

M.A Dissertation

Title of Dissertation

Microfinance for Poor Women

A Research Project for Partial Fulfillment of Master of Business

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Abstract

This final thesis discussed an economic subject; built on Sahara refugee's camps and Bangladesh rural communities. The main target is poor housewives live in worse economic. The reason of delivered money to this project had been executed by NGO's, and charities supported small business activity and a little welfare from local government oriented to the vulnerable program. Other part of this final thesis had gone to managing facilities especially; decision makers designed to general business took place in Western Sahara and Bangladesh. The Local market received explaining in production, seller, purchasing, clients, as base of the problem statement. The Business environmental where economic activities had implemented gives more details. in addition the efforts given to jobless around housewives live under less of \$2 a day had clarified such main concerning. This final thesis had addressed message call to find effective common economic effort through borrow more money to encourage business economic activities, serving poor and enhance economic situation for housewives. By this mean The NGO's and local governments, need to double their financial efforts towards creating financial possibility emerge this category from poverty.

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Chapter 1

Background Information

This investigation had discussed microfinance lenders by NGO's to poor housewives in Western Sahara refugee camps and rural communities in Bangladesh. The outline statement is business investment in social, economic environmental experience was ran in small microfinance delivered money to make better in the poor women economic condition. The discuss had compared between these two similar experiences sought the incentive. As we know NOG's during any investment took place around across the world, stole secure the natural financial institutions systems designed for financial general methods, then followed this business activity given to poor women had checked in arias and fields where that production existed. , moreover the organizations in this process acted to give best and change badly poor situation accordingly the beneficiaries and funders are contributed the below:

- Banking and NGO's borrowed money for supporting poor women groups through create productive unities in the local market. And encouraged individual and collective business initiatives should enhance production, and assisted economic developing especially in afforded jobs.
- Give dynamic to sell and purchase, in local market and attracted more clients including charities, small enterprises.
- the microfinance plays advanced role to increase business activity, during period of times, its value and result should be having practical influence in different Ways of smaller economic and commerce in the local market, where more business possibilities of incomes could be opening new widows next more investment from inside and outside both Sahara and Bangladesh.

The fundamental objective of this business project is to move poor from lack and worse economic situation to best level, this made through a lot of manners executed by multiple frameworks, and managed decision makers, all partnerships in this smaller business project (NGO's, charities, small enterprises, small holders, public sector) are charged average percent of the main target which is find better economic condition. For that reason most of these decision makers had taken place financially and technically under procedures and measures respected from both the lenders and beneficiaries, the main goal is enhance poor women economic situation, increase the productivity, and supported women capacities.

Chapter 2 Local Market

2.1 Sahrawi Poor Women

The market means financial, production, goods, and clients, this discussing included the famous principal 'demand and supply' which is oriented this market. We are going to discuss microfinance borrowed money from the NGO's to poor housewives in Western Sahara and Bangladesh. This business had fulfillment some gaps especially in rural villages when majority of poor people are living. Equally important this thesis paper research had limited in smaller business activities in these communities, the NGN started investment built on small budget. Explained some challenges had faced this project. Here they are some examples and models of this smaller business in western Sahara; hairdressing, clothes, animal and bird's production, traditional industry". All these activities had given dynamic to sells and purchase, meanwhile the poor women group had benefited and gave confidence to the lenders of this microfinance experience. The organizations borrowed money and local government welfare were not accomplish really effecting effort to reduce poverty and safe poor and vulnerable, and sustain acceptable monthly pocket money. This poor women in western Sahara and started production, selling and buying, supported by funders from outside western Sahara, local markets increased during this microfinance terms, and the society lived economic progress, the influence, especially in private sector given global bases to maintain , smaller social projects covered average percent needs around the poor families. And created new situation changed the benefited economic living. This thesis give important to financial framework systems and procedures which are playing interesting role made successful, also followed technical and methodological to make undoubted investigation. I wanted to keep a fundamental question which is how can find better solution to resolve poor, and integrated them in socio-economic business?. How can get much money when we have no money? (Microfinance assumed important role towards economic, social of refugee PDES background 2003) Business economic concept, used investment being smaller to be strong. Most of business activities started by little

funds but brought a strong financial capital. Production and clients are two critical steps to have market. In Saharawi refugee camps, accumulated enough of seller and purchasing, The NGO's in this project, borrowed money, in partial productivity commercial and business supported the local market. The communities of 'SMARA, DAKHLA, AUSERD and AIUN'. Are examples of Saharawi women commerce and business; the local market lived a good seller and purchases, while this microfinance

experience start. The NGO's had borrowed money to establish investments in different productivity area. The family daily needs, in food, water, health and other domestic services were on top of each project lender from this NGO's. In this condition groups of women started produce and prepare themselves to deal with new financial projects. The procedures were took place in all the operations related with borrowed money-paid- amount- taxes- fees- charges, and costs. This stronger production, and encourage the local government to go forward and collaborate with the foreign lenders in other word encouraged the foreign partners to pour more money in this microcredit market and create as many as possible new posts and jobs. In this way the public economic laws and technics measures lived some changes presented easers for the funder's experience, this made laws more flexible to both side's funder and beneficiary. This local market gave more economic business activities engaged lenders to wider the project. The poor people especially women found possibility of jobs, and money pocket to cover social needs and maintain food for their families. It is very logic that without production the goods will not sufficient, for clients, possibility to sell or purchase should be disappear, in other word local market become empty of the clients. "Research skill for policy and development 2007, p.9")

2.2 The Production

Between the years (2001 – 2006) Saharawi women had examined microfinance, experience this business initiative built to reduce poverty and enhance the women economic level. This process took place under auspice of non-government organizations, and charities; especially Spanish NGO's were average 75%. The pilot projects valid for Sahrawi women in their poor situation, had been one of most concerned, then NGO's had kept deep study about areas when launched this small women microfinance. There was a secret made this ONG's engaged in this process, because found Saharawi women in a good flexibility, to dealing with this economic initiative. It had practically in that Saharawi women understood how is important when change, bad eco-social family to better. Other point was helpful is Sahrawi women's husband were presented their fully help to the housewives, to access jobs and approach this business opportunity. The last positive secret lived in that technical Framework systems and methods kept to sustain financial subjects in all women microfinance areas. The clear purpose and objective which is reduce poverty and prepare direction next poor women to access new business and across over the challenges, had marked the biggest milestone on this road.

2.3 The Budget

Saharawi Women's group managed this microfinance, in credible and implemented funds for main purposes, it followed constructions described by the funders and confirmed by the women:

- Organized women groups in (10-20-30) poor women in each small microfinance.
- Made microfinance business investment in some of this activities:hairdressing, clothes, food, chicken, goat, sheep, garden. Tradition small industry...etc).
- Standardized budget for every microfinance in \$1000(=10.000.000). Saharawi dealing currency.
- The term is one year can extend other Year, under pretext of financial inspection 3rd, 6th 1year.

This commerce project integrated 35% of Sahrawi women classified under poverty line less of \$2 a day. A good general engagement had provided to make better possibility and give confidence to the NGO's during microcredits executed phases.

2.4 The Funders

The NGO's and charities, were studied this business activities in Saharawi poor communities, where this experience could success. Spanish organizations (MPDL. CROZ ROJA. PTM, MONDO BAT, APADRINA PROYECTO) are the first NGO's borrowed money to Saharawi poor women, the (Spanish) language assisted interactions between Saharawi women and Spanish organizations; this had raised more productivity and created productive unities for the women. These NGO's had launched professional training, and capacitated in production and domestic areas. In additional efforts the poor women profited from this NGO's existence in wide awareness programs oriented to enhance women groups in work and productivity. All NGO's allowed the local government more collaboration and join this economic process to success, because borrowing money will be integrate poor women in the market and stronger efforts due to enhance women economic situation. the options next the partners to decide for each women group, which exactly area should implement their activity, faced troubles because the budget, given to microfinance is not enough, in this case most of funders rather to give free choices and let poor women groups, choose and locate best opportunity in local market, depended of every community that this poor women located , and selected available option. Globally 35% of these small microfinance business activities want to shopping, 25% to production, 20% to traditional models industries, 20% oriented to professional business activities.

2.5: The Models

The most important microfinance business activities, had concentrated on the social economic business, previously that requesting domestic needs and support flourish investment can be brought, financial capital incomes in short time, then sustain and maintaining less of losing, and guarantee scheduled paid loans for the donor. This an important observation need to be known, after that every donor or group of funders, kept right procedures could secure the project to fail, or falling, these small microfinance activities, are listed for funders and corrected to avoid each doubt during executive management. this Microfinance had started step by step, and continued to growth and strong during the five years (2001-2006).

Chapter 3

Sell and Purchase

3.1 Western Sahara

A. Clothes:

In Western Sahara, women prefers to wear a nice cloth, she is more fashioned than men, the important cloth had been wearing from Saharawi women is (MELHFA) it uses in Mauritania and Sudan by the same size (4x2m). This item was supplied too much in the local market. This piece of (clothes) imported from 'Mauritania, Pakistan and India'. It had received demand in local communities market. For example 'SMARA' community registered a high purchases during '2001-2006'. The women groups opened cloth shops attracted female clients. Local market environment was helpful because the (MELHFA) sells in prices very helpful for women's poor. More possibility in jobs, had achieved in this limit area, but the biggest difficult was that not enough budget. This women cloth is imported from Mauritania 75 %, and 25% covered in local market. The prices in up and down during year seasons. the seller in this item had increased and brought average percent incomes for women group who are chose this quality of business.

B. Barbering (hair dressing)

Female barbering shops are model of professional microfinance, the younger women budget who chose this option had gained money in a short time, because Skilling barbering integrated more clients practically younger women who trained and experienced, but especially that category graded by professional centers during evaluated period. This average percent of women who are worked barbering are 65% and 80 % of this number are younger.

C. Production Unities:

The donors, had concentrated upon the productivity business projects, and encouraged the small holders to engage in each business opportunity, in this way The options to produce in these unities needed additional efforts from the poor women, in this productivity microfinance, some groups were afraid to fall, and rather to go to other easier business work, but some of women groups had decided to invest in this microfinance. in that condition Saharawi poor women living, when there is less of feed ,water, animal treatments, and general difficulties to guarantee a good financial yielded animal microfinance become a challenge, But women group who chose this direction decided to advantage, some women group had been invested and brought a good result, during their experience in these animal unities.

D-Sheep and Goat:

One thousand \$1000 in 2001 can buy one shepherds (15) sheep in local market, \$75 per unity equivalent 1.400.000 Saharawi dealing currency per unit. Women group (10) in this case had gained one and half sheep per women approximately. This project was pilot because all these shepherds are female there is possibility to bring baby per every sheep with 1% expected twins, during every six months. If the women group success to sustain plenty of feed and maintained veterinary. Housewives and mothers, had taken this step were changed their economic faster, than others women who chose other business project. In addition the male baby sheep always recommended in the local market, its prices are increased every year, sometimes doubled the mother prices, especially during celebrating events like religious ceremonies, and family's social event like "wedding ceremonies, special guests" this also other issue encouraged women and engaged them to invest in this product. In the second part of this small microfinance, had checked is the goat, there is little women group who chose goat as better choice in seller because some of NGO's had advised to include as many as possible, each quality of animal unities production. the value of goat in the local market is less than sheep, also the goat's production (milk and meat) preferred to consumer's stakeholder family, it means there is no high economic yielded given from goat production, following the global plane kept from non-government organizations, to manage poor women microfinance, goat had included and some women group accepted examples of loans on the goat business, with some precisely awarded from donors to support for example, freeing from(taxes) to encourage guarantee percent of productivity and serving housewives families who are chose this business quality.

E Chicken:

The poultry is the important at all, because covered local market needs of meat and eggs this activity received high recommended in the market during all the time. In this way chicken was very important in this experience. since 1985 when Saharawi government started produce in a big chicken complex " by the name of "HOSSSEN TAMEK" this economic project could be offered 35% of local market needs, meanwhile the rest fulfillment by private sector, supported by NGOs under precondition including (loans), microfinance Lenders wanted to fill some gaps had found in meat and eggs sector. This project had been given a good result around most of the women's partial projects in different Saharawi communities like "SMARA, AIUN, and DAKHLA" this activity in the same time had faced challenges and difficulties, for example; hotter degrees in summer, and less temperature in the winter, imported feeding and boilers "chicken's hen" from neighbor's market took more than ten days, besides technical troubles in sanitation, training workers, and

lack of skilling general management, in this essential field. The women group could cross over some troubles and achieved

- ✓ Secured percent of white meat 'meat and egg' for Saharawi communities, with observation that a little distinguishes between communities relevant to better conditions in manufacture, material and skilling training.
- ✓ The NGO's had prepared for general better conditions in every community, it comes through calling experts to present scientific studies and technical planes can be guarantee maximum of insurances for the chicken and secure the whole production operation, during productivity phases.
- ✓ The microfinance received a good assist form national Saharawi women collaborated with ministry of cooperation and ministry of development in Saharawi republic.
- ✓ The women's group had received training, capacities, seminars, workshops, and technical assistant held by the NGO's.
- ✓ Saharawi government charged a partial aid of this chicken's cost " water, security, and veterinary" as welfare aid supported general schemes against poverty, and assisted vulnerable category.

In brief microfinance lender in chicken was brought yielded, and achieved the main purpose which is economic business, gave every women group opportunity to investment, in white meat sector maintained monthly pocked money and about 35% in selling meat and eggs. Besides other management charges including maintenance, worker's salary. This sector had raised large purchases received a good demand in the local market. The low's price is reason encouraged the clients and engaged the general programs kept to reduce poverty. The national resource of women production is the complex of "housen tamek". This housewives business had covered 5.50% of local needs in meat, and 7.75% of eggs production. Some results had achieved in this area:

- Found jobs for poor women and enhanced their families economic level.
- The women groups had received technics and practices training higher professional capacities and prepared collective and individual management ability.
- Some sophisticated materials and technologies had used in this chicken process was other opportunity for poor women earned their capacities in the field, there are additional effort had paid by Saharawi's engineers; this effort presented such help to women and for more business production in this process.
- Chicken's microfinance sustained high guarantees for lenders through technical financial procedures.
- The public sector delegated by government presented aid for this microfinance, for instance the NGOs and local government were acted for create new Economic environment, in the bottom business supporting fighting poverty programs.

- Staff's women who manage microfinance received special intention through operation skills computer, seminars, and workshops some time running outside the country and covered accommodation cost by NGO's. in general background, there was a progress and growth had been earned, and interesting lessons were learned, in surrounded difficult condition, in the production field, because the extraordinary situation that western Sahara lives, step like this business activity is challenge, upon the both sides the funder and the beneficiary, Sahrawi poor women in this experience were obtained percent of foreign lender's confidence, and dealing with different difficult environmental situations in especially in economic.

F. Agriculture:

NOG's were enthusiasm to cover more amounts in the agriculture fields, in fact this is part of the above points, because the natural relations between farmer agriculture animals and birds, in case like the small micro lenders is very similar. Otherwise farmer's business activities are going to offer food in local market, in within needs for clients, "meat and milk qualities"; in this case farmer becomes first base for every food production. Microfinance in this field kept beneath of contexts and measures, scheduled all the amounts and loans and incomes during terms. Saharawi women had created small gardens near of their houses and the organizations amount all costs including Protection from natural disasters (wind) Women who chose this area, were also received some help, from Saharawi government in particular, development ministry and agriculture which had liaised, most of foreign partners who invested in this area,. Some models of this business activity had pilot in group of smaller family's garden. For example in samara community where the water is not enough for the garden, there are 25 smaller gardens experience had managed from women's families, these creativities had brought fruits "union, carrot, tomato and vegetable" used for different family meals. During first years of this experience (2001-2003), women microfinance could sell production in local market. The community has more possibility, was 'dakhla' where there enough source of water that higher numbers of production, in average farmers by 50% than samara community (51) family gardens. The NGO's increased budgets defined to the investment of this sector, included more poor women in this project, both experiences in samara and 'dakhla' had encouraged the holders and received additional support from NGO's. Three fundamental bases were presented during this business project: (1) the beneficiary's awareness of their purposes (2) NGO's knew how organize the financial system (scheduled amount, pay loans, additional costs). (3) The small microfinance has respected most of funder's procedures. Especially payment bills for the loans. Other efforts had been done for other beneficiaries, in other Saharawi communities like

(AIUN and AUSERD), but some troubles had faced the funders in these communities, first trouble is that area land not available for growing, and plant. Regardless some initiatives had successes, in these two communities (auserd and aiun) , the lenders tried to chick some qualities of local fruits and vegetables, in these communities;" betalgan, felfla, melon, selga" . Family's garden managed by poor women, could cover 1.5 percent of local market needs in these fruits and vegetables. Lastly this microfinance given to poor women in western Sahara refugee camps, aimed to enhance housewives and mothers living and emerge their social economic from worse to better . The difference between this microfinance and others used in animals and Birds found in additional cost charged from the NGO's, because this area had more strategic, it secures a big parts of the food service. Beyond the national goal is deeper, when we work for maintain general food supply around the country. Through details and focuses, this small microfinance is accomplishment of public sector action, to establish social economic situation, able the poor to remove their families from worse to best and become with economic incomes. Before leave this field I'd like to remind that the camel, which is the important source in red meats in the region, had avoided from poor women microfinances, because very expensive for example one camel price might be = (\$1000-. to \$1800) equal (10.000.000 to 18.000.000) of Saharawi dealing currency. For this reason the funders were refused to investment in this sector. Therefore the public sector and some holders, covered average percent of local market, camel production, 'Meat and partial milkmaids', then Camel is classified in high production project, needs strong capital budget and additional public service, it is very different than sheep and goat, for that reason poor women group declined to enter this field and seen to it like invalid business for this vulnerable category

G.Traditional industry:

Historic background: in Western Sahara there is only one category in the society including both genders had primitively and naturally skilled this job. This category had maintained Saharawi native myth cultural in traditional production industry, but still sustains business economic activity covered economic need for this category, and joined local market during all last time. In this activity become one of Saharawi identified product formed a strong mark met economic and culture concept. All categories of production are recommended especially during tourism seasons, in this way the seller and purchase mission in this women's microfinance was resolved by contracted between women group and experts of this category in all of traditional industry areas. The poor women had bought the goods from the traditional shops, on the microfinance account, and redoubled seller in the market, then oriented the production, through adopted prices and negotiate with stakeholders facilities

belonged to that quality and quantity need to produce. Otherwise prepare sufficient goods and items for tourism seasons, This area had surrounded by group of critical measures signed and confirmed by NGO's, women microfinance, and traditional shops, This took place seriously in subjects like loan's amount; budgets manage, besides other facilities this business had divided on this section:

H. Wood:

The wood production job doing by male gender is fundamental in this business, the experts are skilled this job very well, also knew how to deal with clients especially tourisms, this experience had lasted before microfinance started. This made the wood production goods sell to local market in one hand and become more demanded items on other hand. The poor housewives and mothers oriented wood production to local mark and wider the selling operations to the client, The Beneficiaries of poor women had arrived in mid of 2003 to general contract with the wood shopping, aimed to:

- 1- Produce quality production made the seller more guarantee from the clients especially tourism.
- 2- Made the prices in acceptable level to encourage women economic incomes during reseller this production.
- 3- The women compromised to guarantee wood production shops that all the seller operation should be going to the local market.
- 4- The wood shops compromise to stop their selling to other client and leave local market in partial sellers to give way to the poor women. .
- 5- Lower the prices or higher them must be under the local market situation. Finally this wood job is specifically for men not doing from women belonged to the category indicated above, but during the seller operation the men's wives can charge this mission and liaise it with women group microfinance if they are not part of this microfinance itself.

I. Plate:

The women microfinance in plate had taken in account the limit of primary crude, the experts oriented their a little product to local market, where the clients seller and stored. for tourism seasons, The women group who are chose this business were tackled to enter this limed market through participating, and support general microfinance process related to specific traditional industry marks, the plate production mostly going to women's wearing, for example qualities used at the women's makeup in the "skirts" and others used for "hand, shoulder, and feet". Less of material primary, made this item more demanded in local market, and gave high

prices in most of seller and purchased, In opposite the microfinance funders, were not enthusiasm too much to go to invest in this area, because will make them search about primary tools in the foreign markets, that will double charge, and not a better exit in small business project like this. Women microfinance created in Saharawi communities could be changed the plate's shop plane, to become in joining poor women groups experience, this step had taken, from the plate shop center in 27february 2003, followed by production center in national institution 12 October 2005. While generated in all the Saharawi communities later.

In conclusion, the biggest first challenge is less of the primary tools. Second challenge if the plate collapsed, that will against a strong part of social, economic, and culture fundamental Saharawi living. Generally poor women who managed this microfinance had recovered some points, when that plate shops accepted and respect economic plane aims, to reduce poverty and enhance poor women social economic Business, to become as first beneficiary from this microfinance experience. The troubles not lived in how these women deal with plate's selling shops; the trouble is how to find Sufficient of this primary row to cover local market. Some of microfinances allowed the NGO's and cooperation ministry as interlocutor, to pay more efforts to import this primary material from the foreign market. So plate sources in the foreign markets face some challenges in forefront high prices, unsecured native plate "falsification", and other facilitates that the experts in this area had known. some of Saharawi women groups advantaged , by good willing to brought a good business incomes, for this reason they knocked the door , whether that their efforts towards establish small plate shops as well as shops created in clothes. At last this section of women poor microfinance, had found way to created two centrals, shops around regional to become national distribution and stored plate resource for production, in two central centers in SMARA and 27 February.

J. General influences:

Eventually the schemes used to manage this business project, had taken place in all activities, The tools of humans and materials had recruitment, tens of manufactures and employees including, engineers, and experts in different areas, especially in productivity unites and selling and purchases . The foreign technology brought by NGO's could be enhanced the professional workers in this poor microfinance unities. There are indirect influences made a big numbers of poor women profited in this economic activity furthermore assisted the general vulnerable in their socio-economic living. It also gave the growth and progress new space through creating a lot of smaller business projects massive majorities of economic areas. The main Purposes of this economic process is found social economic environment for this experience, and showed how can be executive this commerce quality used to reduce poverty.

This investigation, expected that each plane wanted to fight poverty and present better opportunity to the poor, to ride any development process, need to be have more possibility of integrate vulnerable category, and practical efforts from all the partners in private and public sector, including civil society organizations and charities besides international nongovernment organizations, and important partners. This microfinance delivered to Sahara poor women, is model among other business projects funded to save some categories of vulnerable like "handicaps and elders" the funders and beneficiaries must be sacrificed and advantage to translated this dream to the reality and raise more possibility to handle the reduce poverty program and due best in economic living for majority of poor housewives in especial. This investigation also gave enough explaining and interpretations while this small business activity. The technical financial issues, budgets and borrowed money, loans, in addition measures besides focuses cleared prices, market situation had taken in mind. This investigation had given important to the relationship between partners and beneficiaries, during all the microfinance executive phases.

3.2 Bangladesh

A. Introduction:

Microfinance delivering to poor housewives and mothers in Bangladesh executed by three Bengalis NGO "ASA, GB, BRAC". From 1993 to 2003 microfinance purpose goes to create policy in global common effort especially in the rural Bangladesh communities. ASA office in Dhaka prepared every issue related to this policy plan investment. This national organization started to train staffs in condition where there no material, like tables "rugs or plush" the purposes and goals will achieve in short terms, with maintaining all procedures kept to financial technical systems(borrowed money, paying and repaying, loans addition charges ..Etc.) Housewives and mothers in this microfinance during borrowed money had accepted credit by (average of \$50 and \$ 120 paid loaned on long term). By this mean ASA disliked to follow banker's direction which avoided additions charge cost with fewer loans economic financial results. Also the banks were afraid to lose their credit finance amount in loans given to the people who are in less of economic finance ability, and belonged to poor categories, the reason that poor microfinance not in available to return the loan. ASA targets were frankly and clear, this organization wanted to take advanced step towards create work's opportunity for women as category of society currying 70% of families daily cost. Despite of the banks in Bangladesh ASA, decided to integrate thousands of poor women into small productivities business, without afraid of any risk particularly in the loans. By end of (2003) 99.9% of ASA loans microfinance had

returned and covered additional costs in most of the project, given to poor women microfinance. The big challenge had faced ASA and other lenders is how can ensure the lenders and made them accept to advantage in less of success possibilities to return any loan amount, the housewives and mothers not having ability to pay and repay without any collateral, because all the NGO's capital is kept under bankers financial measures allowed to return money to the project during periods of time. In this poverty business initiative most of ASA and BRAC's micro's running by simple budget, with some differences showed in large beneficiaries. In collaborating with Grameen bank, which has a good experience in this business, ASA's purpose had been going to integrate a big quantity of poor housewives and mothers, and attract more donors included small bankers and holders, to participate in this microfinance. Also take some of Bolivia experience in microfinance and avoided to implicate rich county experience. Other objective that this NGO was aimed to achieve is prepare for an area when can being and establish, equal between genders in economic living condition, and go further from unequal in Bangladesh's community, into large effective fighting poverty in a strong nationwide process. So some banks in Bangladesh provided, to build microfinance delivered to housewives and mothers, on flourish to develop quickly, and stronger budgets to gain loans after every microfinance term, but ASA already finished a deep study presented from her staff's expert, indicated that any higher of amount given to housewives microfinance should be not exit towards business incomes, despite this must be invite as more partners, as possible to join this poor housewives and mothers business, and present financial aid to this process before discuss high economic result will return to the lender.

A. Rural Communities:

The microfinance area is started in the rural community where are most of the poorest living. The NGO's in forefront ASA worked and managed coordination and collaboration housewives microfinance with Bangladesh rural committee (BRAC), as charity has a knowledgeable in this field, and maintained connection with grameen bank, such a good example had successful in this experience in Bangladesh's poor communities. Some financial evaluating operation described, that grameen bank, by end of the year "2003 had achieved 3.1 million members' 'meanwhile BRAC integrated "3.9 million members," seeing to this as a good progress on the right way against the poverty The ASA effort had kept on touch with grameen bank, and BRAC to create general bases gave the poor women more successes during their work in majority of rural community where the poorest people are crowded. These steps from ASA made more opportunities and reduce jobless between large group of housewives and mothers in rural villages. The microfinance models treated women's poverty, had established in other countries such 'Indonesia, Mexico, Bolivia, china and India'. This

had encouraged ASA in entire Bangladesh rural communities, although in more effective thinking on the develop microfinance." In daily Harris resource reported, to the microfinance summit campaign, 1997-2001", had showed how was increased microfinance included numbers of institutions, clients and poorest during five years.

(by the end of 2002 to "76.6 intuitions 41.6 million is in the bottom of poverty by Micro franchising 2007, p.4".) In this way microfinance had presented solutions and exits average percent of poor women around Bangladesh, through creating new dynamics in local market, but special in rural communities, and easier any possibility to withdrawal poverty. ASA, and her financial partners in this Bengali housewives and mothers against poverty process, should have series of options to make better and safe millions, of poor from worse economic living. in the same time that ASA launched her microfinance for housewives and mothers, in Bangladesh to made general better incomes in business, the questions be kept how to remove some hindrances whether this business initiative a better option to solve poor to provide this credit. Under any aspect can we keep this business activity undertaken to straight and go ahead, are there practical frameworks and mechanisms could secure and driven to safe direction sustainable and guarantee profit by beneficiaries, and returning loans to the donors. These questions and others, formed a fundamental base for poor housewives, in Bangladesh in most of discuss. ASA with other partnerships including GB and BRAC, awareness that any efficacy in any business project, must be having ability and capacity human persons besides sophisticated materials, for this reason, ASA had trust upon complement professional training, to make women's head and technique's staff who managed microfinance area, in acceptable preparing level towards pushing microfinance steps forward. By this advanced step ASA becomes in top of NGO's in Bangladesh meets between groups of critical purposes and practical planes should find solution and given better management, in the microfinance oriented to poor housewives and mothers. The main issue that ASA and other partnerships in microfinance project is that they were afraid to fail in loan payment after each borrowed money, thus that returning loans are cornerstone in the microfinance business activity. That why the training took place to give best space in this global business against poverty and given more importance, to prepare the workers for assuming responsibilities during their endeavor duties, but also an performance way implement to have innovation in this area. When we tackle between theory and mechanism, might had other sights to the microfinance oriented to poor people, especially vulnerable categories, we can arrive to one fundamental problem, which is poverty, this phenomena not found only in Bangladesh or western Sahara, it existed around across the world, but the secret is how can fight this phenomena, this maybe the fundamental question needed to have right answer. An impact effort is recommendable in the poorest situation around Bangladesh, and oriented this effort

to housewives, this organization was aware that fighting poverty will need more than a partner to have a main result which is to move poor people from a bad economic condition to a better social economic situation. So summary details and interpretations, stimulated funders, lenders, amounts, loans, provided by partnerships, NGOs, bankers, charities, in nationwide as well as international, through inviting more lenders and donors maybe one of the better answers. The workers capacitated in advanced technical and technology framework systems, were taken by more credible from the donors, this had due to able the Bengali's housewives and mothers, support themselves, during microfinance managed, other one of the greatest business objectives in whole the process. The market is another target for this women business, reinforcement locally and checked internationally, through making possible of export. This microfinance items and goods production had needed social eco-business policy planning, and media publication, and advertising to encourage purchase and seller in local market, in this way national NGOs in Bangladesh charged this mission, as part of common points formed supplementary in this business project. Assumption duties, decision-makers, sustain halt responsibility from microfinance partners, and housewives were milestones and marks lighted this microfinance direction, engaged large confidence, might be support in this business activity to success.

B. Financial Method

In some microfinance summarizes the methods had checked in some countries, in Asia, Latin America, and Africa. Majority of studies and investigation, presented new ideas, supported microfinance towards growth and development, then discussed inside and outside economic environmental or similar seeing like countries had weakness of economic resources or faced lacked, of possibilities in good business management. Reducing poverty and enhances socioeconomic poor housewives, that not easy mission in spite become too much more when the lenders are in less of capital finance empowerment. This final thesis chose microfinance experience in Western Sahara and Bangladesh, meanwhile these two countries found geographically far from each other, but practically had been achieved similar business, served the same category, received funds from the same lenders. The general purpose is fighting poverty and last common point is the vulnerable in the rural poor communities, named area when implemented each commerce activity. In addition local market in these countries, requested public enquires, recommendable to serve poor households and general vulnerable in these societies. Well-known locally and internationally that poverty and poor people, are the main development purpose or objective, and that all the methods had taken place into this remarkable. All microfinance's guide are constructed to safe managing and able every possibility, humanly or materially, and approach any opportunity to sustainable this financial

small economic project. The partners NGO's and beneficiary poor women, for this reason became responsible fully or partially in every failure or success.

C. Lenders:

The banks become in the first category of donors following by NGO's while charity's effort came in third class. Microfinance should execute under group of procedures and preconditions decided, specifically for safe the donor from each losing or financial damages, this is very essential and intense border that any manage of microfinance needed to aware, in this case the housewives and mothers in Bangladesh, had faced pressure during the first types of fighting poverty process, because the women management staffs are not skilled how to deal with these financial procedures and measures. For instance the donors also were not ensure how implement these frameworks technic methods, in within of lack management, the ASA already started prepared her monitors who assisted poor housewives and present technique help on the ground, this operation had taken place in most of rural communities, meanwhile BRAC restarted her actualizing technic systems which had taken place in these rural communities since years. Grameen bank was a great reference in majority of actualizations due for able microfinance management, particularly small microfinance experience Therefore, this common effort wanted to find solid base made the funders secure and ensure that their financial projects had sufficient safely, during all terms, and give housewives and mothers, best possibility in their borrowed business activity. Thus partners were kept their methods not only to guarantee percent of gained business incomes, through averages of loans payment, but also acted general bases can be wider this business activity, however and whenever can be done. Most of donors (bankers, NGO's, charities,) presented deeper studies about every economic environment, locally as well as internationally, through listed every issue relevant with their investment, due in microfinance. There is a little difference between microfinance methods lenders to poor housewives in Bangladesh, and methods delivered to Saharawi poor women, equally important, these methods are created critical common concepts built upon the principal of gain or lose. The bankers NGO's, and charities were recruitment materials and humans, for example media tools in general advertisement a wide illustration made micros production seller in local market. All financial operations during microfinance's term, included technic facilitations, gave poor women's staff to deal, besides additional training and practicing, through workshops, seminars, computing, skilled microfinance management. By this technical knowledgeable base, Bengali poor women in rural communities are profiting this technology uses in small projects, to high their productivity and seller and increased local market dynamic through some quality of production.

D. Financial Charges:

The amount is necessary at each starting business project, but in that shape of business project financial lender under procedures, become more essential accordingly with Microfinance amount managed from these partners. This amount can be cash money or material nevertheless changed its nature finance system (Pay insurance, fees cost or other meaning). Three important partnering's had contributed this Bengali microfinance (1) GB (2) BRAC (3) ASA.) here they are some of areas delivered money and provided loans insurance "production, training, social development, legal aid" grameen bank rather to have special services such "beggars, education, schemes, but trust upon social business (DANONE) in Bengali language known (shoktidoi), as a good example factory in this microfinance activity in Bangladesh. Meanwhile BRAC followed other direction and launched markets in rural communities covered poor needs especially working milking's cows, BRAC's purpose is going to give opportunity for purchase in cow's milk. ASA defined other target which is loans in microfinance general productions saving several areas including education.

Chapter 4 Methodology

4.1 Collecting Information

This thesis followed general methodology, collecting information and used some academic material supported general ways especially that university recommendation designed for outline thesis. For this purpose, I preferred to make the problem statement topic to maintain the main

Subject which is microfinance, this thesis methodology had built like this:

- Collected information bibliography related with the main subject.
- Chose two experiences in microfinance then compared and combined between common elements in Sahara and Bangladesh

In general made the statement, into chapters and sections, discussed the Microfinance delivered to poor house wives and mothers in two different countries to tackle the poverty should be needed to have common discussing about clear objective. In this thesis I have been followed methodology during the topic, can give the reader understood through details and interpretations group of information put to compare between Sahara and Bangladesh. My methodology either had been going to follow some scientific experiences thesis had earned from students in different areas; from different universities in different senses especially dissertation and statements. My academic recommendations integrated as part of this methodology system. So every material used to easier this thesis reading. This methodology when we try to, read or discuss the problem might not correctly find everything automatically arranged, it needed addition effort from the student to match available facts and truths. Most of this methodology aimed to avail the reader understand and discover new ideas through simple, information, enough explaining, rational thinking. at last the methodology is measure to know how is this topic had stimulated sufficient of knowledge about the main purpose of the paper, I believed that I added some new to the science and innovation can support the searchers and present help to the new students during earning their finals thesis processes.

4.2 Technical Methods

The technical methodology kept some data bases, explained some business activities, production, seller, purchases, financial procedures, contracts, relationship

between partners and beneficiaries, group of general frameworks treated most of financial issue in within the microfinance managed planning, the technical methodology also had given important during treating general facilitates separated or common subjects, beyond supported these subjects by additional illustrations through schedules and yielded productions in some areas. The modality constructions, take part of this thesis technical method, dissertation and citing style, collected information, reading and discussed ideas. This method,. The interaction with university indicated in some chapters of master program especially student handbook such academy method integrated in this technique. This technical method tried to include as much as it can, more interesting bibliography topic related to this microfinance, there are a lot of sources about Bangladesh experience while Western Sahara is found less resources. This methodology used formats, arranged and organized all the texts earned in master program degree in major business.

Chapter 5 Strategy

5.1 Strategy

The strategy had followed in this thesis had built on three bases;(1) define the target, which is thesis title or subject microfinance (2)prepare hypothesis collected to support the search.(3) made the thesis in sense of chapters and section. In this strategy the search aimed to include every details can help the readers to understand how the microfinance experience in Western Sahara and Bangladesh had took place, through many explaining this thesis strategy tried to be in shape of flexibility to make easy, and avoided the doubt in most of cases. The main purpose in this strategy also was facilitating as well as it can, every complicated issue belonged to this investigation. The bibliography had designed to this thesis was part of this strategy, because microfinance such business activity is given important from a lot of editions around the world, including university, academies and scientific centers. Accordingly this strategy had stimulated general ideas, as illustration in other word included as much as possible each necessary interpretation.

5.2 Technique

it is important to say, that technical part is very interesting, to receive choice of treating, the technical part in this thesis was less that the strategy, in particular in the organizing, thus that all systems and frames could implement in the search is needed to have adequate, furthermore avoid to fall in the doubt. While this thesis subject business activity was microfinance, and search delighted on two different countries, when this microfinance implemented, some special technic style becomes wanted, moreover the reader had right to understand and know which different between truth and false. So that add more seriously to take this technic issue by credible. Accordingly this study had followed technics choices in forefront, general methodology. As an illustration the technical plane in this thesis had showed in the below points:

- Followed the academy data constructions and formats.
- Collected the subjects from the bibliography.
- Organized writing hypothesis.
- Sequenced cover page in heads and subheads
- Made corrections and rereading the text containers
- Revised the statement and corrected mistakes.

Chapter 6

Conclusion and Recommendations

6.1 General Analysis

If we understand that poverty is an a worse situation located in geographical places on the earth, under any reason or by any meaning, will also know that this phenomena had not forgiven every one of us if he/she not work against this challenge faced us in the life, some definitions to the poverty can be like these "hunger, lack of shelter, sick, fair from the future". There are other definitions to these phenomena changed from place to place. In this chapter I can combine statement about Saharawi and Bengali experience, in poor microfinance, this business initiative had been born in the top of poverty situation, and in the bottom of poor and famine, but also had developed to support poor women as first category of beneficiary. There are common elements were surrounded by this experience in Western Sahara and Bangladesh: firstly the general objective is microfinance for poor women, secondly the partners are NGO's and bankers, thirdly all financial frames and systems are taking place under banking measures and procedures. The deference showed in quality of the donors (in Bangladesh the NGO'S are national partners while in Western Sahara the lenders of NGO's are foreign. The market situation in western Sahara is different, because there are a few consumers and clients if we tried comparing with Bangladesh, also the situation that western Sahara lived since 1975, (war and dried land) had reduces production, to support poor women, especially in the rural communities, where the majorities of the war had mattered and clashed, Saharawi market lived normality since 1991, when the war stopped after ceasefire between polisario and morocco. Most of Saharawi market activities centered on smaller models in productive areas; this happened because budgets given from the donors, is not enough to cover large business operation, including senses of seller and purchased in that microfinance against poverty.it also faced Other trouble when implemented microfinance, where there was critical influenced, upon this global business project given to sustain, poor housewives and mothers. This condition had reduced more of women desires wanted to move from lacked economic to better life. The main objective of the microfinance lenders to poor women, aimed to transition economically this category of society, but also one step to reinforcement economic growth and progress, integrated large poor and enhanced general service areas, before to give developed financial incomes to the NGO's, such main partner in this project. At the same time established new general accommodation around averages of Saharawi citizens through, borrowed money

in smaller, and extended some microfinance's term, to become three months without taxes and present more opportunities next beneficiaries. Saharawi refugee market had engaged some dynamics as outline economic incomes.

6.2 General Activities

We can classify business activities in this local market in low degree, rational and logical, that happened because this market's clients and consumers too much less than that mattered in this initiative when compared with Bangladesh, this one reason made budgets of microfinances in different fields following the same, and become small than budgets borrowed to microfinance in Bangladesh. This leads us to delight on the quality and quantity business activity, lender to poor Saharawi housewives, by only NOG's without to include bankers. This also one of reasons made reducing budgets and limited majority of these NGO's financial abilities, can be wider this business process. Reminding this local market had received sufficient production, through developed small microfinances in average percent in Saharawi communities, had concentrated in some essential subjects such, general food supply, poultries, animal, agriculture, and partials of traditional basic industry, in all these poor women business activities, were doubled production efforts, and could safe families under poverty line to fall in died by famine. The most places chose to investment that is having more possibilities and sources to encourage production. For example 'water for agriculture'. General seller and buying activities included small imported (cloth, and plate), where added more dynamic to the local market and stronger the confidence around small holders, shopping, local manufacture clients, and maintained dealing between poor housewives business and the partners. Saharawi local market, had achieved some flourishing in sellers and purchases during years seasons for example, Islamic religious events, national days, tourism trips. This also supported Saharawi poor women who were based the microfinance and made them pay more efforts and call more lenders borrowing money to create new projects.

6.3 Partners

a. Western Sahara

All the partners in this operation were foreign NGO'S, besides a little intervention due from Saharawi government, limited on areas like (food and agriculture), these organizations were started in Western Sahara (refugee camps) by end of year 1991, Spanish organizations average 75% Italy 10 % others 15 %. Some European governments had presented supplementary financial aid "Spain" to this women microfinance. There are three main subjects had received intense reading and studying from these NGO's; (1) budgets, (2) borrowing money or lender microfinance

(3) loans.. Because nevertheless examined in situation like Western Sahara, the financial business project, without any serious guarantees maybe look to it as advantage going to lose than to gain. This step had due exactly in Bangladesh, and checked especially from (ASA). So there are some elements and secrets had easier these nongovernment organization business activities with Saharawi poor women, in the first place Saharawi women are not face any pressure from their husbands made limit of their business activities, in second place the society is flexible towards any business action especially seller and purchasing, last secret is strongly ability to interact with the foreign. These elements had given a good space to NGO's work in free condition, and forgive to discover best possibility in general managed microfinance. During period study; (2001-2006) the partners became in a good knowledgeable, how to deal with this western Sahara specific situation, and could present practical suggestion and frameworks covered wide details, especially technics, to make their business project go ahead and brought poor women desire of new economic life. If we take the Spanish organization MUNDO BAT this ONG had public her business activity on areas like (food, and domestic services, and training) meanwhile TRIANGLE, limited her business on hygiene's women needs. In all cases there were no big deferences in the budget. All the financial issue from borrowed money to return loans to the bank had maintained the funders to fall in damage, this doing from Saharawi poor women in all these business activities, (there is no collateral) had been done during this experience with Saharawi housewives. The partners in this business process had avoided each noises against developed, they are designed safely systems, methods, guided 'borrow money, payment, loaning' both donors and beneficiaries had sustained styles and manners avoided expected frailer.

b. Bangladesh

At last three organizations had chosen to lender microfinance, in the rural communities in Bangladesh. the common purpose had been going integrated many poor women category,. grameen bank was great base in this experience, not only for itself but either to reserve the rest of organization, through presented advices and suggestions in most of I microfinance areas, relevant to this bank large perspective dealt with Bangladesh's poor women, (DANONE). So BRAC and ASA were needed GB's assistance, to become face challenge expected during this microfinance. BRAC was implemented in rural rather than urban villages, before ASA started her economic activities in this rural area. The general differences had been found in three points; a good perspective and, strong humans and materials for GB, specific experience in the rural communities, had been obtained by BRAC, a massive poverty program launched by ASA. these three Bengali's nongovernment organizations, had suffered for first time, in microfinance delivered to poor housewives and mothers, but returned their empowerment finally, and becoming a good example among all NGO's around

Bangladesh country. This experience afforded further possibility to wider the microfinance projects for the poor, and finally gives more opportunities to the new numbers of housewives, when they are accessing to new jobs. All these NGO's followed similar procedures and methods kept organizing essential finance's subjects aimed to treat most commons issue 'borrows money, payment, loans, additional cost, Contracts/protocol or treaties', with observation that GB stole the important guide in this financial operations, this experience was given attention, to the beneficiary staff's personal training, such one of the instruments can enhance production and able the general manufacture in different areas of microfinance business. Some critical troubles had faced these organizations, which that beneficiary disability to return money or complete the payment, the collateral is not helpful for the poor housewives, because should be made families in homeless. So all secures had been kept, to avoid collateral in different phases , of this microfinance endeavored, in spite of this problem, the funders organized their managers and staffs, into groups accompanied the lender microfinance, and maintained weekly and monthly reported, about progress and damage,, furthermore presented first technical help to the poor women on the ground, seeing this as advanced step can be sustaining from any expected falling for this microfinance, defined to help poor women in Bangladesh. Globally, this experience was not different than that examined and implemented in Western Sahara, When we have look to similar funders, beneficiaries, but also through used the same human and material tools technically and methodology, in all financial earned and endeavored for this task. This means two Bengali and Saharawi experience were followed the same measures built on the same concepts and principals. for instance the two countries through poor women category, in poor communities, additional efforts due from NGO's inside and outside, to transition average of the housewives and mother, from bad to best and created new economic business possibilities, support national local authorities to emerge from weakness and lacked developing to advanced economic growth. This final thesis paper is built on base clarified surrounded conditions effected direct or indirect the main problem which is the poverty around women category in two different countries. Lenders, who borrowed money to poor women in Western Sahara and Bangladesh, were going to general senses of financial aids, covered production areas in the rural communities, offered opportunities supported for poor women in the two countries. Statement purpose in this way had preferred to concenter on managed investigation tools had used to make the poor housewives in Western Sahara and Bangladesh access to wok and gain pocket money serving social living of their families. The discuss was massive in subjects like; relationship between lenders and beneficiaries, financial technics operations, genera framework Management, procedures and measures had designed to maintain expected damage. In this case search had built on critical points:

- 01-General definitions and explanations in whole microfinance ways.
- 02-Defining entrepreneurs and partners who are patterned during this business project.
- 03-The poor women accessed to better eco-social and safe families.

In additions all facilities issue especially, business production's models, in different subjects received more interpretation in this search. The methodology used in this study had been made undoubted, how this process earned for example dissertation, general material used. Some questions imposed and received half answered.

I wouldn't in that fully performance, during this mission to success in every issue, but tried as well as I can to keep clear idea for reader to understand through reading and discussing. This discuss, had shown additional supporting made for illustration such schedules production, seller and purchasing. I believe that poverty phenomena can find solution, when common efforts made from all the partners to reduce these phenomena, not around Western Sahara and Bangladesh but around all people who are facing. The poverty might be need strong, financially aid must present by individual and collective from the rich countries, and execute by right governance managing from the development countries. Microfinance as small business activity should disable to cover poor housewives family's need, especially when limited on the ONG's lenders as Western Sahara model, but also for some high loans paid in some project borrowed from the banker and organization like the experience used for poor housewives, in Bangladesh. I expected that local governments are charging part of this fighting poverty task mission, not around poor women which is forming a base of poor people, but either other vulnerable categories in the country. I think each step on this way should support to reduced poor numerous and made better in the country socio-economic services, beyond enhance economic developed, other interesting issue is good governance, this is other direction had checked through investigation as valid tool can solve this poverty challenge, "policy of investigation become one of the tools for ensuring that development is done effectively and efficiently" by research skill for policy and development 2007, p.9"

Recommendations

Eventually the poverty phenomena allows recruitment all materials and humans including scientific searching, investigation, and advanced technology to face this phenomena, a good economic planning to reduce poor's struggles, which made powerlessness, poverty is not recognized boundaries between countries and nations, it is a danger challenge against the humanity and freedom, it damaged and disabled the growth and progress. We are call for deliver more aids to the poor people especially housewives lives under poor line, in every place around the world. This also a strong message can address to the local governments to take better steps towards enhance general living for the vulnerable categories.

Appendices

Table: 01 clothes

items	Prices				Women wearing Percent
	unit	high	Low		
	melhfa	01	\$10	\$7	

Table 02 animal and birds

Items	Sheep, goat, chicken. Amounts in local market per unit and per/ currency's (cent).					
	Year	Year	Year	Year	Year	Price's different during years
	2001	2002	2003	2004	2005	2006
Sheep	\$50	\$65	\$80	\$125	\$180	\$195
goat	\$20	\$35	\$50	\$57	\$63	\$69
chicken	\$1.	\$1.50	\$1.75	\$2	\$2.10	\$2.75
eggs	\$10 cent	\$10 cent	\$12 cent	\$15cnt	\$18 cent	\$25 cent

Table: 03 agriculture

community	Numbers Family's farmer	average percent in hectares			
		Carrot per hectares	Onion per hectares	Tomato per hectares	hectares per vegetables
SMARA	25	35%	45%	15%	5%
DAKHLA	45	35%	43%	20%	2%
		Other special qualities of fruits and vegetables			
		betalgan,	filfil,	melon	selga
AIUN	12	5%	2%	43%	40%
AUSERD	07	10%	5.25%	55%	29.75%

Table: 04 traditional industries (wood)

Microfinance selling and buying wood items. (2003-2004)					
production Models per qualities	2003	2003	2004	2004	Prices different percent
	Sell price. In \$	Buy price. In \$	Sell price. In \$	Buy pr. In \$	
Tobacco pipes,	\$ 8.5	\$12.50	\$10.75	\$15.95	87.64%
dishes (model)	\$ 10.50	\$13	\$11.	\$14	36%
Small boxes	\$25	\$31	\$28.5	\$35	40%

Table: 05 traditional industries (plate)

Items per one unit	Plate's prices in the foreign markets per (\$)					Prices different percent
	2003	2003	2004	2004	markets	
	sell	buy	sell	Buy		
raw(kg)	\$500	\$700	\$800	\$1000	Foreign and local	100%
Wedding ring	\$ 25	\$37	\$35	\$41	Local	64%
Bracelet (wristwatch)	\$ 95	\$110	\$112	\$135	Local	42%
Skirt	\$ 150	\$175	\$165	\$185	Local	
Women traditional fashion "known jeljal" pairs	\$300	\$400	\$350	\$450	Foreign and local	140%

Table: 06 increasing clients per millions (Bangladesh)

End of year	Total number of institutions per millions	Total numbers of clients per millions	Total numbers of client's poor per millions
1997	618	13.5	7.6
1998	925	20.9	12.2
1999	1.065	23.6	13.8

2000	1.567	30.7	19.326.8
2001	2.186	54.9	26.8

Production models

Models of Saharawi women (production)



Wood Games produced.



Wood's dish used for food



leather produces



traditional tool produces of leather



Tent produces of animal hairs



furnish bed produces of animal hairs



Producing clothes



producing textile



Women productivity



individual production initiatives



Production workshop training



food production

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