



Evaluation of the Urban Livelihoods programmes in the Russian Federation

Executive Summary

Oxfam GB Programme Evaluation

June 2008

Commissioned by: Oxfam GB MEEECIS

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Executive Summary

1. Introduction:

1.1. Urban Livelihoods Programme

The Oxfam GB Urban Livelihoods Programme in the Russian Federation began in 2004. Its aim was to improve sustainable livelihoods of urban poor through small business development and through promoting municipal governance.

The programme was piloted in five municipalities in small and medium-sized towns in Russia:

- Aleksin, and Shchekino (Tula region)
- Ostashkov and Vishniy Volochek (Tver' region)
- Rybinsk (Yaroslavl' region).

The programme had two components:

- Supporting the development of small and medium-sized enterprise (SMEs)
- Working with municipal governments to create a positive environment for low income, small scale entrepreneurs

1.2. Context

The Russian experience of transition has been harsh and the path of small businesses has not been an easy one, caught as they were in the stranglehold of corruption and red tape of the early transition era, at a time of fast societal change and equally fast changing governance institutions. A further challenge in the post-socialist transformation has been the historic lack of concepts and structures for entrepreneurialism. It has been argued that the growth of a market economy requires adequate institutions and appropriate behaviour that need to be introduced gradually, and which require new organisations, new laws and changes in behaviour of various economic entities.

While small business development is seen as a pre-requisite for both the economy and the individual, support for the development of new institutions to support small business development is further undermined by a lack of trust at both societal and individual levels.

The general public may also have ambiguous attitudes to business according to their age and beliefs. For example, research commissioned by the European Bank for Reconstruction and Development (EBRD) found that support for the market economy is low in Russia, although attitudes appear to be changing, and there is a growing view that individual talent and hard work can lead to an individual's success.

Despite rapid economic growth in recent years, one out of five people in Russia still continue to live under the poverty line, according to World Bank

statistics. Research for the Urban Livelihoods programme, carried out by the Levada Institute, found high rates of “poverty vulnerable” households the pilot towns. This research defines “poor” households as those which have to “refrain from nearly all kinds of expenditures, keep to strict limits on a regular basis, except food, power and heating.” On this basis, it found that the percentage of “poverty vulnerable” households in the three towns was:

- Rybinsk: 36%
- Aleksin: 60%
- Ostashkov: 43%

The Levada research found that small business was seen by some as a way out of poverty. 51% of entrepreneurs interviewed in Rybinsk and 28% in Aleksin stated that the reason to start their own business was “the expectation of a higher income”. Many people, however, faced limited scope for setting up their own businesses or developing alternative employment.

In the context of both lack of trust and lack of experience, the role of developing institutions to provide support for the new activity of small business is both challenging and crucial.

1.3. Enterprise support

Enterprise creation has been held to be crucial to a key plank in regenerating the economy. Whilst high quality appropriate training is generally acknowledged to be the key to successful entrepreneurship, access to finance can also be an important area. Many small business ideas in Russia cannot reach fruition for this very reason and special schemes of support are needed, for example easier access to start-up capital. These issues provide a context for the work of the Urban Livelihoods Programme.

1.4. Pilot towns

Oxfam’s chosen pilot towns share many of the same characteristics of their counterparts throughout the Russian Federation – a few major industries and employers, an economy based on these and beautiful nature around rather than on mineral resources and raw materials, and a predominantly Russian population with only small numbers of migrants.

However, all the pilot towns chosen are atypical of towns throughout the Russian Federation in their geographic proximity (in the Russian sense of the word) to Moscow with all the advantages and disadvantages thereof, including higher prices for land from those who want summer cottages near a river/forest, seasonal employment and spending pattern, and large numbers of the local working population commuting daily to Moscow for better paid work, spreading their spending outside the town. The tendency is for men to work in Moscow, which means that SMEs are more likely to be set up by women.

The pilot towns chosen had low development of NGOs and as such initially no local partners, which weakened the continuity of the interventions. This allowed Oxfam to develop strong individual local links. With these the Urban Livelihoods Programme has developed a range of services and support to small businesses.

2. Findings

The findings section sets out the key activities of the Urban Livelihoods Programme, and comments on their impact.

2.1. Support for Entrepreneurs

One of the main target groups for the Urban Livelihoods Programme was small scale entrepreneurs and aspiring entrepreneurs, delivered through three training programmes (Training for Entrepreneurs, Training for Trainers and Training for Start-ups), a programme of business and legal advice services, and the development of networks of entrepreneurs in each town.

2.1.1. Training:

A consequence of the lack of experience of developing and running small businesses is a low skills base. Entrepreneur training was therefore identified as necessary. A range of training services were developed. Funding was from the Doen Foundation.

Training for Trainers: Oxfam GB trained eight local trainers from Rybinsk, Aleksin and Shchekino. Most of those trained to become trainers are women. Those who have gone on to deliver training have enjoyed the different methodologies introduced through the training, such as brain-storming, role playing etc. They have found them effective with their groups as shown in evaluation forms.

Training for Start-ups: Two newly trained trainers went on to run a series of 13 training seminars in the five regions, eleven were for unemployed people and two were for school graduates. As a result of this contribution 118 people were trained of whom 96 were women and 22 were men.

Entrepreneur Training: Based on the findings of a needs analysis undertaken in October 2004 with 50 potential and 50 established entrepreneurs, training modules were developed in business planning, assessing the financial viability of a business idea and finding/attracting capital. In total, the Programme has supported the training of 469 entrepreneurs, by 8 trainers.

Oxfam data reports that of 285 entrepreneurs received training up to May 2007, 70% were women. The reports cite follow up to the early (2005) training indicating that more than 50% of those trained had identified a direct benefit of the training on their business performance. Five beneficiaries stated that the training had increased their turnover by 50-100% and six that profitability had increased by 20-100%. It would be useful to disaggregate the data on the level of income, gender, age, size and type of business of trainees.

2.1.2. Business advisory services

A priority for the programme was to develop a range of infrastructure services to support entrepreneurs and those wishing to start small businesses. These were funded primarily by the Doen Foundation. Legal services were funded by IBPP.

Data from Oxfam shows that over the period of the project, a large number of consultancies were given in all the 5 pilot towns.

- In 2006, 554 small scale entrepreneurs received 791 business development consultations and 782 legal consultations in all 5 towns
- In 2007, 416 entrepreneurs received 416 business consultations in all 5 towns
- In 2007, 344 entrepreneurs received 594 legal consultations in all 5 towns

The high numbers of advice sessions indicate a clear need for the service. The large number of consultancy sessions have covered legal issues, marketing issues, business services, human resources, financial issues including book keeping, business plan development, registration of a new business, taxation and licensing. Legal aid services are also provided through these business consultancy organisations.

2.1.3. Impact of the business advice component:

Targeting low-income businesses: Although providing consulting services to small businesses will never provide an income in the same way as they would to big business, Oxfam have found a cohort of enthusiasts who believe in supporting small businesses who cannot afford to pay. In Aleksin they do this by making larger business clients pay enough to be able to subsidise advice-giving to those on a low income. In Shchekino they make their service accessible to all by the low subscription to the association of entrepreneurs which gives them access to free advice. Actions for the future need to include standardising reporting requirements to show the income level of those who make enquiries, their age or gender.

Dissemination: Literature has been produced to answer the most frequently asked questions – generally around issues of inspection by regulatory bodies. The programme is currently in its dissemination phase and sharing this literature amongst all the pilot towns and beyond.

2.1.4. Developing networks of entrepreneurs

Developing networks of entrepreneurs was identified as an action that would strengthen their collective position, and so enable them to influence municipal government, and so improve the environment in which their businesses operate. This element of the work has been funded by IBPP. The Urban Livelihoods Programme sees these networks as mechanisms through which the voices and concerns of small scale entrepreneurs could be articulated within local government structures in each of the five towns. Associations were created in all 5 towns by 2007. Oxfam offered practical support for these associations. Examples include funding office furniture and equipment for each of the five associations and support to register the associations.

Entrepreneur networking unions vary enormously from town to town according to their origin and leader. While some municipalities were initially dubious about the need for such associations, this aspect of the programme has been welcomed by the networks themselves. Most networks have either gradually gained in strength or proved that when there is an important issue that

challenges the viability of the small business sector, change can be effected by working together to fight for a specific cause. While not specifically targeting pro-poor people, the associations of entrepreneurs aim to be as inclusive as they can. They have a standard low subscription rate and offer services for even the smallest of micro-businesses. At the time of the evaluation, it was too early to assess the policy impact of the associations as most are only a few months old. However, even at this early stage they seem to give each town the beginning of a debating forum and consultative processes at all levels of government.

2.2. Provision of Micro-Finance

The Doen Foundation provided funding for loans to enable 2,000 poor people to start up or expand their businesses, by providing loans and a range of business development services. The programme has supported the opening of micro-finance branches in each of the pilot towns, three of which were visited for the purposes of this evaluation.

2.2.1. Russian Women's Micro finance Network (RWMN):

Oxfam has been assisting RWMN in the pilot towns to maintain their vibrancy and will to stay in town. Help includes identifying additional resources. RWMN has made a number of changes to continue to develop micro finance products to meet entrepreneurs' needs and attract a more diverse clientele. The position of the RWMN branch in each of the towns visited was different.

The branches supported through the Programme were local and therefore accessible: people no longer had to travel distances to seek financial assistance or to make repayments. The initial loan process was also easier than with local bank branches, of which there were few at the time. This put the infrastructure in place in these pilot towns before many other larger towns had such facilities.

In addition, Oxfam has also provided staff training for MF branch loan officers in selling techniques and marketing (May 2006) and in lending techniques (October 2007) and took a smaller group to Azerbaijan to learn from an experienced similar Oxfam project.

2.2.2. Changing context:

Changes have been made to the process and structure of the micro finance component, taking account of Russia's fast-changing financial world. In the short lifetime of this project there have been two major changes to the structures underpinning the delivery of the micro finance component of the Urban Livelihoods Programme. The first involved a change from two regional funds (Tver' Development and Kaluga Funds) to RWMN delivery. The second took place in December 2007 when RWMN became a Non Deposit-taking Credit Organisations (NDCO) to allow for leverage of further funds and give the potential for future services, for example lending for small business expansion and savings.

The renaming and modifying of terms and conditions have been obstacles to both trust and stability which the three branches visited have had to cope with. Now the increased regulatory demands require a more formal style of

working, losing some of their advantages of speed and personal contact. RWMN seems to retain only the advantages of: looking beyond the official sources of income of the client, being flexible in restructuring repayments or not penalising those who make a payment a day late.

2.2.3. Meeting micro-finance targets

Over the 3 years of the project, only 201 new jobs had been created out of 1742 enterprise loans. It is clear from the data available that the job creation targets have not been met and that the issue is more than one about a lack of capital. The reasons for the mis-match between loans given and business start ups is a potential area for further exploration, as is the differentials in consumer and enterprise loans.

Cumulative data on micro finance is summarised in the table below.

	Whole period : Micro Finance Loans					
Indicator	Aleksin	Shchekino	Rybinsk	Ostashkov	V. Volochek	Total
No of business loans granted	437	483	365	210	247	1742
No of consumer loans granted	171	155	82	85	30	1679
Total loans granted	262	217	131	155	85	3421
No. men helped	74	98	49	60	36	1610
No. women helped	188	119	82	95	49	1766
% women from total client number	72%	55%	63%	61%	58%	52%
No. people found work	50	25	8	11	9	201
No. registered businesses	2	2	0	0	0	29

Data supplied by Oxfam, based on the Poverty Score card data, shows the share of poor/relatively poor people among MF clients:

Year	Aleksin	Shchekino	Rybinsk	Ostashkov	V. Volochek
2005	60%	52%	70%	70%	70%
2006	60%	62%	65%	70%	68%
2007	58%	62%	59%	63%	60%

2.2.3. Impact of the Micro Finance component:

The delivery of micro-finance has made a significant difference on an individual scale to those people who have found a niche, and who have an entrepreneurial approach but had been limited by the lack of resources or lack of access to resources. They have enabled new and struggling entrepreneurs to develop their small businesses, and where additional jobs have been created, there is anecdotal evidence that these have been paid reasonable wages, if still somewhat below the town's average. This provision has, then, provided real assistance to the poor of the towns.

2.3. Working With Municipalities

The role of local authorities is crucial in developing local economies. In Russia, the municipalities face a number of challenges in relation to this function, including lack of experience in small business development strategies, and a lack of resources for this function. In addition, municipal government relationships with oblast' and federal government are in flux. Federal policies are not always cascaded into local practices, and opportunities to benefit local entrepreneurs can be lost. In this difficult context, the Urban Livelihoods Programme aimed to

- encourage a policy dialogue with the municipalities about small business development
- to support their capacity to support small business development
- stimulate incentives and creative approaches
- reduce disincentives that hinder small business development.

Oxfam has supported these aims by working with municipalities in the pilot towns to offer them practical support, consultancy services and networking opportunities. There have been training seminars which have widened their horizons. External analysis of their economic situation, of low income households in particular and the situation for entrepreneurs has helped them define their target groups. Specific seminars on housing, tourism and not for profit organisations have been particularly helpful aided by good trainers using interactive training methods.

2.3.1. Policy Dialogue

Oxfam's research, including a "Municipal Scan" in the two initial pilot towns of Aleksin and Rybinsk to assess municipal policies on small business development has facilitated a policy dialogue. This laid the basis for the development of constructive relationships with these municipalities, gained their support for further IBPP funding, and laid the groundwork for the development of the programme.

In part, this took place through the jointly organised municipal working groups in each town, and a series of inter-regional conferences. The working groups were the primary vehicle through which to channel the dialogue between the two groups and to act as seed-beds for small business development in each town. The inter-regional workshops brought together members of all of the working groups, and enabled a broader sharing of ideas and developments and for the shared development of skills. Participation varied at these events and participants were expected to share new knowledge at their local working groups. This enabled some continuity of debate, plus a wider feeling of inclusion and ownership with more people being involved. Frequency and length could have precluded regular attendance by the same people.

2.3.2. Municipal performance scorecard:

In April 2006 Oxfam GB engaged a consultancy, Step by Step, to develop a set of governance indicators called the Municipal Performance Scorecard. Its purpose was to provide a standard format for gathering data against which to measure the impact of the changes which have occurred through the activities of the Urban Livelihoods Programme. This has the potential to offer a very

useful tool and is undoubtedly a good idea. However, the scorecard that was developed proved too complicated to be effectively deployed by the municipalities with their limited resources.

2.3.4. Building capacity

Oxfam's core approach to its work with municipalities has been to offer practical, capacity building support. This has created a positive mechanism to develop dialogues about small business development and pro-poor policies while also encouraging entrepreneurs in each town. An element of this capacity building has been to fund consultancy support for the municipalities, from OST-EURO. One of the outcomes of this support was the development of business advice services - a practice that supported the development of the Business Consultancy Services in each town. They have also supported the municipalities in preparing funding proposals to raise money for priority ideas, for example, the development of the Business Centre in Aleksin.

2.3.5. Stimulating incentives - business infrastructure projects:

To support the building of local capacity and increase local cooperation as well as improving municipal practices, Oxfam developed an incentive programme that they named "the Innovative Municipal Initiative Fund for Business Infrastructure". Oxfam made available a maximum award for each town of 14,690 Euros. This went towards 6 projects (2 in Aleksin, splitting the town's allocation).

Each proposal was from a local organisation, supported by the municipality, and was to run for 9 months from December 2006 but including plans for longer sustained activity. In addition to funding from the Urban Livelihoods Programme, Oxfam has supported fundraising for additional funds for some of these projects – for every rouble of EU funding an additional 5 roubles from other sources (municipal, regional, private) has been raised. This has extended their scope beyond the original proposals, and built the capacity of each municipality in developing their infrastructures for small business and in raising funds for this purpose.

2.3.6. Reducing administrative barriers

One of the aims of the Urban Livelihoods Programme is to reduce the disincentives that hinder the development of small business. In November 2006, Oxfam commissioned the research centre NIC Socium to conduct surveys on this issue in the five pilot towns. Interviews were conducted with 449 entrepreneurs across the five towns. The survey found that, as well as the complexity of the regulatory systems in Russia, the inexperience and "business illiteracy" of new entrepreneurs themselves added to the problems they faced. Therefore, one of the most important measures to overcome administrative barriers could be "well timed full-scale information about the actual scope of the regulatory bodies."

The extent of administrative barriers as a disincentive to small business development has been raised consistently throughout this programme. However, there is a recognition that most of the administrative regulations (including tax, sanitary and fire inspections, police activities etc.) are set and implemented by federal government. Therefore creating the administrative conditions for the easier development of small business is not within the

scope of the municipalities. The small changes that have occurred need to be considered against this background. Changes identified during the evaluation are:

- In Rybinsk, low income businesses benefited through practical measures such as keeping rents low (Rybinsk) for small businesses.
- In Ostashkov the administration has endeavoured to keep wages decent and stop informal pay by encouraging employers to contract to pay no lower than the subsistence minimum for Tver' oblast and supply the administration with statements of salaries.

2.3.7. Outputs

The outputs of the Urban Livelihoods Programme's work with municipalities include:

- "Instruments of Support for Business at a Regional and Local Level" - a 286 page detailed account of the experience of the Oxfam project in the five pilot towns.
- "Best Municipal Practices" – a 46 page glossy booklet produced with the assistance of OST-EURO. At an early stage of dissemination this publication had been distributed to 50 regions through the established network of OST-EURO.

2.4. Wider Impact of the Urban Livelihoods Programme

2.4.1. Improved Business Environment

It is clear that the business environment is improving for small business in Russia. Unrecognised before as a profession, small business is gaining a wider recognition at different levels in Russian society and in its governance. In December 2006 the survey of Administrative Barriers assessed the situation and tendencies towards expansion for small businesses in each of the 5 pilot sites. The average age of small businesses in each town was

- Rybinsk : nine years
- Aleksin: eight years
- Shchekino, Ostashkov and Vyshniy Volochek: seven years.

However, recent analyses of the situations for small businesses show an increasingly difficult climate in which they are operating. More small businesses than before (2004-6) are struggling to gain enough working capital. Despite these problems they are optimistic in predicting an increase in the growth of production and services and wages for small businesses in 2008.

Oxfam's 2006 survey into the administrative barriers to business, and their impact on existing and new businesses concluded that a key barrier was inspection of enterprises at municipal level, which is highly subjective and plays on the lack of education and experience in legal matters of the entrepreneurs being inspected. Oxfam's mid-term review recommended giving entrepreneurs better knowledge of how to deal with these inspections. Given many business people's lack of trust of consulting services this was followed up by a handbook written in Aleksin, describing each regulatory body

and what they could check for. However, by the time of the evaluation visit this information had still not been spread to all the other towns involved in the programme.

Influencing federal policy is a high objective for any regional programme, but it seems that change could well be on its way perhaps partly due to the attention being given to such issues by a number of stakeholders.

2.4.2. Improved situation for individual entrepreneurs

The programme has undoubtedly made an impact on individual entrepreneurs. However, the evaluators have not been able to assess, for example, which sizes and types of business have benefited most, or which age group or gender has made the most progress from their participation in the programme. We have also not been able to assess why those who failed did so or whether additional advice, training or more lenient loan repayments could have meant the difference between success and failure for their business.

All entrepreneurs in these towns now have better access to both financial and non-financial services and these are being taken up erratically but, as trust builds, increasingly. Building trust and so enabling the take up of services is a slow process and the early impact of the Urban Livelihoods Programme appears to be positive.

2.4.3. Social targeting and participation of beneficiaries

The russification of Oxfam's poverty scorecard has helped with targeting, particularly of the micro-finance elements of the Urban Livelihoods Programme. There are specifics to Russia in its background and also its climate – for example the rise in expenditure required by a Russian winter, availability of housing and housing conditions – and these have been included in the revised data tool. This was a positive change, which was implemented as a result of the learning from the initial use of the poverty score card.

2.4.4. Gender equity

Reports show satisfaction with aims of over 50% of direct beneficiaries being women. Indeed monitoring shows that overall 60%+ of programme beneficiaries are women as they are the majority of those involved in the trade sector and this is the major entrepreneurial activity in the pilot towns. However, there are clearly discriminatory forces in play which have made more women unemployed and therefore necessitating them to take up this tough and insecure line of work. With market forces now changing, many people have commented on how much harder it is now for small traders, particularly those selling produce, to compete against the influx of supermarkets and chain stores.

It is essential that the programme continues to address itself to issues of gender equity, and that partners are supported and enabled to follow Oxfam's principles and be more effective towards eradicating poverty. All partners need to be made aware of the relationship between poverty and gender discrimination.

2.4.5. Sustainability

Linking the business advice services with the fledgling associations of entrepreneur should help with the trust issue as well as in supporting the associations' development.

There is now a micro-finance structure in each town and these reached financial sustainability early on in the programme. Given enough flexibility to adapt to changing market conditions RWMN will stay and prosper.

The municipalities have not only developed their skills in providing the best climate for small business development but also reached a better understanding of their needs and how the town needs them.

This is all part of a cultural change of acceptance of small business which is slowly happening throughout society. This is partly due to the passing of time and realisation of the benefits that small businesses can bring and helped by the training in particular of schoolchildren.

3. Conclusions & Recommendations:

The evaluation demonstrated both good practice and also some areas for improvements if the programme is to be continued.

3.1. Gaining the trust of entrepreneurs:

The importance of gaining the trust of entrepreneurs cannot be overstated. Oxfam have chosen local business consultants who are men and women trusted in their communities. Any future programme needs to continue with the good practice that the local partners are of sound local standing.

3.2. Developing associations of entrepreneurs:

The tangible gains from these associations need to be widely promoted; and their links with the municipalities are built on to ensure that they continue to develop the dialogue and deliver benefits to local entrepreneurs.

3.3. Micro-finance:

The RWMN operates in a climate that is more competitive than when the programme was first planned. Each RWMN branch needs a measure of autonomy to develop its local distinctiveness in order to be competitive. There is a great depth of experience, from both past and present delivery of services, in the branches of RWMN. The whole network, and other micro finance providers targeting poor entrepreneurs, would benefit from a greater level of sharing evidence about what works best. This could be by developing practical written information about good practice that could be disseminated to other similar towns with similar needs. Suggestions for simplifications and improvements made by branches should be explored and implemented where possible. This would enable micro finance loans to be better targeted at lower income people and entrepreneurs.

The micro-finance component of future programmes should be more directly linked to start-up training and support.

3.4. Working with Municipalities:

The Urban Livelihoods Programme appears to have been highly successful in stimulating an increased dialogue with the municipal governments in the pilot towns. Over time, this will help develop mutual respect and overcome the fears of many small entrepreneurs that they are seen as being merely “cash cow providers of local taxes” and a community improvement resource. An area for ongoing work is the continued improvement of local strategies for economic development, with the small business sector being seen to play a key role, especially in tackling poverty.

3.5. Regional and federal policy:

This is the area of work that appears to have been least effective. However, the evaluators question whether these aims are realistic in the context of continual flux at the federal policy and governance level in Russia. It is therefore important to consider what can be achieved. For example:

- The entrepreneurs’ associations appear to offer a useful focus for creating, where possible, a local response to regional or federal policy.
- The presence of independent and preferably externally registered NGOs that support small businesses, such as Opora Russii, have been effective. Such organisations can act as intermediaries between the authorities, federal structures and small entrepreneurs. They can become pillars in the establishment of constructive dialogue between all stakeholders.

3.6. Organisational issues:

The evaluators identified areas for attention in the future development of this, or linked programmes.

- Better integration within the Urban Livelihoods Programme: The evaluators were concerned about the lack of integration between the different components of the Programme. Greater impact could have been achieved with greater synergy between the components
- Choice of pilot towns: The spread of pilot towns (two towns south of Moscow, and three to the north) precluded the possibility of setting up a regional office to provide more regular support. A geographic cluster would also have created greater synergy and allowed for more sustained regional support
- There is a need for better dissemination and communication between the pilot towns. Again, this will enable better integration and for each to learn lessons from others.
- Systematic data collection: There is a need for an integrated data system for the monitoring and management of Oxfam’s work in Russia, to include details of age, gender, income, educational background, type of (potential) business of participants. This needs to integrate data from all the elements of the programme, and to collate data centrally and consistently.
- Assistance should be given by the core staff, to local projects, to ensure that effective information is gathered about the work of the programme. This will need to include working with appropriate stakeholders so that there is a shared understanding of the need to gather information, and about how it will be used.
- The specific challenges of information gathering in Russia need to be taken into account.

3.7. Pro poor work

Research, such as the Levada study, is valuable only if it is closely linked into the programme's policy and practice. For the programme to have maximum impact, it needs to integrate the policy work with the programme of work as it develops, so that the body of research informs the development of policy and practice.

3.8. Equality Issues:

3.8.1. Gender:

Training should be offered to key players about the relationship between poverty and gender discrimination, so that this is an integral element of the programme's influence.

With women still bearing the burden of domestic and caring responsibilities arrangements need to be made or at least offered to cover childcare or care of an elder for the period that training or seminars are being held to make them accessible to people of all ages and in all situations.

3.8.2. Age:

Monitoring data needs to disaggregate statistics at all levels. If there is any age bias, this needs to be investigated. Services need to be tailored to be accessible to, and encourage participation among groups of all ages.

3.8.3. Disability:

As invisible as they were in Soviet days, disabled people have not been mentioned in this programme and yet they and their carers will make up a percentage of Oxfam's low income target group. Local projects should consult with any of the local disability organisations and bring in experience from Oxfam's work in this area in other countries to develop an action plan.

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First published online by Oxfam GB in 2010.

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