

Islamic Republic of Pakistan

Community Development Programme

PROJECT PERFORMANCE ASSESSMENT



Islamic Republic of Pakistan
Community Development Programme
Project Performance Assessment

Photos of activities supported by the Community Development Programme

Front cover: Members of women's community organizations in the Gul Rose cluster (a group of community organizations), Dhirkot, Bagh district.

Back cover: Member of Saher Rural Development Programme (a local support organization) presenting development priorities, activities undertaken and planned in their area located in Mang, Sudhnoti district (left); School children at a primary school constructed with funding from the programme, Muslimabad, Sudhnoti district. Before the programme this was one of many "shelter less" schools without a structure (right)

©IFAD/Fumiko Nakai

This report is a product of staff of the Independent Office of Evaluation of IFAD and the findings and conclusions expressed herein do not necessarily reflect the views of its Member States or their representatives to its Executive Board. The designations employed and the presentation of material in this publication do not imply the expression of any opinion whatsoever on the part of IFAD concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries. The designations "developed" and "developing" countries are intended for statistical convenience and do not necessarily express a judgement about the stage reached by a particular country or area in the development process.

All rights reserved.

©2015 by the International Fund for Agricultural Development (IFAD)

Preface

This report presents the findings of the project performance assessment of the Community Development Programme in Pakistan, undertaken by the Independent Office of Evaluation of IFAD (IOE) in September 2014. The programme was implemented in Azad Jammu and Kashmir between 2004 and 2012.

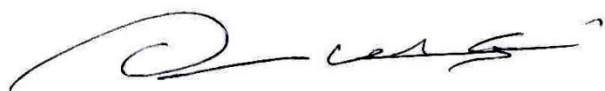
The massive earthquake in October 2005 severely affected part of the programme area. Consequently, some adjustments were made (such as in the budget and the process) to facilitate support to post-disaster rehabilitation, but the original overall programme approach and objectives were maintained. Implementation progress in the initial years was hindered not only by the disaster but also by various implementation and management issues, in particular, a continual turn-over in the programme director's position. However, after the mid-term review, the programme made reasonable progress due to a number of factors, including stability of leadership positions in programme management, and direct supervision and closer follow-up by IFAD. The achievements of the programme are most visible in terms of improving access of rural communities to social and economic infrastructure, as well as strengthening the overall capacity of community organizations and the skills of their individual members. The programme impact is most pronounced in the area of human and social capital and empowerment.

The rushed implementation in the latter years prevented the programme from giving enough time and attention to consolidate their support to community organizations and thus their sustainability. Despite commendable steps taken by the Government of Azad Jammu and Kashmir to sustain the benefits of the programme, the participatory development approach has remained "project-centred" and has not been mainstreamed into government development planning process. Lack of institutionalized space and channels for community organizations to voice their needs and aspirations makes the sustainability of these organizations uncertain.

This project performance assessment was conducted by Fumiko Nakai, IOE Evaluation Officer and lead evaluator, with contributions from Rab Nawaz (IOE consultant). Internal peer reviewers from IOE (Ashwani Muthoo, Deputy Director, and Miguel Torralba, Senior Evaluation Officer), as well as an external reviewer (Mona Bishay, IOE consultant), provided comments on the draft report. Laure Vidaud, IOE Evaluation Assistant, provided administrative support.

The Independent Office of Evaluation is grateful to IFAD's Asia and the Pacific Division, the Government of the Islamic Republic of Pakistan, including the Government of Azad Jammu and Kashmir, as well as in-country stakeholders and partners for their insightful inputs at various stages of the evaluation process and the support they provided to the mission.

I hope the results of this assessment will be useful and will help improve ongoing and future IFAD operations in the Islamic Republic of Pakistan.



Oscar A. Garcia
Director
Independent Office of Evaluation of IFAD

A woman member of a community organization who was able to start and run a small local shop with microcredits made available under the programme (Lunger Pura, Muzaffarabad district).

©IFAD/Fumiko Nakai



Contents

Currency equivalent, weights and measures	ii
Abbreviations and acronyms	ii
Map of the project area	iii
Executive summary	iv
IFAD Management's response	viii
I. Objectives, methodology and process	1
II. The programme	2
A. The programme context	2
B. Project implementation performance	6
III. Main evaluation findings	12
A. Project performance	12
B. Rural poverty impact	22
C. Other performance criteria	25
D. Performance of partners	28
E. Overall project achievement	30
IV. Conclusions and recommendations	31
A. Conclusions	31
B. Recommendations	33
Annexes	
I. Rating comparison	34
II. Basic project data	35
III. Terms of reference	36
IV. Methodological note on project performance assessments	42
V. Definition of the evaluation criteria used by IOE	46
VI. List of key persons met	47
VII. Bibliography	58
VIII. Changes in IFAD loan allocation by category	59
IX. Comparison of description of programme goals, objectives, component outcomes in basic documents	60
X. Analysis of age and maturity of COs in selected districts	65

Currency equivalent, weights and measures

Currency equivalent

Currency unit = Pakistani Rupee (PKR)

US\$1 = PKR 60 (appraisal report)

Mid 2008: US\$1= PKR 67

Mid 2009: US\$1= PKR 81

Mid 2010: US\$1= PKR 85

September 2012 US\$1= PKR 95

For the purpose of conversion of PKR figures in the report, taking into fluctuations during the project period, US\$1=PKR 78.5 is used.

Weights and measures

1 hectare = 2.47 acres

1 acre = 0.4047 hectares

1 kanal = 0.125 acres

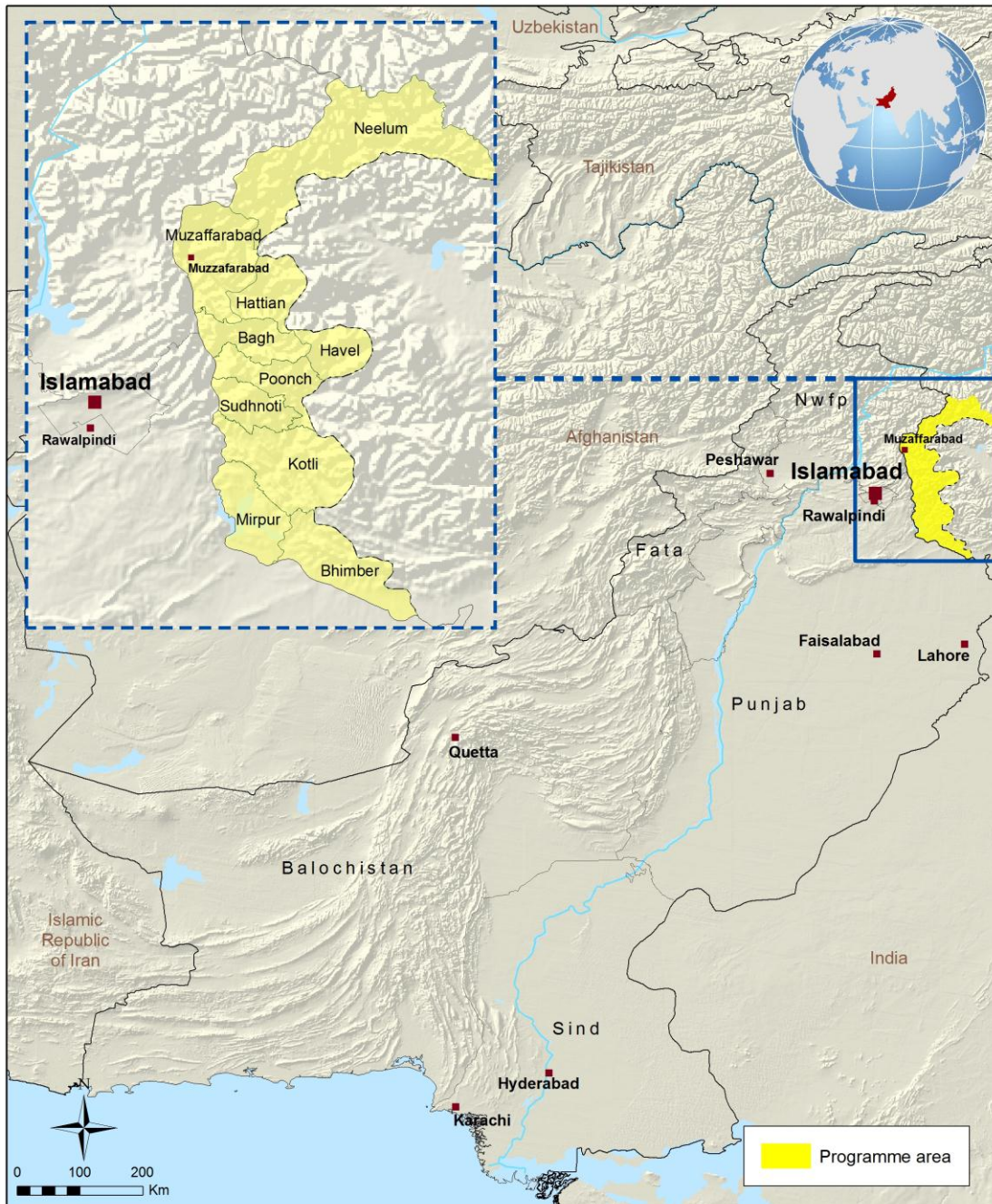
Abbreviations and acronyms


AJK	Azad Jammu and Kashmir
AJKRSP	AJK Rural Support Programme
AKRSP	Agha Khan Rural Support Programme
APR	Asia and the Pacific Division (of IFAD)
CCP	community credit pool
CDP	Community Development Programme
CO	community organization
FAO	Food and Agriculture Organization of the United Nations
GLD	government line department
GOAJK	Government of Azad Jammu and Kashmir
IFAD	International Fund for Agricultural Development
IOE	Independent Office of Evaluation of IFAD
LSO	local support organizations
M&E	monitoring and evaluation
MTR	mid-term review
NGO	non-governmental organization
NJVCDP	Neelum-Jhelum Valleys Community Development Project
NRM	natural resource management
P&DD	Planning and Development Department (GOAJK)
PCR	project completion report
PCRV	project completion report validation
PKR	Pakistani Rupee
PMU	programme management unit
PPA	project performance assessment
RSP	rural support programme
RSPN	Rural Support Programmes Network
UNOPS	United Nations Office for Project Services
UTF	Unilateral Trust Fund
VO	village organization

Map of the project area

Islamic Republic of Pakistan
Community Development Programme

Project performance assessment



 The designations employed and the presentation of the material in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.
IFAD Map compiled by IFAD | 22-10-2014

Executive summary

1. **Background.** The Independent Office of Evaluation of IFAD (IOE) undertook a project performance assessment (PPA) of the Community Development Programme (CDP) in Pakistan with the objective to assess the overall results of the programme and generate findings and recommendations for the implementation of ongoing operations in the country and the design of future operations. This assessment is based on a review of various programme-related documents and a mission to Pakistan in September 2014 which visited the programme area and held interviews and discussions with beneficiaries and other key stakeholders. As normally is the case with PPAs, given the time and resource constraints, no quantitative survey was undertaken. It should also be noted out that there was lack of quantitative and qualitative data available from the programme that could reliably inform outcomes and impact, which posed limitations on the conduct of the PPA.
2. **The programme.** *Programme environment.* CDP covered Azad Jammu and Kashmir (AJK) in the Pakistan-controlled part of Kashmir. AJK has a special status within Pakistan and has its own constitution, legislature, president, prime minister and cabinet. Major constraints for rural economic development in AJK include a poor agriculture resource base, small land holdings, difficult terrain, lack of industry, and limited access to basic services and markets. Another factor limiting access to many of the poorer areas (for example Neelum Valley) is their proximity to the "line of control" between the India and Pakistan-controlled parts of Kashmir, which has often been the site of cross-border skirmishes and restrictions on all kinds of movement. Seasonal migration by males to other parts of Pakistan for employment is widespread. Remittances from family members working abroad are another important source of income. There are some indicators for which AJK fares much better compared to the rest of Pakistan, e.g. literacy rate and women's status.
3. *Programme approach.* CDP was designed as a follow-up programme to build on the experience and achievements under the previous IFAD-funded Neelum-Jhelum Valleys Community Development Project (1992-1999), which covered the northern part of AJK. Both initiatives adopted the generic community organizations-based rural development model initiated under the Agha Khan Rural Support Programme in the early 1980s.
4. *Programme objectives.* The programme goal was "to consolidate, expand and improve the well-being of the target group through a gender-sensitive, community-based participatory process of village development". According to the president's report, the main objectives were to: (i) strengthen the role and capabilities of existing community organizations (COs) and establish new COs; (ii) lay the basis for a successful devolution process by promoting effective governance, transparency and accountability through operational and financial improvements and better relationships between central and local institutions; (iii) improve natural resource management; and (iv) expand social and economic infrastructure necessary to increase the income and employment opportunities of the poor rural people and reduce their poverty levels.
5. *Programme area and target group.* CDP covered all districts in AJK. As per the design, it aimed to target about 120,000 rural households (i.e. 33 per cent of the rural population in AJK). Two thirds of them were expected to be in COs that already existed and would be strengthened under the programme, and one third in COs to be newly established. Three target sub-groups were identified: (i) the landless (10 per cent of the target group); (ii) smallholders (75 per cent); and (iii) woman-headed households (15 per cent). A two-pronged targeting process was proposed: area targeting and participatory intra-community targeting.

6. *Programme components and financing.* The programme comprised four components: (i) gender-sensitive community development, to establish new COs as well as strengthen existing COs; (ii) community development fund, including the microfinance window, financing of small-scale social and economic infrastructure and financing innovative initiatives; (iii) natural resource management; and (iv) programme management. Against the planned project budget of US\$30.74 million, the total actual cost was estimated at US\$28 million. About 45 per cent of the actual project cost was for small-scale social and economic infrastructure.
7. *Changes in the context.* The massive earthquake in Kashmir in October 2005 severely affected four districts in AJK. The priorities of the Government and the population shifted to relief, reconstruction and rehabilitation. Donors and non-governmental organizations (NGOs) came for relief activities, offering attractive wages for experienced staff, which led to staff attrition at the CDP programme management unit (PMU). One of the main responses by the programme to this event was to increase the budget allocation for civil works for community-level infrastructure, while the original overall programme approach and objectives were maintained. However, at the point of the mid-term review, the targets for COs were almost halved to 2,100 (600 new) because of the earthquake as well as the realization that the original targets were too ambitious.
8. *Implementation arrangements.* The Government of AJK was designated as lead programme agency. A PMU, headed by a programme director, was housed at the Planning and Development Department. The PMU and district programme offices were responsible for planning and coordination. Their work was backed by the Food and Agriculture Organization of the United Nations' assistance under a "unilateral trust fund" arrangement financed by the programme. In later years, the responsibilities for community mobilization were handed over to the AJK Rural Support Programme (AJKRSP), which was set up with a Government of AJK endowment fund in 2007 following examples of other rural support programmes at federal and provincial levels.
9. **Performance assessment.** Programme implementation progress in the initial years was seriously hindered not only by the 2005 earthquake but also by various implementation and management issues, in particular, a continual turn-over in the programme director's position and lack of leadership. However, after the mid-term review, the programme made reasonable progress due to a number of factors, including stability of leadership positions in the PMU and direct supervision and closer follow-up by IFAD.
10. The programme followed the established community development model in Pakistan which centres around the mobilization and strengthening of COs. In terms of **relevance**, the programme objectives were largely in line with the Government and IFAD strategies, but there were a number of areas in the design that lacked coherence and clarity in strategy (e.g. targeting).
11. As for **effectiveness** in light of the programme objectives, the most visible achievements were in terms of improving access of rural communities to social and economic infrastructure, as well as strengthening the overall capacity of community organizations and the skills of their individual members. However, the rushed implementation in the latter years prevented the programme from giving enough time and attention to consolidate their support to community organizations and thus their sustainability.
12. Progress on other objectives was modest (natural resource management, savings and credit) or little (laying the basis for a devolution process).
13. In terms of overall **rural poverty impact**, the programme's contribution is most pronounced in terms of human and social capital and empowerment. The PPA

refrained from rating two impact domains (household income and assets, food security and agricultural productivity) due to lack of data and evidence.

14. The Government of AJK has taken commendable steps to sustain the benefits of the programme, but one of the main issues concerning **sustainability** is that the participatory approach has been "project-centred" and has not been mainstreamed into government's regular development planning, budgeting and service delivery. Without an institutionalized space in local development planning processes for COs to voice their needs and aspirations, the sustainability of these organizations is not certain.
15. In relation to **gender equality and women's empowerment**, a conscious effort was made to maintain a balance between male and female CO members. At the programme's end, 44 per cent of the members were women. The programme was proactive in targeting certain activities to women members (e.g. goat distribution, poultry) and also ensured a fair share for women in vocational and agriculture-related training (e.g. livestock, kitchen gardening). It was reported that enhanced skills and income opportunities contributed to their empowerment, better recognition in households, and changes in gender relations within households.
16. **Recommendations.** Key recommendations for consideration by IFAD, the Government (both the Government of AJK and the Government of Pakistan) and AJKRSP are given below.
 - **Institutionalize participatory approach for local development planning in AJK.** In order to sustain the benefits generated by the programme, it is recommended that the Government of Azad Jammu and Kashmir take steps to: (i) strengthen the Community Development Section in its Planning and Development Department; (ii) develop a strategy and action plan to mainstream a participatory development approach in regular government planning and budgeting processes, and sensitize senior government officials and members of the legislative assembly; (iii) institutionalize district development committees with terms of reference and clear designation of coordinators/focal points; and (iv) clarify its relationship with AJKRSP and ensure the latter's independence and autonomy.
 - **Address institutional-building issues for AJKRSP.** It is recommended that AJKRSP focus on a number of key issues: (i) develop a new medium-term strategic plan for guiding its directions and operations; (ii) based on the strategic plan, realign its staffing and field presence with realistic budget projections; and (iii) re-establish linkages with other rural support programmes and their network to access knowledge, skills and platforms for exchanging experiences.
 - **Clarify the nature of matching funds and possible future direction for microfinance.** Based on consultations between the Government of AJK and AJKRSP, a final decision needs to be made about the nature of matching funds (i.e. grant or loan) that have been disbursed and this needs to be communicated to COs.
 - **Improve stability in programme management in future projects.** For future IFAD-financed projects, there should be a joint strategy to increase the chances of assigning and retaining competent staff for programme management, carefully reflected upon by IFAD, the Government of Pakistan and provincial governments that are designated as lead implementing agencies.
 - **Support the development of systems to better measure the results and impact and IFAD support.** As a general point, IFAD should pay greater attention and provide support at all stages in this area – including proposing a solid basis for monitoring and evaluation in project design reports, providing support to project management in the preparation of terms of reference for

relevant consulting services (e.g. baseline survey, monitoring and evaluation system development, impact surveys), selecting consultants, and reviewing and advising on proposed methodologies and draft reports.

IFAD Management's response¹

1. The Management welcomes the PPA of Community Development Programme (CDP), Pakistan, which provides useful analysis and insights that helps IFAD and the Asia and the Pacific Division (APR) better understand the achievements and challenges of the CDP from an independent perspective. The Management notes with appreciation the close cooperation between IOE and APR, during the evaluation process.
2. The Management, in general, concurs with the main findings and recommendations contained in this PPA report, despite the fact that two key aspects could have been better reflected in the present analysis. In this regard the Management would like to acknowledge the following:
 - IFAD and the Government of Pakistan's proactive response to an exceptional circumstances that affected the project, namely the earthquake in Azad Jammu and Kashmir (AJK) that claimed a death toll of more than 75,000 people and posed considerable challenges to the implementation of the project. IFAD and the Government of Pakistan were able to adapt the project's activities and objectives, through three loan amendments, to respond to this critical situation and the demands of the context on the ground.
 - The enhancement in the quality of project implementation following the introduction of IFAD Direct Supervision. As also evident from the PPA finding, the presence of IFAD on the field, in such remote and challenging area as AJK, was able to resolve several management issues on the ground and accelerated the progress towards project objectives, yielding better results after the mid-term review.
3. The Management is committed to carefully reviewing the PPA recommendations and internalizing the main lessons learnt, as and where appropriate, to enhance further the performance of APR and IFAD's performance in general. The recommendations for Government of AJK and IFAD that the Management would specifically like to acknowledge are:
 - Institutionalizing participatory approach for local development planning. Mechanisms and institutions to sustain the benefits generated by the programme in terms of participatory development approach should be put in place by the Government of Azad Jammu and Kashmir. The Management agrees with recommendations and they shall be taken into account for the on-going and future projects.
 - The importance of designing an enhanced exit strategy to make the project achievements sustainable. IFAD's project activities will be better linked to the national legal framework to further ensure the continuity of project outcomes through government institutions and funding. Furthermore, institution building will be a particular focus of IFAD's future work in fragile areas such as AKJ, which are characterized by challenging contexts.
 - The challenge of developing systems to better measure the results and impact. IFAD is working towards incorporation of an enhanced M&E system in project designs that will go beyond the measurement of outputs and would facilitate the measurement of outcomes and impact. Moreover, IFAD should endeavour to make project M&E systems be better linked and more streamlined with national M&E systems.

¹ The final Management's response was sent from the Programme Management Department to the Independent Office of Evaluation of IFAD on 8 May 2015.

Islamic Republic of Pakistan

Community Development Programme

Project Performance Assessment

I. Objectives, methodology and process

1. **Background.** The Independent Office of Evaluation of IFAD (IOE) undertakes project performance assessments (PPAs) for a number of selected completed projects.¹ The Community Development Programme (CDP) in Pakistan was selected for a PPA to build IOE's project level evaluative evidence for a country programme evaluation in the near future, while also taking into consideration geographical/regional balance.
2. **Objectives and focus.** The main objectives of PPAs are to: (i) provide an independent assessment of the overall results of projects; and (ii) generate lessons and recommendations for the design and implementation of on-going and future operations within the country. Amongst others, this PPA focused on selected key issues that emerged from desk review, including capacity and sustainability of community-based organizations as well as their support structures, sustainability, and gender equality and women's empowerment.
3. **Methodology.** The PPA follows the IFAD's Evaluation Policy,² the IFAD/IOE Evaluation Manual³ and the Guidelines for Project Completion Report Validations/Project Performance Assessments (PCRVs/PPAs).⁴ It adopts a set of internationally recognised evaluation criteria (annex IV) and a six-point rating system (annex I, footnote a). Prior to the PPA mission, a desk review of available documents was undertaken.⁵ During the PPA mission's field work, primary data was collected to validate documented information. As normally the case with PPAs, given the time and resource constraints, no quantitative survey was undertaken. Key data collection methods included individual interviews and group discussions with beneficiaries (women separately in some cases) and other key stakeholders in project sites, Islamabad and Rome.
4. **Data availability and limitations.** The programme's records on inputs, activities and outputs seem to have been relatively well kept (in Excel and Access), such as number and types of trainings provided, number of trainees, number of demonstrations organized, data on community organizations (COs) supported under the programme (e.g. membership, locations, etc.), as well as small community infrastructure schemes (e.g. types of the schemes, costs, beneficiaries covered, etc.). However, there is lack of quantitative or qualitative data that could reliably inform outcomes and impact. A baseline survey was conducted in 2004 and an impact evaluation study in 2012, but the rigor of these surveys and the reliability and usability of much of these data are questionable (see section III.B.). There is little evidence that strategic and systematic efforts were made at the design stage or during implementation to identify key indicators and develop approaches to generate information thereon to assess outcomes and impact.
5. The quality of the project completion report (PCR) was found to be moderately satisfactory overall (see annex I). The scope and coverage was in line with the standard PCR outline but lacked clear presentation of information on project financing (e.g. actual costs by components and by financiers, which had to be reconstructed by the PPA team based on the information obtained from the

¹ The selection criteria for PPA include: (i) synergies with forthcoming or ongoing IOE evaluations; (ii) novel approaches; (iii) major information gaps in PCRs; and (iv) geographic balance.

² <http://www.ifad.org/pub/policy/oe.pdf>

³ http://www.ifad.org/evaluation/process_methodology/doc/manual.pdf

⁴ http://www.ifad.org/evaluation/process_methodology/doc/pr_completion.pdf. See annex IV for an extract from the guidelines, "Methodological note on project performance assessments".

⁵ See annex VII for bibliography.

Government of Azad Jammu and Kashmir (GOAJK). Contrary to the standard practice, the impact study was conducted after the PCR was prepared,⁶ although in this case, the quality of the one eventually conducted anyway left a lot to be desired.

6. For this PPA, data and information from different sources⁷ were reviewed, analyzed and triangulated to assess project performance and to obtain evidence or indications in support of (or not in support of) findings and conclusions in the PCR and other reports. Nonetheless, the limitations with data availability and reliability (especially for outcomes and impact) described above should be kept in mind.
7. **Process.** The PPA mission⁸ was undertaken from 15 to 26 September 2014. Between 16 and 25 September 2014, the team travelled to the project area Azad Jammu and Kashmir (AJK) and visited 6 out of 10 districts.⁹ The team interacted with officials and staff of the GOAJK in Muzaffarabad, district government staff, staff of the AJK Rural Support Programme (AJKRSP) and some 25 community-level organizations. A wrap-up meeting was organized for the PPA team to share its preliminary findings in Muzaffarabad on 24 September 2014 and a debriefing was provided with the Economic Affairs Division¹⁰ of the Government of Pakistan in Islamabad on 26 September 2014.
8. Following the mission, further analysis of the data and findings was conducted to prepare the draft PPA report. The draft was exposed to a detailed internal peer review within IOE. It was thereafter shared with IFAD's Asia and the Pacific Division (APR) and the Government of Pakistan, including GOAJK, and their comments received have been taken into account in the final report.

II. The programme

A. The programme context

9. **Programme environment.** CDP covered Azad Jammu and Kashmir (AJK) in the Pakistan-controlled part of Kashmir, located in the foothills of Himalayas with an area of 1.33 million hectares. The area is largely mountainous and consists of two distinct regions: high mountains, narrow valleys and more forest cover in the north, and the southern part consisting of mountains interspersed with flat and undulating plains used for crop cultivation.
10. AJK has a special status within Pakistan and has its own constitution, legislature, president, prime minister and cabinet. However, for its both development and non-development budget, AJK is almost entirely dependent on the Government of Pakistan and receives its annual allocations through Ministry of Kashmir Affairs & Gilgit Baltistan.
11. According to the appraisal report, the total population of AJK was estimated at about 3.2 million in 1998¹¹ with some 88 per cent (383,800) of the households living in rural areas with an average family size of 7 persons. The area under cultivation was reported to be 13 per cent of the AJK area, mostly rainfed. With very small average landholding,¹² household income from agriculture is generally

⁶ It was explained that this was due to delays in procuring consultancy services for the study.

⁷ Including those found in project progress reports, supervision mission reports, mid-term review report, as well as some "raw" monitoring and evaluation (M&E) data obtained from the implementing agency and analysed, and discussions and interviews in the field.

⁸ The mission consisted of Fumiko Nakai (lead evaluator, IOE) and Rab Nawaz (IOE consultant).

⁹ Neelum, Muzaffarabad, Hatian Bala, Bagh, Kotli and Sudhnoti. The field visits were accompanied from Muzaffarabad by Mr Rabnawaz Khan (general manager, AJKRSP) and Dr. Abdul Aziz Qureshi (assistant chief, programme management unit, Sustainability of AJKCDP Project, Planning and Development Department, GOAJK).

¹⁰ Economic Affairs Division of Ministry of Economic Affairs and Statistics represents the Government of Pakistan. The loan agreement was signed by its Secretary.

¹¹ 1998 Census data. Currently estimated at 3.9 million.

¹² The appraisal report indicated the average holding size to be 1.2 ha, of which only 50 per cent was cultivable. The average of the baseline survey respondents (a sample of 1,018) was reported to be 0.9 ha, of which 45 per cent was cultivable. The impact survey reported the average of the respondents (1,400, sampled from CO members) to be

not enough to sustain the families and about 60 per cent of the income was estimated to be derived from sources outside agriculture (wage labour, remittances, etc.).¹³ Seasonal migration by males to other parts of Pakistan for employment is widespread. Remittances from family members working abroad are another important source of income.

12. Major constraints for rural economic development in AJK include a poor agriculture resource base, small land holdings, difficult terrain, lack of industry, and limited access to basic services and markets. Average per capita incomes has been reported as lower compared to the national average.¹⁴ Health service coverage is mostly inadequate. Due to limited local agriculture production, the area is dependent on adjacent areas of Pakistan for most of food supplies and inputs. Overall quality and density of road network is better compared to similar other areas in Pakistan, but year-round access remains challenging due to frequent landslides. Another factor limiting access to much of the poorer areas (for example Neelum Valley) is their proximity to the "line of control" between the India and Pakistan-controlled parts of Kashmir, which has often been the site of cross-border skirmishes and restrictions on all kinds of movement.
13. There are, however, some indicators for which AJK fares much better compared to the rest of Pakistan, e.g. literacy rate and women's status. The literacy rate in AJK (currently estimated at 65 per cent) has been historically reported as considerably higher than the national average.¹⁵ Female literacy and school enrolment of girls is also much higher compared to rest of the country,¹⁶ though still lower compared to males in AJK. Women in AJK enjoy much higher mobility and participation in household decisions compared to women in other parts on Pakistan. This is also because due to large outmigration of males for employment, there is high incidence of female headed households and they perform variety of roles traditionally reserved for male folk. These factors were indeed identified at the design stage as offering good opportunities for promoting participatory development approach and women's development.
14. **Programme approach.** CDP was designed as a follow-up programme to build on the experience and achievements under the previous IFAD-funded Neelum-Jhelum Valleys Community Development Project (NJVCDP, 1992-1999), which covered the northern part of AJK. Both NJVCDP and CDP adopted the generic community organizations based rural development model initiated under the Agha Khan Rural Support Programme (AKRSP) in the early 1980s and later replicated by the federal and provincial governments through National Rural Support Programme and other provincial rural support programmes (RSPs, see box 1).¹⁷ The National Rural Support Programme had started its activities in AJK in early 1990s, but NJVCDP and CDP both used in-house community mobilization staff to organize the target communities, instead of utilizing National Rural Support Programme's services. CDP, as part of programme exit strategy, envisaged the establishment of a RSP

0.65 ha. It is not clear whether this would be an indication of CO members including poorer households and the landless, or some of these figures could be erroneous or because of different methodologies. One reason for these conflicting figures could be inclusion or non-inclusion of forest land ownership.

¹³ Impact Evaluation of Neelum & Jhelum Community Development project, Semiotics Consultants. Also the figure in the baseline survey (68 per cent) was largely comparable.

¹⁴ The appraisal report indicated that the average annual per capita was estimated to be around half of the average national per capita income, but the data source was not provided. According to the GOAJK website (<http://pndaik.gov.pk/grance.asp>), per capita annual income in AJK in 2006 was reported as US\$847.

¹⁵ Some literature indicated that the higher literacy rate was "partly due to AJK's social structure, which is quite egalitarian compared with quasi-feudal structures found in Punjab and other parts of Pakistan" (Schaffer, T. C., the Centre for Strategic and International Studies, 2005. *Kashmir: The Economics of Peace Building*)

¹⁶ The gross enrolment rate at primary level was reported as 95 per cent for boys and 88 per cent for girls (between the age of 5-9 years) (<http://pndaik.gov.pk/grance.asp>). It is not clear, though, which year these data are for.

¹⁷ Including Sarhad Rural Support Programme (SRSP), Ghazi Barotha Taraqati Idara (GBTI), Thardeep Rural Development Programme (TRDP), Punjab Rural Support Programme (PRSP), Balochistan Rural Support Programme (BRSP), Sindh Graduates Association (SGA), Sindh Rural Support Organisation (SRSO), Institute of Rural Management (IRM), AJKRSP (currently suspended).

specifically for AJK to be a perpetual successor for community driven development in the area.

Box 1

Rural support programmes and their network in Pakistan

The history of rural support programmes (RSPs) can be traced back to 1982, when the Aga Khan Foundation (AKF) set up the Aga Khan Rural Support Programme (AKRSP) in Gilgit-Baltistan and Chitral areas. AKRSP's belief was that all communities have inherent development potential which can be unleashed when people's own organizations are fostered. These organizations should be participatory, democratic, transparent, accountable and self-directed, and should be supported by an entity which can provide technical and financial assistance to take forward the community defined development agenda.

Following the success and widespread recognition received by the AKRSP, the government of Khyber Pakhtunkhwa set up the Sarhad Rural Support Programme at Peshawar. In 1991, federal government supported the setting up of the National Rural Support Programme at Islamabad with a mandate to work in selected districts in all provinces and AJK. These were followed by Punjab RSP (1998), Sindh Rural Support Organization, Balochistan RSP, AJKRSP, etc. All these programmes were supported by initial government financial endowments, income from which pays for their operational expenses. These RSPs have also been employed and financed by donor-funded projects for their community based components.

Typically, under RSPs communities are organized in three tiers: community organization (CO) consisting of 15-20 members; village organization (VO) which is a federation of all COs at village level; and local support organization (LSO) which is federations of all VOs at union council level.

As the replication of the AKRSP approach began, there was a need to support these nascent organizations and, therefore the Rural Support Programmes Network (RSPN) was established in July 2000 as a not for profit company under the Companies Ordinance 1984. RSPN currently has 12 RSPs as members, which in total have an outreach in 114 districts of the country and five agencies (districts) of the Federally Administered Tribal Areas (FATA), covering 5.4 million households and a population of over 35 million, making it the largest civil society network in the country. The RSPs and RSPN are working with an array of major donors, international organizations and the governments on a variety of poverty alleviation, rural development and emergency rehabilitation programmes.

15. **Programme objectives. The programme goal** was "to consolidate, expand and improve the well-being of the target group through a gender-sensitive, community-based participatory process of village development". According to the president's report, the **main objectives** were to: (i) strengthen the role and capabilities of existing COs and establish new COs; (ii) lay the basis for a successful devolution process by promoting effective governance, transparency and accountability through operational and financial improvements and better relationships between central and local institutions; (iii) improve natural resource management; and (iv) expand social and economic infrastructure necessary to increase the rural poor's income and employment opportunities and reduce their poverty levels. The objectives in the president's report, appraisal report and the loan agreement were slightly different (see annex IX). Only the loan agreement included an objective specifically related to saving and credit systems, instead of the objective related to devolution process and local government found in the president's report and appraisal report.
16. **Programme area and target group.** CDP covered all districts in AJK.¹⁸ As per the design, it aimed at targeting about 120,000 rural households (i.e. 33 per cent of the rural population in AJK). Two thirds of them were expected to be in COs that

¹⁸ Initially there were seven districts, but later on the number increased to ten as a result of divisions of some districts.

already existed and would be strengthened under the programme, and one third was to be in COs to be newly established. Three target sub-groups were identified: (i) the landless (10 per cent of the target group); (ii) smallholders (75 per cent); and (iii) woman-headed households (15 per cent). Two-pronged targeting process was proposed: area targeting and participatory intra-community targeting.

17. **Programme components.** The programme comprised four components:
 - (a) **Gender-sensitive community development**, which included mobilization, organization and capacity-building for establishing COs, and support for the consolidation of existing COs.
 - (b) **Community development fund** with three windows: (i) microfinance window, under which matching loans were made available to COs; (ii) financing of small-scale social and economic infrastructure; and (iii) financing innovative initiatives to promote the well-being of the rural poor.
 - (c) **Natural resource management** to support various demand-led activities for improved natural resource management (NRM), agricultural development, research and extension.
 - (d) **Programme management** to finance the establishment and operation of the Programme Management Unit (PMU) and district programme offices.
18. **Programme financing.** The planned total cost was US\$30.74 million, including an IFAD loan equivalent to US\$21.77 million, government contribution of US\$7.11 million, and beneficiaries' contribution of US\$1.86 million.
19. **Implementation arrangements.** GOAJK was designated as lead programme agency, and specifically, its Planning and Development Department (P&DD) was given the responsibilities for programme implementation. A PMU, headed by a programme director, was to be established within P&DD. The programme director would report to the Programme Steering Committee headed by the Additional Chief Secretary (Development).
20. According to the appraisal report, an agreement was to be signed between GOAJK and the Food and Agriculture Organization of the United Nations (FAO) for the latter to assist in programme implementation, such as "the recruitment of expatriate and local technical assistance, the organization of training and study tours within Pakistan and abroad and possibly in the procurement of certain goods and services following procedures acceptable to the Fund".
21. **Changes in the programme context and loan amendments.** The massive earthquake in Kashmir in October 2005, with a death toll of about 75,000 people, had substantial implications on the programme context. The disaster severely affected four districts in AJK. The priorities of the government and the population shifted to relief, reconstruction and rehabilitation. Many donors and NGOs came for relief activities, offering attractive wages for experienced staff. The CDP PMU suffered staff attrition and consequent loss of implementation impetus.
22. The earthquake necessitated the first loan amendment in January 2006, including the following: (i) the loan allocation for the civil works category almost doubled (to 59 per cent of the IFAD loan), while the allocation for some other items were reduced substantially (see annex VIII); (ii) "communities in AJK requiring rehabilitation" due to the earthquake was added as one of the criteria for ranking and selecting communities for programme support, in addition to the criteria concerning physical infrastructure, economic facilities and services; and (iii) community contribution (20 per cent) for infrastructure rehabilitation works was to be waived. Thus, evidently, the overall thrusts, basic approach and objectives of the original programme design were still considered to be valid, even if there were some shift in emphasis (on infrastructure rehabilitation).

23. The second loan amendment (July 2009) incorporated the change of the cooperating institution and also included loan reallocations (see annex VIII). The third and last one was for the extension of the implementation period by one year.
24. **Changes in targets.** Not as part of the loan amendment, but at the time of the mid-term review (MTR), a number of targets were revised downward belatedly, in light of the changes necessitated by the earthquake. The target for supporting 4,100 COs (1265 new and 2835 existing) was reduced to 2,100 COs (600 new and 1500 existing). The logframe was also substantially revised at MTR (see annex IX).

B. Project implementation performance

25. Following the approval in December 2003 and the signing of the loan agreement in March 2004, the IFAD loan was declared effective in September 2004. CDP was initially due for completion on 30 September 2011 but with one year extension, it was eventually completed on 30 September 2012 and the loan closed on 31 March 2013. Based on the expenditure data in local currency (PKR) reported by GOAJK, the total actual programme cost in US dollar terms is estimated to be about US\$28 million without the GOAJK's contribution for the AJKRSP endowment fund (table 1). IFAD loan disbursement at the loan closing was at 93.5 per cent.¹⁹

Table 1

Project financing: planned and actual cost by component (US\$ '000)

Component	Planned budget (appraisal)		Actual cost*	
		%		%
1. Gender sensitive community development	11 521	37.5	1 984	7.45**
2. Community development fund	14 418	46.9	13 492	50.63
Microfinance window	4 521	14.7	1 318	4.94
Infrastructure window	9 294	30.2	12 163	45.64
Innovation window	604	2	12	0.04
3. Natural resource management	1 472	4.8	4 333	16.26
4. Programme management	3 325	10.8	3 723	13.97
FAO technical assistance	-	-	3 117	11.70
Total planned costs (with beneficiary contribution)	30 736	100	NA	NA
Total costs (without beneficiary contribution)	28 877		26 650	100
Total actual costs with beneficiary contribution (A)	NA	NA	28 039	NA
AJKRSP Endowment Fund (B)			3 185	
Total including (A) and (B)			31 223	

Source: GOAJK records.

NA = Not available

Note: The mid-term review indicated the proposed budget only in terms of loan reallocation by category (only IFAD financing) and not by component, hence the above table presents the original budget and actual cost only.

* Except for the cost of FAO technical assistance (denominated in US\$), PKR figures provided by GOAJK were converted to US\$ using the exchange rate of US\$1=PKR 78.5 in order to better reflect historical fluctuations in exchange rates. This exchange rate was worked out by dividing the reported total PKR figures for IFAD portion by the total disbursement in US\$ according to IFAD record. The figure for beneficiary contribution was taken from the project completion report (PKR 109 million), but its breakdown by component was not available.

** The actual expenditure under component 1 is much lower than the original plan, due to non-engagement of NGOs for community mobilization. The costs for such activities were incurred under the programme management component and the FAO cost.

¹⁹ SDR 14.26 million out of the initial allocation of SDR 15.25 million.

Table 2

Project financing: planned and actual cost by financiers (US\$ '000)

Financier	Planned		Actual (a)		Actual (b)	
	Amount	%	Amount	%	Amount	%
IFAD	21 766	70.8	22 042	78.61	22 042	70.59
Government of Azad Jammu and Kashmir	7 111	23.1	4 608	16.44	7 793	24.96
Beneficiaries	1 859	6.0	1 389	4.95	1 389	4.45
TOTAL	30 736	100	28 039	100	31 223	100

(a) Not including GOAJK contribution to AJKRSP endowment fund, whereas (b) is inclusive of it.

26. CDP suffered a number of initial set-backs and delays which adversely affected the implementation progress during initial three years and the project was considered "at risk" up to 2009. One of the major factors was a continual turn-over in the programme director's position (seconded by the government). This was further compounded by the earthquake of 2005 (paragraph 21). The programme was put back on track around 2008-09 only after MTR which resulted in substantial improvement in physical progress and disbursements.
27. **Component 1: Gender-sensitive community development.** The main activities under this component were mobilization of COs both by strengthening the existing ones and establishing new groups, and training (management skills, income generating activities, etc.). The component was to be implemented by "qualified NGOs" but in reality, the only service provider brought in at a later stage of the programme was AJKRSP (set up with GOAJK endowment fund in 2007). In earlier years, community mobilization activities were directly implemented by CDP programme staff, principally by social mobilizers/organizers (located at district programme offices) as frontline staff and with support from FAO.
28. The initial target was 2,835 existing and 1,265 new COs, but the figures were revised at MTR downwards to 1,500 and 600, respectively. The COs existing at the time of design were those which had been supported by various projects,²⁰ including the previous IFAD-financed NJVCDP. According to the information in the appraisal report, the target of 2,835 COs meant that *all* existing COs then were to be covered under CDP.
29. At the programme end, a total of 2,960 COs had been supported with a total membership of 73,265, of which about 44 per cent was women (table 3). The majority of these COs (62.5 per cent, more for new COs at 77 per cent) was supported *after* MTR. The project design had recommended new groups to be organized "only where currently no active groups exist, to the extent possible only one CO per village", but on ground majority of villages had more than one CO and most COs represented one hamlet of a village. The number of CO members and percentage of coverage against the total population per district varied greatly.²¹ The initial intention of supporting all existing COs and lack of guidance with more equity consideration (between districts and sub-areas) automatically gave advantage to districts with larger number of existing COs.
30. The project also supported the reactivation or formation of apex bodies of COs, cluster organizations, or local support organizations (LSOs) normally at union council level (local government administrative division above the village level).

²⁰ In addition to NJVCDP that covered most of the former Muzaffarabad district, other projects included: Area Development Programme by UNDP covering Mirpur, Kolti and Bhimber districts; Integrated Land Management Project by the World Food Programme covering Poonch and Muzaffarabad districts; National Rural Support Programme covering Poonch, Sudhnoti, Kotli and Bagh districts; and Northern Resource Management Project by the World Bank covering Poonch, Sudhnoti, Bagh and Kotli districts.

²¹ According to the information based on the secondary data presented in the impact evaluation study report. The coverage of district population in COs varied from about 20 per cent in Bagh and Neelum to 4.6 per cent in Haveli. It would have been more appropriate to discuss such figures against the total *rural* population, however.

Under CDP, 32 LSOs were supported (19 reactivated and 13 formed). Out of 32, 11 had been registered either under Societies Act or Kashmir Council Act.

Table 3

Number of community organizations (COs) supported by CDP (at programme completion)*

	<i>Existing</i>	<i>New</i>	<i>Total</i>
Total number of COs supported	2 099	861	2 960
Male COs	1 061	530	1 591
Female COs	741	256	997
Mixed COs	297	75	372
Variance against revised target [(A)-(C)]/(C)	+40%	+43.5%	+41%
Progress before and after mid-term review (MTR) (number of COs)			
Progress reported at MTR (March 2008)	911	198	1 109
Incremental after MTR [(A)-(B)]	1 188	663	1 851
% incremental after MTR/Total	56.6%	77%	62.5%
Targets: number of COs			
Original target (appraisal)	2 835	1 265	4 100
Revised target (MTR)	1 500	600	2 100
Membership (Total)			73 265
Male members			40 755 (55.7%)
Female members			32 510 (44.3%)

Source: CDP MTR report and impact evaluation study for AJKCDP, May 2013 with additional analysis by PPA.

A = Total number of COs supported; B = Progress reported at MTR (March 2008); C = Revised target (MTR).

* The data in the project completion report (PCR) and the impact evaluation study are somewhat different. There are no substantial differences in the total number (2,983 in the PCR, 2,960 in the latter report), but notable differences exist for the number of existing female COs strengthened (917 in the PCR, 741 in the impact evaluation study) and existing mixed-COs (173 in the PCR, 297 in the impact evaluation study). The PPA report uses the figures provided in the impact evaluation study report, since the latter report was prepared later than the PCR, most of which content had been prepared by the programme completion follow-up mission undertaken in July 2012.

31. Various training was provided to beneficiaries, mainly with inputs from the FAO-Unilateral Trust Fund (UTF) Project (see paragraphs 20, 44-46). The topics included: awareness raising, gender, management skills, different topics on agriculture, livestock and NRM, credit management, etc. The total number of persons trained was reported as over 20,000, although the figure is likely to include double-counting. Of this figure, close to half were women. There were some topics in which women were the principal trainees (close to 90 per cent): poultry keeping and kitchen gardening.²²
32. The programme trained "community activists" who were expected to act as, on a voluntary basis, mobilizers of community members in their areas and as contact points for service providers. According to the FAO terminal report, there were some 6,000 activists.
33. **Component 2: Community development fund. Microfinance window.** COs members were encouraged to save and when their savings reached a certain level, they were provided with "matching funds" to be put together as a "community credit pool (CCP)" for internal lending. According to the level of activity and maturity, three tiers of operations were envisaged in the design,²³ but during the

²² Community LADDERS Project, Terminal Report. November 2011. This report indicates the number of training events and the number of people trained. The same information is also provided in the PCR and, although the figures are not always matching, the overall picture is largely consistent. The FAO report provided the data on number of people trained with a breakdown by topics in the field of natural resource management, while the PCR did not.

²³ COs that accumulate minimum savings of PKR 20 000 were availed a matching fund of an equivalent amount up to a maximum of PKR 60 000. The performing COs can graduate to the *second level tier* when they accumulate savings to a level that would cover the repayment of the initial entry-level matching fund without any interest charge. Thus, they

project life no CO moved to the second tier. According to the CDP record, PKR 57 million of savings was mobilized (about PKR 2,000 per person) in 1,129 COs (421 male, 425 female and 283 mix COs) that availed such matching funds (a total of PKR 103.85 million, average PKR 92,000). With this facility, some CO members were able to access microcredit, mainly for purchase of livestock (e.g. cows and buffalos, often by women) and microenterprises (e.g. village shops).

34. The CCP funds were "managed" jointly by the CO representatives and CDP staff (i.e. social organizers). The latter was to sanction each loan, to keep the record for the global database (loan amount, loan purpose and repayment status), and was a co-signatory to the bank account where CCP funds are held. The supporting and monitoring of matching funds operations were handed over to AJKRSP at CDP closing. This transition has created some hitches in COs' internal lending operations, since change of co-signatories for all these COs' accounts is necessary which has been a rather cumbersome process.
35. One lingering confusion, which apparently was never tackled nor resolved during the project period, was about whether "matching funds" were grants or loans (to be repaid and shifted to another CO). The appraisal report or other project documents were not at all clear on this.²⁴ Apparently, the Urdu term used in the agreement with COs in the section outlining mutual responsibilities is also vague. The PPA team's discussions with COs, AJKRSP and GOAJK during the mission indicated lack of shared understanding on this issue: for COs they were a grant while the CDP staff maintained these were recoverable matching funds.
36. Another observation by the PPA mission – based on COs' records and discussion with COs - was on varying levels of demand for credit: in some COs, most of the funds in the community credit pool were lent out; in some others, there may be only 3-4 active borrowers at a time (mostly local shopkeepers) with significant amount of credit funds unutilised.
37. *Infrastructure window*. This window was to provide funds to finance social and economic infrastructures which would be prioritized and approved through participatory development planning process at community and village levels.²⁵ The selection criteria for sub-projects included, amongst others: (i) cost per capita to be less than PKR 5,000; and (ii) benefiting at least 15 households. The communities were expected to contribute 20 per cent of the cost in cash and/or kind, but following the earthquake, this requirement for rehabilitation works was waived. Once approved, funds were released to COs' bank accounts based on standard cost estimates in tranches. The implementation of sub-projects was basically managed by/through CO, which may have hired builders or plumbers and contributed labour, under the supervision of the concerned government line departments (GLDs)²⁶ and support by the engineering cell under FAO's technical assistance support.
38. About US\$12 million was expended on infrastructure (table 1). Majority of the community infrastructure schemes implemented was those that benefit the wider public (table 4). The most popular was drinking water supply schemes, including hand pumps, dug-wells, water storage tanks and pipeline installations. Since these

could access "higher levels of matching funds, on a 2:1 ratio based on the level of the net balance of funds in their bank account". The next and last level (third tier) was going to be the establishment of a company registered under the Companies Ordinance 1984 or the Societies Act.

²⁴ Lack of guidance on the operations of the microfinance window was already pointed out by the mid-term review and recognised again in the PCR.

²⁵ The priorities identified at community level were captured in the form of "resolutions" by each CO and, with facilitation by CDP's social organizers, were appraised from technical, social and financial viewpoints by concerned government line departments (GLDs)²⁵, and finally to be approved by the District Coordination Committee.

²⁶ Except for sub-projects without clear concerned GLDs and thus supported by PCU/DMOs, e.g. micro-hydro power.

schemes were linked to CO formation, and since there was no clear resource allocation mechanism, the level of investment varied between the districts.²⁷

Table 4
Infrastructure schemes financed by CDF

Sub-project type	No. implemented	% no of scheme	% of total costs	Average cost/scheme (PKR mill)
Drinking water supply	487	36	16	3.59
Roads and bridges ^a	256	19	26	1.47
Drainage and sanitation	226	17	24	1.53
Irrigation	184	14	7	0.55
Primary school	61	5	15	3.59
Natural resource management ^b	52	4	3	0.72
First aid posts	33	2	3	1.36
Micro-hydro power unit	31	2	4	1.81
Protective works	22	2	1	0.62
Overall	1 352	100	100	1.05

Source: Based on CDP Project Completion Report

^a According to the PCR, the road construction covered a total of 358 km.

^b Natural resource management included fisheries, forestry.

39. **Innovation window.** This funding window was intended to encourage innovative initiatives from the community members and other stakeholders on a competitive basis. This facility was hardly utilized throughout the project period. There was a distinct IFAD loan sub-category with the initial allocation of US\$0.5 million, but the final disbursement was only US\$11,000. While the PPA team was informed that some innovative initiatives were implemented and have also been replicated (e.g. biogas plant, etc.),²⁸ there is virtually no information in the PCR or elsewhere. The MTR commented on lack of an effective strategy for this facility despite opportunities, and recommended that clear guidelines and selection criteria be developed but this was not followed up.²⁹
40. **Component 3: Natural resource management.** The main broad range of activities covered under this component included: (i) provision of livestock (chicken, goats, cows, etc.); (ii) support to livestock services (animal health services, artificial insemination centres, village animal health shops); (iii) research, testing and demonstrations (cereals, fruits, vegetables, kitchen gardens, etc.); (iv) seed multiplication and nurseries; (v) afforestation, forestry plant nurseries, fruit plant orchards; (vi) land protection works; and (vii) others (beekeeping, sericulture, fish farms, etc.). The FAO-UTF also developed various extension materials³⁰ and supported training of community members. According to the PCR, over 1,500 demonstration plots were established each for cereal and fodder, and for vegetables. Seed multiplication was undertaken on 448 ha of land.

²⁷ About a quarter of the total investment was in Kotli, followed by Muzaffarabad/Neelum district (23 per cent) and Bagh (14 per cent), while Sudhnoti, Bhimber and Mirpur getting around 11-12 per cent. Poonch/ Rawlakot got the minimum (5 per cent) of total investment, though it received 14 per cent of total schemes in number.

²⁸ The MTR also included some examples that were being pursued then, such as "introduction of saffron cultivation in Neelum that were being pursued then valley, community based trout fish farming, alternate household and village level energy sources such as bio-gas, solar and wind energy technologies".

²⁹ The supervision mission in June 2010 also commented that "unless there is an outstanding proposal received, this component should be cancelled and the funds reallocated".

³⁰ According to the Terminal Report prepared by FAO, 57 leaflets and posters were produced covering various topics.

41. The provision of livestock was predominantly targeted at women, in particular, those identified as poorer and more vulnerable. Chicks and goats were provided for free (for the poorer women), whereas cows and buffaloes were provided on a cost-sharing basis of 50 per cent and often own contribution was financed (fully or partially) by loans accessed from CCPs. According to the PCR's working paper on the natural resource management component, the numbers of direct beneficiaries/recipients were 693 for cow,³¹ 981 for goats and 1,400 for poultry.
42. **Component 4: Programme management.** The PMU and district programme offices at the district level were responsible for planning and coordination. This was backed by assistance by FAO. In the PMU in Muzaffarabad (AJK's capital) and district programme offices in each district together, the design envisaged 164 programme staff, some to be seconded from the government, some to be recruited (e.g. monitoring and evaluation, social mobilizers, etc.). According to the PCR, there were 151 staff at the project end.
43. High turnover of programme directors during the initial three years resulted in lack of leadership and strategic direction. A number of strategies and guidelines were developed only after some years³² (e.g. social mobilisation strategy, implementation strategy, both by AJKRSP after their engagement). For the microfinance window, practical guidance and much needed clarity was not provided. M&E beyond inputs level remained a weak area throughout project life.
44. *FAO Unilateral Trust Fund (UTF) Project.* The appraisal report (main report) envisaged technical assistance by FAO,³³ although the cost was not properly reflected in the cost tables.³⁴ GOAJK entered into an agreement with FAO for the "Community LADDERS³⁵ Project" under a FAO's UTF arrangement in March 2005 in the amount of US\$3,117,150, financed by the IFAD loan proceeds. The FAO-UTF Project was mainly to provide technical assistance to CDP, but the amount also included the cost of vehicles for CDP (about US\$0.5 million for 30 vehicles). The UTF agreement was initially for three years but was extended close to the end of the programme at no cost.
45. The overall objective of the FAO-UTF was to institutionalize a collaborative and demand-driven approach to the provision of extension and other rural services in support of community development throughout AJK. The UTF Project consisted of the following parts: (i) strengthening community organizations; (ii) strengthening public sector service providers; (iii) strengthening stakeholders collaboration at district level; and (iv) strengthening (CDP) PMU.
46. The FAO-UTF provided a number of personnel (management advisor, social development advisor, NRM coordinator, engineers) to assist in CDP implementation, including social mobilization and training of communities, capacity building of government staff, stakeholder coordination. It also provided an international consultant to elaborate a gender strategy. An "engineering cell" was established in this framework in the PMU based on a recommendation by the 2007

³¹ Assuming one cow per beneficiary, the number does not tally with the data provided in the PCR main report, according to which a total of 782 cows were distributed (PCR table has only the number of animals, not beneficiaries).

³² The preparation of a project implementation manual was often a condition for loan effectiveness in IFAD-financed projects, but the loan agreement for CDP does not include this. The loan agreement mentions the programme implementation manual in passing, but the need for preparing such manuals and guidelines was not pronounced anywhere therein or in the appraisal report. The PC-1, which is more close to the appraisal report, could not have been considered as its replacement.

³³ "It was agreed that the GOAJK will enter into an agreement with FAO... Activities to be implemented... could include the recruitment of expatriate and local technical assistance, the organisation of training and study tours within Pakistan and abroad and possibly in the procurement of certain goods and services following procedures acceptable to the Fund". (appraisal report main report, paragraph 103).

³⁴ The project design provided the budget of about US\$200,000 for technical assistance under the programme management component. Other provisions that may have been "replaced" by and included in the FAO contract was the budget for contracting local NGOs for social mobilisation (US\$2.5 million) and for participatory research (which was to be contracted to research institutions).

³⁵ LADDERS: Learning and Action for Demand-Driven Extension and Rural Services (Community LADDERS Project, implemented by FAO)

supervision mission³⁶ and apparently this cell – also with sub-engineers posted in each district - played an important role in supporting the training of COs in operations and maintenance, the preparation of cost estimates, certifying the works and monitoring and supervision of the works.

Key points

- CDP was designed as a follow-up project to build on the experience and achievements under the previous IFAD-funded NJVCDP, which covered part of AJK.
- At the centre of the programme approach was strengthening of community-based organizations and participatory development, following the AKRSP model which has been replicated under numerous "rural support programmes" (RSPs).
- The earthquake in October 2005 had important implication on the project context. At the same time, given the original design (including a sizable allocation for financing small-scale community infrastructure on a demand-driven basis), evidently its overall thrusts, objectives and approach were still considered to be valid and no fundamental change was made.
- Implementation progress in the initial years was very slow, not only affected by the earthquake but more importantly due to high turn-over of key PMU positions and lack of leadership. The programme was classified as a "project at risk" up to 2009.
- The programme supported 2,960 COs, which exceeded the revised target at MTR. The majority of these COs received support after MTR.
- A bulk of the programme expenditures (45.6 per cent of the total cost excluding beneficiary contribution) was for community-level infrastructure.
- FAO, under the UTF arrangement, provided critical technical assistance, which was financed by the IFAD loan proceeds (within the CDP framework).

III. Main evaluation findings

A. Project performance

47. The programme objectives in the president's report and the appraisal report on the one hand, and those in the loan agreement on the other, differ somewhat, with the former including an objective that is not in the latter, and vice versa. These were considered still relevant and maintained after the earthquake. The programme objective (or purpose) in *the logical frameworks* in the president's report and the appraisal report was also stated differently.³⁷ For the purpose of this project performance assessment (in particular, relevance and effectiveness), those objectives indicated in the president's report and the appraisal report and the additional one contained in the loan agreement are taken as basis (paragraph 15).

Relevance

48. **Relevance of objectives.** At the time of CDP formulation, Pakistan's Poverty Reduction Strategy Paper II was operative which specifically identified integrated approach to rural poverty, vulnerable groups and women and remote under-developed areas as primary focus of development interventions. The main CDP objectives were therefore largely in line with this. The IFAD's country strategic opportunities paper (COSOP) of 2003 identified support to rural poverty reduction through integrated participatory development approaches as key thrust of country programme. It also recommended focus on remote marginalized areas and communities. The CDP objectives were therefore relevant to IFAD COSOP.

³⁶ According to the project's terminal report, this recommendation in 2007 was because "all the public sector service providers dealing with civil work were too busy in the rehabilitation work to take time to support community in the construction of infrastructure development schemes affecting CDP delivery".

³⁷ The programme objective in the logframe read "123,000 poor households... able to sustain an increased level of agricultural production, productivity, income from on-farm and off-farm activities, and improved social and economic infrastructure" and the indicators included "yield increases in rainfed and irrigated areas, e.g. irrigated wheat and maize from 2t/ha to 3t/ha, irrigated vegetables from 11t/ha to 16t/ha". Thus, the indicators seem to have largely focused on yield increase as if this was an agricultural development project, while the planned investment in this area was comparably low. See annex IX for comparison of programme descriptions, objectives, etc. in different basic documents.

49. The programmes objectives were also largely relevant to the needs of the rural poor, especially those related to improving access to infrastructure, and strengthening of community organizations. Due to the difficult terrains, the need for some basic public infrastructure, especially water, was evident during the PPA field visit. This also came out in the baseline survey,³⁸ although it should be noted that in the questionnaire for the baseline survey the choices for answer were more biased towards social infrastructure than productive/economic activities.
50. At the same time, the objective to "lay the basis for a successful devolution process" appears to have been disconnected from existing national legal and institutional framework. Devolution in Pakistan's context is the devolving of power to local government institutions at union council, *tehsil* and district council levels³⁹ under the Local Government Ordinance. AJK has not adopted the Ordinance, and the local government system (which does not exist at the moment due to non-conduct of local government elections) still follows the old 1979 law. COs are not recognized as local development institutions in any of the two laws in AJK, nor are they recognized in the rest of Pakistan. While COs exist throughout the country under various RSPs and other development projects, they remain project/sponsor specific entities, with no formal role as articulators of local development priorities/needs. If the passing of a related legislation in AJK was to be a pre-condition for this objective to be relevant, this was not recognized as an important key assumption in design, nor did the project design include any activities such as support for a legal reform of local government system or promotion of policy dialogue forums etc. to support this objective. Thus, the objective was divorced from ground realities and bereft of supportive interventions.
51. **Relevance of design.** The main pillars of the project were: support to community-based organizations, community level needs identification, saving mobilization and establishment of credit funds at CO level, and community-led implementation. These design elements largely followed the formula of various previous projects, including those financed by IFAD.⁴⁰ While the October 2005 earthquake had important implications on the context and the priorities of the communities, the fact that the original design provided for financing for small-scale social and economic infrastructure made it relatively straightforward to respond to this situation, i.e. by increasing the budget allocation for civil works (paragraph 22). However, there were some shortcomings in the design – in the original and post-earthquake context – as highlighted below.
52. *Geographical and sector coverage.* Covering the entire AJK, the resources were spread too thin to have a pronounced impact. Furthermore, each programme component in fact included many different types of activities (in particular the NRM component). While this may be a norm in a community-driven development project, it also meant involvement of many stakeholders including ten GLDs,⁴¹ resulting in many activities with small allocations and challenges in coordination, which was also recognized in PCR. Against the backdrop of the 2005 earthquake, in the end a large proportion of the funds went to social and economic infrastructure, but other CDF and NRM activities still continued and the need for the involvement of relevant GLDs and their coordination remained.
53. *Targeting poor areas and households.* The targeting strategy was not clear and not coherent. While all households in the area were considered "eligible" for inclusion in the target group because of their common reliance on small landholding, the design still proposed geographical targeting (priority to poor union councils and

³⁸ The top development priorities included drinking water, roads, health services, electricity, etc.

³⁹ Administrative units under district level in AJK are as follows: sub-divisions (or tehsils), between 2-6 of them within a district; union councils (between 9-38 within a sub-division), and villages (61-415 within a union council).

⁴⁰ Including NJVCDP, Mansehra Village Development Project, Chitral Area Development Project.

⁴¹ Education; Health; Local Government and Rural Development; Agriculture; Livestock; Fisheries; Forestry; Sericulture; Industries; Social Welfare and Women Development.

villages) to identify "the most disadvantaged villages and settlements" for the project support and household targeting (wealth ranking and priority targeting of poor households). Following the earthquake, the programme was also to pay attention to communities with the need for rehabilitation. There were three target sub-groups: the landless, smallholders, and woman-headed households.

54. The intention of targeting the disadvantaged villages, settlements and households was however somewhat compromised by the design's initial decision to adopt existing COs established under various projects.⁴² In many cases these earlier projects had not specifically prioritized poorer villages or households. While the appraisal report indicated that existing COs would be considered eligible "based upon fulfilment of the established criteria by the programme", the initial target of 2,835 existing COs implied a universal coverage of those COs that existed at that time.⁴³ The existing COs were to be "encouraged to increase their membership to allow for at least one third from the most vulnerable segments of the community to participate" but this may have been a wishful thinking or imposition on all types of COs that existed with different origins and for different purposes.
55. *Underestimation of time and resource for CO development.* The projection in the appraisal report showed that new COs were to be graduated after 3-4 years – a surprising proposition given accumulated experiences with AKRSP and other IFAD-previous projects that clearly showed the need for a much longer time period. Also, with or without the earthquake, the initial target of 4,100 COs (including 1,265 new COs) was overambitious, considering coverage by earlier projects and given the need for CO support over a prolonged period. The target revision by the MTR was therefore sensible, but given the progress at the time, the revised target may have been still rather ambitious to be meaningfully attained – not only in quantity and but also in quality (i.e. capacity and sustainability of COs) - in the remaining implementation period.
56. *Insufficient critical reflection on the context.* While the importance of non-agricultural incomes and remittances in AJK was recognized in the appraisal report (and confirmed in the baseline survey), the programme design does not seem to have been informed much by such context.⁴⁴ In fact, the programme design looked very similar to other IFAD-supported projects during the period, i.e. a combination of community organization development, infrastructure development, savings and credit and agriculture (although the latter two remained relatively minor).
57. **Overall assessment of relevance.** The IFAD's self-assessment indicated the rating for relevance as satisfactory, even though the PCR also recognized some weaknesses in the design ("overambitious, assumption-laden set of objectives", weakly-defined objectives and poor linkages in the logical framework, spreading resources thinly, etc.). Based on the overall relevance of the objectives and some design elements to the rural communities' needs on the one hand, but also a number of weaknesses in the design on the other hand, relevance is rated as moderately satisfactory (4).

Effectiveness

58. Project effectiveness is assessed by examining to what extent the intended project objectives were achieved at the time of evaluation. As noted earlier (paragraphs 23, 48), the programme objectives in the original design were maintained also in the post-earthquake period and used as a basis here. It is however noted that

⁴² See footnote 17 noting these other projects.

⁴³ The appraisal report appendix 1 showed the number of COs established by different projects, which totalled 2,835.

⁴⁴ Along the similar lines, the Pakistan Country Programme Evaluation of 2008 commented that there were gaps in the country strategy: "For example, development of the non-farm sector received little attention despite its increasing importance as a source of income for the rural poor...". One of the CPE recommendations also pointed to the need for "more differentiated approach, paying careful attention to the specific social context, culture and priorities of the rural people living there".

since some of these were not well-formulated, assessment required some interpretations.

59. **Objective 1: Strengthen the role and capabilities of existing COs and establish new COs (to extend decentralized development benefits to IFAD's target groups).**⁴⁵ With some interpretations, the achievement against this objective needs to be examined in terms of on the one hand, organizational capacity development of COs to prioritize and articulate their needs in a participatory manner and drive their development process, and on the other hand the enhancement of income-generating skills of beneficiaries, given substantial investment in training.
60. *Organizational capacity.* While the capacity and cohesiveness of COs varies, the majority of those met by the mission⁴⁶ seems to be still reasonably active. The members appreciate having a longer-term development vision with a better sense of collectivism. There is a palpable sense of awareness among the COs/LSOs in terms of their rights and expectations from government agencies, with regular linkages with various government service delivery institutions. This was also echoed by the line department staff, for which the presence of COs facilitates the outreach for their service delivery. COs could be effective pressure groups in the political arena as well with local public representatives approaching them to ascertain their development needs and priorities. Women mobility and engagement in CO activities and active level of participation in all facets of programme implementation was also evident (see also section on gender equality and women's empowerment).
61. There is data in the impact evaluation study (with 1,400 respondents) that could give indications on the level of CO/member activities. For example:
- Ninety-three per cent of the respondents indicated that their COs' needs were prioritized by majority vote
 - Seventy-five per cent responded that the office bearers had been elected by majority vote, and 25 per cent by consensus
 - Seventy-six per cent indicated that they attended meetings regularly
 - Based on the records of 244 COs in 43 villages, 88 per cent of COs were considered "active" (i.e. regular meetings, 70 per cent attendance) and 10 per cent "inactive" (meetings based on needs, less than 70 per cent attendance) at the end of CDP, but their percentages changed to 70 per cent (active) and 26 per cent (inactive).
62. Most of the COs met in the field maintained an impressive range of record keeping, such as minutes of meetings, CO resolutions, savings and credit, training and other inputs received etc. However, some witnessed decline in interest after completion of programme activities and with irregular follow-up from support staff.
63. A tool for assessing institutional maturity of COs was devised⁴⁷ upon 2009 supervision mission recommendation and this is still used by AJKRSP. The data in the PCR and an analysis of the updated data provided to the PPA mission (as of July 2014) suggest that COs have steadily been becoming more "mature" (68 per cent in the categories A or B as of July 2014, as compared to 60 per cent in March 2012 and 46 per cent in September 2012).

⁴⁵ The phrase in the parenthesis found in the loan agreement and the appraisal report, but not in the president's report.

⁴⁶ Most of the COs met had been categorised as B according to the 2012 data, although also including those categorised as C then but upgraded later.

⁴⁷ It is in a format of over 15 pages, where scoring exercise would be undertaken by those supporting COs (social organizers during CDP, currently AJKRSP field staff) for about 20 criteria such as system for electing office bearers, awareness and preparation of village development plans, level of participation of members in needs identification, meeting frequency and regularity, record keeping, savings, leadership, committees for (infrastructure) implementation and maintenance, etc. COs are categorised based on the composite scores, from A (institutional independence) to D (inactive). According to AJKRSP, categorization is updated on a continuous basis by its staff that visit COs regularly.

Table 5

Number of percentage of COs per maturity category

Category	Number of COs per category				% of COs per category			
	Mar 2010	Mar 2011	Sep 2012	Jul 2014	Mar 2010	Mar 2011	Sep 2012	Jul 2014
A (mature)	279	371	371	569	10	13	12	19
B	1058	1438	1438	1453	36	49	48	49
C	1230	941	941	787	42	32	31	26
D (inactive)	339	207	233	173	12	7	8	6
Total	2906	2957	2983	2982	100	100	100	100

Source: PCR and data as of July 2014 provided by AJKRSP to the PPA mission.

64. *Apex organizations.* CDP supported the formation of LSOs at union council level and cluster organizations at regional/district level as apex organizations of COs (paragraph 30). This support is continued by AJKRSP. LSOs are still at a nascent stage and there are still unanswered questions about their future role vis-à-vis COs, their financial sustainability and their role and interface with the government agencies and AJKRSP.
65. *Skills enhancement for beneficiaries.* Training of beneficiaries was a major element of CDP, but its effect may have been less than expected. According to the impact study, the percentage of the respondents who reported to use the training given was not very high: 45 per cent for CO managerial training; 40 per cent for NRM, 23 per cent for vocational training. The field observations indicated that while the vocational training for men was found to have resulted in gainful employment opportunities for many cases, the same was not the case for female members. A large number of female CO members were given same kind of training in limited number of trades – most often sewing and embroidery, resulting in a glut with limited potential clientele and limited or nil opportunity for income generation.
66. *Targeting of the poor.* The earlier section on relevance discussed lack of clarity and incoherence in terms of the intended target group and targeting approach. Over 73,000 members were in COs supported under CDP (against the revised target of 63,000)⁴⁸ and it is likely many more people have benefited from infrastructure. However, there is no information on the actual extent of the inclusion of the poor, the vulnerable, the landless or women-headed households, and impact on them. The PPA team's observations in the field suggest that there was some conscious targeting of vocational training, goat and chicken packages etc. on the poor and disadvantaged, especially women, in COs. However no specific strategy or tools were developed for effective targeting of the poorest in CO formation, such as priority access to project interventions, exemption from mandatory 20 per cent contribution to infrastructure, etc.
67. *In summary for this objective,* while reasonable progress was made overall, there were a couple of issues that compromised the effectiveness. First, the initial delays – not only due to the earthquake but also due to management issues - meant stacking CO support to the latter half of the project leaving little time for hand-holding support and consolidation. About 65 per cent of 2960 COs was supported after MTR (table 3), majority during 2008-2009. Rushed implementation in the second half of the project is evident in almost all components. As a consequence, the consolidation and sustainability aspects were left behind.
68. Second, the coverage of households in COs has been less than the number of members, since there were cases where both spouses were members of male and female COs. There was no clear policy or guidelines on how to handle such cases. There is nothing inherently wrong about it, also given that men and women could

⁴⁸ Estimated based on the original target of 123,000 members in 4,100 COs, indicating the assumption of 30 members per CO. In reality, the average number of members per CO is lower at 24.75.

have different needs (e.g. skills training), however, the point is that much less households benefited from the programme than it was reported (i.e. equivalent to the membership). The impact evaluation study indicated that 30 per cent of the membership was from the same households.

69. **Objective 2: Lay the basis for a successful devolution process:** There was little achievement against this specific objective, understandably because it was not grounded on the context (paragraph 50). An administrative or financial devolution process can succeed only if it is embedded in government policy process. An abiding challenge for the CO-based development throughout Pakistan is that they are not formally recognized in the local government system as representative institutions or *bona fide* recipients of government's regular development outlays for rural development. At best they remain project specific institutions. Even if they somehow become accepted through some government decree as part of AJK local government system, the issue remains that the local government system under its current mandate is responsible for some limited local physical and social infrastructure development activities and has no role in delivery of services. The service delivery departments have a vertical hierarchy with no accountability to local government system. Hence, while participatory community-based development planning was advanced and COs' organization capacity strengthened under the programme, it could not serve to "lay a ground for a successful devolution process" in a meaningful manner without a broader enabling environment nor could it trigger the devolution process.⁴⁹
70. If the establishment of AJKRSP was presumed as a contribution to sustainability of COs and strengthening of devolution process, then it was a misplaced assumption. RSPs are currently covering 114 districts in all regions of Pakistan with thousands of COs. However, despite now over three decades of operations, these COs have yet to be recognized as a formal part of local development and service delivery system. In other words, the presence of AJKRSP to support COs could not have meaningfully influenced the devolution process without a broad reform process in the public sector.
71. **Objective 3: Improve natural resource management.** Based on the intention of CDP, this objective needs to be seen as inclusive of improvement in agricultural production and productivity. Despite rather small investment in the *NRM sector*, there were a number of successful interventions, some of which financed from the NRM component budget while others financed through CDF (e.g. irrigation rehabilitation). Based on the PCR, impact evaluation study and the field observations, some of the achievements included the following:
- Kitchen gardening: a popular and successful activity and being replicated by female CO members.
 - Goats and chicken distribution among poorest households has created a positive impact on their incomes and well-being, when managed well.
 - CDP has contributed to government's own efforts in reforestation and regeneration of forestry resources, with good success rates due to sense of ownership by communities based on participatory approaches.
72. Although not directly related to the objective, another important outcome was strengthened linkages between communities and extension agencies. Extension agencies discovered the benefit of interacting with organized forums of farmers with predictable meeting dates and times and the coverage benefits that it brings.
73. At the same time, some of the weaknesses compromising the effectiveness of NRM activities include the following:

⁴⁹ The appraisal report provided that the programme "would pave the way for COs to become sustainable through supporting the evolution of institutional structures in the rural communities that can lead the way for the devolution process in AJK that is yet to start".

- As was also recognized in the PCR,⁵⁰ there was lack of strategic approach to NRM-related activities.
 - Seed multiplication could have better impact and chances of sustainability if a proper system of contract growing followed by a system of guaranteed purchase, storage and resale.⁵¹
 - Some of the activities like mushroom growing, mulberry plantation for silk making appear to be supply driven and not based on careful analysis of market linkages and viability of cash returns.
 - CDP did not introduce any holistic strategy for environment and climate change related awareness and improved community resilience. Though investments were made in forestation and land protection (1,240 *kanals* or 153 acres), little attention was paid to sustainable pasture management and grazing areas.
74. **Objective 4: Expand social and economic infrastructure:** It would be more appropriate to rephrase this objective as "improve access to social and economic infrastructure by the target group (to increase income and employment opportunities and reduce the conditions of poverty for the vulnerable segments of the communities)". The investment in small-scale infrastructure was the most salient and visible element of CDP (45.6 per cent of the total project cost).
75. CO and VO led need prioritization and the sense of ownership for CDP-funded schemes was visible. From observations in the field, compared to other government funded schemes of similar nature in the area, CDP funded schemes appeared to be of better quality owing to strong project and community oversight and quality control, which was also supported by the engineering cell under the FAO-UTF Project. For the schemes visited, notable efforts had been made for operations and maintenance by the COs. For example, separate accounts have been established, under the charge of maintenance committees, to manage user charges for micro-hydels and irrigation and water supply schemes and user charge collection appears to be efficient and well accounted for.
76. Apart from new infrastructure, the component also effectively contributed to post earthquake restoration of critical infrastructure like link roads, water supply systems, micro-hydels, first aid posts, primary schools and irrigation systems. The damage to social infrastructure due to the earthquake was estimated around US\$800 million.⁵² Given the magnitude of the damage, the CDF contribution in financial terms was modest, but project support in needy rural and remote communities was an important and immediate contribution, and it is important to bear in mind that CDP support went beyond simply providing infrastructure, with participatory development processes and organizational strengthening.
77. As a shortcoming, the design and subsequent project guidelines did not pay much attention to equity aspect of CDF allocations per CO nor district. It also did not take into account the eventuality of multiple COs in the same village, or male and female COs in the same hamlet. No guidelines were developed or notified in terms of capping of cost of each type of scheme or per beneficiary cost, to ensure not only equity among COs but also feasibility of identified schemes. This resulted in huge variation in the funds allocated to different COs for various types of schemes.
78. Overall, the project made notable contributions to improving access of rural communities to small-scale infrastructure, with that for social infrastructure being more prominent. The CDP baseline survey 2004 had collected priority needs from the respondents, which largely included public and social infrastructure (e.g. drinking water, roads, health, schools, electricity), as well as, at lower priority,

⁵⁰ "...in its urgency to make up its' targets, the Programme appears to have sacrificed some of its strategic thinking as well as some of the detailed planning and oversight as is apparent from the scattershot approach to a number of NRM activities" (PCR).

⁵¹ For example, those introduced by the Mansehra Village Support Project earlier financed by IFAD.

⁵² Earthquake Reconstruction and Rehabilitation Agency.

credit facilities, vocational training (especially by women). Most of the CDF-funded schemes, therefore, responded to the needs expressed then.

79. **Objective: Develop a savings and credit system to promote income-generating activities and micro-enterprises:** This objective appeared only in the loan agreement, but given that there was one sub-component on microfinance which remained as a key element also after the earthquake and that no other objective reflects expected outcomes from this, it would be appropriate to review the achievements on this objective.
80. The data by the project indicates that about 27,000 persons would have saved with their COs and there were about 17,074 "loanees" (52 per cent female), but in fact, the latter is the number of loans taken over the period, including repeat borrowers. Judging from the magnitude of repeat borrowing by the same persons observed in the field visits, thus the actual number of people who accessed loans could be much less. Limited turnover of CCP funds was witnessed in almost all the COs visited. In many cases a small number of members (often local shopkeepers) were the repeat borrowers. Along with local shopkeepers, another major activity financed by loans was the purchase of livestock on a cost-sharing basis with the project by women CO members. Overall, however, the CCP fund usage tended to be static in the majority of COs. Furthermore, the impact study indicated decreased level of saving activities, i.e. only 21 per cent of the respondents was involved in savings at the time of the survey (after the project), compared to 93 per cent during the project period. Discussions in the field indicated that some COs have overdue amounts while in others the borrowers were reported to have used the funds for purposes other than stated in their application.
81. While the PPA team saw reasonable record keeping on savings and lending by COs, the above points indicate that the provision of matching funds may have been based on a supply driven approach, without a proper assessment of actual needs and potential for usage. Without clear information on the nature of matching funds (i.e. grants or loans), it is plausible that the belief by COs that they were grants have led them to mobilize savings for the sake of getting the matching funds, rather than genuinely nurturing saving culture. Furthermore, a strategy to link development of new skills to provision of credit for initial inputs or equipment was not in evidence.
82. The PPA mission interacted with a number of beneficiaries who have been able to diversify and improve income generating activities, especially those who were able to purchase livestock (subsidized by the project) or to start a small village shop. However, given a relatively small percentage of the members who took advantage of loans - most likely due to lack of income opportunities in general, the achievement towards this objective is not evident.
83. **Overall assessment of effectiveness.** The project made the most progress in terms of improving access of rural communities to social and economic infrastructure based on a participatory approach and also strengthening COs' and LSOs' organizational capacity and CO members' knowledge and skills (managerial and technical). However, the rushed implementation in the latter years - not only due to the earthquake at the onset but also due to other implementation issues in earlier years (see paragraphs 26, 67) - prevented the programme from giving enough time and attention to consolidate their support to COs/LSOs and thus their sustainability. The impact study showed discouraging trends in terms of COs operations after the project, despite the start of a sustainability project by GOAJK through own funds. Achievements on the objectives relating to microfinance and NRM were not significant mainly because of lack of strategic approach. The progress to laying a basis for a devolution process was limited, also because the relevance of the objective itself and design was weak.

84. Based on the foregoing, the effectiveness of CDP is rated as moderately satisfactory (4). The IFAD self-assessment indicated the rating as "satisfactory", which in PPA's view, focused rather on the physical targets (e.g. achievement beyond the revised targets for COs in terms of their number) and did not sufficiently take into consideration other factors such as implementation delays with consequences on maturity of COs at programme exit and possibly compromising strategic thinking by being driven by targets within a limited remaining period (as was recognized in the PCR).

Efficiency

85. Efficiency is a measure of how economically resources and inputs (funds, expertise, time, etc.) are converted into results. Here, this criterion will be looked at in the following aspects: (i) timeliness and process; (ii) cost of providing project services; (iii) unit cost of infrastructure; and (iv) benefits generated.
86. **Time dimension.** The loan for CDP became effective⁵³ nine months after the approval and six months after the signing of the loan agreement. This is notably less than the average for all projects approved between 2002-2005 (16.7 months after the approval and 11 months after the signing) and the average for the Asia and the Pacific Division for the same period (14.7 and 11 months, respectively).⁵⁴
87. Implementation progress remained far behind the plan in initial years - not only due to the earthquake but also due to management issues (paragraphs 26, 43, 83, 140) - and the programme was considered being "at risk" up to MTR. Implementation picked up pace only after MTR and the implementation period was extended for one year. Although it achieved most of the post-MTR revised physical and financial targets, delivery of project investments in a time compressed environment had inevitable costs in terms of deferred benefits, process and quality, with implications on institutional maturity and post completion sustainability.
88. Majority of community-level infrastructure schemes had considerable time-overruns.⁵⁵ Main factor pointed out was tranche-based disbursements linked to certification of the use of previous tranche by the supervising government agency where such inspections and certification was often delayed on part of the agency.
89. **Project management cost.** The disbursement rate of the IFAD loan at closing stood at 93.5 per cent, after remarkable acceleration in disbursement after the record of 22 per cent at MTR.⁵⁶ The actual disbursement for different loan categories is provided in annex VIII. The data on actual expenditures by programme components (table 1) indicates 14 per cent for the programme management component. However, it seems that in historical financial progress reports by the programme, "FAO technical assistance" (FAO-UTF) was always treated as a separate item: in reality, this included what would have been considered as part of PMU function (a number of staff/advisors attached to PMU on a continuous basis). Therefore, the share of the *real* cost of programme management would be notably higher than 14 per cent. This is not surprising given a huge team of programme staff (164 positions).
90. **Unit cost of main socio-economic infrastructure.** For socio-economic infrastructure, CDP used the government notified schedule of rates for cost estimation. PCR claimed that in CDP each scheme cost was lower compared to government executed schemes, because 10 per cent contractor profit was not added to estimated costs and community also contributed 20 per cent as its share.

⁵³ The conditions for loan effectiveness included the establishment of PMU, Programme Steering Committee, Programme Technical Committee, as well as the approval of the Planning Commission Proforma I (so-called "PC-I") for the programme by the Executive Committee of the National Economic Council. With regard to the last point, development projects are prepared and approved on specified formats of the Planning Commission of Pakistan. PC-I Form is used for main projects, while PC-II is for feasibilities and PC-IV is for project completion.

⁵⁴ PPMS. Data based on all projects up to April 2013.

⁵⁵ The briefing by PMU, as well as interviews with GLD staff and COs.

⁵⁶ MTR noted, however, that there was a large amount of unclaimed expenditures (about US\$ 4 million) at the time.

This claim is slightly misleading, however: government schemes are awarded on the basis of competitive bidding and most often the winning contractor bids are lower than the initial cost estimates. In any case the saving of contractors profit was neutralized as 10 per cent of the scheme cost is paid to concerned department for their technical and supervisory role. Still, it is reasonable to believe that overall the arrangements resulted in better "value for money", considering the tendency of lower costs with better quality owing to the strong community ownership and good technical oversight assisted the concerned GLDs and the FAO's engineering cell.

91. **Management and process issues.** The initial years of the project were characterized by lack of effective leadership and programme management. Ten programme directors were appointed during the life of project, with 6-7 of whom during the first three years. It is not clear how such extreme high turn-over was possible, also given that the loan agreement specified that the appointed staff should serve the position for a minimum of 36 months and his/her transfer had to be concurred by IFAD.⁵⁷ This had serious implications for not only the overall implementation pace and progress but also for strategic vision and direction for the programme.
92. According to the PCR, the process of loan administration was not highly efficient. The average time for processing withdrawal applications was reported as 143 days, with over 200 days for 7 of 31 withdrawal applications.⁵⁸ These figures fare very poorly compared to the standard and average.⁵⁹ The PCR indicated the main reasons for delays as poor quality of withdrawal applications, delays in subsequent corrections and also final funds transfer.
93. **Benefits.** Major areas where there may have been *tangible* benefits are increased agricultural and livestock production (access to inputs and livestock facilitated by loans, better farm management, improved varieties and technologies) and off-farm enterprise activities (due to skills enhancement, access to loans, etc.). However, benefits in these respects appear to be less than what may have been initially estimated⁶⁰ or what could have been achieved, not only due to the earthquake but also due lack of strategic and focused approach to NRM activities (paragraph 74).
94. There are other – and more significant – *intangible* benefits derived from many of CDF-financed schemes such as improved health from better access to drinking water, drainage and sanitation and health facilities (first aid posts), improved access and opportunities for child education in better facilities (primary schools) with expected benefits over a long term, roads and bridges facilitating better access to markets and services saving time.
95. The expected economic rate of return (over 15 years) was indicated as 10 per cent in the appraisal report. It is challenging to run an economic analysis in demand-driven projects or microfinance projects, but still, the basis for such projection⁶¹ and its soundness was unclear. Due to lack of data, and also given that there have been much more intangible benefits, the PPA did not attempt to re-run an economic analysis.

⁵⁷ GOAJK was to appoint a programme director in consultation with the Secretary EAD, and satisfactory to the Fund. "The programme director shall serve a minimum of 36 months...and shall be removed only with the concurrence of the Fund provided, however, that the Borrower and the Fund shall evaluate the performance of the PD at the end of the Programme Year 1" (Loan Agreement)

⁵⁸ PCR, figure 11 Chart showing average processing time of withdrawal applications

⁵⁹ In 2014 (up to October 2014), the average time taken for processing withdrawal applications was 27 days. It should, however, be noted that this figure has improved considerably in the recent years in general at IFAD.

⁶⁰ Financial analysis in the appraisal report was largely based on micro-enterprise activities that were envisaged to be financed by the microfinance window (tractor repair shop, embroidery enterprise, poultry, milling, furniture shop, etc.), which, except for some, did not quite reflect what actually happened, also because of insignificant microfinance support and activities under CDP.

⁶¹ It was based on the assumption that the programme would "directly result in a one-time upward shift in per capita income of US\$2 across the whole programme area" (CDP Appraisal Report, Annex 8 Financial and Economic Analysis), but the basis for such assumption was not explained.

96. **Overall assessment.** Based on the above, efficiency is rated as moderately satisfactory (4). IFAD's self-rating was given as satisfactory (5), but the justification for this rating is not very clear, except for the positive comment on the unit cost for infrastructure and its assessment about the timely actions for sustainability undertaken in the one-year extension period. The description in the PCR seems to also include issues not related to efficiency.

B. Rural poverty impact

97. Impact, or the changes that have occurred as a result of the project (whether positive or negative, direct or indirect, intended or unintended) in terms of rural poverty is assessed for the following five domains: (i) household income and assets; (ii) human and social capital and empowerment; (iii) food security and agricultural productivity; (iv) natural resources, the environment and climate change; and (v) institutions and policies.
98. As noted earlier (paragraphs 4), while the data on activities, inputs and some outputs seem to have been relatively well kept, there is lack of quantitative data that could reliably inform outcomes or rural poverty impact. A baseline survey was conducted in 2004 (1,018 households from 91 villages sampled) and an impact evaluation study in 2012 (1,400 households from 40 villages, all from COs supported under CDP), but the rigor of the surveys and the reliability and usability of much of these data are questionable.⁶² This is mainly due to a number of factors such as unfocused questionnaires in both surveys,⁶³ poorly formulated questions that may not have facilitated meaningful or reliable responses,⁶⁴ weak analysis, incomparability of data sets (e.g. due to the use of slightly different parameters or units for the same/similar data), as well as absence of a comparison group.⁶⁵ Both surveys covered a broad range of issues with lengthy questionnaires. The baseline survey seemed more like a broad socio-economic study of the area, perhaps also because there was lack of careful thinking on what may be the most relevant indicators that would inform project progress and outcomes. In view of the foregoing, this section is informed by some of the data from these surveys, PCR and information obtained by the PPA team in the field.
99. **Household income and assets.** It is not possible to rate this impact domain due to lack of data, as well as attribution issues. The impact study reported improvements in areas such as household incomes⁶⁶ and assets⁶⁷ amongst the respondents (all drawn from COs supported under the programme), based on the comparison of their situation at the time of survey with: (i) the situation in 2004 as remembered by the respondents (memory recall); and (ii) data in the baseline survey. The extent to which these figures could be used to inform the project

⁶² For example, the impact survey report noted that the survey team "felt" that the data on yield gathered was "underreported" and put its own estimate; however they arrived at the figures. Such presentation is not assuring of the survey quality.

⁶³ For example, the impact survey included questions (both in the household and village profile questionnaires) on the occurrence of 15 water borne diseases without any baseline or comparison groups and without clear linkage to project activities. The report simply presents the data that 88 per cent of the respondents reported prevalence of water borne disease without any indication of how such data may be related to project outcomes. The same goes for the question on expenditures on medicines in 2004 (memory recall) and 2012. Furthermore, there are a number of questions in the questionnaire for which responses are not analysed in the report, although they do not seem to have been of high relevance anyway.

⁶⁴ For example, a question on training activities supported by the programme, including whether the person who received the training was "earning income because of the training" and how much was the amount of income (earned because of the training) per month. In any case, the report did not contain any analysis of the responses on these.

⁶⁵ The PCR, which preceded the impact study, stated that it was not possible to compare impact information with the baseline survey because of overall change in the socio-economic situation (e.g. earthquake), but a well-designed survey with a comparison group and in different parts of AJK with different levels of the impact of the earthquake could have responded to such issue.

⁶⁶ According to the impact study, the average annual household income of the respondents was reported to have increased from PKR 169,000 to 415,129 between 2004 and 2012. The baseline survey had reported the figure in 2004 as PKR 122,875. The possible issue of inflation is also not considered.

⁶⁷ The percentage of the impact study respondents for various household assets was higher in 2012 or about the same level compared to 2004. Not surprisingly, the figure for mobile phone went up dramatically from 16.7 per cent of the households in 2004 to 94.7 per cent in 2012.

impact is uncertain also due to the absence of a comparison group. The 2005 earthquake had negative impact on the livelihoods of the population and the affected four districts received huge infusion of funds (close to US\$1 billion) as housing compensation and rehabilitation of infrastructure.

100. Possibly more specifically related to the project activities, the impact study also showed notable increase in the number of respondents with livestock between 2004 and 2012 (i.e. 45, 32, 16 and 4.3 per cent increase for sheep and goat together, buffalo, poultry and cow, respectively). The distribution of livestock by CDP (coupled with training) mainly for women *may* have contributed to this but it is difficult to establish the linkage.
101. **Human and social capital and empowerment.** CDP made considerable investments and conscious effort to develop the human and social capital and promote empowerment of the rural communities, poor and women. The maturity of COs and LSOs varies greatly depending on the period of existence, support services and leadership. For example, in a number of COs and LSOs, the same office bearers continue to hold the positions, which may exhibit still signs of weak internal accountability and democratic spirit.
102. According to the latest information (as of July 2014), close to 70 per cent of the COs supported under the CDP was considered to be mature or close to mature (i.e. categories A or B; see table 5). Many COs interacted with by the PPA team exhibited the sense of collectiveness, strong and mutually accountable linkages with the government service delivery agencies and exhibit the confidence to demand for due assistance and services. LSOs have been established and undergoing formal registration process. Some of them exhibit self-confidence about their future roles as the overseers of COs and a bridge between COs and service delivery organizations for local development. However, as in case of COs, they do not have a formal recognition in the system as local development interlocutors and already there are questions about how to meet their costs and their exact role vis-à-vis COs.
103. One of the main areas where the programme had very positive impact was that of improving access to social infrastructure, including drinking water, health and education facilities, all with good sense of ownership due to the participatory planning and implementation.
104. The project is rated as satisfactory (5) with regard to human and social capital and empowerment.
105. **Food security and agricultural productivity.** CDP promoted improved seeds varieties and demonstration plots for crops, but there was no or little systematic data collection and analysis during the project regarding actual impact on yields, cost and benefit analysis, adoption level and any issue arising.⁶⁸ The PCR, while acknowledging lack of monitoring data, reported that, based on field visits and interviews, these activities led to higher productivity. The impact study indicated average yield increase from using improved seeds in demo plots and also with multiplied seeds, but the latter was based on a small number of respondents (a total of 32 for four types of crops). Impact of improved seeds on productivity is mostly predictable: what is not known is their uptake by farmers, magnitude beyond demonstration plots and their accessibility in case they are successful. PCR commented on lack of consideration for sustainability strategies, having left farmers dependent on the programme and Department of Agriculture to access such inputs.
106. Based on the PPA team's interaction with beneficiaries in the field, it is likely that there were some positive impact on food security and nutrition from activities such

⁶⁸ PCR also commented that, with regard to the introduction of new varieties and breeds, "except for some random surveys, no mechanism was developed to record yields, and associated income".

as kitchen gardening, dairy and poultry, which were all popular activities amongst women. However, the extent and depth of such impact is not clear, also taking note of the issue raised in the PCR on animal mortality.⁶⁹ Also, as noted in the previous paragraph there is no data on improved productivity in scale beyond demonstrations for other activities (e.g. improved seeds of wheat, maize, fodder). Consequently, the PPA provides no rating with regard to food security and agricultural productivity.

107. **Natural resources, the environment and climate change.** The programme had a NRM component, but not only that the support under the component remained relatively small,⁷⁰ but also, many activities under this component concerned with crop and livestock production without much emphasis on NRM and the environment as such. There was little attention to developing an integrated approach and coordination amongst different government agencies such as extension, research, livestock and forestry. For example, for crop production, the emphasis was on improved seed varieties with little attention to improved land and soil fertility management. Another example of lack of integrated approach noted by PCR was promotion of off-season vegetables where water availability became a constraint. Crop diversification could contribute to adaptation to climate change, but there was no specific measure in this regard under the project other than the introduction of improved high yielding varieties.
108. What would be considered as classical NRM activities under the programme were forestry, such as forestry plantations and support for seeding production, and they were relatively successful. The project supported 2,551 ha of community plantations.⁷¹ Similar forestry activities have been supported also outside CDP, but what seems to have been appreciated is the participatory approach and planning processes promoted under CDP, which was commented as increasing the chances of success with strong ownership.
109. NRM in mountainous areas with limited arable land and small landholdings is a challenging prospect. The project therefore rightly identified this as one of the outcomes. However, the project approach, strategy and resource allocation did not match this being one of the project objectives. Given limited contribution to enhancing natural resource base and environment despite the presence of the "NRM component" and the related objective, the performance in this impact domain is rated as moderately unsatisfactory (3).
110. **Institutions and policies.** *AJKRSP.* CDP prompted the establishment of AJKRSP with financial contribution from GOAJK (endowment fund of PKR 250 million) based on the model of RSPs in other regions. A notification by GOAJK dated March 2012 mandated AJKRSP to take over social mobilization and management of microfinance activities supported under CDP. AJKRSP is also expected to support expansion of CO networks to uncovered areas in AJK and to support the development of conducive government policies. At the time of the PPA mission, there was concern regarding the independence of AJKRSP governance,⁷² which could hinder access to other possible source of funding. The recent move to reconstitute the old board with AJK Prime Minister as chairman has led to the suspension of its membership from RSPN, which offers a platform for members to exchange experience and access knowledge and training. It remains to be seen

⁶⁹ PCR working paper on NRM component. The mortality varied from district to district and types of animals, but in general, the one for poultry was reported to be high.

⁷⁰ The budget for the component in the design was less than 5 per cent, although the actual cost was 16 per cent of the total and there were also other NRM-related activities financed under the CDF infrastructure window.

⁷¹ PCR.

⁷² As per AJKRSP articles of association, an interim board headed by the AJK prime minister was to lead the organization from 15 to 18 months and then hand over management to an independent board during an annual general meeting (AGM). Before the AGM could be held, the state elections resulted in change of government. The new government, without convening an AGM, reconstituted an independent board appointing a chairman who has long standing experience with RSPs. This was challenged in AJK High Court as violation of law. Court reversed the order and the earlier board returned with the prime minister as head.

whether a new and more "autonomous" board would be reconstituted soon as was mentioned by the AJKRSP management.

111. While the move by GOAJK to support the establishment of AJKRSP demonstrates its interest in promoting CO-based participatory rural development model, as commented elsewhere, without a broader institutional and policy reform in the public sector coupled with institutional building of AJKRSP, its effectiveness could be limited.
112. *Community Development Section in GOAJK.* Recognizing the importance of community centered development approach, GOAJK established a Community Development Section in March 2012 within PD&D. Headed by a Chief, the section is mandated to advise government on all community centered development matters and policy. It also maintains a database of all NGOs operating in AJK in community based development and coordinates their activities. An Executive Committee headed by ACS, with the Community Development Section as its secretariat, oversees the NGO related policy and liaison. It also clears AJKRSP budgets and reviews AJKRSP progress. The Community Development Section currently has a very limited capacity and mandate and not capable of assisting the government in policy formulation related to community centered development or effective coordination and oversight of NGO sponsored community development activities.
113. *Government line departments and outreach.* District Coordination Committees, headed by CDP Programme Director (with facilitation by district programme officers), provided a convenient forum for the coordination and integration of CDP and regular government funded activities at district level. The District Coordination Committee also helped government extension departments and development agencies to improve their outreach through COs.⁷³ However, it remained a project specific forum and its continuation beyond project (extended phase through government funding) is suspect.
114. *Institutionalisation of participatory development approach.* Despite some commendable progress as mentioned above, participatory development still remains project centered despite the initial intention of mainstreaming it through devolution. Government's own local development approach still remains top-down and through an administrative system that is accountable to their own vertical hierarchy and not to the beneficiaries and communities. The development planning also remains top-down and has no mechanism or avenues to ascertain the community needs at the grassroots level.
115. The project is rated moderately satisfactory (4) for its impact on institutions and policies.⁷⁴
116. **Overall assessment: rural poverty impact.** The project is rated moderately satisfactory (4) for overall rural poverty impact.

C. Other performance criteria

Sustainability

117. Sustainability relates to the likelihood that the benefit streams generated by the project would continue after the project closure. GOAJK has taken a number of commendable steps to sustain the efforts and benefits of CDP, such as supporting the establishment of AJKRSP, handover of COs, social mobilisation activities and the operations of community credit pools from CDP to AJKRSP, financing for "sustainability of CDP project" for two years (about US\$3 million from its budget), as well as the establishment of a Community Development Section within P&DD.

⁷³ Examples for this include the following: (i) Forest Department was able to do forestation on communal lands in a very short period of time through CDP organized COs; and (ii) permanent LSO based revolving funds were established by Livestock Department for the purchase of vaccines and provision of service on cost recovery basis.

⁷⁴ PMD/IFAD did not rate this impact domain, commenting that "from the PCR, no evidence emerges in relation to the influence exerted by the CDP on policies and regulatory frameworks".

Nonetheless, there are a number of issues in terms of sustainability.

118. *CO-based approach.* One of the main issues with sustainability is that the participatory approach has not been mainstreamed into government's regular development planning and budgeting processes: in other words, the efforts for identification of community needs based on a bottom-up approach are undertaken only when there is a "project" (i.e. CDP and the follow-up sustainability project financed by GOAJK). A typical example to illustrate this would be that the development budget under the Department of Local Government and Rural Development for local-level infrastructure is normally allocated per members of legislative assembly, with decisions on projects made in a top-down manner often with political considerations. For example, there was a case where an attempt was made after the closure of the project to convey CO/LSO development priorities to the government prior to formulation of annual budget, but when the CO/LSO priorities and government local development priorities did not match, apparently the government priorities were ultimately followed.⁷⁵
119. It is possible that "the sustainability project" financed by GOAJK was meant more to bridge a gap before another externally-funded "project" comes in (GOAJK made a request to IFAD for a follow-on project in 2013), than as a critical phase to facilitate the institutionalisation of the approach, clarifying the roles and working modalities of AJKRSP and COs' apex organizations, as well as their relationships with COs, to enhance the sustainability of the approach and institutions.
120. *CO and LSO support structures/systems.* GLDs interaction with COs has reduced considerably after completion of project. Under CDP, GLDs used to get funds for activities at CO level as well as some mobility and other office support, but this has stopped. Social mobilization activities and the management of CCPs are being handed over to AJKRSP from CDP, under the umbrella of two-year "sustainability of CDP project", but the transition has faced some hitches (e.g. change of co-signatories for CCP accounts, rendering inability for COs to operate CCPs). There has been some confusion among the COs, leading to the weakening of CO operations in some cases. The transition needs to be fully and quickly completed.
121. AJKRSP is in theory well-positioned to carry on support to COs and CCPs, but its effectiveness and sustainability would largely depend on its ability to attract additional support from government, donors or NGO resources, while demonstrating its competence and worthiness. The current set-up of the AJKRSP board (chaired by Prime Minister and primarily consisting of secretaries in GOAJK) would not give an image of apolitical and autonomous institution to be attractive for other interested funding agencies. This has also led to its suspension from RSPN membership.
122. *Sustainability of COs/LSOs.* Experience in other CO centered development projects has shown that COs remain active as long as they continue to receive some interventions and handholding support. While the PPA team met a number of COs that seemed fairly mature and well-organized, the impact study still showed reduced level of CO activity after the project (see paragraphs 61-62 and 80). This was probably due to the termination of "tangible" support (e.g. infrastructure, matching funds), while some training activities are being continued. In relation to the points raised earlier (paragraphs 114, 118), lack of institutionalized "space" and "channels" for COs and their apex organizations to voice their needs and aspirations makes the sustainability of these organizations uncertain. In addition, many COs and their apex organizations are still weak. Especially, the roles of apex organizations, sources of support from above, financing of operational costs if any, and their relationships with member COs is still not clearly defined.

⁷⁵ Based on discussions with LSO and line agencies representatives in the District Programme Office Kotli.

123. *Community infrastructure.* Largest CDP investments were made in community-level economic and social infrastructure. In general, operations and maintenance arrangements, including collection of user fees and regular operation and management, seem to be working fairly well. Obviously, strong sense of ownership due to the participatory approach (in terms of scheme identification and implementation) contributes to this. However, in case of any major damage to such facilities due to climatic or other reasons, and in the event that COs cannot address such damage on their own, the government responsibility is not spelled out. In case of social infrastructure like schools and first aid posts, government has appointed the required staff and the facilities are operational. However, they still suffer from absence of required furniture, equipment and electricity connections and the budgetary allocations, especially in case of first aide posts, remain inadequate.
124. Balancing the recognition of a number of positive steps taken (paragraphs 112, 117) and at the same time some concerns and risks, the programme is rated as moderately satisfactory (4) for sustainability.

Innovation and scaling up

125. There was no significant innovation⁷⁶ in the project. A number of activities and approaches identified as innovative in the appraisal report⁷⁷ are not really considered as innovative, as most of these features existed in most of-participatory development projects, including other IFAD-financed projects. Establishment of sub-apex and apex organization may be a new thing in the context of AJK, but these structures have already existed in other RSPs in Pakistan, and so does the community credit pools. An innovation window could have provided opportunities for innovations (and scaling-up) but this facility was hardly utilized.
126. One innovative approach may have been the engagement of government line departments, on the basis of service contracts between line departments and COs. The government departments were paid 10 per cent of the investment/activity cost as their fee and cost of overheads. This mutually accountable arrangement was empowering for the communities and contributed to the quality of implementation.
127. Another small innovation in the AJK context, have been multiplication of quality seeds for major crops through a contract grower arrangement, which contributed to better availability of quality seeds locally. However, the system was not fully developed to a level where the multiplied seed could be secured, graded and resupplied during the next planting season. Most such seed went untraced or consumed locally.
128. The efforts for scaling up were not evident during or after the programme. In a way, the establishment of AJKRSP and the GOAJK funding for "sustainability project" for 2 years after CDP could be seen as part of the steps for scaling-up, but, like the issue of sustainability, meaningful scaling-up of CDP would be difficult without conducive environment, i.e. broader changes in institutional mechanisms.
129. On innovation and scaling up, the project is rated moderately unsatisfactory (3).

Gender equality and women's empowerment

130. AJK has historically fared much better in terms of gender equality and women's empowerment as compared to the rest of Pakistan. This is reflected not only in the women literacy rates (higher than other areas) particularly in northern AJK, but also in terms of women's participation and mobility, in part due to male migration

⁷⁶ According to the Fund's innovation strategy (2007), it is "a process that adds value or solves a problem in new ways" and, to qualify as an innovation, a product, idea, or approach needs to be new to its context, useful and cost-effective in relation to a goal and able to "stick" after pilot testing". Innovations may be in the area of technology, development approaches, or institutional arrangements.

⁷⁷ These included decentralization of planning and implementation to district level, implementation by communities, flexibility to respond to community needs, co-opting notables and religious leaders to promote women's involvement, CCPs, close coordination with other donor agencies and creation of sub-apex and apex support organizations.

for outside employment to leaving women to manage households and farm activities.

131. In this favourable context, the project paid particular attention to gender issues. The gender strategy was prepared with the assistance of an international consultant recruited under the FAO-UTF Project (paragraphs 44-46) and it informed CDP's approach and procedures to promote equitable access by women to project resources. In each district, social mobilizers were a pair of one male and one female. Reportedly almost half of the community activists were women. A conscious effort was made to maintain a fair balance between male and female CO's membership and by the end 44.3 per cent of the members were women. CDP was proactive in targeting certain activities to only women members (like goat distribution, poultry, etc.) and also ensured a fair share for women in vocational and NRM training (especially livestock and kitchen gardening). According to interviews with women, enhanced skills and income opportunities contributed to their empowerment, better recognition in households, and changes in gender relations within households. Water supply and sanitation related schemes were designed on the basis of women preferences. Support for water supply facilities contributed to reducing women's workloads. Almost equal number of male COs and female COs benefited from matching funds under microfinance window.
132. The project encouraged more mixed COs (13 per cent of all COs), and also more women to be taking up key positions of LSO management committees. Majority of mixed COs and LSOs have made conscious effort to appoint women as office bearers in key positions and this has contributed to their increased participation in decision making, although there is room for further improvement.
133. Overall, on gender equality and women's empowerment, the project is rated as satisfactory (5).

D. Performance of partners

134. **IFAD.** The PCR contains a fairly accurate assessment on the IFAD's role and performance in three distinct phases as follows, which the PPA largely agrees with:
 - *Up to late 2005/early 2006. In the initial year, with the programme under United Nations Office for Project Services (UNOPS) supervision, IFAD had minimum involvement.* For over a year after loan effectiveness (September 2004), the implementation suffered from delays in staff recruitment and procurements and frequent changes of programme directors. The ability to UNOPS to stir improvement was constrained by the fact that it was able to take only one supervision mission a year and lack of follow-up.
 - *Post-earthquake up to around 2008.* While UNOPS was still the cooperating institution, IFAD assumed a more proactive role mainly through its field presence. Following the earthquake, IFAD reacted relatively quickly and the loan agreement was amended after 3 months, followed by a UNOPS mission (within 3.5 months after the earthquake). IFAD's more proactive follow-up led to resolution of some staffing issues and the Programme was able to commence implementation of some activities.
 - *2008/09-project completion, under IFAD supervision.* Following its supervision and implementation support policy, IFAD took up the responsibilities for direct supervision for CDP around the time of MTR in 2008, which was jointly undertaken by IFAD and FAO in collaboration with the Government. In fact, given the UTF arrangement with FAO under CDP, supervision missions (both by UNOPS and IFAD) were normally undertaken with the participation of a consultant from the FAO side. Direct supervision, coupled with the field

presence, facilitated closer follow up.⁷⁸ This is likely to have contributed to improvement of project performance, while the government also contributed.

135. While IFAD was supposed to have a say in the appointment of a programme director according to the loan agreement (i.e. appointment "in consultation with Secretary EAD and *satisfactory to the Fund*", change/removal to be concurred by IFAD), it appears IFAD had not had much meaningful influence on this issue in earlier years given the record of 6-7 directors up to 2008, except for an official – and rather strong – communication from IFAD mid 2008 on the latest change of the programme director.⁷⁹
136. There were a number of issues with the design, such as lack of clarity in strategic thinking for targeting, under-estimation of the efforts and time required for fostering sustainable COs, lack of clarity about "matching funds" for microfinance operation (see also paragraphs 36, 81). It is rather puzzling that the last point was never clearly identified as an issue and was never clarified throughout the programme, still causing confusions.
137. The PCR was critical about IFAD for rejecting the bidding process for consultancy services for impact survey "on minor procedural grounds". It is regrettable that despite one-year extension of the completion date, such impact study was not undertaken in time to inform the PCR, and that it also lacked quality control. IFAD could have been more proactive in ensuring the timeliness of such exercise, and also possibly providing some advice to enhance the quality of the survey itself, which left a lot to be desired.
138. Based on the above, on balance, IFAD's performance is rated as moderately satisfactory (4).
139. **Government.** On the positive side, GOAJK provided timely and adequate counterpart funding (which was better compared to other projects in Pakistan, according to the PCR), provided PKR 250 million as an endowment fund for AJKRSP and is also financing the "sustainability of CDP project" for two years after the CDP completion (about PKR 300 million). It pre-financed some of the project expenditures where the loan disbursement was delayed.⁸⁰ GOAJK also took a number of steps in efforts to sustain the programme benefits (paragraphs 113, 118).
140. The major October 2005 earthquake did pose challenges. However, delays in staff recruitment, high turnover of programme directors, and lack of oversight and guidance by Programme Steering Committee and Programme Technical Committee,⁸¹ as well as lack of coordination between stakeholders (e.g. government line departments, CDP PMU, FAO-UTF, AJKRSP) were amongst the major causes for unsatisfactory performance in the first years – and these were where the government could have controlled better. Extremely high turn-over of programme directors in the initial years is puzzling, also given that the loan agreement specified that the appointed staff should serve the position for a minimum of 36 months. The programme performance did improve from mid-point onwards, but for a project that hinges upon community development and capacity

⁷⁸ Between 2008 and 2010, there were two or three missions fielded by IFAD in a year, often including IFAD country office staff. For example, about half a year after the MTR (in November 2008), a MTR follow-up mission was fielded consisting of two members of the IFAD country office over a week.

⁷⁹ Official fax communication from IFAD APR Director to GOAJK dated 31 July 2008. It was sent following the "7th transfer of the project director since the start of implementation". In essence, key messages were about the disappointment (or dissatisfaction) of IFAD about high turn-over of the project director, reiteration that CDP was considered to be "project at risk" with important implications on the performance-based resource allocation in Pakistan. According to the historical record of the programme directors provided in the PCR, after this communication, the same programme director stayed in position for over two years for the first (and only one) time in the programme history. It is plausible that such official communication – and possibly also with collaboration from EAD – contributed to this improvement,

⁸⁰ PCR.

⁸¹ Mid-Term Review (MTR) in 2008 which also pointed out that the Programme Steering Committee and the Programme Technical Committee meetings had not been held regularly, which contributed to a delay in resolving key issues confronting the Programme.

building which is naturally a long-term process with no shortcut, a lot of time had been lost that could not have been made up.

141. As noted earlier, while the data and records on inputs and activities seem to have been relatively well kept, there is little evidence that strategic and systematic efforts were made to identify key indicators and develop approaches to generate information thereon to assess outcomes and impact (paragraphs 4, 97-98). Project status reports periodically compiled (by the IFAD regional division) also rated M&E aspect as moderately unsatisfactory most of the years. While weak coherence in programme design and logical frameworks did not help, still, there were some specific aspects of the programme implementation that the PMU with IFAD support could have tried to monitor better to understand the progress and outcomes and to provide guidance to programme strategy (e.g. on demonstration plots, as per paragraph 105).
142. In general, at state and district level, there is good appreciation for community centred development approach. Especially at district level, government line department staff are clear about the value of working through organized communities and bottom-up needs identification which increases the chance of successes of infrastructure scheme, forestry projects, etc. At the same time, there appears to be no strategy for mainstreaming best practices demonstrated by the project into public sector development planning and service delivery.
143. The central government, such as the Economic Affairs Division (EAD), does not seem to have had a significant role in programme oversight, particularly in initial years when CDP was labelled as a problem project. They had no formal involvement in oversight mechanism such as Programme Steering Committee, which was entirely an affair of GOAJK. UNOPS or IFAD supervision missions signed aide-memoires with GOAJK and met with EAD normally at the end of the mission to provide debriefing. In earlier years, even management letters on supervision missions were addressed to GOAJK (with EAD copied in), although this practice seems to have changed after 2009 or so (i.e. management letters addressed to EAD). EAD's involvement increased somewhat during CDP, including the participation in supervision and implementation support missions,⁸² and this – closer EAD involvement – is understood to be a continued approach for the country portfolio. According to IFAD, this also helped improving the programme implementation.
144. The performance of the Government is rated as moderately satisfactory (4).

E. Overall project achievement

145. In assessing the programme performance, it is important to bear in mind that the massive earthquake in October 2005 had important implications on the programme environment. This, combined with an extremely high turn-over of the programme director in the initial years, seriously hindered the implementation progress to the extent that it was considered as a "problem" programme in earlier years. However, after MTR, the project made reasonable progress owing to a combination of stability of programme director position (and leadership), better oversight and guidance by the Programme Steering Committee, closer follow-up by IFAD. The PPA's rating for the project's overall achievement is moderately satisfactory (4).

⁸² Based on the record on missions in the PCR, as well as the mission aide-memoires, EAD participation was noted at least for: follow-up mission at the end of 2008 (over 3 days); supervision mission in June 2010 (partially joined for 3 days).

Key points

- The project design followed the RSP community development model which centres around COs mobilization and strengthening, and the project objectives were largely in line with the government and IFAD strategies, although the objective on "laying the basis for a successful devolution process" was somewhat disconnected from existing or expected national legal and institutional framework. There were however a number of areas in the design that lacked coherence and clarity in strategy (e.g. targeting). Relevance is rated as moderately satisfactory.
- The project made the most visible achievements in terms of improving access of rural communities to social and economic infrastructure, as well as strengthening the capacity of community-level organizations and their members. The achievements on the objectives on natural resource management, and savings and credit were modest mainly because of insufficient strategic thinking and needs assessment. The progress towards laying the basis for devolution processes was limited, also because this was not grounded on the context. Effectiveness is rated as moderately satisfactory.
- With slow progress in the initial years in part due to high turn-over of programme directors, the implementation pace got accelerated only after the MTR. The management cost, taking into consideration the FAO-UTF Project, was on the high side. There seems to have been good or reasonable "value for money" in community-level infrastructure schemes on the whole, although at times there was also time overruns for their implementation. Efficiency is rated moderately satisfactory.
- Rural poverty impact is rated as moderately satisfactory, with the project contribution most pronounced in terms of human and social capital and empowerment.
- GOAJK has taken some steps to sustain the benefits of CDP, but one of the main issues is that the participatory approach has not been mainstreamed into government's regular development planning and budgeting processes. Sustainability is rated as moderately satisfactory.

IV. Conclusions and recommendations

A. Conclusions

146. **After a slow start and having been labeled as a "project at risk", from around the MTR onwards, the project made reasonable progress** (paragraphs 83, 145). Most visible contribution was on the one hand, in terms of developing organizational capacity of COs, and on the other hand, infrastructure schemes responding to various livelihoods needs of rural communities (many of them living in not easily accessible areas), such as water, health, education, access roads, energy, irrigation. COs' cohesiveness and maturity vary greatly, but in general members appreciate having been facilitated to collectively reflect on a longer-term development vision and also feel they have better linkage through COs with government line departments and services. It also appears that within COs, conscious efforts were made to identify the poorer members to support them with suitable interventions (typically, provision of animals combined with training for women). There is a high level of appreciation for participatory development processes also by the government staff, since this facilitates the outreach for their services and could increase the chances of success of development projects.
147. **The rushed implementation in the latter years, however, prevented the programme from giving enough time and attention to consolidate their support to community organizations and thus their sustainability** (paragraphs 67, 83). The PCR noted that 10-12 years would be required to ensure maturity and sustainability of Cos.⁸³ In PPA's view, it would not be entirely correct that "old" COs would be automatically mature and more sustainable. Assuming the accuracy of data on institutional maturity categorization, districts with the majority

⁸³ CPE Pakistan 2009 also stated that "research into the pioneer of the basic rural development model – AKRSP – suggests that, in rural areas, empowerment takes more than a decade.

COs formed long time ago do not necessarily fare better compared to other districts with the majority of COs formed more recently (see annex X). There would be cases where COs formed long time ago would never graduate because of lack of leadership or existing social-cultural setting, or because of the way they had been formed (e.g. incentive driven with little genuine interest in fostering community-based development). That said, three to four years of support provided to over 650 new COs established after 2008-09 was most likely insufficient. Even if it were not for delays in the initial years, the intention in the original design to "wean off" new COs after 4-5 years was too optimistic and the targets were also ambitious with the risk of compromising the quality. And perhaps more importantly, as it is, CO support structure/mechanism (i.e. AJKRSP), as well as the institutional environment for continuation and scaling up CO-based model seems uncertain.

148. **Despite the benefits and positive views by the communities as well as the government staff, the participatory development approach has still remained "project-centred" and has not been mainstreamed into government planning processes for the regular development budget** (paragraphs 114, 118-119). Lack of institutionalized "space" and "channels" for COs and their apex organizations to voice their needs and aspirations poses uncertainty on their organizational sustainability.
149. **Without institutionalized "space" in local development planning processes, COs are not likely to survive without further support, either from AJKRSP or their sub-apex organizations (LSOs) - if any of LSOs are sufficiently mature** (paragraphs 120-122). AJKRSP was established following other RSPs in the country, but its capacity to continue support to COs/LSOs and to mobilize additional external support is uncertain, especially given what has been perceived as "politicization" of AJKRSP recently (paragraphs 110, 121). In addition, many COs and their apex organizations are still weak. Especially, the roles of apex organizations, sources of support from above, financing of operational costs if any, and their relationships with member COs is still not clearly defined.
150. **It is not clear whether and to what extent there is really need for credit** (paragraphs 36, 80-82), which would also depend whether there are income opportunities that can be identified by borrowers. Some members did take advantage of the facility, but in a number of COs, there are only a limited number of active borrowers at a time (mostly local shopkeepers) with significant amount of credit funds unutilised. The matching funds may have been provided without assessing the real needs and probably before many of the COs were actually ready. Furthermore, there is a lingering confusion about whether "matching funds" for community credit pools were grants or loans (to be repaid and/or shifted to another CO) (paragraphs 35, 81).
151. The approach of having a staff member from CDP (and now AJKRSP) who would sanction loans and sign off for loan disbursement as a co-signatory was cumbersome and inefficient, although understandable given that project funds were involved.
152. **M&E, measuring results and impact.** CDP developed numerous monitoring formats, developed a computerized system (taken over by AJKRSP), and they had reasonably comprehensive records on inputs and activities (e.g. number of demonstration plots, data on infrastructure schemes), as well as updated database on COs. However, periodic collection and analysis of data beyond this level, that would better inform outcomes, was very limited (paragraphs 4, 98). For example, there was little record on the performance of demonstration plots or adoption of technologies. There was also no evident effort in monitoring the profiles of CO members with respect to intended target groups. As a result, while the project design suggested a focus on three groups (landless, smallholders and women-

headed households), the extent to which they were participating was not monitored.

153. The challenges faced in M&E are not surprising also given weak coherence in design and lack of clarities on indicators that would inform achievements and outcomes in logical frameworks (both original and MTR version) and how to measure them (paragraphs 47, 98). A baseline survey and impact evaluation study were undertaken, both interviewing over 1000 households, but the extent to which the data can be used to inform the results and impact of the project is limited for a number of factors (paragraphs 98).

B. Recommendations

154. Provided below are some key recommendations for consideration by IFAD, the Government (both GOAJK and the Government of Pakistan), and AJKRSP.
155. **Institutionalize participatory approach for local development planning** (paragraphs 148-149). In order to sustain the benefits generated by the programme, it is recommended that GOAJK take steps to: (i) strengthen Community Development Section in PD&D; (ii) develop a strategy and action plan to mainstream a participatory development approach in government's regular planning and budgeting processes, and sensitize senior government officials and members of the legislative assembly; (iii) institutionalize District Coordination Committees with TORs and clear designation of coordinators/focal points; and (iv) clarify its relationship with AJKRSP and ensure the latter's independence and autonomy.
156. **Address institutional-building issues for AJKRSP** (paragraph 149). Provided that the issue of AJKRSP politicization gets resolved, it is recommended that AJKRSP focus on a number of key issues: (i) develop a new medium-term strategic plan for guiding its directions and operations (current one 2011-15); (ii) based on the strategic plan, realign its staffing and field presence with realistic budget projections; and (iii) re-establish linkages with RSPN and other RSPs to access knowledge, skills and platforms for exchanging experiences.
157. **Clarify the nature of matching funds and possible future direction for microfinance** (paragraphs 150-151). Based on consultation between GOAJK and AJKRSP, a final decision needs to be made about the nature of matching funds (i.e. grant or loan) that have been disbursed, and this needs to be communicated to COs. It is also important to critically reflect on the assumptions about the demand for credit and the relevance of the approach based on matching funds. Should matching funds (loan or grant) continue to be a tool to facilitate access to credit by rural population, the provision of such funds should be preceded first by regular saving mobilizations, and then internal lending. The process should be monitored and supported by AJKRSP but without their direct involvement in loan approval processes.
158. **Improve stability in programme management in future projects** (paragraph 135, 140). For future IFAD-financed projects, there should be a joint strategy to increase the chances of assigning and retaining competent staff for programme management, carefully reflected upon by IFAD, the Government of Pakistan and provincial governments which are designated as lead implementing agencies.
159. **Support the development of systems to better measure the results and impact** (paragraphs 137, 141, 152-153). As a general point, IFAD should pay greater attention and provide support at all stages in this area in collaboration with the government – including proposing a solid basis for monitoring and evaluation in project design reports, providing support and guidance to project management in the preparation of terms of reference for relevant consulting services (e.g. baseline survey, M&E system development, impact surveys), selecting consultants, reviewing and advising on proposed methodologies and draft reports.

Rating comparison

<i>Criteria</i>	<i>IFAD-PMD rating^a</i>	<i>PPA rating^a</i>	<i>Rating disconnect</i>
Project performance			
Relevance	5	4	-1
Effectiveness	5	4	-1
Efficiency	5	4	-1
Project performance^b	5	4	-1
Rural poverty impact			
Household income and assets	4	n.a.	n.a.
Human and social capital and empowerment	5	5	0
Food security and agricultural productivity	4 ^c	n.a.	n.a.
Natural resources environment and climate change	3	3	0
Institutions and policies	n.a.	4	n.a.
Rural poverty impact^d	4	4	0
Other performance criteria			
Sustainability	4	4	0
Innovation and scaling up	3.5	3	-0.5
Gender equality and women's empowerment	5	5	0
Overall project achievement^e	4	4	0
Performance of partners^f			
IFAD	4	4	0
Government	4	4	0
Average net disconnect			-0.35

^a Rating scale: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory; n.p. = not provided; n.a. = not applicable.

^b Arithmetic average of ratings for relevance, effectiveness and efficiency.

^c The PMD rating was provided separately for "food security" (NA) and "agricultural productivity" (4), with a combination of "food security and agricultural productivity" rated as 4.

^d This is not an average of ratings of individual impact domains.

^e This is not an average of ratings of individual evaluation criteria but an overarching assessment of the project, drawing upon the rating for relevance, effectiveness, efficiency, rural poverty impact, sustainability, innovation and scaling up, and gender.

^f The rating for partners' performance is not a component of the overall project achievement rating.

Ratings of the project completion report quality

	<i>PMD rating</i>	<i>IOE PCRV rating</i>	<i>Net disconnect</i>
Scope	5	4	-1
Quality (methods, data, participatory process)	4	4	0
Lessons	5	5	0
Candour	5	4	-1
Overall rating PCR document	5	4	-1

Rating scale: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory.

Scope: It is largely in line with the standard outline for a PCR, but the presentation on financial information could have been clearer (e.g. no clear presentation on actual costs by components and by financiers).

Candour: The report is reasonably candid, but on some issues perhaps overly positive with a focus on the outputs (e.g. the fact that the number of COs supported exceed the revised MTR target).

Basic project data

			Approval (US\$ m)		Actual (US\$ m)	
Region	Asia and the Pacific	Total project costs	30.736		28.039 ^a	
Country	Pakistan	IFAD loan and percentage of total ^b	21.766	70.8%	22.042	78.61%
Loan number	Loan 625-PK	Borrower (GOAJK)	7.111	23.1%	4.608	16.44%*
Type of project (subsector)	Rural development					
Financing type	IFAD exclusive					
Lending terms ^c	H. concessional					
Date of approval	18 December 2003					
Date of loan signature	6 March 2004	Beneficiaries	1.859	6.0%	1.389	4.95%
Date of effectiveness	Sep 2004	Other sources				
Loan amendments	January 2006 July 2009 November 2008	Number of beneficiaries	123 000 households (appraisal) 63 000 households (revised MTR) (as No. of CO members)		73,265 members (very likely less households were covered due to overlapping membership from the same households)	
Loan closure extensions	1					
Country programme managers	Y. Attig (2002-04) N. Brett (2004-07) Y. Tian (2008-11) M. Marchisio (2011-14) T. El-Zabri (a.i. May-Sep 2014) H. Boirard (current)	Loan closing date	31 March 2012		31 March 2013	
Regional director(s)	T. Elhaut N. Brett (a.i.) H. Kim (current)	Mid-term review			March 2008	
Responsible officer for project performance assessment	F. Nakai	IFAD loan disbursement at loan closing (%)			93.5% (in SDR figure)	
Project performance assessment quality control panel	A. Muthoo M. Torralba M. Bishay	Date of the project completion report			2013	

Sources: IFAD records, project completion report.

^a The figure does not include the GOAJK's contribution for the endowment fund for AJKRSP.

^b The actual figure does not correspond to the disbursement rate of 93.5% (of the total budget of US\$21.766 million) due to fluctuation of exchange rate for SDR:USD.

^c There are four types of lending terms: (i) special loans on highly concessional terms, free of interest but bearing a service charge of three fourths of one per cent (0.75%) per annum and having a maturity period of 40 years, including a grace period of 10 years; (ii) loans on hardened terms, bearing a service charge of three fourths of one per cent (0.75%) per annum and having a maturity period of 20 years, including a grace period of 10 years; (iii) loans on intermediate terms, with a rate of interest per annum equivalent to 50% of the variable reference interest rate and a maturity period of 20 years, including a grace period of 5 years; (iv) loans on ordinary terms, with a rate of interest per annum equivalent to one hundred per cent (100%) of the variable reference interest rate, and a maturity period of 15-18 years, including a grace period of three years.

Terms of reference

I. Background

1. The Independent Office of Evaluation of IFAD (IOE) undertakes two forms of project evaluations: Project Completion Report Validations (PCRVs) and Project Performance Assessments (PPAs). PCRVs consist of a desk review of Project Completion Reports (PCRs) and other supporting documents. PPAs, involving country visits, are undertaken on a number of selected projects¹ for which PCRVs have been conducted. In general terms, the main objectives of PPAs are to: (i) provide an independent assessment of the overall results of projects; and (ii) generate lessons and recommendations for the design and implementation of on-going and future operations within the country. A PPA is conducted after a desk review of the PCR and other available documents, with the aim of providing additional evidence on project achievements and validating the conclusions of the PCR. In this context, the Community Development Programme (CDP) in Pakistan has been selected for a PPA.

II. Programme overview

2. **Programme area.** Azad Jammu and Kashmir (AJK) is located in the foothills of Himalayas. It is within the Pakistani-administered part of the former princely state of Jammu and Kashmir. It borders the present-day Indian-controlled state of Jammu and Kashmir to the east (separated from it by the Line of Control). AJK has its autonomous government with its own President, Prime Minister, Cabinet and Legislative Assembly. With its capital at Muzaffarabad, AJK covers an area of 13,297 km².
3. **Programme objectives.** The CDP, covering the whole area of AJK, was designed in 2002 as a follow-up to the then ongoing NJVCDP which covered part of AJK. **The programme goal** was to consolidate, expand and improve the well-being of the Target Group through a gender-sensitive, community-based participatory process of village development. The **main objectives** were to: (i) strengthen the role and capabilities of existing community organizations (COs) and establish new COs to extend decentralized development benefits to the Target Group; (ii) develop a savings and credit system to promote income-generating activities and micro-enterprises;² and (iii) improve natural resource management and expand social and economic infrastructure to increase income and employment opportunities for the vulnerable segments of communities.
4. **Target group.** The CDP aimed at targeting 33 per cent of the rural population in AJK (about 120,000 rural households). There were three target sub-groups: (i) the landless (about 10 per cent of the total target group) including farm labourers, non-farm wage labourers, tenants, refugees and nomadic herders; (ii) smallholders (about 75 per cent) with plots averaging 1.2 ha who were severely constrained by lack of access to suitable technologies and shortage of capital; and (iii) woman-headed households (15 per cent). Two-pronged targeting process was proposed: area targeting and participatory intra-community targeting.
5. **Programme components.** The Programme comprised four components:
 - (a) **Gender-sensitive community development**, which included mobilization, organization and capacity-building for establishing COs, and support for the consolidation of existing COs.

¹ The selection criteria for PPA include: (i) synergies with forthcoming or ongoing IOE evaluations (e.g., Corporate Level Evaluations, Country Programme Evaluations); (ii) novel approaches; (iii) major information gaps in PCRs; and (iv) geographic balance.

² The objectives according to the loan agreement. Those in the appraisal report and the president's report are slightly different. For example, in the latter two documents, there is no objective specifically related to saving and credit systems. Instead, they included a specific objective relating to devolution process and local governance.

- (b) **Community Development Fund** with three windows: (i) microfinance window, under which matching loans were made available to COs; (ii) financing of small-scale social and economic infrastructure through a village development planning process; and (iii) financial support of novel ideas to promote the well-being of the rural poor.
 - (c) **Natural resource management** to support various demand-led activities for improved natural resource management, agricultural development, research and extension.
 - (d) **Programme management**, to finance the establishment and operation of the PMU which was to be staffed by a programme director, a deputy programme director, a credit and enterprise development, an assistant credit supervisor, and information and communication specialist, a monitoring specialist, two monitoring officers, an accounts officer, an accountant and support staff.
6. **Programme financing.** The planned total cost was US\$30.74 million, including an IFAD loan equivalent to US\$21.77 million, government contribution of US\$7.11 million, and beneficiaries' contribution of US\$ 1.86 million. According to the PCR, the total actual programme cost was USD 27.57 million, including US\$18.69 million by IFAD, US\$7.5 million by the AJK Government and US\$1.36 million by beneficiaries. IFAD loan disbursement at the loan closing was at 94.3 per cent (SDR 14.38 million).
 7. **Timeframe.** The CDP was approved by the IFAD Executive Board on 18 December 2003 for a total of SDR 15.25 million. The programme loan agreement was signed in March 2004 and the IFAD loan became effective on 2 September 2004. As a seven-year programme, it was initially due to be closed by 31 March 2012 but it was granted one year extension at the recommendation of a mission that was fielded by IFAD in June 2011 to assist in the preparation of a Project Completion Report (PCR). Consequently, the programme was eventually completed on 30 September 2012 and closed on 31 March 2013.
 8. **Implementation arrangements.** The Government of AJK was designated as Lead Programme Agency, and specifically, its P&DD was given the responsibilities for programme implementation. A Programme Management Unit (PMU), headed by a Programme Director, was to be established within P&DD in Muzaffarabad, the capital of AJK. The Programme Director would report to the programme steering committee headed by Additional Chief Secretary of Development.
 9. **Changes in the context.** The earthquake in October 2005, one year after the loan effectiveness, had an important impact on the implementation progress as well as the programme activities. In light of the need for rehabilitation in the areas in AJK affected by the earthquake, the loan agreement was amended on 9 January 2006. As a result, the funds for the civil works category were almost doubled from the original allocation (from SDR 4.42 million to SDR 9 million, i.e. 59 per cent of the IFAD loan), while the allocation for the loan categories "NGO contracts, consultant services, training and study tours" and "demonstration and research", and lines of credit were all reduced substantially. Furthermore, through the amendment, "communities in AJK requiring rehabilitation as a result of the October 2005 earthquake" was added as one of the criteria for ranking and selecting communities for the programme, in addition to criteria concerning physical infrastructure, economic facilities and services. Not as part of the loan amendment, but at the time of MTR, a number of targets were revised downward, in light of the changes necessitated by the earthquake. For example, the target for supporting 4,100 COs (1265 new and 2835 existing) was reduced to 2,100 COs (600 new and 1500 existing).

III. Scope and methodology

10. The PPA exercise will be undertaken in accordance with the IFAD's Evaluation Policy,³ the IFAD Evaluation Manual⁴ and the Guidelines for PCRV/PPA.⁵
11. **Scope.** In view of the time and resources available, the PPA is generally not expected to undertake quantitative surveys or to examine the full spectrum of project activities, achievements and drawbacks. Rather, it will focus on selected key issues. The PPA will take account of the preliminary findings of the PCRV based on a desk review and interviews at IFAD headquarters. During the PPA mission, additional evidence and data will be collected to verify available information and each an independent assessment of performance and results.
12. **Evaluation criteria.** In line with the evaluation criteria outlined in IOE's Evaluation Manual (2009), added evaluation criteria (2010)⁶ and IOE Guidelines for PCRV and PPA (January 2012), the key evaluation criteria applied in this PPA will include:
 - (a) **Relevance**, which is assessed both in terms of alignment of project objectives with country and IFAD policies for agriculture and rural development and the needs of the rural poor, as well as project design features geared to the achievement of project objectives.
 - (b) **Effectiveness**, which measures the extent to which the project's immediate objectives were achieved, or are expected to be achieved, taking into account their relative importance.
 - (c) **Efficiency**, which indicates how economically resources/inputs are converted into results.
 - (d) **Rural poverty impact**, which is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a results of development interventions. Five impact domains are employed to generate a composite indication of rural poverty impact: (i) household income and assets; (ii) human and social capital and empowerment; (iii) food security and agricultural productivity; (iii) natural resources, (iv) environment and climate change; and (v) institutions and policies.
 - (e) **Sustainability**, indicating the likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.
 - (f) **Pro-poor innovation and scaling up**, assessing the extent to which IFAD development interventions have introduced innovative approaches to rural poverty reduction and the extent to which these interventions have been (or are likely to be) replicated and scaled up by government, private sector and other agencies.
 - (g) **Gender equality and women's empowerment.** This criterion is related to the relevance of design in terms of gender equality and women's empowerment, the level of resources committed, and changes promoted by the project.
 - (h) **Performance of partners**, including the performance of IFAD and the Government, will be assessed on an individual basis, with a view to the partners' expected role and responsibility in the project life cycle.

³ <http://www.ifad.org/pub/policy/oe.pdf>

⁴ http://www.ifad.org/evaluation/process_methodology/doc/manual.pdf

⁵ http://www.ifad.org/evaluation/process_methodology/doc/pr_completion.pdf. See Annex 1 to this document for an extract from the guidelines, "Methodological Note on Project Performance".

⁶ Gender, climate change, and scaling up. See Annex II of the document found on the following link: <http://www.ifad.org/gbdocs/eb/ec/e/65/EC-2010-65-W-P-6.pdf>

13. **Data collection.** The PPA will be built on the initial findings of the PCRV. For further information, interviews will be conducted both at IFAD headquarters and in Pakistan. During the in-country work, additional primary and secondary data will be collected in order to reach an independent assessment of performance and results. Data collection methods will mostly include qualitative participatory techniques. The methods deployed will consist of individual and group interviews with project stakeholders, beneficiaries and other key informants and resource persons, and direct observations. The PPA will also make use – where applicable – of additional data available through the programme’s monitoring and evaluation (M&E) system. Triangulation will be applied to verify findings emerging from different information sources.
14. **Stakeholders’ participation.** In compliance with the IOE Evaluation Policy, the main project stakeholders will be involved throughout the PPA. This will ensure that the key concerns of the stakeholders are taken into account, that the evaluators fully understand the context in which the programme was implemented, and that opportunities and constraints faced by the implementing institutions are identified. Regular interaction and communication will be established with the Asia and the Pacific Division (APR) of IFAD and with the Government. Formal and informal opportunities will be explored during the process for the purpose of discussing findings, lessons and recommendations.

IV. Evaluation process

15. Following the desk review, the PPA will involve following steps:

Country work. The PPA mission is scheduled for 15-26 September 2014. It will interact with representatives from the government and other institutions, beneficiaries and key informants, in Islamabad and AJK. At the end of the mission, wrap-up meetings will be held in AJK and in Islamabad to summarize the preliminary findings and discuss key strategic and operational issues. A representative(s) from APR is expected to participate in the wrap-up meetings.

Report drafting and peer review. After the field visit, a draft PPA report will be prepared and submitted to IOE internal peer review for quality assurance.

Comments by APR and the Government. The draft PPA report will be shared with APR and the Government for comment. IOE will finalize the report following receipt of comments by APR and the Government and prepare the audit trail.

Management response by APR. A written management response on the final PPA report will be prepared by APR.

Communication and dissemination. The final report will be disseminated among key stakeholders and the evaluation report published by IOE, both online and in print

V. Key issues for investigation

16. While the PPA will encompass all evaluation criteria mentioned in paragraph 12, based on the initial desk review, a number of issues which the PPA mission could focus on have been identified. These may be adjusted or revised based on further considerations or information availability, consultation with APR and the Government. These key issues are as follows:
 - (a) **Strengthening of community-based organizations.** The programme strategy centred on establishing and strengthening community-level/based organizations as "the main vehicles for delivery of programme interventions, empowerment of poor and women and improving the productivity and resource base at the district and regional level" (PCR). These organizations include what is called COs, as well as also "apex" organizations of COs (referred to as "Local Support Organizations (LSOs)" in the PCR). The PPA will

look at this model of tiered structure and linkage between different levels, the governance structure, the roles and capacity of COs/LSOs at different maturity stages in general (also including the progress with any capacity building support continued after CDP), and how they relate to local governments on development issues and their participation in development planning process (e.g. village development plans, cluster development plans). The PPA will seek to assess the relevance and effectiveness of this model relative to rural poverty reduction efforts in AJK, as well as its sustainability (including, for example, the role and use of Community Resource Persons, as well as other support structures/service providers).

- (b) **Support structure and service provider for COs.** According to the PCR, AJK Rural Support Programme (AJKRSP)⁷ was supposed "to take over and extend community mobilisation and facilitation role previously played by CDP's own social mobilisation section and to continue to provide support to COs and apex bodies beyond the life of the programme" (PCR). The PPA will review the activities and support by AJKRSP in working with COs supported under CDP (and NJVCDP) and beyond. It will also review the sustainability of support structure and services to COs (including but not limited to AJKRSP) relative to the needs by COs (also linked to the above point).
- (c) **Targeting and inclusiveness.** The project design envisaged area-based targeting as well as intra-community targeting to be inclusive of the more vulnerable categories of the community members. The PCR stated that "while there was still considerable room for improvement in targeting, the programme nonetheless introduced the culture of proactive targeting of poor and mainstreaming gender concerns in development decision-making within the line departments". The PPA will review the experience, approaches used and lessons to enhance the inclusiveness in community-level planning and implementation, also taking into consideration the roles of COs/LSOs therein.
- (d) **Gender equality and women's empowerment.** The programme design emphasised on gender sensitivity in community development activities. The PCR indicated that out of 2,983 COs supported (2,141 existing and 842 new), 34 per cent was female COs. The PPA will assess the programme contribution to gender equality and women's empowerment.
- (e) **Community-level infrastructure.** A bulk of the programme cost was on community-level infrastructure. According to the PCR, 1,352 infrastructure sub-projects were financed by the CDP (Pakistan Rupees 1.43 billion, or estimated at roughly US\$20 million taking into consideration historic fluctuation in exchange rates during the programme period). These infrastructure included drinking water supply, roads and bridges, drainage and sanitation, irrigation, primary schools, etc. (in order from the largest number of projects). The PPA will seek to assess the current status and capacity of local governments and/or concerned COs with regard to operations and maintenance of the infrastructure, possibly differentiating those of social and public nature on the one hand, and of more semi-private nature on the other hand (e.g. small/micro irrigation). In so doing, the PPA will also review the process of sub-project identifications (including in the context of village development planning process) and the level of ownership.

VI. Evaluation team

17. Ms Fumiko Nakai, IOE Evaluation Officer has been designated as Lead Evaluator for this PPA and will be responsible for delivering the final report. She will be assisted

⁷ "AJKRSP is a state level Rural Support Programme (RSP), registered under the Companies Ordinance act 1984. The organization was registered on October 27, 2007 to foster participatory community development in the region. Its origin is based on the lessons learned from the past 30 years, experiences of different community development projects and RSP model." (AJKRSP website)

by Mr Rab Nawaz (IOE consultant).⁸ Ms Laure Vidaud, IOE Evaluation Assistant, will provide research and administrative support.

⁸ The TORs for the PPA mission with specific responsibilities of each mission member are also prepared, supplementing the overall PPA TORs.

Methodological note on project performance assessments

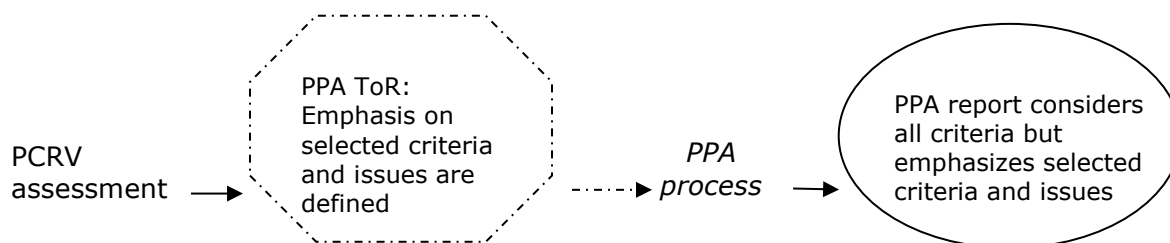
A. What is a project performance assessment?¹

1. The project performance assessment (PPA) conducted by the Independent Office of Evaluation of IFAD (IOE) entails one mission of 7-10 days² and two mission members.³ PPAs are conducted on a sample of projects for which project completion reports have been validated by IOE, and take account of the following criteria (not mutually exclusive): (i) synergies with forthcoming or ongoing IOE evaluations (e.g. country programme or corporate-level evaluations); (ii) major information gaps in project completion reports (PCRs); (iii) novel approaches; and (iv) geographic balance.
2. The objectives of the PPA are to: assess the results and impact of the project under consideration; and (ii) generate findings and recommendations for the design and implementation of ongoing and future operations in the country involved. When the PPA is to be used as an input for a country programme evaluation, this should be reflected at the beginning of the report. The PPA is based on the project completion report validation (PCR/V) results, further desk review, interviews at IFAD headquarters, and a dedicated mission to the country, to include meetings in the capital city and field visits. The scope of the PPA is set out in the respective terms of reference.

B. Preparing a PPA

3. Based on the results of the PCR/V, IOE prepares brief terms of reference (ToR) for the PPA in order to sharpen the focus of the exercise.⁴ As in the case of PCR/Vs, PPAs do not attempt to respond to each and every question contained in the Evaluation Manual. Instead, they concentrate on the most salient facets of the criteria calling for PPA analysis, especially those not adequately explained in the PCR/V.
4. When preparing a PPA, the emphasis placed on each evaluation criterion will depend both on the PCR/V assessment and on findings that emerge during the PPA process. When a criterion or issue is not identified as problematic or in need of further investigation, and no additional information or evidence emerges during the PPA process, the PPA report will re-elaborate the PCR/V findings.

Scope of the PPA



¹ Extract from the PCR/V and PPA Guidelines.

² PPAs are to be conducted within a budget ceiling of US\$25,000.

³ Typically, a PPA mission would be conducted by an IOE staff member with the support of a consultant (international or national). An additional (national) consultant may be recruited if required and feasible within the evaluation budget.

⁴ Rather than an approach paper, IOE prepares terms of reference for PPAs. These terms of reference ensure coverage of information gaps, areas of focus identified through PCR/Vs and comments by the country programme manager, and will concentrate the PPA on those areas. The terms of reference will be included as an annex to the PPA.

C. Evaluation criteria

5. The PPA is well suited to provide an informed summary assessment of project relevance. This includes assessing the relevance of project objectives and of design. While, at the design stage, project logical frameworks are sometimes succinct and sketchy, they do contain a number of (tacit) assumptions on mechanisms and processes expected to generate the final results. At the post-completion phase, and with the benefit of hindsight, it will be clearer to the evaluators which of these assumptions have proved to be realistic, and which did not hold up during implementation and why.
6. For example, the PPA of a project with a major agricultural marketing component may consider whether the project framework incorporated key information on the value chain. Did it investigate issues relating to input and output markets (distance, information, monopolistic power)? Did it make realistic assumptions on post-harvest conservation and losses? In such cases, staff responsible for the PPA will not be expected to conduct extensive market analyses, but might consider the different steps (e.g. production, processing, transportation, distribution, retail) involved and conduct interviews with selected actors along the value chain.
7. An assessment of effectiveness, the extent to which a project's overall objectives have been achieved, should be preferably made at project completion, when the components are expected to have been executed and all resources fully utilized. The PPA considers the overall objectives⁵ set out in the final project design document and as modified during implementation. At the same time, it should be flexible enough to capture good performance or under-performance in areas that were not defined as an objective in the initial design but emerged during the course of implementation.
8. The PPA mission may interview farmers regarding an extension component, the objective of which was to diffuse a certain agricultural practice (say, adoption of a soil nutrient conservation technique). The purpose here would be to understand whether the farmers found it useful, to what extent they applied it and their perception of the results obtained. The PPA may look into reasons for the farmers' interest in new techniques, and into adoption rates. For example, was the extension message delivered through lectures? Did extension agents use audio-visual tools? Did extension agents engage farmers in interactive and participatory modules? These type of questions help illustrate *why* certain initiatives have been conducive (or not conducive) to obtaining the desired results.
9. The Evaluation Manual suggests methods for assessing efficiency, such as calculating the economic internal rate of return (EIRR),⁶ estimating unit costs and comparing them with standards (cost-effectiveness approach), or addressing managerial aspects of efficiency (timely delivery of activities, respect of budget provisions). The documentation used in preparing the PCRV should normally provide sufficient evidence of delays and cost overruns and make it possible to explain why they happened.
10. As far as rural poverty impact is concerned, the following domains are contemplated in the Evaluation Manual: (a) household income and assets; (b) human and social capital and empowerment; (c) food security and agricultural

⁵ Overall objectives will be considered as a reference for assessing effectiveness. However, these are not always stated clearly or consistent throughout the documentation. The assessment may be made by component if objectives are defined by components; however the evaluation will try to establish a correspondence between the overall objectives and outputs.

⁶ Calculating an EIRR may be challenging for a PPA as it is time consuming and the required high quality data are often not available. The PPA may help verify whether some of the crucial assumptions for EIRR calculation are consistent with field observations. The mission may also help shed light on the cost-effectiveness aspects of efficiency, for example whether, in an irrigation project, a simple upgrade of traditional seasonal flood water canalization systems might have been an option, rather than investing on a complex irrigation system, when access to markets is seriously constrained.

productivity; (d) natural resources, the environment and climate change;⁷ and (e) institutions and policies. As shown in past evaluations, IFAD-funded projects generally collect very little data on household or community-level impact indicators. Even when impact data are available, both their quality and the methodological rigour of impact assessments are still questionable. For example, although data report significant increases in household assets, these may be due to exogenous factors (e.g. falling prices of certain commodities; a general economic upturn; households receiving remittances), and not to the project.

11. PPAs may help address the "attribution issue" (i.e. establishing to what extent certain results are due to a development intervention rather than to exogenous factors) by:
 - (i) following the logical chain of the project, identifying key hypotheses and reassessing the plausibility chain; and
 - (ii) conducting interviews with non-beneficiaries sharing key characteristics (e.g. socio-economic status, livelihood, farming system), which would give the mission an idea of what would have happened without the project (counterfactual).⁸
12. When sufficient resources are available, simple data collection exercises (mini-surveys) may be conducted by a local consultant prior to the PPA mission.⁹ Another non-mutually exclusive option is to spot-check typical data ranges or patterns described in the PCR by means of case studies (e.g. do PCR claims regarding increases in average food-secure months fall within the typical ranges recorded in the field?). It is to be noted that, while data collected by a PPA mission may not be representative in a statistical sense, such data often provide useful reference points and insights. It is important to exercise care in selecting sites for interviews in order to avoid blatant cases of non-beneficiaries profiting from the project.). Sites for field visits are selected by IOE in consultation with the government concerned. Government staff may also accompany the PPA mission on these visits.
13. The typical timing of the PPA (1-2 years after project closure) may be useful for identifying factors that enhance or threaten the sustainability of benefits. By that stage, the project management unit may have been disbanded and some of the support activities (technical, financial, organizational) terminated, unless a second phase is going forward or other funding has become available. Typical factors of sustainability (political support, availability of budgetary resources for maintenance, technical capacity, commitment, ownership by the beneficiaries, environmental resilience) can be better understood at the ex post stage..
14. The PPA also concentrates on IFAD's role with regard to the promotion of innovations and scaling up. For example, it might be observed that some innovations are easily scaled up at low cost (e.g. simple but improved cattle-rearing practices that can be disseminated with limited funding). In other cases, scaling up may involve risks: consider the case of a high-yield crop variety for which market demand is static. Broad adoption of the variety may be beneficial in terms of ensuring food security, but may also depress market prices and thereby reduce sale revenues for many households unless there are other, complementary activities for the processing of raw products.
15. The PPA addresses gender equality and women's empowerment, a criterion recently introduced into IFAD's evaluation methodology. This relates to the emphasis placed on gender issues: whether it has been followed up during

⁷ Climate change criterion will be addressed if and when pertinent in the context of the project, as most completed projects evaluated did not integrate this issue into the project design.

⁸ See also the discussion of attribution issues in the section on PCRVs.

⁹ If the PPA is conducted in the context of a country programme evaluation, then the PPA can piggy-back on the CPE and dedicate more resources to primary data collection.

implementation, including the monitoring of gender-related indicators; and the results achieved.

16. Information from the PCRV may be often sufficient to assess the performance of partners, namely, IFAD and the government. The PPA mission may provide further insights, such as on IFAD's responsiveness, if relevant, to implementation issues or problems of coordination among the project implementation unit and local and central governments. The PPA does not assess the performance of cooperating institutions, which now has little or no learning value for IFAD.
17. Having completed the analysis, the PPA provides its own ratings in accordance with the evaluation criteria and compares them with PMD's ratings. PPA ratings are final for evaluation reporting purposes. The PPA also rates the quality of the PCR document.
18. The PPA formulates short conclusions: a storyline of the main findings. Thereafter, a few key recommendations are presented with a view to following up projects, or other interventions with a similar focus or components in different areas of the country.¹⁰

¹⁰ Practices differ among multilateral development banks, including recommendations in PPAs. At the World Bank, there are no recommendations but "lessons learned" are presented in a typical PPA. On the other hand, PPAs prepared by Asian Development Bank include "issues and lessons" as well as "follow-up actions" although the latter tend to take the form of either generic technical guidelines for a future (hypothetical) intervention in the same sector or for an ongoing follow-up project (at Asian Development Bank, PPAs are undertaken at least three years after project closure).

Definition of the evaluation criteria used by IOE

<i>Criteria</i>	<i>Definition^a</i>
Project performance	
Relevance	The extent to which the objectives of a development intervention are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies. It also entails an assessment of project design in achieving its objectives.
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance.
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted into results.
Rural poverty impact^b	Impact is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions.
Household income and assets	Household income provides a means of assessing the flow of economic benefits accruing to an individual or group, whereas assets relate to a stock of accumulated items of economic value.
Human and social capital and empowerment	Human and social capital and empowerment include an assessment of the changes that have occurred in the empowerment of individuals, the quality of grassroots organizations and institutions, and the poor's individual and collective capacity.
Food security and agricultural productivity	Changes in food security relate to availability, access to food and stability of access, whereas changes in agricultural productivity are measured in terms of yields.
Natural resources, the environment and climate change	The focus on natural resources and the environment involves assessing the extent to which a project contributes to changes in the protection, rehabilitation or depletion of natural resources and the environment as well as in mitigating the negative impact of climate change or promoting adaptation measures.
Institutions and policies	The criterion relating to institutions and policies is designed to assess changes in the quality and performance of institutions, policies and the regulatory framework that influence the lives of the poor.
Other performance criteria	
Sustainability	The likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.
Innovation and scaling up	The extent to which IFAD development interventions have: (i) introduced innovative approaches to rural poverty reduction; and (ii) the extent to which these interventions have been (or are likely to be) replicated and scaled up by government authorities, donor organizations, the private sector and others agencies.
Gender equality and women's empowerment	The criterion assesses the efforts made to promote gender equality and women's empowerment in the design, implementation, supervision and implementation support, and evaluation of IFAD-assisted projects.
Overall project achievement	This provides an overarching assessment of the project, drawing upon the analysis made under the various evaluation criteria cited above.
Performance of partners	This criterion assesses the contribution of partners to project design, execution, monitoring and reporting, supervision and implementation support, and evaluation. It also assesses the performance of individual partners against their expected role and responsibilities in the project life cycle.
IFAD	
Government	

^a These definitions have been taken from the OECD/DAC *Glossary of Key Terms in Evaluation and Results-Based Management* and from the IFAD Evaluation Manual (2009).

^b The IFAD Evaluation Manual also deals with the "lack of intervention", that is, no specific intervention may have been foreseen or intended with respect to one or more of the five impact domains. In spite of this, if positive or negative changes are detected and can be attributed in whole or in part to the project, a rating should be assigned to the particular impact domain. On the other hand, if no changes are detected and no intervention was foreseen or intended, then no rating (or the mention "not applicable") is assigned.

List of key persons met

A. In Islamabad (15-16 September 2014)

IFAD

Mr Qaim Shah, Country Programme Officer

Mr Abdul Karim, Implementation Support, Monitoring and Evaluation Specialist

National Rural Support Programme

Dr Rashid Bajwa, Chief Executive Officer

Rural Support Programme Network

Ms Shandana Khan, Chief Executive Officer

B. In AJK (16-25 September 2014)

Government of Azam Jammu Kashmir

Mr Zafar Nabi Butt, Secretary, Planning & Development Department (P&DD)

Mr Muhammad Bashir Khan, Chief Planning (Foreign Aid), P&DD

Mr Muhammad Zahid Khan, Programme Director, AJKCDP, P&DD

Dr Abdul Aziz Qureshi, Assistant Chief (Programme Management Unit), Sustainability of AJKCDP

Mr Zahoor Ahmed, Accounts Officer

(and other officials who attended the wrap-up meeting in Muzaffarabad on 25 September 2014: see the list later in this annex)

AJK Rural Support Programme

Akhlaq Rasoul Chief Executive Officer

Rabnawaz Khan, General Manager

Abdul Rahman, District Programme Manager, Disaster Risk Reduction

Nafal Mushtaq Programme Officer, Natural Resource Management

17 September 2014

Muzaffarabad District (team A)

Langar Pura

Nagina Fiaz, General Secretary, Muhalla Abbasian

Suryia Abas, member, Muhalla Abbasian

Zanib Bibi, General Secretary, Upper Langer Sari

Musarat Ali, President, Upper Langer Sari

Musarat Afzal, President, Lower Langer Seri

Zahida Abdul Raheem, member, Lower Langer Seri

Nazia Abdul Rehman, member, Lower Langer Seri

Shazia Zulfranz, President, Dhia

Sadia Mehnaz, General Secretary, Dhia

Asma Bibi, member, Dhia

Azra Bibi, member, Dhia

Farzana, member, Dhia

Urooj, member, Dhia

Kiran Abbasi, member, Dhia

Samina Saleem, member, Dhia

Yasmeen Abbasi, President, Pasban

Safina Bibi, member, Pasban

Azmat Mushtaq, member, Pasban

Nazia Munir, member, Pasban

Saira Abasi, member, Pasban

Shabana, member, Pasban
Shahida Gillani, President, Pattian
Shabnum, member, Pattian
Ghazala, member, Pattian
Nafeesa Qazi, member, Pattian
Ifat Naheem, member, Pattian
Shabnu Ibrar, member, Pattian
Mariam, General Secretary, Pattian
Tabasam, member, Pattian
Nargis Bibi, member, Kavash
Rashem, member, Kavash
Safia, member, Pattian
Muhammad Jan, member, Kavash
Gudu Bibi, member, Kavash
Akhtar jan, President, Kavash
Shahida Khanum, General Secretary, Pasban
Nargis Bibi, member, Muhalla Abbasian
Nasreen, member, Muhalla Abbasian
Tasleem Bibi, member, Muhalla Abbasian
Farhat, President, Dharian Mir Bandi
Samina Sajad, member, Dharian Mir Bandi
Shaheen Bibi, member, Dharian Mir Bandi
Uzma Bibi, member, Dharian Mir Bandi
Rashem Jan, member, Dharian Mir Bandi
Azra Mushtaq, member, Dharian Mir Bandi

AJKRSP staff that accompanied the team to the field

Asma Gillani, Programme Officer, AJKRSP
Aysha Abbasi, Senior Social Organizer
Aftab Shah, Social Organizer
Rashid Gillani, Monitoring Assistant

Neelum District (team B)

Place/Name of organization: Swera Welfare

Rukhsana, member, Swera Welfare
Fatima, member, Swera Welfare
Shahina, member, Swera Welfare
Rashida, member, Swera Welfare
Zanib, member, Swera Welfare
Riffat, member, Swera Welfare
Zabidda, member, Swera Welfare
Sabiha, member, Swera Welfare
Kalsoom, member, Swera Welfare
Shazia, member, Swera Welfare
Surriya, member, Swera Welfare
Nasreen, member, Swera Welfare
Lal Din, member, Swera Welfare
Dr. Abdul Aziz, member, Swera Welfare
Ali Qammer, member, Swera Welfare
Rab Nawaz, member, Swera Welfare
CH. Lashkar, DPM, AJK-RSP
Qazi Abdul Malik, President, Swera Welfare
Mashkoo Rana, SO, AJK-RSP
Kh.M. Saeed, President, Swera Welfare
M. Afzal, member, Swera Welfare
Faizullah, member, Swera Welfare
Asif Maqbool, SO, AJK-RSP

M. Abraham, member, Swera Welfare
Kh.M. Rizwan, member, Swera Welfare
kh. M. Naveed, member, Swera Welfare
kh. Mushtaq, member, Swera Welfare
kh. Ishafque, member, Swera Welfare
kh. Mushtaq, member, Swera Welfare
Abdul Jalil, member, Swera Welfare
Ghulam Rabani, member, Swera Welfare
Ghulam Abas, member, Swera Welfare
Abdul Muntaqil, member, Swera Welfare
Kh.M. Saeed, member, Swera Welfare
Babar Ali Azad, member, Swera Welfare
Kh. M. Ashraf, President, Swera Welfare
M. Hanif Lone, member, Swera Welfare
Faiz Rahman, member, Swera Welfare
Shabar Ahmed, member, Swera Welfare
Kh. Sharif, member, Swera Welfare
Fatima Ibrahim, Joint Secretary, Swera Welfare
Sajida Majeed, member, Swera Welfare
Noor Jan, member, Swera Welfare
Sabiha, member, Swera Welfare
Bukhat, member, Swera Welfare

Neelum Valley Community Coordination Development Forum (NVCCDF)

M. Afzal, member, NVCCDF
Misbah Mumtaz, member, NVCCDF
Shahida Bi Bi, member, NVCCDF
Nazreen Mir, V. President, NVCCDF
Khurshida Bi Bi, President, NVCCDF
Hansar Safeer, Manager, NVCCDF
Riffat Jaba, member, NVCCDF
Saima Shabbir, Manager, NVCCDF
Dr. Abdul Aziz, Assistant Chief, AJK-CDP
Ali Qammar, RPM, AJK-RSP
Rab Nawaz, Consultant IFAD
Lal Din, SO, AJK-RSP
R. Iftikhar Khan, President, NVCCDF
R.A Majid Khan, member, NVCCDF
Shahzaman Rama, G.S. CDP, CDP
Shafqat Malik, member, NVCCDF
M. NaZim, Sec. Finance, NVCCDF
M. Amir Khan, member, NVCCDF
Ishaaf Hussain, SO, AJK-RSP
Ghulam Hussain, SO, AJK-RSP
Kh. Lashkar, DPM, AJK-RSP

18 September 2014: Hatian Bala District

Place/Name of organization: Panjal Welfare & Development Association

M. Nazir, member, Panjal Welfare & Development Association
M. Taj, member, Panjal Welfare & Development Association
Altaf Hussain, member, Panjal Welfare & Development Association
Tariq Nazir, member, Panjal Welfare & Development Association
Zubir Ahmed, member, Panjal Welfare & Development Association
Rafaqat Rashid, member, Panjal Welfare & Development Association
Basharat Nazir, member, Panjal Welfare & Development Association
Yasir Ali, member, Panjal Welfare & Development Association
Zulfiqar Ali, member, Panjal Welfare & Development Association

Safeer Ahmed, member, Panjal Welfare & Development Association
M. Salim, member, Panjal Welfare & Development Association
Aqsar Ahmed, member, Panjal Welfare & Development Association
Riaz Cheq, member, Panjal Welfare & Development Association
Nasar Ali, member, Panjal Welfare & Development Association
Aamir Hashmat, member, Panjal Welfare & Development Association
Ajmal Ahmed, member, Panjal Welfare & Development Association
Naseer Ahmed, member, Panjal Welfare & Development Association
Shafique Ahmed, member, Panjal Welfare & Development Association
Rawodad Arshad, member, Panjal Welfare & Development Association
Muneer Ahmed, member, Panjal Welfare & Development Association
Shaqeel Ahmed, member, Panjal Welfare & Development Association
Ali Asghar, member, Panjal Welfare & Development Association
Abdul Rashid, member, Panjal Welfare & Development Association
Akhtar Hussain, member, Panjal Welfare & Development Association
Tariq Nazir, member, Panjal Welfare & Development Association
Dr. Abdul Aziz, Assistant Chief, Panjal Welfare & Development Association
Ali Qammar-ul-Zaman, member, Panjal Welfare & Development Association
Shafique Ahmed, member, Panjal Welfare & Development Association
Rab Nawaz, G., Manager, AJK-RSP
Mehmood Ahmed, member, Panjal Welfare & Development Association
Nsara Bi Bi, President, Panjal Welfare & Development Association
Gudi Begum, member, Panjal Welfare & Development Association
Samina Aamir, member, Panjal Welfare & Development Association
Ashia Rafiq, member, Panjal Welfare & Development Association
Samira Hashmat, member, Panjal Welfare & Development Association
Sahira Arif, member, Panjal Welfare & Development Association
Shanaz Bi Bi, member Panjal Welfare & Development Association
kiran Akhtar, member, Panjal Welfare & Development Association
Saniya Kousar, member, Panjal Welfare & Development Association
Sidra Taj, member, Panjal Welfare & Development Association
Nagina Bi Bi, member, Panjal Welfare & Development Association
Sahida Bi Bi, member, Panjal Welfare & Development Association
Safeera Bi Bi, member, Panjal Welfare & Development Association
Tallema Nazakit, member, Panjal Welfare & Development Association

19 September 2014: Bagh District

Place/Name of organization: CO Sadal Bugla/LSO Hill Surrang

Ishaq, President, LSO Hill Surrang
Shahid Abbassi, Office Sectary, LSO Hill Surrang
Mofeed Hussain, member, LSO Hill Surrang
Haji Hasssan Din, member, LSO Hill Surrang
Muhammad Maskeen, member, LSO Hill Surrang
Muhammad Fizan, member, LSO Hill Surrang
Muhammad Naseem, member, LSO Hill Surrang
Muhammad Khursheed, member, LSO Hill Surrang
Muhammad Mumtaz, President, LSO Hill Surrang
Khushi Muhammad, member, LSO Hill Surrang
Obaid, member, LSO Hill Surrang
Muhammad Naveed, member, LSO Hill Surrang
Muhammad Waseem, member, LSO Hill Surrang
Azam Khan, President village organization (VO) Sadal Bugla
Ghulam Mustafa, member, VO Sadal Bugla
Saeed Hussian Shah, member, VO Sadal Bugla
Muhammad Shouket, member, VO Sadal Bugla
Mrhrsan fabban, member, VO Sadal Bugla
Manzoor, member, VO Sadal Bugla

Saqib Jabbar, member, VO Sadal Bugla
Muhammad Shabbir, District Programme Office, CDP

Place/Name of organization: Gul Rose Cluster Dhirkot

Irshad, President, LSO Chayatti
Atyia Bano, member, Gul Rose Cluster
Fakhra Parvaiz, member, Gul Rose Cluster
Hina Khursheed, member, Gul Rose Cluster
Mehnaz Ishaq, member, Gul Rose Cluster
Saba Tazeem, member, Gul Rose Cluster
Rabia, member, Gul Rose Cluster
Mehvish Tanveer, member, Gul Rose Cluster
Kousar Parveen, member, Gul Rose Cluster
Imtiaz Begum, member, Gul Rose Cluster
Shaيدا Begum, member, Gul Rose Cluster
Shagufta Begum, member, Gul Rose Cluster
Sadaqat Saleem, member, Gul Rose Cluster
Mumtaz Khanum, member, Gul Rose Cluster
Zobia Begum, member, Gul Rose Cluster
Naqsha Begum, member, Gul Rose Cluster
Imtiaz Begum, member, Gul Rose Cluster
Shaheen, member, Gul Rose Cluster
Safeera Begum, member, Gul Rose Cluster
Nighat Shah, member, Gul Rose Cluster
Zaheera Begum, member, Gul Rose Cluster
Naseema, member, Gul Rose Cluster
Atyia Manzoor, member, Gul Rose Cluster
Muhammad Tazeem, member, Gul Rose Cluster
Muhammad Zeeshan Khan, member, Gul Rose Cluster
Muhammad Sayyad Khan, member, Gul Rose Cluster
Umar Khatab Khan, member, Gul Rose Cluster
Raja Waheed Khan, member, Gul Rose Cluster
Raja Data Khan member, Gul Rose Cluster
Raja Mubasher Khan, member, Gul Rose Cluster
Raja Khursheed Khan, member, Gul Rose Cluster
Raja Idrees Khan, member, Gul Rose Cluster
Raja Mehmood Khan, member, Gul Rose Cluster
Raja Irshad Khan, member, Gul Rose Cluster
Raja Tufail Khan, member, Gul Rose Cluster
Raja Muhammad Riaz Khan, member, Gul Rose Cluster
Raja Zoaib Khan, member, Gul Rose Cluster
Raja Subtain Maqsood, member, Gul Rose Cluster
Raja Fayaz Khan, member, Gul Rose Cluster
Muhammad Sohail Raja, member, Gul Rose Cluster
Shaista Nargis, member, Gul Rose Cluster
Shazia Habib, member, Gul Rose Cluster
Laiba Parvaiz, member, Gul Rose Cluster
Huddesa Begum, member, Gul Rose Cluster
Zareen Akhtar, member, Gul Rose Cluster
Nazesh Irshad, member, Gul Rose Cluster
Shahid Begum, member, Gul Rose Cluster
Nazia Begum, member, Gul Rose Cluster
Zareena, member, Gul Rose Cluster
Robeena Kousar, member, Gul Rose Cluster
Rehnaz, member, Gul Rose Cluster
Zabeera, member, Gul Rose Cluster
Zahida, member, Gul Rose Cluster

Mehvish Irshad, member, Gul Rose Cluster
Zarina Begum, member, Gul Rose Cluster
Asmat Begum, member, Gul Rose Cluster
Shaheen Mushtaq, member, Gul Rose Cluster
Isha Abbassi, member, Gul Rose Cluster
Rabia Mehmood, member, Gul Rose Cluster
Kousar Parveen, member, Gul Rose Cluster
Sadia Begum, member, Gul Rose Cluster
Waqar Ahmed, member, Gul Rose Cluster
Nazeer Abbassi, member, Gul Rose Cluster
Kamran Khan, member, Gul Rose Cluster
Raja Sajid Khan, member, Gul Rose Cluster
Muhammad Azeem Khan, member, Gul Rose Cluster
Muhammad Afraz Khan, member, Gul Rose Cluster
Muhammad Riaz Khan, member, Gul Rose Cluster
Hameeda Begum, member, Gul Rose Cluster
Waseem Khan, member, Gul Rose Cluster
Tazeeba Begum, member, Gul Rose Cluster
Rozeena Begum , member, Gul Rose Cluster
Zebun Nisa, member, Gul Rose Cluster
Famida Begum, member, Gul Rose Cluster

Place/Name of organization: Orchard Association/LSO Chamiyati

Muhammad Abbass Khan, President, LSO Dhirkot
Tasadaq Hussain, Field Worker, Agriculture
Sajid Mehmood, WMO, Irrigation
Mehmood Rather, press reporter
Muhammad Rahees, member, LSO Dhirkot
Anser Sayyad, member, LSO Dhirkot
Shouket Taj, member, LSO Dhirkot
Muhammad Farooq, member, LSO Dhirkot
Dr. Arif majeed, V.O Health, Dhirkot
Gulnawaz Khan, member, LSO Dhirkot
Muhammad Irshad Abbassi, VO Bata, LSO Dhirkot
Muhammad Zaheen Abbassi, member, LSO Dhirkot
Qammer Zia, member, LSO Dhirkot
Arif Abbassi, member, LSO Dhirkot
Ramzan Abbassi, member, LSO Dhirkot
Muhammad Mumtaz Abbassi, President, LSO Dhirkot
Muhammad Sayyad Khan, member, LSO Dhirkot
Dr. Abdul Aziz Quershi, Assistant Chief, PUM Muzb
Muhammad Shabbir, District Programme Office, AJKCDP

**Place/Name of organization: Meeting with government line departments/
community activists (at District Programme Office BAGH)**

Sardar Muhammad Kabir, DFO, Forest
Muhammad Riaz Khan, Principal, TEVTA
Muhammad Ejaz Baig, Community Activist, Co Johala
Dr Shahid Ahmed, DLPDO, Animal Husbandry
Naweed Anwar, Community Activist, CO Aman
Muhammad Zia, Community Activist, CO Kothian
Sajid Mehmood, WMO, Irrigation
Amir Nazir, Assistant Eng, PDO
Muhammad Irshad Abbassi, Assistant Director, LG&RDD
Muhammad Rashed Khan, Farmer, CO Bungaran
Raja Mushtaq Khan, Assistant Director, Agriculture
Dr Liataq Gardezi, Assistant Director, Animal Husbandry

Iqram ul Haq, Assistant Director, Social Welfare
Tasleem Kiayani, Accountant, AJKCDP
Khawaja Arshad, Admin Assistant, AJKCDP
Dr Muhammad Shabbir, District Programme Office, AJKCDP
Rub Nawaz, GM, AJKRSP
Rarzana Naz, PO, AJKRSP

Place/Name of organization: LSO Islam Nagar

Muhammad Jalil Kazmi, member, CO Upper Bhout Kahna
Syed Nazir Hussain, member, LSO Islam Nagar
Muhammad Fareed Abbassi, President, LSO Islam Nagar
Muhammad Hanif, member, LSO Islam Nagar
Mir Akbar, member, LSO Islam Nagar
Farah Tubassum, member, LSO Islam Nagar
Shaheen Abbassi, member, LSO Islam Nagar
Mehmood Butt, member, LSO Islam Nagar
Salma Raziq, member, LSO Islam Nagar
Nasreen Akhtar, member, LSO Islam Nagar
Sobia Tubassum, member, LSO Islam Nagar
Shazia Begum, member, LSO Islam Nagar
Khalida member, LSO Islam Nagar
Shbee member, LSO Islam Nagar
Zareena, member, LSO Islam Nagar
Aliza Zaffar, member, LSO Islam Nagar
Sakina Begum, member, LSO Islam Nagar
Khalida Parveen member, LSO Islam Nagar
Eshrat, member, LSO Islam Nagar
Rafia Jan, member, LSO Islam Nagar
Zeenat Begum, member, LSO Islam Nagar
Shameeda, member, LSO Islam Nagar
Robeena, member, LSO Islam Nagar
Abiba, member, LSO Islam Nagar
Zadia, member, LSO Islam Nagar
Shabbir Jan, member, LSO Islam Nagar
Syeda Touseef, member, LSO Islam Nagar
Naila Nazir, member, LSO Islam Nagar
Razia, member, LSO Islam Nagar

20 September 2014: Sudhnoti District

Place/Name of organization: Mong-S.R.D.P.

Farzana Riaz, Programe Officer, AJK-RSP
Saeeda Farooq, SO, AJK-RSP
Qarina Khatoon, Sadar, Mang
M. Zareen Khan, District Programme Office, AJK-RSP
M. Aslam Khan, SO, AJK-RSP
Sajid Hussain, member, S.R.D.P
Arshad Hussain, member, S.R.D.P
M. Sajjad Khan, Sec. Finance, S.R.D.P
M. Farooq, organizer, S.R.D.P
Parvez Akhtar, member, S.R.D.P
M. Shafiq, member, S.R.D.P
Abdul Rahim, member, S.R.D.P
M. Murtaze, Manager CO, S.R.D.P
Iub. Abdul Halim, member, S.R.D.P
Abdul Rauf, member, S.R.D.P
M. Shefait Khan, President CO, Mang
Hamit Hussain, member, Mang

Abdul Shahid, member, Mang
Tanveer Altaf, member, Mang
Mushtaq Ahmed, President CO, Mang
M. Younis, President CO, S.R.D.P
Abdul Mannan Khan, member, S.R.D.P
Iftikhar Hussain, member, S.R.D.P
Abdul, member, S.R.D.P
Abdul Raheem, President CO, Mang
Dr. Abdul Aziz, Assistant Chief, AJK-CDP
Rab Nawaz, Gen. Manager, AJK-RSP

Place/Name of organization: CO Muslimabad

Najmah Khatoon, President, Muslimabad
Naseera Khatoon, member, Muslimabad
Fyyaz Hussain, member, Muslimabad
Tariq Hussain, member, Muslimabad
M. Wahedq, Mq, Muslimabad
M. TaJ, member, Muslimabad
Zaheer Ahmed, member, Muslimabad
Rafaquat Hussain, member, Muslimabad
M. Nadeem, member, Muslimabad
Abdul Hameed, member, Muslimabad
M. Afazat Hussain, President, Muslimabad
M. Ijaz, member, Muslimabad
Arshad Hussain, Manager, Muslimabad
M. Naseer, member, Muslimabad
Tariq Hussain, member, Muslimabad
Abdul Hameed, member, Muslimabad
M. Azmat, member, Muslimabad
Basharat Hussain, member, Muslimabad
M. Awais, member, Muslimabad
Asif Hussain, member, Muslimabad
Mazar Abas, member, Muslimabad
Owis Khan, member, Muslimabad

21 September 2014: Kotli District

Place/Name of organization: Kohsar Welfare

Sardar Faisal, Press, Roze News
Sardar Haroon-ur-Rashid, Govt. Servant, Forest
Zafar Ahmed, member, LSO Kohsar
M. Younis, President, Karela Nar
M. Tasweer, V. President, Karela Nar
M. Razaq, member, Pothi Gali Karela
M. Sultan, President, Bandli
M. Muneer, member, Muhalla Daban
M. Javid, member, Bandli
Basharat Ahmed, Manager, Bandli
Razia Mushtaq, Manager, Muhalla Daban
Basharat Ahmed, Manager, Muhalla Daban
M. Bashir, member, Karela Nar
Kiran Nasar, member, Karela Nar
Razia Musadaq, member, Karela Nar
Waheeda, member, Karela Nar
Nahima Afzal, member, Karela Nar
Sadiah Khaliq, member, Bandli Bala
Zaheen Masood, member, Bandli Zarin
Saida Zafar, member, Bandli Zarin

Shazia Arif, member, Karela Nar
M. Hussain, member, Karela Nar
Mirza Nawaz, member, Bandli Zarin
Nureen Muneer, member, Bandli Zarin
Wajida Jabeen, member, Bandli Zarin
Kausar Shaheen, Manager, Bandli Zarin
Shaheen Rashid, Manager, Bagrot
M. Ashraf, Sec. Finance, CO Bandli Bala
Maqbool Hussain, Manager, CO Bandli Bala
Malik Abdul Rehman, D.F.O, Forest
Shahzad Ahmad G., Secretary, Karela Nar
M. Aftab, President, Bandli Karela
Dr. Abdul Aziz, Assistant Chief, AJK-CDP
Haji Syed Imdad Hussain, Press, Tameer Millat
Syeda Zul Nureen, SO, AJK-RSP
M. Adeel, SO, AJK-RSP
Shajaht Hussain, member, Bandli Karela
Shabir Azaz, member, Bandli Karela
Dr. Abdul Aziz, Assistant Chief, AJK-CDP
Sardar Rabnawaz, GM, AJK-RSP
Ch. Tahir Hussain, District Programme Office, AJK-CDP

Place/Name of organization: Bandli Bala Mix (Nakyal)

Dr. Abdul Aziz, Assistant Chief, AJK-CDP
Maqbool Hussain, Manager, Bandli Bala Mix
Zaheen, member, Bandli Bala Mix
Safia, member, Bandli Bala Mix
Saghir Ahmed, member, Bandli Bala Mix
M. Khalid, member, Bandli Bala Mix
Imtiaz Ahmed, member, Bandli Bala Mix
Abdul Aziz, President, Bandli Bala Mix
Razia Habib, member, Bandli Bala Mix
Tasleem Akhtar, member, Bandli Bala Mix
Shazia Kausar, member, Bandli Bala Mix
Tamina Zameer, member, Bandli Bala Mix
Farzana Begam, member, Bandli Bala Mix
Robina Begam, member, Bandli Bala Mix
M. Shabir, member, Bandli Bala Mix
M. Maqsood, member, Bandli Bala Mix
M. Kabir, member, Bandli Bala Mix
Haji M. Shabir, member, Bandli Bala Mix
Raftaj Begam, member, Bandli Bala Mix
Ch. Tahir Hussain, District Programme Office, AJK-CDP
Sardar Rabnawaz, GM, AJK-RSP

22 September 2014: Kotli District

Place/Name of organization: Meeting with government line departments and LSOs at District Programme Office AJK-CDP Kotli

Attiya Jillani, Assistant Director, Social Welfare
Sohail Ahmed, Water Management, Irrigation
Zahoor Ahmed, Agri. Officer, Agriculture
M. Afzal, S/C, Sericulture
M. Aftab Khan, President, LSO Bandli
Dr. Sardar Fareed Khan, Assistant Director, Animal Husbandry
Qamar Abas Qureshi, President CO, Chowk Sahibian
M. Aslam, Principal, TEVTA
Dr. Amjad Ali Raja, DLPPPO, Animal Husbandry

Eng. Idrees Yaseen, SDO, LG&RD
Khurshid Alam, PO Health, Health
Malik Abdul Rehman, DFO, Forest
M. Farooq Banian, RPM, AJK-RSP
Dr. Matloob Raja, DDLE, Live Stock
M. Abdullah Azad, Genral Secretary, LSO Charhoi
Parveen Bi Bi, President, LSO Charhoi
Samra Khatoon, member, LSO Charhoi
M. IShaq Adil, Finance Secretary, LSO RCDF
Waheed-uz-Zaman, member, LSO Dabsi
Syeda Zul-Nooren, SO, AJK-RSP
M. Adeel, SO, AJK-RSP
Naeem Ahmed, member, Roli
Arshad Iqbal Rabbani, Accountant, AJK-CDP
Sardar Kabir Khan, Offic Assistant, AJK-CDP
Shakoor Qureshi, member, CO Sah
Mazar Ameen, member, LSO Kotli Solan
Raja M. Zahid Khan, member, Khajoorla UC Khuiratta
Rafaqt Hussain, member, LSO RCDF
Ch. Tahir Hussain, District Programme Office, AJK-CDP
Sardar Rabnawaz, GM, AJK-RSP
Dr. Abdul Aziz, Assistant Chief, AJK-CDP

C. Participants at wrap-up meeting in Muzaffarabad, 25 September 2014

Zafar Nabi, Secretary P&DD, P&DD
Kh. Muhammad Sadiq Dar, Secretary LGRD, LGRD
Ehsan Kiani, Secretary (Social Welfare), Social Welfare
M.Zahid Abbasi, Secretary (KLC/CDP), KLC/CDP
Raja Abbas, Secretary (Education), Education
Salim Akhter, Chief Economic (P&DD), P&DD
M. Bashir Khan, Chief Foreign Aid, P&DD
Dr. Shafique Rehman Khan, Additional Secretary Forest, Forest
Zahid Hussain Ch, Additional Secretary Schools, Education E&S
Faheem Mir, Dy. Secretary, Finance
Rab Nawaz, Consultant, IFAD
Saleem Kazmi, ACPH, Health
Main Akhlaq, CEO, AJKRSP
Gulzar Hussain, Chief Planning, Agriculture
M. Rizwan Ullah, Entomologist, Sericulture
Kh. Shafqat Hussain, Assistant Chief, P&DD
Dr. Abdul Aziz, Assistant Chief, AJKCDP
Rab Nawaz, General Manager, AJKRSP
M. Sarfraz Khan, Accountant, CDP
Azafat Ali Mughal, Stenographer, AJKCDP
Syed Shahujahat Shah, Office Assistant, AJKCDP

D. Participants at wrap-up/debriefing meeting, Islamabad, 26 December 2014

Economic Affairs Division (EAD)

Mr Omar Hamid Khan, Senior Joint Secretary (World Bank/IFAD wing) (chair of the wrap-up meeting)
Mr Mumtaz Hussain Gillani, Deputy Secretary (World Bank/IFAD wing)
Mr Muhammad Saleh, Section Officer (World Bank/IFAD wing)

IFAD

Mr Hubert Boirard, incoming Country Programme Manager for Pakistan

Mr Tawfiq El-Zabri, outgoing acting Country Programme Manager for Pakistan

Mr Abdul Karim, implementation support, monitoring and evaluation specialist, IFAD
Pakistan Country Office

PPA team

Rab Nawaz, IFAD consultant

Fumiko Nakai, Evaluation Officer, Independent Office of Evaluation, IFAD

Bibliography

Azad Jammu and Kashmir Rural Support Programme (AJKRSP). Social Mobilisation Strategy.

_____. Gender strategy.

_____. CDP implementation strategy.

Food and Agriculture Organization of the United Nations (FAO), (Abdul Rashid, natural resource management consultant). Impact assessment of natural resource management interventions on communities in AJK-CDP (April – June 2010).

IFAD. 2002. Islamic Republic of Pakistan: Country strategic opportunities paper.

_____. 2009. Islamic Republic of Pakistan: Country strategic opportunities programme.

_____. 2003. Community Development Programme President's Report (for December 2003 Executive Board).

_____. 2003. Community Development Programme Appraisal Report (main report, appendices and annexes).

_____. 2004, 2006 and 2009. Community Development Programme Loan Agreement and amendments.

_____. 2008. Community Development Programme Mid-term review report.

_____. 2013. Community Development Programme - Project completion report (main report and annexes).

_____. Community Development Programme supervision mission aide memoire and reports

_____. Community Development Programme project status reports.

IFAD-Independent Office of Evaluation. 2008. Pakistan Country Programme Evaluation.

Infra-D Consultants, May 2013. Impact evaluation study for AJKCDP.

Schaffer, T.C. 2005. *Kashmir: The Economics of Peace Building*. Centre for Strategic and International Studies.

Socio-Engineering Consultants, February 2004. AJK-CDP Baseline study.

United Nations Office for Project Services (UNOPS). Community Development Programme supervision mission aide-memoire and reports (up to 2007).

Changes in IFAD loan allocation by category

Currency unit: Special Drawing Rights (SDR)

<i>Loan categories</i>	<i>Original</i>	<i>2006</i>	<i>2009</i>	<i>Actual</i>	<i>Original</i>	<i>Actual</i>
Civil works	4 420 000	9 000 000	8 650 000	8 338 831.63	29.0%	58.5%
Vehicles, equipment and materials	300 000	300 000	190 000	156 750.62	2.0%	1.1%
NGO contracts, consultant services, training and study tours	2 600 000	1 500 000	2 900 000*	2 516 315.91	17.0%	17.6%
Demonstration and research	2 890 000	1 000 000	850 000	943 533.37	19.0%	6.6%
Financial services line of credit	2 530 000	1 700 000	1 000 000	656 541.13	16.6%	4.6%
Community development fund for innovation	350 000	350 000	110 000	7 418.09	2.3%	0.1%
Salaries, travel allowances and operating costs	850 000	850 000	1 450 000	1 641 415.42	5.6%	11.5%
Unallocated	1 310 000	550 000	100 000		8.6%	
TOTAL	15 250 000	15 250 000	15 250 000	14 260 806.17	100%	100%
Disbursement rate				93.5%		

Source: Loan agreement and amendments

* In the internal memorandum requesting loan reallocation, it was explained that the amount allocated for this category had a significant reduction at 2006 "inadvertently", since the need for financing of FAO-UTF (US\$3.117 million) from this category was overlooked. Consequently, the allocation for this category was restored close to the original level in 2009.

Comparison of description of programme goals, objectives, component outcomes in basic documents

A. Comparison of narratives in logical frameworks

Loan agreement	President's report and appraisal report (main report/text)	Logframe (annexes to president's report and appraisal report)	Revised logframe (MTR)
Goal	Objective	1. Strategic goal	Project goal
The goal of the programme is to consolidate, expand and improve the well-being of the target group through a gender-sensitive, community-based participatory process of village development	To consolidate, expand and improve the well-being of the rural poor in AJK through a gender sensitive, community based participatory planning and implementation, and monitoring process of village development. (NB: No higher "goal" defined in the text)	Household incomes of the rural population in the target area increased. Female and male Communities empowered to plan and improve their living conditions in a sustainable manner.	To increase income of the rural population in the target areas and to empower communities to assume the responsibility and ownership for gender-sensitive, community based participatory planning and implementation of development activities to improve their living condition in a sustainable manner
		2. Programme objectives	Overall purpose
		123,000 poor households each including about 7 family members in the programme area able to sustain an increased level of agricultural production, productivity, income from on-farm and off-farm activities, and improved social and economic infrastructure Ensure donors coordination to avoid overlapping of activities and conflicting positions and strategies.	123,000 poor households, each including about 7 family members, in the programme area are able to sustain an increased level of agricultural production, productivity, income from on-farm and off-farm activities, and improved social and economic infrastructure
Objectives	Objective to be achieved by:	3. Components/outputs (original numbering retained)	Purpose by component
Strengthen the role and capability of existing community organizations (COs) and establish new COs to extend decentralized development benefits to the target group.	(a) Strengthening the role and capabilities of existing community organizations COs, and establishing new (COs) to extend decentralized development benefits to IFAD's target groups on a sustainable basis.	3.1 Beneficiaries trained to manage their productive resources. Female and male COs established to facilitate skills training with priority to women, PRA sessions, development of VDP, identification and selection of priority community schemes involving all the village population and in particular women and vulnerable groups. Implementation will be highly flexible and demand-driven, process type programme	<u>Component 1: Gender-Sensitive Community Development</u> To enhance the capacity of local communities to plan and manage their resources in a more productive and gender-sensitive manner.
Develop a savings and credit system to promote income-generating activities and micro-enterprises; and		3.7 Rural financial services, savings and credit facilities, available for rural poor households in the target area. Cluster COs are graduating from micro-finance window as their sustainability increases through accessing financial resources from Banking system and improved access to markets.	<u>Component 2: Community Development Fund</u> (a) Microfinance Window: Improved access of rural poor households to rural financial services, (b) Social and Economic infrastructure window: Social and economic well-being in targeted communities (or targeted cluster of communities) increased through enhanced availability of and access to social and economic infrastructures, and improved

Note: The order of objectives or other descriptions has been changed to show comparisons better.

Loan agreement	President's report and appraisal report (main report/text)	Logframe (annexes to president's report and appraisal report)	Revised logframe (MTR)
Goal	Objective	1. Strategic goal	Project goal
		<p>3.5 Increased availability of irrigation facilities and reduced water losses.</p> <p>3.6 Rural access improved through rehabilitation/ upgrading of priority road stretches, footbridges, and pathways, and social infrastructure.</p>	<p>soil/water management and conservation</p> <p>(c) Innovation window: Innovative and successful proposals from community members for social and economic development or well being promotion are successfully replicated</p>
<p>Improve natural resource management and expand social and economic infrastructure to increase income and employment opportunities for the vulnerable segments of communities.</p>	<p>(c) Improve natural resource management and expand social and economic infrastructure necessary to increase income and employment opportunities and reduce the conditions of poverty for the vulnerable segments of the communities.</p>	<p>3.2 Agricultural research restructured and focus changed from cereals to fruit and vegetable crops and findings and recommendations transferred to extension staff.</p> <p>3.3 Capacity of agricultural extension service strengthened and improved through the FAO/TCP, activities prior to programme effectiveness, to ensure increased farm cash income from fruit and vegetables to increase on-farm income and improve the nutrition level of the beneficiaries' families.</p> <p>3.4 Capacity of livestock extension services strengthened and improved to ensure increased productivity of indigenous and crossbred animals.</p>	<p><u>Component 3: Natural Resource Management</u></p> <p>Land, livestock, and forest productivity increased in a sustainable way through enhanced natural resource management and the adoption of improved technologies and practices</p>
		<p>3.8 Increased implementation capacity at State and District levels</p>	<p><u>Component 4: Programme Management</u></p> <p>Efficient system to plan, implement, and coordinate programme interventions at the State and District level in place</p>
	<p>(b) Establish the basis for successful devolution process by promoting effective governance, transparency and accountability through improvements in operational, financial and relationships between central and local institutions</p>		

Note: The order of objectives or other descriptions has been changed to show comparisons better.

B. Comparison of narratives and indicators in original and MTR logical frameworks

<i>Original logical framework (appraisal report appendix 6; president's report appendix III)</i>		<i>Revised logical framework (at mid-term review)</i>	
Strategic goal (narrative)	Performance indicators	Project goal (narrative)	Verifiable indicators
Household incomes of the rural population in the target area increased. Female and male Communities empowered to plan and improve their living conditions in a sustainable manner.	Food security in the target area improved. The annual average household income for the targeted 123 000 households increased through improved on-and off farm IGA, including agricultural production and micro-enterprises supported by strong gender-balanced approach for capacity building and access to markets and financial services.	To increase income of the rural population in the target areas and to empower communities to assume the responsibility and ownership for gender-sensitive, community based participatory planning and implementation of development activities to improve their living condition in a sustainable manner	<ul style="list-style-type: none"> - Number of households with improvement and increase in household assets (factoring in the post-earthquake situation) - Reduction in the prevalence of child malnutrition - Perception of programme beneficiaries regarding changes in their livelihoods. - Average increase in the income/capita in targeted areas - Reduction in the number of households living below the poverty line in targeted areas.
Programme objectives	Performance indicators	Overall purpose (narrative)	
123,000 poor households each including about 7 family members in the programme area able to sustain an increased level of agricultural production, productivity, income from on-farm and off-farm activities, and improved social and economic infrastructure Ensure donors coordination to avoid overlapping of activities and conflicting positions and strategies.	Yield increases in rainfed and irrigated areas based on demand driven agricultural enterprises development– e.g. irrigated wheat and maize from 2t/ha to 3t/ha, irrigated vegetables from 11t/ha to 16t/ha. About 12 200 households with an average holding of 0.25 ha and 0.50 ha (irrigated land) will benefit. Improved animal husbandry/ cross breeding increase income from livestock by at least 25%. At least 50 % of the participating households will get loans from the CCPs for IGA. Number of donors meetings in Kashmir.	123,000 poor households, each including about 7 family members, in the programme area are able to sustain an increased level of agricultural production, productivity, income from on-farm and off-farm activities, and improved social and economic infrastructure	<ul style="list-style-type: none"> - Number of households that have improved food security - Number of farmers reporting increased income from agriculture, horticulture and livestock production. - Number/ of households reporting increased income from off-farm sources.
3.1 Beneficiaries trained to manage their productive resources. Female and male COs established to facilitate skills training with priority to women, PRA sessions, development of VDP, identification and selection of priority community schemes involving all the village population and in particular women and vulnerable groups. Implementation will be highly flexible and demand-driven, process type programme	1 265 new Female and Male COs and 2 835 existing FCOs and COs strengthened; group leaders trained in group dynamics, 1265 new and 2 835 existing activists trained, 2 200 females trained as Community Welfare Workers; about 8 000 men and women participate in long-term vocational training and 2 500 in short-term vocational training. Productive infrastructure –about 3 800 ha of new irrigation, 150 km of rural roads – and social infrastructure – to be determined in PRA - established at community demand. Crop and livestock demonstrations established at request of the COs/FCOs. Animal breeding programme (AI and natural mating) dynamic. Vocational training leads to setting up small farm and off-farm enterprises and IGA.	<u>Component 1: Gender-Sensitive Community Development</u> To enhance the capacity of local communities to plan and manage their resources in a more productive and gender-sensitive manner.	<ul style="list-style-type: none"> - Number of men and women represented in the COs and participating in the planning and management of local resources on a sustainable basis. - Proportion of infrastructure functioning at the village level as a result of better community management. - Improved resource management at the village level. - Participation of communities in preparation of government ADPs and APOs. - Proportion of VDPs which are being implemented.
3.7 Rural financial services, savings and credit facilities, available for	Credit channelling through Community credit pool and Micro-finance Institution. Mature COs are increasingly	<u>Component 2: Community Development Fund</u>	<u>Micro-finance Window</u> <ul style="list-style-type: none"> - Number of people with access to financial

Note: The order of objectives or other descriptions has been changed to show comparisons better.

Original logical framework (appraisal report appendix 6; president's report appendix III)	
Strategic goal (narrative)	Performance indicators
rural poor households in the target area. Cluster COs are graduating from micro-finance window as their sustainability increases through accessing financial resources from Banking system and improved access to markets.	clustering and sub-apex/Apex structures established with links to the Banking system for increased flow of funds available for small and medium enterprise development.
3.5 Increased availability of irrigation facilities and reduced water losses.	About 245km of existing and new water channels, irrigating about 1 800 ha; 56 water lifting devices, irrigating 340 ha; 56 mini-dams irrigating 170 ha; 84 km of water distribution improvement irrigating 840 ha; 84 tube-wells irrigating 1 050 ha; land levelling on 900 ha;
3.6 Rural access improved through rehabilitation/ upgrading of priority road stretches, footbridges, and pathways, and social infrastructure.	About 150 km of rural roads and 20 suspension bridges constructed and unidentified number of community-based social infrastructure established.

* One household corresponds to one farmer (farming digestibility households)

Revised logical framework (at mid-term review)	
Project goal (narrative)	Verifiable indicators
Microfinance Window: Improved access of rural poor households to rural financial services	services. <ul style="list-style-type: none"> - Number of operating enterprises. - Number of clusters of performing COs - including Sub-Apex and Apex structures - which have established stable linkages with formal financial institutions
Component 2: Community Development Fund Infrastructure window Social and economic well-being in targeted communities increased through enhanced availability of and access to social and economic infrastructures, and improved soil/water management and conservation (single COs or cluster of COs)	<u>Infrastructure window</u> <ul style="list-style-type: none"> - Increased number of people with access to improved sanitation - Increased number of people with sustainable access to an improved source of drinking water - Functioning infrastructure - roads, pathways, schools, health centres - Increase in number of farming households*with sustainable access to irrigation water - Increased number of communities and households benefited thru sustainable Inter-Intra level infrastructure

Note: The order of objectives or other descriptions has been changed to show comparisons better.

Original logical framework (appraisal report appendix 6; president's report appendix III)	
Strategic goal (narrative)	Performance indicators
3.2 Agricultural research restructured and focus changed from cereals to fruit and vegetable crops and findings and recommendations transferred to extension staff.	Demand responsive research material, training and extension material from trials and demonstrations developed and submitted to agricultural extension staff.
3.3 Capacity of agricultural extension service strengthened and improved through the FAO/TCP, activities prior to programme effectiveness, to ensure increased farm cash income from fruit and vegetables to increase on-farm income and improve the nutrition level of the beneficiaries' families.	<u>Fruit trees</u> : Improved pruning, pest and disease control, expanded area, increased number of private nurseries. <u>Vegetables</u> : Expanded cropping area, increased production outside main lowland harvest season. <u>Cereals</u> : New varieties and improved cultural practices in rainfed and irrigated areas; <u>Pulses</u> : Recommendations for use of line planting and early weeding accepted; expansion of area planted. <u>Fodder</u> : Introduction of perennial forage; improved and utilisation of crop by-products; maize managed to increase forage production, increased Berseem by 3 tons/ha
3.4 Capacity of livestock extension services strengthened and improved to ensure increased productivity of indigenous and crossbred animals.	Increased artificial and natural mating and increased milk production; improved animal feeding and care; increased farm poultry and small stock fattening; improved use and of available animal feed; increased weight gains.
3.8 Increased implementation capacity at State and District levels	Coordination office established and staffed by contract staff; District Programme Offices (7) established and staffed by contract staff; sub-apex/Apex established and have absorbed the District Programme Offices staff

Note: The order of objectives and/or indicators has been changed to show comparisons better.

Revised logical framework (at mid-term review)	
Project goal (narrative)	Verifiable indicators
<p><u>Component 2: Community Development Fund</u></p> <p>Innovation window: Innovative and successful proposals from community members for social and economic development or well-being promotion are successfully replicated</p> <p><u>Component 3: Natural Resource Management</u></p> <p>Land, livestock, and forest productivity increased in a sustainable way through enhanced natural resource management and the adoption of improved technologies and practices</p>	<p><u>Innovation window</u></p> <ul style="list-style-type: none"> - Increase in new crops and technologies in the programme area and increase in the number of households benefiting from them. - Innovative community projects functional, by type - Number of farmers adopting technology recommended by the programme (agriculture/horticulture) - Number of farmers reporting production/yield increases - Number of farmers adopting technology recommended by the programme (livestock management) - Number of farmers reporting increased herd sizes
<p><u>Component 4: Programme Management</u></p> <p>Efficient system to plan, implement, and coordinate programme interventions at the State and District level in place</p>	<ul style="list-style-type: none"> - Programme disbursement of IFAD loan as scheduled - % of interventions/activities effectively implemented as planned in AWPB - 100% of due programme reports (audit reports, annual progress reports, supervision reports...) delivered on time - Perception of programme stakeholders regarding PMUs and DCUs capacity to plan, implement, and monitor programme interventions - Number of lessons learned and feed back to state and national governments for sharing programme experience - Number of donors meetings in Kashmir to avoid overlapping and conflict of activities/strategies

Note: The order of objectives or other descriptions has been changed to show comparisons better.

Analysis of age and maturity of community organizations in selected districts

Tables below show, for selected districts:

- Maturity status of COs as of July 2014;
- Distribution of COs by their "age" (i.e. year of formation) (NB: this does not necessarily coincide with when CDP started support to particular COs)
- Timing of CDP support

Annex X - Table 1

Age and maturity of COs, timing of CDP support for selected district

Maturity category	Neelum		Muzaffarabad		Kotli		Poonch		Sudhohi	
	No	%	No	%	No	%	No	%	No	%
A (institutional independence)	10	5%	47	9%	196	35%	88	20%	89	34%
B (institutional development)	74	35%	202	40%	259	46%	284	63%	88	33%
C (institutional infancy)	123	58%	213	43%	86	15%	73	16%	62	23%
D (inactive)	4	2%	37	7%	20	4%	3	1%	25	9%
TOTAL	211	100%	499	100%	561	100%	448	100%	264	100%
A+B %	40%		49%		80%		83%		67%	
	46.3%				77.1%					
Age of COs (year of formation, regardless of CDP support)										
No and % of COs formed by end 2007	178 (84%)		183 (37%)		348 (62%)		209 (47%)		108 (41%)	
	361 (50%)				317 (44.5%)					
No and % of COs formed after 2008	359 (50%)				213 (38%)		395 (55.5%)			
Timing of support by CDP										
Existing COs supported by CDP pre-MTR	202 (28%)				173 (30.8%)		256 (36.0%)			
New COs supported by CDP pre-MTR	23 (3.2%)				36 (6.4%)		43 (6.0%)			
Total COs supported by CDP pre-MTR	225 (31.2%)				209 (37.3%)		299 (42%)			
No and % of COs supported by CDP after MTR*	495 (68.8%)				352 (62.7%)		413 (58%)			

Source: MTR report, CO database as of July 2014 provided to the PPA team.

Note: Data in MTR for some districts were available only for original districts covering larger areas before their split.

Annex X – Table 2

Number of COs supported under CDP in Neelum district: age and maturity

Category	Formed before 2004		Formed between 2005-07		Formed in 2008		Formed after 2009		Total (all)	
A	6	4.8%	3	5.9%	0	0.0%	1	4.8%	10	4.7%
B	40	31.7%	26	51.0%	4	30.8%	4	19.0%	74	35.1%
C	79	62.7%	21	41.2%	9	69.2%	14	66.7%	123	58.3%
D	1	0.8%	1	2.0%	0	0.0%	2	9.5%	4	1.9%
Total	126	100.0%	51	100.0%	13	100.0%	21	100.0%	211	100.0%
Distribution by year of formation	59.7%		24.2%		6.2%		10.0%			

Source: CO database as of July 2014 provided to the PPA team.

According to the tables above:

- The percentage of COs (supported by CDP) categorized as A or B (mature or close to mature) are relatively low in both Neelum and Muzaffarabad districts (where NJVCDP operated, i.e. 40 and 49 per cent, respectively), compared to Kotli (81 per cent) and Poonch and Sudhnoti (77.1 per cent).
- More detailed data for the Neelum district (second table) shows that there are many "old" COs that have not matured, with 63 per cent of those COs formed before 2004 still categorised as C or D. This may be due to the difficulties by support providers in accessing some of the communities close to the line of control. Other possible factors may be social or cultural in the area, the way COs were formed/initiated, and/or the quality of support.
- In Kotli, there were more "older" COs (under ADP/UNDP) and now there is higher percentage of more mature COs. This is support of the conventional theory that COs mature with time.



International Fund for Agricultural Development

Via Paolo di Dono, 44 - 00142 Rome, Italy

Tel: +39 06 54591 - Fax: +39 06 5043463

E-mail: evaluation@ifad.org

www.ifad.org/evaluation

www.ruralpovertyportal.org

 ifad-un.blogspot.com

 www.facebook.com/ifad

 instagram.com/ifadnews

 www.twitter.com/ifadnews

 www.youtube.com/user/ifadTV



IFAD Internal Printing Services