

PD - APR - 91

A.I.D. EVALUATION SUMMARY - PART I

1. BEFORE FILLING OUT THIS FORM, READ THE ATTACHED INSTRUCTIONS.
2. USE LETTER QUALITY TYPE, NOT "DOT MATRIX" TYPE.

IDENTIFICATION DATA

A. Reporting A.I.D. Unit: Mission or AID/W Office USAID/Senegal (ES# _____)

B. Was Evaluation Scheduled in Current FY Annual Evaluation Plan? Yes Slipped Ad Hoc Evaluation Plan Submission Date: FY ___ Q ___

C. Evaluation Timing Interim Final Ex Post Other

D. Activity or Activities Evaluated (List the following information for project(s) or program(s) evaluated; if not applicable, list title and date of the evaluation report.)

Project No.	Project /Program Title	First PROAG or Equivalent (FY)	Most Recent PACD (Mo/Yr)	Planned LOP Cost (000)	Amount Obligated to Date (000)
625-0974	Sahel Regional Financial Management Project II	FY 86	6/91	8,847	8,847

ACTIONS

E. Action Decisions Approved By Mission or AID/W Office Director

Action(s) Required	Name of Officer Responsible for Action	Date Action to be Completed
1. Mission is willing to extend the Senegal Component of the Project through June 1991. Focus will be on institutionalization of Action Consulting Association (ACA), which was created by the six local management consultants of the Project, to turn it into a functioning business organization. Since the Project is fully funded through December 1990, and has sufficient funds to cover central funding through June 1991, Mission will set aside up to \$100,000 under the Human Resources Development Assistance Project (698-0463.85) to cover local costs from January 1, 1991 to June 30, 1991 through a buy-in to the existing Project.	Desaix Myers	12/90
2. However, Mission decided to drop the public side of the Project because the capacity for continuing the training exists within the Training Follow-Up Unit (TFU) which was established within the Ministry of Finance. The issue is not more technical assistance to the TFU, but the Government of Senegal's willingness to finance and staff it.		
3. Continuation of activities beyond the PACD of 6/30/91 will be determined in March 1991.	Desaix Myers	03/91

(Attach extra sheet if necessary)

APPROVALS

F. Date Of Mission Or AID/W Office Review Of Evaluation: (Month) (Day) (Year)

G. Approvals of Evaluation Summary And Action Decisions:

Name (Typed)	Project/Program Officer	Representative of Borrower/Grantee	Evaluation Officer	Mission or AID/W Office Director
	Monica Gianni	N/A	Seydou Cissé	Julius E. Coles
Signature	<i>Monica Gianni</i>		<i>Seydou Cissé</i>	<i>Julius E Coles</i>
Date	7/2/90		7/2/90	7/15/90

ABSTRACT

H. Evaluation Abstract (Do not exceed the space provided)

Evaluation Abstract

The evaluation of the Senegal Component of the Sabel Regional Financial Management (SRPKP), Phase II (625-074) was done during the period February 20-March 10, 1990. The project began in September, 1986 and is funded until December 31, 1990. The purpose of the evaluation is to assess the impact of the training assistance provided under the project and the potential institutionalization of its various activities in the public and private sectors. The activity evaluated is the unique, seven-step training methodology which was developed and implemented by SRPKP, Phase II to assist over 800 GOS Inventory Accountants to assimilate a new accounting system (created by project members and the GOS) and adopted as law by the GOS. The other activity was the financial management training assistance provided to 361 owners - managers from the SME sectors of medical offices, poultry farmers, tailors, and bakeries.

The project has achieved an excellent rate of participation among training participants from both the public and private sectors. It has also succeeded in creating a Senegalese firm, The Action Consulting Association (ACA), which is capable of providing the training methodology on its own. The Senegal project is also providing assistance and follow-up to regions outside Dakar and in at least two other Sahelian countries. Currently the training continues among the targeted SME beneficiary population and a Training and Follow-up Unit (TPU) has been created in the GOS Ministry of Finance to train and follow-up with Inventory Accountants within all GOS Ministries. The ACA is becoming increasingly adept at providing financial management consulting services and has been working on an AID-funded contract for seven months to train retail shop owners. The research method used was a combination of assessment of project documentation in Washington, D.C. and Dakar with in-the-field interviews (with questionnaires) of USAID, SRPKP, GOS, and project beneficiaries and other interested parties.

A detailed project cost study as well as a partial analysis of beneficiary financial improvements was done by the evaluation team.

Important findings:

- Creation of new generation of GOS Inventory Accountants
- Creation of a Training Follow-up Unit within the GOS
- Creation of a private training-oriented consulting firm.

Important conclusions:

- The training methodology has been institutionalized in the GOS through the creation of the TPU and in the private sector by the creation of ACA
- Possibilities exist for meaningful linkages to other donor and PYO-funded SME projects in Senegal.

Key lessons learned

- Action or participatory training methodologies are much more effective in this context than theoretical ones.
- Cost-effective follow-up techniques are a most key element in assuring the impact of this kind of training.

COSTS

1. Evaluation Costs				
1. Evaluation Team		Contract Number OR	Contract Cost OR	Source of Funds
Name	Affiliation	TDY Person Days	TDY Cost (U.S. \$)	
Antonia Bodnar	Development Alternatives Inc. (DAI)	PDC-5317-I 27-8127-00	\$30,989	PD&S (685-0294)
Scott Johnson	Development Associates Inc. (DA)	Delivery Order No. 27		
2. Mission/Office Professional Staff Person-Days (Estimate) _____		3. Borrower/Grantee Professional Staff Person-Days (Estimate) _____		N/A
30				

A.I.D. EVALUATION SUMMARY - PART II

SUMMARY

J. Summary of Evaluation Findings, Conclusions and Recommendations (Try not to exceed the three (3) pages provided)

Address the following items:

- | | |
|--|--|
| <ul style="list-style-type: none"> • Purpose of evaluation and methodology used • Purpose of activity(ies) evaluated • Findings and conclusions (relate to questions) | <ul style="list-style-type: none"> • Principal recommendations • Lessons learned |
|--|--|

Mission or Office: USAID/Senegal	Date This Summary Prepared: June 18, 1990	Title And Date Of Full Evaluation Report: Evaluation of the Senegal Component of the Sahel Regional Financial Management Project
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A. Purpose of the Activity Evaluated Phase II (625-0974), March 1990

This activity seeks to institutionalize improved financial management practices and techniques in Senegal's public and private sectors.

B. Purpose of the Evaluation and Methodology Used

The purpose of the evaluation was to assess the impact of the training assistance provided under the project and the potential institutionalization of its various activities in the public and private sectors.

The evaluation study method included the following activities: reading project documentation at USAID and Sahel Regional Financial Management Project (SRFMP) offices; interviewing relevant USAID, SRFMP, Government of Senegal (GOS), Centre Africain d'Etudes Supérieures en Gestion (CESAG), and Small and Medium Enterprises (SME) representatives, and project beneficiaries; examining financial and business records of businesses that have received assistance from the project; and conducting appropriate financial and economic analysis to determine the project's impact and benefits.

C. Findings and Conclusions

SRFMP-Senegal, Phase II, has successfully developed a training methodology that consists of a collaborative effort to detect information needs, design an improved system, implement the training, and follow up on the application of training.

The project has achieved an excellent rate of participation from both the public and private sectors. It has also succeeded in creating a Senegalese firm, the Action Consulting Association (ACA), which is capable of providing the training methodology on its own. The Senegal project is also providing assistance and follow-up to regions outside Dakar and in at least two other Sahelian countries. Currently the training continues among the targeted SME beneficiary population and a Training and Follow-up Unit (TFU) has been created in the GOS Ministry of Finance to train and follow-up with inventory accountants within all GOS Ministries. The ACA is becoming increasingly adept at providing financial management consulting services and has been working on an AID-funded contract for seven months to train retail shop owners. The research method used was a combination of assessment of project documentation in Washington, D.C. and Dakar with in-the-field interviews (with questionnaires) of USAID, SRFMP, GOS, and project beneficiaries and other interested parties.

D. Principal Recommendations

1. USAID/Senegal should continue funding a "financial management project" (FMP) as a bilateral project for Senegal only.
2. In order to help ACA achieve self-sufficiency over a two-year period the FMP should assist them to:
 - develop a cooperative and professionally-remunerated relationship with the Délégation à l'Insertion, à la Réinsertion et à l'Emploi (DIRE) to help DIRE's clients prepare their credit requests, to insure credit repayments by providing technical assistance to the SMEs, and by training SMEs in financial management techniques;
 - develop a working relationship with the USAID Kaolack Credit project to train and follow-up its current and prospective clients. ACA can identify good credit customers for the other project and through its training can make marginal credit risk clients more acceptable to receive credit;
 - investigate ways to make the original SRFMP-training follow-up process more cost-effective;
 - seek ways to replicate its training to more beneficiaries to achieve economies of scale; and
 - operate through poultry farmer's coops where they exist to promote financial management in this sector.

The FMP and the USAID/Senegal PDO backstopping the project extension can work with ACA's President to actively seek funding and collaborative relationships with Peace Corps, Catholic Relief Services (CRS), United Nations Development Program (UNDP), World Bank, the DIRE, the Kaolack project, etc...

3. USAID/Senegal, the FMP, and ACA should wait and see the results of the current occurrences at CESAG (internal audit in progress) before getting further involved with this institute.

E. Lessons Learned

1. A definite need for training in bookkeeping, financial management skills, and inventory accounting exists in Senegal in the private sector among formal and informal SMEs and in the GOS ministries at many levels.
2. The unique, "action-training" method developed by SRFMP Phase II, and passed on to ACA, addresses these needs well in both sectors. The participative, practical, hands-on training approach is certainly effective. Training participants are more enthusiastic about learning when their colleagues have taken an active role in preparing the training design, materials, and sessions. Using local, Senegalese people who are often from the sectors receiving training as trainers and follow-up specialists is invaluable to the implementation of the project objectives.

S U M M A R Y (Continued)

3. Training sessions take more time and effort to fill with participants from the poultry farms and medical offices sectors than from the baker's and tailor's sectors. The cost per participant for the training is significantly lower through the project than it would be through CESAG, for example.
4. Informal sector SMEs have been assisted through the project. These informal (and the formal small businesses helped by the project) definitely need bookkeeping and financial management skills training to qualify for credit (through the USAID/SME credit project and the DIRE, for example).
5. Other donors, Non Governmental Organizations (NGO's) and Private Voluntary Organizations (PVO's) are interested in this type of training and in working with SME in Senegal.
6. There must be committed support from GOS for the TFU and to continue to train inventory accountants. Without its support the impact of the project in training over eight hundred government employees as inventory accountants will eventually be lost due to the high employment turnover in this area.
7. A concerted follow-up effort significantly helps to insure the continued application of the system by the beneficiaries/training participants.

ATTACHMENTS

K. Attachments (List attachments submitted with this Evaluation Summary; always attach copy of full evaluation report, even if one was submitted earlier; attach studies, surveys, etc., from "on-going" evaluation, if relevant to the evaluation report.)

1. Evaluation Report.
2. "Comments on Evaluation Report and Proposed Scenario for Extension" from Frank Lusby, Experience Inc., Team Leader.

COMMENTS

L. Comments By Mission, AID/W Office and Borrower/Grantee On Full Report

1. Review Process: The USAID/Senegal Project Committee met to review the evaluation report on April 18, 1990.
2. Evaluation Findings, Conclusions, and Recommendations: USAID in general is satisfied with the overall substance of the evaluation report.

While we are in general agreement with the findings, conclusions, and lessons learned as articulated on pages 29 through 37 of the evaluation report, we have the following comments:

- Project impact was not completely assessed: the Evaluation Team did not come up with any impact on bakers for example.
- The recommendations do not provide a clear perception of where we go from here. Focus should have been more on how much support is needed to turn ACA into a functioning business organization, how much it would cost, and options could have been proposed.
- Although we believe that this type of training is important and fits our training plan/strategies/priorities, we disagree with the recommendation to "continue a financial management project as a bilateral project for Senegal only". Mission will be exploring ways to make this type of training more supportive of other USAID activities in Senegal, by spreading the methodology to make SMEs more efficient, e.g.: little companies providing seedlings under the Reforestation Project need training in financial management.

XD-ARB-354-A
via 67362

COMMENTS ON SRFMP PHASE II EVALUATION AND
PROPOSED SCENARIO FOR EXTENSION

Prepared by:

Frank Lusby
SRFMP Senegal Team Leader
May, 1990

4

Introduction

This paper will begin by presenting general observations on the recent evaluation of SRFMP Senegal. Additional comments concerning SRFMP Senegal will then be presented which will bring added input to the evaluation report and serve as the basis for a project extension discussion. The last part of the paper will propose a scenario for project extension activities.

General Observations on SRFMP Senegal Evaluation

- Given a very limited amount of time, the evaluation team was nonetheless able to cover all the major areas of Project activities over the last three years. For the most part, their observations correctly reflected the Project results and impact.
- Due perhaps to the amount of information to be digested and the diverse requirements of the evaluation scope of work many of the teams findings, conclusions, etc, were presented in a hap-hazard manner. Their findings could have been better developed and presented in a more coherent way.
- The team was able to successfully ascertain the impact of SRFMP programs through their interviews which convinced them as to its usefulness. However, they did not document the contents of these interviews sufficiently in order to convey the many examples (given by the business owners) of how the financial management systems and program are benefitting the SMEs. For example, many SMEs have taken concrete steps after having analysed their financial ratios in order to reduce costs and improve efficiency.
- The evaluation team exaggerated the "home office" percentage of costs in that they allocated one hundred percent of overhead to this category. It would be more realistic to spread the overhead costs evenly over the different categories (home office, expatriate, and local).

The following findings of the team were particularly pertinent:

- That the Inventory Accounting Training and Follow-up Unit must receive continued support in order for to it to develop into a self-sufficient unit with a clear mandate from the GOS.
- The importance of "follow-up" and the practical "hands-on" training approach.
- That SRFMP and ACA should not try to get intimately involved with the CESAG at this time.
- That it is difficult to ascertain the impact of SRFMP programs in terms of employment generation and increased profits - however it is possible to document the value of the programs in terms of improved management decisions, better organisation and discipline, and increased savings.
- The SRFMP Senegal should continue "parallel" to A.C.A. but not doing the same things. (A proposed scenario of this relationship is presented later in this paper).

Additional Inputs to the Evaluation Report

1. The Project activities have resulted in the "institutionalization" of fin. mgt. systems in over 120 SMEs. They are "institutionalised" in the sense that most of the SMEs will continue to use them on a permanent basis.
2. There has been institutionalization of improved inventory accounting practices in several hundred GOS services nationwide. These practices should continue as long as newly assigned inventory accountants are trained.
3. SRFMP Senegal combines systems development, training and follow-up into what are termed "financial management improvement programs" (FMIPs). These programs implicate the beneficiaries in all phases to insure that systems and training are appropriate and practical. The fundamental program objective is to have "successful implementation of improved management systems by beneficiaries in their workplaces".

SRFMP (and ACA) differentiate themselves in this way from other institutions who provide academic type training or whose consulting efforts result in difficult to apply recommendations.
4. The FMIPs create a close working relationship with large numbers of SMEs which can be expanded into other areas of assistance if desired.
5. SRFMP has developed FMIPs in four different business sectors (five if you include ACAs boutiques). In each sector, a "training/consulting group" made up of representatives from the sector, has been developed to assist in program implementation and to help ensure continuity of services beyond Project termination.
6. The FMIPs meet a felt need for better organisation and management which is crucial in the current Senegalese cultural and economic environment.
7. There is currently a "waiting list" of at least 10 business sectors who have requested FMIPs. These include: agricultural enterprises, metal and wood workers, restaurants, craftsmen and jewelers, hairdressers, and pharmacies.
8. The GOS is currently soliciting the SRFMP to assist them in their restructuration program by coordinating efforts to streamline their fin. mgt. systems. The request to assist in this sensitive area is due to the relationships and trust developed during the inventory improvement program.
9. SRFMP Senegal is currently the only "non-financial", management assistance program to SMEs in the Sahel (according to a recent survey conducted by the Club du Sahel).
10. SMEs currently participating in the FMIPs are requesting additional technical assistance from SRFMP in areas complementary to fin. mgt..
11. Many businesspeople from the regions have requested that FMIPs be developed in their areas.

Proposed Scenario for Project Extension

This section will present a proposed scenario for a Project extension. As suggested in the evaluation, "the Project" and A.C.A. would continue "parallel" to one another, pursuing different but complementary objectives. The section will begin with a brief description of ACAs proposed activities during the life of a Project extension and will then present a more detailed description of proposed Project activities during this time.

ACA Activities

Under the proposed scenario ACA would continue the work that SRFMP started by implementing FMIPs in a variety of business sectors. Their experience over the past few years has enabled them to master the basic methodologies involved in this activity. In 1990, they will complete and perhaps expand their current work with boutiques. It is likely that they will also begin FMIPs in two other sectors with two different donors.

In addition, ACA will be assisting USAID and the Ministry of Health to manage the disbursements for a number of training and development activities. This is a "side-line" activity for ACA which should help it maintain a basic revenue level. It is also an area where they are developing a very unique methodology.

ACA will try to diversify its funding sources in order to develop a wider client base. This will help ensure their continued existence in the future. Areas of potential, in addition to those mentioned above, include developing an FMIP for local PVOs (perhaps with funding from the upcoming PVO project) as well as training services for the Peace Corps.

Project Extension Activities

The proposed activities of the Project during an extension cover four major areas. These are: 1) developing complementary management assistance programs for SMEs who are in the current FMIPs; 2) expanding management assistance programs to SMEs in the regions (using Peace Corps volunteers); 3) technical assistance to ACA, and; 4) technical assistance to the GOS. After each activity is described, the tentative objective to be attained will be presented.

I. Developing complementary management assistance programs

Under this activity the Project would take advantage of the close working relationships it has developed with SMEs to introduce new forms of management assistance. This assistance would be based on helping each SME to define and achieve its objectives, goals, and strategies.

The methodology would involve creating a dialogue with SMEs (currently in an FMIP) in which the trainer/consultant would help them to define where they want to go with their business. Are they happy with what they're doing now? Do they want to expand or develop a new product line? These type of questions would be discussed and the result would be the development of concrete objectives. At this point the trainer/consultant would help the business owner map out a strategy to achieve these objectives. This might involve a savings plan, a new marketing strategy, better operational procedures, and/or a loan. In each case the objective of the assistance program would be to then help the SME implement its strategy.

If the SME needed improved operational procedures, for example, a methodology would be applied to help them in this area. If a loan was needed, the trainer/consultants could help the SME develop the project proposal and then put them in contact with a financing institution (i.e., the USAID credit project or a local PVO). A variety of methodologies would be developed by the Project to help the SMEs in the necessary area of management assistance. (It should be noted that this form of assistance would be difficult to implement without the relationship of trust and confidence that has been developed with the SMEs through the FMIP.)

With this activity, the Project would be on the "research and development" end of new forms of mgt. technical assistance. Once the methods are developed and tested through implementation the Project can "turn over" the methodologies to ACA or other groups interested in promoting the development of SMEs. At that point there would be much less trial and error required and a group like ACA would be able to make clear proposals to a financing agency as to what they could accomplish in a given period of time.

A tentative objective for a two year extension of the Project would be to assist at least 50 SMEs to define, develop and successfully implement their business strategies. The methodologies developed by the Project during implementation would also be "institutionalised" within ACA, the trainer/consulting groups in each sector and possibly other institutions as well.

II. Expanding Management Assistance Programs to SMEs in the Regions

One of the major activities of the Project during an extension would be to expand and develop management assistance programs in the regions. The SRFMP has already developed FMIPs for tailor shops in the towns of Kaolack, Ziguinchor, and Bignona. This was made possible by the use of Peace Corps volunteers (PCVs) who serve as SRFMP representatives in these areas.

The PCVs receive training by SRFMP in "training of trainers" as well as in the basic fin. mgt. systems before returning to their towns to contact relevant businesses. The SRFMP consultant/trainers then assist the PCV to organize a training workshop. During the workshop two or three participants are invited to assist the PCV in follow-up and future training activities. Thus, a consulting/training team is formed in each town. The PCVs come periodically to Dakar to participate in follow-up visits and training activities. SRFMP staff then assist them to replicate these activities in their town. This methodology has permitted SRFMP to provide fin. mgt. assistance to over 60 SMEs in the regions thus far.

A tentative objective for a Project extension would be to expand management assistance programs in Kaolack and Ziguinchor and establish new ones in at least four new towns including, for example, Fatick, M'Bour, Thies, and Tivaouane. As new FMIPs are developed for different business sectors in Dakar they could be transferred to these regions. The complementary management assistance mentioned earlier (under Objective 1) would also be applied in the regions. Finally, there would be many possibilities for synergy between the mgt. assistance programs and the credit activities in these areas notably the USAID credit project and local PVOs. For all these activities the Project would play a coordinating role.

Negotiations have already been concluded with the Peace Corps in Senegal to provide volunteers for this work under their new "small enterprise development" (SED) program. The SRFMP Team Leader has been solicited to assist in the design of this program, especially for the future urban based PCVs.

The objective after two years would be to have diverse mgt. assistance programs in all of the aforementioned towns along with an established Peace Corps program that could support them. By this time there should be several experienced volunteers who can assist the Peace Corps with the program management. Formulas will also be developed so that ACA can provide an on-going support role to the program in the form of training and technical assistance.

III. Technical Assistance to ACA

Under an extension, the Project will continue to assist ACA in its development as a professional, self sustaining institution, possessing a variety of technical assistance capabilities to improve management in the public and private sector. This will be accomplished in the following ways:

- Organisation Development- As ACAs activities grow the Project will assist them in developing the most appropriate organisational structure for their needs. It will also assist them in developing internal procedures and management systems.
- New "Product" Development- As mentioned in Objective I the Project will serve as a research and development arm for ACA by developing, through implementation, complementary forms of mgt. assistance to SMEs. In this activity, the Project would use, when possible, ACA personnel who are not employed full time by ACA. This will insure institutionalisation within ACA and will also serve to employ the consultant/trainers until such time that ACA has enough activities to integrate them full time.
- Market Development- The Project will assist ACA to identify and negotiate contract relationships with institutions interested in their services.
- Quality Control- The Project Team Leader would also review ACA work as it develops to ensure that it meets high standards. This would include, for example, reviewing any new systems and training plans that are developed as well as preparing ACA consultant/trainers for international missions.

A tentative objective by the end of a two year extension would be for ACA to have its own office, staff and equipment as well as a diversified client base that will enable it to have enough activity to employ six professionals (not including the support staff) on a full time basis.

IV. Technical Assistance to the Government of Senegal (GOS)

Under an extension the Project would continue to support the institutional development of the GOS Inventory Accounting (IA) Training and Follow-up Unit (TFU). Experience is showing that this is a long-term effort, especially in the current GOS environment where job insecurity abounds. It is necessary, however, to help complement the extensive training that has already taken place with additional follow-up activities, as well as to train new inventory accountants as they are assigned.

Efforts will be made to gain an official status for the TFU along with its own budget and resources. The Project will assist the TFU as well in developing training and follow-up programs that will complement the skills and abilities they have already acquired.

The Project would also respond to the current requests by the GOS to assist them to streamline certain aspects of their fin. mgt. systems. These requests have come based on the positive relationships developed through the IA activity. Under this scenario the Project would choose an area that could be addressed with a modest amount of resources and effort (unlike the IA). The Project would also investigate the possibilities of using an expanded TFU to assist in coordinating this activity.

A tentative objective at the end of a Project extension would be to have a self sustaining TFU with its own resources and budget capable of providing a variety of training and consulting services to the GOS. Also, that the GOS will have an improved fin. mgt. system (to be identified) along with people trained to implement it.

Necessity For A Project Parallel to ACA

There are several arguments in favor of having a "Project" parallel to ACA. These will be developed briefly in this section. The arguments assume that the majority of the aforementioned Project activities and objectives are acceptable.

The current Team Leader would need the same kind of flexibility and authority as currently exist under SRFMP in order to successfully implement the activities and achieve the aforementioned objectives. This could be done, however, with a more "streamlined" structure. There are many other operational advantages to having a "head office" including the ability to diffuse certain problems by referring them to a "higher body". The Project structure also eliminates the need for USAID to provide administrative support.

A principal danger in "fusing" proposed Project activities within ACA is that it would compromise the development of ACA as an autonomous local institution. By taking on the diverse responsibilities associated with the aforementioned Project activities, ACA would be involved almost full time in their implementation. This would prohibit them from developing FMIPs in many of the business sectors that are waiting for them. It would also inhibit their ability to develop a diversified client base.

At present, ACA is developing confidence through their ability to implement FMIPs independantly. This confidence will grow as they successfully implement more and more. A large grant to ACA, of the size necessary to implement the aforementioned Project activities, along with

the presence of the current Team Leader within their organisation, would compromise the independence of ACA. ACA personnel would still feel that they were part of the Project. This could inhibit their institutionalisation. ACA shares this perception and would also prefer that if the proposed Project activities are funded, that they be implemented parallel to their organisation.

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EVALUATION OF THE SENEGAL
COMPONENT OF THE SAHEL
REGIONAL FINANCIAL PROJECT PHASE II
(625-0974)

ANTONIA BODNAR
Development Alternatives Inc. (DAI)

SCOTT JOHNSON
Development Associates Inc. (DA)

March 1990

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ABBREVIATIONS USED IN THIS REPORT

- ACA - Action Consulting Association
- AMT - Association des Magasins Témoins
- BOM - Bureau Organisation et Méthodes
- CESAG - Centre Africain des Etudes Supérieures de Gestion
- CRS - Catholic Relief Services
- DAI - Development Alternatives, Inc.
- DA - Development Associates, Inc.
- DIRE - La Direction à l'Insertion, à la Réinsertion et à l'Emploi
- DMTA - La Direction du Matériel et du Transit Administratif
- EI - Entrepreneurs, International
- ENAM - L'Ecole National d'Administration et de la Magistrature
- FMP - Financial Management Project
- FMDP - Financial Management Development Program
- GOM - Government of Mali
- GOS - Government of Senegal
- IA - Inventory Accountant or Accounting
- IPM - L'Institut de Prévoyance Maladie
- MC - Ministry of Commerce (Senegal)
- NGO - Non-Governmental Organization
- PCV - Peace Corps Volunteer
- PDO - Project Development Officer
- PVC - Private Voluntary Organization
- SED - Small Enterprise Development
- SME - Small and Medium Enterprise
- SRFMP - Sahel Regional Financial Management Project
- TFU - Training and Follow-up Unit
- TOT - Training of Trainers
- USAID - United States Agency for International Development

EXECUTIVE SUMMARY

This evaluation was initiated by USAID-Senegal. The Title of the report is "Evaluation of the Senegal Component of the Sahel Regional Financial Management Project, Phase II (625-0974). The evaluation study was carried-out and the report written during the period February 20 - March 10, 1990.

Statement of Development Objectives

This activity seeks to institutionalize improved financial management practices and techniques in Senegal's public and private sectors.

The purpose of the evaluation is to assess the impact of the training assistance provided under the project and the potential institutionalization of its various activities in the public and private sectors.

The evaluation study method included the following activities: reading project documentation at USAID and SRFMP Offices; interviewing relevant USAID, SRFMP, GOS, CESAG, and SME representatives, and project beneficiaries; examining financial and business records of businesses which have received assistance from the project; and conducting appropriate financial and economic analysis to determine the project's impact and benefits.

Findings Coming From the Evaluation Survey

SRFMP-Senegal, Phase II has successfully developed a training methodology which consists of a collaborative effort to detect information needs, design an improved system, implement the training, and follow-up the application of training.

Findings

- SRFMP is a regional project that in Phase I assisted Sahelian Governments to establish accounting systems for AID-funded projects and in Phase II made an effort to institutionalize financial management practices in the public and private sectors.
- Experience, Inc. is the AID contractor. The Senegal country team consists of an ex-patriot team leader and six local management consultants. The country team is backstopped by the contractor's Washington, D.C. office. This back-stop service burdened approximately 35% onto the cost per participant trained. They provided general services of expenditure approval, equipment materials, and documentation. Some assistance in preparation of training activities and negotiation with USAID.
- The six local consultants have created their own association called ACA, that is capable of implementing the training methodology called ACA.
- The cost per beneficiary amounts to US\$788 per inventory accountant, US\$ 1849 per baker, and US\$1433 for other private sector beneficiaries.
- The methodology helped to train seven hundred fifty inventory accountants, one hundred ten bakers and two hundred fifty one beneficiaries from poultry farms, tailors, and medical offices.

- A simplified and practical set of inventory accounting documents was developed and is in use within all GOS Ministries. The government officialized this system as law in January, 1988. A follow-up unit (TFU) was established to ensure the system training and follow-up assistance. TFU is not yet officially recognized and fully-funded by the GOS. TFU trained approximately two hundred inventory accountants to date.
- There is a high turn-over among inventory accountants and we found it difficult to ascertain the number of inventory accountants in the GOS.
- The ENAM currently includes the inventory accounting system in its curriculum.
- The SRFMP Phase II provided employment for five to ten Senegalese on a full-time basis and five local persons on a part-time basis from September, 1986 to present.
- The interview questionnaires of private trainees indicate that all the beneficiaries seem to be generally satisfied with the training methodology.
- The bakers trained by the project are "maîtrisards" that received credit for business start-up. Each one received a loan of between three million and twenty-nine million CFA to purchase basic equipment (mixers, ovens, vehicles). They are the most well-organized SME sector due to their management association activities.
- The Financial Data requested by the survey team included sales, gross profit, net profit, number of employees, and number of "kiosks" owned. Most financial data received from the beneficiaries were given as percentage increases which have no logical connection for analytical purposes. Most people seemed reticent to share their financial information or were simply not prepared to give sales and profit figures on short notice. The bakers received basic bookkeeping/managing skills and are not really prepared to offer balance-sheet type information.
- The SRFMP program with the bakers resulted in the development of industry standard ratios that allow comparisons of expense categories to total income as well as break even points. Comparisons to standard ratios allow the bakers then to control costs.
- The bakery sector in Senegal is not a high employment-generating one. Only one or two bakers had added even one new employee since the time they first began receiving the training. Two persons who had added more than one employee have opened new bakeries.
- Most bakers increased the number of their kiosks (sales points) up to or beyond the authorized number to reach the break even point or gain market shares.
- From our visits to poultry farmers we found them to be difficult to contact and a costly group for the project to deal with due to their inaccessibility. Many of the poultry farmers have other livelihoods to sustain them if the poultry project fails.
- The tailor group is very enthusiastic in terms of learning and continuing to apply the project's training. There is low employment

generation in this area as each tailor uses non-paid apprentices to staff his or her shop. This sector has the most project beneficiaries currently outside of Dakar.

- Doctors have the highest education among the beneficiary population. They have financial constraints due to their relationship with the I.P.M. (local system of medical insurance reimbursement).
- In general, the recruitment of training participants from the poultry farmers and medical personnel is less cost-efficient than getting those from the tailor and baker sectors.
- In every case we have seen physical evidence that the training materials received were being used.
- The project appears to be known as an established activity in Dakar among appropriate institutions.

Conclusions

- The impact of the central contractor on the project has had a high burden on the cost for beneficiaries in relation to the support given to the project.
- This project has involved and provided host government personnel with the additional on-the-job and specialized training which allowed them to manage a new inventory accounting system and train a number of skilled persons for the task. This has certainly had a great impact in the institutional strengthening of the DMTA. The creation of the TFU helps to ensure the continuous and successful implementation of the new accounting system. We conclude that without GOS support the TFU and its activities will be seriously comprised in a short time.
- ACA was born during SRFMP, Phase II. It is capable of applying the project's unique seven-step training methodology for the public and private sector.
- ACA first project as an independent consulting firm dates from seven months of experience working with the boutique sector.
- ACA is probably capable of performing at the level of training needed by all Senegal's informal sectors.
- We cannot measure the performance of an accounting information system by employment generation or its ability to boost profits, but we can say that it has proven effective in providing basic financial management information for decision-making to informal, micro-enterprise entrepreneurs.
- We conclude that SRFMP, Phase II's training approach is most beneficial for any institution (ex.: DMTA). This is because it provides knowledge-based and practical experience to the "working many" not the "important few".
- Basic revenue and expense bookkeeping skills are an important necessity in any developing country context.
- The training has helped beneficiaries differentiate between personal and business finances.

- From our survey we can conclude that the fact of keeping daily records has improved the beneficiary's organization and discipline and has helped people make useful management and investment decisions.
- The quality of the training and follow-up documentation is both professional and clear.
- Based on our research we conclude that the training of trainer's approach is highly effective, and the replicability process of the Inventory Accounting activity is cost-effective.
- Training beneficiaries from the private sector is more costly because it does not benefit from economies of scale and carries the burden of the follow-up process.
- Our survey sample is not representative of SRFMP Phase II's beneficiary population due to the evaluation time constraints. However, we can conclude that effective projects such as this one can be designed and implemented within the informal sector.

Recommendations

1. AID Senegal should continue funding a "financial management project" (FMP) as a bilateral project for Senegal only.

One option would be going through a US firm with a Senegalese Office.

Under this scenario the FMP would continue more or less as SRFMP Senegal has operated over the life of Phase II. The FMP would continue programs with the SME sectors that were begun in 1989 (tailors, medical offices, poultry farms). Efforts would be made to help these sectors evolve to advanced levels of financial management. The FMP would help the committees of local sector representatives in each sector to function independently. It would also work to develop professional associations in each sector which could conduct activities to further their interests (see linkages section).

The FMP would work to provide linkages between beneficiary groups and other SME initiatives (USAID, CRS, etc.) as mentioned in the linkages sections. It would also serve as technical advisor to ACA to help them develop into a solid organization and ensure quality control of their work (see section on development of ACA). Consultants trained through the FMP could eventually be integrated into ACA.

The FMP would also continue to provide assistance to the public sector, taking advantage of the relationship developed during Phase II. A smaller scale program similar to the one conducted for IA could be initiated (ex. cash advance).

ACA, under this scenario, would continue to pursue contracts with a variety of donors and local institutions such as USAID, CRS, Peace Corps, and the DIRE. Their primary focus would be to conduct financial management programs similar to the program with the boutiques. ACA should try to win work contracts to provide financial management technical assistance to SME's in both the informal and formal sectors. The FMP should assist ACA to establish its corporate statutes, and develop an appropriately structured fee schedule for

its clients. The FMP should allow ACA to use the printing machine. ACA can then produce and sell documents for profit to SMEs and GOS offices with the machine.

2. In order to help ACA achieve self-sufficiency over a two year period the FMP should assist them to:
 - develop a cooperating and professionally-remunerated relationship with the DIRE to help DIRE's clients prepare their credit requests, to insure credit repayments by providing technical assistance to the SMEs, and by training SMEs in financial management techniques.
 - develop a working relationship with the USAID-Kaolack Credit Project to train and follow-up its current and prospective clients. ACA can identify good credit customers for the other project and through its training can make marginal credit risk clients more acceptable to receive credit.
 - investigate ways to make the original SRFMP-training follow-up process more cost-effective.
 - seek ways to replicate its training to more beneficiaries to achieve economies of scale.
 - operate through poultry farmer's coops where they exist to promote financial management in this sector.

The FMP and the USAID-Senegal PDO backstopping the project extension can work with ACA's President to actively seek funding and collaborative relationships with Peace Corps, CRS, UNDP, World Bank, LA DIRE, the Kaolack project, etc..

3. USAID-Senegal, the FMP, and ACA should wait and see the results of the current occurrences at CESAG (internal audit in progress) before getting further involved with this institute.

Lessons Learned

1. A definite need for training in bookkeeping, financial management skills, and inventory accounting exists in Senegal in the private sector among formal and informal SMEs and in the GOS ministries at many levels.
2. The unique, "action-training" method developed by SRFMP Phase II, and passed on to ACA, addresses these needs well in both sectors. The participative, practical, hands-on training approach is certainly effective. Training participants are more enthusiastic about learning when their colleagues have taken an active role in preparing the training design, materials, and sessions. Using local, Senegalese people who are often from the sectors receiving training as trainers and follow-up specialists is invaluable to the implementation of the project objectives.
3. Training sessions take more time and effort to fill with participants from the poultry farms and medical offices sectors than from the baker's and tailor's sectors. The cost per participant for the training is significantly lower through the project than it would be through CESAG, for example.

4. Informal sector SMEs have been assisted through the project. These informal (and the formal small businesses helped by the project) definitely need bookkeeping and financial management skills training to qualify for credit (through the USAID/SME credit project and the DIRE, for example).
5. Other Donors, NGO's and PVO's are interested in this type of training and in working with SME in Senegal.
6. There must be committed support from GOS for the TFU and to continue to train Inventory Accountants. Without its support the impact of the project in training over eight hundred government employees as inventory accountants will eventually be lost due to the high employment turnover in this area.
7. A concerted follow-up effort significantly helps to insure the continued application of the system by the beneficiaries/training participants.

BASIC PROJECT IDENTIFICATION DATA

1. Country: SAHEL REGIONAL - SENEGAL
2. Project Title: SAHEL REGIONAL FINANCIAL MANAGEMENT PROJECT II
3. Project Number: - 625-0974
4. Project Dates:
 - a. First Project Agreement: November 7, 1985
 - b. Final Obligation Date: FY 86 (89/ 6/30/90)
 - c. Most recent Project assistance Completion Date (PACD): 6/30/90
5. Project Funding: (amounts obligated to date in dollars or dollar equivalents from the following sources)

a. A.I.D. Bilateral Funding (grant)	US\$ 8,847.800
b. Other Major Donors	US\$ -
c. Host Country Counterpart Funds	<u>US\$ -</u>
Total	US\$ 8,847.800
6. Mode of Implementation: A.I.D. direct contractor. EXPERIENCE INCORPORATED.
7. Project Designers: REDSO, ABIDJAN.
8. Responsible Mission Officials: (for the full life of the project)
 - a. Mission Director(s): Julius Coles
 - b. Project Officer(s): Monica Gianni
9. Previous Evaluation(s): MID-TERM EVALUATION PHASE I: SAHEL REGIONAL FINANCIAL MANAGEMENT PROJECT (625-0950). APRIL 17, 1985.

INTRODUCTION

Background

SRFMP is a regionally-funded project by AID for the Sahel region that comprises Senegal, Mali, The Gambia, Burkina Faso, Niger, Chad, and Mauritania.

SRFMP, Phase I was developed from July, 1983 to June, 1986. The main objective was to assist the host country entities through which USAID provided assistance to develop appropriate accounting and control systems for the use of AID funds.

Phase II started in July, 1986 and is to continue until June, 1990. The main objective is the institutionalization of improved financial management practices and techniques in the public and private sectors. The project is being implemented by a contractor called Experience Incorporated.

The scope of this review is to assess the impact of the SRFMP Phase II project impact in Senegal.

As specified in the project paper, "... A capacity can be said to be institutionalized when it is maintained by an organization or group because it meets functional needs and has been provided sufficient resources to continue". The financial management basic functions to be institutionalized are: basic accounting, budgeting/planning, asset management, and financial reporting.

In Senegal THE institutionalization of improved financial management has been achieved throughout the public sector by improving asset management through the adoption of an inventory accounting system, and in the private sector by small scale enterprises who now use comprehensive financial management systems. Another aspect of institutionalization is the creation of ACA, a non-profit consulting firm to carry on SRFMP activities.

This report will address three major issues: cost and quality of financial management programs, beneficiary impact, and the replicability and sustainability of the project.

The first issues will be addressed in Chapter II, Evaluating the Efficiency of the SRFMP Operations. The beneficiary impact will be assessed in Chapters III and IV. In Chapter V we will address the institutional framework, and in Chapter VI the linkages. Chapter VII will show conclusions, recommendations and lessons learned from the findings.

II. EVALUATING THE EFFICIENCY OF SRFMP OPERATIONS

SRFMP operations are carried out by Experience Incorporated. Country teams are located in the seven Sahelian countries. One expatriate team leader and local management consultants are located in each country. Each team works independently within its country although there is a close and regular contact between all SRFMP teams and the contractor's SRFMP Office in Washington D.C. to coordinate on wider-focused activities and exchange ideas and information. A training coordinator based in Washington travels frequently to the region to assist each team. There have been several regional group meetings between the team leaders over the past four years as well as visits from other key members of the Washington staff including its SRFMP Director.

In Senegal, where the expatriate team leader is Frank Lusby, the SRFMP consultants have created a non-profit association ACA (Action Consulting Association) with the objective to carry on SRFMP's activities and move into different sectors using the same methodology.

During SRFMP Phase II, SRFMP Senegal has profited from Head Office Support in the following ways:

1. Feedback from head office staff concerning workplans, budgets and program activities.
2. Rapid approvals for major expenditures (this was necessary due to the need for AID Washington Project Officer approval of all expenditures over \$500).
3. Rapid processing of financial reports and reimbursement of expenditures.
4. Rapid procurement of equipment and materials not available (or prohibitively expensive) in Dakar.
5. Rapid responses to requests for U.S. information, documents, and material relative to Senegal programs. Examples include information received on financial management systems for U.S. SMEs and information on U.S. government financial systems.

6. Assistance in the preparation and delivery of various training activities.
7. Identification of short-term consultants for specific assignments.
8. Periodic reception of lists of materials produced in other SRFMP countries.
9. General support in discussions and negotiations with local USAID personnel.

The Qualitative Factor: The Training Methodology

The evaluators have discovered that the most unique element of SRFMP Senegal's many activities is the particular method it has created for developing the training. The response to the particular training method used has been almost universally positive from the beneficiaries in all the participating sectors. The beneficiaries identify with the training and find it simple, practical, and useful. They feel confident with it and learn to know how to incorporate the given bookkeeping system into their professional activities. The same assessment can be made of the adoption of the Inventory Accounting System by GOS offices.

The development of systems and training materials for the tailor, poultry farmer, and medical offices and clinics sectors was carried out during the same period (1-6/89). The methodology used for the bakery (maitrisard) sector is essentially the same used for the other sectors though it has been used over a longer time period (1987 to present) and is both broader and deeper. It covers more "special themes of financial management" such as cost-of-goods sold, break-even points, filing systems, etc.. There have been more follow-up visits transpired in the bakery sector than in the other sectors.

The training methodology basically covers the following steps:

- A. The consultants from SRFMP visit enterprises in each sector and discuss accounting ideas and methods (both currently in use and proposed for future use) with the owners.

- B. Using "on-the-scene" inputs from these visits and in cooperation with three to five representatives from each sector, they start to develop a system which is appropriate and addresses each sector's bookkeeping and management needs.
- C. The sector representatives (individual tailors, farmers, doctors, midwives, etc.) return to SRFMP headquarters and receive training as trainers in order to assist in teaching the bookkeeping system which they have identified and helped determine.
- D. In addition to this adult-to-adult training which lasts one week, the sector representatives participate in developing training documents such as, lesson plans, simulation exercises, transparencies, and other training aids. They are also briefed to impart certain "special themes of financial management" (mentioned earlier) to people from their respective sectors. This activity is designed for follow-up visits and training to be offered after the main training sessions have taken place.

As mentioned, the acceptability rate of the overall training system by the beneficiaries has been almost universal. One of the rare criticisms expressed was that an owner-manager trained in the system does not always have the time to pass it along to his own staff.

People who receive the training feel as if they own the system once they have learned it. This can be a powerful incentive to continuing to use the methodology once it has been acquired.

SRFMP-Senegal's Accomplishments

Regarding training development and expertise, the following items should be credited to the Senegal team:

- The creation of a unique seven-step training methodology (See Appendix 2).
- Facilitating the development of a simplified inventory accounting system for the GOS which was approved as law in 1988. The development of an official manual for inventory accounting along with a documented training system.

- SRFMP-Senegal was instrumental in the creation of a Training-Follow-up Unit (TFU) within the DMTA of the Ministry of Finance for inventory accounting and ACA a non-profit Consulting Association which is capable of carrying-on SRFMP activities.
- The training of numerous owner-managers and other financial managers in four sectors: bakeries, tailors, poultry farmers, and medical offices in bookkeeping/management systems, which were developed by the SRFMP team in collaboration with representatives from each sector (see Appendix 3 for a list of the representatives).

The fact that so many representatives have been incorporated into the project as trainers and training designers attests to the appeal of SRFMP's approach to these beneficiaries. Finally Senegalese small business-persons are beginning to seriously distinguish between their personal finances and their firm's finances thanks to the training and follow-up they've received.

- The development of documents (by the project's own printing press) to be used in the private sector financial management programs including general ledgers, journals, and other records.
- Initial contacts by the SRFMP team to other business sectors (jewelry shops, gas stations, etc.) have already uncovered enthusiasm and the desire to receive the training.
- USAID-Senegal has contracted with ACA to provide bookkeeping/management training assistance to small retail shops in cooperation with the Ministry of Commerce.

These achievements and activities are eloquent proof of the effectiveness and high quality of SRFMP's training work.

Another witness to the good quality of the SRFMP's training methods is Mr. NDiaye, the DMTA Director in the Ministry of Finance. During his interview he spoke of the SRFMP training as, "practical (not theoretical), alive, easy to assimilate, and good in its simplicity". President Diouf himself was quoted to have asked to start a special training school to turn-out inventory accountants using the SRFMP system.

Finally, all of our interviews with business people from the SME sectors were unanimous as to the high quality of the training. Many commented that they felt that simulations of Senegalese SME situations during training sessions were completely identical to their own problems and real-life, everyday situations. SRFMP-Senegal has succeeded in creating public and private sector training systems which are currently appropriate for inventory accounting and micro-enterprise bookkeeping/financial management techniques. It has also been assured that the training methodology has been left sufficiently open-ended to include new and different businesses and the changing needs in this area of all Senegal's SMEs.

Assistance to Other SRFMP Countries

During the past three years SRFMP Senegal has been able to share its work with SRFMP teams in other countries. The most notable examples are: 1) assisting SRFMP Mali develop a program to improve inventory accounting in the GOM similar to the program in Senegal, and 2) assisting SRFMP Niger initiate a program for SMEs. In both these activities representatives from SRFMP in the two countries came to Senegal to participate in training activities and representatives from Senegal (through ACA) were sent to the countries to assist with program implementation. Other exchanges of methodologies and experience have taken place during the SRFMP bi-annual conferences where SRFMP Senegal has assisted in the preparation and delivery of presentations such as "training of trainers", "action-training methodology", and "SME promotion".

The efforts involved in providing this assistance have not been major (no more than one month of the Senegal Team Leaders time over the life of the project) since in most cases the preparations or activities were based on already established programs in Senegal.

Senegal has also been able to profit from the various experiences of SRFMP programs in other countries although less than the reverse. The exchange may start to equalise, however, as the other countries programs (similar to those in Senegal) develop.

Quantitative Analysis: The Costs of Training

Estimated cost per beneficiary varies between the Inventory accountants of \$788 to \$1849 for the bakers and \$1433 for the other private sectors.

Cost components to total cost are:

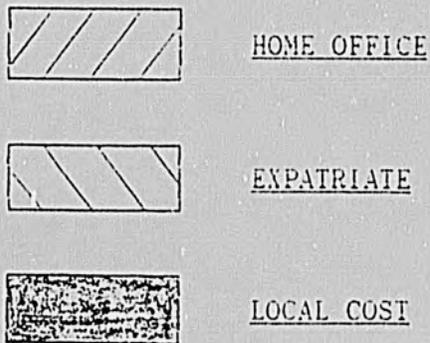
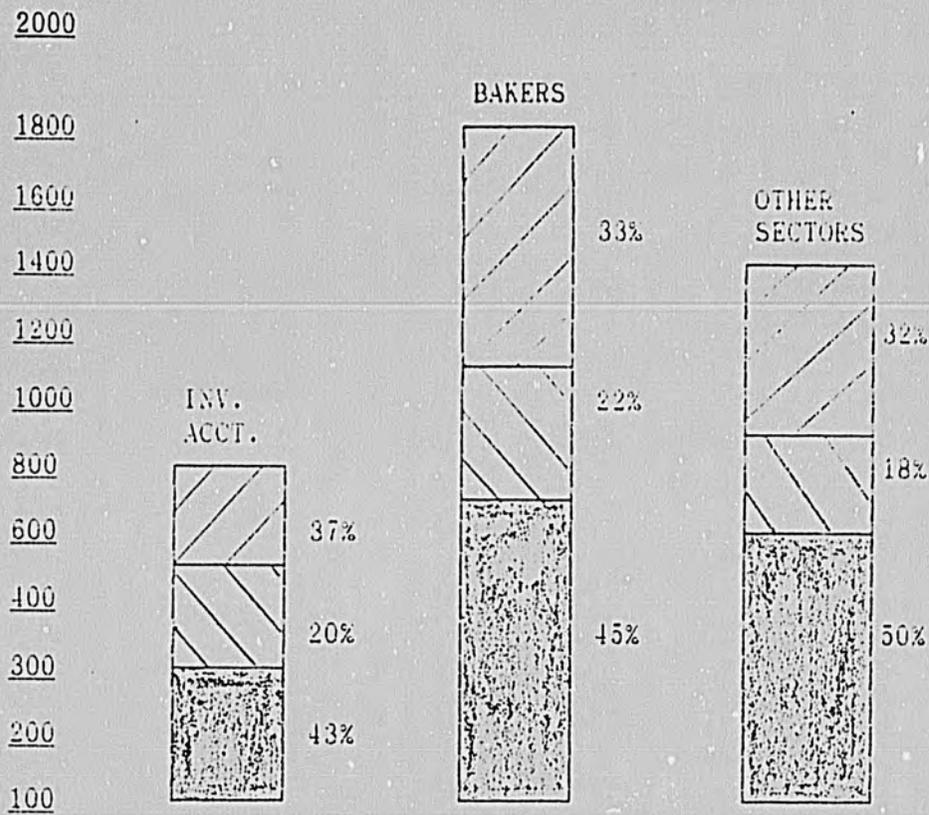
	WASH DC <u>HOME OFFICE</u>	EXPATRIATE	LOCAL
Inventory Accounting	37%	20%	43%
Bakers	33%	22%	45%
Other Sectors	32%	18%	50%

See tables 1 and 2 for participant cost components.

These figures were obtained as follows:

- Actual operation costs were obtained from SRFMP for 1988 and 1989.
- Table 4 shows the number of participants and training activities per major activity sector: Inventory Accountants, the Bakers Association, and other private sectors. This summary of activity is based on SRFMP annual reports.
- Table 5 allocates the cost of table 3 to table 4 (estimating yearly the percentage of time spent in each activity), establishes cost per activity, and determines a unit cost per beneficiary.

PARTICIPANT COST COMPONENTS



PARTICIPANT COST COMPONENTS

	86-87	87-88	88-89	89-90	TOTALS COST	COST PER PARTICIP
<u>INVENTORY ACCOUNTING</u>						
NUMBERS OF PARTICIP. (750)						
TOTAL LOCAL COST	61.230	97.786	69.123	21.900	253.061	337
TOTAL LOCAL COST + EXPAT. COST	97.125	112.200	98.595	32.370	370.290	493
TOTAL LOCAL COST + EXPAT. + WASH CONTRACTOR	122.500	271.600	114.200	19.800	591.100	788
<u>MAITRISARD/BAKERS</u>						
NUMBER OF PARTICIP. (110)						
TOTAL LOCAL COST		55.292	29.625	6.225	91.142	829
TOTAL LOCAL COST + EXPAT.		82.950	42.235	8.093	133.298	1.212
TOTAL LOCAL COST + EXPAT. + WASH CONTRACTOR		128.100	61.800	12.450	203.350	1.849
<u>MEDICAL OFFICES/TAILORS/POULTRY FARMS</u>						
NUMBER OF PARTICIP. (252)						
TOTAL LOCAL COST			88.875	87.150	176.025	701
TOTAL LOCAL COST + EXPAT.			126.765	113.295	240.060	957
TOTAL LOCAL COST + EXPAT. WASH CONTRACTOR			185.400	171.300	359.700	1.133

TABLE 3

Years ending:	SRFMP II EXPENDITURE			
	1988		1989	
	'USS	%	'USS	%
US EXPENDITURES				
Salary & Fringe benefits	46917		49900	
Post Diff/Living quarters	33004		34300	
Home Office Overhead	26088		27700	
Home Office Cost	25470		25500	
Home Office Fixed Fee	76079		77000	
TOTAL US EXPENDITURES	207558	56.78%	214400	52.05%
Sahelian Associate				
Consultants	23322		20000	
Travel	26650		30000	
	3791		3000	
Field Office Support	74158		91400	
Participants Training	30055		53100	
TOTAL LOCAL EXPENDITURES	157976	43.22%	197500	47.95%
TOTAL EXPENDITURES	365534	100.00%	411900	100.00%
OTHER EXPENSES				
Invent/Acc. additional funds	55000			
Equipment	33118			

TABLE 4

SRFMP II ACCOMPLISHMENTS

	Sept 1, 1986 June 30, 1987		July 1, 1987 June 30, 1988		July 1, 1988 June 30, 1989		July 1, 1989 Jan 31, 1990	
	Days	Partic.	Days	Partic.	Days	Partic.	Days	Partic.
GOS INVENTORY CONTROL								
Review & Test of IA system	5	25	5	25				
Test	5	10	5	10				
Inventory Accounting enacted								
Develop. of Training Materials								
Completed IA Training Mat.								
Training GOS Inspectors & Controllers				25		9		
Training of Trainers (TOT) for for GOS Contr & Inspect				15				
5-day training workshops for GOS Regional Services & National Ministries				275		275		
" Conducted by TFU independantly						100		100
Follow-up training Inspectors and Controllers				20				
Development of Training and Follow-up Unit								
Follow-up visits by TFU to inventory accountants								20
	10	35	10	370	0	395		120
	=====	=====	=====	=====	=====	=====	=====	=====
MAITRISARD BAKERS ASSOCIATION								
Designing & Evaluation of system				4				
TOT to prepare & conduct workshops				4				
6-Day workshop in basic system			24	80	6	17	6	13
Follow-up Procedure development				4				
Follow-up visits to 25-30 bakers			30	60	100	200	50	100
One-day follow-up seminars to 25-30 bakers			3	60	4	80	3	15
	0	0	57	212	110	297	59	158
	=====	=====	=====	=====	=====	=====	=====	=====
MEDICAL OFFICES/TAILORS/ POULTRY FARMS								
Contact/Needs Assessments								
Development FM systems + Testing								
Training of trainers for sector reps					5	10	5	13
6-day Workshops in basic system					6	24	54	209
Follow-up visits					6	6	332	332
One-day workshops							4	72
					17	40	395	626
					=====	=====	=====	=====

ESTIMATED PROGRAM ACTIVITY COSTS PER PARTICIPANT

	86-87	87-88	88-89	89-90	TOTALS
<u>INVENTORY ACCOUNTING</u>					
Contact/Needs Assessment	10% 35,000				35,000
Design Review and Testing	25% 87,500				87,500
Basic Training		60% 219,600	35% 144,200	15% 37,350	101,150
Follow-up (Visits + Training)				5% 12,450	12,150
Inventory Accounting Additional Funds					55,000
TOTAL PROGRAM COST					591,100
PARTICIPANTS NUMBER	1				750
COST PER PARTICIPANT					\$ 788,
<u>MAITRISARD/BAKERS</u>					
Contact/Needs Assessment		5% 18,300			18,300
Design Review and Testing		10% 36,600			36,600
Basic Training		15% 54,900			54,900
Follow-up (Visits + Training)		5% 18,300	15% 61,800	5% 12,450	92,550
TOTAL PROGRAM COST					202,350
NUMBER OF PARTICIPANTS					110
COST PER PARTICIPANT					\$1849
<u>MEDICAL OFFICES/TAILORS/ POULTRY FARMS</u>					
Contact/Needs Assessment			10% 41,200	5% 12,450	53,650
Design Review and Test			20% 82,400		82,400
Basic Training			15% 61,800	30% 74,700	136,500
Follow-up (Visits + Training)				35% 87,150	87,150
TOTAL PROGRAM COST					359,700
PARTICIPANTS NUMBER					251
COST PER PARTICIPANT					\$1433
OTHERS ACTIVITIES	65% 227,500	5% 18,300	5% 20,600	5% 12,450	
TOTAL	100% 350000 =====	100% 366,000	100% 412,000	100% 249,000 (7 months)	

The Action Consulting Association (ACA)

The Action Consulting Association is a natural outgrowth of the SRFMP, Phase II. It consists of the six full-time consultants currently working for SRFMP who also work for ACA as necessary. There are also several part time associates. Most of the practical structure and groundwork for ACA and its activities was laid-out in 1989 and it became a legal non-profit association in January, 1990. Its members have been working with SRFMP project activities since 1984. Its stated mission is to offer "advice, training, and follow-up in financial management and to specialize in an approach to problems which yield practical results". Its services are available for clients from both the public and private sectors.

For the moment ACA is housed in the same offices as SRFMP, Phase II at 2, Place de l'Indépendance, Immeuble SDIH, F-5, Dakar. It is currently paying a percentage of the rent on these premises from its own earnings. According to Mr. Ibrahima Yade, the President of ACA, its assistance helps small enterprises control their expenses and revenues, calculate and compare their financial results, calculate their cost of goods sold, develop savings techniques, learn how to present their companies to lenders, practice better decision-making, and practice better business management.

The SRFMP/ACA team consists of: Ibrahima Yade, President, Ismaïla Camara, Moussa Lô, Ibrahima Sakho, Seny Diop, and Omar Touré. Certain members of this group have performed management consulting missions in two other SRFMP countries. In February, 1989 Mr. Ismaïla Camara of ACA was accompanied by Frank Lusby, the SRFMP Senegal team leader on a contract mission to SRFMP, Mali (Bamako). For two weeks these gentlemen helped SRFMP-Mali carryout a needs assessment workshop for the GOM in Inventory Accounting Training. Twenty persons from various GOM ministeries attended and the ACA was paid \$100/day for their services. Recently, Mr. Moussa Lô of ACA assisted the SRFMP-Niamey, Niger office to prepare a training delivery system for medical offices and clinics. The mission lasted for two and a half weeks in February, 1990. Thus the ACA has proven its capacity to provide its services in other countries.

ACA has been providing its consulting services to small retail shops in cooperation with the Association of Magasins Temoins (AMT), the GOS

Ministry of Commerce (MC), and USAID's Project Development Office. The MC sponsors a program which seeks to train and finance Senegalese who want to create small retail boutiques. The idea is to alleviate the problem of unemployment as well as fill the gaps caused by the sudden departure of Mauritanian shop owners. The project provides training and credit to boutique owners who are then monitored until the loans are repaid (over four years at 9.5% interest).

ACA is working on this activity with MC field agents and representatives from the boutiques. This cuts-down on the expense of training and follow-up and insures a measure of institutionalization. Throughout this "boutique process", SRFMP is acting in the role of technical advisor to ACA. ACA consultants continue to work for SRFMP as well as on their own boutique contract.

ACA hopes to be self-sustaining financially and support itself from contract fees. Seven months ago it signed a contract with USAID to provide the aforementioned services to boutiques in and around Dakar. It has been active with this since. There is also the possibility that ACA will be hired by Catholic Relief Services to provide assistance to small-scale enterprises.

The Peace Corps in Senegal will be assigning volunteers to work with small enterprise development. The SRFMP team leader has been asked to help design the training for new PC Volunteers in SME work. This activity could begin in May, 1990. The Peace Corps is also considering working with the ACA on a contract basis to assist with the new volunteers training.

ACA's major strength is the experience acquired in using the methodology to develop accounting systems training and follow-up for specific needs.

Development of ACA

1. ACA was created in 1989 by the consultants currently working for SRFMP. The creation was encouraged and supported by SRFMP which saw it as a way to institutionalize action training and consulting methodologies.
2. SRFMP, and the Senegal Team Leader in particular, have supported ACA in many ways, including:

1. Advising ACA during its meetings to:

- Develop internal procedures such as payment to consultants, per diem, petty cash, etc.
- Do strategic planning to determine the nature of contract work ACA wants to conduct
- Develop an ACA "philosophy" and "mission statement" in order to create common bonds and to help ACA develop an identity which will distinguish them from other consulting firms.

2. Assisting ACA to identify and negotiate contracts

- Examples include ACA missions to assist SRFMP Mali and Niger, the USAID Senegal contract with boutiques, and current negotiations with CRS.
- Assistance includes helping ACA determine rate structures, do proposal writing, etc..

3. Technical Assistance to ACA during their contract work

- Insure correct preparation of ACA consultants before going on mission. Insure "quality control" of their contract work to insure that it meets high standards.

4. Assistance in long-term financial planning

- As the demise of many Senegalese businesses, especially consulting firms, is due to inadequate financial planning, much emphasis is put on helping ACA maintain tight budget control.
- Budgetary planning sessions have been facilitated by the SRFMP Team Leader which have resulted in cost-cutting measures such as reducing ACA consultant's pay rate compared to what they receive with SRFMP.

In general ACA is developing well but is still in an infancy stage. In order for it to evolve into an exemplary firm with a solid organizational and financial base - it still needs ongoing technical assistance such as it has been receiving.

Financial Self-Sufficiency of ACA

ACA is currently functioning primarily on its revenues from the USAID boutique contract. This contract has allowed ACA to employ the equivalent

of two consultants on a full-time basis (not necessarily the same two consultants). Its contract with SRFMP Niger and Mali have provided it with approximately one month of "person-days". Prospects for the future include collaboration with the CRS and Peace Corps SME programs, additional SME contracts with USAID, as well as "disbursement control" contracts for USAID. It is estimated (based on current contracts) that ACA will need annual contract revenues of at least \$125,000 to employ five or six consultants as well as have it's own office, support staff, and equipment.

III. THE BENEFICIARIES IN THE PUBLIC SECTOR; THE GOS INVENTORY ACCOUNTING SYSTEM

In October 1986, after discussion with the Ministry of Finance, SRFMP identified inventory management as a problematic area.

At the same time SRFMP began collaborating with GOS Financial Inspectors and Regional Controllers to design a new inventory accounting system.

This team met byweekly for three months to develop a much-simplified system. The old system comprised inventory accounts lacking in sufficient clarity and a complex system of depreciation. In addition a constant turnover of the persons in charge of inventory tracking ("Inventory Accountants") the lack of training, and lack of IA documents made it impossible to accurately assess inventory in the GOS.

Improvement in this area has been valuable. Clarity has been increased in the following ways:

- A more accurate chart of accounts was developed that clearly state the item recorded.
- An individual ledger for each item type now exists that easily permits inventory spot checks.
- A general ledger permits one at all times to know the original value of each item.
- A depreciation process has been suspended for two years, until the system is fully bug-proof.
- A manual was written that gives the inventory accountant a constant referral backup to his job-tasks.

After a period of follow-up simulation testing, the system was proposed for government approval.

In January, 1988 the Inventory System became law.

The GOS inspectors and controllers were then trained in the new system during a five day workshop. They were later given a two day orientation in the training techniques to be used which helped them serve as co-trainers during the workshops for inventory accountants.

Between April and September 1988, SRFMP gave twenty-three five day workshops for five hundred seventy-five inventory accountants, representing all the GOS ministries and offices in each region. By the end of this period all inspectors and controllers had served as a trainer in at least one workshop.

From September, 1986 to December, 1988 - over seven hundred GOS personnel were trained in Inventory Accounting techniques from twenty-three ministries. Whenever accountants were trained, five "facilitators" or trainers performed the training. The training teams were composed of two or three SRFMP project consultants and two or three inspectors/controllers depending on who was available.

There are approximately one thousand Inventory Accountants in the GOS country-wide. Approximately seven-hundred have received the customized training developed by DMTA and SRFMP's training design team. One major problem in applying this system is the high rate of attrition among the ranks of the inventory accountants themselves. There is a high turnover in this position so there is a risk that people who receive the training may leave.

A Training and Follow-up Unit (TFU) was created which is capable of providing on-going training and follow-up assistance of the system. The TFU is established in the DMTA of the Ministry of Finance. The Director of the DMTA is Mr. NDiaye.

Our team met with DMTA (Direction du Matériel et du Transit Administratif) officials. DMTA acts as a central warehouse and has the responsibility for

the purchase and distribution of approximately CFA 1 billion yearly (US\$ 3.5 million) of furniture and vehicles for government employees.

In this visit our team observed one follow-up visit with the participation of the DMTA/TFU unit and a representative of the Ministry of Finance. All parties appear satisfied with the way the new system and follow-up is being carried-out.

The SRFMP and GOS developed a detailed check list to be used by the TFU as well as the controllers and inspectors during their regular follow-up visits.

The TFU team coordinates IA training workshops and makes "assistance visits" to GOS accountants who have already received the training. There are two full-time DMTA agents staffing the TFU - Mr. Baldé and Mr. Diallo.

A follow-up strategy was designed jointly between SRFMP and GOS officials to assess the level of application of Inventory Accounting in the GOS services.

The TFU team together with a Ministry of Finance representative are making their own evaluation of the system's implementation.

So far the TFU unit has conducted about eight workshops on their own for approximately two hundred participants in inventory accounting techniques. The TFU seems to be very active. In an interview with Mr. NDiaye, he stated that he wishes to see a TFU created in each GOS office outside Dakar.

The unit is not yet self-sustaining. Only two persons have the responsibility for training seminars and follow-up (see section on TFU self-sufficiency).

The Inventory Accounting system is also currently being taught by a member of the TFU at the Ecole Nationale d'Administration et de Magistrature" (ENAM) which trains public servants.

Self-Sufficiency of the Inventory Accounting Training and Follow-Up Unit (TFU)

There are two aspects of self sufficiency for the TFU - technical and financial. In order to develop into a unit with a wide variety of technical assistance skills (it currently has mastered the basic IA training delivery but has not yet established a well defined follow-up assistance program) the TFU will require continued outside technical assistance.

At present the SRFMP is financing TFU activities for approximately \$15,000 a year. This covers at least six five-day training workshops (including three in the regions) as well as various follow-up activities. It is hoped that the Bureau of Organization and Methods will begin to absorb these training costs.

By the beginning of 1991 the TFU should have financial self-sufficiency. If technical assistance continues as well during this time they should be in a good position to carry out their functions independently.

IV. THE BENEFICIARIES: THE PRIVATE SECTOR

The Bakeries:

In October, 1987 there were four training workshops for bakers. Seven or eight bakeries sent two or three bakers to each session, giving a total for each workshop of approximately twenty participants from a total of thirty bakeries for all the workshops. The first follow-up visits and training sessions involving the bakers began in November, 1987. There was a training session in September, 1989 which hosted eighteen-twenty persons from five new bakeries as well as previously trained ones. The baker's group of participants is highly-organized. All of the bakers are university degree holders ("Maîtrisards"), many in Economics, and have benefited from credit in the past. They have an active Management Committee which acts as a go-between for their sector and the SRFMP and participates actively in new-trainee contact, training design, training delivery and follow-up. There have been one hundred sixty follow-up visits within the baker's sector and over seven special theme trainings since 1988.

A survey was performed by our team to ascertain the impact that the system has given to the bakers.

We interviewed four bakers and six more bakeries were surveyed by the Bakers Association in order to have a more representative sample.

All the bakers had initiated their operations with a credit. We have detected two "generations" of bakers. The first obtained credit from SONABANK at 18.90% interest (plus 17% tax on interest) giving a total annual interest rate of approximately 20%. There was a thirty-six month repayment schedule. The value of the total equipment purchased by this group of bakers was approximately sixteen to seventeen million CFA. The second generation of bakers obtained credit from the Direction à l'Insertion, à la Réinsertion et à l'Emploi (DIRE) at the rate 10,53% with a five year repayment term. The equipment is valued at about twenty to twenty-five million CFA.

Performance ratios (see special folder for baker's standards ratios) demonstrate that the baker's used the second lot of equipment to produce much better results than the first group did with their equipment.

The addition of the second baker's group and the "liberalization" of the sector resulted in increased competition for survival and made some of them fight to keep their market share. An extremely successful one added a new bakery, or a new, higher performing oven. Others increased their market penetration with new distribution points ("the kiosks"). One bakery is authorized to have twenty-nine kiosks by law in Dakar and fifty-eight out in the country-side. Others located in less favorable market areas reduced the number of employees when their sales diminished or created a new product adapted to the market place. Some improved their bread quality. The government forced the bakeries to decrease the price per loaf/baguette at one point. The bakers countered by diminishing the bread weight accordingly. We ascertain that the implementation of the accounting system and the application of standard ratios and the break even point for the bakery industry has helped the bakers make management decisions which allow them to survive.

Other Sectors:

During 1989, the SRFMP training and methodology has reached the informal sector such as the tailors and poultry farmers and another formal sector which is the medical offices. In this context we refer to "the formal" as those businesses which are registered and pay some taxes, register their employees, and pay employment social security, for them (20% on salaries in Senegal).

The Poultry Farmers

Poultry farmers have received training from SRFMP both in the Dakar region and in other regions. There are three representatives from this sector who are active in the training and follow-up process. In August, 1989 twelve farms sent twenty-five participants to receive bookkeeping/management training. In December, 1989 fourteen farms sent twenty-three participants for training. In February, 1990 sixteen of these same farms participated in a one-day follow-up workshop. Four poultry farmers and a Peace Corps Volunteer from the Casamance region also received training in the SRFMP system. The volunteer is currently conducting the follow-up visits.

Our team targeted to interview three poultry farmers but communications problems between SRFMP and the beneficiaries resulted in the cancellation of one of the interviews. This is the most difficult sector to work with due to their distant locations. Both farmers that we interviewed started their business as a family affair and would like to expand but access to credit seems to be holding them back.

The Tailors

The Tailor sector in Dakar has five representatives working actively with SRFMP in the training and follow-up process. In June, 1989 twenty-three participants from seventeen tailor shops received the training. In July, 1989 twenty-five participants from eighteen shops were given training. At the end of November, 1989 twenty participants from ten shops received training. In 1989 alone there were ninety-seven follow-up visits to shops in the tailor sector and in 1990 there have been twenty-six follow-up visits so far. One-day, special theme trainings in cost-of-goods sold and

ratio analysis was given to various tailors in October, 1989 and in January and February, 1990.

Regional activity, in Kaolack and Ziguinchor, has been excellent thanks to the presence of dynamic Peace Corps Volunteers who are representing SRFMP and assisting with contacts, training and especially follow-up visits among tailors. There have been two training workshops and eighty follow-up visits to tailors in the Kaolack region and a cost-of-goods sold special training in December, 1989. There has been one training workshop, follow-up visits, and a cost-of-goods sold follow-up workshop in Ziguinchor.

The team interviewed two tailor shops in the field, one concentrating on the women's apparel market and one on men's clothing. The women's shop has been in business since 1981. The owner took the SRFMP training in June, 1989 and then trained his older brother in the system. Their ratios were generally higher than the standard ratios for the tailor sector and they have added only one employee in almost ten years of doing business. One or two tailors generally take in a group of young apprentices and pay them by the job-piece which they produce. The lady's apparel shop counts heavily on fashion shows of its latest designs for increasing its sales. Televised modeling displays are apparently popular in Senegal and prove useful to our interviewee.

The man's shop tailor has been in the business for nearly twenty-six years. He counts mostly on word-of-mouth to bring in new business and has built-up a steady clientele. Recently he won a large contract to provide the uniforms to workers at Dakar's Port Authority. Both interviewees wished to expand their businesses, better publicize their products, and participate in more of SRFMP's training. Both were grateful for having the opportunity to organize their bookkeeping functions and both make steady use of the documents introduced to them through the training.

The team spent the better part of a morning with the Tailor sector representatives committee (the tailors who assist SRFMP in training and follow-up activities). This allowed us to meet and share ideas with several dynamic members of the sector. We carefully went over the bookkeeping procedure and the documents they use when applying the system.

They also role-played a skit used during the workshops which afforded a first-hand view of the cultural - appropriateness of this particular training method.

Medical Offices/Clinics

Medical offices/clinics people received training in July, 1989 for the first time. Eighteen persons from twelve offices participated. In October, 1989 eighteen more persons from twelve additional offices received training. There have been a total of forty-nine follow-up visits within this sector. Special theme training on bank statement reconciliation and ratio determination were given to thirteen and eighteen persons in October, 1989 and February, 1990 respectively.

The sector receives much of its revenues through IPM's (Institut de Prévoyance Maladie). These are employees' mutual associations where employees get medical benefits through monthly contributions. The employee is not allowed to choose his doctor. The IPM directs the patient to a specific doctor and then reimburses the doctor for services rendered.

In this particular sector the SRFMP system has contributed to a better management of accounts receivable and to making provisions for accounts write-offs.

Due to the prevailing economic conditions in Senegal, some IPMs are in bankruptcy, and others pay after two or three months. The whole system appears to be unsatisfactory.

The IPMS look like potential customers for SRFMP.

Additional Notes

The recruitment of training participants for the first group of poultry farmers and medical personnel was especially difficult for the project. Each of these first training sessions took over two months to establish as the participants were either difficult to contact or reticent to get involved.

V. INSTITUTIONAL FRAMEWORK

Our team assessed some institutions for possible linkages with SRFMP, Senegal.

- Centre Africain d'Etude Supérieure de Gestion (CESAG)

Mandate: Sahelian regional institution that offers a two year MBA program, and other short term modules to train private and public sector managers.

Currently undergoing an audit investigation in which the auditors have not been able to make a statement due to the lack of a comprehensive financial management system and the inability to determine the use of CESAG revenues. Rumors are published in a local newspaper as to possible embezzlement by the director as well as drug trafficking by his assistant.

Comparative training mode CESAG/SRFMP

	<u>CESAG</u>	<u>SRFMP</u>
1 week seminar cost per participant	2600 to 3600	788-1850 (includes systems design and follow-up)
Type of training	Theoretical	Practical
Assurance of follow-up application by the end user	none	Very important to the methodology
Number of participants affected by the training	A few	All parties concerned
Institutionalization of training knowledge	One higher official is trained to change an institutional problem	A particular problem resolved
Evaluation results of cost efficiency and quality	Unknown to our team	Good

- Délégation à l'Insertion, à la Réinsertion et à l'Emploi (DIRE)

Mandate: To select beneficiaries for the program of employment generation through creation of SME. To provide new jobs for the unemployed created by the World Bank/FMI Structural Readjustment Program.

Beneficiaries are: Former employees of public and private sector who have been laid-off, as well as unemployed university graduates.

Mode of Operation

A soft loan of US\$30 million at 0.75% is being channelled through the Central Bank.

The current disbursement is US\$8 million. Disbursement and collection goes on through local banks.

The program will be subject to an evaluation to provide feedback to the World Bank. The bakers and other sectors were the first beneficiaries of this program. CESAG will collaborate in the beneficiary selection using the methodology developed by the Entrepreneurship Development Project, a project funded by USAID.

- The Kaolack Credit Project

Aid Credit component of Community and Enterprise Development.

Objective: To provide credit to existing small and medium enterprise on a (one year) basis.

Mode of Operation

Due to lack of accounting records and knowledge to fill out applications, the procedure for loan-file preparation requires a careful verification of collateral. Each client's business receives two visits prior to receiving the credit. The loan file cost is CFA 17,000.

- Bureau of Organisation and Methods attached to the GOS Presidency (BOM)

It authorizes budget allocations for seminars that could be allocated to requesting institutions such as DMTA. DMTA houses the TFU at this time which has a great need for administrative and financial support.

VI. LINKAGES BETWEEN SRFMP AND INSTITUTIONS PROMOTING SMEs

USAID Credit Project (Kaolack/Dakar)/ DIRE /Commercial Banks in Senegal

- Collaboration/assistance to credit project personnel preparing loan applications
 - help businesses currently participating in SRFMP Financial Management Development Programs (FMDPs) to prepare loan applications.
- Communicate with credit institution officials to identify new sectors in which to create FMDPs.
- Communicate/share sectoral financial indicators (i.e. ratio developed through the FMDPs).
- For new business start-ups in which FMDPs exist - require mandatory participation in FMDP before receiving loan.
- Provide additional technical assistance (through financial analysis, etc.) to businesses who are having problems in loan repayment.
- Encourage financial institutions to pay for aforementioned services in order to reduce financial intermediation risk.

USAID Credit Union Project

- Facilitate the creation of credit unions in sectors where FMDPs exist (common denominator for businesses is "same sector" and "participation in FMDP").

CESAG

- Institutionalisation of SRFMP "action-training" methodology
 - Provide training of trainers
 - Assist CESAG to prepare + conduct training for SMEs (ex. marketing, human resource development, etc.) which will complement the financial management training they have already received through the FMDPS. This could be done through the one-day follow-up workshops conducted in every FMDP.
- Continue to use CESAG students as interns to learn consulting and training methodologies.

PEACE CORPS

- Collaboration with the newly forming Peace Corps SME program (being developed with AID Washington assistance)
 - use seven or eight PCVs as extension agents for project activities in secondary cities (and in Dakar) (based on experience with three volunteers currently working with SRFMP)
 - provide a multiplier effect to expand impact of financial management systems and training materials already designed.

CATHOLIC RELIEF SERVICE (CRS)

- Collaboration with the newly forming CRS SME pilot program (being developed with AID Washington assistance)
 - SRFMP technical assistance to ACA will help ACA in their tentative role of "local partner" to CRS's SME program.

ENTREPRENEURS, INTL. (USAID)

- Identify outstanding candidates (within the SRFMP beneficiary groups) who could participate in the EI program.
 - Project can help candidates clarify and develop their business plans and projects. Also help candidates to exploit their contacts upon return and pass on information to others in their sector as was done with the Baker participants.

Linkages to Institutions Promoting SMEs (USAID, World Bank, UNDP, etc.)

Through the Development of Professional Associations

within Sectors where FMDPs exist.

Benefits

- Buying raw materials in bulk to reduce costs
- Bidding for contracts together
- Joint action to resolve sectoral constraints
 - ex. - Medical offices and IPMs (insurance groups)
 - Poultry Farms - insure adequate supplies of raw materials and inputs

- Tailors - ensure better collection from government contracts through joint pressure. Develop exports.
- Lobbying for recognition of their sectors rights and special problems, ex. - legal constraints to business start-ups, expansion, etc.

FUTURE ACTION WITH PUBLIC SECTOR (LINKAGES)

- Insure that the inventory accounting (IA) system, training and follow-up is institutionalized.
 - Promote the financial self-sufficiency of the IA TFU (Training and Follow-up Unit)
 - Promote the "flow of requests" for training funds between Inspectors, Ministries, DMTA (TFU) and Bureau of Organization and Methods (BOM).
 - Continue financing until the above is achieved.
- Based on requests from the BOM develop financial management program for another area of public sector (for example "cash advances"). Profit through existing relations developed through IA program.

Findings Coming From the Evaluation Survey

SRFMP-Senegal, Phase II has successfully developed a training methodology which consists of a collaborative effort to detect information needs, design an improved system, implement the training, and follow-up the application of training.

Findings

- SRFMP is a regional project that in Phase I assisted Sahelian Governments to establish accounting systems for AID-funded projects and in Phase II made an effort to institutionalize financial management practices in the public and private sectors.
- Experience, Inc. is the AID contractor. The Senegal country team consists of an ex-patriot team leader and six local management consultants. The country team is backstopped by the contractor's Washington, D.C. office. This back-stop service burdened approximately 35% onto the cost per participant trained. They

provided general services of expenditure approval, equipment materials, and documentation. Some assistance in preparation of training activities and negotiation with USAID.

- The six local consultants have created their own association called ACA, that is capable of implementing the training methodology called ACA.
- The cost per beneficiary amounts to US\$788 per inventory accountant, US\$ 1849 per baker, and US\$1433 for other private sector beneficiaries.
- The methodology helped to train seven hundred fifty inventory accountants, one hundred ten bakers and two hundred fifty one beneficiaries from poultry farms, tailors, and medical offices.
- A simplified and practical set of inventory accounting documents was developed and is in use within all GOS Ministries. The government officialized this system as law in January, 1988. A follow-up unit (TFU) was established to ensure the system training and follow-up assistance. TFU is not yet officially recognized and fully-funded by the GOS. TFU trained approximately two hundred inventory accountants to date.
- There is a high turn-over among inventory accountants and we found it difficult to ascertain the number of inventory accountants in the GOS.
- The ENAM currently includes the inventory accounting system in its curriculum.
- The SRFMP Phase II provided employment for five to ten Senegalese on a full-time basis and five local persons on a part-time basis from September, 1986 to present.
- The interview questionnaires of private trainees indicate that all the beneficiaries seem to be generally satisfied with the training methodology.

- The bakers trained by the project are "maîtrisards" that received credit for business start-up. Each one received a loan of between three million and twenty-nine million CFA to purchase basic equipment (mixers, ovens, vehicles). They are the most well-organized SME sector due to their management association activities.
- The Financial Data requested by the survey team included sales, gross profit, net profit, number of employees, and number of "Kiosks" owned. Most financial data received from the beneficiaries were given as percentage increases which have no logical connection for analytical purposes. Most people seemed reticent to share their financial information or were simply not prepared to give sales and profit figures on short notice. The bakers received basic bookkeeping/managing skills and are not really prepared to offer balance-sheet type information.
- The SRFMP program with the bakers resulted in the development of industry standard ratios that allow comparisons of expense categories to total income as well as break even points. Comparisons to standard ratios allow the bakers then to control costs.
- The bakery sector in Senegal is not a high employment-generating one. Only one or two bakers had added even one new employee since the time they first began receiving the training. Two persons who had added more than one employee have opened new bakeries.
- Most bakers increased the number of their kiosks (sales points) up to or beyond the authorized number to reach the break even point or gain market shares.
- From our visits to poultry farmers we found them to be difficult to contact and a costly group for the project to deal with due to their inaccessibility. Many of the poultry farmers have other livelihoods to sustain them if the poultry project fails.
- The tailor group is very enthusiastic in terms of learning and continuing to apply the project's training. There is low employment generation in this area as each tailor uses non-paid apprentices to

staff his or her shop. This sector has the most project beneficiáries currently outside of Dakar.

- Doctors have the highest education among the beneficiary population. They have financial constraints due to their relationship with the I.P.M. (local system of medical insurance reimbursement).
- In general, the recruitment of training participants from the poultry farmers and medical personnel is less cost-efficient than getting those from the tailor and baker sectors.
- In every case we have seen physical evidence that the training materials received were being used.
- The project appears to be known as an established activity in Dakar among appropriate institutions.

Conclusions

- The impact of the central contractor on the project has had a high burden on the cost for beneficiaires in relation to the support given to the project.
- This project has involved and provided host government personnel with the additional on-the-job and specialized training which allowed them to manage a new inventory accounting system and train a number of skilled persons for the task. This has certainly had a great impact in the institutional strengthening of the DMTA. The creation of the TFU helps to ensure the continuous and successful implementation of the new accounting system. We conclude that without GOS support the TFU and its activities will be seriously comprised in a short time.
- ACA was born during SRFMP, Phase II. It is capable of applying the project's unique seven-step training methodology for the public and private sector.
- ACA first project as an independent consulting firm dates from seven months of experience working with the boutique sector.

- ACA is probably capable of performing at the level of training needed by all Senegal's informal sectors.
- We cannot measure the performance of an accounting information system by employment generation or its ability to boost profits, but we can say that it has proven effective in providing basic financial management information for decision-making to informal, micro-enterprise entrepreneurs.
- We conclude that SRFMP, Phase II's training approach is most beneficial for any institution (ex.: DMTA). This is because it provides knowledge-based and practical experience to the "working many" not the "important few".
- Basic revenue and expense bookkeeping skills are an important necessity in any developing country context.
- The training has helped beneficiaries differentiate between personal and business finances.
- From our survey we can conclude that the fact of keeping daily records has improved the beneficiary's organization and discipline and has helped people make useful management and investment decisions.
- The quality of the training and follow-up documentation is both professional and clear.
- Based on our research we conclude that the training of trainer's approach is highly effective, and the replicability process of the Inventory Accounting activity is cost-effective.
- Training beneficiaries from the private sector is more costly because it does not benefit from economies of scale and carries the burden of the follow-up process.
- Our survey sample is not representative of SRFMP Phase II's beneficiary population due to the evaluation time constraints.

However, we can conclude that effective projects such as this one can be designed and implemented within the informal sector.

Recommendations

1. AID Senegal should continue funding a "financial management project" (FMP) as a bilateral project for Senegal only.

One option would be going through a US firm with a Senegalese Office.

Under this scenario the FMP would continue more or less as SRFMP Senegal has operated over the life of Phase II. The FMP would continue programs with the SME sectors that were begun in 1989 (tailors, medical offices, poultry farms). Efforts would be made to help these sectors evolve to advanced levels of financial management. The FMP would help the committees of local sector representatives in each sector to function independently. It would also work to develop professional associations in each sector which could conduct activities to further their interests (see linkages section).

The FMP would work to provide linkages between beneficiary groups and other SME initiatives (USAID, CRS, etc.) as mentioned in the linkages sections. It would also serve as technical advisor to ACA to help them develop into a solid organization and ensure quality control of their work (see section on development of ACA). Consultants trained through the FMP could eventually be integrated into ACA.

The FMP would also continue to provide assistance to the public sector, taking advantage of the relationship developed during Phase II. A smaller scale program similar to the one conducted for IA could be initiated (ex. cash advance).

ACA, under this scenario, would continue to pursue contracts with a variety of donors and local institutions such as USAID, CRS, Peace Corps, and the DIRE. Their primary focus would be to conduct financial management programs similar to the program with the boutiques. ACA should try to win work contracts to provide financial management technical assistance to SME's in both the informal and formal sectors. The FMP should assist ACA to establish its corporate

statutes, and develop an appropriately structured fee schedule for its clients. The FMP should allow ACA to use the printing machine. ACA can then produce and sell documents for profit to SMEs and GOS offices with the machine.

2. In order to help ACA achieve self-sufficiency over a two year period the FMP should assist them to:

- develop a cooperating and professionally-remunerated relationship with the DIRE to help DIRE's clients prepare their credit requests, to insure credit repayments by providing technical assistance to the SMEs, and by training SMEs in financial management techniques.
- develop a working relationship with the USAID-Kaolack Credit Project to train and follow-up its current and prospective clients. ACA can identify good credit customers for the other project and through its training can make marginal credit risk clients more acceptable to receive credit.
- investigate ways to make the original SRFMP-training follow-up process more cost-effective.
- seek ways to replicate its training to more beneficiaries to achieve economies of scale.
- operate through poultry farmer's coops where they exist to promote financial management in this sector.

The FMP and the USAID-Senegal PDO backstopping the project extension can work with ACA's President to actively seek funding and collaborative relationships with Peace Corps, CRS, UNDP, World Bank, LA DIRE, the Kaolack project, etc..

3. USAID-Senegal, the FMP, and ACA should wait and see the results of the current occurrences at CESAG (internal audit in progress) before getting further involved with this institute.

Lessons Learned

1. A definite need for training in bookkeeping, financial management skills, and inventory accounting exists in Senegal in the private sector among formal and informal SMEs and in the GOS ministries at many levels.
2. The unique, "action-training" method developed by SRFMP Phase II, and passed on to ACA, addresses these needs well in both sectors. The participative, practical, hands-on training approach is certainly effective. Training participants are more enthusiastic about learning when their colleagues have taken an active role in preparing the training design, materials, and sessions. Using local, Senegalese people who are often from the sectors receiving training as trainers and follow-up specialists is invaluable to the implementation of the project objectives.
3. Training sessions take more time and effort to fill with participants from the poultry farms and medical offices sectors than from the baker's and tailor's sectors. The cost per participant for the training is significantly lower through the project than it would be through CESAG, for example.
4. Informal sector SMEs have been assisted through the project. These informal (and the formal small businesses helped by the project) definitely need bookkeeping and financial management skills training to qualify for credit (through the USAID/SME credit project and the DIRE, for example).
5. Other Donors, NGO's and PVO's are interested in this type of training and in working with SME in Senegal.
6. There must be committed support from GOS for the TFU and to continue to train Inventory Accountants. Without its support the impact of the project in training over eight hundred government employees as inventory accountants will eventually be lost due to the high employment turnover in this area.

7. A concerted follow-up effort significantly helps to insure the continued application of the system by the beneficiaries/training participants.

APPENDIXES

1. The SRFMP, Phase II Evaluation Scope of Work
2. The Seven-step Training Methodology
3. The Lists of SME - Sector Representatives
4. The Questionnaires Used by the Evaluation Team
5. In house, Project Meetings and Training Sessions Attended by the Evaluation Team
6. A Bibliography of Documents Consulted
7. A List of the Persons and Institutions Interviewed and Visited.

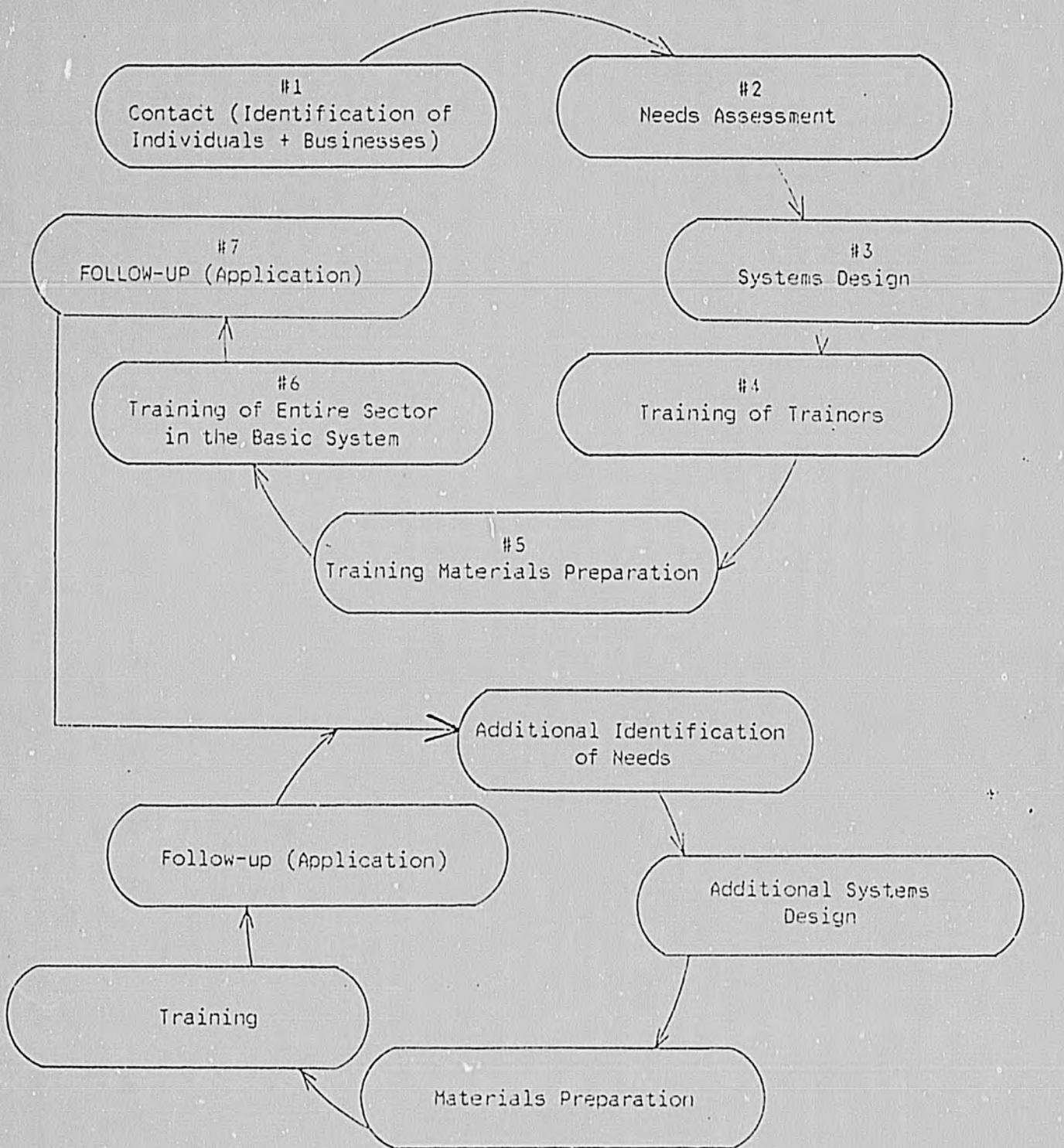
STATEMENT OF WORK

A. The contractor will review and assess:

- The impact of the new GOS Inventory Accounting System and SRFMP-organized training on both inventory accounting in the GOS and the performance of those GOS officials who received the training in terms of specific changes in systems and approach and results stemming from those changes.
- Current role and responsibilities of the Inventory Training and Follow-up Unit in the Ministry of Finance and prospective role under varying assumptions as to financial support available to assure implementation of the new system and continued in service training.
- The future role of ACA in providing system development and training of SMEs and the GOS, including options for self-financing of ACA over the medium term.
- The impact of the financial management system used by almost 30 bakeries over the past year on assets, profits, employment, use of profits, cost reduction, financial ratios, and expansion of the business.
- The appropriateness of the methodology used by SRFMP in developing financial management systems for SMEs.
- The institutionalization, or factors affecting potential institutionalization, of training and follow-up within the public and private sectors provided assistance by the project.
- The role of the project during any project extension in assuring institutionalization of methodology and provision of services.
- Linkages and working relationships for future joint activities among CESAG, ACA and SRFMP.
- The impact on project activities in Senegal of being managed by a central contractor in a regional project, and possible effects for an extension of managing the project in-country as a bilateral project with no central contractor.

The evaluation report is to provide empirical findings to answer the above-mentioned questions, conclusions (interpretations and judgements) that are based on the findings, and recommendations based on an assessment of the results of the evaluation exercise. The evaluation report is also to provide lessons learned emerging from the analysis.

The SRFMP Methodology



Tailor - Sector Representatives - Dakar

- Ramatoulaye Sissoko, Sakiliba Couture
- Papa Amadou Cissé, Khady Création
- Pape Guèye, Atelier de Couture Maître Guèye
- Abdoulay Iba Seck, Lamine Couture
- NDiaga Lô, NDongo Lô Couture

Tailor - Sector Representatives - Ziguinchor et Bignona

Ziguinchor

- Khoudia Seydi, Boucotte Sindian
- Laurent Tendeng, Atelier Oury Diallo - Casa Couture
- Malamine Seydi, Centre Artisanal

Bignona

- Abdoulaye Dème, Ciseaux d'Or, Souck No. 9 - Marché
- Abdou Dième, Souck No. 138 - Marché

Peace Corps Volunteers - Elisabeth Wilp
Adam Becker

Tailor - Sector Representatives - Kaolack

- Pape MBaye Ciss, Gora Couture
- Mame Penda Diouf, Salon Magui
- Ibrahima Niasse, Couture Omar Niasse
- Mandou NDiaye, Alliance Couture
- Assa Keita, Centre The Sito

Peace Corps Volunteers - Susan Bornstein

Medical Cabinet Representatives - Dakar

- Mme Mame Boyo Diop MBaye, Clinique Jamm
- Mme Fanta Diagne Thiam, Clinique Marie
- Dr. Pathé Dione, Cabinet Médical Pikine-ICOTAF
- Dr. Ibrahima Mamadou Ba, Cabinet Médical "INCHA ALLA"

Poultry Farm Representatives - Dakar

- Ousmane Diop, Centre National d'Aviculture
- Paul Diatta, Ferme de Niague
- Keba Seck, AVICAP

Bakers Management Committee Members

- Ismaïla Camara, Sen-Moroom
- Seni Diop, SENIBRA
- Abdoulaye Ba Diop, Le Maîtrisard
- Ousmane Seck, NOSOPAL
- Moustapha Niane, SOSENAL

Retail Shop Sector Representatives - Dakar

- Aly Dièye, Magasin Fann Hock
- Ousmane Dieye Guèye, Magasin Gueule Tapée
- Youssou Wade, Magasin Pikine Tally Bou Bess
- Sidy Lamine Coulibaly, Magasin Pikine Tally Bou Mag
- Balla Moussa Diédhiou, Magasin Fass

EVALUATION OF THE SENEGAL
COMPONENT OF THE SAHEL
REGIONAL FINANCIAL PROJECT PHASE II
(625-0974)

Questionnaire Samples
Bakers, Medical Offices, Poultry Farmers, Tailors)

Questionnaire for Private Sector
(SENEGAL) SRFMP - PHASE II - EVALUATION

1. What kinds of bookkeeping, financial records management were you using before attending the SRFMP training?
2. Did you maintain your former records or change to the new system after you learned it?
3. What are the strengths of the training for your firm as you see them? Of the follow-up training? What are the weaknesses? Methodology? Trainers? Materials? Participants?
4. How many people did you send for training?
5. How much did you contribute to the training in financial terms?
Would you be willing to pay something for future training?
6. How has the training been implemented in your company?
7. Has the new system which you and your employee have learned in training economized money for your business? How so? Can you show us actual figures - statements?
8. Do you see your relationship with the training course as an ongoing activity?
9. Have you participated in any follow-up activities? What are your impressions?
10. How did you hear about this training's course?
11. Would you recommend it to others?
12. Have you been able to increase your production, number of employees since receiving the training?
13. What were your expectations before the training? Were they met?

14. What is your impression of the program follow-up? (encadrement)
15. What is your educational level?
16. What is your job title? Responsibilities?
17. Could you teach the course now that you have taken it?
18. Is your business a legally-registered one?

Questionnaire for Public Sector
(SENEGAL) SRFMP - PHASE II - EVALUATION

1. Why did you attend the training? Did your employer send you? Are you the employer?
2. What did you hope to accomplish from the training? Were your expectations fulfilled?
3. What has been the impact at your place of work from the training? Is your work going on more efficiently? Is your organization/ministry saving anything due to the training's effect? What are you doing differently?
4. What are your general impressions of the training course? Content and methodology? Materials? Trainers? Site? Other participants?
5. What are the strengths of the course according to you? What are its weaknesses?
6. Did your organization have any inventory accounting procedures in use before? General accounting procedures?
7. What is your educational level? Do you plan to go on for further study?
8. What is your job title? What are your job responsibilities?
9. Are you aware of the TFU in the Ministry of Finance?
10. Have you participated in any follow-up training sessions?
11. How were they useful? How could they be improved?
12. Do you belong to the Association des Comptables?

SENEGAL SRFMP EVALUATION

Date: _____

1. Nom de l'établissement: _____

2. Nom du propriétaire: _____

3. Année d'initiation des opérations: _____

4. Année du Stage: _____

5. Votre équipement de production initial était composé de: _____

a. d'une valeur de: _____ b. Année d'achat: _____

6. Autre équipement acheté: _____

a. d'une valeur de: _____

7. Avez-vous obtenu des prêts? Oui Non

a. Montant: _____

1er prêt: _____ 2ème prêt: _____ Autre prêt: _____

b. Année: _____

c. Intérêt %: _____

d. Solde: _____

e. Terme: _____

f. Où: _____

8. Désirez-vous faire de nouveaux investissements? Oui Non

a. Lesquelles? _____

9. En % quels sont les augmentations pour l'année terminée en

1986

1987

1988

1989

a. Chiffre d'affaires: _____

b. Bénéfice Brut: _____

c. Bénéfice Net: _____

10. Pouvez-vous maîtriser vos coûts? Oui Non
11. Pouvez-vous améliorer vos rendements? Oui Non
12. Avez-vous utilisé vos ratios? Oui Non

a. Quels sont les ratios qui varient par rapport aux standards?

<u>Nom du Ratio</u>	<u>Votre Ratio</u>	<u>Ratio Standard</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

b. Raison de la variation, mesure à prendre: _____

13. Avez-vous augmenté vos salaires? Oui Non

14. Quelles méthodes de gestion utilisez-vous pour votre tableau de bord?

15. Comment utilisez-vous le système?

	<u>A</u> <u>Quotidiennement,</u>	<u>B</u> <u>Hebdomadairement,</u>	<u>C</u> <u>Mensuellement,</u>	<u>D</u> <u>Autre?</u>	
a. Journal des Opérations	:	A	B	C	D
b. Journal de Caisse et Banque	:	A	B	C	D
c. Etat de Stock de Matières	:	A	B	C	D
d. Comptes Centralisateurs	:	A	B	C	D
e. Cahier de Production et Ventilation:		A	B	C	D
f. Cahier de Livraison et Versement :		A	B	C	D

17. Autres Observations: _____

In-House (Project) Meetings and
Training Sessions attended by the
Evaluation Team

During the course of the evaluation we witnessed the following project-related activities at the SRFMP-Senegal's offices.

- A meeting of the Maitrisards Baker's Management Committee.
- A meeting of the Tailor's Sector Representative Committee.
- A one-day "special theme" training session for the tailor's sector on the theme of ratio analysis.
- A test of a training simulation exercise (on bookkeeping) in a meeting with the Action Consulting Association.
- A review of a TFU follow-up visit (which transpired at the DMTA).
- A review of a tailor-training follow-up visit.
- In Kaolack the team met with the Credit director of the USAID, SME credit project and with the Peace Corps Volunteer working on SRFMP training and follow-up activities.

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Interviewed Persons and Persons Contacted
in Conjunction with SRRMP Evaluation
(February 19 - March 10, 1990)

1. Paté Diallo, Bureau de Suivi et Formation
Direction du Matériel et
du Transit Administratif
Ministère de l'Economie et des Finances
2. Mamadou Aliou Baldé, Bureau de Suivi et Formation
Direction du Matériel et du Transit Administratif
3. Makhtar Camara
Administrateur Civil Principal
Inspecteur des Opérations Financières
auprès du Ministère de l'Economie et
des Finances et du Ministère du Commerce
4. Mamadou Faye, Comptable Matières
Direction du Matériel et du
Transit Administratif
Ministère de l'Economie et des Finances
Dakar
5. Moussa NDoye, Comptable Matières
Direction du Matériel et du
Transit Administratif
Ministère des Finances - Dakar
6. Ms. Diouf - Intern - SRFMP Senegal
Student at University of Dakar
7. Abdoulaye Diop, Le Maîtrisard Bakery
8. Issa Sène, Comptable, Le Maîtrisard
9. Boulangerie Bokk-yoon
- Mamadou Moustapha NGom, Président du RMB
Grand-Yoff
10. - Mamadou Ciré Diallo
11. Djribil NGom
Délégation à l'Insertion,
à la Réinsertion et à l'Emploi (La DIRE)
12. CESAG
Abdoulaye NDiaye
Professeur Consultant
Commerce International
Directeur de la Consultation et
de la Création d'Entreprises
13. Boulangerie
Mr. Niane, Moustapha
14. Mr. Abdou Sow - Accountant
15. Boulangerie Kissy
Souleymane Ba, Opérateur Economique
16. Léopold Dione

17. Balsow Diouf, Chicken farmer manager
18. Frank Lusby, SRFMP Team Leader
19. Monica Gianni, USAID-Dakar
20. Julius Coles, USAID-Dakar - Director
21. Bill Hammick - USAID-Dakar
22. T.J. Walsh - USAID-Dakar (Controller)
23. Seydou Cissé - USAID-Dakar
24. NBambe Demba Baldé - Peace Corps, APCD, Dakar
25. Mr. Papa Moctar NDiaye, Direction du Matériel et du
Transit Administratif (DMTA)
Ministry of Finance, Senegal
Director
26. Mr. Moussa Lô, SRFMP-Senegal (Consultant)
27. Mr. Ibrahima Sakho, SRFMP-Senegal (Consultant)
28. Mr. Ismaïla Camara, SRFMP-Senegal (Consultant)
29. Mr. Seny Diop, SRFMP-Senegal (Consultant)
30. Mr. Ibrahima Yade, SRFMP-Senegal (Consultant)
President ACA (Dakar)
31. Mr. Fall, Baker, Dakar (SRFMP Training participant)
32. Mr. Babacar Fall, Chicken Farmer
33. Mr. Ibrahima Seck, Chicken Farmer
34. Mr. Diouf, (judge), Chicken Farmer
35. Ms. Rakiatou Niang - Opthamologist, Dakar
36. Ms. Boyo MBaye, Midwife, clinic-owner
37. Mr. Ousmane Seck, Bakery owner, NOSOPAL-Fatick
38. Mr. Diaga Lô - Tailor, Dakar
39. Mr. Abdoulaye Seck - Tailor, Dakar
40. Mr. Papa Amadou Cissé - Tailor, Dakar
41. Ms. Ramatoulaye Sissokho, Tailor, Dakar
42. Maître Guèye, Tailor, Dakar
43. Mansour NDiaye, Tailor (Weekend Elegance), Dakar
44. Amath NDiaye, Tailor (Weekend Elegance), Dakar

45. Mayoro Fall, Chicken Farmer
- 46 Mr. Nick Rofé, Credit Manager, USAID SME Project, Kaolack
47. Ms. Susan Bornstein, PCV - Kaolack
48. Mr. Babacar NGom, Chicken Farmer
49. Mr. Brian Ngo, Resident Economist, World Bank
50. Mr. Pathé NDiaye, Directeur Bureau Organisation et Méthods (BOM)
51. Mr. Bara NDiaye, Technical Advisor - Bureau Organisation et Méthodes