



BDS and Low-Income Women: SEEP Listserv Synthesis

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BDS Seminar, 2004 – Chiang Mai



BDS and Low-Income Women: Listserv Discussion Synthesis



Background of Discussion

- Hosted by SEEP Network BDSWG as part of "On the Margins" focus
- Moderated by Mary McVay and Linda Jones
- July 12 – August 15, 2004
- Thinkpiece: "Reaching Low-Income Women with Enterprise Development Services"
- www.seepnetwork.org

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Listserv Statistics

- Open registration
- 75 participants
- 79 messages posted
- Case studies from 18 countries presented in discussion



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Listserv Objectives

- Exchange experiences across development fields (not just "BDS")
- Share practical experiences and strategies
- Brainstorm innovative solutions
- Facilitate dialogue among practitioners
- Contribute to development of research agenda

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Discussion Topics

- Existing situations and initiatives
- Potential for applying best practices for enterprise development
- Addressing social, personal and other dev't challenges



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Emerging Themes

- Lack of information
- Affordability of services
- Socio-cultural constraints
- Saturation of product markets
- Group/cooperative approaches
- Training / technical constraints



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Are These Gender-Specific?

- Overall themes are not gender-specific but...
 - Constraints
 - Solutions
 - See case studies



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Case Studies Overview...

- Ghana, Opportunity International
 - Joint business training and credit
 - Saturated markets
 - ⇒ Training in non-traditional sectors
 - ⇒ Institutional linkages
- India, ISBUM
 - Working with market women
 - Agri-based products
 - Distribution, packaging, promotion

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Case Studies Overview cont...



- Egypt, FfIT
 - Payment for services
 - Different mechanisms attempted
 - Programs not sustainable on market basis
- Uganda, FIT
 - Training subsidized => unsubsidized
 - One on one approach more profitable
 - Group Issues
 - Corruption, mismanagement, group formation, time


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Case Studies Overview cont...



- Pakistan, MEDA-ECDI
 - Development of more profitable value chains for rural embroiderers
 - Dealing with socio-cultural issues
 - Seclusion/isolation of women
 - Intermediaries traditionally men
- Kenya, Tuokoe Binti Zetu
 - Women fish traders become fishing boat operators to improve profits *and* conditions
 - Incorporated training, community change, HIV orphans, arbitration


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Case Studies Overview cont...


- Sri Lanka, SEEDS/SIYB
 - Home-based industries
 - Low capital inputs, simple tools / equipment, local markets
 - If businesses grow – transferred to husband
 - Gender differences in adopting training
 - **But** overall lack of information
- Tajikistan, MEDA
 - Subsector development program
 - Women's access to land and land registration, and therefore credit

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Listserv Conclusions...

- Need for more research
- Development of BDS theory and practice to include gender issues
- More questions than answers at this point



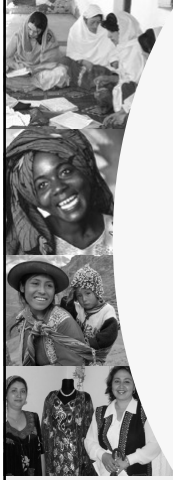
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Listserv Conclusions cont...

- Is the market development paradigm viable?
 - Extra costs to 'engender' programs
 - Training issues
 - Women may need more support to grow businesses and reach higher value markets
- How can services be customized for low-income women with attention to socio-cultural factors?
 - Workload (home, children, unpaid ag labour)
 - Issues of family dynamics and mobility
 - Traditional beliefs / practices

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Listserv Conclusions cont...

- Can low-income women integrate into more profitable value chains?
 - Costs
 - Technical skills
 - Product development
 - Product quality
 - Business management
- Will benefits accrue to the women and their children?
 - Who controls women's income?

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Thank you! ljones @ meda.org / www.meda.org