Second Annual Evaluation
Debt for Development Program

of the

International Foundation for Education and Self-Help

AID Grant No. AFR-0479-G-SS-0008-00

June 1992

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Second Annual Evaluation of the
International Foundation for Education and Self-Help's
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ABBREVIATIONS

AEBL - American Express Bank Ltd., IFESH's financial agent for the program
AID - Agency for International Development, Washington, DC
AID/W - Agency for International Development, Washington, DC
CECI - Conseil Canadian d'Etudes et de Coopération Internationale, an NGO
CFA - Central African francs (local currency used in Niger)
CPA - Certified Public Accountant
DfD - IFESH's AID-funded Debt for Development Program
GNF - Guinea francs (local currency of Guinea)
IFESH - International Foundation for Education and Self-Help
LfH - Africare Nigeria's Literacy for Health Project PO48
LGA - Local Government Administrative Unit
MIS - Management information system
N - Naira (local currency of Nigeria)
NGO - Non-governmental organization (European/multilateral term for a PVO)
NOIC - Nigeria Opportunities Industrialization Centers (OICI's Nigerian affiliate)
NMB - Nationwide Merchant Bank, Ltd., Lagos institution which processes DfD
local proceeds for disbursement to Nigerian subgrantees
OIC - Opportunities Industrialization Center (an indigenous African PVO
affiliated with OIC International)
OICI - Opportunities Industrialization Centers International (an American PVO)
OJT - On-the-job training
PVO - Private Voluntary Organization
SED - Small-Enterprise Development
TDY - Temporary duty
USAID - Mission of AID located in a developing country
WHO - World Health Organization
PREFACE

A. Aim of the Second Annual Evaluation

This report assesses the second year of operation of the International Foundation for Education and Self-Help (IFESH)'s four year "Debt for Development" program (AID Grant AFR-0479-G-SS-008-00, dated 1 February 1990). Unlike the First Annual Evaluation report of the Debt for Development (DfD) Program issued a year ago, this document focuses mainly upon subgrantee implementation of projects funded by the DfD Program. The First Evaluation, of necessity, concentrated upon the innovative, complex and time-consuming debt purchase and conversion process (which had occupied most of IFESH's initial year of effort under the Grant); the selection of Lead PVOs and their subgrantees; and start-up activities of IFESH itself.

The Foundation was first able to transfer Program funds from local bank accounts to subgrantee projects in April 1991, until which time project implementation activity did not begin.

B. Background of IFESH

IFESH, a charitable foundation organized in 1981, is a tax-exempt corporation under Section 501(c) of the Internal Revenue Code. A Private Voluntary Organization (PVO), it pools and directs private and public resources towards four acute problems in the developing world: unemployment, hunger, illiteracy and health care.

The Foundation provides seed money for locally developed projects that meet Foundation criteria based on (1) demonstrated ability to use self-help principles in project performance; (2) a high promise of replication; (3) potential for project self-sufficiency; and (4) host-government approval and support. It specializes in programs that motivate, train and improve the lives and incomes of the underprivileged. For over a decade, IFESH has funded vocational/technical, agricultural, small-enterprise development, and literacy skills-training projects in 14 nations of Africa and in Peru -- often providing U.S. graduate students to provide supplementary on-site assistance.
C. IFESH's Debt for Development Program

Debt conversion is the term used by the international banking community to describe transactions involving the purchase or exchange by creditors and private organizations of the debt of developing countries at reduced prices, and its conversion into local currency to permit the proceeds to be used to benefit the non-profit or the commercial sectors. In other words, debt conversion is the process by which developing countries transform foreign currency obligations to creditors (e.g., commercial banks) into equity that is used by a PVO or for-profit corporation to support in-country activities.

As a source of local currency for financing development activities, debt conversion in principle offers substantial advantages. Developing country debt may be acquired in the secondary market for from one-half to one-third its face value. If, in order to relieve itself of foreign exchange obligations, the developing country is prepared to repurchase the debt at face value in local currency at the prevailing exchange rate, the holder of the debt obtains two to three times the local currency that would have been obtained by simply converting the hard currency into local currency to cover development expenditures.

The Agency for International Development (AID)'s first Debt for Development Grant to a PVO was awarded to IFESH on 1 February 1990, to enable the Foundation to support subgrantee projects that promote self-help human resource development and training in Nigeria, Guinea and Niger. Between April and September of that year, AID provided the Foundation with $1,961,503 of seed money to purchase and convert debt owed to U.S. commercial banks in the three sub-Saharan countries: Nigeria, Guinea and Niger. IFESH contracted with the American Express Bank Ltd. (AEBL), a recognized leader in debt conversion, to undertake the task. In acquiring the countries' debts at a discount in the secondary market, IFESH simultaneously reduced the monies the countries owe and obtained local currency funding for qualifying projects at highly favorable rates of exchange.

By the end of December 1990, AEBL, on behalf of the Foundation, had leveraged AID's DfD Grant almost three times by using it to purchase and convert the local equivalent of $5,587,187 of debt. After local discounts and bank fees, net local proceeds -- the amount available for distribution to subgrantees -- was the equivalent of $3,858,114, twice as much as the Grant payments.
D. The Evaluation and its Methodology

The Second Annual Evaluation of IFESH’s Debt for Development Program was conducted by two independent external evaluators:

Stanley A. Barnett, a development economist and program design and evaluation consultant who was contract supervisor for three AID Program Design and Evaluation Indefinite Quantity Contracts (1975-1985). During work in over 40 developing countries since 1953, he participated in some two dozen evaluations (1976-1991), usually as team leader, mainly in sub-Sahara Africa, and mostly of indigenous and American PVOs. A dozen of the evaluations focused on OICl and/or its African-affiliate PVOs -- assignments funded by AID/Washington, individual USAID Country Missions, OICl and the United Nations Development Programme. He also performed the First Annual Evaluation of IFESH’s DfD Program.

Charles D. Ward, a development economist; consultant; and planning, budgeting and program design/analysis specialist with 20 years experience managing technical assistance programs in Africa, Middle East and Asia. For AID (1961-1988) was: Deputy Director, Board for International Food and Agriculture Development; USAID Representative to Burma; Director of USAID Yemen; Associate Assistant Administrator/Director, Office of Development Planning/Africa Bureau; Director, Office of Southern Africa Regional Activities/Swaziland. Since 1988, he has served as Chief of Party or independent consultant on projects of several private consulting firms.

Pre-field-survey activity for the assignment took place during February-April 1992. It included primary and secondary research and analysis, a working visit to IFESH headquarters, development of preliminary evaluation plans and schedules, and preparation of materials for the field survey.

The external evaluators were accompanied and provided logistical support on the 12 May-4 June 1992 evaluative survey in Nigeria, Guinea and Niger by IFESH’s Field Operations Officer. During that period, they contacted on-site officials of the DfD Program’s lead PVOs (Africare and OICl), instructional and administrative staffs and boards of directors of the DfD subgrantees, members of USAID Missions, bankers; and host-government officials -- debriefing subgrantee and lead PVO personnel whenever possible, before leaving the country.

(Appendix A to this report contains the Scope of Work prepared for the evaluation; Appendix B reproduces the questionnaire the evaluators used to interview subgrantee personnel; and Appendix E lists the names of key persons interviewed during the evaluation.)

The evaluators formally presented their draft report to officials of IFESH on 25 June 1992 and to AID/W on the following day.
Chapter 1. Executive Summary

AID and IFESH Inputs: During Year One of the four-year Debt for Development (DfD) Grant, Phase I, AID provided IFESH with $1,961,503 for purchase of debt owed to U.S commercial banks. During Year Two of the Grant, IFESH contributed $509,206 in program-related direct services, travel and transportation expenses, International Fellow support and office and other in-cash and in-kind costs. Total IFESH two-year input has been $911,815, none of it billed to the program.

IFESH Performance: IFESH has done an excellent job of monitoring subgrantee DfD projects. The evaluators agree with Lead PVOs Africare and OICI and the subgrantees that IFESH’s Field Operations Officer has transformed his quarterly on-site visits and evaluative assessments into effective tools leading to project improvement, and that the Foundation’s International Fellows assigned to DfD projects have performed in a laudatory manner. Although IFESH has induced Lead PVOs and subgrantees to furnish substantive quarterly activity reports on a timely basis, it failed during Program Year Two, to provide AID/W with required equivalent reports. If necessary, the Foundation should enter into a non-personal services contract to have the quarterly documents produced.

IFESH has followed through on major recommendations of last year’s First Annual Evaluation Report. The Foundation’s 1991 and 1992 external evaluations have been costly and the 1994 assessment of DfD Phase I will, in effect, represent an End-of-Project Evaluation. Hence, IFESH and AID would be fully justified in deciding to forego the scheduled 1993 evaluation exercise.

Selection of DfD Projects: Subgrantee projects approved by IFESH for Phase I implementation have been designed by experienced Lead PVOs to make a measurable cumulative impact on sub-Saharan socio-economic development and job creation.* (Africare and OICI

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* Chapter 4 of this report reviews each project in detail, covering project background, activity, project beneficiaries, finances and constraints/problems, and offers relevant comments on each by the evaluators.
furnish key backstopping assistance to their subgrantees; the long- and short-term technical assistance provided by the latter to indigenous affiliate OICs is particularly impressive.

**Nature of Approved Subgrantee Projects:** Through January 1992, IFESH's Board approved projects budgeted at 92.4% of net local currency proceeds of the debt conversion to fund eight programs in Nigeria, Guinea and Niger. The four Africare projects specialize in literacy/health care and farm-based training; the four OIC projects enable indigenous affiliates to create/institutionalize indigenous training centers focused on technical/vocational, small enterprise and agricultural skills development training.

By the end of Program Year Two, five programs (three in Nigeria and two in Guinea) were being implemented. A sixth (in Guinea) had not been approved until January 92, and two were dormant because the Government of Niger had not released their converted funds. Through CY91, 10% of approved funding had been received by the subgrantees -- a shortfall from planned expenditures that reflects the (1) complexity and slow pace of the debt conversion process, (b) lengthy period needed by subgrantees to start-up new projects, and (c) exacting, time-consuming safeguards established by the Central Bank of Nigeria's Debt Conversion Commission Secretariat before it approves disbursement of DfD funds to projects. Project activities and expenditures will accelerate sharply during the last two years of DfD Phase I, and subgrantees expect to make up most of the shortfall.

This report evaluates IFESH's performance during the first year of project implementation. Hence, it focuses upon the Foundation's fulfillment of obligations under the DfD program. However, because the aim of IFESH's monitoring function is to measure and help ensure subgrantee attainment of project Outputs, the evaluators also assessed the subgrantees' planned versus actual results, and the reasons for variations, during the period.

**Outputs in Terms of Direct Beneficiaries:** Paramount in importance among subgrantee responsibilities is achievement of objectively quantifiable outputs in terms of direct beneficiaries. In that respect, four of the five operating DfD projects essentially met or surpassed updated direct beneficiary goals during their initial year of implementation:

- Africare Nigeria's Imo State Program reached target goal of 25 trained Village Health Care Workers/Local Government Area Instructors, and 400 Literacy-Trained Mothers.
- Nigeria OIC trained 16 Board members and 40 staff members at the National and OIC Lagos level (vs 16 and 30 planned) and OIC Lagos graduated 257 Technical/Vocational Skills trainees (vs 250 planned).
- OIC Guinea graduated 63 Vocational Skills trainees (vs 70 planned) and upgraded 111 women entrepreneurs (vs 100 planned).
During its first year of operation, OIC Delta Region enrolled 79 young men and women (vs 75 planned) in Pre-Vocational courses and trained 11 Board members (vs 15 planned). However, the OIC failed to upgrade 50 entrepreneurs, through inability to employ a Small Business Development Officer to conduct planned seminars.

Only Africare Guinea's Maritime Region Project fell appreciably short of plan by training eight Small-Holder Cooperative Farmers (vs 448 planned), and failing to train any of 112 planned people in rural trades. Although the principal problem to date has been identifying viable cooperatives, project management still anticipates meeting its four-year target of 4,480 trainees.

Thoughts Concerning DfD Phase II:

- Use of DfD is complicated by several factors, including devaluation and inflation, which dictate caution and exploration of means to reduce potential losses over the years. In hindsight, it is clear in Nigeria that more naira could have been generated by conversion of the original dollar grant into naira on a periodic as-needed basis than was obtained by its entire conversion at the August 1990 exchange rate prevalent when the debt was purchased. In Guinea, the situation could be similar, if the current progressive devaluation and rate of subgrantee expenditures continue. IFESH has been fully aware of these pitfalls and there is some indication that the concerned countries may now be more willing to provide protection against devaluation losses than in the past. Hence there is reason to believe that their future cooperation will assist in reducing risk involved in DfD activities.

- With a potential DfD Phase II quadrupling of the Phase I funding, and an up to 10-time increase in number of potential subgrantees, IFESH undoubtedly is planning to institute a variety of measures including further development of reporting and accounting mechanisms, and increased DfD staffing. Because the Field Operations Officer's already onerous monitoring duties will inevitably expand with increased Phase II activity, he will require the services of a full-time assistant to work under his direction and to report directly to him.

- As IFESH reinvigorates local advisory committees to assume responsibilities they did not exercise under Phase I, it will want to guard against the possibility that inadequately supervised local advisory committees might become unproductive layers of bureaucracy duplicating functions provided by Lead PVOs and other lead-entities, and abrading the sensibilities of subgrantees.
CHAPTER 2. PROGRAM INPUTS

2-A. Financial Input of the Agency for International Development (AID)

Between April and September 1990, AID provided IFESH with $1,961,503 of an original $2,000,000 earmarked for IFESH to purchase of debt owed to U.S. commercial banks by Nigeria, Guinea and Niger. (An additional $50,000 was granted to pay for program audits.) Net proceeds of the debt purchase transactions provided twice that amount in local currency for use by DfD sub-grantees in projects promoting self-help human resource development and training:

- In Niger, the US$ 424,003 received by IFESH from AID was converted on 6 June 1990 at the rate of 266 Central African Francs (CFA): US$1. Local currency proceeds of the transaction were CFA 289,191,864, equivalent to US$ 1,087,187 -- a sum that represents 256.4% of the converted sum.

- In Nigeria, the US$ 1,067,500 received by IFESH was converted on 17 August 1990 at the rate of 7.9597 naira (N): US$1. Net local proceeds of the transaction were N 13,923,183, equivalent to US$ 1,749,210 -- a figure that represents 163.9% of the converted sum.

- In Guinea, the US$ 470,000 received by the Foundation from AID was converted on 29 December 1990 at the rate of 680 Guinea Francs (GNF): US$1. Net local proceeds of the transaction were GNF 680,000,000, equivalent to US$1,000,000 -- a sum that represents 212.8% of the converted sum.

IFESH has applied to AID for release of the remaining $38,497 earmarked for debt purchase under the DfD Program, in order to buy additional debt in Nigeria.

2-B. Inputs by the International Foundation for Education and Self-Help

2-B.1. Cash and In-Kind Contributions

In an atypical arrangement regarding a PVO grant, none of AID's first-phase US$2,050,000 cash input is to be used to compensate IFESH for its costs incurred in administer-
ing and monitoring the Debt for Development Program. Instead, the Foundation agreed to contribute goods and services to the amount of $2,420,000 in cash and in kind for those purposes over the four years of the initial Grant. Of the IFESH input, $2,100,000 is to cover the cost of program operations; and $320,000 to cover the expense of assigning 16 IFESH International Fellows (see 2-B.4 of this report for additional details) to provide on-site assistance to program subgrantees.

Figure 1, above, details IFESH inputs during the second year of the DID Program. They totaled $509,206 -- a $106,597, or 26.5%, increase over the Foundation's $402,609 initial year contribution. The value of direct services -- allocated portions of IFESH staff salaries, fringe benefits, in-kind services and consultant fees -- totaled $220,032, or 43.2% of the Foundation's overall input during Program Year 2. Out-of-pocket DID-related travel and transportation costs for

| Figure 1. IFESH INPUTS, YEAR TWO OF DEBT FOR DEVELOPMENT PROGRAM (1 February 1991 - 31 January 1992) |
|--------------------------------------------------|-------------------|-------------------|
| **Direct Services**                              | $181,734          | **$220,032**      |
| Allocated portion, IFESH staff salaries,         |                   |                   |
| fringe benefits and in-kind direct services      |                   |                   |
| Consultants                                      | 38,298            |                   |
| **Travel and Transportation Costs**              |                   | **154,188**       |
| Travel/transport for IFESH staff, advisory groups| $83,915            |                   |
| Travel/transport for consultants                 | 70,273            |                   |
| **Total Travel and Transportation**              |                   | **154,188**       |
| **IFESH International Fellows Assigned to Subgrantees** | $12,776          | **86,574**       |
| Stipends and grants                             |                   |                   |
| Travel and on-site allowances                    | 45,301            |                   |
| Allocated portion, Tuskegee contract             | 28,497            |                   |
| **Total, IFESH International Fellows**          |                   | **86,574**       |
| **Allocated Portion (25%) of Relevant Phoenix Office Expenses** | 32,023            |                   |
| **Other**                                        |                   | **16,389**       |
| Professional Fees and Insurance                  | $13,442           |                   |
| Miscellaneous                                    | 2,947             |                   |
| **Total, Other**                                 |                   | **16,389**       |
| **GRAND TOTAL**                                  | **$509,206**      |                   |

Source: IFESH Expense Allocation Report, AID Debt for Development Program, Feb '91 - Jan '92
IFESH's staff, consultants and advisors reached $154,188, or 30.3% of the overall contribution. Stipends, grants, travel costs and on-site allowances for the International Fellows assigned to DfD subgrantees totaled a further $86,574, or 12.2% of the overall contribution. The allocated portion of relevant IFESH home office expenses was $32,023, or 6.3% of total; and professional fees, insurance and miscellaneous costs accounted for the final $16,389, or 3.2%, of IFESH Program costs.

Although the pace of the Foundation's contribution accelerated dramatically during Program Year 2, its two-year input of $911,815 has not surpassed 37.7% of IFESH's four-year obligation under the grant, and it is not certain at this time that the shortfall can be made up during the remainder of the Phase One DfD Program. The assumption by IFESH of all administrative and monitoring costs to date has proved an onerous burden on the PVO, which has been forced to divert funds from other self-help projects to finance DfD costs. This fact has been recognized in plans for Phase II of the Program, for which AID has agreed to allocate funds to defray a portion of IFESH administrative costs. (See Chapter 6 for discussion of Phase II and several of its implications.)

2-B.2. Services of the Field Operations Officer

On 1 June 1991, pursuant to a recommendation in the First DfD Annual Evaluation Report, IFESH named Dr. C.L. Mannings Field Operations Officer to direct the implementation phase of the Program. During the remainder of Fiscal 1991, in carrying out his newly assigned responsibilities, Dr. C. L. Mannings made regular visits to DfD countries, maintaining continuing liaison with subgrantees, local officials and USAID Missions; monitoring submission of programmatic and financial reports; conducting an internal evaluation of Nigeria OIC's Lagos vocational/technical training program; monitoring subgrantee on-site operations and progress; reviewing the activities and accomplishments of relevant IFESH International Fellows; and developing a schedule of activities to cover the DfD Program based on progress reports, activity due dates and stages of individual subgrantee accomplishment.

Evaluation Team Comments: Our visits to subgrantee programs in Africa, discussions with officials at IFESH headquarters, and review of project data and files at IFESH headquarters, reveal that the Field Operations Officer has exercised his responsibilities in a thoroughly creditable manner.
2-B.3. IFESH-Funded DfD Travel

Figure 2, on the following page, recapitulates DfD Program travel between February 1991 and February 1992. Much of the travel (and by far the largest element of travel cost) resulted from the Field Operations Officer's periodic on-site monitoring and technical counseling visits to DfD-funded subgrantee projects in Nigeria, Guinea and Niger.

2-B.4. Services of IFESH International Fellows

Section 2-B-1 above notes that $320,000 of IFESH's four-year program support contribution covers the cost of assigning four International Fellows per annum to DfD subgrantee projects and/or lead-PVO field offices.

The Foundation's Board of Directors established the International Fellows Program in 1988 to encourage young graduate students -- African American and others -- to spend a nine-month academic year working on self-help projects in developing countries. Tuskegee University's Office of International Programs helped IFESH develop the concept. The International Fellows Program has two aims: (1) to encourage activity in international development at the grassroots level, especially in community-based agriculture, skills training and literacy/health projects; and (2) to encourage talented youngsters to pursue careers that help further growth in developing countries. Through July 1991, upon the departure on assignment of the fourth Class of Fellows, 54 American university women and men have served IFESH in Belize, Botswana, Cameroon, Côte d'Ivoire, Egypt, Ghana, Guinea, Kenya, Lesotho, Nigeria, Niger, Swaziland, Sierra Leone, Tanzania, Zaire and Zimbabwe.

Following a pattern established during the first year of the DfD Program, three of the four International Fellows sent to subgrantee projects and/or lead-PVO field offices during the second year were female:

- One Fellow was assigned to Nigeria OIC's Delta Region Technical Training and Small Enterprise Development project, where she counseled pre-vocational trainees and taught them computational skills. She also wrote part of a handbook for the trainees and assisted the auto mechanics instructor in his activities. She had to leave the project early (after six months) because of visa extension problems.

- A second Fellow helped create the health education literacy curriculum for Africare Nigeria's Imo State Literacy/Health Care project and developed a literacy needs
January/February 1991: IFESH consultant to Guinea and Niger. In both countries, met with Ministers of Finance and Governors of Central Banks, re transfer of funds to IFESH bank accounts; also with country representatives of lead PVOs.

February 1991: Project update visit to Washington DC by IFESH's President and Executive Director, and the First VP of American Express Bank Ltd. Meeting with AID Assistant Director/Africa Bureau and key Agency staff.

February 1991: Return Visit by IFESH consultant to Guinea and Niger for further meetings with Ministers of Finance and Governors of Central Banks.

February-March 1991: Research, analysis and debriefing visits by External Evaluator to IFESH/Phoenix re. the First Annual Evaluation, during February, March and May; and; Evaluation Field Survey to Nigeria, Guinea and Niger, April-May. IFESH's Executive Director accompanied the External Evaluator during the African Field Survey.

May and October 1991: IFESH's President and Executive Director to Washington for meetings with AID's Administrator and key staff, regarding the DfD Program.

July 1991: Field Operations Officer visit to headquarters offices of Africare in Washington DC and OICI in Philadelphia PA, to brief officials of the lead PVOs on his duties; review/detail reporting, monitoring, audit and internal evaluation schedules; discuss extant problems.

August-October 1991: Initial field visit of the Field Operations Officer to Nigeria, Guinea and Niger after assumption of new position. He updated lead PVO representatives, subgrantees and USAID on progress of the DfD Program; assessed, on-site, subgrantee project implementation; discussed common issues; reviewed transfer of funds; and investigated progress of IFESH International Fellows assigned to subgrantees.

September 1991: The Foundation's Executive Director worked in Nigeria with local representatives of the lead PVOs, the Debt Conversion Committee Secretariat, Nationwide Merchant Bank and USAID.

September 1991: IFESH's President and Executive Director, for meeting to update AID's Assistant Administrator/Africa Bureau and key staff about Program progress.

November 1991: Return visit to Nigeria by the Foundation's Executive Director for meetings with lead PVO representatives, Nationwide Merchant Bank, USAID and Economic Counselor, American Embassy.

January 1992: The Foundation's Executive Director met with AID/W's DfD Project Officer to discuss various aspects of the Program.

January-March 1992: Return of Field Operations Officer to Nigeria, Guinea and Niger. He again assessed progress of subgrantee projects; updated subgrantees, lead PVO and USAID; reviewed activities of the International Fellows; and, in Niger and Guinea, accompanied an IFESH consultant on visits to Government agencies (see paragraph immediately below). Additionally, in Lagos, he hosted a seminar for the Fellows and assessed Lagos OIC's Program.

February-March 1992: A Foundation consultant and the Field Operations Officer reviewed funds-transfer problems with the Niger Ministry of Finance and Plan; Director of Public Debt, Treasurer-General and Director of Planning and Program Development. In Guinea, where a change of Government had take place, they updated relevant ministries about IFESH and the Debt for Development Program.
assessment questionnaire. She also partook in the interviewing team's activities and helped analyze the survey's findings.

- A third Fellow was assigned to Africare Niger's Loga County Agricultural/Literacy Training Project, where she represented IFESH in discussions and negotiations with Niger Government officials and community leaders, to promote and encourage women's activities in the Loga area. She also assisted Africare's Country Representative in the writing, editing and translation of project proposals and reports.

- The fourth International Fellow was placed at OIC Guinea's Vocational Training and Small Enterprise Development Center at Conakry, where he developed base-line data questionnaires for follow-up programs of the OIC's Small Enterprise Development unit; developed the concept for a revolving credit program for women entrepreneurs; and created and "sold" income-generating business management/credit courses to further the Center's resource mobilization program.

**Evaluation Team Comments:** Feedback from host subgrantees, the Field Operations Officers' monitoring of performance, and the External Evaluators' assessment, reveals that (1) IFESH International Fellows were carefully selected and oriented for their overseas assignments; (2) all made significant contributions to their assigned projects; (3) their services were uniformly welcomed; and (4) subgrantees and lead PVOs look forward to further assistance to their minimum-staffed projects from International Fellows who are members of the "Class of 1993."

Several minor logistical problems remain to be ameliorated. Expensive rentals in Conakry indicate the need for an increased housing allowance for the Fellow assigned to OIC Guinea; and subgrantees in Nigeria must assume firm responsibility for securing work permits and/or visas for Fellows assigned to them.

### 2-C. Subgrantee and Lead-PVO Inputs

Lead PVOs are responsible for three major areas of Program Input: (1) submitting acceptable project proposals to IFESH; (2) start-up, monitoring and technical assistance services to their DfD subgrantees; and (3) ensuring that timely annual audits are conducted of the projects by independent CPA firms.

Subgrantees also are responsible for a number of Program Inputs, including: (1) adhering to projections of numbers of direct beneficiaries to be trained; (2) developing personnel policies that are acceptable to IFESH; (3) creating acceptable management systems and auditable financial
records; (4) developing curricula in accord with IFESH models; and (5) filing required programmatic and financial reports on a timely basis.

The degrees of success reached by lead PVOs and subgrantees in fulfilling those responsibilities are reviewed in Chapter 4, "The DfD-Funded Projects: Implementation Activity," and Chapter 5, "Monitoring, Technical Assistance, Evaluations and Audits," of this report.
CHAPTER 3. THE DfD-FUNDED PROJECTS: BACKGROUND

3-A. Nature and Scope of the Subgrantee Projects

IFESH, with AID approval, selected Africare, Inc. and Opportunities Industrialization Centers International (OICI) as lead PVOs for the DfD Program. The two PVOs have led American-sponsored self-help development efforts in sub-Saharan Africa during the past two decades. Africare has sponsored over 200 rural programs in partnership with village beneficiaries who actively participate in the design and implementation of projects to increase food production, expand rural incomes, and augment literacy training and improved delivery of health services. OICI has established 25 indigenously operated and managed non-formal training institutions that provide marketable vocational, technical, agricultural, rural development and small enterprise management skills to disadvantaged young men and women who otherwise would be condemned to a life of limited earning capacity.

After making on-site eligibility assessments of proposed Africare and OICI subgrantees in Guinea, Nigeria and Niger, and gaining concurrence from respective USAID Missions, IFESH's Executive Director conducted workshops at the headquarters of the Lead PVOs, to further acquaint them with program aims and objectives, and formally requested project proposals for prospective DfD funding. Criteria for potential subgrantee projects included (1) assurance that program funds target the grassroots poor or unemployed; (2) introduction of "self-help" philosophy and methodologies in carrying out the project; (3) description of plans to help ensure long-term sustainability after DfD funding ends, and to spur replication; (4) techniques to extend learning through direct target beneficiaries to others; and (5) a plan to maximize available resources through trainee involvement and use of volunteers.

Proposals for six subgrantee projects -- two in each participating country -- were submitted to IFESH by October 1990:
  o Imo State Literacy for Health Project, of Africare Nigeria;
  o Delta Region Technical/Small Enterprise Development Training, of Nigeria OIC;
  o Conakry Vocational and Small Enterprise Development Training, of OIC Guinea;
  o Maritime Region Farm-Based Training Project, of Africare Guinea;
o Loga County Agricultural and Literacy Project, of Africare Niger; and
o Dosso Region Agricultural and Rural Skills Training Project (of OIC Niger).

Two additional subgrantee projects subsequently were submitted to IFESH during 1991:

o Nigeria OIC Revitalization and Replication Program, (June 1991);
o Forécariah Agribusiness Training Program, of Africare Guinea (October 1991).

(Figure 3, below and on the following page, summarizes highlights of the eight projects.)

IFESH staff review of submissions for DfD funding starts with a technical analysis of the proposal. This is followed by further review by a five-person Program Review Committee, to ensure that the proposal meets stated criteria. The staff's findings and recommendations are then forwarded to the President of the Foundation for his review.

**Figure 3. SUBGRANTEE PROJECTS FUNDED UNDER THE IFESH/AGENCY FOR INTERNATIONAL DEVELOPMENT "DEBT FOR DEVELOPMENT" PROGRAM**

**PO63. Nigeria OIC, Revitalization and Replication Program:** The IFESH Debt for Development (DfD) grant to Nigeria Opportunities Industrialization Centers (NOIC) is enabling the indigenous, locally managed and operated OIC to (1) create a National Secretariat in Lagos, as a first step in establishing a nation-wide program; (2) revitalize its Lagos Training Center; and (3) commence program activity in the Delta Region (see program description below). In Fiscal 1991, the Lagos OIC trained 257 young men and women in air conditioning/refrigeration, auto mechanics, electronics, hotel catering, and secretarial science skills. Forty-four percent of the graduates were female. Since its 1970 founding, NOIC has trained over 5,000 young men and women.

**PO50. Nigeria OIC, Delta Program -- Technical & Small Enterprise Development Training:** Under the DfD Program, Nigeria OIC is replicating its Lagos training program in the Delta Region of Warri, Bendel State. The community-based Delta Region OIC concentrates on teaching vocational skills to unemployed young male and female school-leavers, and practical business skills to young adult entrepreneurs. Vocational trainees learn auto mechanics, electronics, catering, and tailoring. Indigenous entrepreneurs are to attend specialized workshops in business management, credit, marketing and finance. The Delta Region OIC is to train 570 school-leavers and entrepreneurs during the 4 years funded under DfD.

**PO48. Africare Nigeria -- Imo State Literacy for Health Project:** Aim is to train 100 Village Health Workers and Local Area Instructors in literacy instruction and 3,600 students (primarily mothers). The project is being executed by local communities, Imo State and Abia State Ministries of Health and Education and Africare Nigeria. The IFESH-funded literacy initiative supplements a current Child Survival Project of the same three entities, which, in 3 years, has trained approximately 10,000 families with small children. The Literacy for Health Project aims to enable mother participants to attain basic literacy in the Igbo language and later in English, and to reinforce their ability to comprehend materials concerning maternal and child health.

(Continued next page)
PO53. **OIC Guinea -- Conakry Vocational and Small Enterprise Development Training:** Purpose of the DID funding is to institutionalize the non-formal, indigenously operated and managed training center. OIC Guinea was created in response to the Government of Guinea's request for assistance in reconstruction and privatization efforts. It provides school-leavers and retrenched civil servants with marketable vocational skills, and women entrepreneurs with business expertise. In Fiscal 1991, the Conakry center trained 63 young men and women in carpentry, masonry, and secretarial science. It also completed a series of seminars that taught 111 women entrepreneurs and small-firm directors business and financial management skills and basic bookkeeping.

PO54. **Africare Guinea -- Maritime Region Farm-Based Training:** The project strengthens Government socio-economic reform efforts by encouraging sustainable grassroots agricultural and private sector development in rural areas through growth of small-holder rice farms, vegetable gardens and small-scale agribusiness enterprises. DID-funded training involves improvement of food production techniques; operation and management of revolving credit funds; and assistance to four existing village work groups and to small enterprises in pre-selected village clusters. The project is to directly benefit 3,584 small-holder farmers who belong to cooperatives and 896 men and women in small-scale rural trades.

PO71. **Africare Guinea -- Forécariah Prefecture Agribusiness Program:** The program, approved by IFESH’s Board of Directors in January 1992, is to provide technical assistance and agricultural credit to agricultural production and processing cooperatives in Forécariah Prefecture over a three-year period. A Training Agent will work with villagers to define and eventually implement agricultural enterprises by providing capital (via a revolving credit fund), training in cooperative development, management of the credit fund, and literacy training over the life of the project. Direct beneficiaries are expected to total 106 rural producers in cooperatives and indirect beneficiaries are estimated at 1,060.

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PO51. **Africare Niger -- Loga County Agricultural & Literacy Training Program:** The new initiative is to support establishment of an integrated program combining farmer training and literacy, tied to health care, in Loga County of Niger’s Dosso Region. The IFESH-funded program – a joint effort with the Ministries of Agriculture and Education – is to upgrade several agricultural production cooperatives in 30 villages, and establish literacy centers and libraries throughout the region. It plans to train: 16 village health team members; 400 rural women in animal husbandry; 30 farmers in innovative techniques; 1,000 women in cooperative management; and 10 instructors and 250 learners in basic functional literacy.

PO52. **OIC Niger -- Agricultural & Skills Training Project:** This second DID-funded initiative in the Dosso Region aims at increasing the quality of life, living conditions and productivity of adult farmers, members of cooperatives, young men and women and retrenched civil servants. It plans to establish and institutionalize an OIC agri-pastoral rural training center at Béylande; increase productivity of farmers within 50 miles of the training facility; train rural youth and village farmers in modern production techniques; and develop a model training program that can be replicated elsewhere in Niger. The project is to provide marketable skills to over 630 direct beneficiaries during the 4-years of IFESH support.
3-B. Project Approval and Funding by the Foundation's Board of Directors

Following scrutiny of IFESH staff findings and recommendations, the Foundation's Board of Directors approved the eight proposals. Subsequent to the Board's decision, IFESH's Technical Advisory Council -- chaired by former Federal Reserve Governor Dr. Andrew Brimmer, and comprising business and academic leaders -- made appropriate inputs.

Figure 4, next page, details (a) the equivalent US$ proceeds of the DfD debt conversion by country; (b) equivalent US$ funds approved for individual projects by the Board through January 1992; and (c) percentage of approved US$ country proceeds approved for the projects to date.*

o **Funds Approved for the Three DfD Projects in Nigeria:** The Board has approved 6,552,820 naira (equivalent to US$ 823,250 at the DfD conversion rate**) for the three-year Revitalization and Replication Program of Nigeria OIC; 6,440,010 naira (US$ 809,077) for Nigeria OIC's Delta Region Technical Training and Small Enterprise Development Program; and 1,100,346 naira (USD 138,240) for Africare Nigeria's Imo State Literacy and Health Care Project. The three-project funding for DfD projects in Nigeria totals 14,093,176 naira, the equivalent of US$ 1,770,566 -- a sum that is 169,993 naira (US$ 21,356) -- 1.2% more than the net local proceeds under the Nigeria DfD debt conversion agreement.

However, the slight overage poses no problem, because the Central Bank of Nigeria invests undisbursed subgrantee DfD Program funds in interest-bearing Nigerian Treasury Bills in favor of the beneficiary subgrantees. For the year ended 28 November 1991, the Treasury Bills earned 1,388,900 naira ($174,491) -- an amount more than eight times the net local proceeds/project-funding differential.

o **Funds Approved for the Three DfD Projects in Guinea:** The IFESH Board has approved 442,947,005 Guinea Francs (GNF) -- equivalent of US$ 651,393 -- for OIC Guinea's Vocational Training and Small Enterprise Development Center at Conakry; GNF 148,652,995 (US$ 218,607) for Africare Guinea's Maritime Region Farm-Based Training

* Figure 8 (in Chapter 4 of this report) details much of the data listed in Figure 4, except that the Figure 8 totals are reported in terms of net local currency proceeds and local-currency division of approved project funding by country and subgrantee through January 1992, rather than in terms of US$.

** Appendix C, "Financial Report, IFESH-AID DfD Program, 29 Feb 1992" is a compilation of pertinent financial data and information, including application of grant funds, debt conversion agreements, net local proceeds, names and addresses of IFESH's agent and local banks, lists of transactions, project funding, subgrantee payments and projects in Nigeria, Guinea and Niger -- prepared by the Foundation's Treasurer.
<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>Net Proceeds of Debt Conversion</th>
<th>Project Funds Approved by IFESH Board of Directors</th>
<th>% Approved Net Proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO48 - Africare Nigeria</td>
<td></td>
<td>Project Funds Approved by IFESH Board of Directors</td>
<td>% Approved Net Proceeds</td>
</tr>
<tr>
<td>Imo State Literacy/Health Care</td>
<td></td>
<td>$138,240</td>
<td>$138,240</td>
</tr>
<tr>
<td>PO50 - Nigeria OIC Delta</td>
<td></td>
<td>$600,023</td>
<td>809,077</td>
</tr>
<tr>
<td>Region Technical &amp; SED Training</td>
<td></td>
<td>416,724</td>
<td>823,250</td>
</tr>
<tr>
<td>PO63 - Nigeria OIC, Lagos</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revitalization &amp; Replication</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SUB-TOTAL, NIGERIA</td>
<td>$1,749,210</td>
<td>$600,023</td>
<td>$1,770,566</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>Net Proceeds of Debt Conversion</th>
<th>Project Funds Approved by IFESH Board of Directors</th>
<th>% Approved Net Proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>POS3 - OIC Guinea Vocational</td>
<td></td>
<td>$185,863</td>
<td>$651,393</td>
</tr>
<tr>
<td>&amp; SED Training Center</td>
<td></td>
<td>$465,530</td>
<td></td>
</tr>
<tr>
<td>PO54 - Africare Guinea</td>
<td></td>
<td>$218,607</td>
<td></td>
</tr>
<tr>
<td>Maritime Farm-Based Training</td>
<td></td>
<td>$218,607</td>
<td></td>
</tr>
<tr>
<td>PO71 - Africare Guinea</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forécariah Agribusiness Tng</td>
<td></td>
<td>130,363</td>
<td>130,363</td>
</tr>
<tr>
<td>SUB-TOTAL, GUINEA</td>
<td>$1,000,000</td>
<td>$404,470</td>
<td>$1,000,363</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>Net Proceeds of Debt Conversion</th>
<th>Project Funds Approved by IFESH Board of Directors</th>
<th>% Approved Net Proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO51 - Africare Niger Loga County</td>
<td></td>
<td>$386,776</td>
<td>$386,776</td>
</tr>
<tr>
<td>Agricultural/Literacy Training</td>
<td></td>
<td>$386,776</td>
<td></td>
</tr>
<tr>
<td>PO52 - OIC Niger Dosso Region</td>
<td></td>
<td>$386,776</td>
<td></td>
</tr>
<tr>
<td>Agricultural &amp; Skills Training</td>
<td></td>
<td>$386,776</td>
<td></td>
</tr>
<tr>
<td>SUB-TOTAL, NIGER</td>
<td>$1,087,187</td>
<td>$773,552</td>
<td>$773,552</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>Net Proceeds of Debt Conversion</th>
<th>Project Funds Approved by IFESH Board of Directors</th>
<th>% Approved Net Proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>GRAND TOTAL</td>
<td>$3,836,397</td>
<td>$1,778,045</td>
<td>$3,543,481</td>
</tr>
</tbody>
</table>

Project; and, on 21 January 1992, GNF 88,646,840 (US$ 130,363) for Africare Guinea’s Forécariah Agribusiness Project. Overall three-project DfD funding for Guinea totals GNF 680,246,840 Guinea Francs -- the equivalent of US$ 1,000,363 --100% of the net local proceeds under the Guinea DfD debt conversion agreement.

o **Funds for the Two Approved DfD Projects in Niger:** IFESH’s Board of Directors approved 102,882,344 Central African Francs (CFA) -- equivalent of US$ 386,776 -- for each of two DfD projects in Niger: Africare Niger’s Loga County Agricultural and Literacy Training Program, and OIC Niger’s Dosso Region Agricultural and Skills Training Project. The approved two-project funding totals CFA 205,764,688 -- the equivalent of US$ 773,552 -- or 71.2% of the CFA 289,191,864 (US$ 1,087,187) net local proceeds under the Niger DfD debt conversion agreement.

o **Overall**, the Board approved the equivalent of US$ 3,543,481 for DfD projects -- 92.4% of the US$ 3,836,397 of net local proceeds under debt conversion agreements.

3-C. **IFESH Grant Agreements with Subgrantees**

IFESH and the Lead PVOs signed formal grant agreements certifying that subgrantee projects were approved in accord with the provisions of the USAID/IFESH Debt for Development Grant Agreement:

- Agreements covering Africare’s Imo State (Nigeria), Maritime Region (Guinea) and Loga County (Niger) Programs were signed on 22 January 1991. The Agreement covering Africare’s Forécariah (Guinea) Program -- approved by the IFESH Board on 21 January 1992 -- had not been signed by the time this report was prepared.

- Agreements covering Nigeria OIC’s Delta Region, OIC Guinea’s Conakry Training Center and OIC Niger Dosso County Projects were signed August 26-28, 1991. The IFESH Grant Agreement covering Nigeria OIC’s Revitalization and Replication Project was signed on 25 October 1991. Initial DfD disbursements were made to the Nigerian and Guinean OIC Projects before the IFESH/OIC Grant Agreements were formalized.
3-D. Funding Status of Subgrantee Projects

In Nigeria, the Central Bank disburses DfD funds directly to subgrantees, after IFESH has authorized the procedure. From the beginning, the Central Bank's Debt Conversion Committee split the net local proceeds among the subgrantees. After having received an initial advance, the subgrantee submits a properly completed and documented voucher to Nationwide Merchant Bank (the Foundation's local bank) when it has spent about 80% of the sum advanced. The Bank replenishes the amount, after the Debt Conversion Committee has validated the subgrantee's voucher. To ensure that recipients follow DfD guidelines, staff of the Debt Conversion Committee Secretariat make periodic on-site inspections of the projects.

In Guinea, DfD project funds are held in IFESH's account at the local bank BICGUI, with the Foundation directing fund releases to subgrantees from its account. Until now, releases have been fairly automatic. However, IFESH is now beginning to tie disbursements into earlier subgrantee submission of documented vouchers.

The 14 February 1992 agreement between Niger's Ministry of Economy/Finance and IFESH authorizes 16 equal quarterly payments to the two DfD subgrantees over the four-year period of project funding.

Figure 5, next page, reveals that one-tenth of total approved funding had been received by the DfD subgrantees by the end of December 1991 -- almost two years into the four year grant period. The funding received by approved projects in Nigeria totalled the equivalent of US$ 248,269, or 14.0% of approved funding, with individual subgrantees having received from 11.7% to 14.7% of their allocated totals. The US$121,383 of funding received by subgrantees in Guinea averaged 12.1% of total approved funding, with specific subgrantees having received from 14.1% to 0.0% of their allocations. The Niger subgrantees had not yet received any of their approved funding by the end of 1991. In all, US$ 355,258, or 10.0% of the US$ 3,543,481 approved by IFESH's Board of Directors through 21 January 1992 had been disbursed to subgrantees by the start of that year.

There were several causes for the delayed disbursements to subgrantees:

- The "first-ever" AID/IFESH debt purchase and conversion process had been a complex and time-consuming learning process (see First Annual Evaluation Report dated May 1991). AID payments were not received by IFESH until April 1990 (for purchases of Nigeria and Niger debt) and September 1990 (for Guinea debt); and initial subgrantee disbursements were not authorized until February 1991 and were not disbursed until
Figure 5. IFESH DfD PROGRAM FUNDS RECEIVED BY SUBGRANTEES THROUGH 31 DECEMBER 1991 (in equivalent U.S Dollars per the Conversion Agreement)

<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>Total Funding Approved</th>
<th>Total Funds Received*</th>
<th>% of Funds Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO48 - Africare Nigeria Imo State Literacy/Health Care</td>
<td>$138,240</td>
<td>$19,239</td>
<td>13.9%</td>
</tr>
<tr>
<td>PO50 - Nigeria OIC Delta Region Technical &amp; SED Training</td>
<td>809,077</td>
<td>94,978</td>
<td>11.7%</td>
</tr>
<tr>
<td>PO63 - Nigeria OIC, Lagos Revitalization &amp; Replication</td>
<td>823,250</td>
<td>121,129</td>
<td>14.7%</td>
</tr>
<tr>
<td>SUB-TOTAL, NIGERIA</td>
<td>$1,770,566</td>
<td>$248,269</td>
<td>14.0%</td>
</tr>
<tr>
<td>PO53 - OIC Guinea Vocational &amp; SED Training Center</td>
<td>$651,393</td>
<td>$91,732</td>
<td>14.1%</td>
</tr>
<tr>
<td>PO54 - Africare Guinea Maritime Farm-Based Training</td>
<td>218,607</td>
<td>28,180</td>
<td>12.9%</td>
</tr>
<tr>
<td>PO71 - Africare Guinea Forécariah Agribusiness Tng</td>
<td>130,363</td>
<td>0**</td>
<td>---</td>
</tr>
<tr>
<td>SUB-TOTAL, GUINEA</td>
<td>$1,000,363</td>
<td>$121,383</td>
<td>12.1%</td>
</tr>
<tr>
<td>PO51 - Africare Niger Loga County Agricultural/Literacy Training</td>
<td>$386,776</td>
<td>0</td>
<td>---</td>
</tr>
<tr>
<td>PO52 - OIC Niger Dosso Region Agricultural &amp; Skills Training</td>
<td>386,776</td>
<td>0</td>
<td>---</td>
</tr>
<tr>
<td>SUB-TOTAL, NIGER</td>
<td>$773,552</td>
<td>0***</td>
<td>---</td>
</tr>
<tr>
<td>GRAND TOTAL</td>
<td>$3,543,481</td>
<td>$355,258</td>
<td>10.0%</td>
</tr>
</tbody>
</table>

* Initial funding not disbursed to subgrantees until April 1991.
** The Forécariah Project was approved by the IFESH Board on 21 January 1992.
*** Deposited DfD funds not yet released by Government of Niger.

Sources: Figure 4; IFESH-AID Debt for Development Financial Report, 31 January 1992

April 1991. Hence, projects were without DfD funds until the 16th month of the DfD Program.

- It takes time, after initial project funds have been received by subgrantees for them to "crank up" many aspects of project employment and procurement activity.
- The Nigeria Debt Conversion Committee Secretariat, Central Bank of Nigeria and IFESH's local bank (Nationwide Merchant Bank Ltd.) hold the Nigerian subgrantees to
exact ing standards for on-time submission of detailed monthly and quarterly budget and disbursed-funds utilization reports. While these responsible attitudes towards the safety of DfD monies are quite reassuring, it has taken some time to for the subgrantees (particularly for the indigenously operated and managed Nigerian OICs) to learn to fulfill stipulated data and time requirements. (See Sections 4-B.1 and 4-C.1 for more on the subject.)

Although the Africare and OICI projects in Niger had been approved by the Board in October 1990, the host-government still had not transferred the converted funds to IFESH's local bank account by the end of February 1992, due to acute political and economic constraints.

Africare Guinea's Forécariah Agribusiness Training Program did not come before the IFESH Board for approval until January 1992.
CHAPTER 4. THE DfD-FUNDED PROJECTS:
IMPLEMENTATION ACTIVITY

4-A. Introduction

AID/IFESH Grant Agreement AFR-0479-G-SS-0008-00 calls for Lead PVOs/subgrantees to accomplish Outputs in five specific areas during the four-years of DfD Program Phase I: (1) produce discrete numbers of beneficiaries; (2) develop personnel policies acceptable to IFESH; (3) create acceptable management systems and auditable financial records; (4) develop training curricula in accord with IFESH models; and (5) file programmatic and financial reports with IFESH on a timely basis.

This chapter reviews the performance of the DfD subgrantees in meeting goals in the five areas during FY91 and/or the subgrantees' first year of project implementation. Because of its overwhelming importance, Chapter 4 concentrates upon Output (1) subgrantee performance regarding numbers of direct beneficiaries trained during the first 12-months of project activity. Remaining Outputs (2) through (5) are briefly reviewed in this and following Chapter 5 -- briefly because IFESH’s standards regarding subgrantee personnel policies, management systems, financial records, training curricula and periodic programmatic/financial reports reflect standards long followed by Lead PVOS OICI and Africare during their decades of AID-supported program activity in Africa, and have -- by and large -- been installed during the years under review.

Hence, this Chapter concentrates on project activity and on direct beneficiary totals (planned vs actual), with Section 4-B discussing submission of project reports; Section 4-C reviewing overall and project beneficiary totals; and Sections 4-D, 4-E and 4-F detailing, respectively, DfD project activity in Guinea, in Nigeria and in Niger.

4-B. The Reporting Framework Regarding Implementation Activity

The Grant Agreements between IFESH and the Lead PVOs call upon the "Grantee" to furnish the Foundation with periodic reports: (1) Written quarterly activity reports, due 60 days
### Figure 6. SUBGRANTEE ACTIVITY REPORTS AND AUDITS, DID YEAR TWO

<table>
<thead>
<tr>
<th>ACTIVITY REPORTS</th>
<th>AUDIT AND AUDITOR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Subgrantee Project</strong></td>
<td><strong>Nature of Reports</strong></td>
</tr>
<tr>
<td>PO48 Africare Nigeria Imo State Project</td>
<td>Mar-May 91 (3 mos)</td>
</tr>
<tr>
<td>PO54 Africare Guinea Maritime Project</td>
<td>Apr-Jun 91 (3 mos)</td>
</tr>
<tr>
<td>PO53 OIC Guinea Conakry Project</td>
<td>Feb-Mar 91 (2 mos)</td>
</tr>
<tr>
<td>PO50 Nigeria OIC Delta Project</td>
<td>Apr-Jun 91 (3 mos)</td>
</tr>
<tr>
<td>PO63 Nigeria OIC Revitalization and Replication</td>
<td>Monthly reports from Feb-Sep 91.</td>
</tr>
</tbody>
</table>

following the end of the quarter covered, that "contain a narrative account of what was accomplished by the expenditure of funds (including a description of progress made toward achieving the goals of the Grant), and a detailed financial accounting of expenditures made under the Grant;" (2) Quarterly financial statements, itemizing receipts, disbursements and balances related to the grant; and (3) an annual financial statement of the grant, to be submitted with an independent auditor's report containing data pursuant to US AID Handbook 11. Figure 6, above, summarizes activity surrounding those reports during Year I of project implementation activity.

4-B.1. Subgrantee Activity Reports

With one exception, quarterly activity reports submitted to IFESH generally cover, adequately, the six subject areas detailed in the Foundation's two-page "DID Quarterly Report
Format" that was distributed to the Lead PVOs in mid-1991: (a) program overview; (b) program accomplishments during the period; (c) program concerns; (d) financial statement; (e) projected goals for the next reporting period; and (f) summary [optional]. The exception is the financial statement, which usually is lacking -- reportedly because subgrantee development of planned vs actual expense data for the period covered seldom is available early enough to permit on-time submission of the activity report.

Contrary to provisions of the IFESH/Lead PVO Grant Agreements, Subgrantee reports for the five active projects generally are prepared by subgrantee personnel who direct them in the field, rather than by Grantee personnel located at Africare and OICI headquarters in the United States. In the case of Africare projects PO48 and PO54, the quarterly activity reports are prepared by the local project manager and edited by the Africare country representative before being forwarded to headquarters in Washington DC for final polishing. In the case of DfD-supported projects operated by the locally controlled and managed PVOs (OICs) in Nigeria and Guinea, the quarterly reports are prepared either by the indigenous OIC itself (in the case of Guinea), with information copies sent to the OIC's local Board of Directors, OICI in Philadelphia, and IFESH, or by the OICI Program Advisor stationed full-time at Nigeria OIC.

Reiterated urgings by IFESH's Field Operations Officer, early during implementation activity, for on-time submission of the project reports, had produced desired results by the end of the period covered by this evaluation report. Because the projects conducted by OIC training centers tend to be more complex and/or further advanced than counterpart Africare projects, OIC activity reports tend to be longer and more comprehensive.

Evaluation Team Comments: In view of the seeming inability of subgrantees to include a financial statement in quarterly activity reports that are submitted on a timely basis, IFESH will want to review the practicality of the requirement with Lead PVOs Africare and OICI. Perhaps the submission of quarterly financial statements will have to follow a different time schedule. (N.B., based upon division of record-keeping, it appears that the financial statements for Africare DfD projects may have to be prepared at that PVO's headquarters in Washington DC.)

Use of the quarterly activity reports submitted by OICI's on-site Program Advisor to Nigeria OIC in fulfillment of IFESH's reporting requirement is less than satisfactory. While well-written and comprehensive, the Advisor's report is essentially an internal document from him to OICI in Philadelphia, containing elements and areas of concentration that may be inappropriate for general IFESH distribution. The newly staffed and operating National Secretariat of Nigeria OIC is a direct outcome of IFESH's DfD support in the "Nigeria OIC Revitalization and Replication Project." We urge that, for the reason cited above, and in the interest of the National Secretariat's further institutionalization, IFESH insist that the National Secretariat prepare and submit, as a public doc-
ument, the quarterly activity report required of subgrantee projects. Secretariat staffers are capable of performing the function.

4-B.2. The Annual Audit

Although AID's Grant to IFESH contained $50,000 in U.S. funds for "Audits," the use of converted local funds for performing the required annual audits of subgrantee projects was not addressed in the document. Four of the five active projects had independent CPA audits covering FY91. In the case of Nigeria OIC projects PO50 and PO63, and OIC Guinea project PO53, OICI, through its current Cooperative Agreement with AID/W, had the programs audited for the year ended 30 September 1991 by the firm of Lucas Tucker & Company, CPAs based in New York City. Africare Nigeria paid, out of local DfD funds, for an independent audit of its Imo State Project (PO48) by Ben Ekedebe & Company, a Lagos-based accounting firm; the period covered ran from April 1991 (start of implementation) through September 1991. Africare Guinea's Maritime Project PO53, which is running appreciably behind schedule (see 4-D.1.a, below), was not audited; an independent audit firm had fixed a price for the audit that exceeded total project expenses through the period to be covered.

4-C. Numbers of Direct Beneficiaries for the Approved Phase I Projects

As an overall introduction to detailed reviews of the progress of approved Phase I DfD projects during the first year of implementation, Figure 7 on the following page summarizes the individual planned outputs in terms of direct beneficiaries for the eight subgrantee projects approved for DfD Phase I funding through January 1992. The chart concentrates on three key indices: (a) numbers planned direct beneficiaries for each during the project's period (3 or 4 years) of Phase I funding; (b) planned numbers of direct beneficiaries during the first year of implementation of the five ongoing projects; and (c) actual numbers of direct beneficiaries during the first year of project implementation.

Figure 7 synthesizes current assessments of beneficiary totals deemed realistic in the light of project implementation efforts, progress and impediments from start-up through the time of the May-June 1992 evaluative survey -- estimates that represent a consensus among country representatives of the Lead PVOs, local OIC officials, and the evaluators, as they reviewed the projects together.

Overall, approximately 12,600 direct beneficiaries of DfD Phase I activity are foreseen -- a global total that means little in itself, for it includes a diversified range of beneficiaries whose dura-
Figure 7. PLANNED OUTPUTS OF SUBGRANTEE DIRECT BENEFICIARIES DURING PROJECT, AND ACTUALS DURING 1ST IMPLEMENTATION YEAR

<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>PLANNED*</th>
<th>ACTUAL Year 1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Project Total</td>
<td>Project Year 1</td>
</tr>
<tr>
<td>PO48 - Africare Nigeria Imo State Literacy/ Health Care</td>
<td>100 Village Health Wkrs/ Local Govt Area Instrs 3,600 Lit-Trained Mothers</td>
<td>25 Vill Health Wkrs/ Loc Govt Area Instrs 400 Lit-Trmd Mothers</td>
</tr>
<tr>
<td>PO50 - Nigeria OIC Delta Region Technical &amp; Small Ent Dvpt Tng</td>
<td>15 Board + 15 Staff 320 Vocational grad 250 SED upgradings</td>
<td>15 Board + 15 Staff 75 in Pre-Voc classes 50 SED upgradings</td>
</tr>
<tr>
<td>PO63 - Nigeria OIC Revitalization/Replication Lagos</td>
<td>16 Board + 30 Staff 750 Vocational grads</td>
<td>16 Board + 30 Staff 250 Vocational grads</td>
</tr>
<tr>
<td>PO53 - OIC Guinea Voc Maritime Farm-Based Training &amp; Small Ent Dvpt Tng</td>
<td>280 Vocational grads 300 SED upgradings</td>
<td>70 Vocational grads 100 SED upgradings</td>
</tr>
<tr>
<td>PO54 - Africare Guinea Maritime Farm-Based Training</td>
<td>3,584 Small-Holder Farmers in Coops 896 in Small Trades</td>
<td>448 Small-Holder Farmers in Coops 112 in Small Trades</td>
</tr>
<tr>
<td>PO71 - Africare Guinea Forécariah Agribusin Tng</td>
<td>106 Rural Producers in Cooperatives</td>
<td>PROJECT NOT APPROVED</td>
</tr>
<tr>
<td>PO51 - Africare Niger Loga County Ag/Literacy Tng</td>
<td>430 Agricultural Trainees 1,000 Coop Mgmt Trainees 276 in Literacy Training</td>
<td>NO PROGRESS -- PROJECT FUNDS NOT RELEASED BY END OF 1991</td>
</tr>
<tr>
<td>PO52 - OIC Niger Dosso Region Ag/Skills Training</td>
<td>15 Board + 15 Staff</td>
<td>PROJECT FUNDS NOT RELEASED BY END OF 1991</td>
</tr>
<tr>
<td><strong>GRAND TOTALS</strong></td>
<td>12,598</td>
<td>1,606</td>
</tr>
</tbody>
</table>

*All projects are of 4-year duration except for 3-year PO63 (Nigeria OIC) and PO51 (Africare/Niger).

**Direct beneficiary totals for the 5 subgrantee projects active during Implementation Year 1.

Sources: Planned figures from original/revised subgrantee proposals as updated during Evaluators' visit. Actuals for Implementation Year 1 are from subgrantee activity reports/audits as verified by the Evaluators.
tion of training can take as long as 20-21 months (in the case of vocational skills graduates) or as short as one week (in the case of small entrepreneurs whose management skills are upgraded). The total comprises 4,720 agricultural trainees and small farmers; 3,876 adult literacy trainees/mothers; 2,446 small entrepreneurs; 1,350 vocational skills graduates; 100 village health workers and local government area instructors; 60 instructors and administrative staff of local PVOs; and 46 board members of PVOs.

It is with the same note of caution that we cite Figure 7’s quantitatively low anticipated first-year number of 1,606 direct beneficiaries -- primarily because of the lengthy time required to start-up and implement most training programs before appreciable numbers of completers are turned out), and note that only two-thirds of them -- 1,035 in all -- completed training during that period.

The individual country-by-country write-ups of subgrantee activity, progress and constraints that appear below present a more realistically positive portrait of a DfD Phase I program that is in general good health.

4-D. DfD Projects in Guinea

Guinea is the site of three approved DfD subgrantee projects reviewed below: Africare Guinea’s Maritime Farm-Based Training (P054), Africare Guinea’s Forécariah Agribusiness Training (P071), and OIC Guinea’s Vocational and Small Enterprise Development Training (P053).

The converted DfD funds for the Guinea subgrantees are held in IFESH’s local account at the BICIGUI bank in Conakry. IFESH Phoenix directs releases of funds to subgrantees from its account, informing BICIGUI when and how much to forward to each subgrantee. This is done on a fairly automatic basis, with no problem having been reported. However, IFESH is now starting to tie fund releases to subgrantee submission of financial statements (as is done by the Debt Conversion Commission in Nigeria).

Figure 8, next page, indicates timing and levels of funding approved by IFESH’s Board of Directors for the Guinea projects as well as for the DfD-supported initiatives in Nigeria and Niger.
<table>
<thead>
<tr>
<th>Subgrantee Project</th>
<th>Net Proceeds of Debt Conversion</th>
<th>Project Funds Approved by IFESH Board of Directors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sub-TOTAL, NIGERIA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>N 13,923.2</td>
<td>N 4,776.0</td>
</tr>
<tr>
<td></td>
<td>N 1,100.3</td>
<td>N 1,100.3</td>
</tr>
<tr>
<td>PO48 - Africare Nigeria</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Imo State Literacy/Health Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PO50 - Nigeria OIC Delta Region Technical &amp; SED Training</td>
<td>N 4,776.0</td>
<td>N 1,310.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>N 353.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>N 6,440.0</td>
</tr>
<tr>
<td>PO63 - Nigeria OIC, Lagos Revitalization &amp; Replication</td>
<td>N 3,317.0</td>
<td>N 3,235.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>N 6,552.8</td>
</tr>
<tr>
<td></td>
<td>SUB-TOTAL, GUINEA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GNF 680,000</td>
<td>GNF 275,040</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GNF 405,207</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GNF 680,247</td>
</tr>
<tr>
<td>PO53 - OIC Guinea Vocational &amp; SED Training Center</td>
<td>GNF 126,387</td>
<td>GNF 316,560</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GNF 442,947</td>
</tr>
<tr>
<td>PO54 - Africare Guinea Maritime Farm-Based Training</td>
<td>GNF 148,653</td>
<td>GNF 148,653</td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>SUB-TOTAL, NIGER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CFA 289,192</td>
<td>CFA 205,765</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CFA 205,765</td>
</tr>
</tbody>
</table>

**Monetary Key:** N = Nigerian Naira; GNF = Guinea Francs; CFA = Central African Francs.

**Sources:** IFESH-AID Debt for Development Financial Report, 31 January 1992; Minutes of 10/8/91 & 1/21/92 Meetings of IFESH Board of Directors; First Annual Evaluation Report, IFESH Debt for Development Program.
4-D.1. Africare Guinea

4-D-1.a. Maritime Guinea Farm-Based Training Project PO54

**Project Background:** IFESH's Board of Directors approved 148,652,995 Guinea Francs (GNF)* to fund Africare's Maritime Guinea Farm-Based four-year project. An initial payment of GNF 9,162,500 became available to the project in May 1991. Purpose of the Maritime Farm-Based project is to support the Government of Guinea's efforts in socio-economic reform by encouraging grassroots improvements in small-holder rice production, vegetable gardening and small-scale agribusiness enterprises. Africare/Washington's proposal identified four village clusters in which the project would initiate farm-based training programs. The aim of the project is to assist village cooperative groups to achieve sustainable increases in agriculture production.

**Project Activity:** In the third quarter of CY91, Africare Guinea engaged a short-term consultant who visited the four locations in which village clusters had been identified in the proposal, contacted other development organizations to collect information on training and management of village cooperative producer groups, investigated possible sources of seed and other agricultural inputs, prepared model budgets for quarter-acre and quarter-hectare vegetable plots, designed a training program, and identified candidate(s) for the training positions.

During the succeeding quarter, an eight member women's cooperative producer group was identified at Salifouya, in the Kindia District, for an intensive vegetable production campaign, and an impressive young, female training agent was employed to conduct an apparently successful vegetable production campaign and provide the Salifouya group instruction concerning cooperative organization and financial management. The term "apparently" is based on viewing of a video of the vegetable plots during the growing season; unfortunately, no firm data either on the quantity or value of production was collected at the time.

During the first quarter of CY92, this effort was brought to a conclusion as the rainy season approached and the women prepared to resume their work in their husbands' rice fields. In this period, the training agent, located in Kindia, also worked to identify new cooperatives for future assistance. She identified four potential groups: two men's cooperatives whose major activity is rice cultivation and two women's groups who primarily engage in vegetable production and marketing during the dry season. Planning assistance to these groups is under way. Early in CY92, Africare Guinea alleviated the trainer's transportation constraint by purchasing for her use a 50cc motor scooter.

* The equivalent of US$ 218,607 at the exchange rate at the time of conversion (GNF 680 : US$ 1).
**Beneficiaries:** Eight direct beneficiaries have been helped thus far by Africare's Maritime Guinea Project. At the time of the evaluative survey, Africare's Country Representative in Guinea indicated that he was not yet prepared to forego the possibility of reaching the originally projected four-year number of direct beneficiaries: 3,584 small-holder farmers in cooperatives, plus 896 persons in small rural trades.

**Finances:** As of the end of the first quarter of CY92, Africare Guinea reported cumulative expenditures of US$ 4,908*, or only approximately three percent of the total project budget. Physical implementation will have to accelerate dramatically if the allocated funds for the project are to be fully utilized within the four-year project period and the projected number of beneficiaries is reached.

**Constraints and Problems:** The principal constraint of the Maritime farm-Based Project has been difficulty in identifying sufficient numbers of viable cooperative organizations. The Africare Guinea Representative has concluded that it is not feasible to attempt to establish new cooperatives within the time frame of the DfD project; hence, the focus is on identifying existing cooperative groups. A number of those initially identified subsequently apparently were provided assistance by other development organizations. Furthermore, the number of viable established cooperatives in the project area appears to be considerably fewer than originally estimated. Implementation may also be impeded by the limited staff of Africare Guinea -- currently a single professional who must devote considerable time to other activities as well as to administrative and financial responsibilities. The evaluators understand that an administrative assistant is expected to arrive shortly; his arrival should permit the Country Representative to devote more attention to accelerating project implementation.

**Evaluation Team comments:** This review does not constitute a detailed evaluation of the Maritime Farm-Based project; hence, the following observations must be viewed as somewhat impressionistic and with caution. The evaluators spent a half day in Africare Guinea's Conakry office and one day visiting proposed sites for future activities in the Kindia District. The team is

* Africare Guinea, following Africare headquarters practice, submits its financial reports in US$ equivalents. Since the implementation period corresponds with a period of progressive devaluation of the GNF, the cumulative dollar equivalents have been calculated monthly at an average exchange rate (the "fixing" rate) for the period. Hence it is not possible on the basis of the reports themselves to derive the expenditures in GNF. The dollar equivalent of the approved budget is also recalculated each quarter on the basis of this average exchange rate. The practice could present serious reconciliation problems toward the end of the project. Hence some agreement between IFESH and Africare on the currency of accounting should be reached as early as possible, before it becomes a difficult issue.
impressed with the dedication, commitment and performance of the Africare country office and of the training agent employed for the project. We agree with the cautious approach of the Africare representative in concentrating on existing, viable cooperative groups. However, the project needs to be watched carefully in terms of its ability to fully utilize available funding or its ability to reach the 4,480 direct beneficiaries originally projected.

While the work to date appears commendable, it would be reassuring to see more factual data on the impact of project activities on actual production and sales of produce. At a minimum, we recommend the early acquisition of scales to permit the collection of specific data on the quantity and increases in production. After another agricultural season, it may be prudent to further review projected inputs and outputs and to adjust the project's budget (taking changes in costing due to rapid inflation into account) and beneficiary numbers accordingly.

4-D.1.b. Forécariah Préfecture Agribusiness Training Project PO71

Project Background: Africare submitted a second Guinea proposal to IFESH in October 1991 with a budget of US$ 130,363 covering a four-year period. The proposal used an exchange rate of GNF 815: US$ 1 and added 23% for future exchange rate losses to reach a total currency budget of GNF 130,363,000. However, the funds available to the Forécariah Project actually were (and are) GNF 88,646,842 -- the equivalent of US$ 130,363 at the exchange rate used for the 29 December 1990 Guinea debt conversion.

The Africare proposal as submitted provides for two training Agents to work with villagers to define and eventually implement agricultural enterprises by providing capital funds, technical assistance, training in cooperative development/management of a revolving credit fund, and training in basic agricultural skills and literacy. A revolving capital fund equivalent to $50,000 would be established to provide credit (in the form of loans in the range of $1,500 to $5,000) to approximately 19 cooperative groups for establishing agricultural production and processing activities. The types of enterprises to be funded under the program would include vegetable production and marketing, improved staple crop production, poultry farming, small animal husbandry production and agricultural processing activities (e.g., peanut grinding and rice hulling). The cooperatives would propose their own activities and Africare Guinea's team of trainers would prepare detailed business plans as a basis for implementation.

* This proposal indicates that Africare did not understand that the DfD conversion had already taken place in Guinea ten months earlier at the exchange rate of GNF 680: US$ 1. Hence the funds available were already in local currency and there can be no further exchange loss. There may, however, be future losses in the purchasing power of the GNF due to inflation generated in part by future devaluations.
The direct beneficiaries of the Forécariah Préfecture Agribusiness Training Project were to be 212 rural producers in the 19 cooperatives. The program is based on Africare's experience in developing agribusiness throughout West and Southern Africa.

**Current Status:** The Forécariah proposal was approved by IFESH's Board on 21 January 1992 -- after conclusion of the period covered by this evaluation -- for the amount of remaining funds available in its DfD account in Guinea, GNF 88,646,842. Africare Guinea has revised the proposal to be consistent with available funds. The revision includes only one Training Agent, reduces the coverage of cooperative groups, the size of the capital fund and number of projected beneficiaries by half; and reduces the length of the project to three years. In addition, the revised proposal sets aside GNF 10,000,000 for mini-projects that subsequently may be approved by IFESH for implementation through Africare in Guinea. However, by the time of the evaluators' visit, funds for Forécariah had not been transferred to the Africare Guinea account and implementation activities had not yet been initiated.

The revised proposal appears reasonable to the evaluators provided that existing cooperative groups can be identified. Given the history of Guinean "cooperatives" over the past 30 years, there is little evidence of genuine cooperative development in that country to date and some hesitation among potential members about joining in cooperative endeavors. If the project is forced to start with the creation or generation of new cooperatives, the three-year length of the project should be carefully reconsidered.

4-D.2. OIC Guinea (Conakry) Vocational Training and Small Enterprise Development Training Center PO52

**Project Background:** Like Africare's Maritime Region Project, the Guinea OIC was created in response to the Government of Guinea's request for assistance in that country's reconstruction effort. Founded in 1986, the non-formal, indigenously operated and managed training center provides school leavers and with marketable vocational skills and upgrades the management skills of small-scale entrepreneurs (primarily women). PO52 was approved by IFESH's Board of Directors in October 1990 in order to institutionalize OIC's young affiliate in Guinea. At that time, the Board approved a grant of GNF 126,386,840 to cover funding through the end of the first year of DfD Phase I. In January 1992, the IFESH Board approved an additional GNF 316,560,165 to cover the last three years of DfD funding. Total approved funding for the project equals US$ 651,393 at the GNF 680 : US$ 1 rate at time of debt conversion.
**Project Activity:** Guinea OIC teaches unemployed and under-educated youth marketable job skills, free of tuition. Like other African OICs, it provides (a) individual personal counseling throughout its 15- to 18-month instructional process and (b) intensive pre-vocational courses to motivationally prepare trainees for the market place; (c) concentrates on practical "hands-on" technical training; and (d) provides vocational skills graduates with job-placement and self-employment services. A joint 1991 USAID-UNDP-OICI evaluation reported that the OIC's construction trades training is superior to that of other training institutions in Guinea. The OIC also conducts seminars to upgrade the business and financial management, marketing and basic bookkeeping skills of entrepreneurs and directors of cooperatives and small firms. In addition to DfD funding, the center now receives and/or has received financial and/or technical assistance from the Government of Guinea, UNDP, USAID/Conakry and the Canadian NGO CECI.

**Beneficiaries:** OIC Guinea is to graduate 280 vocational skills graduates and provide training to upgrade the business skills of 300 entrepreneurs during the four years of DfD support. Its first-year target was to graduate 70 trainees in vocational skills (25 in Masonry and 25 in Carpentry and 20 in Secretarial Science), and upgrade 100 women entrepreneurs. It nearly met these goals during FY91 by graduating 23 in Masonry, 21 in Carpentry and 16 (mostly women) in Secretarial Science, and by upgrading 111 women entrepreneurs. Importantly, by the time of our evaluative visit, OIC Guinea had job-placed 49, or 81.7%, of the 60 skills training graduates. Including the 111 entrepreneurs who participated in OIC seminars, the center's 171 FY91 course completers consisted of 126 women and 45 men.

**Finances:** Through 31 December 1991, OIC Guinea's vocational and SED Training Center Program had received the local currency equivalent (at time of debt conversion) of US$91,732 -- 14.1% of its equivalent US$ 651,393 total approved funding.

**Constraints and Problems:** The training center's 81.7% placement record masks a problem it is beginning to have in placing Secretarial sciences completers. Where OIC Guinea had a 95.5% FY91 job placement record for construction skills graduates (having found employment for 42 of the 44 Carpentry and Masonry trainees), its record for Secretarial Science graduates was far poorer -- only seven of the 16 trainees (or 43.8%) with that specialization were placed -- reportedly because of their relative lack of fluency in French compared to other secretarial training schools.

**Evaluation Team Comments:** OIC Guinea appears well on the road to meeting its four-year DfD goals in terms of institutionalization and production of direct beneficiaries.
Unemployment is a relatively new phenomenon in Guinea. While the evaluators do not pretend to have made even a superficial analysis of the problem regarding secretarial placements, it is evident to us that, with the center's fine reputation in construction trades training and and its successful record in placing those graduates, that the OIC (or OICI itself) might conduct an assessment of the job market to determine whether training in the construction trades can and should be further increased and whether Secretarial Sciences training should be improved, deemphasized or eliminated.

4-E. DfD Projects in Nigeria

Nigeria, by far the most populous country in Africa, has been the largest recipient of attention during Phase I of the DfD Program. Through 31 December 1991, half of all funding approved by the IFESH Board and 70% of all funds received by subgrantees had been targeted to the three DfD-funded projects in Nigeria discussed below: Africare's Imo State Project PO48, Nigeria OIC's Revitalization/Replication Program PO63, and Nigeria OIC's Delta Region Project PO50. It is reported that approximately 40% of DfD Phase II monies are to be destined for projects in that nation.

For these reasons, it is reassuring to that protracted negotiations during much of FY91 resulted in the establishment of an effective, carefully monitored system -- approved by IFESH, the Central Bank of Nigeria and its Debt Conversion Commission Secretariat, the Nationwide Merchant Bank (NMB) of Lagos (IFESH's local bank) and the subgrantees -- for distributing converted DfD funds in Nigeria. DfD project funds, divided into separate accounts in the names of the subgrantees, are held in the custody of the Central Bank of Nigeria, which, as noted earlier, places funds not immediately needed by the subgrantees in interest-bearing Nigerian Treasury Bills. Although, in fact, the converted funds never leave the Central Bank, the funds are deposited in subgrantee accounts at NMB through paper transfer.

The Central Bank itself decides when to authorize NMB to forward a periodic allotment of funds to the subgrantee, and how much is to be provided. The Central Bank quantifies the amount, based upon its prior approval of documentation submitted by the subgrantee to support the contention that the large proportion (80%, as a rule of thumb) of monies previously released to the subgrantee have been legitimately spent. After the subgrantee's draw-down request has been received, but before actual release is made, staff of the Debt Conversion Commission Secretariat of the Central Bank inspect relevant other supporting documentation at the subgrantee's office.
4-E.1. Africare Nigeria Imo State Literacy/Health Care Project PO48

Project Background: After review and refinement, Africare Nigeria's Literacy for Health (LiH) Project (now renamed to include newly created Abia State as well as Imo State in its title) was approved by IFESH and a grant agreement was signed on 22 January 1991 authorizing N1,100,346 (the equivalent of US$ 138,240 at the DfD conversion exchange rate of N 7.9597 : US$ 1) for implementation of the project. Project start-up activities began in March 1991.

Project PO48 was originally designed to take advantage of access to rural communities established by Africare during implementation of a USAID-financed Child Survival project and experiences with female literacy activities under WHO-funded projects in Benue and Niger states.

Objective of the project is to train 100 Village Health Care Workers and Local Government Area Instructors who, over a four-year period, are to provide 3,600 women of reproductive age in three Local Government Administrative units (LGAs) with basic literacy and numeracy skills in the local Igbo language, using training materials that promote relevant maternal and child health information.

Project Activity: Africare has proceeded with development of the project with care and deliberation. The LGAs identified for initial attention were selected on the basis of a careful assessment of need and the receptivity of local and state authorities. After identification of Afikpo as the LGA for initiation of activities, a needs assessment survey was conducted in September 1991. This was followed by a series of "Focus Group Discussions" with representative members of the women targeted for literacy training, in order to gain a more in-depth understanding of their perceptions, attitudes and beliefs, problems and concerns. The material and information generated by the survey and focus group discussions was used as a basis for establishing educational objectives for literacy and health content that would meet the identified priority needs of women in the community and avoid the problems of separation between literacy and health training observed in other literacy projects visited.

The focus group discussions were followed by a first attempt at a curriculum development workshop in November 1991. The workshop foundered due to lack of clear agreement on health and literacy learning objectives and on the appropriate methodology and approaches to adult functional literacy. Afterward, the project staff embarked on a careful review and research of relevant literature on curriculum development and adult education. This effort led to creation of an outline on literacy and health learning objectives as a basis for phased lessons. With this background, a second curriculum development writing workshop was convened in February 1992 to develop educational and instructional materials for learners and teachers. The workshop members included project staff, a linguist, an artist, three LGA adult education instructors, three Village...
Health Workers, and five representative women from the target group. Over a three-week period, 48 lessons were developed with instructional materials, including illustrations. At the time of the evaluators’ visit, training of the first 25 instructors for Afikpo was underway and the first literacy classes (approximately 16-20 per class) were scheduled to begin in early July 1992.

**Beneficiaries:** Given the delay of approximately five months in planned initiation of literacy training for Africare Nigeria’s LiH Project, the project may not reach the planned four-year goal of 3,600 women who receive basic literacy and numeracy skills – for approximately 15 months will have lapsed prior to initiation of instruction. However, for the costs involved, 3,000 direct beneficiaries would still represent a significant achievement.

**Finances:** Africare Nigeria received the first N 153,140 for the LiH Project early in 1991. An initial problem with transfer of funds to an Africare Nigeria account has been resolved and no further delays are anticipated. Upon completion of the first year of project operations at the end of March 1992, expenditures for the project had reached N 225,403 (plus a modest amount for indirect costs), or approximately 12% of the project budget. However, expenditures are expected to accelerate rapidly over the next two quarters with the costs of printing materials and payment of instructors. Budget for the second project year is N 793,763.

In April 1992, IFESH’s Board increased funding of Africare’s Imo/Abia States project by N 1,011,525, to a total of N 2,111,871. Given recent devaluation and high inflation, it now appears unlikely that current IFESH budget will cover more than three years of LiH project funding, even with last April’s additional funding. Africare Nigeria, however, indicates a strong commitment to carrying the project through the planned fourth year, using non-IFESH monies if necessary.

**Constraints and Problems:** Although some delays resulted from initial problems with the transfer of DfD funds for the LiH project, the major delay appears to have resulted from the demands of other project activities on staff time and from the difficulty of reaching agreement on learning objectives and instructional methodology. These difficulties now seem to be resolved and the project should move toward rapid implementation. The originally targeted LGA (Afikpo), now in Abia State, is a three hour trip by four-wheel drive vehicle from Africare’s office in Owerri, Imo State. This undoubtedly will complicate logistics and oversight. However, the other two LGAs targeted will be more accessible and hence easier to manage. Africare Nigeria appears well-organized for implementation and oversight activities.

**Evaluation Team Comments:** These remarks concerning Africare Nigeria’s LiH PO48 do not constitute a detailed evaluation. Hence, the above and following observations should be
viewed as preliminary in nature. Overall, the project seems well-organized and planned and, after an initial slow-down which is not unusual for new activities, should proceed without further delay in its readjusted schedule. The data from the initial needs assessment survey and the focus group discussions provide sufficient baseline information to permit periodic monitoring and evaluation of the impact of the project on the local community.

A key problem with literacy projects is sustaining or improving the level of literacy achieved through initial training. This requires, among other things, a continuing flow of printed materials that the new-literate is stimulated to read. The source of materials to serve that purpose is not clear at present and the provision of such materials is not a planned part of Africare Nigeria's LfH project.

4-E.2. DfD Funded Projects of Nigeria OIC

Nigeria OIC is the oldest and largest trainer of urban youth among the the family of indigenous, locally managed and operated African PVOs that are affiliated with OICI. Although acutely under-financed since it lost both AID and Government of Nigeria financial support in the mid and late 1970s -- the OIC has had to rely mainly on contributions from parents of the trainees during the past 15 years -- its Lagos training center nevertheless has trained over 5,000 young men and women in vocational and technical skills, and its reputation among employers is high.

IFESH's DfD projects PO50 and PO63 have provided the mature OIC with a needed, fresh infusion of funds calculated to (a) rejuvenate the 32-year old Lagos training center; (b) create a National Secretariat (also in Lagos) as a first step in establishing a countrywide program, and (c) begin program activity at a second training center in the Delta Region of Bendel State. DfD Project implementation activity of Nigeria OIC is discussed below.

4-E-2.a. Nigeria OIC's Lagos Revitalization and Replication Program PO63

Project Background: OICI submitted a revised proposal for PO63 to IFESH in June 1991, on behalf of Nigeria OIC. Goal of the three-year program is transformation of unemployed youth into productive members of Nigeria's labor force. Project purpose is to strengthen and expand Nigeria OIC through (a) development of an effective National Secretariat, (b) revitalizing and upgrading the quality of services of the Lagos OIC, and (c) laying the foundations for replicating the Nigeria OIC in other parts of the country. IFESH's Board approved N 3,317,000 as initial funding.
for PO63 in FY91 and a further N 3,235,820 in January 1992. Hence DfD support for the initiative totals N 6,552,820, the equivalent of US $823,250 at the time of debt conversion.

Project Activity: Nigeria OIC has begun making progress in achieving its revitalization and replication goals. Its National Board has been expanded from eight to 18 members in order to develop and staff a committee system (Executive, Resource Mobilization, Personnel, Program Review, and Finance) that has started operating effectively. The National Secretariat has attracted experienced individuals for the posts of Executive Director/Resource Mobilization Specialist, Finance and Administration Officer and Executive Secretary and is actively recruiting others for the core professionals needed to serve and assist the OIC’s training centers. Additionally, OIC Lagos has expanded its Board of Directors from eight to 14 by adding new members with private sector background and also reinvigorated its committee system; has appointed an experienced Program Director and several new instructors and administrative staff; has begun upgrading training curricula; has updated its staff salary structure; and is proceeding, under forced draft, to complete by September 1992, a long delayed physical expansion of classroom and workshop facilities.

The 30 September 1991 trainee population at OIC Lagos consisted of 178 in pre-vocational courses and 306 in technical/vocational courses. Of the total, 270 were men and 214 were women.

Beneficiaries: OICI’s supplementary proposal for Nigeria OIC’s Revitalization and Replication Program calls for (a) the training 16 Board members and 30 staff members at the National Secretariat and OIC Lagos levels during the first year of the program, and (b) the graduation of 750 Vocational/Technical Skills trainees during its term. Two hundred and fifty graduates are to be produced per year, 50 each in Auto Mechanics, Electronics, Air Conditioning/Refrigeration, Hotel/Catering, and Secretarial Sciences.

During FY91, the program accomplished its target objectives. Sixteen Board members and 46 staff members of Nigeria OIC’s National Secretariat and OIC Lagos underwent training. And OIC Lagos graduated 257 Technical/Vocational skills trainees: 72 in Secretarial Science, 51 in Electronics, 48 in Auto Mechanics, 44 in Air Conditioning/Refrigeration, and 42 in Hotel/Catering. One hundred forty five of the graduates were men and 112 were women. An abnormally low 59% of graduates were job-placed during the year (during the late 1980s, OIC Lagos was finding employment for approximately 70% of its trainees).
Finances: Through December 1991, Nigeria OIC's Lagos Revitalization and Replication Program had received the local currency equivalent (at time of debt conversion) of US$ 121,129 -- 14.7% of its equivalent US$ 823,250 total approved funding.

Constraints, Problems and Evaluation Team Comments: As the result of long years of under-financing and low-budget operation, OIC Lagos was beginning to evince signs of arteriosclerosis before it started to receive IFESH funding. Although revitalizing effects of the DfD infusion and creation of the Nigeria OIC National Secretariat were already effecting positive results, many of the key changes now taking place at OIC Lagos (see "Project Activity" above) have resulted from direct and positive responses to the criticisms and recommendations aimed at that training center in the January 1992 Assessment Report prepared by IFESH's Field Operations Officer. He is to be congratulated for having clearly identified the problems and constraints, and OIC Lagos's newly reinvigorated Board of Directors is to be congratulated for acting swiftly on the Assessment's recommendations. The training program is now beginning to make up for lost time.

4-E-2.b. Nigeria OIC Delta Region Technical and SED Training Program PO50

Project Background: The OIC Delta Region local interest group formed in the Warri area of Bendel State in 1989 became the Delta Region OIC's Board of Directors in 1990, upon IFESH's approval of OIC's project proposal late that year. In early 1991, the Delta Board Chairman presented the infant OIC with the five-year use of a multi-story facility as its training center. Unlike the Lagos and Conakry OICs visited by the evaluators, Delta Region OIC is connected to functioning electricity and water supply grids. First disbursement of IFESH DfD funding was received by OIC Delta in April/May 1991.

Project Activity: With the assistance of Nigeria OIC's newly created National Secretariat and OICI, the Delta program mobilized key staff between February and May 1991, started inservice training for Board and staff in June, prepared training curricula starting in July and August, and had its first intake of pre-vocational trainees in August 1991. OIC Delta's Technical and Vocational Basic Skills courses are fairly long-term in nature; they have a 21 month training cycle that includes 6 months of pre-vocational /motivational training, 12 months of practical, "hands-on" technical/vocational training and three months of on-the-job (OJT) training.
**Beneficiaries:** The Delta Region OIC is to (a) train 30 members of the center’s Board of Directors and staff during the first year of program implementation, and to (b) graduate 320 basic vocational/technical skills trainees and (c) upgrade 250 small-scale business persons during the four years of IFESH DfD funding. The Basic Skills total is to consist of four groups of 80 young men and women (20 per year) having completed Electronic, Auto Mechanics, Catering/Hotel Management, and Tailoring/Fashion Design courses.

Eleven members of OIC Delta’s Board of Directors and 20 members of its administrative and instructional staff began pre-service training in Lagos in June 1991, shortly before the center opened. The remaining Board and staff training, conducted at the OIC Delta training site, has essentially been completed.

OIC Delta’s target basic-skills beneficiaries are unemployed, under-employed and under-educated youth. Based upon the 21-month training cycle noted above, members of the August 1991 entering class (first in the new center’s history) are to graduate in May 1993, while members of the second class, who entered training in January 1992, are to graduate in September 1993. Hence, no basic skills trainees will graduate during N92, project year two. However, based on two each 100-trainee intakes in August 1991 and January 1992 and 80-training completers per intake group -- the Delta Region Program expects to graduate 160 skills trainees in project year three and 160 more in project year four. At the time of our evaluative visit, the revised basic skills training schedule was on track, with 93 young people who entered the center in January 1992 engaged in pre-vocational studies, and with an additional 76 (who entered in August 1991) undergoing vocational/technical skills training. Twenty of the latter were studying Auto Mechanics, 22 Electronics, 20 Tailoring/Fashion Design and 14 Catering/Hotel Management. Trainee population on 31 March 1992 was 169 -- 89 young men and 80 young women.

However, OIC Delta Region’s program to upgrade entrepreneurs is behind schedule. The first of four-annual one-week to one-month business management seminars was to have begun by late CY91. The program has been suspended pending the selection of a Small Enterprise Development Officer who is to develop and conduct the seminars. Despite the delay, OIC Delta officials still anticipate that, with a first seminar now scheduled to start in August or September 1992, the center will meets its goal of 250 entrepreneur upgradings by the end of project year four.

**Finances:** Through December 1991, the OIC Delta Region Basic Skills and SED Training Center Program had received the local currency equivalent (at time of debt conversion) of US$ 94,978 -- 11.7% of its equivalent US$ 809,077 total approved funding.
Constraints and Problems: OIC Delta, generally off to an impressive start, faces three problems, none of which are long-term or acute in nature:

1. OIC Delta, like all new OICs, faces difficulty in convincing prospective employers to accept its trainees for on-the-job training (OJT) or for job placement before the first class of graduates has entered the work place. It is usually only after the word spreads among the business community that OIC graduates have performed successfully in the job market, that demand for the OIC's outputs rise. OIC Delta -- now eight months away from the scheduled February 1993 entry of its first class into OJT -- is experiencing difficulty in face of this problem because the quality of its trainees is unknown to a Delta Region business community which, for the most part, also is unaware of the impressive placement record of its counterpart OIC Lagos center, or its fine, 30-year reputation among employers in Nigeria's most populous city.

The other key problems faced by OIC Delta include (2) its need to locate a permanent training facility well before its current facility's five-year use-agreement expires, and (3) preliminary indications that job placement for Tailoring/Fashion Design graduates may prove a difficult task.

Evaluation Team Comments: With its DfD infusion of staff and funding, Nigeria OIC's National Secretariat now possesses the resources and talents to coordinate a marketing program that can significantly ease the entry of OIC Delta graduates into the local job market. In our exit debriefing sessions, we recommended to officials of the National Secretariat, OICI's on-site Program Advisor and OIC Lagos's Program Director that the Secretariat (1) sponsor the travel to Lagos of OIC Delta's Job Developer to conduct research, in conjunction with his OIC Lagos counterpart, into the details of the Lagos training center's successful, in-depth and long-term penetration into the vocational/technical job market; (2) develop from the resulting data, lists of firms along with the names, addresses and telephone numbers of pertinent supervisors and employers who have repeatedly used OIC Lagos graduates over the years; and (3) spearhead a marketing strategy to inform branch, affiliate and like firms in the Warri area of widespread use by their Lagos area counterparts of OIC graduates. The strategy would include visits to Delta Region supervisor/employer counterparts by members of the Delta Board and staff armed with the relevant and with the newly produced Nigeria OIC promotional material and telephone and/or written contact between high-ranking business persons who populate the Nigeria OIC National and Lagos boards and Warri area counterparts they can influence. Innovative use of the "Lagos marketing tool" for purposes of the OIC Delta job placement can further Nigeria OIC's institutionalization as a national force and can lay the groundwork for strategies to be used as OIC training centers open in other areas of the nation.
The potential problem of placing Delta OIC's Tailoring/Fashion Design graduates suggests (a) that OIC Delta's Board and management staff undertake an intensified effort to better define employment possibilities in that field, and that (b), should the problem of job placement prove intractable, they revise the course curriculum to provide greater stress on training for self-employment.

4-F. Debt for Development Projects in Niger

Apparently, in spite of the stated intentions, the Government of Niger finds it impossible to adhere to successive agreements to release to subgrantees portions of the CFA equivalent of US$ 1,087,187 of Niger debt purchased for IFESH by American Express Bank, Ltd. on 16 May 1990 for US$ 424,003. At the 266 Central African francs (CFA) : US$ 1 rate prevailing on 6 June 1990, date of the debt conversion, the US$ 424,003 produced local currency proceeds of CFA 289,191,864.

Niger's financial situation is perilous. In a front-page article in the Niamey newspaper "Le Républicain," No. 46, 1 dated 4-20 May 1992, U.S. Ambassador Jennifer Ward was quoted as stating (our translation): "In the Program of Structural Adjustment of the World Bank and International Monetary Fund, Niger will be incapable of extricating itself from the situation in which it finds itself."

USAID Niamey sees no possibility for near-term release of DfD funds destined for Africare Niger's Loga County Agricultural/Literacy Training Project PO51 or OIC Niger's Dosso Region Agricultural and Skills Training Program PO52. USAID does, however, foresee partial payments being made in time, but with payment schedules so attenuated and payment dates so uncertain that IFESH, the Lead PVOs and the subgrantees, as a practical matter, will have to reassess the situation and scale back projects into miniature, "bite-sized" segments.

Evaluation Team Comment: Africare Niger, with an operating branch and substantial infrastructure in place in the country, probably would be able to develop requisite small projects if and when the occasion arises. However, OIC Niger is a different case; under those conditions it would not be able to finance the acquisition of core cadre to initiate its projected training program and concurrently seek to attract non-DfD funding (e.g., from USAID, UNDP, etc.) -- unless a donor can be induced to provide seed money for start-up financing.
CHAPTER 5. MONITORING, TECHNICAL ASSISTANCE
EVALUATIONS AND AUDITS

This chapter reviews the second year performance of the various participants in the Debt
for Development Program -- IFESH, the Lead PVOs and the subgrantees -- in regard to fulfillment
of responsibilities in the areas of monitoring, technical assistance, evaluation and audit.

5-A. IFESH Monitoring, Workshops and Evaluation

5-A.1. IFESH Monitoring Activity

IFESH's Field Operations Officer assumed responsibility for monitoring the DfD Program's
Lead PVOs (the Grantees) and their subgrantee projects upon taking up his assigned duties in
June 1991. He started by establishing lines of communication to the grantees and subgrantees
and installed necessary administrative procedures to ensure that all communication between field
activity and the Foundation is routed through him. Important elements in that regard are the peri-
odic project activity and financial reports by the Lead PVOs and subgrantees -- discussed earlier
in Section 4-B -- which are submitted to and reviewed by him, before being passed along to
others at IFESH.

Undoubtedly, the most important aspect of the Field Operations Officer's monitoring du-
ties is his in-depth periodic visits to DfD subgrantees and their projects in sub-Sahara Africa. The
purpose of his travel is to assess the quarterly progress of IFESH DfD projects. His field activity
includes: (a) reviewing project activity and progress; (b) updating Lead PVO field officers, local
bank and debt conversion officials and country USAID Missions on the Program; (c) discussing
common issues; (d) helping to solve relevant technical and administrative problems, if any; (e)
assessing Lead PVO field office and subgrantee project-monitoring activity; and (f) monitoring the
performance of IFESH International Fellows assigned to the projects.
During his initial monitoring visit to DfD subgrantee projects, the Field Operations Officer spent five weeks between 31 August and 3 October 1991 reviewing the Guinea, Nigeria and Niger projects. His major findings included the following:

- The IFESH International Fellows were well-adjusted and productive;
- IFESH's local bank in Nigeria, Nationwide Merchant Bank, had done an excellent job administering DfD funds;
- Africare projects appeared better managed than OICI projects;*
- Subgrantee quarterly reports generally had not been submitted in a timely manner;
- Subgrantee field personnel did not fully understand how the DfD program operated;
- There was clear need for IFESH to monitor progress of DfD-supported projects on a regular basis.

During his second monitoring visit, the Field Operations Officer spent four weeks between 18 January and 8 March 1992 at the project sites. Many of his major findings reflected marked improvement:

- There was strong government support for DfD projects in all countries, even in Niger, where funds had not yet been released;
- The projects in Guinea and Nigeria were making good progress, except for OIC Lagos, which was beginning to fall markedly behind plan;
- The annual audits to be conducted of DfD subgrantees were under way, but generally behind schedule;
- Nigeria's Nationwide Merchant Bank continued its excellent administration of DfD funds.
- Inflation in Nigeria and Guinea was becoming a serious problem in terms of ability to purchase required project inputs.

A review of his reports, and comments by field personnel visited by the evaluation team, indicate that the Field Operations Officer performs a valuable and appreciated monitoring service during his scheduled visits.

(N.B., IFESH's Advisory Council has recommended, and IFESH's President has agreed that the Foundation place a regional representative in Africa to facilitate monitoring and evaluation activity. It is anticipated that one of the implications of March 1992's Cooperative Agreement No. AOT-0488-A-00-2045-00, which supports several new

* Chapter 4 already has noted the sharp difference between subgrantees of the two Lead PVOs, pointing out that Africare subgrantee projects are directed by personnel employed by that PVO's in-country branch office, while the "graduate" OICs in Nigeria and Guinea are indigenously operated and managed, independent local entities. Because OICI provides the OICs with technical assistance and counsel, OICI exercises influence over local affiliates, but cannot, in the last analysis, control their operations.
incentives including a Phase II expansion of the DfD Program, will be augmentation of IFESH's in-place African staff. See Chapter 6 of this report for more regarding Phase II.)

IFESH reports to AID: The Grant calls upon IFESH to submit quarterly progress reports to AID/W. The Foundation's fourth quarterly progress report to AID/W for the first year of DfD operation was not submitted in view of the overlapping nature of the First Annual Evaluation report, which covered facets of the Foundation's progress into the Spring of 1991.

IFESH's "Semi-Annual Progress Report" for May through October 1991 was in draft form but had not been submitted to AID by the end of Program Year Two.

Evaluation Team Comments: While the record reveals that valuable in-person project updates were presented by the Foundation's President and Executive Director to AID's Administrator, Assistant Director/Africa Bureau and key Agency staff in February, May, September and October 1991, and by the Executive Director to AID's DfD Project Officer in January 1992 (see Figure 2 of this report), the briefings are no substitute for the written quarterly reports stipulated by the DfD Grant Agreement.

In view of the fact that the Field Operations Officer has convinced DfD subgrantees to submit quarterly activity reports to Phoenix in a generally timely manner, it is ironic that IFESH has not submitted its reports to AID. It would appear no major task for IFESH to synthesize the field reports and add its own comments and perspective in overall quarterly reports destined for the Grantor. Indeed, the Operations Officer's "IFESH Quarterly Report Format" (cited earlier in this evaluative document and included herein as Appendix D) -- upon which the quarterly subgrantee submissions are based -- provides an excellent six-part structure upon which to base IFESH's own periodic report to AID, i.e., Program Overview, Program Accomplishments, Major Program Concerns, Projected Goals for the Next Reporting Period; Financial Statement; and Summary (optional).

Failure to meet this reporting requirement is of major concern to AID. Recognizing the limited staff at IFESH, the evaluators suggest that the Foundation consider entering into a non-personal services contract with a knowledgeable and qualified resident of the Phoenix area to produce the Quarterly Report every three months, after receipt of subgrantee reports at IFESH. This should not require more than three to five working days of effort each quarter.

5-A.2. IFESH-Sponsored Workshops

Two IFESH training initiatives were conducted during Year Two of the DfD program. Reports from participants were laudatory.
April 1991 Financial Accountability Workshop. The workshop, held in Abidjan, Côte d'Ivoire, was conducted by personnel of Deloitte & Touche-DRT's International Lending Agencies Group of Washington DC. The dozen participants included Africa-based officials of Africare, OICI and Technoserve; finance officers and/or executive directors from DfD subgrantees in Nigeria and Guinea, IFESH Nigeria's Coordinator, and indigenous NGOs and educational institutions. The workshop focused on compliance with AID financial reporting requirements, review of grant proposals and preparation/definition of project costs, project bookkeeping procedures and forms; project financial report preparation, and project status reports. Cost of the workshop was charged against a portion of the AID DfD Phase I Grant allocated to audit services.

January 1992 Seminar for IFESH International Fellows in Nigeria. Theme of the seminar, held at IFESH Nigeria's Administrative Office in Lagos, was "Exploring ways to make the Fellows Program more effective." The 25 participants included officials and International Fellows from each of the host-organizations in Nigeria, officials of OICI, and educators. Seminar topics included: expectations and responsibilities of host-organizations, methods by which Fellows render effective technical assistance, lessons learned from past experiences, and adjusting to Nigerian culture and life styles. The two-day initiative was organized by the Field Operations Officer, who also held individual conferences with the five attending Fellows during the event.

5-A.3. IFESH's Assessment of Nigeria OIC's Revitalization and Replication Program

Section 2b, "Evaluation of the Grant," of IFESH DfD Grant Agreements with Lead PVOs, states that "IFESH may, at its expense, monitor and conduct an evaluation of operations under this grant, which may include visits by employees, representatives or consultants of IFESH to observe the Grantee's program and discuss the program with the Grantee's personnel."

In January 1992, and based upon previous findings concerning program restraints at the OIC Lagos Training Center, IFESH's Field Operations Officer headed an 3-day assessment of progress made by the OIC under IFESH funding. After interviewing representative members of the Center's Board of Directors, administrative and instructional staff, and trainees, he concluded that actual outputs in several key Lagos OIC areas were appreciably below projected levels and that the shortfalls had resulted primarily from administrative and management inefficiencies. His report recommended a series of specific, timed implementation actions to be taken by the center and by Nigeria OIC.
Our May-June 1992 evaluative research at Nigeria OIC uncovered convincing evidence (a) that the corrective measures recommended in the hard-hitting IFESH Assessment Report were acknowledged to have been valid and necessary; (b) that major corrective measures (discussed in the Chapter 4-E.2.b. write-up of Revitalization and Replication Program PO63) have been initiated; and (c) that the changes have started a revitalization process that promises to play a major role in the OIC's achievement of program goals. The field Operations Officer is to be congratulated on the success of his initiative.

5-B. Support Activities by Lead PVOs

5-B.1. Africare.

Africare's Country Representatives in the three DfD countries play important roles in designing the subgrantee projects; expediting headquarters, hence IFESH approval of them; and administering/monitoring their progress. Africare/Washington provides further backstopping assistance, either through contacts made in the United States or during field visits by Africare headquarters personnel. As noted earlier, Africare headquarters also monitors project progress and submission of the subgrantees' quarterly activity reports.

5-B.2. Opportunities Industrialization Centers, International

In addition to its normal U.S.-based backstopping efforts for affiliate programs, OICI furnished significant amounts of on-site short-term and long-term technical assistance to DfD-funded subgrantee projects of OIC Guinea and Nigeria OIC during Program Year Two:

OICI Assistance to OIC Guinea included (a) OICI funding for OIC Guinea's three Small Enterprise Development Instructors to participate in an OICI regional conference on that subject held during January 1991 in Cameroon; (b) four-weeks of assistance by OICI's field Finance Officer in June-July 1991, helping the OIC to upgrade its accounting and financial reporting system; (c) a May 1991 working visit by OICI's Senior Planning Officer; (d) an October 1991 workshop for OIC Guinea's Board of Directors, conducted by OICI's headquarters-based Program Advisor and OICI's Field Training Officer; (e) OICI-funded working visits in Conakry by Small Enterprise Development instructors from OIC Côte d'Ivoire and Cameroon OIC; and (f) an October 1991 internal audit by OICI's Director of Finance and OICI's Field Finance Officer.
OICI Assistance to Nigeria OIC included (a) the year-long, full-time, on-site advice, counsel and technical aid of an OICI Program Advisor; (b) a March 1991 visit by OICI's Director of Program Support, to train the National Board of Directors, review Small Enterprise Development curricula and clarify DfD banking arrangements; (c) May 1991 Resource Mobilization Workshops for Lagos OIC's and the Delta Region's Boards of Directors by OICI's Resource Development Specialist; (d) a May 1991 visit by OICI's Director of Planning and Resource Development to train the Boards of both Nigerian training centers (e) an August 1991 working visit to the Lagos and Delta programs by OICI's Field Training Officer; (f) October 1991 workshops for Lagos OIC's and Delta OIC's Boards of Directors, conducted by OICI's headquarters-based Program Advisor and OICI's Field Training Officer; (g) a pre-external-audit visit by OICI's Field Finance Officer; and (h) a January 1992 visit to Nigeria OIC by OICI's President/Chief Executive Officer.

5-C. Subgrantee Activities

With the relatively few exceptions -- and where such activities had not already been installed by the time that DfD funds began reaching them -- subgrantees generally made major progress during the year in (1) developing personnel policies acceptable to IFESH; (2) creating acceptable management systems and auditable financial records; (3) developing curricula in accord with IFESH models; and (4) filing programmatic and financial reports on a timely basis.

Internal Evaluations: The OICI affiliates are known to program periodic internal evaluations -- Officers of Nigeria OIC's National Secretariat make periodic monitoring/evaluation trips to the Lagos and Delta Region training centers and submit their reports to the chairmen and to pertinent committee directors of the National, Lagos and Delta boards and to OICI's on-site Program Advisor. And board members of the Nigeria and Guinea OICs reportedly make annual internal evaluations of the programs they oversee.

In their Project Proposals to IFESH, the Lead PVOs generally declared that DfD-funded subgrantee projects would become the object of internal programmatic evaluations conducted annually by the country office (in the case of Africare projects) and subgrantee staff and/or consultants (in the case of OIC-funded projects). However, the evaluators were unable to learn of a single instance in which a copy of a subgrantee's internal evaluation report had been forwarded to IFESH during FY91. IFESH's Field Operations Officer will want to review the matter with the Lead PVOs before his next monitoring trip to Africa and/or discuss the subject with the subgrantees themselves.
(N.B. Proposals to IFESH for Nigeria OIC's Revitalization/Replication and Delta Region projects and the OIC Guinea project posit mid-term external evaluations sponsored the OICI. They reportedly are scheduled for September-October 1992.)

5-D. Annual Evaluations of IFESH's DfD Program

5-D.1. Follow-Through on Recommendations of the First Annual Evaluation

Research and analysis for the First Annual Evaluation of IFESH's DfD Program were accomplished during March and April 1991, and the First Evaluation Report was forwarded to the Foundation by the last week of May. IFESH's follow-through on the Report's three major programmatic recommendations are discussed briefly below.

1. That IFESH make major use of the services of its Field Operations Officer, to further ensure headquarters-field contact and subgrantee adherence to program schedules. Section 2-B.2 of this report notes that IFESH acted quickly on the recommendation. Dr. C. L. Mannings was appointed to the position on 1 June 1991. He made his initial in-depth field visit to monitor all subgrantee projects during August-October 1992 and has returned since then at approximate quarterly intervals. He also conducted the above noted assessment of the Lagos OIC program. As reported earlier, the evaluators have concluded that the Field Operations Officer exercised his field responsibilities in a thoroughly satisfactory manner during Program Year Two.

2. That IFESH structure a more detailed program information system, to ensure precise tracking of subgrantee performance during the DfD's implementation phase. IFESH enlisted the services of Program Design and Evaluation Specialist Quy D. Nguyen for the assignment. Mr. Nguyen conducted an overview of the Foundation's programmatic information system in late June 1991 and, within a month, produced a conceptual framework report detailing recommendations for strengthening the system. The Field Operations Officer has established a filing system that generally follows the specialist's recommendations. The External Evaluators have reviewed Mr. Nguyen's July 1991 report to IFESH; believe it contains positive and practical recommendations that further DfD objectives and point the way to more effective program implementation; and recommend the report's wide circulation within the Foundation.
3. That IFESH have the DfD subgrantees review their beneficiary projections, modifying them as necessary, to more accurately reflect refinements of project design reflected at the start of implementation. Direct and indirect beneficiary totals that appeared in original Project Proposals were reviewed and in several cases were updated by the Lead PVOs subsequent to issuance of the First Evaluation Report. Section 4-C, above, cites subgrantee direct beneficiary projections were that were further refined, to conform to current project realities, during our May-June 1992 evaluative survey in Africa.

5-D.2. The Second Annual Evaluation and Future Evaluations

This document contains the findings, conclusions and major recommendations of the Second Annual Evaluation of IFESH's DfD Program.

Both annual evaluations to date have been external in character, i.e., they have been conducted by outside independent consultants rather than by IFESH's Field Operations Officer and other IFESH staff. A valid case can be made that -- until now -- with its restricted pattern of headquarters staffing, the Foundation has not been positioned to undertake and successfully accomplish a timely, comprehensive annual internal evaluation of its own DfD activity and progress.

Evaluation Team Comments: However, the costs of external evaluations of the multi-country, multi-project DfD Program are burdensome for IFESH, given the substantial inputs of consultant time and extensive travel involved -- especially in view of the fact that Grant Agreement AFR-0479-G-SS-0008-00 provides no funds for the annual evaluations it requires the Foundation to undertake. Consequently, IFESH has been forced to charge the not inconsiderable expenses of the first two annual external evaluations against private donations that could have been used to support other programs.

The wording of Paragraph F-4, "Special Provisions - Evaluations," of Attachment 1 to the Grant appears flexible in regard to the type of annual evaluation to be undertaken by the Foundation. The paragraph mentions neither the word "external" nor "internal" to describe the assessment: "The grantee," it states, "agrees to perform evaluations of the program annually and to cooperate in such evaluations with AID representatives to the extent the latter wishes to become involved in the evaluation process."

When planning for the Third Annual Evaluation begins early in 1993, IFESH and AID/W should determine whether the assessment should internal or external. Determining factors would include: (a) the impact of the DfD Phase II expansion (see Chapter 6, following) in terms of increased IFESH headquarters staff and African-based staff available to conduct the evaluation; (b) the vastly increased complexity of the Program by then; and (c) the source of funds that the Foundation will require to finance its part of the evaluation.
Because the Fourth Annual Evaluation will, in effect, be an End-of-Project Evaluation, and in effect, this Second Annual Evaluation is a Mid-Term Evaluation of DfD Phase I -- IFESH and AID/W may decide that the Third Evaluation should be internal in nature.

Or -- if major unforeseen problems do not arise and if DfD Phase II funds cannot be used to reimburse the Foundation for the evaluation’s cost -- we believe that both IFESH and AID would be fully justified in deciding to omit the 1993 evaluation exercise completely.

5-E. Annual Audits

Paragraph F.3, "Special Provisions-Audits," of Attachment 1 to the Grant calls for an audit be "performed annually on each sub-activity to determine application of program funds, in accordance with OMB Circular A-110."

Deloitte and Touche’s Independent Auditors Report covering combined financial statements for IFESH and its affiliate IFESH-Nigeria for the year ended 30 September 1991 is dated 31 December. The Foundation has transmitted copies to AID/W.

Responding to IFESH’s initiative, the Lead PVOs had all but one of their subgrantee projects financially audited during Program Year Two (see Figure 6).
CHAPTER 6. THOUGHTS CONCERNING PHASE II OF THE DEBT FOR DEVELOPMENT PROGRAM

6-A. Potential Pitfalls re. New Debt Conversions

As demonstrated by experience thus far in Phase I, debt for development may not always be the optimum mechanism for generating maximum local currency funds for development purposes.

In hindsight, it already is clear in Nigeria that a greater quantity of naira could have been generated by direct conversion of the original dollar grant into naira on a periodic as-needed basis than was obtained by purchase of heavily discounted debt and its entire conversion into naira at the exchange rate prevailing on 17 August 1990, when the debt was purchased. On that date, after deduction of a 47.3845% discount and Central Bank of Nigeria and local bank fees, the US$ 3,500,000 of debt generated 13,923,183 naira. Direct conversion as needed of the US$ 1,067,500 grant used to purchase the debt -- based on 15% conversion at the original rate of N 7.9597 : US$ 1 and conversion of 85% at today's rate of N 18.6 : US$ 1 would have generated over 18,000,000 naira, even assuming no further devaluation during the last two years of DfD Phase I.

In Guinea, if the current progressive devaluation and the modest rate of expenditures should continue, the situation could be similar -- although, as of the time of the evaluators' visit, the amount of GNF 680,000,000 obtained through conversion of the $1,000,000 debt at the GNF 680 : US$ 1 rate prevailing on 29 December 1990 still exceeded that which could be obtained by converting a residual US$ 400,000 of the original US$ 470,000 grant at the current (20 May 1992) rate of GNF 908 : US$ 1.

This is not to suggest that DfD should be dropped, but rather that its use is complicated by a number of factors which indicate both (1) caution and (2) the exploration of means to reduce potential losses through devaluation. One possibility would be to avoid purchasing debt for conversion in countries about to embark on a structural adjustment program. Another might be to negotiate the total debt purchase with provision for conversion on a periodic basis, as needed. Our discussions with the Central Bank of Nigeria indicate its willingness to consider the latter possibility.
for new debt conversions. This approach could also be explored with central banks of other countries and would provide considerable protection against losses in the value of local currency due to devaluation. (N.B.: If there is any possibility of appreciation of the local currency against the US dollar, the effects of periodic conversion could, of course, cut the other way.)

Another problem is the loss of purchasing power of the local currency due to high inflation rates -- the case in both Guinea and Nigeria. This problem cannot be avoided by periodic conversion, except to the extent that inflation is a direct result of devaluation. However, there may be limited programmatic approaches which would accelerate the rate of expenditure and, hence, provide some protection against loss of value due to inflation. Primarily, such approaches would require (1) increasingly detailed project planning prior to the currency conversion in order to permit accelerated expenditures and (2) front-end loading of expenditures to the extent consistent with reasonable implementation schedules.

The evaluators wish to make clear that the comments imply no criticism of IFESH, the Lead PVOs or the subgrantees for activities under Phase I of the DfD Program. IFESH has been fully aware of these pitfalls and there is some indication that the concerned countries may now be more willing to provide protection against devaluation losses than in the past. Hence there is reason to believe that their cooperation will assist AID and IFESH in reducing future risk involved in Debt for Development activities.

The evaluators also point out that had local currency been accessible in Niger for completion of the debt conversion process, losses due to devaluation would not have occurred during the two years since the conversion was accomplished. Niger is a member of a regional currency grouping using the Central African franc (CFA), and the CFA has actually appreciated slightly against the US dollar during the period.

6-B. Phase II Mandates A Wide Expansion of the DfD Program

On 11 March 1992, IFESH and AID/W signed Cooperative Agreement No. AOT-0488-A-00-2045-00 under which AID obligated the first $4,000,000 of an estimated total of $15,000,000 to be provided over four years to financially support the Foundation in conducting three programs: (a) Debt for Development, (b) Teachers for Africa, and (c) Short-Term Training for African Bankers.

Provisions of the Cooperative Agreement anticipate a major expansion and replication of the Debt for Development Program discussed in this evaluation report. Goals and objectives of
the four-year DfD Phase II effort include, but are not limited to, (a) identification of three to five countries to participate in the initiative; (b) support of additional projects in agricultural training, literacy, health-care, microenterprise development, and skills training; and (c) furthering the institutionalization of local PVOs and other non-governmental organizations; and (d) living allowances for teachers in the Teachers for Africa Program.

IFESH's detailed proposal,* which was incorporated into the Cooperative Agreement, anticipates that with the average secondary market price at a funding leverage of three-to-one an $8,500,000 grant for DfD activity would produce a local-currency face value the equivalent of $25,500,000 for program use, and -- with the actual outcomes to be determined during final negotiations among IFESH, AID/W, local USAID Missions and host governments -- fund a hundred or so new projects.

The expanded DfD parameters envisioned by the Cooperative Agreement have important implications to IFESH and its management, monitoring and administration of the expanded program. With a potential Phase II quadrupling of Phase I AID/W grants, and up to 10-time increase in number of potential subgrantees under the program, IFESH reportedly has begun planning for staff and for contract personnel in Africa (e.g., we were informed that Deloitte & Touche may station a CPA in Lagos to assist and monitor DfD subgrantees in setting up and implementing required financial and accounting systems).

Because of AID reporting requirements and projected proliferation of subgrantee projects, IFESH probably will also find it important to (a) develop more comprehensive reporting and accounting mechanisms to cover the proliferation of program-supported activities and (b) increase home-based staff. Fortunately IFESH -- for the first time -- is to receive financial assistance from AID to cover a portion, perhaps half, of its Phase II Administrative Costs.**

Evaluation Team Comment: The Field Operations Officer's quarterly field trips to Africa have taken him away from his Phoenix home base for at least half of the past year. With his workload due to increase dramatically during the forthcoming 12 months, as new DfD Phase II projects and subgrantees are added to IFESH's portfolio, the evaluators doubt that he can continue fulfilling, alone, his field operation responsibilities with the same efficiency and effectiveness he has to date. Because the DfD field monitoring/technical assistance functions cannot help but become more onerous and complex as Phase II activity starts up, we recommend that the Field Operations Officer be provided a full-time assistant, to work under his direction and to report directly to him.

** As noted earlier (see Section 2-B of this report), IFESH has not received compensation from AID for costs incurred in administering and monitoring the first two years of the Phase I DfD Program.
IFESH's Phase I Grant Proposal anticipated the establishment of local IFESH advisory committees in each DfD country responsible for (a) developing local policies and procedures in keeping with IFESH by-laws; (b) recommending projects for funding consideration; (c) appointing a local coordinator; (c) monitoring subgrantee projects; and (e) expediting submission of required subgrantee reports and annual financial audits.

By the end of Program Year 2, the staff of the IFESH-Lagos Advisory Committee, established in 1989 to help administer pre-DfD blocked grant funds, had provided logistical support to IFESH International Fellows assigned to Nigeria; and a local advisory committee had been formed at Conakry, Guinea. (No committee has been formed in Niamey, Niger, where the Host Government has not released program funds.)

However, due to a combination of factors, the Nigeria and Guinea Committees played no role in fulfilling their theoretical DfD roles cited above. Their program oversight role was rendered largely if not entirely redundant by the periodic, extensive on-site monitoring visits of IFESH's Field Operations Officer. Additionally, all Nigeria and Guinea Phase I subgrantees are affiliates or local branches of the DfD Program's Lead PVOS, Africare and OICI, which provided them with continuing and/or periodic on-site direction, technical advice and counsel -- and, in the case of the OICs in Guinea and Nigeria, sponsored outside, independent financial audits. In no instance did a local committee exercise a policy or project-recommending function.

IFESH's new Cooperative Agreement notes that Lead PVOS Africare and OICI are to be augmented, during DfD Phase II, by additional not-for-profit organizations recommended by host governments, USAID's, and others identified by the Foundation, including American Black colleges and universities and local educational institutions.

With the potential multiplication of lead-organizations, subgrantees and subcontractors now envisioned for the Program, IFESH anticipates the need to reinvigorate local advisory committees and assign them responsibilities that were not exercised during Phase I. The Foundation probably is correct in anticipating the advantages inherent in local IFESH advisory groups in the DfD countries. But it will have to guard carefully against the possibility that unsupervised local advisory committees might become unproductive layers of bureaucracy attempting to exercise functions that overlap those provided by Lead PVOS and other lead-entities, and whose injudicious attempts to monitor progress might abrade the sensibilities of indigenous subgrantees.

IFESH is aware of and eager to avoid the potential pitfalls involved. In addition to strict delineation and separation of Lead PVO, subgrantee and local advisory committee roles and responsibilities, the Foundation also will want to establish a continuing and rigorous training program.
for local committee personnel, to enhance and ensure the positive contribution of their endeavors. All of this will require staff, effort and money.
I. Background

On February 1, 1990, the Agency for International Development (A.I.D.) granted the International Foundation for Education and Self-Help (IFESH) $2,050,000 to purchase debt owed to US Commercial banks by the Federal Republic of Nigeria, the Republic of Guinea, and the Republic of Niger. Proceeds from these debt purchases in local currency are being used by IFESH and its subgrantees to support local development programs. The estimated completion date of project activities is December 31, 1993. The A.I.D. grant number is: AFR-0479-G-SS-000840.

Debt for Development Phase I (DFDI) goal is to purchase debt owed to U.S. commercial banks in the above target countries. The objectives of these debt purchases are to:

-- Provide skills training in Nigeria for 1,200 participants, 600 participants in Guinea and 600 in Niger;

-- Provide literacy training in Nigeria for 32,000 participants, 5,600 participants in Guinea and 5,600 participants in Niger; and

-- Provide adequate support for the management of the project. Debt purchase was broken down as follows:

<table>
<thead>
<tr>
<th>Country</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nigeria</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Guinea</td>
<td>500,000</td>
</tr>
<tr>
<td>Niger</td>
<td>500,000</td>
</tr>
</tbody>
</table>

To date the Nigeria and Guinea transactions have been successfully completed and project implementation is underway. Subgrantees are actively pursuing targeted project objectives per subgrant agreements with IFESH. However, Niger has been unable to provide the local currency as agreed despite the purchase of roughly $500,000 in U.S. commercial debt from American Express Bank.

Two subgrantees are implementing development projects in Nigeria and Guinea - Africare and Opportunities Industrialization Centers International (OICI), both Private Voluntary Organizations (PVOs) with extensive development experience in the African region.

II. Purpose of the Evaluation

This is the second interim evaluation of Debt for Development, Phase I. The first interim evaluation was conducted shortly after debt transactions were completed but several months before actual development activities got underway during 1991. Thus, the purpose of this evaluation will be to assess the status of the debt transactions and more importantly, how development activities are now being implemented in the target countries.
III. Statement of Work

The evaluation team, consisting of two evaluators, will undertake, but is not limited to, the following:

(a) Review the relevant project literature to include the (1) February 1, 1990 grant between AID/IFESH; (2) Quarterly reports to the extent such are available; (3) first interim evaluation dated May 1991; (4) project file located in Washington, D.C. AFR Bureau; and (5) subgrant agreements between IFESH and implementing agents; (6) AID evaluation guidelines. Additional documentation may be provided during the course of the evaluation.

(b) Meet with the AID Project Officer prior to departure for the evaluations overseas portion and obtain if not already provided, documents noted in "a" above.

(c) Assess the progress made in project implementation since completion of the first interim evaluation in terms of obtaining project objectives/outputs.

(d) Meet with USAID, US Embassies, Africare, OICI, Field Staffs, Host Country Officials (as appropriate) that are knowledgeable and/or involved in implementing/approval of project activities to assess implementation progress.

(e) Assess Africare, and OIC management of Phase I Debt for Development reviewing (if any) established management systems developed for project implementation and if outputs will be achieved by the PACD.

(f) Assess and recommend (as appropriate) modification in the numbers of direct and indirect beneficiaries that will result by the end of project (EOP).

(g) Assess financial controls/accountability of OIC and Africare and any other subgrantees and, as appropriate, recommend modifications or improvements in fiscal accountability.

(h) Identify existing or potential development constraints by subgrantee as well as the and overall project and recommend actions needed and target dates. This should include a review of the availability of local currency in Niger.

(i) Assess reporting requirement and develop a standard quarterly report format (detailed table of contents at a minimum) which subgrantees can utilize and that can be incorporated into a single project quarterly report from IFESH to A.I.D. in accordance with the 1990 Grant Agreement from A.I.D. Attachment I, "E" entitled Reporting, subparagraph 2 a,b, and c.

(j) Assess demand for activities under the project and relative success of direct beneficiaries subsequent to project training.

IV. Methodology/Procedures

The evaluation will be based on imperical evidence to the extent such is available. Evaluators shall develop a set of interview questions for subgrantees and others, as appropriate, which will be attached as an annex to the body of the evaluation. The team will attach as an annex a detailed list of persons interviewed with his/her position.
V. Evaluation Team Composition

The evaluation team for Phase I Debt for Development shall consist of two persons. Assigned tasks under the evaluation shall be jointly agreed upon by the evaluators. The evaluators are jointly responsible for the first draft report and completion of the final evaluation submitted to IFESH/AID.

VI. Reporting Requirement

- A draft report will be required of the evaluation team to be submitted to IFESH (3 copies) and AID/AFR/ONI/PMO Project Officer (2 copies) within 5 workdays of return from the field visit. The report must include, at a minimum, the following: (a) table of contents (b) executive summary (c) Body of the report (d) recommendations (e) annexes. Annexes will include: at a minimum the evaluation SOW, list of persons interviewed, list of documents consulted and methodology employed by the evaluation team. The body of the report should not exceed 35 single-spaced typewritten pages.

- The final report of the evaluation is due NLT 15 workdays after the IFESH/AID debriefing/evaluation review.

- The evaluation team shall consult with the IFESH Executive Director and AID Project Officer in the event of conflicts/concerns are raised by the evaluation team.

VII. Level of Effort

This scope of work envisions a total of 35 workdays per evaluator broken down as follows: (a) three days predeparture preparations, (briefings, document reading, etc); (b) twenty-one (21) days from the field trip portion in 3 countries; (c) seven (7) days for preparation of the initial evaluation draft; (d) two days report review with IFESH/AID and related redrafting; and (e) two (2) days of final report preparation. This SOW notes that printing/reproduction time is not included in the actual man days of effort.
APPENDIX B.

2ND ANNUAL EVALUATION--PROJECT IMPLEMENTATION
QUESTIONNAIRE FOR IFESH DFD SUBGRANTEES

Date
Location
Interviewer

Subgrantee __________________________
DFD-Funded Project __________________________
Interviewee __________________________
Position __________________________

1. Review Project summary (1 para write up; seek/clarify updating changes).

2. Review Project Proposal accepted by IFESH & its Board.
   3. Goals, Purpose.
   4. Project elements.

5. Changes between Proposal and start of implementation affecting attainment of Outputs
6. Outputs in terms of direct/indirect BENEFICIARIES -- BY CATEGORY.
   7. For duration of project.
   8. For FY91 (or 1st Yr of project) -- PLANNED VS ACTUAL.
   9. Reason(s) for difference (if any) between Planned/Actual totals.
  10. Revision of beneficiary projections, based on 1st Yr performance.
  11. Factors behind changes.
  12. Project & non-project constraints impacting beneficiary Outputs.
  13. What indices of post-training beneficiary performance have you?
  14. Planned vs actual performance for Outputs other than numbers of beneficiaries:
  15. Development of personnel policies acceptable to IFESH.
  16. Creation of acceptable management systems.
  17. Creation of auditable financial records.
  18. Development of curricula in accord with IFESH models.
  19. Project/non-project constraints impacting non-beneficiary Outputs.
  20. Recommended actions.

21. Quarterly Progress Reports prepared for IFESH.
  22. Who prepares?.... Who receives copies?...How frequently submitted?
  23. Review last Report: If Financial section is missing, WHY?

24. Annual Audit: Conducted by whom?....When?...Coverage?...How paid for?
25. Annual Internal Evaluation: Conducted by whom?....When?...How paid for?
  26. Who to conduct future Internal Evaluations?...When?
  27. When are external evaluations planned for subgrantee projects?...By whom?

28. Specifics on Assistance provided by Lead PVO to subgrantee during FY91:
  29. Long-term/short-term form(s) of technical assistance from Lead PVOs.
  30. Financial assistance (if any) provided by Lead PVO.

31. Re. IFESH International Fellows: Length of stay/assigned responsibilities.
  32. Evaluate their performances?...Suggestions for future?

33. The IFESH/Lead PVO Grant Agreement: (Review pertinent sections/terms in order to
determine subgrantee understanding of their roles and responsibilities).
## Financial Summary

Application of Grant Funds

<table>
<thead>
<tr>
<th></th>
<th>Nigeria</th>
<th>Niger</th>
<th>Guinea</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt Purchases</td>
<td>$3,500,000</td>
<td>$1,067,500</td>
<td>$424,003</td>
</tr>
<tr>
<td>Direct Program Applications</td>
<td></td>
<td></td>
<td>$470,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>11,325</td>
</tr>
<tr>
<td>Unexpended balance</td>
<td></td>
<td></td>
<td>77,172</td>
</tr>
<tr>
<td>Total Grant</td>
<td></td>
<td></td>
<td>$2,050,000</td>
</tr>
</tbody>
</table>

Local Fund Debt Conversion Agreements

<table>
<thead>
<tr>
<th></th>
<th>Nigeria (Naira)</th>
<th>Niger (CFA)</th>
<th>Guinea (GNF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt</td>
<td>13,923,183</td>
<td>289,191,864</td>
<td>680,000,000</td>
</tr>
<tr>
<td>Conversion Rates</td>
<td>7.9597:1</td>
<td>266:1</td>
<td>680:1</td>
</tr>
</tbody>
</table>

Net Local Proceeds Received for Program Funding

<table>
<thead>
<tr>
<th></th>
<th>Nigeria (Naira)</th>
<th>Niger (CFA)</th>
<th>Guinea (GNF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt</td>
<td>13,923,183</td>
<td>0</td>
<td>340,000,000</td>
</tr>
<tr>
<td>Proceeds</td>
<td>$1,749,210</td>
<td>-0-</td>
<td>500,000</td>
</tr>
<tr>
<td>Total</td>
<td>$2,249,210</td>
<td>-0-</td>
<td>$2,249,210</td>
</tr>
</tbody>
</table>
IFESH Agent: American Express Bank, Ltd.  
World Financial Center  
New York, New York  
Contact: Mr. I. Lamond Godwin, Senior Director

Local Bank: Nationwide Merchant Bank Limited  
24 Keffi Street, S.W.  
P.O. Box 52041  
Ikoyi, Lagos, Nigeria  
Contact: Chief S.A. Ojikutu, Managing Director

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr 23 1990</td>
<td>A.I.D. Grant Payment</td>
<td>US $1,067,500 received by IFESH from US AID for purchase of Nigeria Debt</td>
</tr>
<tr>
<td>May 16 1990</td>
<td>Debt Purchase</td>
<td>US $3,500,000 Nigeria debt purchased for IFESH by its agent, American Express Bank, Ltd.</td>
</tr>
<tr>
<td></td>
<td>Price</td>
<td>US $1,067,500 (30.5%)</td>
</tr>
<tr>
<td></td>
<td>Debt Conversion</td>
<td></td>
</tr>
<tr>
<td>Aug 17 1990</td>
<td>Amount Converted</td>
<td>US $3,500,000</td>
</tr>
<tr>
<td></td>
<td>Local Discount</td>
<td>47.3845%</td>
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<tr>
<td></td>
<td>Discounted Value</td>
<td>US $1,841,518</td>
</tr>
<tr>
<td></td>
<td>US $ Fees/Commissions</td>
<td>None</td>
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<tr>
<td></td>
<td>Conversion Rate</td>
<td>7.9597:1</td>
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<tr>
<td></td>
<td>Local Currency Proceeds</td>
<td>=N= 14,657,931</td>
</tr>
<tr>
<td></td>
<td>Local Government Fees</td>
<td>=N= 366,448 to Central Bank of Nigeria</td>
</tr>
<tr>
<td></td>
<td>Local Bank Fees</td>
<td>=N= 368,300 to Nationwide Merchant Bank, subject to approval of Nigeria Debt Conversion Committee (per NMB letter dated 11/22/91)</td>
</tr>
<tr>
<td></td>
<td>Net Local Proceeds</td>
<td>=N= 13,923,183 held by the Central Bank of Nigeria and invested in Nigeria Treasury Bills.</td>
</tr>
</tbody>
</table>
REPUBLIC OF NIGERIA

Project Funding

Africare
Per Nationwide Bank (letter dated 7/25/91)
Total Authorized Amount: ~N= 1,100,322

Payments:

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (Naira)</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 15, 1991</td>
<td>~N= 153,140.00</td>
</tr>
</tbody>
</table>

Projects

P048
Imo State Literacy for Health Project
IFESH Grant Code: P048:LIT:DD1:Nigeria:Africare:10/90
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement Signed: January 22, 1991
Total Grant Amount: ~N= 1,100,346

P064
Kaduna State Women's Literacy for Health Project
IFESH Grant Code: P064:LIT:DD1:Nigeria:Africare:10/91
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement: Not Signed
Total Grant Amount: ~N= 3,736,000
October 8, 1991: Dr. Mannings advises that Nigeria Central Bank Debt Conversion committee will not permit DD1 funds to be used for this project.
OIC Nigeria
Per Nationwide Bank (letter dated 7/25/91)
Total Authorized Amount: ₦13,002,034

Payments (including conversion commissions):

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (Naira)</th>
<th>Bank Fee</th>
<th>Net Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 15, 1991</td>
<td>₦501,500</td>
<td>1,500</td>
<td>500,000</td>
</tr>
<tr>
<td>April 4, 1991</td>
<td>₦922,917</td>
<td>2,770</td>
<td>920,147</td>
</tr>
<tr>
<td>September 11, 1991</td>
<td>₦300,000</td>
<td>-0-</td>
<td>300,000</td>
</tr>
<tr>
<td>October 9, 1991</td>
<td>₦257,668</td>
<td>1,668</td>
<td>256,000*</td>
</tr>
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</table>

Projects

P050: OIC Nigeria Delta Program
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement Signed: August 28, 1991
Total Grant Amount: ₦1,310,661 Naira

Payment Allocations

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (Naira)</th>
<th>Net Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>February, 1991</td>
<td>₦255,767</td>
<td>255,000</td>
</tr>
<tr>
<td>April, 1991</td>
<td>₦502,510</td>
<td>501,000</td>
</tr>
<tr>
<td>September, 1991</td>
<td>₤-</td>
<td>-0-</td>
</tr>
</tbody>
</table>

P063: OIC Nigeria Revitalization and Replication Project
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement Signed: October 25, 1991
Total Grant Amount: ₦3,979,496
Less ₦662,496 per Dr. Mannings Memorandum of 10/28/91
New Total Grant Amount: ₦3,317,000 (Also per 10/25/91 Agreement)

Payment Allocations

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (Naira)</th>
<th>Net Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 1991</td>
<td>₤245,735</td>
<td>245,000</td>
</tr>
<tr>
<td>April 1991</td>
<td>₤420,407</td>
<td>419,147</td>
</tr>
<tr>
<td>September 1991</td>
<td>₤-</td>
<td>300,000</td>
</tr>
</tbody>
</table>

* Allocation of ₦256,000 payment is subject to confirmation from NOIC
**REPUBLIC OF NIGER**

**IFESH Agent**
American Express Bank, Ltd.
World Financial Center
New York, New York
Contact: Mr. I. Lamond Godwin, Senior Director

**Local Bank**
NIB Niamey (An Affiliate of CitiBank, N.A.)
Immeuble SONARA II
B.P. 10973
Niamey, Niger
Contact: Mr. A. Youssoufou, Account Officer

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr 23 1990</td>
<td>A.I.D. Grant Payment</td>
<td>US $424,003.11 received by IFESH from US AID for purchase of Niger Debt</td>
</tr>
<tr>
<td>May 16 1990</td>
<td>Debt Purchase</td>
<td>US $1,087,187 Niger debt purchased for IFESH by its agent, American Express Bank, Ltd.</td>
</tr>
<tr>
<td></td>
<td>Price</td>
<td>US $ 424,003 (39%)</td>
</tr>
<tr>
<td></td>
<td>Debt Conversion</td>
<td></td>
</tr>
<tr>
<td>June 6 1990</td>
<td>Amount Converted</td>
<td>US $1,087,187</td>
</tr>
<tr>
<td></td>
<td>Local Discount</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Discounted Value</td>
<td>US $1,087,187</td>
</tr>
<tr>
<td></td>
<td>US $ Fees/Commissions</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Conversion Rate</td>
<td>266:1</td>
</tr>
<tr>
<td></td>
<td>Local Currency Proceeds</td>
<td>CFA 289,191,864</td>
</tr>
<tr>
<td></td>
<td>Per IFESH agreement with Ministry of Finance dated June 6 1990</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local Government Fees</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Local Bank Fees</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Net Local Proceeds</td>
<td></td>
</tr>
</tbody>
</table>
REPUBLIC OF NIGER

Project Funding

Africare
Loga County Agricultural Training Program
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement signed: January 22, 1991
Total Grant Amount: 102,882,344 CFA

Payments:

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (CFA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
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</tbody>
</table>

OIC Niger
Beylande Agricultural Training Project
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement Signed: August 26, 1991
Total Grant Amount: 102,882,344 CFA

Payments:

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (CFA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
**REPUBLTC OF GUINEA**

**IFESH Agent**
American Express Bank, Ltd.
World Financial Center
New York, New York
*Contact:* Mr. I. Lamond Godwin, Senior Director

**Local Bank**
BIOCUI
Avenue de la Republique
B.P. 1484
Conakry, Guinea, West Africa
*Contact:* Managing Director

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sep 18 1990</td>
<td>A.I.D. Grant Payment</td>
<td>US $470,000 received by IFESH from US AID for purchase of Guinea debt</td>
</tr>
<tr>
<td>Oct 15 1990</td>
<td>Debt Purchase</td>
<td>US $1,000,000 Republic of Guinea debt purchased for IFESH by its agent,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>American Express Bank, Ltd.</td>
</tr>
<tr>
<td></td>
<td>Price</td>
<td>US $ 470,000 (47%)</td>
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<tr>
<td>Dec 29, 1990</td>
<td>Debt Conversion</td>
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<tr>
<td></td>
<td>Amount Converted</td>
<td>US $1,000,000</td>
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<tr>
<td></td>
<td>Local Discount</td>
<td>None</td>
</tr>
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<td></td>
<td>Discounted Value</td>
<td>US $1,000,000</td>
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<tr>
<td></td>
<td>US $ Fees/Commissions</td>
<td>None</td>
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<tr>
<td></td>
<td>Conversion Rate</td>
<td>680:1</td>
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<tr>
<td>Jan 17, 1991</td>
<td>Receipt of 1/2 amount:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local Currency Proceeds</td>
<td>GNF 340,000,000</td>
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<tr>
<td></td>
<td>Receivable from Guinea</td>
<td>GNF 340,000,000</td>
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<tr>
<td></td>
<td></td>
<td>680,000,000</td>
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<tr>
<td></td>
<td>Local Government Fees</td>
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<tr>
<td></td>
<td>Local Bank Fees</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Net Local Proceeds</td>
<td>GNF 340,000,000</td>
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</table>
**Project Funding**

**OIC Guinea**
Education and Technical Training Project
IFESH Grant Code: P053:ST:DD:Guine:OIC Guinea:10/90
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement Signed: August 26, 1991
Total Grant Amount: 126,386,840 GNF

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (GNF)</th>
<th>Cumulative (GNF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Paymt., 1991</td>
<td>41,978,029</td>
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</tr>
<tr>
<td>August 16, 1991</td>
<td>20,400,000</td>
<td>62,378,029</td>
</tr>
<tr>
<td>October, 1991</td>
<td>64,410,418</td>
<td>126,780,447</td>
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</table>

**Africare**
Maritime Guinea Farm Based Training Project
IFESH Grant Code: P054:AGR:DD:Guine:Africare:10/90
Assigned to: C.L. Mannings, IFESH Field Operations Officer
Grant Agreement Signed: January 22, 1991
Grant Amount: 148,652,995 GNF

**Payments:**

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount (GNF)</th>
<th>Cumulative (GNF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 14, 1991</td>
<td>19,162,500</td>
<td>19,162,500</td>
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</table>
International Foundation for Education and Self-Help  
IFESH-US AID Debt for Development Program  
US AID Grant Number AFR-0479-G-SS-0008-00  

**OTHER GRANT PAYMENTS - DEBT FOR DEVELOPMENT FUNDS**

**Direct Program Application**

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct 1 1991</td>
<td>A.I.D. Grant Payment</td>
<td>US $11,325 received by IFESH for cost of April, 1991 Financial Accountability Workshop in Abidjan, Cote d'Ivoire</td>
</tr>
</tbody>
</table>

**Project Funding**

Deloitte & Touche - DRT International  
Financial Accountability Workshop  
IFESH Grant Code: P056:CONF:DD1:Ivory Ct:05/91  
Assigned to: C.L. Mannings, IFESH Field Operations Officer  
Grant Agreement Signed: April 16, 1991  
Total Grant Amount: US$11,325

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount US $</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 16, 1991</td>
<td>$11,325.00</td>
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</table>
APPENDIX D.

INTERNATIONAL FOUNDATION FOR
EDUCATION AND SELF-HELP

DEBT FOR DEVELOPMENT SUBGRANTEE
QUARTERLY REPORT FORMAT

I. Program Overview

This should include a brief summary of the activities and accomplishments of the project during the reporting period.

II. Program Accomplishments

This should include:

A. A comparison of actual accomplishments verse projected goals for the period.

B. Outputs should be quantified wherever possible. This is especially true in terms of training outputs (primary and secondary beneficiaries).

C. If possible, cost per beneficiary should be calculated.

D. Reasons why projects goals were not met.

E. Other pertinent information related to the project such as cost overruns, delayed implementation, special problems, etc..

III. Other Program Concerns

This section should contain:

A. Anticipated problems, delays, or conditions that will materially affect the ability to attain program objectives, meeting of time schedules and goals, or preclude the attainment of project work units by established time periods.

B. Favorable development or events, if any, that will enable time schedules to meet sooner than anticipated or more outputs to be produced than originally projected.
IV. Financial Statement

This should include:

1. Projected verse actual expenditures during the reporting period.

2. Reasons, if any, why there were cost overruns.

3. The financial statement should be in the same format and level of detail as the individual activity budgets in the proposal.

V. Projected Goals for the Next Period.

Briefly state your projected outputs/goals for the next period.

VI. Summary (Optional)
APPENDIX E.

LIST OF KEY CONTACTS

E.O.O. Adesina - Debt Conversion Committee Secretariat, Central Bank of Nigeria  
F.A.O. Adegunle - Chairman, Board of Directors, OIC Lagos, Nigeria  
Oladipo Alla - Executive Director, National Secretariat, Nigeria OIC, Lagos  
W. O. Babarinde - Program Director, OIC Lagos Training Program  
Zalikatou Baldé - Local Trainer, Africare Maritime Guinea Project, Kindia  
Mamadou Adama Barry - Coordinator, Small Enterprise Development Unit, OIC Guinea  
Mohamed Lamine Barry - Executive Director, OIC Guinea, Conakry  
Amani Issaka Bawa - Director, Investment Financing, Niger Ministry of Finance & Plan  
John Berman - Africare Guinea Country Representative  
Charles Camara - Student Services Coordinator, OIC Guinea, Conakry  
Eugene Chiavaroli - Director, USAID Mission at Lagos, Nigeria  
Obadiah Craig - OICI Program Advisor, Nigeria OIC  
Oumar Sylla Délafrique - Member, Board of Directors, OIC Guinea  
Mamadou Nassirou Diallo - Treasurer, Board of Directors, OIC Guinea, Conakry  
Mamadou Saidou Diallo - Vice Chairman, Board of Directors, OIC Guinea  
Souleymane Diallo - Private Sector Training Manager, USAID Conakry  
Thierno Hadia Diop - Chairman, Resource Mobilization, OIC Guinea Board of Directors  
Valerie Dixon-Horton - Deputy Director, USAID Mission at Niamey, Niger  
Frank Dokai - Senior Manager, Debt Conversion Secretariat, Central Bank of Nigeria  
Jeffrey Gray - Africare Niger Country Representative, Niamey  
Reginald Hodges - Director of Program Support, OIC International  
Victor Isiayei - Program Director, OIC Delta Region, Warri, Nigeria  
Carolyn Jones - IFESH International Fellow at Africare Niger, Niamey  
Laminidian Kaba - Chairman, Program Review, Board of Directors, OIC Guinea  
William Kaschak - Director, USAID Mission at Conakry, Guinea  
Ibrahim Kossou - Treasurer General, Government of Niger, Niamey  
Andrew Lohof - IFESH International Fellow at Africare Niger, Niamey  
C. L. Mannings - Field Operations Officer, IFESH-Phoenix  
Barbara Marshall - Teaching Fellow, IFESH, stationed in Nigeria  
J.O.C. Prince Mosheshe - Chairman, OIC Delta Region, Warri, Nigeria  
Moumouni Mahmoud Mustapha - Treasurer, Board of Directors, OIC Niger, Niamey  
Quy Nguyen - Director of Evaluation, OIC International  
Jeremiah Obebeduo - Training Manager, OIC Delta Region, Warri, Nigeria  
M.A. Oladipio - Executive Secretary, National Secretariat, Nigeria OIC  
Chibuzo Oriuwa - Project Manager, Africare Imo State Project at Owerri, Nigeria  
Alhaji M.A. Oke - Finance/Administration Officer, National Secretariat, Nigeria OIC  
Mrs. Oladokun - Vice-Chairman, OIC Lagos Board of Directors  
Alhaji M.O. Oseni - Chairman, National Board of Directors, Nigeria OIC, Lagos  
Deacon Abioye Oyelowo, Treasurer, OIC Lagos Board of Directors  
Ralph Perkins - Program Advisor II, Nigeria Desk Officer, OIC International  
S.K. Reddy - Chief, Rural Development Office, USAID Conakry, Guinea  
Gary Robinson - President & Chief Executive Officer, OIC International  
Mamane Saidou - Secretary General, Ministry of Finance & The Plan, Niamey, Niger  
Aga Salmanou - Director, Government of Niger Budget & Financial Control Unit, Niamey  
Anne-Marie Saulnier - CECI Cooperante (intern) at OIC Guinea, Conakry  
Michael Sheehan - Debt for Development Coalition, Inc., Washington DC
Appendix E. List of Key Contacts (Concluded)

Toumany Sidibé - Secretary, Board of Directors, OIC Guinea, Conakry
Mark Smith - Assoc. Program Manager, West Africa Region, Africare/Washington
Boubacar Souaré - Member, Board of Directors, OIC Guinea, Conakry
Charles Sterne III - Secretary Treasurer, IFESH-Phoenix
Rev. Leon H. Sullivan - President, IFESH-Phoenix
Sekou Mohamed Sylla - Chairman, Board of Directors, OIC Guinea, Conakry
J. Howard Teel - Africare Nigeria Country Representative, Lagos
Muyiwa Tubi - Financial Services Unit, Nationwide Merchants Bank, Lagos, Nigeria
Edith Unuigbe - Sr Manager, Financial Services, Nationwide Merchants Bank, Lagos
Stanley Unioke - Finance/Administration Manager, OIC Delta Region, Warri, Nigeria
C.T. Wright - Executive Director, IFESH-Phoenix
Daniel Yeiwarenegha - Job Developer, OIC Delta Region, Warri, Nigeria
F.M. Yemidale - Assist Dir, Debt Conversion Committee Secretariat, Central Bank of Nigeria
B.B. Zoukumo - Chairman, Program Review Comm, OIC Delta Region Board of Directors