

Capacity Development for Small-Scale Women Entrepreneurs

Many women entrepreneurs in developing countries face disproportionate difficulties in accessing and competing in local markets, let alone international ones, for a number of reasons. These reasons include women's relative lack of mobility in relation to men and lower levels of use of and access to technologies that could add value to their product. Women are often concentrated in "feminized" occupations, such as handicrafts and basic food processing and sale. In these sectors, markets are often saturated and offer low returns. Furthermore, women are more likely than men to concentrate on backyard or microenterprises.

Occupational segregation by gender can impose significant costs over the long term on regional economies. These costs include rigidities in labor markets, reducing the market's ability to respond to change, the underutilization of women's labor, and lower levels of output and growth arising from suboptimal investments in early and lifelong education and capacity building for girls and women (Deutsch and others 2002). Thematic Note 1 explores the structural barriers that women entrepreneurs face; this Note considers how to improve women's skill base to help them become more competitive in markets. The focus in both Notes is on women owners and managers of small-size enterprises and the challenges they face on expanding to medium-size enterprises. Women employees in farms and agroprocessing firms and the issues they face are discussed in Module 8.

Appropriate interventions for capacity development can be devised only if some initial insight has been gained into the general opportunities and constraints that women producers and entrepreneurs typically face. This insight should be refined through an analysis of gendered constraints and opportunities in the proposed project location. Women need to be properly informed about various business options and the pros and cons of each. Prospective markets and their likely profitability should be considered in skills development and credit programs. Loan conditions and loan products

must be appropriate to the requirements of poorer women if the project hopes to reach them. The promotion of income-generating activities for women generally requires a much more practical approach than is often adopted by development programs. The bottom line is profitability.¹

Several programs focus on capacity development of entrepreneurs—especially small entrepreneurs. Some of the issues faced by women would be common ones, but a need exists to analyze the local business environment with a specific gender lens and to develop interventions that directly respond to the issues that emerge.

KEY GENDER ISSUES

The following discussion describes the key gender issues in small enterprise development.

Identifying and characterizing women's enterprises

Women are more likely than men to manage microenterprises, often from their own home. Thus, they have the disadvantage of smaller size, higher risk aversion, local orientation, and low capacity to integrate into formal and distant markets. In some cases, they may manage several microenterprises simultaneously to spread risk or conceal the true extent of their earnings from men partners. A Zimbabwean study shows that women dispersed peanut plants throughout their plots rather than bunching them together, thus disguising the extent of their planting. Although harvesting took longer, their husbands did not realize how much money their wives were making by selling peanuts, or the significance of the social capital the women reaped through bartering and giving peanuts (Vijfhuizen 1996). Women thus may be ambivalent about expanding a particular enterprise. Any intervention needs

to be alert to women's real needs and constraints and to work with them to devise a solution.

For project planners, finding the right person for capacity development can be difficult. Women may not know how to locate opportunities that might be available to them, or such opportunities may be hard to find. Poor people often do not belong to farmers' clubs because the requirements and expectations of membership can be too high. The explicit and hidden costs of membership may include fees, the need to provide food if members visit the farm, or the shame of wearing poor clothing. If development organizations choose to work with groups and clubs, or through extension workers' contacts, women who farm alone and without any man's help may be unintentionally excluded. One way of addressing this problem is to include the community in the identification and development of partner organizations and individuals (Farnworth and Jiggins 2006).

Identifying and addressing skill gaps

Women entrepreneurs are producing for increasingly competitive domestic and global markets. New skills and knowledge are required to enter export markets, such as expertise in bureaucratic procedures, national standards and requirements, marketing channels, and consumer preferences. Women wishing to enter export markets may need to acquire new skills to meet requirements that do not apply in domestic markets. Although it is demanding to develop the capacity to enter global value chains, once entry is gained, additional learning may take place through supplier-buyer interactions. Entry into global value chains can thus have a positive impact on technological capability and upgrading skills (Humphrey 2004).

In some places, however, a substantial segment of the economy has no appropriate market structures of any sort. A major challenge in such cases is to promote pro-poor strategies to include those who are truly marginalized in terms of resources and market access. Participation in these markets should aim to provide these poor men and women and their families with significant increases in income and thus contribute to food security and family welfare. However, the very poor, particularly the women, may be the most distant from potential markets and live in uniformly poor communities. A starting point may be to address generalized constraints such as illiteracy, innumeracy, low access to information, and limited levels of awareness of business opportunities. An assessment of the norms and values of the target clients and indigenous service providers might yield

alternative entry points, such as an educational focus or the promotion of awareness campaigns through the use of mass media.² In Kenya, for example, impoverished, geographically marginalized women's groups, whose aim is to offer support to families afflicted by HIV and AIDS, were assisted in developing a plan to buy various grains and process them into fortified flour. In so doing, they aimed to provide nutritious food to people affected by HIV and AIDS at a low price and to make a profit by selling the flour at competitive prices locally (KIT, Faida MaLi, and IIRR 2006).

Project interventions should consider how to enable women to manage risk. One method is to link poor women entrepreneurs to insurance markets to hedge against risks; another is to ensure that price information systems are prompt and effective. In some situations special capacity development programs need to be devised. The World Food Programme (WFP) has begun a program in which training focuses on *all* family members so that critical skills are not lost and a business can carry on if a family member should die (WFP, personal communication).

Devising suitable capacity development programs

Thinking through the implications of particular approaches to capacity development is important. Women may lack a clear understanding of the economic skills they require to help them upgrade their business; this may make approaches that prioritize the voice of participants problematic at times. An IFAD project in Syria found that women tended to base their choices on what they knew and liked, rather than on an understanding of markets and profitability. They usually chose what their friends had chosen, a tendency that can result in "a surplus of plastic flower arrangements on the local market and no income." Because the women knew little about nontraditional business opportunities, their choices of skills and businesses were limited.³ This experience does not mean that participatory approaches do not work in such situations, only that they need to be coupled with other capacity development activities that assist women to develop market analysis skills.

Another issue is recognizing that women *may* have different management styles and thus different capacity development requirements than men. A study conducted in Cambodia, Lao PDR, and Vietnam showed that women typically had a more "caring" management style than men, which resulted in loyalty and high productivity among employees. They also tended to be more risk averse than men, which has implications for the product markets for

which they are willing to be trained. Involvement in family-owned enterprises conferred benefits on the women entrepreneurs surveyed in terms of bargaining power and more equal relationships within the household.⁴ Training programs, therefore, need to be sensitive to local management and learning styles.

REGIONALLY SPECIFIC FEATURES OF WOMEN ENTREPRENEURS AND THEIR CAPACITY DEVELOPMENT NEEDS

Capacity development programs need to be regionally and locally appropriate. Local needs assessments should be undertaken and training programs tailor made. The sections that follow summarize recent studies—including agricultural and nonagricultural sectors in all cases—undertaken in the Middle East and North Africa, sub-Saharan Africa, Indochina, and Latin America to provide a preliminary insight into women entrepreneurs and their motivations. A study from a war zone in Sri Lanka provides additional insights.

Women entrepreneurs face different opportunities and constraints according to the region they live in, although some opportunities and constraints are common across regions, such as those related to the need to meet their reproductive responsibilities. Capacity development programs need to be specifically developed to address macro-, meso- and local needs. The areas in which capacity development of women entrepreneurs may be required include basic literacy, awareness and self-confidence, market information, market management capacity, bureaucracy management, capacity to address financial and land constraints, technical capacity, and risk management capacity.

Middle East and North Africa

Participation of women in enterprise activities is very low in this region—as has been reported in the Introduction. A five-country study of women entrepreneurs across a range of small and medium-size enterprises in Bahrain, Jordan, Lebanon, Tunisia, and the United Arab Emirates found that most entrepreneurs are between 35 and 54 years of age. This finding is consistent with worldwide trends. The majority of women entrepreneurs are married, and most have children. Women identified their most difficult challenge to be achieving an appropriate work-family balance. Other key challenges include acquiring financial management skills, finding and keeping good employees, the high cost of labor, gaining access to capital, and the high cost of public services. The women expressed a strong desire for access to general

business training and support, and they wanted access to new markets for their products or services. At the same time, the women surveyed felt that women have a greater advantage than men when managing women employees. Overall they saw their gender as an asset rather than an impediment to their business.

Women entrepreneurs in all five countries use information and communications technology for their businesses at rates well above the per capita average worldwide. Many use mobile phones, computers, and the Internet (including their own Web sites) for their businesses. With respect to capital, a smaller proportion of women in the region use formal sources of credit for their businesses compared to women in other regions of the world. With very limited access to formal finance, women finance their businesses through personal sources, such as savings, friends, and family, and by reinvesting business earnings. Most entrepreneurs were interested in receiving external training and support services (CAWTAR and IFC 2007).

Sub-Saharan Africa

A three-country study (Richardson, Howarth, and Finnegan 2004) was conducted in Ethiopia, Tanzania, and Zambia. In all three countries the age range of women entrepreneurs varied from the late teens to over 50. Zambia had the oldest profile, with the largest category of women in the 41–50 age group, whereas in Tanzania the largest category was 31–40 years of age. Nearly all women entrepreneurs interviewed had an above-average level of education, having completed secondary school, compared to their contemporaries. However, some, particularly in Ethiopia, had had no schooling. The majority of entrepreneurs had gained work experience before setting up a business enterprise, either from a family business or from their own smaller business. The majority of women entrepreneurs had household and reproductive responsibilities to fulfill in addition to developing their own business. They thus experienced the typical constraints on their time and mobility associated with these responsibilities. At the same time, many of the women entrepreneurs felt they benefited positively from the support of their families by receiving financial, moral, and practical support.

The women entrepreneurs identified the chief constraints to growth as being access to credit, intense competition, and dealing with corruption among regulatory officials. Their businesses are generally labor intensive and make minimal use of new technology—whether information technology or production and process technology. These women's limited opportunities for networking reduce their ability to develop

personal and business know-how and to access other physical and financial assets. Their enterprises tend to operate out of inappropriate facilities, if the women have a building separate from their home at all. This is particularly the case for food preparation and food-processing businesses, activities in which regulations require business accommodations to meet specific hygiene standards and in which women predominate. However, customary practices in the communities studied often prevent or deter women from owning or leasing premises in their own right.

Women largely confine themselves to local markets where access, mobility, and networks are easier for them to negotiate. This choice frequently results in excessive competition and underpricing. Women's ability to penetrate markets outside their local area is affected by the types of businesses in which they engage. Their locally made products are increasingly in competition with a growing range of imported goods coming into the market at all levels. Issues of quality and delivery are the same for all microenterprises, but women's relative lack of mobility, which is related to their household and community roles, limits the time they have for traveling. In some of the areas studied, women are not allowed to travel outside their communities (Richardson, Howarth, and Finnegan 2004).

Latin America and the Caribbean

A study of women entrepreneurs in Argentina, Brazil, and Mexico (Weeks and Seiler 2001) noted that, for the region as a whole, the rate of women's economic activity lags behind that of other regions. Between 1970 and 1990, however, the share of women employers and self-employed workers in Latin America and the Caribbean more than doubled and continues to grow exponentially. Women business owners are younger than their men counterparts, are relatively new to entrepreneurship, and are most likely to be in wholesale or retail trade. Their companies tend to be smaller than men-owned companies.

Key challenges identified by women entrepreneurs include insufficient access to information, training, technical assistance, technology, capital, markets, networks (women's business associations as well as broader industry or regional business organizations), and validation (in other words, being taken seriously by society at large).

Southeast Asia

A study in Cambodia, Lao PDR, and Vietnam showed that despite significant sociocultural differences between these

countries, deriving partly from their historical trajectories, women in all three countries face similar constraints in the business environment.⁵ Two key challenges are accessing credit and accessing markets. An overall lack of information combines with women's limited business experience to produce reactive, production-oriented business strategies—a serious problem, considering that markets in all three countries are small but competitive. The opaque and unstable legislative and regulatory environment is another constraint, particularly with regard to land law and land-use rights. Women entrepreneurs face cumbersome business procedures, ambiguity in the interpretation of legislation, and government intervention in economic activities. Lower educational levels among women, compared to men, constrain their choice of enterprise and limit their ability to take up vocational and technical training. The survey showed that women find balancing work and family responsibilities very difficult. They feel handicapped by family demands and social expectations. For example, women are expected to take the advice of relatives who are men on decisions that need to be made and how the business is run. Women feel they lack the knowledge and expertise to adapt to and master new technologies, or to innovate in developing new products and services.

The macrobusiness environment is important; these countries remain in the early stages of moving from a centrally planned to a market-oriented economy. Businesses need experience in managing quality, delivery times, and pricing before they seek to add customers. The use of outdated technology and equipment is also a problem; in Lao PDR, only 5 percent of women-owned enterprises use electrical or motorized equipment compared with 48 percent of men-owned enterprises. Although businesswomen have a general understanding of local markets and customer preferences, they lack insight into how to go about designing, making, and selling products that could be attractive outside local markets.

War Zones: An Example

A study examined Tamil women in northeastern Sri Lanka who became entrepreneurs as a result of the war (Ayadurai and Sohail 2006). A large percentage of these women are highly entrepreneurial, and their aims are to have a better life, to be self-reliant, and to support their families. Many went into business only after having lost their husbands in the war. They are educated—at a minimum, having a secondary-school education—and are involved in such businesses as livestock farming, office services, and textiles. Such

businesses do not require a high capital outlay or much previous knowledge. A large majority of the women entrepreneurs are in business for the first time, and most rate their businesses as successful. Their measures of success are self-fulfillment and a balance between family and work.

GOOD PRACTICES AND LESSONS LEARNED

The following presents some innovative activities and synthesizes the lessons learned for future project and program design and implementation. Many of the examples and lessons cut across different types of rural enterprises—farm or nonfarm—whereas lessons and principles particular to a type of enterprise are specified below.

Inclusive and effective capacity development packages

Entrepreneurial training can be highly focused, or it can cover all the different aspects of creating and managing enterprises, including business and management skills. Focusing on the process of planning itself helps women to identify risks, limitations, and capital requirements and assist them in setting specific objectives useful in measuring long-term progress. Specific Modules need to be formulated around the particular needs of different groups of women, according to their background, experience, motivation, and stage in the enterprise development cycle. Training in basic literacy and numeracy may be a prerequisite to enrolling women in entrepreneurial skills programs. Moreover, all training programs should be designed to ensure access. A flexible time schedule—evenings, weekends, part time—and child care are important.

Capacity development needs to be very specific to the situation faced by the women and not general training: it should include practical guidance on how to approach and resolve the issues and needs of the entrepreneurs.

Picking effective trainers and creating partnerships

In many regions women trainers and extension workers may be more appropriate because of cultural restrictions that limit interactions between women and men who are strangers or not part of the family. Steps may need to be taken to permit women trainers to travel (box 5.8).

In some areas, however, women extension workers may not be respected by women farmers. In Vanuatu, for example, women's role in agriculture is scarcely acknowledged at

Box 5.8 Benefits of Ensuring the Participation of Women Trainers

In India, an Indian Institute of Management (IIM) project supports farmer-led participatory plant breeding and gives considerable priority to establishing links with farmer innovators. Several years into the project, it became clear to project staff that they had identified very few women innovators. It emerged that when men staff asked who was responsible for a particular innovation, women's innovations typically would be claimed by—or assigned to—the husband or another male family member. Bringing women staff on board was problematic. It was difficult to find safe places for the women to stay overnight; they needed chaperones to travel by public transport, and they would have to travel outside their own area to avoid bias. What the project did was to make arrangements for women staff to stay in a village with families known to the IIM team, women were permitted to work in their own farm, and travel was arranged so that they could be accompanied by another family member. The result was that more women innovators were located, raising the proportion of women's to men's innovations to 20:80.

Source: Farnworth and Jiggins 2006.

a policy level, although women are responsible for food production and are starting to enter the cash crop sector. Extension officers are mostly men and tend to deal with men farmers, who rarely pass on knowledge to women. Efforts to provide extension services to women through the employment of women extension officers met with resistance from women farmers who could not understand the issues being raised and were unwilling to accept advice from young women (Booth 1999). In cases like these, men extension workers trained in gender analysis may be more appropriate, at least at the outset.

Capacity development initiatives targeted at women can be very successful when they involve partnerships between men and women. For example, a World Food Programme (WFP) project in Zimbabwe involved getting women to take charge of milling in the Kala and Mwange refugee camps. Men were enrolled in training women to run the mills. Another WFP project in Tanzania provided men landowners with incentives to provide women refugees—many living with HIV and AIDS—with space to grow flowers, fruits, and

vegetables.⁶ In Bangladesh the Food Security for Vulnerable Group Development Women and Their Dependents (FSVGD) project provides multifaceted assistance to 110,000 women in seven districts of northwestern Bangladesh. Partner nongovernmental organizations (NGOs) deliver a comprehensive training program to FSVGD women, who in turn disseminate their learning to family members. Although women are the direct beneficiaries, men's support groups, comprising community members who are men and FSVGD spouses, have been formed. Their role is to support FSVGD women, increase their own awareness of women's empowerment and human rights issues through their meetings, and disseminate these messages to the wider community.⁷

Developing a capacity development service sector for women

Train-the-trainer approaches help to continue developing capacity over the long term. When skills are acquired and passed on by project beneficiaries themselves, a project gains momentum that endures after the project team has left. For example, community learning centers in three provinces in China provided vocational courses to women in field crops, livestock and poultry, agroprocessing technology, and gardening. Newly trained women were responsible for passing their new knowledge and skills to others; women were also provided with credit by local governments and credit cooperatives. As a consequence of the training interaction, women's social position and role in economic development increased in the communities (UNESCO 2003). Another Asian example comes from Lao PDR, where strategies for offering training in weaving have a built-in multiplying effect, with trainees required to teach others.⁸

In the Middle East and North Africa, the training-of-trainers component of "Women Get the Business Edge" (a training program sponsored by IFC's Gender Entrepreneurship Markets Unit) makes a concerted effort to target women as well as men trainers. The specific aims of the program are to develop a larger cadre of women and men trainers, to encourage businesswomen's associations to become brokers for business management training on an ongoing basis to their members through certified Business Edge partners in their countries, and to conduct focus groups and document lessons learned about women-specific business. The workshops are highly customized. In Afghanistan, for example, training was provided in marketing nontraditional businesses; in Egypt, workshop participants chose training in marketing and pricing; in Jordan, entrepreneurs requested training in pricing strategies and

problem solving; and in Yemen, training was provided in financial management (www.businessedge-me.com).

Integrated and multidisciplinary approaches to capacity development

Training needs to go beyond technology focus to the entire host of skills and capacities required to run a successful enterprise. Capacity development on its own would be insufficient if other constraints faced by the women enterprises—such as credit and risk management—are not addressed in an integrated manner.

A project operated by the United Nations Industrial Development Organization (UNIDO) in Kenya provides women's groups with technical skills, basic computer literacy, business start-up assistance, and improved financial and business management skills, in addition to establishing wider marketing networks. In contrast to other projects, which focus only on improving technical skills, the UNIDO project also emphasizes confidence building to strengthen women's roles in the community. The project provides information on HIV and AIDS and offers literacy programs. By facilitating women's access to the tools and skills they need to improve, monitor, and evaluate their progress as entrepreneurs, the project enables them to set goals for themselves and to achieve their business objectives. The women are also encouraged to organize a business association. Establishing a formal association enables them to get in touch with like-minded women, exchange ideas, and take part in policy preparation processes at a variety of levels to help determine the future of micro- and small-scale enterprises (UNIDO 2003).

Establishing and training multidisciplinary teams of district-level extension and line-level agency staff can improve support to producers, particularly if they are organized into effective groups. For example, Proshika, a Bengali NGO, offers an integrated package of assistance to women's poultry groups by training women as paraveterinarians through group courses. The groups are provided with loans and technical extension services, and a compensation farm has been established to compensate for losses and therefore minimize risk for project participants. The project has caused the average weekly incomes of participating households to rise by 31 percent after becoming members.⁹

The La Carmela program in Ecuador, which instructs unemployed women in artisanal chocolate making, shows that success is possible when small-scale production units can be internationally competitive, high-quality raw materials are available, and a need can be demonstrated to integrate the work of skilled women into the production

system. Crucial factors in the project's success were the interregional transfer of skills (staff training by an established Brazilian chocolate producer), the design and production of first-class marketing materials, and the creation of a fully equipped and staffed production unit for fine handmade chocolate products. The La Carmela program began when UNIDO, the government of Norway, and the nonprofit foundation Ce-Mujer saw an opportunity to increase the value added of Ecuadoran cocoa, enhance the role of women in Ecuador's industrial development, and address the problem of high women's unemployment. Women with no previous skills have now mastered the art of the artisan chocolatier and are now fully qualified to work in transnational companies or operate their own businesses.¹⁰

Complementary support

Preferential financial services. To kick-start women's enterprises, preferential financial services may need to be offered. For example, in Kenya, through the Growth Oriented Women Enterprise (GOWE) program, IFC and the African Development Bank are piloting an initiative to help women-owned businesses grow by providing partial guarantees that will allow them to secure loans between \$20,000 and \$400,000. The program, which started in 2006, also provides women entrepreneurs with customized business management skills training and mentorship support. The GOWE program plans to help up to 400 women-owned enterprises in Kenya to access credit by 2011.¹¹

Business incubators. Business incubators help to extend services to small and medium-scale businesses in their critical early stages of development. Their services include assistance in drafting business plans, the introduction of new crop varieties and technologies, and improved management practices to support agricultural and rural entrepreneurship. Other services typically include providing Internet access, financial and legal advice, training, and networking.

Given the unique issues faced by women entrepreneurs, business incubators focusing specifically on women will go far in building capacities and sustainable enterprises. For example, the Village Business Incubator program in the coastal midland areas of Syria provides women in nine villages with an open learning space with a particular focus on business counseling, enterprise management training, and follow-up to monitor business performance. Several businesses have been set up.¹² In Gujarat, India, the International Centre for Entrepreneurship and Career Development (ICECD) has created the ICECD Small Business Incubator for rural women. The program provides infrastructure

(building, electricity, computer facilities, and machinery), training, and counseling to women to enhance their productivity and income opportunities. The package includes engaging assistance in conducting market surveys and drawing up business plans.¹³ Business incubators are considered very useful and effective in engaging poor women entrepreneurs in productive markets.

Market intelligence. Poor women cannot afford either to undergo training or to take out loans unless a reasonable profit margin is possible. However, women often lack proper market intelligence, hindering their ability to make sound business decisions, and they require training to seek out and analyze relevant production and market information. The marketing extension component of the Livelihoods, Empowerment, and Agroforestry Project in Bangladesh is a good example of how training by extension officers on how to undertake market intelligence helped a women's group to refine their enterprise development plans to better respond to market needs. The women had been nervous and insecure about going to market. However, they used their social cohesion to support one another and—initially supported by local extension officers—were able to match supply and market demand (see Innovative Activity Profile 1 for details). Similar experiences have been documented for women's groups in Bihar (World Bank 2006).

Ensuring gender-equitable access to information and communications technology is critical. Applications relevant to the production and marketing of agricultural produce include telecenters, cellular phones, and personal digital assistants. Extension databases can track commodity prices and inform farmers. Up-to-date information on agricultural production and postharvest and processing technologies can be accessed, as can the contact details of subject matter specialists, information on plant quarantine regulations, climate records, market prices, and weather forecasts. Internet facilities can enable extension advisors and farmers to access agricultural Web sites and Web sites of universities with faculties or departments of agriculture (see also Thematic Note 4 in Module 9).

GUIDELINES AND RECOMMENDATIONS FOR PRACTITIONERS

Training and capacity development are needed to ensure that women entrepreneurs participate effectively in markets:

- Entrepreneurial skills programs should be adapted to local cultural contexts. Although such programs may provide a broad skills base, they also need to help women develop the skills they require to access specific, identified

value chains. Assisting women to understand how to make a profit is the bottom line. Training can be given in performing market surveys, accessing market intelligence, developing business plans, and other aspects of entrepreneurship.

- In some areas training in basic literacy and numeracy may be required prior to enrolling women in entrepreneurial skills programs. Confidence-building measures may also be necessary.
- The gender of trainers or extension workers must be considered carefully. In some cases women may be more culturally appropriate in these roles. Steps, such as providing a chaperone, may need to be taken to permit women trainers to travel. In other cases men trainers may be suitable, for example, where the gender of the trainer does not matter, or where women farmers have doubts about the competence of women extension workers or trainers. In the latter case it may be possible to introduce women trainers later.
- Awareness should be raised in the target community about the proposed training and its purpose to gain the confidence of men relatives of women selected for training.
- Where possible, training should have a built-in multiplication approach to ensure sustainability, with trainees required to teach others. Also in the interests of sustainability, training programs should incorporate a risk management strategy where necessary. For example, in areas where HIV and AIDS are prevalent, the continuity of business operations of the family would be threatened if the family member with the critical business competence were to die.
- Multidisciplinary approaches to training can be very effective. Some projects have established programs run by multidisciplinary teams of district-level extension and

line-agency staff, who have trained women in a variety of specialized skills.

- Exchange or exposure visits enable entrepreneurs to view directly the successful application of income-generating activities and production techniques introduced to other programs and to share experiences. Training should use a host of practical approaches and not merely in-class instruction.
- Developing a capacity development support sector (independent trainers) and increasing the presence of women in support services (extension, regulatory institutions, business development services) through their capacity development will lead to an increased presence of women in the system that is likely to benefit women's businesses.

Complementary support is needed in addition to training:

- All training programs should be designed to ensure access—for example, by providing child care, considering the location of the training, and working around women's time schedules.
- Ensuring access to, or the provision of, appropriate infrastructure (building, electricity, computer facilities, and machinery) for training may be necessary.
- Women entrepreneurs may require regular counseling beyond business start-up to help them maintain and enhance their productivity.
- Women's enterprises may require preferential financial services. These can be offered at start-up.
- Training should be accompanied by an additional services and support package to ensure the sustainability of activities—for example, business development services, assistance in market intelligence, initial handholding in market management, and risk management interventions.