



Service Centers for the Entrepreneurial Endeavors of Women

# IDEASS

Innovation for Development and South-South Cooperation

EL SALVADOR  
GUATEMALA  
HONDURAS  
NICARAGUA



# Presentation

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**Service Centers** for the Entrepreneurial Endeavors of Women (CSEM, by its acronym in Spanish) are territorial entities that provide technical and financial services to foster the undertakings of women in a way that will contribute to the creation of jobs and incomes which are competitive and support the dynamization of the local economies.

**“Women are** actors who contribute to the economy of their countries through productive activities, regarding both products and services, and yet their participation in economic environments is usually limited (from large enterprises to start-up businesses) due to the fact that the specific nature of the gender systems of each society. . . generates systematic disadvantages for the female population in comparison to the male population as far as resources, opportunities, decision making, respect of human rights. . .” (Grynspan, 2008).

**The purpose** of CSEMs is to influence national development politics so that instruments may be considered that would favor women’s access to financial and non-financial resources. They were born as a mechanism for the empowering of women and the economic management in the territories. CSEMs are introduced as part of the Local Economic Development Agencies (LEDAs), as specific tools for increasing the impact and quality of the attention paid to the demands of the female population. CSEMs which operate in Guatemala, El Salvador, Honduras and Nicaragua act as mediators for anyone who decides to foster economic development actions in the territories, and allow for national and regional programs to be brought into local levels that support micro, small and medium businesses and focus on women.



**A CSEM represents** a territorial structure:

- Designed to support entrepreneurial women within the frame of a LEDA, which involves the main public and private actors committed to economic development.
- With the technical capacity to provide information according to the needs of entrepreneurial women and financial and business-related services ad-hoc women, and to direct credit funds for the business initiatives.
- With the technical capacity to integrate women's economic projects in the territories' productive chains, also facilitating technical and commercial relations between the South and the South and between the South and the North.

- With the capacity to develop abilities and strengthening existing organizations (associations, cooperatives and businesses) and allocating entrepreneurial women's initiatives in the development plans and public politics of their countries.

**CSEM coordinates** the focus on local economic development and value chains, with that referral of equality in the opportunities and rights for women. The essential premise is that the entrepreneurship of women, especially those located at the base of the pyramid, requires assistance (both financial and non-financial) according to their needs and the experiences in the territories are important to achieve the scaling up in terms of public politics that will consider women as an important actor of the economy.

**The importance** of the role of the CSEMs in Central America is shown by its growth from five to thirteen centers in four years. Currently, the following CSEMs are operating in different countries:

- 3 in El Salvador – in the departments of Sonsonate (LEDA Sonsonate), Morazán (LEDA Morazán) and La Unión;
- 7 in Guatemala – in the departments of Chiquimula (LEDA ASEDECHI), Sololá (Soliciting group and the communities of Mankatitlán, Manctzolojya and La Laguna), San Marcos (Soliciting group and communities), Huehuetenango (LEDA ASDECOHUE), El Quiché (LEDA Ixcán), Totonicapán (CDRO), Alta Verapaz (ADP);
- 2 in Honduras – in the departments of Ocotepeque and Valle (ADED Valle);
- 1 in Nicaragua – in the department of León (ADES León and CSEM office of the National Autonomic University of Nicaragua, UNAN-León).



**The achievements** of the CSEM can be shown by the strengthening of the entrepreneurial groups; the acknowledgement of economic support, the knowledge and the territorial and cultural identity of the entrepreneurial women in their country; the support provided to business development, marketing, administration, access to credit and creation of territorial brands for their products. Nevertheless, the most strategic achievement has been the allocation of entrepreneurial women initiatives in the development plans and in the public politics of their countries.



## What problems do CSEMs solve?

**CSEMs started** in 2006, within the Local Economic Development Agencies (LEDAs) of Guatemala, El Salvador, Honduras and Nicaragua, as a response to the specific demands of entrepreneurial women living in urban and rural areas.

**In Central** American countries, Micro, Small and Medium Businesses (MIPYMEs by the acronym in Spanish) represent 97% of the business activity in the sub-region, contributing with 33% of the GDP, creating 11.9 million positions and employing 54% of the economically active population. Furthermore, MIPYMEs represent 80% of intra-regional commerce, which is equivalent to 27% of the total exportations of Central American countries. However, national economic politics underestimate the deciding role of MIPYMEs, prioritizing the promotion of great business complexes and the search for foreign investment. In the same way, the role of entrepreneurial women in the Central American economy is also underestimated. Official statistics show the feminization of the base of the business pyramid in the region. Practically 60% of micro businesses (establishments with one to four

employees) correspond to initiatives created and started by women. Their relevance is crucial, since close to 50% of the economically active female population that works in non-agricultural activities works in micro businesses.

**The economic** situation reflected in this data from Central American countries is similar to that in other Latin American countries.

**In this frame**, the Local Economic Development Agencies represent an answer to the need to provide services to micro, small and medium businesses in a way that they may develop the potential of the territories and dynamize their economies. CSEMs respond to the specific demand of strengthening the entrepreneurship of women and adopting territorial planning mechanisms that are inclusive of women.

A LEDA is an instrument through which the main public and private institutions of the territory maximize its economic potential, utilizing existing natural, human and institutional resources. A LEDA is an instrument for:

- Favoring the joint participation of all actors in the definition of the priorities of the territorial development and the execution of projects and initiatives;
- Providing a unique reference for all national and international supporting initiatives in the territory, in order to avoid the scattering of resources;
- Supporting the population in an integrated fashion to avoid that, for example, the supply of credit be separated from the supply of technical assistance, training, marketing, innovation;
- Allowing the population that does not have access to credit, technical assistance services and marketing to be able to create micro and small businesses or cooperatives integrated within the productive chains of the territory.



**In particular**, a CSEM contributes to solving, in a territory, complex problems of entrepreneurial women, such as:

- The difficulty to organize and associate in groups that will allow them to have a greater contractual strength with providers and clients, an improvement of the quality of their products and positioning in the market.
- The difficulty to access credits, getting education and training.
- The concentration of entrepreneurships of women in the informal sector, considered not relevant in the national economy, almost absent in statistics and, therefore, not taken into account in the creation of public politics.
- The absence of systematic information, records or databases that does not let one realize the existence, value and potential of the entrepreneurships of women. This restriction results in local development plans that are created and carried out without giving any value to the entrepreneurships of women as a significant activity and of business women as an economic strength.

**To respond** to these complex problems, CSEMs carry out the following basic tasks:

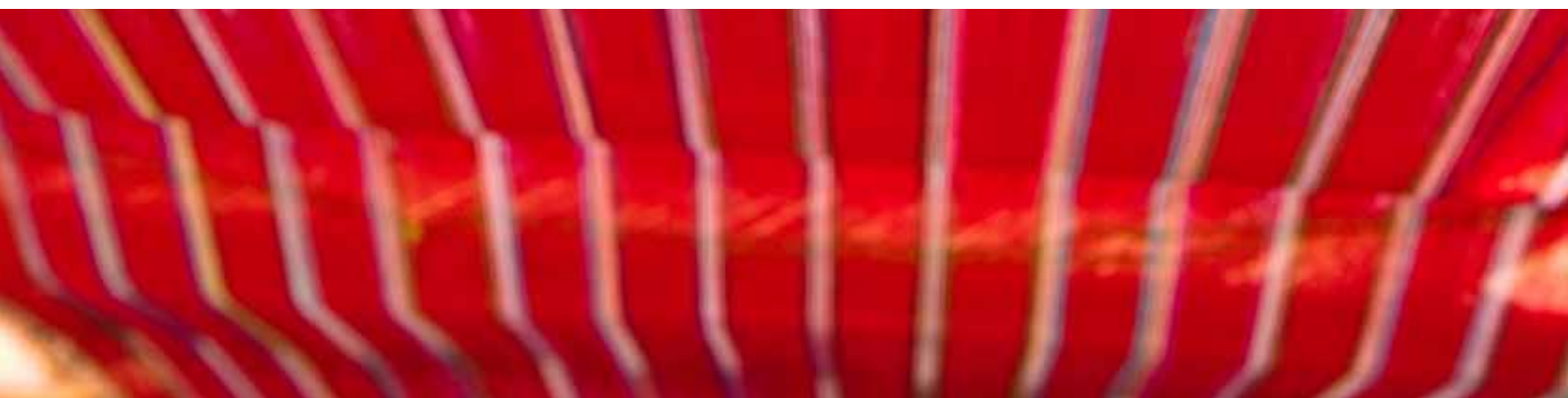
- Research of territorial economic potentialities, inventories of the entrepreneurships, geographical references and analysis of the productive chains focusing on territory and gender, in collaboration with applied research centers.
- Coordination and spreading of information about programs and projects of public and private institutions which provide financial and business services.
- Coordination and management of cooperation agreements with local, national and international organizations.
- Support to entrepreneurships with scaling potential, framed within plans and development programs and integrated into productive chains; training services for the development of entrepreneurial abilities and business management.

- Creation and follow-up of business plans and support for they are presented before financial and development institutions.
- Technical assistance ad-hoc entrepreneurs and business women; facilitation of process for access to assets and consolidation of businesses; information about the creation of businesses, education and work, laws and regulations, and national programs.
- Positioning of the contributions and needs of women in the politics and local economic development plans; promotion of events to discuss and reflect on gender, economy and local development issues; promotion of the role of women in the local economy.



**Through these** activities, CSEMs achieve the following results in the territories:

- Promotion of cooperation networks between the local actors and the establishments that provide business services.
- Promotion of exchanges between the entrepreneurs on different topics, visibilization of experiences and the impact achieved, turning women into promoters of entrepreneurships and facilitation of their political incidence.
- Facilitation of information to be able to access financial and business services, training in risk management and facilitation of a portfolio of possibilities; support of the design of strategies of sustainability and positioning in the market.
- Evaluation of the needs of support that will allow women to combine their personal, family, and business agendas.





## CSEMs in practice

**CSEMs operate** in the facilities of LEDAs or other institutions present in the territory, such as municipalities and consortiums at the municipalities or universities. Each CSEM has a technical team, coordinated by a professional woman with leadership skills, the ability to build relationships with the territorial actors and experience in local economic development management. The fact that CSEMs are part of a local development agency, which integrates the private and public sectors, facilitates the communication with local and national entities in charge of supporting these processes.

**All CSEMs** offer their services in the frame of national politics that support micro and small businesses, entering into agreements of collaboration with competent national institutions.

**The main** characteristic of a CSEM is to operate in the territory in an articulate fashion with the other public and private institutions involved in economic development. The services provided depend on the territorial and environmental characteristics, as well as the institutions and actors present, the financial system, the way the women and entrepreneurs are organized and the infrastructure in the area. Nevertheless, there are basic operational characteristics, which are summarized below.

### Identifying potentials and planning

**During the** installation phase, a CSEM carries out studies and research to define the potentiality of the entrepreneurships of the women in the territory.

**It puts** together an inventory of the entrepreneurships of women and their geographical reference, the character and value of the innovating and scaling potentials through the analysis of the Territorial Value Chain.

**The research** shows the profile of the entrepreneurships, its strengths and weaknesses (credits, certifications, access to markets, quality and training level). The studies, which involve local universities, are determining so that the CSEM may design the services according to women's needs, within the frame of the compared potentiality and advantages in the territory.

The studies carried out by the CSEMs of Central America revealed how women's entrepreneurships have an ample territorial coverage and collective character. Using geographical information systems (GIS), it was possible to locate on the map the places where entrepreneurs operate, most of whom use their homes as production plants and make up conglomerations of economic initiatives in the territories. The geographical reference maps were used as a tool to identify, locate and register the entrepreneurships. On the maps were highlighted the sub-records of women's economic and productive contributions, which, in many cases, were classified as economically inactive population.

**Furthermore,** the CSEM develops the activities to ensure that the plans developed through investigation are included in the municipal and departmental development plans. The CSEM seeks that women entrepreneurs gain strength and legitimacy in public spaces and can incorporate their interests into policies, programs and service plans at all levels of government.



**The CSEM** develops promotional and informational material, campaigns for radio and conferences with the purpose of including the largest amount of women in the territory. These information activities and promotion allow for the database of geographical reference data of the entrepreneurships to be validated. Thus introducing the services available to the actors of the territories and allowing the CSEM to be seen as an instrument for women to set their economic initiatives. Communication with the national actors and cooperating organizations is very important, also, to identify new opportunities of technical and financial exchange as well as new markets.

**The CSEM** organizes, in collaboration with local universities, informational conferences with students and teachers to stimulate and motivate young women to promote entrepreneurial projects.

## Technical assistance for the creation of business plans and resource management

**Through their** territorial window, the CSEM develops technical assistance activities in collaboration with the LEDA and other specialized institutions.

**The assistance** includes the process of getting financial help for those entrepreneurial projects that are coherent with the defined plans of territorial development in an organized fashion and with the business promotion strategies defined in the research.

**A CSEM** can have its own funds for direct financing of the economic activities of entrepreneurial women those involved in micro business.



**For managing** the credit funds, a CSEM that operates within the frame of a LEDA usually establishes a trust fund with a financial institution that is able to administer the funds. The LEDA provides the services of granting and recovering the credits according to policies, norms and procedures agreed upon in the Credit Regulations and the Agreement Letter, both of which are subscribed. A Trust Fund Committee guarantees the faithful compliance of the policies and agreements. The approval and supervision of the credit activities is carried out by a Credit Committee, integrated by organizations of women who represent political and/or institutional power of citizen participation, the CSEM and the LEDA.

**In many** cases, the CSEMs also foresee the usage of a fund as seed capital, destined to support the initial capitalization of the businesses. All CSEMs have achieved to mobilize financing for credit activities of banks and financial institutions of the territories, or national governmental institutions, international organizations and other actors.

### Services for existing entrepreneurs:

- Assistance on credit
- Promotion of associationism
- Training on business management
- Training sectorial technology
- Assistance on territorial marketing
- Assistance on commercialization
- Promotion of national and transnational networks
- Support at local and national fairs for promotion of their products

### Services for potential entrepreneurs:

- Information about business opportunities
- Pre-business and business training
- Assistant on creating business plans
- Credit assistance
- Assistance on starting up the business

### Services for young women with a vocation for entrepreneurship:

- Information about business opportunities
- Promotion of innovative ideas incubators for new entrepreneurships
- Assistance on the implementation of businesses
- Training of students who are sensitive to the innovation of the business culture and women's role in the economy



## Technical assistance for the implementation of projects

**Once** the financing has been approved and put into operation, and in order to maximize the probabilities of success, training and technical assistance are implemented in situ for each entrepreneur, according to each project's needs.

**The CSEM** stands by throughout all phases of the cycle of the project, from its planning to its full implementation, guaranteeing attention ad-hoc the entrepreneur.

**Regarding product** exposure, the participation of women in fairs is promoted, in collaboration with the governing institutions on micro and small business policies, learning centers and universities.



In the departments of Central America where they operate, in collaboration with LEDAs and the universities, CSEMs have supported strategic and sustainable economic projects with a strong territorial identity, such as:

- Food processing: gastronomy linked to territorial identity, culture, tourism, religion and nostalgia market.
- Vegetable fiber processing for craftwork with territorial and indigenous identity.
- Clay, pottery and ceramics processing with territorial and indigenous identity (Lenca in Honduras and Nauta-Pipil in El Salvador).
- Sustainable ethnic and ecotourism initiatives.

## Training of the entrepreneurs

**Many** of the entrepreneurs that ask for help from the CSEM in the various countries find that the commercialization of their products is the main problem. Other entrepreneurs need to formalize their enterprises to carry out the extension and consolidation process.

**A CSEM** offers its financial and business services to those entrepreneurships that have a larger scaling potential. However, they simultaneously attend to the demand of entrepreneurs with less strategic projects, creating the minimal conditions for future projects of greater impact.

To achieve this purpose, one of the strategic roles of a CSEM is the training of the entrepreneurs, which is carried out in collaboration with learning centers and universities.

#### Multilevel alliances for training

In Guatemala, the CSEM of the LEDA in Chiquimula and the CSEM of the LEDA in Huehuetenango entered into an agreement with the Vice Minister of the Micro, Small and Medium Business (MIPYME) to create a training program for entrepreneurial women in collaboration with the National Committee of Micro Entrepreneurs of Guatemala (COMIGUAT). Furthermore, the CSEMs entered into an agreement with the General Managers Association of Guatemala (AGG) to create a cycle of training on marketing strategy, in collaboration with the project "Businesswomen XXI Century", financed by the Inter-American Development Bank (IDB).

In El Salvador, the CSEM in Sonsonate has carried out training activities on women's rights and prevention of domestic violence, in collaboration with the Interinstitutional Committee against Domestic Violence, which includes representatives of the government, the civil society and security institutions, and with ISDEMU (Salvadorian Institute for Women's Development).

Based on the needs identified during the research phase, groups of women are organized according to the type of entrepreneurship, and the ideal training strategies are defined. Experts, teachers and the groups of entrepreneurs put together the training curriculum and, finally, the teaching materials and modules are created and developed.

Trainings represent an opportunity for technical learning and an important moment of socialization and autonomic construction, and self-esteem. Training on business topics can be complemented with other subjects of interest of the users.

## Impact on public policies

When the CSEM has positioned itself as a representative of the entrepreneurs and is recognized in the territory, the needs, the knowledge, the innovative practices and the proposals presented by the entrepreneurs are considered in public policies and in the municipal and departmental budgets.

Through the CSEM, women organizations in the territory build alliances and tighten their links to political-administrative decentralization institutions (municipal and departmental development councils) to have impact on their platforms and actions, and take advantage of the opportunities offered by international cooperation organizations.



The CSEM of Chiquimula (Guatemala) coordinates the Trifinio Entrepreneurs Network Economic Development Round, an initiative promoted by the Organization of American States (OAS) for the border departments between Guatemala, Honduras and El Salvador.

In El Salvador, the CSEM of Sonsonate has promoted an entrepreneur network that covers eight of the sixteen municipalities of the department. The entrepreneur network of the department of León in Nicaragua covers six of the ten municipalities. In Honduras, the network covers five of the nine municipalities of the department of Valle.

The CSEMs network of Central America has started to train a critical, plural and diffused mass that will advocate the economic rights of Central American women.



## Results

**Each of** the thirteen CSEMs has achieved important results financing and technically supporting the entrepreneurs. However, it is the positioning of the CSEMs in the departmental planning, negotiating and decision making institutions that has achieved a real impact in the territories. The CSEMs entered into twenty collaboration agreements with public and private actors, and managed to create gender equality plans in five departments.

**From 2006** to 2008, the CSEMs achieved the promotion of twenty-five strategic entrepreneurship that covered a diverse range of territorial identity products. More than 1200 women have had access to financing. 3500 women have had access to business services, including support at commercial fairs, assistance on design and implementation of business plans, new product design and training.

### Other results of the CSEMs

**Territorial economic potential and marketing study.** 3800 female entrepreneurship were identified and inventoried with the support of the LEDAs and four universities, which cover 66% of the municipalities of the thirteen departments. In Nicaragua were identified, inventoried and geographically referenced four entrepreneurial conglomerations of clay ceramics, textiles and soft cheese with a total of 568 production shops.

Types of productive and commercial initiatives supported by CSEMs in all four Central American countries:

- **Crafts:** Pottery, natural fibers (palm and coconut, tule, pine tree leaves), embroidery, textiles, pieces dyed with indigo, hammocks, candles.
- **Agricultural:** Vegetables, coffee, chicken, honey, peanuts, hibiscus flowers, soy, oyster mushrooms and organic plantains.
- **Foods:** traditional sweets, tortillas, bottled goods and cold meats.
- **Cosmetic products:** shampoo and soaps.
- **Ethnic and Ecotourism services:** touristic tours, building and/or remodeling of hostels, gastronomic product sales.

**Promotion and diffusion of women's entrepreneurship.** 670 entrepreneurs were supported at fairs and commercial exchanges; women's entrepreneurship participated in five supportive economy and fair trading fairs as well as fourteen gastronomic festivals; thirteen entrepreneurial women networks were strengthened; eight collective entrepreneurship were organized; support was provided towards the creation and implementation of 302 business plans.

**Education and training.** Women in all thirteen departments were trained on: partnership for the development of economic initiatives, basic principles of business creation, basic finances, administration, financing, marketing, and credit administration. Training and technical assistance activities were carried out on: agricultural products production and cultivation, processing (bottling), quality improvement, brand and label design, creation of business plans, quality regulations, product sales and marketing, and services.

**Financial services and micro credits.** Trust funds were activated and 1200 credits were granted, differentiating finance products based on the positioning of entrepreneurial women within the prioritized value chains.



## International interest

**Representatives of** the CSEMs have participated in trading missions with delegations from Bolivia, Ecuador, Colombia, Spain, France, Italy, Morocco and Mozambique. Some countries, like Bolivia, Colombia, Costa Rica and Panamá have shown interest in reproducing the experience of the CSEMs.

**Thanks to** the impact capability of CSEMs in Guatemala, the Minister of Economy and his Vice Minister for MIPYMEs put together a national Local Economic Development strategy that foresees the creation of LEDAs and CSEMs in all departments of the country. This initiative involves the Presidential Office for Women (SEPREM) and the Ministry of Foreign Affairs.

**The international** organizations that support the creation and operation of CSEMs in Central America and its international links are UNIFEM and UNOPS through the MyDEL Program, the IDEASS Program (ILO, UNDP, UNOPS), the ART Initiative of UNDP, and the ILSLEDA (ILO, UNDP, UNOPS), which supports the formation and strengthening of the LEDAs in all interested countries.

**In particular,** the UNIFEM-UNOPS-MyDEL (Women and Local Economic Development) Program has provided essential support in the implementations of CSEMs in the Local Economic Development Agencies of the Central American countries.

**In September 2009,** as a response to the great demand for technical assistance from national and local governments for the implementation of LEDA and CSEM, the “Service Centers for the Entrepreneurial Endeavors of Women and Local Economic Development Agencies School” (ECCA) was formed in the LEDA of Morazán, El Salvador. The school is directed at women and men who work at LEDAs in Central American countries. At ECCA, there are on-site and virtual courses. Furthermore, this institution organizes regional events to share experiences and improve the services provided by LEDAs and CSEMs, produce new instruments that will have an effect on public policies, promote women entrepreneurship, promote inclusive economic development with a focus on human development. ECCA collaborates with promotion initiatives carried out by the networks of Latin American LEDAs for Human Development (REMALDH).

# How to establish a CSEM in another country

**CSEMs have** shown that there is an important demand for business services for women in the territories, and the LEDAs that operate in numerous countries have shown interest in implementing a CSEM into their structure frame. To be included in a LEDA or another territorial organization that communicates with the public and private actors about economic development is an important condition in order that a CSEM may operate efficiently. From the legal point of view, CSEMs are special services provided by LEDAs, dedicated to the promotion, development and strengthening of women entrepreneurships.

## Promotion method

**The first** steps to implement a CSEM are the process of awareness and acceptance of the gender and economy issue among local and national actors. Once there is an interest, economic and human resources have been identified to carry out the first activities, and the agreements have been signed, the promotion method involves:

- Creating a business plan for the CSEM: Objectives, organization, services and support tools for women, finance plans for its long-term sustainability.
- Identifying the entrepreneurships present in the territory and the human resources in collaboration with the entrepreneur groups and organizations; designing and carrying out training workshops; organizing women networks to dynamize local organization processes.
- Getting local and national research institutions involved to carry out the economic and social studies of the territory.
- Creating and signing agreements with national institutions that support MIPYMEs and getting other national and international institutions involved.
- Inserting the identified entrepreneurships into the local economic development plans and policies through alliances with local governments and governmental institutions.



## Financial conditions

**In order** to promote a CSEM, it is necessary to make an initial investment to finance the following activities:

- Technical assistance for the initial process of promotion and installation.
- Professional training for local actors.
- Capital for the fixed investment: infrastructure, office equipment, transportation means, service contract.
- Capital to cover CSEMs operational expenses during the initial phase and until it achieves financial autonomy.
- Capital for the trust fund (warranty fund or other mechanisms for credit return).



## To learn more

### Bibliography

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- Learning guide on productive integration and territorial economic development. Francisco Alburquerque, Sevilla, 2008

### Website

[www.csemca.org](http://www.csemca.org)

## Contacts

The CSEMs of the departments of Sonsonate and Chiquimula as well as ECCA are at your disposal to provide onsite and long-distance technical assistance in interested countries to design and implement CSEMs. To establish collaboration relations, please contact:

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**The IDEASS Programme** - Innovation for Development and South-South Cooperation - is part of the international cooperation Initiative ART. IDEASS grew out of the major world summits in the 1990s and the Millennium General Assembly and it gives priority to cooperation between protagonists in the South, with the support of the industrialised countries.

**The aim of IDEASS** is to strengthen the effectiveness of local development processes through the increased use of innovations for human development. By means of south-south cooperation projects, it acts as a catalyst for the spread of social, economic and technological innovations that favour economic and social development at the local level. The innovations promoted may be products, technologies, or social, economic or cultural practices. For more information about the IDEASS Programme, please consult the website: [www.ideassonline.org](http://www.ideassonline.org).

# IDEASS

## Innovation for Development and South-South Cooperation



ART - Support for territorial and thematic networks of co-operation for human development - is an international co-operation initiative that brings together programmes and activities of several United Nations Agencies. ART promotes a new type of multilateralism in which the United Nations system works with governments to promote the active participation of local communities and social actors from the South and the North. ART shares the objectives of the Millennium Development Goals.

In the interested countries, ART promotes and supports national co-operation framework programmes for Governance and Local Development - ART GOLD. These Programs create an organized institutional context that allows the various national and international actors to contribute to a country's human development in co-ordinated and complementary ways. Participants include donor countries, United Nations agencies, regional governments, city and local governments, associations, universities, private sector organizations and non-governmental organizations.

It is in the framework of ART GOLD Programmes where IDEASS innovations are promoted and where cooperation projects are implemented for their transfer, whenever required by local actors.