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NGO Strategies for Sustainable Development Conference

Assinie, Côte d'Ivoire

April 6-10, 1998

Conference Report

Submitted by

OIC International Inc

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I Executive Summary

From April 6-10, 1998 at Assinie, Côte d'Ivoire, Opportunities Industrialization Centers International Inc, (OICI), a private voluntary organization, in collaboration with the Sustainable Development Services (SDS) consortium, organized the *NGO Strategies for Sustainable Development Conference* for participants from African NGOs. OICI received a grant of \$117,000 from USAID for specific deliverables that would further the overall conference objectives.

The overall *goal* of the *NGO Strategies for Sustainable Development Conference* was to increase the capabilities of community-based, service-oriented NGOs to build financially sustainable organizations and expand their services. The specific *purpose* of the conference was to provide planning tools, education and a forum for sharing experiences and networking for NGOs in order to assist them to better understand their options for sustainability.

OICI has met its grant obligations and has completed the deliverables required under this grant. A total of 253 participants from 30 countries in Africa, Asia (Philippines and Bangladesh) and Europe (Poland) attended the 5-day events. The participants attended as part of some 63 PVO/NGO organizational teams. Sixteen (16) PVOs other than OICI sent the majority (23) of the teams while OICI sent teams from each of its 17 program countries. Four other organizations, which are not part of the traditional PVO/NGO community sponsored teams, thus approximately 35 teams were non-OICI affiliated.

Workshop contents were re-designed and revised specifically to address the technical issues faced by NGOs at the field level when pursuing sustainability strategies. One full plenary session focused on the role of NGOs and civil society in democratic development. Five new case studies were developed, although only four were discussed extensively due to time constraints. At the end of the workshops, participants drew up a backhome implementation and change plan that was shared during the last plenary session. A pre and post conference questionnaire that was anonymously administered to participants reflected an increase in their level of knowledge on sustainability issues. Workshop evaluations also provided additional feedback on the conference. A video with conference highlights was available to delegates at cost during the conference and will be available for purchase through OICI's website after some additional editing.

Some of the difficulties experienced by OICI during the conference were mostly in logistics. OICI has learnt some lessons for consideration when organizing similar events. Despite these problems, overall learning and exchange of ideas was not severely impacted upon.

The high number of conference registrants is an indication of the need and available market for dissemination of sustainability tools and concepts among southern NGOs. OICI and its affiliate OIC partner staff who contributed to the conference learnt a great deal in terms of marketing, materials development, case research, case writing and design of facilitator training and will be able to replicate this training as part of its follow-up plans.

II Conference Goals, Purpose and Objectives

a) Background Information

Opportunities Industrialization Centers International, Inc (OICI), a private and voluntary organization agency engaged in international development, in collaboration with the Sustainable Development Services (SDS), a USAID-funded consortium consisting of Institute for Development Research, Freedom from Hunger and Lassen Associates, held a major conference in Côte d'Ivoire from April 6-10, 1998. OICI received a grant of \$117,000 from the Agency for International Development in furtherance of conference goals and objectives.

OICI has created and maintains a network of indigenously-managed OIC-NGO partners in over sixteen countries in Africa and Asia. The OIC partners share a common vision and responsibility with OICI to develop human resources by providing skills training to the poor.

The overall *goal* of the *NGO Strategies for Sustainable Development Conference* was to increase the capabilities of community-based, service-oriented NGOs to build financially sustainable organizations and expand their services. The specific *purpose* of the conference was to provide planning tools, education and a forum for sharing experiences and networking for NGOs in order to assist them to better understand their options for sustainability.

The Conference had *three* main objectives and results from each objective. The *first* objective was to strengthen NGO sustainability by integrating entrepreneurial management strategies that incorporate cost recovery, income-generation and fee-for-service practices. The expected result was a commitment by NGOs to the entrepreneurial management strategies demonstrated through a signed Change Agreement. The *second* objective was to expand collaboration and partnerships among NGOs for capacity building and program diversification. The corresponding result was that Southern NGOs would be able to utilize networking opportunities to develop joint partnerships that contribute to sustainable development. The *third* objective was to increase NGO collaboration with host country governments, multilateral and bilateral donors that will generate capital for expansion of programs and services. The result was that NGOs would be able to interact entrepreneurially with clients and stakeholders. They would increase their awareness and knowledge of funding realities and potential opportunities.

The workshop contents were designed for working teams from each participating organization. Thus, OICI encouraged the presence of at least two to three persons from each organization in its marketing strategies. In addition to individual and umbrella Southern NGOs that were targeted during OICI's marketing efforts, sponsoring ministries of each OIC program country, and selected multilateral and bilateral donors were also invited to attend the conference.

Prior to the workshops, registered participants were provided with preparation materials, including worksheets to gather financial information on their organization's fiscal status and an article on the *client driven* model for sustainability. The financial and program data was used during the training sessions to analyze problems they needed to address to increase sustainability. The latter article outlined the broad framework for the workshop contents through a discussion of the various elements of the model such as business skills development, cost recovery methods, client-oriented strategic planning, marketing capabilities and the entrepreneurial style of management.

b) Conference Trainers

Prior to the start of the workshops, OICI and SDS identified an international team of trainers who spent almost a week in an intensive "training of trainers" course in Abidjan. By the end of the week, the 16 trainers had mastered the course content including its subtle nuances in French, overall design and delivery methodology. The summary bio-data of the trainers provided below reflects the high caliber of the training team assembled by the conference organizers.

- 1 *Bill LeClere*, Chief Trainer, SDS - A Senior Associate with the Institute for Development Research, Bill has been consulting with PVOs and NGOs on organizational change for many years. He had previously facilitated sustainability workshops for NGOs in the Philippines, South Africa and the U.S.
- 2 *Reginald Hodges*, Senior Director, Food Security Programs, OICI - For almost thirty years, Reggie has worked in training and NGO capacity building projects. He spent ten years with the Peace Corps and twenty years with OICI. His areas of expertise are in management, vocational education and counseling.
- 3 *Lisa Hare*, Senior Technical Advisor for the SEATS project - A health specialist, Lisa previously worked on the Initiatives project, which focused on financial sustainability and client-driven management approaches used by NGOs in the health sector. She had also facilitated sustainability workshops in Africa.
- 4 *Mark Leach*, Senior Consultant, Institute for Development Research - A specialist in organizational change and North-South partnerships, Mark has conducted action research and performed consulting assignments with Northern and Southern NGOs on partnership. He was previously the coordinator of IDR's NGO Leadership Fellows program.
- 5 *Didier Thys*, Vice-President of Practitioner Services, Freedom from Hunger - A specialist in microfinance, Didier spent 12 years working with Catholic Relief Services providing technical assistance to financial institutions serving the poor.
- 6 *Tilahun Guday*, Senior Director, Program Growth and Development, OICI - An Africa-based bilingual specialist in board training and NGO capacity building projects, Tilahun had previously helped to develop four OIC affiliates and develop their sustainability capacity.

- 7 *Sohare Galal*, Trainer, African Development Bank - Based in Côte d'Ivoire, a long time trainer with the Bank for its working professional staff, Sohare brought a wealth of experience and French language capabilities to the training team
- 8 *Anthony Getambu*, Regional Technical Advisor, OICI - An Africa-based technical specialist in training and entrepreneurship development, Tony has helped to start-up the OIC program in Tanzania and develop its sustainability strategy
- 9 *Ali Boly*, Director of Training, TRADE - Based in Burkina Faso, Ali is bilingual and has worked extensively with African NGOs in strategic planning and leadership training
- 10 *Quy Nguyen*, Senior Director, Entrepreneurship and Business Development, OICI - An economist with over twenty years of experience working in development projects in Africa for OICI, Quy is bilingual and has worked in monitoring and evaluation, human resources and business development services
- 11 *Sravani Ghosh Robinson*, Associate Director, Entrepreneurship and Business Development, OICI - A monitoring and evaluation specialist, Sravani has participated in over ten studies for OICI and has provided training in participatory evaluation and board development to OIC programs
- 12 *Steve Wisman*, Director, OICI - Currently based in Liberia on a relief and rehabilitation project, Steve has worked as a microenterprise specialist in Sierra Leone and trained staff and board on sustainability strategies
- 13 *René N'Zian*, Director of Training, OIC Côte d'Ivoire - Based in Abidjan, René was previously the microenterprise specialist for the OIC center in Bouaké. He is a training specialist and is currently responsible for profitably managing the program's computer training center
- 14 *Bob Richards*, Director, BEES Consulting Group - Based in Johannesburg, Bob has worked extensively with the microfinance and private sector in South Africa, providing technical assistance in program management, operations and NGO capacity building services
- 15 *Lunga Tshume*, Associate, BEES Consulting Group - Based in Durban, Lunga has worked in the emerging microfinance sector in South Africa providing technical assistance and training
- 16 *Tamara Duggleby*, Consultant, SDS - A development specialist in microfinance and credit methodologies, Tamara has consulted extensively for PVOs and donor agencies

III Conference Deliverables

a) Delegates

A total of 253 participants from 30 countries registered and attended the conference workshops. An annotated list of delegates to the conference is included in Attachment A. Although OICI's marketing efforts were concentrated in Africa and to OIC affiliates, delegates represented countries from as far away as Bangladesh, Philippines and Poland. A last minute influx of registrations for the conference created a problem for conference organizers in terms of logistics. Section V discusses the ramifications of the huge demand for the training course.

The participants attended as part of some 63 PVO/NGO organizational teams. Sixteen (16) PVOs other than OICI sent the majority (23) of the teams while OICI sent teams from each of its 17 program countries. Four other organizations, which are not part of the traditional PVO/NGO community sponsored teams - including African Development Foundation, Alliance for Micro-Enterprise Development in South Africa, NARDA (a Liberian NGO network), and John Snow Inc /SEATS project. Thus approximately 35 teams were non-OICI affiliated.

Some NGO teams came with a service delivery orientation, some with the thought of providing support to other NGOs while some others had a mixed agenda between delivery of services and capacity-building.

b) Protocol and Workshop Sessions

Pursuant to local customs and its obligation to respect protocol, OICI hosted an opening ceremony in Abidjan on Monday, April 6, 1998 at the Hotel Ivoire. Commenting on the upcoming proceedings and its relevance to African development were the following dignitaries:

Theodore EG Mel, Host and Mayor of Cocody
Omar Kabbaj, President, African Development Bank
Lannon Walker, United States Ambassador to Côte d'Ivoire
Roland Komenan Zapka, Minister of Vocational Training and Technical Education
Jewel Taylor, First Lady of Liberia, President of the National Family Development Program
Henriette Konan Bedie, First Lady of Côte d'Ivoire, President of ONG Servir
Reverend Leon H. Sullivan, Founder and Board Chairman, OICI
C. L. Mannings, President and CEO, OICI
Armand Yao, Board Chairman of OIC Côte d'Ivoire and Master of Ceremonies

A luncheon for all delegates was organized by the Government of Côte d'Ivoire. The first working session in the afternoon was a Donors' Forum. Panelists were representatives from the African Development Bank (ADB), World Bank, the United Nations Development Program (UNDP), United States Agency for International Development (USAID), and the International Foundation for Education and Self-Help. Through a moderated discussion with panelists, conference delegates were able to gain perspective on donor priorities, strategies for leveraging resources and current funding realities for Africa.

Actual training sessions began on Tuesday, April 7, 1998 with a plenary session. Following opening remarks by Ms. Sharon Pauling of USAID's Africa Bureau, a discussion was held on "democratic development in Africa and the role of civil society in promoting democracy." The paper, presented by His Excellency, Honorable Lannon Walker, U.S. Ambassador to Côte d'Ivoire was simultaneously interpreted for the benefit of all the delegates. The theme of the discussion was that civil society organizations, such as NGOs are the spice that can ignite the progress of democratic development in societies emerging from the shadow of totalitarian rule. Providing specific examples from his experiences in Nigeria and Liberia, the Ambassador

spoke eloquently and passionately about democracy in Africa. His paper also presented ways to work with governmental authorities, both hostile and friendly, in an effort to expand the role of civil society organizations. He elicited comments and questions from the overwhelmingly African audience and responded effectively to challenges that were posed to the basic premise of his presentation.

For training effectiveness, delegates were assigned to nine teams (three Francophone and six Anglophone), each with approximately 27-30 delegates. Team compositions were based on compatibility with language, technical sector, geographic region and equity in numbers. Teams from the same organization were kept intact.

Workshop topics, starting from Tuesday, April 7, 1998 to Friday, April 10, 1998 were divided into 8 main units. The workshop materials were specifically re-designed for this series of workshops to address specific technical issues faced at the NGO level, while developing sustainable program services. Specific sustainable tools and techniques, based on NGO experience from around the world, were analyzed for applicability to African countries. Each delegate had a conference manual, either in English or French. Some delegates requested an additional manual at the end of the conference, which was provided by OICI. Information regarding the purchase of the conference manual by additional interested parties is available on OICI's website.

Technical workshop units that focused on the client-driven sustainability model were as follows:

1 *Conceptualizing Sustainability* - This unit was designed to allow participants with the opportunity to come up with their own definition of sustainability and its implications for their own organization based on their concepts of sustainability. Trainers presented successful strategies and some "lessons learned" from other NGOs in Asia, Africa and the Caribbean. The USAID-funded Initiatives Project implemented by John Snow Inc. in Nigeria was discussed as were examples of the Lumbini Eye Care Hospital in Nepal, Child Relief and Youth in India and the Mel Nathan Institute in Jamaica. These examples highlighted some common entrepreneurial themes such as strategic management, cost containment, cost recovery and cross-subsidization based on ability to pay. Delegate teams completed a Sustainability Index that provided a profile of their NGOs vis à vis its leadership, management and finances. Delegates worked as organizational teams to identify the forces driving and hindering to reach their desired future state.

2 *Key Approaches to Sustainability* - Through this unit, trainers presented several concepts and details on keys to becoming more financially and organizationally sustainable. These presentations stimulated classroom discussions and new and creative thinking among participants on new approaches to sustainability. A series of contrasting strategies were presented: Financing Dependent on Grants and Contributions, and A Financing Strategy for Autonomy and Sustainability, Traditional Economic Program versus Modern Economic Program, Business and Financial Management, Characteristics of High Performance.

Programs, Organizational Development and Sustainability Strategies for presentation and discussion varied by teams of trainers

3 *Generating Revenue Options* - This unit presented the first of four case studies developed for the conference. Participants were introduced to the case of the *Women's Community Mobilization Association*, a composite of several different NGOs, and asked to decide between two options that would generate resources to assuage an anticipated financial crisis.

4 *Double Bottom Line* - This unit addressed the concerns expressed by several participants regarding the social mission of non-profit organizations of helping the poor. Although the client-driven model focuses on developing a social enterprise, the more important social mission of an organization is also a bottom line requirement when developing sustainability strategies. Some social indicators were discussed. Participants then worked in organizational teams to identify whether their NGOs focused adequately on social indicators such as client and service focus, quality of services offered and impact on the poor.

5 *Team Planning One* - An exercise designed for organizational teams, this unit's purpose was to identify insights gained by team members to date and to discuss how these might be applied back home.

6 *Choosing Among Options* - Through this unit, trainers assisted participants to focus their attention on concepts learned and ways to build a change strategy for their own situations through a brainstorming session on various revenue options. Participants were also trained on ways to become better providers or recipients of technical assistance to build greater sustainability. Several readings on organizational change were available to supplement the materials of this unit.

7 *Special Sessions* - Three hours were set aside for this session to have concurrent discussions on three additional case studies and three panel presentations and discussions. A summary of the case studies and panel topics are as follows:

- a) Freedom from Hunger - Mali A description of a unique microfinance approach to development, which adds women-focused and child-survival education to the village banking concept. The cases presented in Mali are unique in that they describe two somewhat contrasting models of organizational development. One evolves from a social service focus to a financial services perspective. The others develop from the opposite perspective - from a financial services expertise toward to social service orientation.

The case also raises issues of collaboration - both at the international PVO level, and among and between NGOs at the country level. Issues: What insights do you develop from analysis of the case study? If you wanted to develop a similar program strategy in your country or NGO, what issues would most concern you?

- b) National Council of Women's Societies A Nigerian case situation describing an umbrella women's organization which was founded to focus on family planning and related women's issues. The organization has been financed by a combination of donor support and locally generated revenues from various sources. The current donor support is about to be withdrawn. The council has engaged a consultant to help them develop a strategy to become more sustainable - institutionally and financially.

The first part of the case presents the basic situation - as presented to the consultant. You and your colleagues in the discussion, take the role of the consultant and make recommendations. The second part of the case describes what the consultant actually recommends, and the results. You and your colleagues will then discuss those recommendations and results.

- c) South Africa Opportunities Industrialization Centers A case where a local South African NGO, with the assistance of an International PVO, initiates an ambitious program to use a wide range of training and community development efforts while developing a financially sustainable strategy. It operates in an economically and socially distressed environment in the country. Building itself on initial grants and support from the government, the organization seeks to achieve institutional and financial sustainability in a relatively short time frame, while continuing to achieve its social mission.

Sudden loss of one critical source of financial support places the organization in a short term crisis situation. They are currently taking steps to solve the problems. Issues: What do you think went wrong in the situation? How would you recommend they proceed to develop a sustainable recovery strategy?

- d) Panel discussion on the Status of Microenterprise Development in South Africa. Presented by Ms. Sharda Naidoo, Executive Director of the Alliance for Microenterprise Practitioners in South Africa, a resource person at the conference, this forum provided information on the unique circumstances of the South African environment and its impact on credit policies and microenterprise practitioners. She spoke at length on the role of the Alliance in providing advocacy services and technical assistance to its member clients, and challenges faced in generating adequate resources to be sustainable.
- e) Credit-led Sustainability Strategies for NGOs. This panel discussion presented successful lending strategies used by microfinance institutions from around the world.
- f) Managing and Implementing Microenterprise projects. This panel presented a step-by-step guide to designing, managing and implementing a microcredit project.

8 *Team Planning Two* - This unit was designed for the organizational teams to work together for backhome planning for the short term (one year) and long-term (two to three

years) The action plan required participants to identify the various steps leading to their sustainability goals, persons responsible, dates for completion, obstacles to be overcome and expected results. These backhome plans developed by each participating organization were an agreement, in principle, to *change* existing operations in ways to make them more sustainable. The *change* plans were shared out aloud by teams within the 9 teams. Subsequently, each of the 9 teams identified a speaker to share his or her organization's plans at the last plenary session where all delegates had an opportunity for inter-team exchange. The *change* plans were taken home by the delegates for sharing with their respective organizations. The conference design, which emphasized confidentiality, and logistics at the workshop site did not permit organizers to make copies of the *change* plans drawn up by each organization.

A fifth case study was developed on OIC Côte d'Ivoire. However, it was not used during the conference due to time constraints. It will, however, be available to registered participants in follow-up communications. Other deliverables resulting from the workshop location and design were opportunities for extensive networking among NGOs from all over Africa and selected countries in other parts of the world. These sessions did not require the presence of OICI for facilitation or for promotion of partnerships. It resulted naturally from the contents and setting of the workshop.

An additional factor that cannot be adequately reflected in this report are the richness of discussions that added diversity and depth to the plenary and workshop sessions.

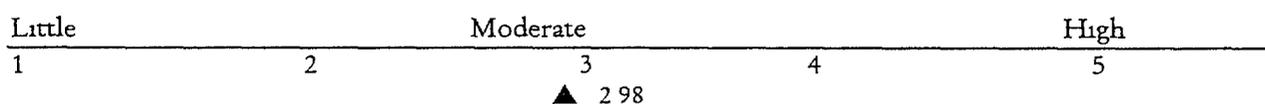
IV Results

A key result of the workshops that could be immediately measured was the learning progress made by each participant. Prior to the start of the first session, a pre-conference questionnaire was administered. Responses were anonymous to increase the participants' level of comfort in their interactions with OICI and SDS trainers. A total of 146 responses (37 in French and 109 in English) were tabulated. Questionnaires that were partially completed were discarded. Some participants turned in their responses mid-week and thus their responses could not be included. The data represents a sample of fifty eight percent from the total number of participants.

Baseline Data on Level of Participants' Knowledge

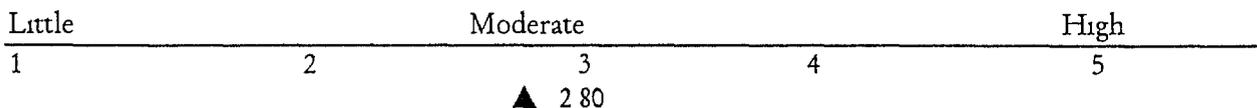
A. Understanding of the most important CRITERIA to use when assessing an organization's sustainability

How do you assess your current understanding/knowledge of this dimension?



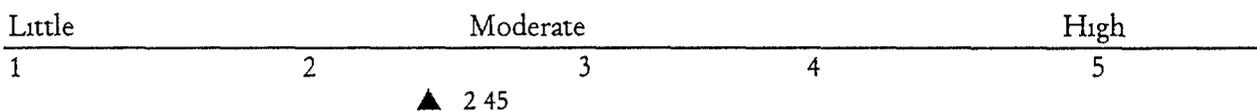
B Understanding of the DIFFERENCES between a grant-dependent strategy and what is required to build a more autonomous and financially sustainable organization

How do you assess your current understanding/knowledge of this dimension?



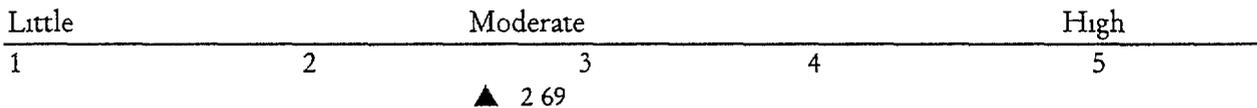
C Knowledge of several COST MANAGEMENT STEPS to make an NGO more independent of grants and donors

How do you assess your current understanding/knowledge of this dimension?



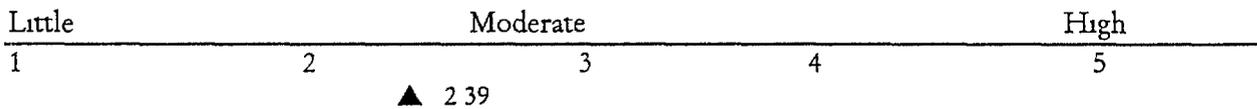
D Knowledge of several RESOURCE GENERATING OPTIONS to help an organization be more financially diversified in its support base

How do you assess your current understanding/knowledge of this dimension?



E Understanding of ORGANIZATIONAL DIMENSIONS which need to be changed to support greater financial sustainability

How do you assess your current understanding/knowledge of this dimension?



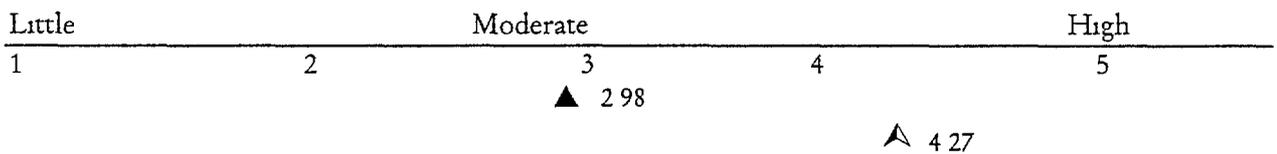
A post-conference questionnaire, that asked the same questions was administered at the end of the last plenary session to all the delegates. A total of 153 (51 in French and 102 in English) responses were tabulated, representing a sample of sixty one percent. The participants' self-ranking showed a remarkable increase in their learning as compared with their pre-conference knowledge. No response was marked below a 3 or moderate level. Again, incomplete responses were omitted from the final tabulation.

Comparison of Pre-Conference and Post-Conference Data

▲ Pre-Conference Data
 ▲ Post-Conference Data

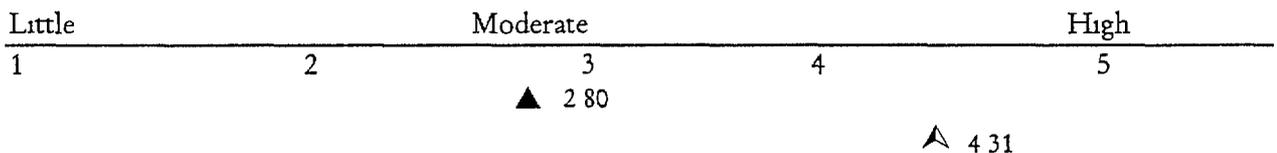
A Understanding of the most important CRITERIA to use when assessing an organization's sustainability

How do you assess your current understanding/knowledge of this dimension?



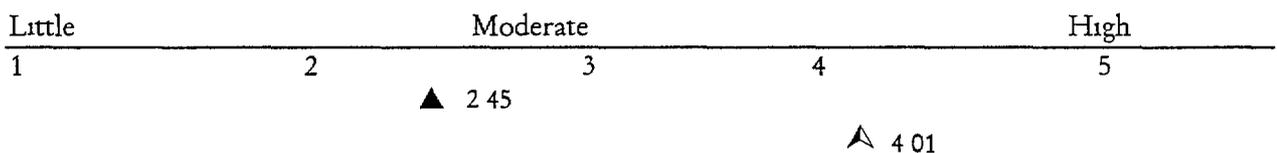
B Understanding of the DIFFERENCES between a grant-dependent strategy and what is required to build a more autonomous and financially sustainable organization

How do you assess your current understanding/knowledge of this dimension?



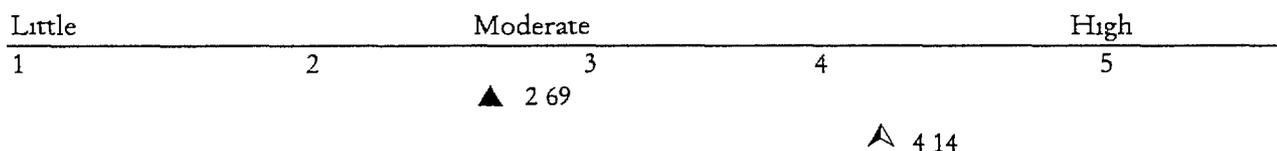
C Knowledge of several COST MANAGEMENT STEPS to make an NGO more independent of grants and donors

How do you assess your current understanding/knowledge of this dimension?



D Knowledge of several RESOURCE GENERATING OPTIONS to help an organization be more financially diversified in its support base

How do you assess your current understanding/knowledge of this dimension?



Comments on Staff

- Excellent, well prepared, etc 80%+
- Adequate, good job, etc 15%+
- Not well prepared, too fast, etc 5%+

Other Suggestions to Improve Future Workshops

- Limit the number of participants to make groups more manageable 50%+
- Larger and better conference facilities 40%+
- Less time with opening ceremonies 20%+ (more time for training)
- Allow more time for "live cases" among participating teams 15%+
- Make it a full week - at least four days in training 10%+
- Market future workshops so as to attract teams with similar sustainability knowledge and concerns 10%+

Many participants commented that the time factor was a major problem. They asked for more time for discussions, more cross-over with NGOs from other countries, and more access to staff.

V Challenges in Implementation

The workshop evaluations reveal the challenges faced by OICI in implementing the conference. Given the overwhelming response to OICI's marketing efforts, the number of people who wanted to participate exceeded the capacity of the conference center staff and organizers to manage the delegates. Although this is reflected in the evaluations, overall learning and impact on the actual training sessions was less severe. Clearly, the topic of sustainability is very relevant and important for Southern NGOs working in the credit, education, health, relief and several other sectors.

As this was OICI's first experience in hosting a conference of this magnitude, some important lessons were learnt for future workshops. The logistical arrangements that were made for this workshop are not expected to be duplicated in future conferences. In addition, the total numbers of participants will also be considered in conjunction with the capacity of facilities and available facilitators.

VI Follow-up Plans

Immediately following the conference, a debriefing of OICI administrators and facilitators was held in Cote d' Ivoire. The purpose of the meeting was to do a preliminary assessment of the conference and to begin planning follow-up activities. The review discussions focused on three topics, a) positive receptiveness to workshop content, b) logistical problems, and c) protocol formalities. OICI staff, in general, felt that the technical sessions had gone very well and potential existed for follow-up conferences of this type.

A second meeting was held at the headquarters' once all staff returned to the office from the field. Participants at the meeting decided to separate the conference follow-up planning into three categories. The three categories were a) contractual obligations - this area included all contract deliverables with various donors, b) professional responsibility - this area included the administrative formalities associated with any professionally run conference, c) future opportunities - this area focused on how OICI and affiliates could build on the success of the Cote d' Ivoire conference.

In the area of future opportunity, it is OICI's view that several countries with OIC presence could benefit from local conferences targeting NGOs within the country. Potential countries mentioned as possible sites for follow-up conferences included South Africa, Liberia, Nigeria and Ghana. Several options and strategies for reducing conference cost were discussed. Individuals were assigned responsibility to make contacts and follow-up with OIC affiliates in the countries.

The conference also brought to realization the fact that not enough case studies have been done on African NGOs and their sustainability efforts. Several of the successful examples discussed during the conference were from Asia. Because of the wide variety and success of sustainability efforts by OIC affiliates, OICI plans to document these for sharing to a large African audience. Thus, one unforeseen follow-up task arising from the conference will be the development of case studies on OIC programs specifically. These case studies will be useful to OIC affiliates as well as to other African NGOs.

VII. Attachments

OIC International			
NGO Strategies for Sustainable Development Conference Participants			
April 6th 10th 1998 Cote d Ivoire		Gender	Lang
Name of Organization	Name of Participants	F/M	E/F
AAD-(sponsored by PACT Angola)			
Catherine Gibbons Director PACT Angola	Branca Neto de Espinto Santo	F	E
Email 105364 3437@compuserve.com/Tel 244 2 3 32 949 244 2 3 22 949	Florentuo Ferreira Luis	F	E
Rua Tome Agostinho Das Neves/No124/126 Alvalade Maranga Luanda Angola			
ADF			
ADF Benin Team			
Nathaniel Fields Vice President	Patnce Gnacadja	M	F
1400 Eye Street NW 10th Floor	Paul Olson	M	F
Washington DC 20005	Joseph Cakposse	M	F
Tel 202 673 3916 ext 68 Fax 202 673 3810	ADF Cord Botswana Team		
jmccollim@adf.gov (send e mail to the attention of Janis)	Mr Katang Djeng	M	E
	Ms Ketsie Molokomme	M	E
	ADF Botswana Team		
	Beauty B Selabe	F	E
	Tiamelo Didikilwe	M	E
	Rosa Mary Sheemhama	F	E
	Helena Kaimu	F	E
	Barholomeus Ujava	M	E
	ADF Guinea Team		
	Mamadi K Kourouma	M	F
	Abdoul R Bah	M	F
	ADF Lesotho Team		
	Peperette Cweba	F	E
	Thad Kaminski	M	E
	Austena Ntsike	F	E
	ADF Mali Team		
	Fanta O Macalou	F	E
	Cherif Chekna Djanka	M	E
	ADF Niger Team		
	Ibrah Mahamane	M	F
	ADF Senegal Team		
	Yousseph Ba	M	F
	Abdoulaye Thiam	M	E
	ADF Uganda Team		
	Joan Rutaroh	F	F
	Joyce Acigwa	F	F
	ADF Washington		
	Thad Kaminski	M	E
	Rabihah Mateen	F	F
AGUFEDI			
Bangoura Fatoumata Secetaire Executif	Bangoura Fatoumata	F	F
B P 2793 Conakry Rep du Guinee			
Tel 224 45 14 (Office) 44 75 68 (Hm) F 45 14 19			
Alliance of Microenterprise Development Practitioners			
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SOUTH AFRICA OPPORTUNITIES INDUSTRIALIZATION CENTER

Summary

A case where a local South African NGO, with the assistance of an International PVO, initiates an ambitious program to use a wide range of training and community development efforts while developing a financially sustainable strategy. It operates in an economically and socially distressed environment in the country. Building itself on initial grants and support from the government, the organization seeks to achieve institutional and financial sustainability in a relatively short time frame, while continuing to achieve its social mission.

Sudden loss of one critical source of financial support places the organization in a short term crisis situation. They are currently taking steps to solve the problem. Issues: What do you think went wrong in the situation? How would you recommend they proceed to develop a sustainable recovery strategy?

SOUTH AFRICA OPPORTUNITIES INDUSTRIALIZATION CENTER

South Africa Opportunities Industrialization Center (SA-OIC) was founded in June, 1996 in Pietermaritzburg, KwaZulu Natal, South Africa. It is a community based organization whose mission is to provide skills training that builds self-worth in people and empowers disadvantaged communities. SA-OIC is registered as a Section 21, Non-profit organization in South Africa, and has a volunteer board of directors. It is affiliated with OIC International, an American-based private voluntary organization with more than 25 years of experience in institution building with 34 affiliated programs in Africa.

SA-OIC offers three month training programs in life skills, carpentry, computer sciences, masonry, electrical work, plumbing, auto mechanics, welding, and small business development. Their programs also offer outreach services to community development groups, including organizational development, project identification, development, resource mobilization and project management.

The primary program beneficiaries/users are a) unemployed youth between the ages of 18 and 35, b) potential or existing entrepreneurs- c) NGO or other community-based organizational leaders, and, d) other community leaders concerned with overall community development issues. The SA-OIC programs place focus on services to women and to assisting individuals from traditionally disadvantaged communities. This is especially important in South Africa because of the legacy of apartheid that disallowed the advancement of black South Africans.

Initial support for the SA-OIC programs came from grants from the International Foundation for Education and Self-Help (IFESH), the government of South Africa Department of Public

Works (PWD), and OIC International IFESH provided approximately \$1,000,000 for two years beginning in May of 1996 and the PWD provided a large three-story building valued at \$500,000. The PWD also provided the center with technical and functional support while it was being established. OIC International provides technical assistance, project monitoring and support services. SA-OIC operates on an annual budget of approximately \$500,000.

This case illustration is not presented as a desirable or undesirable way to handle a situation. Rather, it is presented as a basis for classroom discussion. Some details in the situation are necessarily limited and others highlighted to provide opportunities for learning.

During its first year and a half of operations SA-OIC has directly served 500 individuals. The program has been well-received by the community and the Transitional Local Council - an elected local government group. The program has also been praised in the local media and by private business groups in the area. It has become a fixture in the community, and appears to be providing services that are needed and respected in the community it is serving.

From its beginning, SA-OIC has known that IFESH-based grant funding existed only to carry the program for two years - from May, 1996 through May, 1998. While the grant was less than they had requested, at the outset of the program this did not appear to be a problem because the Government of South Africa was in the process of establishing the Rural Development Program (RDP) to address the deficiencies in human resource skills and in basic infrastructure between white and black communities. It was anticipated that this multi-year program would be a key source of future funds to support the SA-OIC program after expiration of the IFESH grant.

RDP in South Africa

The RDP was designed to bring basic development to the traditionally disadvantaged communities in South Africa through a coordinated strategy. The program was designed to work through a series of contracts for training individuals and for infrastructure development. OIC International, SA-OIC, and the PWD had projected substantial program revenues from RDP training contracts and construction projects. These projections included contracts for school construction, road repair, housing construction, sanitation facilities, drainage and so forth. SA-OIC and OIC International maintained close contact with the RDP during the program design phase and first months of program operations.

Approximately six months into SA-OIC program, implementation the Government of South Africa dissolved the coordinated rural development program scheme represented through the RDP. Funds in their budget were re-allocated to the respective ministries with program responsibility. Hence, funds for education went to the Education Ministry, funds for roads to the Transportation Ministry, etc. Most of these ministries have their traditional partners and ways of doing things. SA-OIC was not part of their network or their plans, thus funds projected to flow to SA-OIC, along with the RDP strategy, were dispersed differently.

The current status of SA-OIC from a sustainability perspective is that, while resource mobilization efforts have been successful, they have not been sufficient to maintain the total program at its designed level. By June or July (at the latest) the resources provided by IFESH and any related sub grants) will be exhausted. In the meantime, the organization tries to pursue other revenue producing options.

Current Status of Resource Mobilization Efforts

The organization has tried to pursue an entrepreneurial approach to resource mobilization. Attempts have been made to recover costs from users and to enter into agreements that bring financial benefits to the program - without losing sight of its social development objectives. Operating on an annual budget of approximately \$500,000, SA-OIC is aware that about 60% of this amount is in costs for personnel. The second highest budget allocation is for training materials. The percentage of funds allocated for other major line items is consistent with management practices and personnel laws of South Africa. Management is also conscious of expenditures and cost management. Internal controls are in place and some ways have been found to reduce expenditures, including reorganization of staff.

Trainer Fees

SA-OIC charges each trainee approximately \$40 for a three month course. At the end of the program the trainee has to take an examination to be certified by the Building and Industrial Training Board. The examination cost is approximately \$20 per person - which the organization pays on behalf of the trainee. This means that SA-OIC is providing the actual training and certification for a net revenue of \$20 per trainee. This amount does not begin to cover the cost of the actual training. Yet it appears to be all that a disadvantaged family can afford, in the present environment. Many of the trainees come from families with incomes of \$105 or less per month. They also have to pay for their transportation to and from the center, and most come from black settlements where only one person in the home is actually employed. The modest charge SA-OIC is charging is prohibitive to many families in the community which the organization was designed to serve. It is SA-OIC's fear that, if they raise their fees they will be moving out of the range of the very poor in these disadvantaged communities.

Government Contracts

The organization has aggressively pursued potential contracts with various government ministries and departments. Several proposals have been developed for training existing employees as well as new recruits and individuals working on special projects. To date, SA-OIC has secured two contracts with government departments to provide training. Both projects started in January, 1998. One program currently being run is a year-long one. Proceeds from the contracts should cover a substantial portion of the cost for the bricklaying and carpentry components for the next year. The project involves training of 16 registered "work seekers." The second contract is with the Transitional Local Council and is for a three

NATIONAL COUNCIL OF WOMEN'S SOCIETIES

Summary

A Nigerian case situation describing an umbrella women's organization which was founded to focus on family planning and related women's issues. The organization has been financed by a combination of donor support and locally generated revenues from various sources. The current donor support is about to be withdrawn. The council has engaged a consultant to help them develop a strategy to become more sustainable - institutionally and financially.

The first part of the case presents the basic situation - as presented to the consultant. You and your colleagues in the discussion, take the role of the consultant and make recommendations. The second part of the case describes what the consultant actually recommends, and the results. You and your colleagues will then discuss those recommendations and results.

NATIONAL COUNCIL OF WOMEN'S SOCIETIES/PLATEAU

The National Council of Women's Societies (NCWS) is an umbrella organization of women's groups located in Central Nigeria, and the term Plateau refers to the specific state in which this NGO operates in Nigeria. It was founded in 1983 to support women's organizations through collaboration, information sharing, and training. NCWS originally provided monthly training for members, in the last five years it has only been able to conduct 1 - 2 seminars per year. In addition, it continues to hold monthly membership meetings and its biannual conference every two years. During the conferences leadership elections are held and seminars are offered. NCWS is governed by an Executive Council which is elected by the membership every two years. The Executive Council serves on a voluntary basis and has no paid staff. As one of its initial activities NCWS launched a successful fund raising campaign to build a secretariat building in the largest city of Central Nigeria.

In 1987, NCWS began a market-based child spacing project which was supported by a succession of international donors. Separate project staff were hired to manage the program and were supported through the grants provided by the international donors. The project currently has seven full-time staff including a project coordinator, deputy project coordinator, a training advisor, two program officers, an accountant and a clerk. The project has trained 260 market vendors (both male and female) to provide child spacing counseling and contraceptive commodities in several local markets. Fifteen part-time field supervisors oversee the activities of the market vendors, provide additional commodities and collect the money earned from selling the commodities. During the fall of 1996, all the market vendors were re-trained to include the treatment of minor ailments among the services they offer. The communities in which the market vendors operate report high satisfaction with the services they receive. In addition to the market outreach, NCWS has purchased five market stalls and has established a market-based clinic which provides treatment of minor ailments, immunizations, and basic child spacing services.

A consultant was hired to assist NCWS to strengthen its capacity to remain financially viable once the current donor withdraws. The consultant worked with NCWS from July 1996 to June 1997. The NCWS leadership and project staff were enthusiastic about the assistance they received, stating that they were ready to become financially autonomous.

Review of Structure and Systems

NCWS is not a cohesive organization. This is due in large part to donor concerns about accountability. It operates a dual structure consisting of the child spacing project as one entity and the Executive Council as another. The project has full-time staff, while the Executive Council, responsible both for governance and operations, relies on volunteers. During the most recent elections at the biannual conference, the Project Coordinator ran against the current President. She was not successful in her bid, which angered the current President who tried to have her removed from the project. An intervention by several senior NCWS members allowed the Project Coordinator to remain, and the ordeal brought the members of the Executive Council and the Project staff in much more contact than had existed during the previous three years.

The Executive Council's and the project's financial and administrative systems are separated. The project has its own accountant, bank accounts, and financial records. It prepares quarterly reports for the donor based on a format provided by the donor. The Treasurer of NCWS, a member of the Executive Council, keeps a separate set of records for organizational revenues and expenses outside of project finances. NCWS does not bring the two accounts together to get an idea of the overall financial health of the organization.

Basic systems exist at the project level for tracking and reporting program activities but are tailored to meet the reporting requirements of the donor. The Executive Council uses its monthly meetings as a forum to discuss any ongoing activities it is undertaking, but has not systematically used the information it or the project generates to feed into a strategic planning process. Several project staff and Executive Council members attended a workshop on strategic planning for sustainability, and were in the process of drafting their first strategic plan.

Current Sources of Revenue

NCWS's current sources of revenue are the following:

- I Donor grant in the amount of \$72,900 for the period November 1995 to February 1997. NCWS is supposed to contribute \$38,000 of in-kind funds for the project during the same time period. The in-kind contribution is comprised of rent/utilities, and the salaries of the staff which have been seconded from the Ministry of Health.

- 2 Membership dues As of June 1996, only 45% of the annual membership dues had been paid, which equaled approximately \$113 The treasurer said that often members would not pay their dues until the NCWS biannual meeting, as it was a requirement for members to attend In addition to the annual dues, members pay an initial registration fee and convention dues (every two years) NCWS collected approximately \$375 in convention dues during their 1996 convention No new members joined in 1996
- 3 Convention advertisements a number of local merchants and women's organizations support the NCWS convention through advertisement payments NCWS earned \$500 from advertisements during their 1996 convention
- 4 Commodities The project has established a revolving fund for the family planning commodities Two separate accounts are kept by the project, one for the revolving fund and the other for any profit derived from the sale of the commodities The market vendors sell the commodities and are paid a commission based on the amount sold The field supervisors are supposed to collect unused commodities, proceeds from sales (minus the CBD's commission) and payment for additional commodities The revolving fund bank account had \$360 and there was approximately \$195 in stock which was held either in the store room or with the market vendors The profit account held \$480 which NCWS plans on using to support its income generating activities
- 5 Rent NCWS is renting the top floor of their secretariat to the state government \$150 per year, which is significantly under the market value for the space (approximately \$313 per annum) However, the state government has not paid NCWS for the past three years, owing a total of \$450,

In addition to the above, NCWS/Plateau is interested in exploring the following ideas as ways to generate additional sources of revenue

- 1 Fundraising (local and international)
- 2 Buying and Selling of Grains
- 3 Operating a Consumer Shop (sell canned goods and other consumable)
- 4 Operating a Tailoring Business
- 5 Cassava - Soya Bean Gari Processing

Current Program Costs

The Executive Council only has ad hoc expenditures (it relies on volunteers and its recurrent operating expenses are covered by the project) As of September 1996, NCWS spent \$630 on its convention and \$108 on miscellaneous expenses NCWS is planning to hold a workshop on strategic planning for its membership later in the year which will be its only other major expense

Out of a 16 month budget of \$72,900 (November 1995 - February 1997), the project spent \$44,730 as of September 1996, leaving a balance of \$28,170. The budget covers an expansion of the number of the market vendors from 160 to 260 and the addition of 5 field supervisors. It also covers the retraining of all the market vendors, so they may expand their activities to cover treatment of minor ailments. It is anticipated that NCWS will require \$55,625 annually to operate the project at the planned expanded level once the current grant is finished - at the end of February, 1997.

Discussion Questions

As a consultant to NCWS/Plateau, how will you advise them to proceed toward greater organizational and financial sustainability? Specifically, what do you suggest they do regarding

Organizational Development - How should they improve their organizational structure and its operations?

Cost Containment - What steps do you recommend to help them contain or lower their costs in this situation?

Revenue Generation - How should they enhance some of their current sources of revenue, or develop new and additional sources of revenue?

Technical Assistance Provided and Key Results Organizational Development

Technical assistance process The consultant worked closely with NCWS/Plateau to strengthen its organizational structure and operations. The consultant facilitated a number of meetings and working sessions to identify organizational issues and solutions. In specific areas, the consultant conducted workshops and training for the leadership, staff and membership. The training was spread out over a year,

Results

Organizational structure NCWS/Plateau formed an *advisory group* comprised of key community leaders. The advisory group provides a mechanism to inform the community about NCWS/Plateau's activities and include their participation in the organization. It also serves as a means to enhance NCWS/Plateau's fundraising capacity. Additionally, NCWS/Plateau formed a number of *internal working groups* including fundraising, project management and income generation to ensure that these areas received the required attention.

To address the division between the Executive Council, membership and the project staff, NCWS/Plateau held a two day *strategic planning/business management workshop*, "The Way Forward," which was facilitated by the consultant. During the workshop, members learned about the project, discussed their role in the organization and the project, and provided feedback on the types of benefits they would like from NCWS/Plateau. They also reviewed and discussed options for enhancing NCWS/Plateau's sustainability.

Management systems The consultant held a number of short training sessions on financial management. The sessions included budgeting, tracking expenditures and revenue by cost center, and how to use financial information for decision making.

Cost Containment

Technical assistance process The consultant assisted NCWS to identify opportunities to lower their costs.

Results

NCWS/Plateau explored the possibility of *securing additional government staff* to serve as field supervisors, thereby lowering their personnel costs. They received an initial agreement from the Ministry of Health.

Revenue Generation - Enhancing Current Sources of Revenue

Technical assistance process The consultant facilitated a number of brainstorming sessions on current sources of revenue and approaches to increase the income generated from them. The consultant and a staff member conducted interviews of members on the types of services they would be interested in receiving from NCWS.

Results

Membership Dues NCWS/Plateau developed additional membership benefits including identity cards, free legal aid, and discounts from member pharmacies. The membership dues increased accordingly.

Rent NCWS owned the secretariat building and rented the top floor to the government. The government was behind in its rent payment. NCWS asked the government to pay the over due rent or vacate the premises. The tenant paid the past due rent and agreed to an increase in future rent.

Revenue Generation - Developing Additional Sources of Revenue

Technical assistance process The consultant facilitated a number of brainstorming sessions on potential sources of revenue. The options identified included grain trading, tailoring, cassava (gari) processing, fund raising, and operating a consumer shop. Using questions prepared by the consultant, NCWS collected information on the feasibility of these options including demand, cost, and potential revenue.

Results

Selection of option' - Tailoring was a popular idea but the data collected indicated that intended customers were happy with their current suppliers and were not interested in changing. Additionally, the start-up costs were high. Cassava processing was originally rejected because some in the organization thought that gari was not a popular food type. However, when presented to membership it was found that many did eat gari and that it was commonly served at schools. Based on these findings, NCWS decided on fund raising as a short-term option and gari production as a long-term option.

Fund raising NCWS/Plateau required capital for both the start-up costs of their gari processing plant and one year of their family planning project operations (the period they anticipated they would not have enough income from gari processing to subsidize their family planning program). They developed a fund raising plan which targeted Plateau businesses and company managers, and local government leaders. NCWS/Plateau's fund raising activities have been extremely successful. As of May 1997, they have earned enough to make the first two payments on their cassava processing plant, and are continuing to receive donations.

Cassava Processing NCWS/Plateau found a gari processing plant for sale in Shendam, a cassava producing area of Plateau, and negotiated a payment plan with the owner to purchase

it The local chief donated a large parcel of land which NCWS will use for farming In February 1997, they launched their production of traditional garı and demand is greater than their current production capacity The plant is staffed by two field supervisors who oversee the production and sale of the garı NCWS/Plateau also arranged for the Ministry of Industry and Trade to second a manager for the plant and for the Ministry of Agriculture to provide a manager for their cassava farm Once the plant is operating smoothly, they plan on producing soya-garı which they will sell to their market vendors

By strengthening its organizational structure and operations and increasing its local earning potential, NCWS/Plateau has formed a solid foundation for its continued financial viability

FREEDOM FROM HUNGER - MALI

Summary

A description of a unique microfinance approach to development, which adds women-focused and child-survival education to the village banking concept. The cases presented in Mali are unique in that they describe two somewhat contrasting models of organizational development. One evolves from a social service focus to a financial services perspective. The others develop from the opposite perspective - from a financial services expertise toward to social service orientation.

The case also raises issues of collaboration - both at the international PVO level, and among and between NGOs at the country level. Issues: What insights do you develop from analysis of the case study? If you wanted to develop a similar program strategy in your country or NGO, what issues would most concern you?

FREEDOM FROM HUNGER - MALI

Freedom from Hunger is a small, non-profit, American-based international organization located in California. It has spent the last two decades starting and supporting self-help development programs to alleviate hunger and malnutrition - mostly in developing countries. Freedom from Hunger is the successor to two previous organizations, Meals for Millions founded in 1946, and The American Freedom from Hunger Foundation established in 1961. The two merged in 1979.

In the years 1987 and 1988, Freedom from Hunger went through a major transition - from supporting diverse, small community development projects to a program strategy focused on large-scale promotion of a few activities most directly combating chronic hunger and for which Freedom from Hunger had developed what one outside consultant described as their "distinctive competence" - innovative expertise by comparison with other development practitioner organizations. These activities were brought together in early 1989 into an integrated program design called *Credit with Education*. This combines Grameen style village banking, with non-formal adult education for women in rural areas.

Credit with Education calls for local outreach workers to deliver credit and savings services to self-managed groups of 15-50 women each. At the regular group meetings (one to two hours at weekly to monthly intervals), these workers support the women in their savings and loan transactions but also facilitate informal learning sessions involving, the women in discussion and information sharing about basic family survival skills (health, nutrition, child care and small business management).

Since its beginnings in Mali and Thailand in 1989, *Credit with Education* has spread and grown, through local organization partnerships with Freedom from Hunger, to include

Burkina Faso, Ghana, Togo and Uganda as well as Bolivia, Honduras and the Philippines. About 70,000 poor women now participate worldwide, and scientific impact evaluation has shown that these women are likely to increase their income, savings and other assets, their self-confidence and status in their families and communities, their knowledge and practice of better child care, and that their children are likely to be better nourished and, therefore, healthier than the children of comparable women who are not participating.

This case illustration is not presented as a desirable or undesirable way to handle a situation. Rather, it is presented as a basis for classroom discussion. Some details in the situation are necessarily limited and others highlighted to provide opportunities for learning.

At the same time, most of the local institutions supporting these women are already approaching financial self-sufficiency. This means the interest and fees charged to the women taking loans will soon be sufficient to cover not only the operating costs of the local institutions, but also the financial costs. This includes the cash costs of mobilizing savings or borrowing money to lend to the women and the accounting costs of compensating for erosion of the value of the institution's own capital - due to inflation and loan losses. In other words, these institutions offering *Credit with Education* are managing toward a "double bottom-line" - recovering their costs and even being profitable, while achieving difficult social objectives on a large scale.

The remainder of this case focuses on Mali, where *Credit with Education* was first introduced at the beginning of 1989 in partnership with a Malian NGO now known as CANEF (Centre d' Appui Nutritionnelle et Econornique aux Femmes), which is headquartered in Bamako. Building on its successful experience with CANEF, Freedom from Hunger developed new implementing partnerships with two different Malian federations of credit unions: NYESIGISO (originally based in Segou) now headquartered in Bamako, and KAFO JIGINEW headquartered in Koutiala in the Sikasso Region. In reality, these are two contrasting case studies - CANEF is an NGO that has learned to act more like a financial service institution, and NYESIGISO and KAFO JIGINEW are financial service institutions that have learned to act more like social service delivery NGOs.

CANEF

Centre d' Appui Nutritionnelle et Economique aux Femmes arose from an earlier Malian NGO formed for the purpose of putting young, unemployed college graduates to work in various community development projects. In fact, CANEF started as the earlier NGO's first major project. Within a few years, the project became its own independent NGO, focused solely on delivering, *Credit with Education* services to rural women.

Yet, even in 1992 when it became independent, CANEF was a typical grant-dependent social service organization that happened to be delivering financial services. At that time its focus was on mobilizing grants to serve communities in a prescribed -geographic area. There was external pressure to become a more business-like organization. Almost all of CANEF's

funding came from USAID through Freedom from Hunger. Both institutions placed emphasis on the need for CANEF to become a financially viable financial service institution that could use grants mainly to invest in expansion to a much larger scale, rather than to support recurrent costs.

CANEF understood the logic for the change, but resisted the timetable. To use a medical analogy the "patient" agreed with the diagnosis but was uncomfortable with the prescribed treatment. In retrospect, it appears that much of the problem at the time was the severity of the prescribed change, and the extent to which it was being pressed externally, rather than from within the NGO. This led to a rift in the partnership. Yet CANEF and its program continued to function, even as external funding declined dramatically, largely because the program was generating its own revenue from the *Credit with Education services*.

It appeared that this relief from external pressure (accompanied by less external funding) and forced reliance on earned income was what this organization needed to foster real change toward a more business-like institutional model. But CANEF still needed to find an external funder to help by investing in their transformation and to provide a new source of technical assistance to support its change efforts. PLAN, International - with encouragement and assistance from Freedom from Hunger - stepped in with its private sources of development funding and its own management development capability. They established a less severe timetable for achieving financial sustainability on the condition that CANEF also set up major operations in another part of Mali. CANEF did so, but has not had to abandon its original geographic program area.

The institutional story is still unfolding. CANEF has yet to achieve financial self-sufficiency, but has achieved a large scale of services and is one of the largest providers of microfinance in Mali. It appears to be thriving as an organization - with the continued support of PLAN, International which is also committed to helping them build financial independence.

NYESIGISO and KAFO JIGINEW

In 1992 the executive director of CANEF joined a program development team from Freedom from Hunger on a visit to Burkina Faso. They were looking for an institution with potential to joint venture with Freedom from Hunger to start up and develop *Credit with Education* in a new national setting. The Réseau des Caisses Populaires du Burkina (RCPB) emerged as the most attractive potential partner because of its network of 30 or more credit unions scattered throughout the country, its ambition and capability to grow nationwide, and its interest in trying new ways to bring in more members who are poor, female and rural. Partnering with a credit union federation also made a great deal of sense to Freedom from Hunger because of the financial services capability of the RCPB, its large and growing service delivery system, and its federated structure which allowed them to form one partnership to serve many, similar community-based organizations. The successful experience of CANEF was described by its executive director, and this really helped to "sell" the *Credit with Education* concept to RCPB.

By 1993 the spectacular success of RCPB's *Credit with Education* program in Burkina Faso stimulated interest in two other credit union federations, both in Mali. NYESIGISO (Reseau des Caisses d' Epargne et Credit) had just been established in Segou Region with the assistance and funding of Developpement international Desjardins (DID) of Canada. DID also had been the originating force behind the RCPB and was the stimulus to NYESIGISO's interest in *Credit with Education*. KAFO JIGINEW (Federation des Caisses Mutuelles d' Epargne et de Credit du Mali Sud) had been established years before, with the assistance of Credit Mutuel of France and other organizations in Europe for the purpose of providing cooperative savings and credit services to the cotton farmers of Southern Mali. Despite opposition from the European funding consortium, KAFO JIGINEW saw *Credit with Education* as a potential new line of business that could bring women into their member credit unions - only 2% of their members were women in 1994.

Also, in 1995 it had become clear that CANEF would not be a vehicle for very large scale expansion of such programs within Mali. External pressure to build systems to support such large growth had contributed to the rift between CANEF and Freedom from Hunger, which was now looking for one or more alternative Malian partners. The success of the RCPB program in Burkina Faso led Freedom from Hunger and USAID to invest in starting up *Credit with Education* programs in partnership with both NYESIGISO and KAFO JIGINEW, simultaneously. Their service areas were adjacent but not overlapping one with the other, and they were not impinging on CANEF's geographic service areas.

The two credit union federations started *Credit with Education* in 1996. Their programs took off and expanded more quickly than any previous such program start-ups in the past. Together they had more than 15,000 participating members after only two years of operation - compared to CANEF's membership of just over 7,500 after six to eight years of operation. Both of the credit union federation programs are covering all of their cash expenses with interest and fees from loans to women in very poor, rural areas.

The challenge the federations and their member credit unions face is how to integrate the *Credit with Education* model of service fully within their operating systems. To this point, in spite of its rapid 'd growth, the program has been a sideline activity, a social and financial experiment which has apparently succeeded. But the program has yet to meld with the culture, financial strategy, and day-to-day operations of these credit unions. This integration must happen if the credit unions and their federations are to convert *Credit with Education* for women into profitable new lines of business to fuel their own institutional growth - their financial success and their social impact.

The tendency to regard *Credit with Education* as a charitable activity (good for public relations) is strong- in a business organization. It is difficult for a male-dominated, business culture to accept this women-oriented, poverty alleviation program as a true line of business that can enhance the financial as well as the social bottom line. This tendency will persist until the program can be demonstrated to be as beneficial, possible even more beneficial, to

business institutions as their other lines of business. To reduce the extra costs and recognize the extra revenues of the program and to enable management to make meaningful comparisons, the systems for *Credit with Education* planning, management and assessment have to be fully integrated with comparable systems for the other lines of business of the credit unions and their federations.

With a new grant from USAID, Freedom from Hunger has begun to work closely with DED to assist the two federations to more fully integrate *Credit with Education* with their other lines of business. What is more the common bond between the programs has led to an informal strategic alliance and non-competitive agreement between the two federations, as their total operations expand and put them into potentially unhealthy competition with one another. Attachment A shows some comparative profiles of the three organizations.

Attachment A

FREEDOM FROM HUNGER - MALI

Credit with Education in Mali - Comparative Profiles

	CANEF	KANO	NYESIGIS
Year of first loan	1989	1996	1996
Number of Credit Ass'ns	225	254	188
Number of members	7,691	6,736	9,231,
Number of borrowers/CA	7,515	5,859	5,820
Individual loans	37,503	29,714	44,508
Amount lent to data	\$1,577,344	S790,921	SI,722,341
Amount outstanding	\$421,464	S230,632	S360,477
Amount of savings	\$70,795	S15,000	S68,011
Average loan per borrower	\$55 00	S39 00	S62 00

*It should be noted these are not exactly comparative. The CANEF summary is for project to date as of June 30, 1997, while the KANO and NYESIGISO profiles are as of September 30, 1997. They are shown for illustrative purposes only, and do not reflect all of the financial reporting data included in the Freedom from Hunger financial systems.

Discussion Questions

What are some of the most important insights you developed by this description of *Credit with Education* programs developed in Mali?

If you were considering developing similar programs in your own NGO or country, what would be some of the most important considerations to address?

Synthesis

There are several insights that may be gained from the cases of the three Malian NGOs sponsoring *Credit with Education* programs and supported by Freedom from Hunger. Some of these are-

Very different development services can be integrated into one streamlined, efficient mechanism for generating desired social impacts

If one of these services generates revenue from its "customers," the other (traditionally unpaid) services delivered by the same single mechanism can be cross-subsidized by the revenue-generating service

A social service NGO can achieve its social impact objectives and operate like a business by delivering a high-impact, revenue-generating service efficiently and on a large scale,

A business-like NGO (e.g. credit union) can enhance its social impact without compromising its financial bottom line by efficiently delivering a revenue-generating service that is highly valued by the poor

The institutional capacity (culture, leadership and operating systems) of either a social service NGO (to integrate a business-like service) or a business-like NGO (to integrate a service to the poor) may be the most critical constraint to large-scale, sustainable service delivery, which must be understood and managed toward change, without excessive haste or pressure - especially from external support organizations

External donors and support organizations have important roles to play in assisting NGOs in their start-up and/or transformations toward both financial autonomy and high social impact - but in the end, it is local leadership which will make the difference in fostering, meaningful change

Women's Community Mobilization Association

Background

The Women's Community Mobilization Association (WCMA) was established in 1978 within the context of the UN Decade for Women. It is a non-profit NGO whose main purpose is to "meet the needs of low-income women in order to promote their full participation in the social and economic development of their communities." To accomplish this goal the organization sought to empower women with the knowledge they needed to improve their social and economic status. This knowledge would be provided by other, more advantaged women, who would be mobilized by the WCMA to serve their communities. In order to be active in the association, membership fees are assessed.

Services

The WCMA took advantage of the increased international funding for women's programs that became available to local NGOs as a result of the Decade for Women to undertake a range of activities in communities in two districts of Nigeria. These activities were organized into two programs: community development and family planning. The earliest programs were literacy classes. These were followed, beginning in 1980, by health education classes in maternal and child nutrition, personal hygiene and sanitation. A typical class had 10 - 15 participants, 90% of whom were women. All classes were offered free-of-charge. Their instructors were unpaid volunteers, typically recruited from the community being served. By 1995 the WCMA was sponsoring annually literacy and health education classes for approximately 2,000 persons in 20 urban communities.

Organization

The organization was conceived and founded by a nationally prominent woman - a physician who was well known as a forceful and articulate spokesperson for women's rights - who used her own resources to cover the NGO's expenses for its first year of operation. She continues to serve the organization as the Chairperson of its Board of Directors.

Governance

The Board of Directors meets monthly to set policy and review WCMA operations. It consists of 12 women initially appointed by the Founder/Chairperson on the basis of their contribution to their communities. Board members currently include 3 physicians, 2 lawyers, 2 university lecturers, 1 former NT, 1 retired UNDP official and 2 socially prominent women with experience in various socially oriented national commissions. All but two have university degrees and all have traveled abroad. Most are married and, among the spouses are an NT, senior civil servants in the Ministries of Education, Health and Local government, physicians, lawyers and business persons. Board membership is voluntary - there are no stipends or payments of any kind.

Program Operations

Day-to-day operations are the responsibility of a salaried Executive Director who reports directly to the Board. There is a small staff consisting of an accountant, 2 program officers and a secretary. They are located in rented offices in the capitol city, which is one of the two urban districts in which the organization provides services. In addition to standard office furniture, they have telephones and a fax machine, 2 computers and a photocopy machine. There is no office vehicle.

The executive staff directs the work of the WCMA's network of volunteers who deliver the NGO's services in 2 urban districts and several outlying rural communities. Each regional network is staffed by volunteers, and consists of a District Leader who coordinates activities in her area - 10 Community Leaders and 50 Community Based Developers. The Community Leaders are responsible for determining the types and number of classes offered in their communities, and for recruiting local persons (Community Based Developers) to conduct them. The Community Leaders submit quarterly on their activities to the District Leaders, who produce a consolidated district report for the headquarters. Community Leaders are typically locally prominent women with ties to professional and business circles. They are not provided with an office or staff.

Funding

Annual membership fees and donor grants are the WCMA's two major sources of funding.

The Association has approximately 2,000 members, of whom 500 are current with their annual membership dues of \$ 10. Membership dues currently account for 20% of the NGO's total revenues.

Grants from donors account for the remaining 80% of current revenues. These grants cover the costs of instructional and promotional materials used in the community education programs and some of the expenses related to program administration. The headquarters accountant, both program officers and the secretary are paid out of grant funds. The family planning commodities supply program is self-financing, although the prices at which the WCMA purchases them from the donor's agent are heavily subsidized.

One international donor provides all of the funds for the family planning program and half of the funds for the community education program. Two other international donors provide the remaining grant-based revenues.

Financial Crisis

The Board has just been informed by its major donor that it will reduce its funding of several program activities to approximately half of their current level within two years. This is a 30%

decrease in overall revenues. Although the other two donors have not said anything about reducing their funding levels, there are indications that they may make cuts of a similar size. This would bring the total decrease in revenues to approximately 40% of the current level. The Board has requested the executive staff to prepare recommendations for raising revenues to offset these anticipated cuts in donor funding. Two revenue generating options were identified by the staff (1) introducing charges for current family planning services, and, (2) selling food products in the market.

The Board has formed a subcommittee to consider both of these options, as well as to recommend any other options it believes can contribute to closing the anticipated shortfall in revenues.

You and your small group are now the members of that subcommittee. What will you recommend to the Board of Directors?

Option 1 Charging for Current Services

One of the options proposed by the executive staff is to charge for the family planning community based distribution (CBD) services WCMA is providing in the market. The services provided by the CBD agents include family planning counseling, blood pressure exams, and provision of family planning commodities. WMCA is currently charging for family planning commodities, it is not charging any additional fees for services provided. The staff reviewed the monthly reports from the CBD project to determine the number of clients they are serving. They found the following information:

- there are 100 active CBD agents
- each agent sees an average of
- 10 new acceptors per month 40 revisits per month
- most of the clients are low income women, with men comprising only 20% of the total clients seen

Following are the prices currently charged by the CBD agents for commodities:

- \$1.00 per packet of 10 condoms
- \$1.00 per packet of 10 foaming tablets \$5.00 per packet of birth control pills

The staff also visited several pharmacies, private clinics and maternity, and Ministry of Health clinics. They found the following prices were charged for family planning services:

Service/ Commodity	Prices			
	Pharmacy	Private Clinic (physician)	Private Maternity (nurse/midwife)	Public Clinic
Consultation	\$0	\$3.00	\$1.00	\$0

10 Condoms	\$2 00	\$2 00	\$2 00	\$0 50
10 Tablets	\$2 00	\$2 00	\$2 00	\$0 50
Pills	\$10 00	\$10 00	\$10 00	\$2 00

Staff are proposing to charge a \$0 50 service fee to every new acceptor with no charge for revisits

Option 2 Selling Food Products in the Market

One of the options proposed by the executive staff is selling a new form of gari (a carbohydrate processed from the cassava plant) which contains both cassava and soybeans in the local market. The staff believe this is a good revenue generating option because it offers not only an additional source of income but will provide nutritional benefits to their community as it contains protein as well as a carbohydrate. The staff spoke with the Nutrition Unit of the Ministry of Health, which said that it would promote the cassava-soybean gari in its weekly nutrition education radio broadcast. The cassava-soybean gari is produced in a neighboring district, and is not currently available in the local markets. The staff collected some basic information on the cost of the cassava-soybean gari and the information from the local markets. The information is presented below

Cost Information

\$10 for a 20 kg bag of the gari (if 100 or more bags are purchased at one time) \$2/bag for transportation (if 100 or more bags are shipped at one time) \$4/bag for administration (storage and market stall rent, labor, etc) \$2/bag as a percentage for the market woman

Price Information

The market survey showed that each stall sells the following amounts of gari each day

Local gari 30 KG per day

\$0 50 per kg

Gari from outside district 20 kg per day

\$1 00 per kg

The staff are proposing to run two market stalls which will be open 6 days a week. Therefore, they assume that they will sell 240 kg of the cassava-soybean gari each week

EXHIBIT I

Annual Income Statement 1997& 1998 Actual 1999 Projected

	1997 & 1998	1999 Projected
Income		
Membership Dues	5,000	5,000
	5,000	5,000
Grants		
Donor A	2,000	1,000
Donor B	3,000	2,000
Donor C	15,000	7,000
Sub-total	20,000	10,000
Total Income	25,000	15,000
Expenditure		
Central Administration		
Salary (ExDir)	4,500	4,500
Other	500	500
Sub-total	5,000	5,000
CD Program		
Salaries	6,000	6,000
Other	4,000	4,000
Sub-total	10,000	10,000
FP Program		
Salaries	8,000	8,000
Other	2,000	2,000
Sub-total	10,000	10,000
Total Expenditures	25,000	25,000
Less Income	25,000	15,000
Surplus/(Deficit)	0	(10,000)

Notes FP Program Salaries Program Officer, secretary, + 50% accountant CD Program Salaries
Program Officer, + 50% accountant

Revenue Option Evaluation and Recommendation

Instructions

As you review the revenue generating options presented in the case, please fill out the attached table with the following information

- 1) an assessment of the option's feasibility
- 2) the advantages of the option for the NGO
- 3) the disadvantages of the option for the NGO
- 4) other options which may not have been considered by the NGO [an additional worksheet is attached for this purpose]
- 5) your recommendation for the Board of Directors

When determining the feasibility of the option, you will want to consider the following

- 1 The capacity and experience of the NGO as described in the case Does the organization have the structure, staffing, and equipment needed to implement the option? (The handout provides some key questions relating to organizational capacity which should be considered when assessing commercial ventures, but many of the questions are broadly applicable to non-commercial revenue generating strategies as well
- 2 The anticipated cost of the option based on the market and cost information provided
- 3 The anticipated revenue of the option based on the market and cost information provided
- 4 The anticipated amount of surplus generated, if any (Compare the cost and revenue of the option)
- 5 The contribution of the anticipated surplus to closing the revenue gap identified in the case study

Revenue Option Evaluated

1 Charging for Current Services

Feasibility of Option

Capacity

Cost

Revenue

Other issues

Surplus

Revenue Gap

Advantages and Disadvantages of Option

Advantages

Disadvantages

Recommendation to the Board of Directors

Revenue Option Evaluated

2 Selling Food Products in the Market

Feasibility of Option

Capacity

Cost

Revenue

Other issues

Surplus

Revenue Gap

Advantages and Disadvantages of Option

Advantages

Disadvantages

Recommendation to the Board of Directors

SUMMARY

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CONTEXT

OIC Côte d'Ivoire (OIC CI), a nongovernmental (NGO) partner organization of OIC International, an American NGO and sponsor of the present conference of NGOs, represents an interesting case study that falls perfectly in line with the central theme of this meeting full of hope the NGO Strategies for Sustainable Development Conference

Indeed, OIC-CI, which benefited from several partners in terms of important material and financial support during its first phase launching period, has, since October 1995, developed a certain number of strategies to ensure its future

The objective of this document is as follows

- To briefly trace the evolution of OIC Côte d'Ivoire
- To present the new Abidjan Center whose relationship to the Bouaké and Angouayaokro centers lies in its computer training component

PART I SUMMARY PRESENTATION OF OIC CÔTE D'IVOIRE

I Background

Recognized by the Ivorian Government on October 29th, 1986, OIC-CI, an affiliate NGO of OIC International, started its activities on February 1, 1998 in the district of Bouaké with two training components

- 1 The Agro-pastoral component for Young Modern Farmers located at Angouayaokro and an outreach program for Adult Farmers in their villages
- 2 The Small Enterprise Development component for businessmen and women

Conscious of the major responsibilities that would follow upon the expiration of funding from its principal donor agency, USAID, OIC-CI initiated a series of income-generating activities in 1991. These activities included fee-for-service training seminars and the production of goods for sale

After the introduction of functional literacy in private companies and the obtention of the contract for the follow-up of businessmen and women within the government's program in 1995, computer training offered in Abidjan is the new challenge of OIC Côte d'Ivoire since 1996

II Output

• Training

OIC Côte d'Ivoire has trained in nine years a total of 3,778 trainees within all of the sectors of activity at an average of 378 trainees per annum. Comparatively, this is low in relation to our existing infrastructure and human resources, however, this result is highly superior to the quota of 200 persons imposed by USAID (our principal funding agency from 1988 - 1995)

As a consequence of the new orientations directed by the Board of Directors (opening of the Abidjan center, diversification of activities, etc), more than 800 persons have benefited from our different training programs in 1996 alone. The targets for the next four years--aiming at an objective of 1,500 per year--are signs of future perspective full of ambition.

• Resettlement Assistance

From 1988 to 1996, OIC-CI has mobilized over a billion Francs CFA in support of hundreds of business owners in various sectors of activities with the assistance of its multiple partners:

- * Ivorian Government (Social Funds)
- American Government (USAID 1988 - 1995)
- * Development and Commercial Banks (BNDA, BIAO, BICICI)
- * COOPEC / CREP
- * AFVP / PASI (World Bank)

Thus, more than 3,300 trainees out of a total of 3,778 graduated are effectively resettled and offer their contribution to the construction of the national edifice.

• Follow-up of Social Fund Promoters

The Côte d'Ivoire Government assigned to us the follow-up and management training of 87 promoters in line with its policy of job creation to which we are directly associated since 1992.

PART II CASE STUDY OF THE ABIDJAN COMPUTER TRAINING CENTER

I Mission

Our newest training center, the Abidjan Computer Initiation Center, presents itself as one of the essential links in the chain of OIC-CI's mission "to assist populations to improve their quality of life through appropriate training."

II Objective

A The primary objective of this new training tool is **initiation to the computer** It enables

- Heads of enterprises to better manage their businesses
- Secretaries to perfect themselves in areas that are quickly overtaken by technological advancement
- Secretaries in search of jobs to present themselves on the job market with a better possible advantage

B In addition to the computer component, other income-generating training activities are developed at the center, including

- Functional literacy in several private enterprises
- Management and follow-up of private businessmen and women resettled by the government
- Short-term training seminars following tender from the Professional training Development fund (Government of Côte d'Ivoire/World Bank)
- Training and placement of unemployed youth in the informal sector (February 1998)

III Resources

A Human Resources

The center is run by a team of nine permanent staff and nine temporary staff in charge of functional literacy in companies

B Material Resources

These are comprised of

- One classroom equipped with eight computers
- One conference room
- Two vehicles—one for follow-up and one for administrative purposes

IV Results (Year One)

Given that computer training is the primary objective of the Abidjan center, we will limit ourselves to results in this area

PERIOD	SESSION	STAGE	PLAN	ACTUAL	PERCENTAGE
Oct-Nov '96	1	Initiation	32	33	103%
Jan-Feb '97	2	"	32	33	103%
Ap-May '97	3	"	32	31	96%
Aug-Sept '97	4	"	32	32	100%

TOTAL			128	129	
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*1 - Besides the 129 trainees who graduated through ordinary sessions, six employees benefited from an on-site upgrading training, therefore, the total number of trainees for first year is 135

2 - The training of 129 participants with only four computers was made possible due to a good rotation system and the spirit of sacrifice of two instructors

3 - More than 60 % of the trainees are employees who come to initiate themselves in computer either with the aim of computerizing their enterprises or to better maintain their positions

4 - It is satisfying to note that the majority of the less-scholared youth (40% remain) who terminated their training at our center were able to insert themselves into the economic network 3 - 4 months later

Two particularly remarkable cases include those of Mr Tidiane and Mr Dagana, both graduates of the batch, who are now occupying positions as heads of departments

V Perspective

Despite the highly competitive environment, the Abidjan center is steadily positioning itself on the scene due to its "hands-on" training (80 percent practical and 20 percent theoretical)

In respect to the enthusiasm shown by the population, OIC-CI has just increased the number of computers from four to eight for FY 97-98. A new challenge therefore, awaits us to reach the annual minimum target of 192 trainees

VI Financing Strategies

In order to guarantee the sustainability of its program, OIC Côte d'Ivoire has based its financing strategy on the philosophy of self-help. This is illustrated by the table below

Sources of Financing (Since October 1995)

SOURCES	PERCENTAGE
1 Training fees	10%
2 Training Seminars for fees	22%
3 Management and follow-up of business owners	8%
4 Production and sale of goods (agriculture, livestock)	18%
5 Resource mobilization	12%

funding agencies	
6 Government grant	30%
TOTAL	100%

Note The objective is to reduce from year to year the rates of Government and funding agencies

OIC COTE D'IVOIRE
COMPUTER INITIATION CENTER
INFORMATION SHEET

I Clients

- Heads of enterprises or employees desirous of improving the managerial system of their enterprises
- Secretaries needing to upgrade their skills
- Secretaries or descolarized youth in search of a job

II Program Content

- General Overview
- MS DOS
- WORD
- Windows
- Excel

III Training Duration. 160H (2 months)

IV Course Hours

- 8 00 a m - Noon Group 1
- 2 30 p m -6 30 p m Group 2
- 6 30 p m - 8 30 p m Group 3 (reserved for workers)

V Training Period. one session of 48 trainees per quarter

VI Training Fees. 75.000 Francs CFA per trainee