

EVALUATION REPORT

WOMEN'S ENTERPRISE DEVELOPMENT PROGRAMME

Luanda, April de 1997

**ANG-390 WOMEN'S ENTERPRISE DEVELOPMENT PROGRAMME
FINAL EVALUATION REPORT**

1 - PROJECT TITLE: The Luanda Women's Enterprise Development Project (WED)

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4 - PERIOD OF EVALUATION : October 95 to March 97

ABBREVIATIONS

AAD - Angolan Action for the Development

ACJ - Youth Christian Association

ADRA - Action for the Rural Development and Environment

AIA - Angolan Churches Association

CONCERN - Irish Non Governmental Organization

D.W. - Development Workshop

GURN - Union and National Reconciliation Government

MPLA - People's Movement for Angola Liberation

OMA - Angolan Women Organization

ONG - Non governmental Organization

R.M. - Women Network

SEPDM - The Governmental Secretariat for the Women's Promotion and Development

UNITA - National Union for Angola Liberation

WED - Women's Enterprise Development Programme

1 - SUMMARY OF ACTIVITIES

Angolan social crisis keeps on being a challenge both for the Government, whose role is to defend the common good and nation interest, and for National and International Human Relief Organizations. Lusaka peace accord signed two years ago raised the hope of reaching better days and a definite Peace. We believe that Unita deputies will come in the Angolan Parliament in the beginning of April and extension of governmental administration will become effective to the whole country. National Union and Reconciliation Government is becoming a reality. Many activities have been implemented in this political context to relieve social problems.

Development Workshop is an international NGO and has been working in Angola since 1981. Its action is mainly directed to peri-urban communities development. Its projects aim at providing clean water, sanitation, health and income activities for women working in non-official economic sectors.

The Development Workshop project supporting female fish retailers within Roque Santeiro Market informal sector started in October 1995 and finished in March 1997. It was a pilot experience whose goals were to improve women's well being by getting their incomes higher and acting as a reference to influence public and financial Institutions to support the informal sector by implementing equal credit schemes.

The project followed three phases, that is, research, training and credit. During the research phase we identified the informal subsector where a large number of the most vulnerable women appeared. The fish subsector was chosen and female retailers were selected therein. Over 50 women were identified. The next phase was training both for the working team (mobilisers/activists) and the beneficiaries. Around 30 women were assisted by the project in this phase. The project last phase was concerned with credit scheme and 24 women were assisted.

As a pilot experience its results are fairly positive, it shows that credit for informal sector is viable although the amount of women was not very representative, those ones assisted have become a reference group nowadays. They have got more autonomy in business area, they seem to be more organized and informed as traders in spite of being short, the project implementation proposal has already been known and welcome by different organizations governmental and non-governmental ones as a matter of study, the given project steps, that is, research, training and credit have been appropriate and can be considered as a reference to be adopted by other organizations that intend to work with the informal sector some basis have already been created so that they might influence policies within the informal sector. Although the project has achieved important results, its proposal needs to be continued by spreading the number of beneficiaries and investing in other informal economic subsectors in order to turn it into a more consolidated experience that could be a basis for an active proposal for the sector and the official institutions to make it feasible.

2 - INTRODUCTION

This evaluation was asked by Development Workshop and written from 17 March to 4 April 1997(Programming-02 Annexe). Its goals were not only to check if the subsector analysis methodology is the most appropriate and efficient to meet the aimed targets but also to analyse if the project objectives, i.e., improving conditions for the informal sector women well being and testing if the experience could be used as a reference by similar institutional initiatives either governmental or non-governmental ones, have been achieved. The first part of this report is concerned with the proposal description, development and working procedures. The second part gives a detailed presentation of the results achieved by the project and its conclusions. Finally we give the recommendations that could act as a guide to the ongoing intervention in the informal sector.

We would like to thank all the different institutions and individuals especially the beneficiaries and the project team that have experienced the project day after day. This work has been possible just because the organizations, the team and the beneficiaries gave us all the information we needed to work out this evaluation.

3 - WORKING METHODOLOGY

This evaluation was based on documental analysis and information from individuals and institutions directly or indirectly involved with this project, such as:

1. the leading team
2. the beneficiaries
3. governmental and non-governmental institutions

The first phase of the evaluation was concerned with collecting information from the above sources. We met together with the leading team, the beneficiaries and the coordinators for specific sessions following the ■rebuilding story■ methodology in order to give a background of the project beginning and evolution and by emphasizing the actions that were carried out , its constraints, opportunities and results. Some Institutions were interviewed by means of audiences to check their level of relationship with the project, get some knowledge of the passive credit initiatives and understand their partnership context.

A comparative analysis of the information was done in the second phase and three different situations were identified such as coincident, uncomplete and contradicting informations. In the third phase we intended to complete some informations and review contradicting information close to the leading team and the beneficiaries.

In a fourth phase we met together with the leading team and the beneficiaries and we did:

- 1- analysing the project level and relationship with governmental and non-governmental institutions through the Vem Diagram method
- 2- socializing and giving the opportunity of getting

acquainted with the results and giving opinions about them.

4. THE PROJECT DEVELOPMENT

4.1 The use of the subsector analysis in the project

The participatory subsector approach is a tool pioneered by SEWA (Self Employed Women's Association) of India and BRAC (Bangladesh Rural Advancement Committee) as a means of investigating the dynamics of the informal sector from which to identify appropriate economic interventions. Such an approach has been adopted in several different countries by other organizations. However, DW has been the first organization to implement the approach in Angola. For DW the approach has proved to be a tool for investigating the complex informal economy of Angola and developed into a pilot project from which to learn, expand and duplicate. DW have adapted the tool to suit the needs of both the environment and the capacity of the organization.

The subsector analysis is a development tool used to identify economic interventions within the informal sector. It is a framework for designing an economic opportunities programme which addresses the problems that the poor face in the work that they already do. The subsector analysis is an approach or a way of organizing and understanding the structure of relationships, competition and gender roles in a specific subsector. DW chose to use the subsector analysis as a gendered focused analysis that provided a means of investigating the differential and changing relationships between men and women in the informal sector.

DW used the subsector analysis as an entry point into investigating dynamics of the informal sector of Angola. This was essential not only in the investigation of the invisibility and under remuneration of work in the informal sector (primarily for women), but also as a means of understanding the segregation and differentiation between men and women's work. DW's approach was that a thorough understanding of these relationships would permit not only provision of information on the informal sector and one specific subsector, but a greater understanding of the sexual division of labour both in the work place and the household, the ideology of domesticity and also the resource allocation in the domestic sphere, which should allow for the appropriate design of interventions.

The subsector analysis forms the foundation of the WED project and is composed of a series of steps that guide the development of the project. The overall framework of WED follows closely the guidelines of the subsector approach, beginning with an initial period of research and identification of one specific subsector, followed by establishing partnerships with local NGOs, identifying interventions and ultimately aiming to influence policy in the chosen subsector.

By choosing the subsector analysis, it becomes both a framework and a tool to guide the programme. Additionally, the advantage of DW using this approach is that at the onset of the project, not even the area of intervention was known, thus the approach

allowed for flexibility and became more of a ■process■ approach rather than a ■blue print■ approach. Within this process approach the precise interventions were developed through participatory activities. One of the strengths of the WED programme was its flexibility and participatory nature of data collection. At the level of research, DW used an approach that married together key elements of the subsector approach and participatory development techniques. A team of trained social mobilisers were used to collect the information, using participatory methodology; interviews, questionnaires, mapping, transect walks, interviews with key informants and focus group discussions. At this stage, such methodology as the subsector analysis provided WED with an appropriate entry point into the informal community, it has allowed for the dynamics of the informal sector to be understood.

The step by step approach of the subsector analysis allowed for a systematic understanding of the environment. The research was said to provide the identification of a particular subsector, in this case the fish sector. However, at the initial research stage, when investigations were made into the informal sector of Luanda in general, the percentages of questionnaires directed at fish vendors was minimal, only 2.7% of the interviews investigated the dynamics of the fish sector. Thus the grounds on which the subsector was chosen is unclear and possibly not justifiable. The proficiency of using this methodology to appropriately identify a subsector of focus is debatable.

However, once the subsector of focus had been chosen, the methodology used allowed the WED programme to have a thorough understanding of the subsector, especially by having the constraints and opportunities identified by the actors in the subsector. However, there is no evidence to suggest that the level of community participation went beyond the research stage. With relation to data analysis and decision making, there seems to be limited, if any collaboration with the community and the social mobilisers. Decisions with relation to interventions, seem to be made at the level of the coordinator only.

Therefore, the appropriateness and prescribed participatory nature of the subsector analysis was inadequately used by the WED programme. Additionally, the main activity of training was identified and decided upon before even the subsector of focus had been identified. Similarly, the intervention of credit was not identified by the beneficiaries, but decided upon by the coordinator. Additionally at the level of intervention, only a few women had access to credit at phase four, women previously involved in the credit scheme, said they had not been informed and didn't understand why the credit had ended. Thus, confirming that participation and collaboration at the grassroots level was minimal.

Although the subsector analysis was used predominantly during the first phase of the programme, the methodology did however allow WED to identify that constraints to work cannot be effectively addressed only at the local level, because many different factors constrain the ability of the poor to earn income and this opened up the opportunity to address the constraints at which ever level they lie, local or national. The subsector approach can therefore identify and subsequently aid in the

design of projects that will have significant impacts through leveraged interventions, which have the potential to be sustainable and empowering. The approach used by WED is to provide the possibility of leveraging benefits with a single intervention. However, the means by which to identify these activities and utilise these opportunities by DW at different levels has not been specified.

By using information gathered by the subsector analysis and by identifying partner organizations and key personnel in government departments, WED has had the potential to strengthen local government institutions and the capacity of local government to undertake effective developmental work. WED took on board this methodology, believing that by linking the beneficiaries with existing local institutions, the programme can become more efficient and thus allow for a greater scale of impact, but activities to date have just been at the level of training key personnel, it should also have included an element of government officials interacting with the people. Therefore, for WED the impact at this scale has been limited due mainly to the nature of the environment. The initial points of leverage were to influence policy to improve conditions in the subsector and to reduce constraints faced by the retailers, due to the presence of wholesalers. However, due to the limited capacity of local institutions, little has been achieved. However, positive steps have been made to increase awareness within these organizations, with relation to the conditions within the informal sector, and concerning gender issues. Additionally, due to the small numbers of beneficiaries targeted, the scale of impact has been minimal. The subsector approach is normally used to mobilise a large number of women, so that the consequential impact will be greater.

The prescribed methodology as followed by DW was a comprehensive guideline and appropriate methodology to be used to understand the dynamics of the complex informal sector of Angola. However the degree of impact that the tool has provided is debatable. At the level of the research sufficient information was gathered. The methodology has provided an immense amount of information, which could be useful in management and monitoring of the programme. However, beyond the level of research the impact seems to be weak. The methodology therefore may have been more of a means to an end rather than a comprehensive guideline and framework on which to base a project.

At the community level, within the fish sector the constraints that the women face were identified, and activities have moved towards developing their abilities to address these problems. However, at a wider level, the methodology has been weak in having an impact at the level of local institutions, by means of capacity building and others taking on board the experiences of DW. Possibly, there has been an over emphasis on the research component, and limited time spent at the level of interventions. Alternatively, to have a greater impact at the local institution level, more activities were needed and an increased number of groups, and perhaps a methodology more inclined to ■learn by doing■ should have been adopted.

The subsector analysis is a comprehensive and appropriate methodology to use in developing economic interventions in the informal sector, however, with relation to WED the tool has been instrumental at certain stages of the programme

development, but at other times the tool has been under utilised and possibly limiting its impact.

4.2 - ACTIVITIES

The project is based on three great lines that guided all the activities implemented, that is, Research, Training and Groups Organization and Credit.

The 18 months of implementation covered three phases. First Phase - Research Middle Phase- Training

Last Phase - Organization/Credit. Credit includes three aspects It can be a strategy for the group organization (beneficiaries) a strategy to help retailers increase their incomes and finally, It can be a way of studying and testing if the credit to the informal sector is viable.

4.2.1- FIRST PHASE - RESEARCH

In a first step we made researches using the subsector analysis methodology . It consisted of getting information and knowledge on the informal sector economic market. Results concluded that most women are employed in the marketing/commercial sector. A second step was concerned with a better approach to the fish sector as it is known that

- Fish is a national product, it doesn't depend on imports
- It's a traditional food in Angola
- Women are traditionally involved with fish marketing, therefore there's a big concentration of them in the subsector.
- Fish is easily available either by traders or by consumers

The research helped to identify its actors, constraints and opportunities more clearly, it was also shown that three main actors are involved with the fish market that is, the shipowners, the wholesalers and the retailers.

The shipowners have the fish frozen in their ships and sell it to the wholesalers still in the pier. The wholesalers are women that buy the fish from shipowners in the pier in big amounts (tons) and next sell it in the markets(Roque Santeiro, etc). They own lorries and workers and the access to credit as well. Yhey are the only women that have the financial means to buy the fish directly from the shipowners and make profits at over 50% rates.

The retailers are divided into those ones that sell fresh fish (either frozen or bought from the fishing boats) and others that sell dry/smoked fish. It was proved that these women sector has experienced the biggest difficulties both within their house hold management and with keeping their business alive. They are the poorest sector, as they haven't got the capacity to buy the fish directly from the shipowners they depend on the wholesalers. They haven't got enough funds , they are normally given some credit by the wholesalers to buy an amount of fish that they have to pay for after selling it, it depends on the way they are trusted by their colleagues and the fish offer. Other times they use a credit scheme named 'kixikila', that is, some kind of loans they make to each other. They get a very low profit (around 4%) and just a little amount of fish can be sold (two boxes` of 30kg/day on average). They don't get any advantage of the unstable market prices because they lack funds and the

capacity to store (conserving frozen fish), a box of fish is very expensive (a 30kg box of fish is worth around \$33 and \$50 Usd). Besides, they have some difficulties with their poor resources management and lack of security in their work places. People are frequently stolen and looking for legalization to enable their marketing activities, by being given health and seller cards, for example. Most women are still illiterate or quite illiterate, they work isolated despite some signs of solidarity from their colleagues, in other words, they are often the only source of income in the household and for the family.

This last research phase contributed

- to a better knowledge of the fish subsector
- to a definition of the project beneficiaries and their future actions
- to close links and increase confidence between the project leading team and the retailers.

4.2.2- MIDDLE PHASE- TRAINING

It included two steps, that is, Training for trainers and beneficiaries. Training for trainers was a continuous action although it has been more intensive in the 2 first months. The main reason for the training in this period was to enable the team to participate in the subsector analysis and research and therefore, get some knowledge of reality. Some of the subjects taught were the participatory community development(SARAR Methodology), Gender, Accountancy and Management , Human and Civil Rights (seminars).Materials were adapted to the angoln environment,on the other hand training also provided a complement to the research besides, it strenghtened it.Training for the beneficiaries was done at the work place (Roque Santeiro Market) for 33 from the first 44 women identified. The training subjects were identified during the research phase although the women had not identified the training needs. The first course was about Civil and Human Rights and aimed at improving the women's awareness of their rights and duties mainly on working conditions and interpersonal relationships. The second course was on Basic Accountancy for a better control of their resources (Household and Market receipts and Expenditures). Each course lasted 3 days 2 hours/day being the average working time.After the sessions the beneficiaries were given a notebook where they registered their receipts and expenditures so that they might improve their business and use them as a data base to be used for the project study and analysis.

4.2.3- LAST PHASE -

ORGANIZATION/CREDIT

Before the project intervention retailers were divided into two groups: isolated sellers and sellers working in groups. Most of them took some profits from kixikila, that is, rotative saving funds. Women selling in groups have already improved associative actions that make them possible to take some advantages on business, for example; if a retailer is not available for work temporarily,another one can work for the absent

and deliver the profits at the end of the day. The fact that a lot of women have been selling fish for many years make possible this kind of solidary initiatives.

Credit was discussed after training. It aimed at
- improving the rotative saving funds and therefore the profits -
developing a atrategy for a stronger self help movement Among the retailers
- acting as a means of analysing the informal sector micro credit
economical viability. Credit was given by phases as a strategy for the
development of a gradual comparative analysis of price term and tax variables.Credit
was given to individuals but on behalf of the community responsibility.

In the first phase 15 women were selected as beneficiaries. They would be divided into groups of 4:

GROUP 01	GROUP 02	GROUP 03	GROUP 04
05 PEOPLE	02 PEOPLE	05 PEOPLE	03 PEOPLE

Each of them received an amount equivalent to \$50 Usd at 3% interest rates for a 15 day term. In a second phase just the amount of credit was altered to \$100 Usd. In a third phase 14 people that had already had the benefit of a credit in the previous phases (except one in 01 group) plus 10 others that had never had either a credit or a training session received a credit. Three other subgroups were then created and divided like that:

	SUBGROUP 01	SUBGROUP 02
SUBGROUP 03		
04 PEOPLE	04 PEOPLE	02 PEOPLE

There was an increase in the number of the beneficiaries and other variables in this phase such as that one referring to the group benefited in the phase before to have the \$150 Usd/person returned within a 30 day term and \$100Usd for each subgroup member within a 21 day term,both at a 6% rate.

In a fourth last phase of credit allowance only 6 retailers were benefited, that is, just one(01) group`was formed. The criteria for the choice consisted of selecting those women that achieved proportional results along the previous phases. The variables were a credit equivalent to \$200 Usd within a 21 day term at 6% interest rates.

4.3 - RELATIONSHIPS WITH GOVERNMENTAL AND NON GOVERNMENTAL INSTITUTIONS

Through the evaluation process we tried to understand the relationship level and how important the project was for the institutions and vice versa to implement the proposal. Therefore, we had interviews with governmental and non

governmental institution officers and we used the ■Vem Diagram■ method to approach the team and the beneficiaries (Annexe no. 03)

4.3.1- In the Governmental Institutions Point of view

Ministry of Fishing Planning Department- It■s responsible for the studies and planning. The Coordinator went there to negotiate the second project phase and it was agreed that an inner commission would be set up to make the proposal viable. The Studies Department Officer was responsible for the project and the contacts. They considered the project proposal important as it aimed to a female informal sector marketing area . They recognized the negative points concerned with fish distribution and informed that the National Direction was the entity responsible for the marketing.

National Direction of Fishing- There is a network for fish distribution but it doesn■t work. Marketing is mainly implemented through the informal sector. Specific regulations are made to control the profit rates , that is, 20% for the wholesalers and 30% for the retailers. The existing supervisor teams seem to be unable to work within the informal sector marketing limits as it lacks efficiency. Edipesca, a governmental enterprise directed to the marketing area is being recuperated. It will be a deposit for the shipowners and a purchase station for the sellers in the near future. Shop owners and retailers are not allowed to take advantages of the credit allowance policy Sambizanga Township Local Government - As Roque Santeiro Market is situated in this township it is also one of the responsible authorities for the sellers and buyers administration and security. There is a Market Administrator and the local government is committed itself to improving security and minimizing violence.

It wa also informed that there is a Wandering Sellers Association led by the President■s wife. The authorities also declared the project to be very interesting as informal market is a way for poor people surviving especifically women. Finally they said that the project implementation provided female retailers with a better knowledge and ability to negotiate with the Market or local Administration on better conditions in the Market.

Swedish Embassy - They were one of the project donors. The project was considered important as it works with informal sector and women.They believe that such kind of projects will multiply in the future. `They are supporting similar projects mainly in Malanje province and think of adopting the same methodology. They also intend to persuade governmental institutions to think in a similar way. They might support other projects by means of credits and persuade people in Department Fishing areas to adopt policies in sectors directed to women.

SEPDM- (Governmental Secretariat for Women■s Promotion and Development). It■s the Ministry of the Women, it defends their rights. We have had two meetings: First, we had some contacts with two collaborators that stressed the project importance by three reasons:

- it is directed to Women
- it does training in Human Rights area
- it permits some economic independence by means of the credit

On the other hand they think that the training sessions were too short to improve more efficiency. They suggest that next project should include longer training sessions and Functional Teaching of Reading. Secondly, the project leaders were invited to present their experience together with other donor organizations. They intended to start a discussion in order to work out a country micro credit according to the Washington Summit resolutions where the First Lady was also present. We felt along the sessions that DW was the only organization exclusively directed to work with women and had the most consolidated results. However, it wasn't chosen as an experience to be visited in order to help establish the programme.

4.3.2- In Non-governmental organizations Point of View CONCERN (Irish NGO)- They are adopting the same methodology for a similar project in Rocha Pinto township, in Luanda. WED project is used as a reference point. Some of the project former activists are doing capacity building and following the implementation of initiatives.

OMA (Angolan Women Organization)- They organize and mobilize women to defend their rights. Three of their activists/mobilisers are working with the project. They contributed for it by offering the site for training and meeting the beneficiaries. They find the proposal interesting as it enables some women to get a better standard of life. By offering some of their workers to the project they believe that they will get a better training and

capacity building and improve the Organization later on. They think that they could work together with the project team as a pressure group and help female fish sellers in Roque Santeiro with their fight for more security. They might also contribute by mobilizing other groups. On the other hand, OMA is interested in implementing projects in partnership with D.W. mainly in the education sector (building schools).

ACI -(Youth Christian Association)- They have already worked in partnership with other DW programmes. They are interested in learning with this project training and methodology to help women informal sector with their intervention.

AIA- (Angolan Churches Association) - They find the project important because:

- Informal sector research enabled the project to collect scientific data to the implementation of its actions
- It was directed to the poorest women sectors
- Intervention excluded emergency help philosophy. Training and credit are characteristic of projects that aim to development. They said that the research shouldn't be carried out by other organizations owing to its high costs. They suggested that the project should retransmit the research data to other organizations willing to improve similar experiences in quarters/townships in Luanda. They emphasized the importance of a skilled team to keep on implementing the project at credit and training/capacity building levels.

4.3.3.- In the Beneficiaries and Project Team Point of View

For them, the following Institutions are important to the project success. They have also emphasized their levels of contact.

SEPDM - It is very important though its relationship with the project is insignificant. The Ministries of Fishing, Planning Home Affairs and Work as well as the Institute of Statistics and the Financial Agencies (Banks) were deemed to be very important and close to the project institutions. NGOs such as AAD, AIA, ADRA, ACJ, Women Network and CONCERN were considered as quite important institutions as their importance lies on the fact that they could change experience at the informal sector credit level, build up partnerships and strengthen bodies in order to get some influence over informal sector policies especially credit lines. They all had a close relationship with the project however, CONCERN was deemed to have the best one as they are reproducing the methodology and using the project experiences as a point of reference. MPLA was considered a bit important and distant organization for the project. They have only contributed by offering a meeting room (See picture of Venn Diagram Methodology, 03 Annexe).

4.4.- Resources for Education

Resources for operating WED project (developing microenterprise close to women participation) consisted of human resources, a budget and others (such as equipment, vehicles, training materials time). The project implementing team is composed of 1 coordinator, 1 project assistant and 6 activists/social mobilisers. The Coordinator works at D.W. and her role is coordinating the process in the whole. It must be said that she helped with finding the funds and created the proposal as well. The Project Assistant entered the project after a public contest. She works at the Governmental Secretariat for Women Promotion and Development (SEPDM) and her role is to coordinate the activists' activities and act not only as the organization focus member but also next to the other Governmental and Non-governmental institutions.

Activists have got to work with mobilizing and helping the beneficiaries to improve the project activities mainly with resources management and accountancy. Three of them came from OMA (Angolan Women Organization) three others had already worked for Sambizanga project which was implemented by D.W. in health care and sanitation fields.

Costs referring to administration and logistics were high but couldn't be avoided in Angolan environment. We tried to maintain these costs at a minimum level, i.e., by using second hand vehicles.

Research took the most of the project intervention time therefore its costs were high. Before these factors it gets difficult to analyse the project on a cost and benefit financial basis.

4.5.- Monitoring and Evaluation

It was done as follows:

- by checking and testing the activists' knowledge and understanding, doing periodical written exams after their training sessions

- by making the beneficiaries to fill in their controlling notebooks with the accounting data and meeting dates
- by implementing meetings within the project team every 15 days and between the Assistant and the activists that write oral reports every week. Both of them intend to contribute to the analysis of developed activities and plan some others for the future. Besides, it is a way of implementing capacity building.
- by making intermediate evaluation.

4.6 - Difficulties and Opportunities with the Project Implementation

4.6.1- Difficulties

Firstly, a 12 people team was established to mobilize and contribute to the Research. It was concluded that there were too many people for such a low level analysis and that represented a real blockage to the research phase. Research Phase lasted for long (over 6 months). The Consultant didn't have a good knowledge either of the language and methodology or the environment. Research phase costs were high. The implementing team wasn't skilled at the Research methodology application.

Logistics support failed and transport facilities were very difficult. The research site (Roque Santeiro Market) location is hostile and dangerous. Most Angolan citizens lack dialogue and open culture skills, thus turning information on real problems into a difficult issue. The institutional support was fragile as there wasn't a supervisor to help with thinking the project implementation. Information exchange was also absent, as to the undertaken activities they could contribute to a better project establishment. As regards the Bilateral Partnership, the parties were involved just with the final project phase.

4.6.2.- Opportunities

Delays on financial area are usually a constraint against a project operation, however, it was positive in this case because it contributed to a better information on the reality by the coordinator. A partnership between the project and OMA was established through this period to reach the basis and facilitate mobilization. Training sessions for internal personnel and other institutions contributed to meet other experiences (credit, technics, gender, etc) in a first phase. Partnership with CONCERN served to adapt the subsector analysis methodology and used the project skilled workers to improve the team by means of capacity building. D.W. flexibility allowed the team to implement a larger autonomy in planning actions and to create training opportunities outdoors mainly for the coordinator. It must be said that despite the lack of transports the organization did collaborate.

5. THE PROJEC IMPLEMENTATION CONCLUSIONS

5.1 - AT SPECIFIC LEVEL

5.1.1. RESEARCH

Research as a tool to approach informal sector reality better revealed the subsector where an intervention could be done. It also gave us a general and deep outlook of informal sector dynamics and showed that 73% women work in the marketing area. A more clear and definite intervention in the subsector was allowed then by the fact that the collected information was enough to master and monitor reality. It clearly defined the intervention field of actions and helped with selecting criteria to choose the beneficiaries. It should also be said that other factors have been considered to choose the informal subsector of fisheries. Retailers' constraints and opportunities were well identified and that made possible plan some actions for maximizing and minimizing along a limited time.

Besides, it helped with defining the female retailer character and the subsector of fisheries structure as far as its operation and levels of responsibility is concerned. Research phase lasted over six months and helped to increase the mutual confidence between retailers and the project. The different retailers social status were not explored along the research. We believe that labor stratification exists even beyond the wholesalers and retailers sectors and the exploration of the task forces have already started to reproduce within these sectors. This was a very expensive phase of the project.

5.1.2- TRAINING

Training sessions have greatly contributed to the project success. Subjects concerned with marketing were the most acceptable. As regards to new awareness and praxis issues, the number of sessions were not enough.

Concerning training for trainers it was understood that from the training sessions directed to mobilisers/social activists management and accountancy have had the best performances and that explains the beneficiaries better capacity to monitor and manage the business and household resources. The success must be found especially in the activists' orientation and care rather than in the course followed. Capacity for mobilizing in the activists/mobilisers should be stressed. As to the other subjects taught in the course (gender, civil and human rights) the appropriation levels couldn't be tested as neither any practical action by the activists has been declared by the beneficiaries nor the activists put any specific questions to the trainer during the meeting. Most members in the team have shown a weak capacity to analyse facts and information and that explains why they have been used more as speakers and haven't participated enough in the data analysis. They don't know the project in the whole. Concerning training for beneficiaries it was positive. It enabled monitoring business better by registering the daily ins and outs and differentiating between business expenditures and household expenditures. Today they can do better with resources management we could test it during a meeting with the beneficiaries when they spoke about the resources used in the household (a reserve) and in business. See table below:

Training incentivated group work and increased confidence and solidarity. Rights and

duties understanding is felt in some women's speeches on working conditions. They defend that as retailers they need the license and health cards and more security in the work place. However, not many steps were given to change the situation. Women were very confident when they talked about their business with the evaluation team. It must be said that the Municipal

Administrator of Sambizanga declared in the meeting that the women included in the project seem to be more organized and capable to negotiate. The methodology used in the training sessions (stories, drawings with illustrations of daily life events known by the women both on business and the household environments) helped with understanding the issues mainly for the illiterate women.

Training weaknesses

Gender issues such as the ones mentioned below were not discussed during the process:

- too much work

- awareness of being inferior in relation to work for men. For example, they think that selling fish is neither a job nor the right work for a man. Men were made to study and work. Each training session didn't last for long. Besides, the fact that it was the first time for women to get in touch with such issues made their comprehension and performance difficult. Changing mentalities and praxis is not a question for just some hours thinking. Training sessions have been a mere end and not an end included in a broader objective thus, comprehension was compartmentalized. Approaching Civil and Human Rights issues without mentioning power and governmental policies is a limit to understand the true causes of phenomena and prevent such a proposal from being a more advanced issue.

5.1.3- ORGANIZATION

Organization in groups made women share their problems better than before though it has happened just among those ones belonging to the same group. Relationships and discussions between groups didn't happen, advancements and difficulties were not shared and strategies for the future were not approached. An example of this could be seen in the different rentabilities that occurred in the 1st and 2nd phases between 01 and 03 groups composed of the same number of people and types of credit. Training and credit for the retailers group helped to strengthen solidarity and organization. After 2 phases of credit, subgroups originated from the main group to other women's benefit. The main group assisted these subgroups and that is positive in terms of sustainability. Another level of organization was the women's integration within a Sellers Association. But it doesn't seem clear to the retailers to understand the role of this organization as a tool to improve the women conditions as traders. The group of women supported by the project is a point of reference in Roque Santeiro Market today. Confidence was an important factor in the groups establishment and sustainability. It comes from family relationships and neighbourhood and also the fact that they have been on the same business for a long time. Today beneficiaries seem to be better organized working in groups

Conclusions can be drawn in the way that the intervention of the project contributed to a broader associative dynamics.

5.1.4- CREDIT

5.1.4.1- General conclusions on the informal sector credit

Informal sector mainly the marketing one is a strategy for many peri-urban families survival. There isn't any credit line directed to this conventional financial network. It doesn't require a lot of investment (facilities and some rotative saving funds). It can be practised by unskilled people with low levels of education and age. Micro-credit seems to be one of the right ways for a ONG involved with working with peri-urban communities to help them achieve well-being.

5.1.4.2- On the Credit to the Project

It's a new pilot experience both for D.W. and Angola. This sector of population had never been approached with such a kind of action before. It's a point of reference, then.

Look at the tables to get a better idea of the analysis referring to the phases of credit.

TABLE OF THE PHASES OF THE CREDIT (IN DOLLARS)

INCREASING OF CAPITAL AMOUNTS INVESTED IN THE 1ST WEEK
(TAKEN FROM DATA COLLECTED IN THE REPORTS ON CREDIT)
IN DOLLARS

(PAGE 15)

The beneficiaries participation in the capital was of a 53% average in the 4 phases. That means that credit increased the women rotative funds and therefore, it increased the profit rates.

The first phase didn't allow enough profits for a rotative fund of a box with 30kg of fish (each box is worth \$50 Usd). In the second phase it's already possible to create their own capital. In the third phase the income improved substantially. In the last phase the capital that was lent wasn't invested in the whole. There was an unexpected reduction in the number of beneficiaries between third and fourth phases. A big amount of capital for a rotative fund wouldn't be needed since the volumes of purchases and sales/day are low.

The credits given show that third phase modalities were the most appropriate. The

beneficiaries declared that the credit is more a capital fund reserved than a useful tool to increase their incomes. Women didn't have prejudices, neither the project. The returning of capital was almost made in the whole. Just the amount of \$82Usd was not returned due to a theft that occurred in the 3rd phase with a member of 04 group. Concerning business, they succeeded in buying the fish from the wholesalers and pay for it in advance, thus they felt more independent. That didn't happen before, when retailers had to buy the fish from the wholesalers on credit and pay for it after the sale and that required a very confident relationship between retailers and wholesalers and an excess of fish in the market. Access to credit improved the standard of living in the household. Women now have a source of fund and that led to a better way of life:

- they can buy better food everyday
- they can buy some furniture and apparatus such as a gas stove, a fan, etc
- they can pay for their children's school
- they can buy clothes for the family
- they can help their relatives in disease and death moments - they can get a fund for the household expenses (see 5.1.2 table)

The experience is still strict (3 months and a half, 25 beneficiaries in the subsector of fisheries). It just assisted a small number of retailers. It reinforced organization and solidarity. It improved gender equality as women started to control resources. Credit was implemented without following the rules of viability. There are some faults in management, such as unbalanced income between 01 and 03 groups in the 1st and 2nd phases. 01 group had a 7,06% rentability in the 1st phase while 03 group had a 3,95 % rentability. 01 group had a 8,8% income in the second phase and 03 group a 17,32% . This is an internal blockage that can be resolved. Buying fish by kgs and selling it by units keeps on being a blockage. Retailers declared that the number of units into a box of fish are not counted in order to establish the price of sale and the profit rates. Thus, they are losing an opportunity of getting higher profits. Not every groups have filled in notebooks for controlling. The beneficiaries can differentiate very well between household and business expenditures, although they lack knowledge about profit rates as a source of receipts to maintain the household and analyse the registrations and take out the right conclusions. There isn't a great circulation of the capital. They sell 2 boxes of fish per day and person. The capacity to conserve fresh fish and the high cost of a box of fish controlled by the wholesalers represent two big blockages. Wholesalers are allowed 20% of profit rates by the law and retailers 30%, There are no supervisors for the fish prices in the informal sector. In reality, Wholesalers get a profit rate of over 50% for a box of fish while retailers get an average of 10% in the better sale moments and 3,8% in the worst conditions. Credit system adopted was very simple. Inflationary factors were not incorporated within, so the prices didn't suffer from any corrections. Interest rates were high compared with international ones.

5.1.5- On Institutional Relationships

The project is well known by governmental and non-governmental institutions, it built partnership with governmental institutions mainly with those ones considered more

important for the project, such as OMA , The Local government and the Swedish embassy. Relationships with governmental institutions on the area of subsector fisheries policies is however not enough, namely The Department of Planning of the Ministry of Fisheries and the National Direction Of Fisheries. Although the Bank has contributed to the coordinator travel to the Washington Summit on micro-credit, it hasn't contributed for the credit to the project beneficiaries so far. The proposal was well seen and received by technicians and collaborators of SEPDM but did not have the expected resonance by the responsible that is also the person responsible for the definition of the policies concerning women rights. Most institutions considered important by the project to reach their objectives are governmental ones. ONGs aim at reinforcing the project proposal in order to influentiate the governmental policy towards the informal sector. Beneficiaries seem to ignore the institutions that worked with the project.

6. RECOMMENDATIONS

6.1 Specifics

6.1.1. TRAINING

Training/capacity building for the activists should have a theoretical analytical approach. Take advantage from the fact that the activists are completely involved with this project to enrich the intervention and spread the knowledge of communities where the population live. Life is dynamic, it changes everyday, so we advise that monitoring/evaluating appropriation degrees e performances shouldn't be measured not only by written exams but also through the activities We need detailed analysis/action/analysis sessions to state relations between causes and effects, micro and macro, etc Actions should be identified with and not for beneficiaries Other training sessions should also be done not only in management and accountancy, but also on governmental institutions responsible for defining policies on the subsector, relations between marketing networks and beneficiaries and their interests, worked out in an integrated way. It will help to develop a more critical awareness and a better comprehension of how to begin a process of pressing and negotiating. ■ who knows more, acts better ■

6.1.2- ORGANIZATION

Improve the spirit of group among the retailers, promoting actions where they can be involved. Incentivate women to participate in other organizations that aim at improving their lives, such as the Sellers Association, OMA, etc Promote exchanges between groups that work in the marketing area to change experiences, such as groups established by D.W. and CONCERN we intend to organize beneficiaries in their own quarters, and monitor in their work places however, the traders organization should be done basen on the community. Beneficiaries should be involved when negotiating with other governmental and non-governmental organizations, whenever possible. and their participation should be enlarged not only in implementing activities but also decisions. Passive participation should be

transformed into an active participation.

6.1.3- CREDIT

We suggest that monitoring the registrations in the notebooks by the beneficiaries can better the project analysis and develop a more definite proposal. Check if the leaders don't dominate the basis and take financial or working advantages (division of labour and incomes) To find out other alternatives with the beneficiaries to buy the fish in other locations. Where?

- to buy the fish directly from the shipowners. Some beneficiaries have already done it.
- after Edipesca rehabilitation, buy the fish in their stores - try to find out directly from the shipowners how many boxes of fish they sell
- invest in structures for the conservation of fish
- buy some freezers for a group of retailers??
- fight for the law to be extended to the informal sector - improve the credit system by incorporating the correction of the currency, defining interests rates and others
- make a study of viability after this subsector identification and definition of beneficiaries
- spread the support to other sectors and beneficiaries
- use credit activities as a way of promoting the group organization and solidarity
- develop a credit programme where social and economic aspects should be differentiated but not isolated
- develop training/capacity building
- test different standards of credits in the Programme
- meet the beneficiaries regularly to analyse the proposals with them
- we suggest that the idea of a ■Credit Cooperative■ should start to be discussed together with other ONG■s as an alternative way. People could deposit their saving funds there and have access to credit without bureaucracy at the same time.

6.1.4 INSTITUTIONS

We suggest to improve the dialogue and representativity with governmental institutions responsible for defining policies in the subsector, mainly the National Direction of Fisheries. Contribute with studies, analysis and other initiatives to the establishment of a simplified and viable standard of financial system in order to facilitate credit to the informal sector as a tool directed to implement credit policies aimed at the poorest population working in there. Increase the number and level of beneficiaries and teams involved with the working in the field near the institutions responsible for the policies of credit and the most powerful in the sector. Support more representative NGO■s (OMA and Women Network) with training and projects directed to reinforce their internal capacity and make efforts at the same time to improve women well-being.

7. CONCLUSIONS/GENERAL RECOMMENDATIONS

In the evaluation team point of view the project presented a clear proposal. However, objectives and goals concerning intervention were not well established. They are mixed. In terms of time the goals were not defined under short, medium and long term categories. The difference between practical and strategical objectives was not clear. Ex: improve women well being in the economic informal sector in Luanda (practical objective); contribute the national and local policies (strategical objective) However its intervention had positive results.

As a pilot experience that used Research as a strategy together with Subsector Analysis Methodology, credit was used as an informal sector intervention tool and object of study and training as a means helping the business management and solidarity reinforcement. Thus we can affirm that the project reached its objective.

Credit availability to informal sector is a positive and new experience in Angola, A few ONGs work with credits and most of them are directed to agriculture. Besides, credits depend on subsidies. The experience showed to be viable while a credit scheme initiative, as most creditors returned their credit on the right time. However, it was a limited enterprise as far as improving the beneficiaries profit rates is concerned. The strategy used to concede the credit in the last phase was the most appropriate as it enabled a relationship of confidence between both actors, project and beneficiaries, a better knowledge of behaviour and capacity of management and consolidation of the group that would receive the benefit.

Research helped with the information on data necessary to the intervention in the fisheries subsector where there is a great number of women and a subsector of retailers. All the beneficiaries keep on working in groups. They can differentiate between expenditures in the household and in the business, although they lack the capacity to analyse countable registrations.

As an experience capable of acting as a point of reference to influence policies aimed at the informal sector, the project doesn't represent enough results to be a tested model. Its results didn't succeed with changing mentalities and creating a consistent data base. Besides, it had suffered from the fact that it is the first experience in the country and the State didn't show much interest in developing a similar social programme. It wasn't possible to increase the profit rates at 15% in the end. External factors, lack of fiscalization in the Market and the bad management are some of the internal factors that prevented the beneficiaries from getting better profits.

The project considered some important aspects such as the respect for the reality, the participation of the beneficiaries as individuals included into groups. It provided a saving fund for the sellers although not sufficient to improve the standard of living owing to the limited profit rates. The project hasn't contributed so far to a significant improvement of the women standard of living. The project intervention was the beneficiaries workplace. We propose that it starts to work with women in their households in the future. There is a need to strengthen the Community Participatory

Development and that can be done just from the quarters and townships where the population live. In the gender point of view , the project approached the women promotion and their reintegration in economic sector, as they got more confident in their business. However, they keep on living in bad conditions. We need to change the gender relationship and just fighting discrimination and subordination we will be able to achieve a social and economic development. Isolated work, even on business, doesn't improve women's conditions very much. Intervention of D.W. in the informal sector could help to improve their condition, as it is the sector where the most population searches ways of achieving incomes to their survival.