini undertakes to ensure, to the best of its ability, that all PTIs, voluntary organizations and other subcontracted organizations acknowledge and understand the provisions set forth in this Paragraph 1.7, and that they will not take any action inconsistent therewith.

1.8. Assignment

Udyogini shall not assign this agreement nor subcontract any portion of it without EDI's prior written consent. Udyogini shall not assign any monies due or to become due to it hereunder without EDI's prior written consent.
1.9. Progress Reporting

Udyogini will submit to EDI monthly updates on the activities related to WEMTOP, reports of workshops, seminars or any other formal interactions including any report generated by PTIs in the course of their TEST delivery.

1.10. Financial Reporting

Udyogini will submit to EDI:

   a) a written acknowledgment of bank advice each time a disbursement is made to the Udyogini bank account within 14 days of Udyogini's receipt of such advice; the date and amount received in local currency would be included;

   b) quarterly unaudited statements of expenditure according to budgeted line items relating to the WEMTOP program activities and coordination within 21 days of the end of each fiscal quarter of Udyogini;

   c) a certified statement of expenditure within ten weeks of the end of each fiscal year of Udyogini, ending March 31, prepared by a qualified independent auditor.

Subcontracted organizations (partners) will be funded on the basis of separate agreements between Udyogini and its partners, as mutually agreed by them. Each partner will submit to Udyogini an unaudited quarterly statement of expenditure. A portion of the amount committed to (representing typically an overhead fee calculated as 15% of the actual program costs) would be withheld by Udyogini and paid to its partner only after satisfactory performance of outputs and deliverables as per their signed agreements.

Udyogini will send to EDI receipts of initial and final disbursements made to each partner. The receipt of final disbursement will be accompanied by Udyogini's verification of satisfactory performance by the partner under their signed agreement.

The books of accounts and other records of Udyogini will be open for examination by EDI at any time desired by it.

1.11. Consultation in Good Faith

Matters not provided herein or not foreseen by this Memorandum of Agreement, or any disputes or difference arising out of this agreement shall be settled by mutual consultation in good faith between the parties involved.
II. FISCAL YEAR 1993/94 WORK PROGRAM AND SUPPORT DETAILS

2.1 Udyogini's work program for the WEMTOP Pilot Project for the 1993/94 Fiscal Year of the World Bank (from July 1993 to June 1994) is set out in Annex 1. Through this Memorandum of Agreement, EDI will provide funds during Fiscal Year 1993/94 totaling US $ ........ based on the attached budget (Annex 2). Specifically, these funds are intended to support the following aspects of Udyogini's work program:

a) India Program Coordination costs (Component 1), including parts of subcomponent 1.1 (Coordination) and all of subcomponent 1.3 (Monitoring and Evaluation) -- ($ ........);

b) Training of Enterprise Support Teams (Component 2), involving design and delivery of the TESTs in each of the three selected states -- ($ ........); and,

c) Grassroots Management Training (Component 3), involving support for grassroots level training needs assessments and curriculum development undertaken by participating voluntary organizations -- ($ ........).

2.2. Reallocation of funds between components in excess of 20% of the annual budgeted amounts for each component must have the prior written approval of EDI.

2.3. EDI will transfer to Udyogini funds for the 1993/94 Fiscal Year, based on the schedule of quarterly payments set out in Annex 3. EDI undertakes to initiate the transfer of the disbursement for the first quarter within three days of EDI's receipt of a copy of this agreement signed by Udyogini, and to arrange for the transfer of subsequent quarterly disbursements within 10 days of the beginning of the relevant quarter.

2.4. EDI will transfer to Udyogini additional funds as mutually agreed from time to time provided that Udyogini requests said funds in writing not less than one month prior to the needed date.

III. EFFECTIVENESS

3.1 This agreement shall come into full force and effect upon signature by both parties hereunder, and the effective date of this agreement shall be the date of signature by the last party to sign this agreement.

In witness hereof, the parties have executed this agreement on the respective dates set forth below.

UDYOGINI ........................................ ECONOMIC DEVELOPMENT
INSTITUTE, WORLD BANK
Annex 10

Twenty-one Priority Questions

Questions for the Bank-wide Learning Process on Popular Participation

Questions 1-11 focus on the World Bank’s capacity to promote participation. These were the primary questions for the second day of the workshop:

1. Do some of the 20 projects selected for study as part of the learning process suggest ways to provide flexibility to allow for popular participation?

2. Is more-than-average elapsed time typically required for preparation and supervision of Bank-supported participatory operations?

3. What does it cost the Bank to support popular participation in Bank-supported operations?

4. What skill mix is required of Bank Staff to appraise and supervise Bank-supported participatory projects?

5. Is a World Bank field presence important for participatory projects?

6. Do participatory projects require longer-than-average staff continuity?

7. Do participatory Bank-financed projects typically build upon small-scale efforts, perhaps initiated by other institutions?

8. How do Bank policies regarding procurement, disbursement, auditing, and local-cost financing affect popular participation in Bank-supported operations?

9. Have other agencies helped by pressing the Bank for a more participatory approach?

10. Has pressure from people themselves contributed to the development of Bank-supported operations that allow them to participate in decisions?

11. Have attitudes of borrowing governments inhibited and/or enhanced what the Bank does to support popular participation?

Questions 12-21 focus on participation in development activities in borrowing countries. These were the primary questions for the first day of the workshop:

12. How can Bank-supported operations appropriately relate to and strengthen women’s roles in development activities?

13. How can projects pay attention to the special needs of indigenous communities?

14. How can local elites be prevented from capturing more than their fair share in Bank-supported operations?

15. Which institutional processes used to organize popular participation are cost effective in different situations?

16. How can government extension services involve more people effectively?

17. How can governments encourage popular participation? What is the relationship between popular participation and government public policies toward NGOs?

18. What are the lessons to be learned from these 20 projects and participatory projects undertaken by other agencies regarding the formation and maintenance of local organizations?

19. What are the various institutional processes for encouraging local consultation and information sharing?

20. Which funding mechanisms support popular participation?

21. What are the qualitative and quantitative factors to examine in evaluating the costs and benefits of popular participation?
Annex I I

Investment of Staff/Long-Term Consultant Time in the Design Phase

Staff/Consultant Weeks

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Notes:
* The WEMTOP design phase concluded in December 1992 with the production of the Project Document for India and Philippines
** Approximately 8 weeks of this time were spent on technical assistance in monitoring and evaluation
*** Approximately 14 additional weeks were devoted to WEMTOP case study preparation and technical assistance in monitoring and evaluation
### Distributors of World Bank Publications

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