

**INTERNATIONAL LABOUR ORGANIZATION (ILO)
MULTI-BILATERAL PROGRAMME OF TECHNICAL
COOPERATION**

INTERNAL EVALUATION REPORT

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1. Introduction

"The Netherlands Minister for Development Cooperation has adopted five principles as the key strategic objectives of the policy on research for development:

- to promote demand-led research;
- to support the autonomy and local ownership of research programmes;
- to ensure that research is location-specific, and thus responsive to local needs;
- to strengthen the necessary capacity for demand-led research; and
- to disseminate and promote the use of research results."¹

Clearly these 5 strategic objectives aim at one goal: allow research to make a more relevant contribution for development. The aim of the program on *The Impact of Financial Sector Liberalization on the Poor* (IFLIP) is to better understand the role of the financial sector in alleviating poverty, thereby design more relevant policies, while achieving these 5 objectives.

By emphasizing the crucial role of local factors in determining the agenda and implementing the program, this approach coincides with the ILO agenda at the beginning of this 21st century of making decent work achievable in all countries. As there is no universal solution to alleviating poverty and creating jobs, research into solutions anchored in local concerns and developed at the local level is much more likely to make a relevant and lasting contribution to development. Hence, as the implementing agency, the ILO, while providing advisory and supervisory support, can only benefit from a growing stock of knowledge on locally supplied suggestions for poverty alleviation and employment creation that this new approach to research provides.

¹ From a note on demand-led research by the Minister for Development Cooperation.

2. The IFLIP research-capacity building program

The IFLIP program is in place in four African countries; Benin, Ghana, Senegal and Zimbabwe. It is a bi-cultural program in the sense that ½ of the participating countries are Francophone and the other ½, Anglophone. To attain the objectives listed in the Introduction and in particular, local ownership, management structures have been established in each country. A National Steering Committee with a Secretariat manages the programme in each of the four participating countries. The ILO acts as a facilitator and a coordinator for regional and international events. An advisory council serves as quality control board for research.

Within the broad framework of financial liberalization, some sub-themes have been identified as particularly relevant; they are: the impact of liberalization on the degree of competition in the financial sector; on banks' portfolios' structure; on non-bank portfolios' structure; on relations between financial institutions; on financial innovations; on the structure of clients (gender, age, economic sector). These themes serve as a basis for stakeholders to define more precisely the questions they want to be seen researched by local scholars.

3. Implementation strategy

This new approach characterized by the prominent role of local demand and local ownership requires a new implementation strategy. To achieve the five goals listed in the Introduction, the Netherlands Minister for Development Cooperation has identified a number of specific key levels of intervention. They contribute jointly and simultaneously to the achievement of the objectives and in particular, but not exclusively, to developing local ownership of the research program.

The identified levels of intervention are,

- institutional capacity,
- organisational capacity,
- intellectual capacity,
- implementation capacity
- capacity to influence the way research is done in countries.

These are the channels through which the objectives can be achieved successfully and the implementation of a program must be geared toward building the relevant characteristics in these channels to reach a fully demand-driven and locally owned program. Hence each of these levels of intervention is considered below. Its weaknesses and strengths are evaluated for the IFLIP program.

3.1. Institutional Capacity

Institutional capacity relates to the quality of network that can be mobilised to identify demand for research. The programme should be able to attract a representative set of stakeholders which will identify problems, set priorities and develop a relevant research agenda in order to address the broad question of poverty alleviation through access to financial markets. In the context of IFLIP, in each country operates a National Steering Committee (NSC) with a Secretariat. Up to 13 member-institutions can hold the status of statutory member of the NSC, one of which is chosen as the host for the Secretariat. The complete list of NSC member institutions for each country is given in Annex I and details on the present distribution of institutions by types are summarized in the Table below.

Table 1: NSC composition by types of institutions

	Benin		Ghana	
	Number of Organizations	% of total	Number of Organizations	% of total
Public authority	2	18%	3	30%
Bank	2	18%	2	20%
Other financial intermediary	2	18%	2	20%
SME ¹ promotion agency	1	9%	2	20%
Other associations of users	3	27%	1	10%
Support to non-bank financ. intermed.	1	9%	0	-
Total	11	100%	10	100%
	Senegal		Zimbabwe	
	Number of Organizations	% of total	Number of Organizations	% of total
Public authority	3	23%	2	22%
Bank	2	15%	1	11%
Other financial intermediary	3	23%	2	22%
SME ¹ promotion agency	1	15%	1	33%
Other associations of users	2	8%	3	11%
Support to non-bank financ. intermed.	2	15%	0	-
Total	13	100%	9	100%

¹ SME=Small and Medium Enterprises

Demand for research can be expressed by public and private institutions or suppliers and users of services. Hence, some balance across those categories should be achieved. In all countries, suppliers as well as users of financial services are represented. Also, the public sector, usually through the ministry of finance and the central bank is present in all four countries and represents approximately 20% of the seats.

The suppliers of financial services are represented by banks as well as non-bank institutions and by large as well as small institutions. The commercial banking sector is represented by major institutions at the country level (Ecobank in Benin, Standard Chartered Bank in Zimbabwe) or by the Association of bankers (Ghana, Senegal). The coverage of suppliers is quite representative in terms of diversity of market segments as commercial banks, rural banks and micro-finance institutions are present on all NSCs. In

both francophone countries there is also a representation by support institutions to the micro-finance sector.

On the demand-side of financial services, business, through the SME promotion agencies, as well as small trade association and other users are represented. Again buyers of services from a wide variety of income groups are present. For examples, in Benin, the Employers' Association is represented; in Senegal the Association of Trades people has a seat and in Zimbabwe, the Indigenous Business Women Organization as well as Trade Unions are represented. Overall, Zimbabwe and Benin and Ghana have allocated at least 1/3 of the representation to users (44%, 36% and 30%).

It is however, worth noting that all bodies expected to reflect demand for research are not yet fully represented as the total number of institutions is below the maximum of 13. If that number is considered a relevant benchmark, there is room for more member institutions in Benin, Ghana and Zimbabwe. Moreover, both Benin and Ghana would certainly benefit from a larger representation of users of services, in particular other users than the SMEs. Zimbabwe has the smallest number of members but a rather well balanced representation and any type of member outside the public sector would enhance the overall representativity of the NSC.

Conclusions: In all countries, the demand-led framework is seen as useful as the diverse participation on the NSC attests and the idea generates much positive feedback. Overall, the composition of the NSCs tends to support the fact that IFLIP generates interest from all parties involved in financial market issues and thus in research findings on new policies for poverty alleviation. Some countries though could increase the diversity of representation.

3.2. Organisational capacity.

Organisational capacity relates to the national entities' ability to guide, manage and implement research agenda. The two management components, the NSC and the Secretariat, should be considered separately.

The National Steering Committee.

Representatives of the member institutions are chosen by the institution itself and that choice reflects, to some extent, the interest and commitment of the institution to the program and demand-led research in general. As a result, in all four countries, representatives of the NSC member institutions have very different perception about their responsibilities. Many see their participation to the NSC as an advisory one and do not consider they are in charge of actually managing the research agenda and its development. One reason mentioned clearly in some countries for a more passive role by the representatives is the lack of monetary compensation for what is perceived as a job. Active management is considered a professional activity and time should be compensated accordingly.² The most active representatives are often the heads of small associations or institutions whose main activity is in management. While managers themselves, they may also perceive more acutely the benefits their institution can draw from the programme, i.e., free answers to some of the questions they face in their professional activity.

The variety of types of institutions also leads to various degrees of familiarity with research among the members. Most NSC member institutions have no research activities and only a few representatives have been trained in research and fully understand the requirements, demands and goals of the programme. This contributes to the lack of active participation in the management and particularly in the monitoring of progress and

² A system of reimbursement of costs has been put in place but does not seem to generate satisfaction.

evaluation of quality control. Sometimes it translates in a lack of understanding for the relevance of scientific standards.

Finally, absenteeism in meetings has been named as a problem in all countries. The relative large membership for the NSC (13 members) may introduce a perception that it is not necessary to attend meetings regularly.

The Secretariat.

The consequence of a rather passive attitude by many NSC members is that most of the burden of managing the research agenda is shifted onto the Secretariat. The Secretariat is a key position in the overall organisational structure of the program and it requires two distinct types of skills: familiarity with research and management ability. It is also a challenging position, as it requires much time and continuity.

Familiarity with research is superior when the Secretariat is hosted by the central bank (Ghana and Zimbabwe). The fact that the Secretariat is hosted by the Research Department of the respective central banks has a considerable influence on the credibility enjoyed by the secretariats. Nevertheless, the turnover is high among personnel and disruptions often occur. However, it has been observed that management ability is superior where the Secretariat is hosted by non-research institutions (a bank in Senegal, and a private firm, in Benin). There is more stability in personnel, which contributes positively to the learning process, but little progress has been made in monitoring and controlling the research quality.

The management of a demand-led program is a time-consuming task as the list of stages in the note (last paragraph) from the Minister for Development Cooperation attests. Activities such as formulating research questions, selecting proposals, monitoring and evaluating progress and quality control do require full attention especially when the

program is appealing to the research community (large number of proposals to evaluate, several research projects to follow simultaneously). Under weak support by NSCs, the time constraint becomes a serious issue for Secretariats. The development path of the program is seriously compromised and slowed down by the lack of consistent attention Secretariats can give to it. The organization of time is a recurring issue as host institutions show more or less tolerance for infringements on regular working time. Also, secretaries are reluctant, or not able to, to give up part of their regular working time for the program even though financial compensation is planned. Some of the main progress made by IFLIP in the past 3 years has been the results of an extreme personal devotion by the secretaries trying to compensate for insufficient institutional commitment.

Overall, these considerations indicate that the capacity of the NSC to function, as the main organ to manage this demand-led research program may be limited and the present set-up is sub-efficient as Secretariats are overburdened. Because IFLIP requires a high level of familiarity with scientific research and excellent management ability, a more efficient organizational set-up for the management of the research agenda at the country-level need to be considered. One option would be the NSC acting as an "advisory body" with interventions at a few stages only: First, at the very beginning of the research cycle, when defining the set of research sub-themes to be investigated. Second, at the very end of the research cycle, in the dissemination of the results. The actual management of the research agenda *per se* could then be implemented by a professional Secretary (a person employed by the program) who enjoys some credibility in the research community. It could be, for example, a senior researcher in the field of finance and development (on secondment from a research institution or on leave from academia) hired on a part-time basis with some administrative support.

Conclusions: The NSCs in general are not very active in the management of the demand for research. There is a lack of understanding by members about the benefits that can be derived from formulating research agenda and disseminating the results to induce better policies. The NSCs are not actively supporting the Secretariats either in organisational competence or in research familiarity. This tends to weaken the overall credibility of the program.

3.3. Intellectual capacity.

When thinking about research-capacity building two aspects automatically come to mind: the size of the pool of potential concerned researchers and the quality of the pool. One factor affecting both aspects is the particular nature of a demand-led research programme. In effect, in a demand-led framework, research is not initiated by researchers and is not necessarily limited to members of academia. Hence, the pool can be larger than in a traditional research program but also, the variation in research ability can be broader. Both aspects can be beneficial. However, one major question arises: What are the researchers' incentives to participate in such program and how ready or willing are they to modify their behavior accordingly? These points are taken in turn, starting with the effect of the constraints placed on researchers by a demand-led research program.

Demand-led research

Demand-led research requires some adjustment from the researchers in the sense that they no longer freely choose the topic and issues to be researched. They are however expected to choose and provide the best analytical approach to the question. Having topics impose upon researchers (with terms of reference, even minimal) is typical of consulting projects and is a signal that the sponsor's wishes (here the NSC's) should be satisfied. When

the sponsor is not an organ specialized in scientific research, the effect of this infringement on researchers' freedom is enhanced. The usual conclusion by researchers is to try to "satisfy the sponsor". This reaction, needless to say, is against any definition of scientific research.

Hence, the mixed signal conveyed by the management framework on the one hand, and by research requirements on the other, has led to some confusion among applicants and participating researchers. The result is a low percentage of proposals and themes researched. In effect, in most cases proposals were rejected because of their lack of scientific content and as a consequence, in many cases, themes were not researched. The outcomes of the various national competitions for research contracts are summarized in Table 2, below.

Table 2: Themes, proposals and contracts

Country	Date Advertised	Themes Advertised	Proposals Received	Contracts Signed	% Proposals researched	% Themes researched ¹
Benin	June 2000	8	13	2	15%	25%
	February 2001	6	17	5	29%	83%
	January 2002	8	21	4	19%	44%
	Total	22	51	11	22%	50%
Ghana	August 1999	10	42	8	19%	80%
	April 2000	5	12	4	33%	80%
	March 2001	12	20	4	20%	33%
	March 2002	8	31	3	10%	38%
	Total	35	105	19	18%	54%
Senegal	March 2001	8	10	5	50%	63%
	Total	8	10	5	50%	63%
Zimbabwe	Septemb. 2000	6	26	6	23%	100%
	Total	6	26	6	23%	100%

¹ In all cases only one contract per proposal was signed.

In a research capacity-building program, nothing a priori, prevents several researchers from working independently on the same theme provided the proposals have reached the expected standards. Moreover, ideally, all the themes advertised which received proposals should be researched. A theme is not researched either because there

was no proposal or those received are not up to standard. In Table 2, only approximately 50% of the themes were researched³ and in only a few instances, it was because of an absence of proposals. Similarly, the acceptance rate of proposals is rather low; it is around 20% for all countries except in Senegal where it has been 50% in the only call for proposals that took place.

The difficulties encountered with the confusion between research and consulting are not necessarily solved once research contracts are awarded. Despite holding information sessions at the beginning of each research cycle for the selected candidates about the requirement and structure of a research paper, some confusion still prevails. One of the researchers' concerns is the risk of obtaining results that would be displeasing to some members of the NSC. Clearly this reinforces the tendency to adopt the "consulting" approach by trying to "please" the NSC through results and analysis.⁴ Reconciling the constraint of working on pre-determined themes, while maintaining the independence of thinking typical of research, appears to be an extremely difficult task for researchers. This often translates in numerous revisions before the final paper is accepted (see Table 4, below for some indications about deadlines and completion rates).

Researchers' affiliations

IFLIP, by its nature, mostly targets researchers with familiarity in the economics of financial markets. Moreover, the fact that papers must reach internationally recognized research standards, further narrows down the pool of candidates. However, the programme has reached researchers well beyond academia as Table 3 shows. A list of individual researchers with their specific affiliation is given in Annex II.

³ Except in Zimbabwe where the competition was very successful by any standards.

⁴ The various people involved are often evolving in the same circles in their other professional activities.

Table 3: Authors by categories of affiliations

	Academia		Research Institutions		Others^a		Total
	Numb.	%	Numb.	%	Numb.	%	Numb.
Benin	14	56	8	32	3	12	25
Ghana	17	46	0	0	20	54	37
Senegal	4	36	3	27	4	36	11
Zimbabwe	6	55	0	0	5	45	11
Total	41	49	11	13	32	38	84

^a Includes, government offices, NGOs, consulting firms, independent researchers.

Out of 84 authors, slightly less than ½ were affiliated with a university, 13% had an affiliation with a research centre outside academia and 32% belong to the "others" category, that is institutions such as government offices (central bank or ministry of finance), private consulting firms, or NGOs.⁵ Overall, and keeping in mind the specificity of the subject, the programme achieved relatively well-balanced distribution of affiliations. Furthermore, in many instances, authors from the other category were teamed up with academics on a single project thereby participating to the capacity-building goal.

Researchers' incentives

The diversity of affiliation and the change in approach required from researchers outlined in the two sections above have an impact on the results of the program since they are directly related to the basic question of researchers' incentives to participate in a demand-led research program.

⁵ In Ghana 6 out of 20 researchers from the other category had affiliation in the Bank of Ghana and the Government.

The main incentive to participate in a traditional research program for a member of academia is *the reputation effect* as it often has an effect on future monetary returns. In the North (especially Anglo-Saxon countries) research is part of the factors taken into account for progress in scholars' careers. Scientific publications are a determining factor for tenure and promotion decisions. Hence, in addition to pure interest, scholars who do research perceive a clearly quantifiable return. Reputation is rewarded by the system and the investment motive is clear. In Africa, research has little bearing on the future career path of scholars as it is rarely recognized as a factor to be rewarded, be it in academia or in other institutions. Researchers are willing to do good work but very few perceive this as a 'career building opportunity'. Hence, the reputation mechanism is much weaker and it relies mostly on future potential access to other sources of research funding.

In Africa, many well-trained scholars cannot find jobs in academia or in reputable research centers. Not surprisingly these researchers' concern is more on present returns than future reputation.⁶ This has non-negligible consequences for the research program: First, some good researchers are not interested at all in participating given the choice between this program and more lucrative consulting opportunities. Second, researchers who still decide to participate are less inclined to respect deadlines when opportunities for more rewarding contracts come along. Future reputation *per se* is an argument of limited power in the face of daily improvement in material life that consulting work much better addresses.

One could think that once a group of researchers has reached all the stages planned by the program, including those promoting their work in the world community, researchers would be more eager to fulfill their contractual commitments. Table 4, below, tends to

⁶ Note that this is also the case for academics who often feel undervalued in the scale of civil service.

indicate it is not the case. It shows the time elapsed between signing the research contract and completing the work at the national level.

Table 4: Research papers volution

Signature of contract ^a	Country	Number of contracts	Finalized by NSC				Still pending at least 6 months after contractual deadline
			On schedule		After the deadline and before August 2002		
			Numb.	%	Numb.	%	Numb.
2000	Benin	2	1	50%	1	50%	0
	Ghana	12	8	66%	0	-	1 never completed 3 rejected for plagiarism
2001	Benin	5	0	0%	2	40%	3
	Ghana	4	0 ^b	0%	0	-	4
	Senegal	5	0	0%	1	20%	4
	Zimbabwe	6	0	0%	4	66%	2

^a Year 2002 is not relevant since the deadline for completion is at the end of the calendar year.

While 2000 was a relatively good year for completion on time, 2001 is certainly not. In Benin, Ghana and Senegal, papers should have been finalized by December 2001 and, by August 2002, only 3 out of 14 papers had been completed to the satisfaction of the NSC.⁷ In Zimbabwe, the deadline was end of September 2001, the reason for the delays, however, is not researchers' lack of compliance but disruption in the Secretariat's functioning for internal reasons.

Conclusions: The overall environment is not conducive to value research highly as the reputation factor has only a limited impact. A pool of researchers that may appear relatively large at first is narrowed by the strong competition from the consulting business, which offers much larger monetary rewards. The competition is enhanced by the fact that some aspects of the "demand-led" program are interpreted by researchers as

⁷ In Ghana, a team of researchers that successfully produced an excellent working paper under a first contract has yet to deliver a draft for their second 6-month contract signed in July 2001.

characteristics of a consulting rather than research program. Overall these factors generate delays in delivery as participants are less inclined to respect deadlines when more lucrative opportunities come along.

3.4. Implementation capacity

In IFLIP, the capacity to translate the research conclusions into policy action is realized through the dissemination of results and policy recommendations to policymakers. That phase has not been implemented by any country yet. The topic has been discussed at every annual regional conference and at the latest annual Secretariats' meetings; lists of possible actions have been compiled; yet no active step has been taken in any of the countries. There may be three factors explaining the national instances' slow implementation of the results dissemination: First, policymakers are to some extent represented on the NSC and broader dissemination may be perceived as unnecessary. Financial sector policies are mostly handled at the national level by the ministry of finance and the central bank. Both are represented on the NSC and this may diminish the perception for a need to organize a dissemination process. Those agencies come into contact with the research results and the policy recommendations during the research process. It is clear however, that knowledge of these policy recommendations would benefit other private as well as public bodies. Second, the NSC may face a conflict of interest when it comes to dissemination. If researchers make recommendations contrary to official policies by central banks or ministries of finance, the programme management as a whole, i.e., the NSC, may not be too inclined to disseminate the results and put their reputation on the line. That type of fear may also arise from a lack of familiarity with scientific research. This phenomenon may be even more acute when the Secretariat is housed by the central bank, as the policy recommendation may be perceived by some as

conflicting with the official position of the institution. Third, dissemination at the national level requires strategies to translate technical issues into more accessible material. The concerns raised about the organisational capacity certainly play a role in the sense that the priority seems to be to "produce research papers" in a time constraint environment.

Conclusions: When it comes to influencing policymaking through research, very few countries have been successful especially when policymaking involves national instances such as the Ministry of Finance and the Central bank. Researchers most often are ready to propose new solutions. Successful dissemination is hampered by possibly a conflict of interest between policymakers and the management of the program, which includes the policymaking institutions, or institutions that need to maintain good relations with the government.

3.5. Capacity to influence the practice of research.

This section relates to the overall ability of the program to influence the way research for development is done in the South. It is clear that IFLIP has the potential to develop into a reputable program, which creates solid homegrown knowledge on financial sector issues. Not all participating countries exhibit all the required features for IFLIP to succeed. Moreover, IFLIP is a bi-cultural program (Francophone and Anglophone). It is thus, worth considering the capacity of the programme to influence practices in research in each culture separately.

Bi-cultural nature of the program.

As the table summarizing the status of research papers (Annex III) there is a performance gap between the two Anglophone countries and the two Francophone

countries. After 2 ½ years of research activities, 6 working papers were issued in English after peer-review and only 1, in French. Also, while Senegal and Zimbabwe contracted almost the same number of papers in 2001, 4 from Zimbabwe are ready for peer-review and only 1 from Senegal, which unlike Zimbabwe has had no disruption in the management of the program.

These results are not independent of the bi-cultural aspect of the program. The scientific approach to social sciences, and economics in particular, is not a uniformly defined concept. As a result, post-graduate training in research is vastly different across the two cultures. The so-called scientific approach to social sciences is an Anglo-Saxon concept and the recognized criteria for achieving a publishable research paper have arisen from that tradition. Moreover, the principle of a "research paper" as opposed to "a book" is also a product of that tradition. In the French tradition, a "research paper" is most often understood as a "report". Consequently, there are large differences in the research performance (quality and quantity) produced by IFLIP Francophone and Anglophone researchers. This is illustrated by the numbers in the above tables as well as by the much slower start in the two Francophone countries compared to the Anglophone countries.

Anglophone countries fare better just because there is a better match between training of scholars and the requirements of research. Clearly, this requires an additional adjustment from Francophone researchers which is rather fundamental in their approach to producing research. The incentive to do so varies greatly between the two Francophone countries. Results are slightly better in Benin than in Senegal (Annex III) in part because the majority of Benin researchers are bilingual and, familiar with the Anglo-Saxon approach through the literature.⁸ In Senegal, the cultural isolation is stronger and adapting to a new approach is much more difficult. Also, in relation to what was described in

⁸ It is worth mentioning that the only working paper in French has been translated by the authors in English and is forthcoming in a British Journal.

Paragraph 2.3, 3rd section, in Senegal opportunities in consulting are plentiful thereby decreasing even further the need for adaptation.

Two possibilities follow from these considerations: First, the research requirements are modified to better fit the French approach to social sciences. This would make IFLIP compete head to head against consulting projects which are fundamentally different in the type of funding they offer; second the research requirements are maintained and IFLIP touches very few scholars in Francophone countries. Then, it may be worth rethinking the management structures. It is worth noting that this is a fundamental difference in training starts at the early stage of university education and it cannot be modified simply with informational support and advice. Under such circumstances it would be naïve to think that such a fundamental modification of behavior can be achieved with a program like IFLIP and it would be worthwhile considering a regional version of the program rather than an implementation at the national level. The sub-regional approach for Francophone countries would also alleviate one of Benin's problems with a national research capacity building program, namely the smallness of the researcher pool and the ensuing difficulty to develop a support system for the evaluation of work produced as well as an independent research pool.

4. Strength and weaknesses of IFLIP and their potential consequences

All the above observations can be summarized under two headlines: strengths and weaknesses of the present structures and operations. They are outlined in Table 5. From these observations, conclusions can be drawn as to the future evolution path of the program under a scenario of no change to the program. Table 6 summarizes these outcomes.

4.1. Strength and weaknesses

Table 5: Present operations

	Strength	Weakness
Institutional capacity	Quite broad coverage of NSC membership: public, private; supply and demand of financial services	Users others than SMEs do not have enough representation
Organisational capacity	Enhanced credibility of Secretariats with research background More efficient management of Secretariats with commercial background	Weak involvement of NSC in management Lack of understanding by the NSC of the benefits of research Over-worked Secretariat High turnover of secretaries introduces disruptions
Intellectual capacity	Reaches researchers in wide categories of affiliations Pairing of academics and non-academics successful	Difficulties to reconcile demand-led and scientific research. Incentives to participate in research program diminished by weak reward for reputation. Tough competition from consulting business Large pool of researchers needed to support researchers and independent evaluators
Implementation capacity	No experience yet. Cannot speculate on strengths	No effective dissemination because policymakers are members of the NSC and have access to results No effective dissemination because potential conflicts of interest between NSC members and policymakers if policy recommendations are unconventional
Capacity to influence research practices	In Anglophone countries: - fundamental adequacy of training with spirit of program. - country results attest of the possibility of influencing research practices toward demand-led requirements. - successful production of publishable scientific research.	In Francophone countries: - fundamental inadequacy of scholars' training with spirit of the program - stronger competition from consulting and little pool of interested researchers. - little chance of changing research practices toward scientific approach.

4.2. Opportunities and threats.

Table 6: Future operations

	Opportunities	Threats
Institutional capacity	Growing appreciation of the benefits role of demand-led research for NSC members	Attrition of membership through lack of interest and involvement.
Organisational capacity	Enhancement of national recognition of researchers as research of world level quality is produced Increased cooperation among the stakeholders to improve financial landscape	NSC confines itself to a purely advisory role Secretariats cannot ensure the full management of the programme on a voluntary basis Delays accumulate quality and credibility of program is affected
Intellectual capacity	Active capacity-building that expands the pool of researchers in all types of affiliations	New participants cannot be attracted because of the lack of incentives to do so in view of the competition. Program relies on repeated participants Only researchers with no alternative participate. Quality of program deteriorates
Implementation capacity	Implementation through various means to reach civil society and policymakers. They hear about home grown results. Research work is used as input for discussions with Bretton Woods institutions and donors	Dissemination of results not implemented. Researchers lose the opportunity to be recognized for their work in their country. Policymakers lose the opportunity to have access to new ideas
Capacity to influence research practices	In Anglophone countries, high likelihood to adopt the demand-led principal without jeopardizing research principles. Research work of quality is produced.	In Francophone countries: little chance for a successful program at the national level. Very expensive organizational framework for little results

These two tables are the basis for the considerations in Section 7.

5. The ILO as the implementing agency

The use of an implementation agency such as the ILO ensures some degree of accountability through its rules and regulation for the donor. In a demand-led program, the role of the agency is one of facilitator. In the revised version of the project document, the ILO is seen as the Network Coordinator with a facilitator role. It must

- ensure the feasibility of work plans and monitor work progress;

- ensure the progressive appropriation by all stakeholders of the process through reinforcing implementation capacities of the NSCs and their familiarizing with research.

However, there are some conflicting aspects between the nature of an organisation such as the ILO and the implementation of a demand-led program and the intervention of the agency is not neutral in the evolution of the program.

5.1. Accountability vs. feasibility of work plan and monitoring of work progress

In a demand-led program, design and implementation are under the authority of the NSC and its Secretariat. However, constraints concerning the regulatory requirements of the implementing agency do play a role in the development of the program. While these could be accommodated most of the time, regulatory and legal constraints at times have led to difficulties in design and, delays in implementation. Experience has shown that in some instances there was no real satisfactory solution that would generate a frictionless implementation. A case in point is financial issues such as the transfer of funds for research contracts. While the program benefit from a system of accountability through the ILO implementation policies, it also suffers from inefficiencies due to heavy administrative procedures especially in financial matters. There is obviously a difference between the planned implementation of a research-capacity building program and its work plan and its actual feasibility through an international organisation. Accountability obtained through an international organisation is sometimes costly in terms of delays generated by unavoidable procedures. This may have put an unwarranted burden on the NSCs and their Secretariat, which are responsible for the program at the national level by affecting their reputation in one way or another.

5.2. Accountability vs. progressive appropriation by all stakeholders

The progressive appropriation involves a transfer of responsibilities for research management. The use of an international organisation as the implementing agency is not neutral to the exercise. In particular, the regulatory and legal constraints linked to accountability impose definite limits on the transfer of some responsibilities and thus, on the degree of appropriation. At times, national entities have perceived there was a conflict between discourse and action by the ILO. NSCs and their Secretariats have interpreted this as interference from the ILO in the national management, particularly in countries where research program are well understood. It has also been interpreted sometimes as overbearing supervision, for example, in the case of the very specific contractual requirements such as regular progress report. The concept of demand-led program and its ultimate appropriation by stakeholders reaches its limits in the binding contract between the national entities and the implementation agency.

6. The Advisory Committee (AC)

In the present framework, the advisory committee is in charge of controlling research quality and the good functioning of the organisational framework. A coherent composition, as well as a clearly identified strategy for action is not easily achieved for a demand-led program covering 4 rather heterogeneous countries and 2 cultures. The difficulties encountered in organizing meetings of the AC members are in part the result of this lack of focus. Also, like for the NSC members, the perception is that a truly active role should be compensated financially. Again the monetary cost of such an organ must be weighted against the exact role it is expected to play. In the present state, some of the tasks are perceived as the ILO's role and a transfer of responsibilities is very difficult to achieve.

The same question of reconciling the demand-led management principles and the scientific research principle affects the composition of the AC. A committee focusing on the transfer of ownership would involve different types of individuals than one focusing on sound scientific research. Hence, similarly to the national instances, the role and composition of the AC should be reviewed once the national structures and their roles are more clearly defined.

7. Suggestions and options

Before offering suggestions to address some of the weaknesses in the IFLIP program, the fundamental question about the type of research capacity building the program wants to achieve, must be addressed. A clear answer to that question will point to the appropriate management structure and, thus, many of the weaknesses will be addressed.

Hence, is research capacity building about:

- Building a stock of general knowledge on a host of questions relating to financial sector issues in African countries and giving an opportunity to researchers to contribute to the debates in their country?
- Building a pool of world-level researchers to contribute to knowledge on their country and making them participate to the debates in their country?

The two approaches have a fundamentally different focus: In the first approach, the stock of knowledge is the focus; in the second approach, researchers producing knowledge are the focus. As a consequence, the two approaches require different management organizations.

Focus: stock of knowledge

If the focus is on producing knowledge by using existing human research-capacity and training younger scholars, the management of the research agenda can focus more on the national standards for building knowledge than on scientific standard recognized worldwide. Researchers will be more comfortable in producing what they are familiar with. The main expected consequences would be:

- The present management set-up may be adequate, as the NSC does not need strong familiarity with research.
- The NSC may become more involved as members would be operating on more familiar territory. Still the issue of financial compensation must be addressed.
- The time management question of the Secretariats should still be addressed but some of the constraints could be alleviated. The function would require much less familiarity with research and a manager with good organizational skills and time would be adequate.
- Incentives (including financial incentives) should be designed to attract researchers away from consulting as the two concepts would become much more close.
- The AC becomes an organ advising on, and evaluating the transfer of responsibilities and ownership to the national instances.

Focus: researchers

If capacity building relates to researchers themselves and not just the stock of knowledge, the process is expected to evolve more slowly. Many African researchers have good technical knowledge but lack practice in international research requirements. In addition to a close monitoring of the scientific aspects of research produced, the professional isolation of African researchers must be addressed. In particular, through the

continuous training that Northern researchers take for granted (i.e., participation in international conferences, regular seminars, visiting opportunities in foreign institutions, advanced courses for scholars). Under that option, the management structures at the national level must be familiar with the requirements of the national focus of the program (i.e., demand-determined questions, dissemination to policymakers and civil society) as well as with the requirements of the scientific focus (i.e., the research agenda is organized so that the standards in place in the rest of the world are respected). Clearly, this is not presently the case and combining the two in a single entity may be an impossible task. A different organizational set-up would be necessary. The suggestion made under 2.2 would be more promising. There should then be a separation between the "scientific" management (satisfying the international goal) and the "demand-led management" (satisfying the national goal). The main expected consequences would be:

- The NSC could concentrate on the dissemination in the policy circles and would be more efficient as members would not feel responsible for the results.
- There would be a clear distinction with consulting projects through built-in incentives. Senior researchers would have access to international events to improve their human capital something many are starving for. Junior researchers would see prospects in discovering the world research community rather than try to compete on the consulting market.
- The work of the secretariats would be more consistent; the research agenda would be supervised more efficiently and in a more timely fashion. Scientific aspects of the research program would be evaluated/supervised by scientists.
- The pool of researchers would not necessarily be smaller; it would be more clearly identifiable. In Francophone Africa the program would become sub-regional for the WAMU countries for example. Regional issues for the monetary union could be

studied. Cooperation between researchers from difference countries could be envisaged.

- The ILO would have a clearer role by dealing with two issues of focus: facilitating the appropriation by the NSC and facilitating the scientific monitoring by the Secretariat.
- The role and composition of the AC remains open as it could focus on national ownership questions or research monitoring. Or an alternative supervisory set-up should be considered such as a board of international experts in research and research-capacity building program.

8. The future

In addition to having more focused organizational structure, one factor which plays a major role in generating the adequate incentives for a research-capacity building program (in members of the organizational structure, in researchers and in policymakers) is the perceived likelihood of sustainability of the program. Participating in a demand-led program requires managers, researchers and policymakers to bear some costs during its initial implementation (time and change in behavior). A demand-led research capacity program mostly brings rewards in the medium to long term. Hence, a valuable investment by all parties will be made only if they perceive the rewards will materialize. Belief in sustainability is the key for efficient implementation as NSC member will bank on the benefits of obtaining sound research to improve their institutions' perspectives; Secretariat will invest in establishing rules and precedent for management if the program lasts; researchers will participate if they see their human capital improve as well as broader research opportunities.

After 3 years of effective production of research IFLIP has attracted the interest of some members in all three categories of participants. However most of the successes are due to the personal commitment of a few individuals only. It has been observed that the withdrawal of the support by one such individual can have devastating effects on the program particularly as it introduces doubts about its sustainability. Addressing the three questions of

- definition of research-capacity building
- design of organizational structures accordingly
- identification of the expected sustainability

would go a long way in raising participants' expectations in returns and making them invest more to make IFLIP an efficient and sustainable research capacity-building program.

Some final general considerations

The elaboration of this evaluation report has led us to reconsider some of the starting assumptions of the program. They are,

1. **Objective.** There may be a need to revisit the feasibility of the dual objectives of the program: contributing to researchers' capacity building and developing a dialogue between policy makers and researchers at least within the existing institutional framework.
2. **Geographical scope.** The concentration on 4 countries was intended for reaching deeply into capacity building. It has been found however that the institutional base is rather fragile at the individual country level. This finding has led us to believe that developing the project at the regional level (with possible links with existing regional or sub-regional research institutes) could be more effective and promising. This appears to be reinforced by the observation that exchanges between the 2 language zones (Francophone and Anglophone) have not materialized despite repeated invitations to do so by the ILO.
3. **Thematic focus.** Decision to cover specifically issues about the impact of financial sector reform (including liberalization) was intended to foster the concentration of efforts and resources. It turned out, however, that this limited drastically the pool of qualified and suitable African researchers. We, therefore, would advocate the broadening of the scope of the research to allow for a more general treatment of financial sector issues in connection with poverty reduction. Such broadening would seem particularly relevant against the background of the PRSP process.

Lastly, in general, the actual development of the program has uncovered the slow pace at which institutional and individual capacity building as well as the appropriation of research results take place. This implies that a project of this nature should be designed with a more long-term perspective to ensure that some of the conditions for sustainability are met.

Dr. Dominique M. Gross
IFLIP Coordinator

Annex I: NSC Member Institutions.

Organization Name		Organization Type
Benin		
1	Association pour la Promotion et l'Appui au Développement de Micro-Entreprises (PADME)	SME Promotion Agency
2	Financial Bank/FINADEV	Bank
3	Ministères des Finances, Cellule de Microfinance	Public Authority
4	Banque Centrale des Etats de l'Afrique de l'Ouest (BCEAO)-Bénin	Public Authority
5	Bureau d'Appui aux Systèmes Financiers (BASF)*	Support to Non-Bank Fin. Intermediary
6	Convergence 2000	Other Financial Intermediary
7	Ecobank Bénin	Bank
8	Fédération des Caisses d'Epargne et de Crédit Agricole Mutuel (FECECAM)	Other Financial Intermediary
9	Consortium Alafia	Other Associations of Users
10	Chambre de Commerce et de l'Industrie du Bénin (CCIB)	Other Associations of Users
11	Conseil National du Patronnat	Other Associations of Users
Ghana		
1	Bank of Ghana*	Public Authority
2	Citi Savings and Loans Co. Ltd.	Other Financial Intermediary
3	Oikocredit (EDCS)	Other Financial Intermediary
4	Ghana Association of Bankers	Bank
5	Ghana Association of Rural Banks	Bank
6	Ministry of Finance	Public Authority
7	National Commission on Culture	Public Authority
8	National Board for Small Scale Industries (NBSSI)	SME Promotion Agency
9	Private Enterprise Foundation (PEF)	SME Promotion Agency
10	TechnoServe	Other Associations of Users
Senegal		
1	Banque Centrale des Etats de l'Afrique de l'Ouest (BCEAO)	Public Authority
2	Chambre de Commerce d'Industrie et d'Agriculture Régional de Dakar (CCIARD)	Other Associations of Users
3	Direction de la Monnaie et du Crédit/Ministère de l'Economie, des Finance et du Plan (DMC/MEFP)	Public Authority
4	Crédit Mutuel de Sénégal (CMS)	Other Financial Intermediary
5	Association Professionnelle des Banques et Etablissements Financiers (APBEF)	Bank
6	CEC des Femmes de Grand-Yoff	Other Financial Intermediary
7	Caisse Nationale de Crédit Agricole du Sénégal (CNCAS)*	Bank
8	Chambre des Métiers	Other Associations of Users
9	Cellule d'Assistance Technique aux Coopératives d'Epargne et de Crédit (AT/CPEC)	Support to Non-Bank Fin. Intermediary
10	Project d'Appui à la Micro Entreprise (PAME)-MEDINA	SME Promotion Agency
11	Alliance du Crédit et de l'Epargne pour le Production (ACEP)	Other Financial Intermediary
12	Programme d'Appui aux Mutuelles d'Epargne et de Crédit du Sénégal (PAMECAS)	Support to Non-Bank Fin. Intermediary

13	La Poste	Other Financial Intermediary (Public Authority)
Zimbabwe		
1	Ministry of Industry and Commerce	Public Authority
2	Zimbabwe Congress of the Trade Unions	Other Associations of Users
3	Financial Holdings	Other Financial Intermediary
4	Reserve Bank of Zimbabwe*	Public Authority
5	Zimbabwe Association of Microfinance Institutions (ZAMFI)	Other Financial Intermediary
6	Zimbabwe National Chamber of Commerce (ZNCC)	Other Associations of Users
7	Standard Chartered Bank	Bank
8	Indigenous Business Women Organisation	Other Associations of Users
9	Confederation of Zimbabwe Industries	SME Promotion Agency

* Institution hosting the Secretariat of the program.

Annex II: Research contracts and authors affiliations

	Authors	Start Year	Research Title	Author Affiliation	Type
Benin					
1	Djoi, D. and P. Akpo	2000	Etat des relations entre banques et institutions de financement décentralisées, concurrence ou complémentarité?	MIMAP and UREF	Research Institutions
2	Honlonkou, A.N., D.H. Acclassato and C. Quenum	2000	Problématique de remboursement des crédits dans les systèmes financiers décentralisés et garantie de prêts aux petits opérateurs économiques au Bénin	Université Nationale du Bénin (CEFRED)	Academia
3	Kokou, R., S. Agbognihoue and P.A. Dahoui	2001	La réglementation actuelle du secteur financier a-t-elle favorisé la diversification des institutions de financement au Bénin?	CERAPEC	Research Institution
4	Medjigbodo, R.M.P. and A.C. Atidegla	2001	La politique de crédit des banques face à l'avènement des systèmes financiers décentralisés ou des institutions de micro-finance	Université Nationale du Bénin	Academia
5	Gbinlo, R.E. and Y.Y. Soglo	2001	Analyse de l'impact de la libéralisation financière sur l'accès au crédit et à l'épargne par les femmes au Bénin	Université Nationale du Bénin (CEFRED)	Academia
6	Degboe, A.K. and I. Okambawa	2001	La problématique du refinancement des institutions de micro-crédits du Bénin	ISE	Research Institution
7	Hoton, L. and A. Soule	2001	Etude documentaire sur l'impact de la libéralisation et de la réforme du secteur financier sur les pauvres et les petits opérateurs économiques au Bénin	Independent Researchers	Other
8	Acclassato, D.H. and A.N. Honlonkou	2002	Evaluation économique et institutionnelle de la loi PARMEC dans le secteur de la micro-finance au Bénin	University d'Abomey-Calavi	Academia
9	Kodjo, M., E. Abiassi and M. Allagbe	2002	Le financement de l'agriculture dans un contexte de libéralisation : contribution de la micro-finance	University d'Abomey-Calavi and INRAB	Academia and Research Institution
10	Sossou, G.A. and I.Y. Gbere	2002	La demande d'assurance vie dans un environnement de libéralisation financière: cas du Bénin	University d'Abomey-Calavi	Academia
11	Quenum, V.C. and C. Igue	2002	Libéralisation du secteur financier et financement du secteur primaire par les banques et les établissements financiers au Bénin	CAPE and University d'Abomey-Calavi	Academia and Research Institution
Ghana					
1	Addison, E., M. Bawumia and M. Opoku-Afari	2000	A Review of the Literature on Financial Sector Reform and its Impact on the Poor: Any Lessons from Ghana?	Bank of Ghana	Other
2	Affram, M. and E. Essien	2000	Transaction costs and pseudo-interest costs of informal credit systems in Ghana-Susu groups and credit unions	Bank of Ghana and Internal Revenue Service	Other
3	Bhasin, V.K. and W. Akpalu	2000	Impact of micro-finance enterprises on the efficiency of micro-enterprises in Cape Coast	University of Cape Coast	Academia

4	Ekumah, E.K. and T.T. Essel	2000	Gender access to credit under Ghana's financial sector reform: A case study of the rural banks in the central region of Ghana	University of Cape Coast and Bank of Ghana	Academia and Other
5	Gockel, A.F. and S.K. Akoena	2000	Financial Intermediation for the Poor: Saving Habits and Credit Demand by the Poor and Small & Medium Scale Enterprises in Ghana - a further assignment for financial sector policy?	University of Ghana	Academia
6	Korsah, K.B., E.K. Nyarko and N. Tagoe	2000	Impact of Financial Sector Liberalisation on Competition and Efficiency in the Ghanaian Banking Industry	KPMG Ghana	Other
7	Kumah, F.K.	2000	Has Financial Sector Liberalization Affected the Mode of Savings Mobilization and of Credit Allocation by Rural Banks in Ghana?	Bank of Ghana	Other
8	Ofei, K. A.	2000	Ghana Co-operative and Credit Societies Adjusting to Financial Sector Liberalisation	University of Ghana	Academia
9	Abban, R.	2000	The Term Structure of Interest Rates, Loan and Debt Portfolio of Rural Banks and Access to Credit by the Rural Poor in Ghana	Bank of Ghana	Other
10	Ashiadey, F.	2000	Financial Sector Liberalization Measures Taken In Ghana With Special Reference To The Micro, Small And Medium Scale Enterprises And Their Access To Financial Services: A Critical Appraisal And The Way Forward	Ministry of Finance	Other
11	Geraldo, J. and F.B. Mensah	2000	The Implications of financial Dualism in Ghana for Financial Deepening and Efficiency	FID Consulting Limited	Other
12	Hodey, F.K. and M. Gold	2000	Financing the Small and Medium-Sized Enterprises in Ghana. Is the Kitty Dried up in the Formal Sector?	Ffint Consult Limited	Other
13	Tagoe, N., E.K. Nyarko and E.T. Anuwa-Amarh	2001	Management Challenges of Small and Medium Scale Enterprises Under Financial Sector Liberalisation	KPMG Ghana	Other
14	Ekumah, E.K. and T.T. Essel	2001	Information is Power; the Problem of Accessing Credit by the Small and Medium Scale Enterprises Under Ghana's Financial Sector Liberalisation	University of Cape Coast and Bank of Ghana	Academia and Other
15	Amoonoo, E., P.K. Acquah and E.E. Asmah	2001	Empirical Evidence on the Impact of Higher Interest Rates on the Demand for Credit for Loans Repayment by the Poor, Small and Medium Scale Enterprises	University of Cape Coast	Academia
16	Enu-Kwesi, F., A. Boateng and W. Ghartey	2001	Financial Sector Liberalisation, Labour Displacement and Productivity in the Agricultural Sector	University of Cape Coast and Central University College	Academia
17	Ofei, K. A.	2002	Does where you live matter? Regional Dimensions of the impacts of financial sector Liberalization on the Small and Medium Scale Enterprises	University of Ghana	Academia
18	Amu, N. and A.F. Gockel	2002	Financial Sector Liberalization And The Labour Market In Ghana	University of Ghana	Academia
19	Aboagye, K.A.	2002	Examination of the Performance of Micro-Finance Enterprises in Ghana under Financial Liberalization	University of Ghana	Academia

Senegal					
1	Mbaye, A.A. and B.B. Niang	2001	Impact de la réforme du système financier sur la concurrence entre banques	Univerisité Cheikh Anta Diop de Dakar	Academia
2	Kane, M., M.B. Sall and A.A. Wane	2001	Effets des différentes réformes du secteur financier sur les relations entre institutions bancaires et institutions financières non bancaires: Concurrence ou Complémentarité?	Université Cheikh Anta Diop de Dakar and BCAA	Academia and Other
3	Wane, M.A., M. Diallo and R. Kane	2001	Impact de la libéralisation des taux d' intérêt sur les petites et moyennes entreprises de l'Artisanat	CRAT	Research Institution
4	Sakho, A.	2001	L'application de l'acte uniforme portant organisation des sûretés (AUPOS) facilite-t-elle l'accès aux services financiers, pour les populations économiquement faibles?	Agrégé des facultés de Droit	Other
5	Fall, O. and L. Gueye	2001	Analyse de l'effet des réformes du secteur financier sur les modes de financements des activités économiques en milieu rural	Sen-Ingénierie Consult	Other
Zimbabwe					
1	Mabugu, R.	2001	Interest Rates Liberalization Improves the Allocative Efficiency of Financial Credit	University of Zimbabwe	Academia
2	Masuko, L.	2001	The Impact of Transaction Costs on Access to Credit by SMEs and the Poor in Zimbabwe	University of Zimbabwe (IDS)	Academia
3	Masiyandima, N. and A. Nyathi	2001	Did Financial Sector Reform Result in Increased Financial Savings for Onlending to All Sectors of the Economy Including the SMEs and the Poor?	National University of Science and Technology	Academia
4	Ndlovu, N. and T. Ngwenya	2001	Linking SMEs to Sources of Credit: the Performance of Microfinance Institutions and Enterprises in Zimbabwe	National University of Science and Technology and ORAP	Academia and Other
5	Nyarota, S., M. Tarusenga and J.H. Mwadira	2001	The Impact of Financial Sector Reforms on the Performance of Banks' Assets with Particular Reference to SMEs and the Poor	Barbican Group, Harare Polytechnic and Small Enterprises Development Corp.	Academia and Other
6	Moyo, T. and S. Sibanda	2001	The Impact of Regulatory Framework on Credit Accessibility by SMEs and the Poor: The Case for Zimbabwe	Southern Africa Microfinance Capacity Building Facility	Other

Annex III: Research paper status

Authors		Start Year	Finalized by NSC		Revised for the Working Papers	Published in the Working Papers
			On schedule	At later date		
Benin						
1	Djoi, D. and P. Akpo	2000		X		
2	Honlonkou, A.N., D.H. Acclassato and C. Quenum	2000	X		X	X
3	Kokou, R., S. Agbognihoue and P.A. Dahoui	2001				
4	Medjigbodo, R.M.P. and A.C. Atidegla	2001				
5	Gbinlo, R.E. and Y.Y. Soglo	2001		X		
6	Degboe, A.K. and I. Okambawa	2001				
7	Hoton, L. and A. Soule	2001		X		
8	Acclassato, D.H. and A.N. Honlonkou	2002	n.a.			
9	Kodjo, M., E. Abiassi and M. Allagbe	2002	n.a.			
10	Sossou, G.A. and I.Y. Gbere	2002	n.a.			
11	Quenum, V.C. and C. Igue	2002	n.a.			
Ghana						
1	Addison, E., M. Bawumia and M. Opoku-Afari	2000	X		X	
2	Affram, M. and E. Essien	2000	X		X	
3	Bhasin, V.K. and W. Akpalu	2000	X		X	X
4	Ekumah, E.K. and T.T. Essel	2000	X		X	X
5	Gockel, A.F. and S.K. Akoena	2000	X		X	X
6	Korsah, K.B., E.K. Nyarko and N. Tagoe	2000	X		X	X
7	Kumah, F.K.	2000	X		X	
8	Ofei, K. A.	2000	X		X	X
9	Abban, R. ¹	2000				
10	Ashiadey, F. ²	2000	n.a.			
11	Geraldo, J. and F.B. Mensah ²	2000	n.a.			
12	Hodey, F.K. and M. Gold ²	2000		X		
13	Tagoe, N., E.K. Nyarko and E.T. Anuwa-Amarh	2001				
14	Ekumah, E.K. and T.T. Essel	2001				
15	Amoonoo, E., P.K. Acquah and E.E. Asmah	2001				
16	Enu-Kwesi, F., A. Boateng and W. Ghartey	2001				

Authors		Start Year	Finalized by NSC		Revised for the Working Papers	Published in the Working Papers
			On schedule	At later date		
17	Ofei, K. A.	2002	n.a.			
18	Amu, N. and A.F. Gockel	2002	n.a.			
19	Aboagye, K.A.	2002	n.a.			
Senegal						
1	Mbaye, A.A. and B.B. Niang	2001				
2	Kane, M., M.B. Sall and A.A. Wane ¹	2001				
3	Wane, M.A., M. Diallo and R. Kane	2001				
4	Sakho, A.	2001		X		
5	Fall, O. and L. Gueye	2001				
Zimbabwe						
1	Mabugu, R.	2001				
2	Masuko, L.	2001	X			
3	Masiyandima, N. and A. Nyathi	2001	X			
4	Ndlovu, N. and T. Ngwenya	2001	X			
5	Nyarota, S., M. Tarusenga and J.H. Mwadira	2001	X			
6	Moyo, T. and S. Sibanda	2001				

¹ Unfinished ² Plagiarism case