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Investing in rural people

Republic of Sierra Leone Country Strategy and Programme Evaluation

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Republic of Sierra Leone

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Republic of Sierra Leone Country Strategy and Programme Evaluation

Executive summary

I. Background

1. In line with the Evaluation Policy of the International Fund for Agricultural Development and as approved by the IFAD Executive Board at its 125th session, the Independent Office of Evaluation of IFAD (IOE) undertook its first country strategy and programme evaluation (CSPE) in the Republic of Sierra Leone in 2019.
2. The main purpose of the evaluation was to assess the results and performance of the two country strategic opportunities programmes (COSOPs) – COSOP 2003 and COSOP 2010 – undertaken by IFAD in Sierra Leone, along with its country strategy note for 2017-2018, and, on that basis, to generate findings and recommendations for the upcoming COSOP to be prepared in 2020. The findings have been categorized with a focus on four thematic areas: productive capacity, agricultural marketing, rural finance and institution-strengthening. Special attention has been paid to youth as a cross-cutting issue of immense importance to Sierra Leone.
3. The CSPE covers the performance of IFAD and the Government of Sierra Leone with regard to both lending and non-lending activities (such as knowledge management, partnership-building, country-level policy engagement and grants) provided for in the country strategy.
4. The evaluation team conducted a desk review of the available documentation. In order to corroborate the information gathered during the desk review, the team undertook extensive field visits to selected sites in March and June 2019. These field visits covered all the projects under review. The two missions were conducted in order to cover 12 districts of Sierra Leone: Moyamba, Bo, Pujehan, Tonkolili, Bombali, Kambia, Port Loko, Bonthe, Koinadugu, Kenema, Kono and Kainahu.

II. Portfolio

5. Since 1979, IFAD has committed US\$130.4 million in highly concessional loans and Debt Sustainability Framework (DSF) grants for eight projects. In addition, the Fund has supervised another project at the request of the Government. Five of these projects are covered in this evaluation. The projects have focused on the three main sectors of: agricultural development (four projects), rural development (three projects) and credit and financial services (two projects).
6. A total of US\$201.2 million in funding has been provided for the five projects that have been evaluated. IFAD has supplied US\$98.1 million, the Government US\$21.1 million, local private financiers and beneficiaries US\$19.2 million, and international financiers US\$62.8 million. At the time of their evaluation, the five projects were at different stages in their life cycles: two had been completed, two were ongoing or not closed and one had just recently been approved in December 2018.
7. **Context.** Around 60 per cent of the population in Sierra Leone lives on less than US\$1.25 a day. Even though the country has a rich natural resource endowment, the civil war that raged from 1991 until 2002 dealt a major blow to the economy, and Sierra Leone has suffered from serious economic setbacks and political instability ever since. The Ebola virus disease outbreak in 2014 also had an adverse impact on the country's GDP. Agriculture is very important to the

country's economy, accounting for approximately 60 per cent of its total GDP, but Sierra Leone is still highly dependent on external aid.

8. Since the civil war ended, most farmers have returned to their farms, but they are still striving to cope with the after-effects of the conflict, notwithstanding a gradual improvement in their situation. Almost 60 per cent of rural households are still food-insecure, and 31 per cent of the country's children are chronically malnourished. In addition, culturally based gender inequalities persist, and the lack of analyses informed by a gender perspective has resulted in poorly designed interventions. The unemployment rate among young people, who make up 40 per cent of the population, stands at 70 per cent.

III. Main findings

9. **Relevance.** The IFAD portfolio has evolved in step with Sierra Leone's changing political and economic situation. IFAD projects have been aligned with Sierra Leone's national strategies and policies and with the urgent priorities of a nation emerging from a protracted civil war that left most of its production base and infrastructure in disarray. The country therefore stands in great need of capital injections and of means of strengthening its grass-roots and decentralized institutions.
10. The design of projects to build agricultural productive capacity is a highly relevant aspect of the Government's strategic framework. Facilitating market linkages and improved crop marketability have been important components of project design, but their implementation on the ground has not been sufficient to realize the country's production potential. The construction of roads to provide poor people in rural areas with access to potential markets is a pivotal element of project design, and a rural finance support approach has also featured prominently. Interventions have been designed in full alignment with the Government's development priorities in a post-conflict situation where rural finance institutions are virtually non-existent.
11. The selection of existing farmers' groups interested and experienced in rice, cocoa or palm production was found to be a suitable approach for enabling the participation of poor and smallholder farmers with a sufficient level of production capacity. Quotas have been set for the inclusion of women and youth, but project activities have not been specifically tailored to them. There has been no direct targeting of rural finance components to ensure that the financial products will be suited to the capacities and needs of the smallholders who are supposed to be the primary beneficiaries.
12. The level of design complexity and clarity in the portfolio has been mixed and, while the intention of linking agricultural and rural finance projects is noteworthy, its implementation has not always been successful. In addition, the fit between budget and activities has not been a good one in all cases, and the limited amount of available resources has not always been sufficient to attain the desired level of support for large groups of beneficiaries. Internal linkages between production and marketing activities have not worked out as planned either. Still, the focus on a few commodities in agricultural projects has lent simplicity to the project designs.
13. **Effectiveness.** The outreach provided by the portfolio has been impressive, with target achievement being at or close to 100 per cent. The quantity and quality of rice production have vastly improved thanks to IFAD-supported inputs and capacity-building. Nonetheless, constraints typical of a fragile context – notably, limited access to quality seeds, fertilizers and mechanized equipment – interfered with the quality of initial outcomes. Moreover, the slow uptake of innovation and new technology on the part of some farmers has also hampered efforts to realize the beneficiaries' full production potential.

14. Agro-processing and marketing components have been less successful. Linkages between farmers and value chain actors have not been fully established during the life of these projects. Access to markets for the more plentiful harvests of recent years has, however, been improved by the road rehabilitation works.
15. The community banks (CBs) and financial services associations (FSAs) that have been strengthened or developed under these projects have proved to be highly successful in coping with the demanding operational environment existing in rural Sierra Leone. Nonetheless, although targets have been achieved in terms of the number of clients, small-scale farmers have benefited less than expected. The low level of agricultural lending is attributable to the conservative strategies of rural financial institutions and a lack of specialized, focused training in agro-lending for those institutions, in addition to their weak capital base. The creation of an apex body for the CBs and FSAs – the Apex Bank – has been less successful than hoped.
16. The agribusiness centres model has proved effective for grass-roots production-based groups, but less so for agribusiness groups. There has not been a great amount of group sales activity, and interactions between farmer-based organizations and agribusiness centres have been far from perfect. Issues have arisen in relation to a lack of trust, elite capture in the agribusiness centres and the fact that some centres only perform basic post-production functions. The expected support for government institutions has not materialized, but this is not entirely under the projects' control, since the provision of support has been hampered by structural issues associated with the fragile context.
17. **Efficiency.** Overall, the timeline of the Sierra Leone portfolio has mostly been in step with the average performance indicators of IFAD's West and Central Africa Division in terms of key milestone events such as the amount of time taken for approval, signing, entry into force (effectiveness) and first disbursement. The portfolio's overall disbursement performance has been good, and the corresponding absorptive capacity is high. Project management costs as a proportion of total project costs have been higher than the IFAD standard but comparable to the division's average.
18. The cost-benefit analysis indicated that the closed portfolio had a positive economic return, but a close review of the analysis reveals some discrepancies between the assumptions or models applied in the analysis and the updated project monitoring and evaluation data. The economic efficiency of the different projects has been mostly positive, although the evaluation's recalibration revealed that efficiency levels were lower than had been reported, especially given the high rate of inflation.
19. **Rural poverty impact.** The increase in rice production capacity has been one of the projects' most significant income-enhancing achievements. The transfer of knowledge concerning rice production techniques has been successful, but the rate of adoption has been low. The rehabilitation of rural roads has largely been successful in increasing people's market access. The provision of financial services has contributed both directly and indirectly to increases in productive and consumption assets. Nonetheless, since only a small proportion of the loans have been for smallholder farmers, the micro-loans' impact on agricultural productivity has been far below their potential.
20. There have been almost no food security or nutrition-specific activities, and the only likely potential pathways for improvement in this regard are increased production, higher incomes and greater agricultural diversity, although the latter can be expected to have no more than a limited impact. In the domains of institutional capacity and human and social capital, the portfolio has had an impact through the delivery of various kinds of training. Agronomic training, mostly through farmer field schools, has been valued by the beneficiaries, who

have been able to reproduce and use the knowledge that they had gained. Their business management skills have been strengthened to a limited extent by the training provided in agribusiness centres and cooperatives. The training provided to the staff of rural financial institutions has contributed to acceptable recovery rates and institutional resilience.

21. **Sustainability.** Most of the farmers and their organizations are still in the process of adopting improved practices. Their profits and yields, though gradually decreasing, are still above their pre-project levels, but one of the greatest challenges to be met in order to sustain those levels is the affordability and availability of inputs. The farmers appear to be unable to rely entirely on a collective process for marketing their produce owing to a general lack of trust in one another. Road construction works have continued to provide better physical access to markets but, given the lack of resources for road maintenance, they may, in time, fall into disrepair once again.
22. The outlook for the operational sustainability of the country's rural financial institutions is promising; 88 per cent of the CBs and 83 per cent of the FSAs have been able to cover their operating costs. Nonetheless, the inability of the Apex Bank to develop a convincing banking model and strategy poses a threat to the entire network of rural financial institutions. The Apex Bank has not succeeded in acting as a central bank for rural financial institutions and has not yet been able to operate without external support.
23. The sustainability of government institutions supported by IFAD, including district councils and ward committees, is still questionable owing to the lack of funding and high staff turnover. Even the sustainability of their acquired skills is at risk, since, after an election, staff replacements are common, and skill sets are not always transferred. Moreover, it is difficult for decentralized institutions to obtain funds from the central government for the maintenance and repair of IFAD-supported hardware.
24. **Innovation.** A number of innovations have been identified, such as the use of youth service providers. This innovation has proved to be beneficial for the young people concerned and has also helped to ease the burden on government resources. The establishment of property cadastral systems was an entirely new development in Sierra Leone and, though still at a very early stage, is yielding promising results. Rural institutional models had been applied in rural finance programmes elsewhere but had not been used in a post-conflict situation before. Other initiatives include the use of a loan recovery system for agricultural activities and the Open Data Kit approach for electronic data collection.
25. **Scaling up.** The local youth contractor strategy, which is now used by the Ministry of Agriculture and Forestry and others, is seen as the best candidate for scaling up. Some replication has been observed, including of the pilot for the property cadastral system and the establishment of rural financial institutions in locations other than those receiving rural finance support.
26. **Gender equality and women's empowerment.** Positive results have been achieved with the Gender Action Learning System. In general, gender quotas have contributed to the achievement of equal participation on the part of women in activities and decision-making, but the level of participation by women in training activities has been very low. Many women have taken up managerial positions in community-based institutions, and the greater decision-making power that this has given them has helped them to take advantage of new economic opportunities; additionally, they have received equal treatment in terms of loan fund allocation. Even in the case of cocoa plantation owners, 35 per cent of the beneficiaries of IFAD's portfolio have been women. However, the Fund has not been able to do much to increase the proportion of female extension staff, which was flagged as a priority need by many respondents.

Gender- and age-disaggregated data have not been consistently reported by the projects.

27. **The environment and natural resource management.** The agricultural activities supported by the portfolio are environmentally sound. Farmers have been equipped with the necessary knowledge and skills to use good agricultural and water management practices, although the unavailability of improved certified seeds is seen as an impediment to the continued use of environmentally friendly practices and technologies. An effort has been made to work towards the introduction of fair trade and organic cocoa production, and demand for this type of cocoa appears to be promising.
28. **Adaptation to climate change.** Some activities have been specifically aimed at addressing the need to adapt to climate change; most of the funding for these activities has been provided by the Global Environment Facility. Although the design of these activities was promising, implementation has been less successful. For example, rainwater harvesting, community forests and weather stations have not taken off as expected, and a number of water catchment dams have already become dilapidated. The recently introduced short-duration rice seed is seen as a relevant solution for adapting to climate change, provided that it remains available.
29. **Knowledge management.** The 2003 COSOP did not identify actions related to knowledge management, but such actions were discussed in the 2010 COSOP. However, the knowledge management strategy is incomplete. In addition, the 2010 COSOP framework has not been used to mainstream learning and knowledge management, and relevant indicators have not been established or monitored. The focus of the knowledge management strategy has been on communication, while local experience has been used to no more than a limited extent in country-level policy dialogues or programme development work.
30. **Partnership-building.** IFAD's partnerships at national level have consistently focused on the exchange of information on intended actions. This is in keeping with the practices of the other major development partners in Sierra Leone, but strategic partnerships of this type have not contributed to the delivery of cofinancing or leverage in IFAD's country programme. IFAD did not make use of the United Nations Development Assistance Framework in 2014 as an opportunity to explore further potential partnerships and joint programming opportunities with other United Nations agencies.
31. **Policy engagement.** The policy areas identified in the COSOPs are all relevant, and successful forms of engagement with some government institutions have emerged, but most instances of policy engagement have focused on lending operations. IFAD's engagement in two of the four identified policy areas – rural finance and decentralization – has been undertaken directly with government agencies rather than being routed through the relevant sectoral working groups or ongoing policy processes. The Fund has not systematically drawn on lessons or experiences gained within the projects that could be used in policy development in the two policy areas where it has engaged in a substantive manner. The development of a new agricultural finance policy and strategy for the rural finance network in Sierra Leone is, however, a good example of engagement.
32. **Grants.** The majority of assessed global and regional grants have revolved around important themes that are relevant to the different country strategies. Nonetheless, they were not planned as part of those strategies. Although potential links are alluded to in some of the grant documents, it is difficult to detect linkages between the grants and loans. Moreover, current country programme management teams and implementation unit staff appear to be only minimally aware of IFAD's global/regional grants. Overall, the majority of the

grants have been effective in introducing new techniques or practices and in promoting collaborative efforts with local and international partners and public-private partnerships, but the sustainability of these project benefits after grant completion has been relatively weak.

33. **IFAD as a partner.** Except during the civil war, IFAD has been constantly engaged with Sierra Leone over the past 40 years and has invested substantial resources and time in the design, supervision and support for implementation of the portfolio; it has also demonstrated its willingness to provide support in addressing implementation issues. The Fund has proactively made adjustments where desired, usually with good results. It has also drawn on its global experience in fostering the development of rural financial institutions in the country. It has not, however, effectively brought its global experience to bear in helping to connect farmers with their potential markets.
34. The thematic approach to the design of agricultural production projects and rural finance projects has helped to avoid the complexity that is often a prohibitive factor in fragile contexts. The client survey shows that IFAD's performance is perceived as improving. Nonetheless, IFAD has not worked closely enough with other development partners on design and implementation support, and its limited country presence has hindered its meaningful engagement in non-lending activities.
35. **Government as a partner.** The Government of Sierra Leone has been a close partner of IFAD, providing active support in the design and implementation of IFAD projects, and has also consequently played a strong role in the conception and implementation of lending operations. The decision to have a dedicated national project coordination unit for all IFAD-supported projects has resulted in the successful implementation of projects under its charge. The decision taken in 2009 to decentralize part of the project management staffing table at the district level so that staff would be in closer touch with project activities was a further step in the right direction.
36. The Government has discharged its fiduciary responsibilities reasonably well but has also consistently disbursed less of its share of the funding than had been planned at the design stage. The procurement processes and procedures have mostly been handled effectively and properly. Monitoring and evaluation (M&E) systems have been functional but weak in terms of data quality and consistency, especially with regard to the collection of data on outcomes, and insufficient use has been made of the data for decision-making and learning, with the focus being on communication as opposed to knowledge management.

IV. Conclusions

37. **IFAD has managed to maintain the relevance of its portfolio in Sierra Leone by responding to the priorities that are typically associated with a fragile context.** Immediately after the civil war, the portfolio was oriented towards providing support for the building of productive assets and infrastructure and then was gradually shifted towards enhancing growth in production, rural finance and roads. The situation in the country has remained fragile, and the interventions undertaken in IFAD's portfolio have been carefully selected and implemented in line with that situation. Thus, the support for decentralization, the strengthening of the Government's limited capacity to support the nation's farmers and support for youth employment have all been particularly suitable components of the portfolio. Similarly, the rehabilitation of roads has been an especially significant type of intervention in a country with limited resources.
38. **The overall focus on poverty has been successful, and IFAD support has reached an even larger target group than had been planned.** With IFAD's support, vast areas of land that had not previously been used effectively for

primary production activities have been converted into productive assets, thereby helping to raise the incomes of a large number of farmers who now grow crops on that land. The projects' reliance on self-selection processes for poverty targeting has worked out well in practice. All the projects have also been successful in setting up, supporting and capacitating rural grass-roots groups and rural financial institutions. This has not only contributed to their empowerment but has also helped to make the various activities more effective.

39. **The portfolio's success in the area of rural finance has been driven by a well-conceived focus on expanding its reach, but it has fallen short of achieving true financial inclusion because it has left out some of the potential beneficiaries.** Overall, the approach based on selected rural financial institutions has proved to be appropriate for the demanding operational environment existing in rural Sierra Leone; these local institutions are sustainable, and the network currently serves some 200,000 rural households. However, farmers have constituted only a small proportion of the clientele. The strategies and approaches for widening the scope of outreach and deepening the impact of this network of rural financial institutions, particularly in relation to the Apex Bank's role and ways to develop the scale and modalities of rural lending, need to be revisited.
40. **The sequential approach has helped to build on the accomplishments of past projects, but inter-project synergy has been less successful.** The thematic designs of IFAD projects have been very similar, and this has been helpful in applying lessons learned from predecessor projects to successor projects. On the other hand, because of delays in the implementation of predecessor projects, there has on occasion been insufficient time to learn lessons fully before attempting to apply them. Furthermore, some of the assumptions made when linking projects (such as having farmer-based organizations avail themselves of loans from rural financial institutions) have been questionable.
41. **The portfolio's focus on youth inclusion is noteworthy, but a more strategic approach to mainstreaming young men and women, who make up such a large part of the population of Sierra Leone, should be adopted.** All projects were designed to include women and youth in the target group, but none of these design components was based on the results of a youth analysis. Some effort has been made to structure the work in one of the projects, but its youth action plan was introduced only towards the end of the project, which may have resulted in the use of an ad hoc approach to youth mainstreaming. The numbers of young beneficiaries have been reported, but this has been done in the absence of a specifically structured approach.
42. **The country's resource-poor and fragile situation is likely to pose a threat to the sustainability of benefits, infrastructure and institutions.** The lack of access to good-quality seeds, fertilizers, equipment and other inputs is putting downward pressure on the productivity levels of rice crops that were achieved during the project implementation periods, and the projects have capacitated far too few private sector input suppliers in order to reach all the farmers. Furthermore, mechanized farm equipment is in limited supply in the country, and its cost is also a constraint. There is a risk that the lack of sufficient government resources will result in a reversal of the benefits afforded by the available infrastructure (roads) and by government institutions (IFAD's implementing partners), government departments (for extension services) and decentralized government bodies (tasked with prioritizing and meeting community needs).

43. **To attain the portfolio's development goal, the creation of market linkages should have been mainstreamed in the portfolio rather than treated as an ancillary production objective.** Insufficient effort has been devoted to creating market linkages for farmers. The agribusiness centres are primarily engaged in supporting their members in processing their produce; they do not offer a service to help farmers to operate as a group and to buy inputs and sell their produce collectively. The rice cooperative has failed to perform as a buyer. Therefore, even though farmers have succeeded in increasing their output, they have ended up being price-takers, which makes it hard for them to realize the full income potential of that increase.
44. **The singular focus on increasing food production has come at the cost of diversification and nutrition.** The portfolio's focus has primarily been on crop production (mainly rice, cocoa and palm and, to a lesser extent, vegetables). There was a minor component dealing with livestock in one of the projects, but livestock-related activities have been absent for the most part. While boosting food production was critical in the initial stages, as part of the natural evolution of its portfolio, IFAD should have more actively pursued diversification into non-food crops and cash crops such as vegetables and livestock as a way of increasing beneficiaries' resilience to economic and climatic shocks.
45. **The effectiveness of the lending portfolio has been diminished by the fact that IFAD has not prioritized or had the capacity to address constraints identified in the course of its non-lending work.** Although the Government of Sierra Leone considers IFAD to be its partner of choice in driving the agenda on rural development forward, the Fund has not been able to fully leverage its potential in this regard. One of the reasons for this is that priority has not been placed on efforts to feed lessons about what has worked at the project level and challenges from the field level into the broader in-country discourse regarding ways of becoming more effective, thus limiting IFAD's potential contribution to rural development. Another reason is the insufficient number of staff available to manage the country programme.

V. Recommendations

46. **Recommendation 1: Deepen the development impact of agricultural growth through a sharper focus on strengthening linkages along the value chain.** Horizontal and vertical linkages should be strengthened along the value chain in order to facilitate sustainable pro-poor development in a fragile context. The new COSOP should focus on improving relationships among stakeholders, including buyers, sellers, service providers and regulatory institutions. Multi-stakeholder forums should be established that will bring together value chain actors so that they can engage in a dialogue that will result in improved communication and foster trust. Knowledge and information about prices and other market conditions should be provided to poor producers and their groups. The focus of future projects should also be on developing systematic partnerships with private sector actors and creating incentives for their participation, including risk- and cost-sharing mechanisms. A rigorous technical analysis of value chain viability must be undertaken early on in the project design stage, and the findings should be shared with all stakeholders. At the policy and regulatory level, IFAD must assist the Government in creating an enabling environment for private sector participation and for public-private partnerships, ideally in collaboration with other development partners.
47. **Recommendation 2: Pursue diversification more vigorously as a strategy to improve nutrition and building economic resilience.** The focus of the portfolio has primarily been on crop production. This has meant that beneficiaries' incomes remain exposed to climate- and market/price-related shocks. Furthermore, while nutrition has been emphasized in the COSOP, the

assumption has been that increases in income (which depend on crops alone) will drive improvements in nutrition. The new COSOP should put the spotlight on resilience and nutrition based on a more emphatic approach to diversification. Thus, the scope of future projects should be expanded to include not only crop production but also other subsectors (e.g. livestock) as a pathway to increased economic benefits, improved resilience and better nutrition. Livestock is also a thrust area of the Government's development plan and has proven potential in rural development. As women traditionally tend smaller animals, activities should be specifically targeted in that direction.

48. **Recommendation 3: Elevate the engagement in rural finance by building on the existing structures and the increased awareness of rural finance in the country.** IFAD should continue to engage with rural finance in Sierra Leone but should pay greater attention to the underserved farming community. Apart from the achievements of its rural finance projects and the structures that they have helped to create, future interventions will also benefit from an increased awareness in rural communities of financial products and their potential. IFAD should focus on making the Apex Bank a competent, profitable and professionally managed umbrella organization capable of serving the CB/FSA network through the design of an appropriate, comprehensive strategy and business plan. The design of a system for implementing a modern, flexible agricultural lending policy for CBs and FSAs needs to be finalized. IFAD must support the development of CB/FSA outreach and impact through the introduction of new services and policies on deposits, loans and dividends using IT-based solutions and linkages with other financial institutions where appropriate. The Fund should explore the possibility of opening a flexible refinancing window for the Apex Bank to attract incremental funding from multiple sources with a view to substantially expanding the rural portfolio in the CB/FSA network and beyond.
49. **Recommendation 4: Re-balance the focus from an almost exclusive focus on development and oversight of individual projects to management of the country programme.** This should involve mainstreaming non-lending and grants programme instruments as part of a coherent strategy in the next COSOP. The following actions in this regard are recommended.
- (i) A well-designed knowledge management strategy should be adopted that facilitates improved M&E systems at the project level (that also feed into national donor-based M&E systems), promotes a deeper understanding of impact pathways in a fragile context and sets out indicators for measuring progress in knowledge management.
 - (ii) IFAD should participate more actively in the United Nations Sustainable Development Cooperation Framework and the coordination groups for agricultural and rural sector donors. In order to shape its policy engagement with the Government of Sierra Leone, IFAD should cease to rely solely on the experience gained through its own projects and should instead provide a platform for a broader group of stakeholders, including research organizations, NGOs and private sector agencies that are involved in, or are a part of, the rural landscape. This platform could be created by inviting these stakeholders to donor and development partner coordination meetings. Greater efforts should be made to work with the other Rome-based agencies on such issues as food security, gender equality and resilience. To achieve a greater impact, IFAD should also increase the scope of its engagement with the Government by working more closely with all the ministries involved in rural development.
 - (iii) Increased engagement should be supported by the provision of adequate financial and human resources. Adding additional capacity along with

relevant technical skills in the IFAD Country Office will leave the country programme manager and the country programme officer with more time to pursue non-lending activities. Increased proximity will also facilitate a deeper understanding of the fragility of the situation.

50. **Recommendation 5: Strengthen the targeting focus by mainstreaming youth in the country portfolio through a country-specific youth strategy.**

A needs assessment based on a vulnerability analysis must be conducted to identify the needs of the young population in Sierra Leone and to determine which of those needs can best be addressed by IFAD-supported projects. A youth strategy should then be developed on this basis which will help unlock the potential of the nation's youth in the agricultural sector. The strategy should also include suggested activities, linkages to other development partners and suggested responsibilities. The youth strategy and related activities need to be implemented in a structural manner, and the targeting capacity of the National Project Coordination Unit should be strengthened with the addition of dedicated staff who possess youth expertise. Youth participation must be closely monitored, not only in terms of the numbers of young people reached but also in terms of how effectively they are able to participate. Activities should be designed in such a way that there is a considerable likelihood that the young people concerned can sustain those activities without external support.

Main report

Country strategy and programme evaluation

Republic of Sierra Leone

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Currency equivalent, weights and measures

Currency equivalent

Currency unit	=	Sierra Leonean Leone (SLL)
USD1	=	SLL 2,500 (at the start of the period under evaluation in September 2003)
USD1	=	SLL 9,100 (at the time of field mission in June 2019)

Weights and measures

1 kilogram (kg)	=	2.204 pounds (lb)
1 000 kg	=	1 metric tonne (t)
1 kilometre (km)	=	0.62 miles
1 metre (m)	=	1.09 yards
1 square metre (m ²)	=	10.76 square feet (ft)
1 acre (ac)	=	0.405 ha
1 hectare (ha)	=	2.47 acres

Abbreviations and acronyms

ABC	Agribusiness Center
ACP	Agreement at Completion Point
AfDB	African Development Bank
ASREP	Agricultural Sector Rehabilitation Project
AVDP	Agricultural Value Chain Development Project
BoSL	Bank of Sierra Leone
CB	Community Bank
CGIAR	Consortium of International Agricultural Research Centers
COSOP	Country Strategic Opportunity Programme
CPA	Country Programmable Aid
CPM	Country Program Manager
CSPE	Country Strategy and Programme Evaluation
DACO	Development Assistance Coordination Office
DAO	District Agricultural Office
ECOWAS	Economic Community of West African States
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
FBO	Farmer-based Organization
FFS	Farmer Field School
FMD	Financial Management Dashboard (FMDB).
FSA	Financial Service Association
GAFSP	Global Agriculture & Food Security Program
GALS	Gender Active Learning System
GEF	Global Environment Facility
GDP	Gross Domestic Product
GHI	Global Hunger Index
GNI	Gross national income
GRIPS	Grants and Investments Project System
HDI	Human Development Index
IMF	International Monetary Fund
IDA	International Development Association
IFAD	International Fund for Agricultural Development
IOE	Independent Office of Evaluation of IFAD
IVS	Inland Valley Swamp
IVSA	Inland Valley Swamp Association

MAF	Ministry of Agriculture and Forestry
MOFED	Ministry of Finance and Economic Development
M&E	Monitoring and Evaluation
MTR	Midterm Review
NaFFSL	National Federation of Farmers of Sierra Leone
NGO	Non-governmental Organization
NPCU	National Programme Coordination Unit
NSADP	National Sustainable Agriculture Development Plan
ODA	Official Development Assistance
OECD	Organisation for Economic Cooperation and Development
ORM	Operational Results Management System
OSS	Operational Self-Sufficiency
PAR	Portfolio-at-Risk
PCRV	Project Completion Report Validation
PMD	Programme Management Department
PPE	Project Performance Evaluation
PRSP	Poverty Reduction Strategy Paper
RCPRP	Rehabilitation and Community-based Poverty Reduction Project
RFCIP	Rural Finance and Community Improvement Programme
RFI	Rural Financial Institution
RIPMCO	Rice Processing and Marketing Company
SCADeP	Smallholder Commercialisation and Agribusiness Development Project
SCP	Smallholder Commercialisation Programme
SLARI	Sierra Leone Agricultural Research Institute
SPV	Special Purpose Vehicle
TAA	Technical Assistance Agency
TOC	Theory of Change
UNDP	United Nations Development Programme
WCA	West and Central Africa Division
WB	World Bank
WFP	World Food Programme

Map of IFAD-supported operations in Sierra Leone¹

Republic of Sierra Leone

IFAD supervised operations since 2003

Country Strategy and Programme Evaluation



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.
Map compiled by IFAD | 11-11-2019

¹ The SCP-GAFSP was on-going at the time of evaluation in June 2019. It completed on 30/09/2019 (but not closed).

Country strategy and programme evaluation Republic of Sierra Leone

I. Background

Introduction

1. In line with the International Fund for Agricultural Development (IFAD) Evaluation Policy and as approved by the 125th Session of the IFAD Executive Board, the Independent Office of Evaluation (IOE) has undertaken a country strategy and programme evaluation (CSPE) in Sierra Leone. This is the first country programme evaluation conducted by IOE in Sierra Leone. It was originally planned to be conducted in 2014 but was postponed due to the outbreak of Ebola Virus Disease.
2. Since this is the first CSPE for the country, the evaluation has covered the results and performance of two country strategic opportunity programmes (COSOP) – COSOP 2003 (covering the period from 2003 to 2009) and COSOP 2010 (covering the period from 2010 to 2015), and the Country Strategic Note 2017-2018. Consequently, the evaluation encompasses a period of 17 years, from 2003 to 2019. The CSPE has identified the factors that contributed to the achievement of strategic and lending objectives and results, including the management of project activities by IFAD and the Government, and IFAD's non-lending activities in the country and generated findings and recommendations.
3. The CSPE has benefited from two IOE evaluations/validations that covered Sierra Leone: the project completion validation (PCRv) of the Rural Finance and Community Improvement Programme (RFCIP), and the project performance evaluation of the Rehabilitation and Community-based Poverty Reduction Project (RCPRP) that was conducted in conjunction with the CSPE.

Objectives, scope, methodology, thematic issues and processes

4. CSPEs are designed to evaluate what has been achieved by IFAD in a particular country, while also supporting forward-looking operational improvement and strategic guidance for IFAD's future partnerships with the governments. Thus, they serve both the learning and the accountability dimensions of IFAD's operations in a country. In line with this, the main objectives of this CSPE are to: (i) assess the results and performance of the IFAD-supported strategy and programmes in Sierra Leone; and (ii) generate findings and recommendations for the future partnership between IFAD and Sierra Leone for inclusive and sustainable rural development. The findings, lessons and recommendations from this CSPE will inform the preparation of the new COSOP in 2020 to be prepared by IFAD in close consultation with the Government of Sierra Leone.

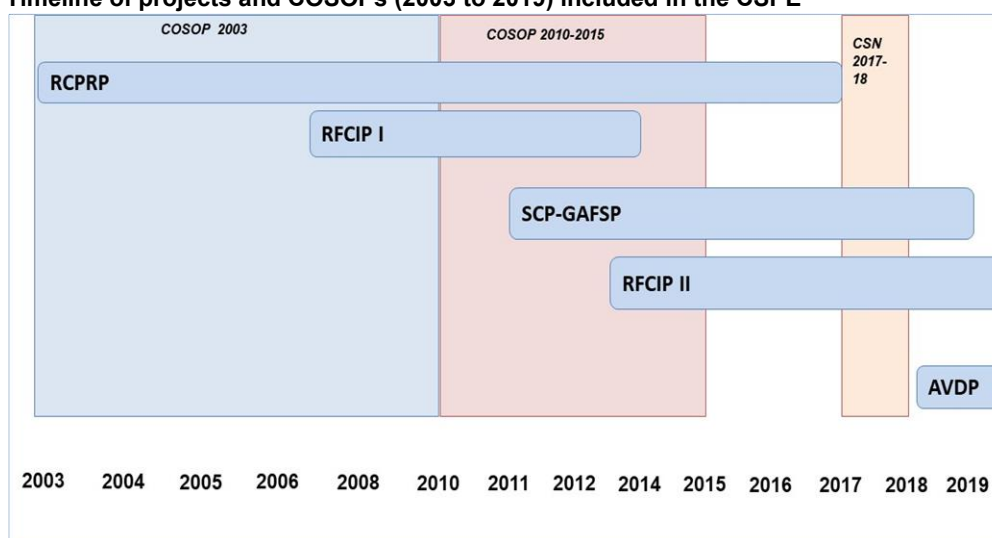
Scope

5. The CSPE has assessed the outcomes, impact and performance of the activities conducted since 2003, and covers the 2003 and 2010 COSOPs. It has assessed three aspects of the IFAD country program: a lending and non-lending activities, and IFAD's country strategy. Thus, it covers the full range of IFAD support to Sierra Leone, including lending and non-lending activities (knowledge management, partnership-building, implementation arrangements, and country-level policy engagement), including grants, as well as the country programme.
6. As part of the lending portfolio, this CSPE covers five projects approved after the COSOP 2003 (Table 1). Four of these projects are IFAD-funded projects and one, the Smallholder Commercialisation Programme funded by the Global Agricultural & Food Security Program (SCP-GAFSP), is IFAD-supervised. Though the latter is not strictly part of IFAD's lending portfolio, it was included in the evaluation in consultation with IFAD's Country Program Manager (CPM) for Sierra Leone and the Government. The SCP is a government programme that received a grant funding of US\$50 million from the GAFSP (hence called SCP-GAFSP). Given IFAD's long-

standing experience in the agricultural sector in general, and in Sierra Leone, in particular, and given that the SCP-GAFSP includes most elements of IFAD-funded projects in the country, the Government requested IFAD to design and implement the programme. IFAD accepted the responsibility and finalised the design of the project and has supervised its implementation.

7. In terms of implementation status, the five projects can be grouped as follows:
- (i) Two projects that are closed: RCPRP and RFCIP. The former has been also subjected to a project performance evaluation by IOE.
 - (ii) Two projects that are at an advanced stage of implementation: RFCIP2 and the SCP-GAFSP.²
 - (iii) One project that was approved by IFAD's Executive Board in 2018, the Agriculture Value Chain Development Program (AVDP), and has become effective very recently.

Figure 1:
Timeline of projects and COSOPs (2003 to 2019) included in the CSPE



Source: data elaborated in the CSPE.

8. Figure 1 displays the timeline of the five projects evaluated under this CSPE and their correspondence with COSOPs. Regarding the evaluation criteria, projects that have been completed or have passed the point of mid-term review (MTR) i.e. projects belonging to groups i) and ii) above, were evaluated for all criteria, while the new project i.e. in the group iii) above, the AVDP, was evaluated for relevance. In the case of the RCPRP, since a Project Performance Evaluation (PPE) was undertaken by IOE, the CSPE used the ratings provided by the PPE, and for the RFCIP, for which IOE had prepared a PCRV, ratings provided by the PCRV were used where they were found to be coherent with what was discovered on the field by the evaluation team. The standard rating scale adopted by IOE for evaluating performance on the criteria is: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory.

² The SCP-GAFSP was on-going at the time of writing the first draft of the report. It completed in September 2019, but is not closed.

Table 1
Evaluability of lending operations

<i>Project name</i>	<i>Project type</i>	<i>Total project cost</i>	<i>Board approval</i>	<i>Loan effectiveness (a)</i>	<i>Project completion (b) (duration b-a)</i>	<i>Evaluation criteria³</i>
Rehabilitation and Community-Based Poverty Reduction Project (RCPRP)	Rural development	USD 45.8 million	18/12/2003	02/03/2006	31/03/2017 (11 years)	All (PPE ratings)
Rural Finance and Community Improvement Programme (RFCIP)	Credit and financial services	USD 12.63 million	18/04/2007	30/05/2008	30/06/2014 (6 years)	All (PCRVR ratings)
Smallholder Commercialization Programme (SCP GAFSP)	Agricultural development	USD 56.46 million	11/05/2011	29/07/2011	30/09/2019 (8 years)	All
Rural Finance and Community Improvement Programme II	Credit and financial services	USD 47.38 million	03/04/2013	26/06/2013	30/06/2022 (9 years)	All
Agriculture Value chain Development Project (AVDP)	Agricultural development	USD 60.30 million	13/12/2018	-	-	Relevance

Source: ORMS 2018.

Methodology

9. The evaluation framework presented in Annex VIII also guided the overall assessment. The CSPE has evaluated three key pieces of the country programme that are crucial for achieving results on the ground.
- (a) **Assessment of lending activities.** The CSPE devoted sufficient time and attention to the project portfolio assessment, as the bulk of IFAD activities at the country level are based on loan- or grant-funded investment projects and programme. The analysis has followed a thematic approach wherein the analysis in the document is underpinned by some of the main issues identified in the Approach Paper. These were identified based on the data provided from other IOE evaluations, complemented by analysis of the available M&E data, project documentation and information collected during the preliminary mission to the country in March 2019.
- (b) **Assessment of non-lending activities.** The CSPE has also assessed the relevance and effectiveness of non-lending activities defined as policy dialogue, knowledge management and partnership building, and grants. For grants, the assessment has included a review of a sample of global, regional and country-specific grants and their synergy with the lending portfolio. The assessment of non-lending activities was particularly important given that IFAD has a leading role in agricultural development in Sierra Leone and is therefore in a solid position to influence policy and partnerships through the knowledge gained from its experience.
- (c) **Partner performance.** The CSPE has assessed the performance of partners in the management of the country programme, which included an assessment of IFAD's implementation support and country presence as well as the Government's contributions and role in the achievement of country programme results.

³ The evaluation criteria are rural poverty impact, relevance, effectiveness, efficiency, sustainability of benefits, gender equality and women's empowerment, innovation and scaling-up, natural resource management and adaptation to climate change. For more details on the criteria definition, refer to IOE Evaluation Manual 2016.

10. At the level of the **country strategy and programme**, the CSPE has analysed how IFAD has defined and implemented its strategy (2003 COSOP and 2010 COSOP) to reduce poverty in partnership with the Government and what results it has achieved and how. The CSPE has assessed relevance and effectiveness of the country strategy and programme by synthesising findings from lending and non-lending activities as well as country programme management. In this regard, the CSPE has examined the two COSOPs and their reviews and operationalization, including how the strategy has been managed to achieve the intended results.
11. **Theory of change.** The CSPE has used a variety of tools, approaches and resources as part of the methodology, one of which is the theory of change (TOC). The CSPE reviewed the logical chain that underpins IFAD's partnership with the country during the period under review and identified the underlying hypothesis and assumptions. As part of the theory-based approach to evaluation, the CSPE elaborated the causal pathways for achieving the COSOP objectives using a TOC. The TOC presented in Annex IX describes the results chain, from outcomes at programme level to outcomes at strategic level. The design and implementation of the projects should lead to achievement of intermediate and final outcomes at the programme level, which in turn should lead to the achievement of higher-level outcomes or objectives at a strategic level. The CSPE identified four project-level outcomes or impact pathways that were expected to drive results for attaining the strategic objectives of the country program: improved production and productivity, improved and increased market access, enhanced institutional capacity to deliver results and strengthened rural financial services. Alongside these four areas, achievement of strategic objectives was also expected to be underpinned by IFAD's policy engagement, its partnerships at strategic and programmatic levels, its knowledge management activities and the strategic use of grants.
12. **Sources of data and information.** An analysis of all relevant IFAD documentation during the **desk review** phase was undertaken to generate preliminary findings, identify missing information and assess the availability of data prior to the main mission. The preliminary findings were used to develop an evaluation matrix (Annex VIII). The desk review included design documents, mid-term reviews, supervision reports, completion reports and impact assessments, as available. The review of non-lending activities used grant documents, COSOPs and portfolio review documents, and knowledge products like studies and publications. The bibliography can be found in Annex X. IFAD corporate sources of data and information such as the Grants and Investments Project System (GRIPS), the Operational Results Management System (ORM) and the Financial Management Dashboard (FMDB) were used to retrieve information.
13. In order to gather additional information, and to corroborate the information assimilated through the desk review, the CSPE team undertook extensive **field visits** to selected sites in March and June 2019, to cover all projects under review. Field visits for RCPRP and RFCIP were undertaken during the RCPRP PPE mission in March 2019 and the CSPE main mission in June visited RFCIP2 and SCP-GAFSP project sites. Through the two missions, all 12 districts of Sierra Leone were covered: Moyamba, Bo, Pujehun, Tonkolili, Bombali, Kambia, Port Loko, Bonthe, Koinadugu, Kenema, Kono and Kainanu. The missions conducted institutional visits and stakeholder **interviews** with IFAD, Government representatives, NGOs, private sector actors, service providers, beneficiaries and other development partners to gain insights to the lending, non-lending and strategy aspects. The list of respondents is displayed in Annex V. In addition, **focus group discussions** were held with groups of beneficiaries in the field; a focus group discussion on the topic of agricultural marketing was conducted with key experts in Freetown.
14. **Field study.** A mixed method rural finance study was also conducted as part of this CSPE with the objectives of identifying profiles of beneficiaries who accessed loans in RFCIP2 i.e. whether they were mainly farmers or had alternative primary

income sources, how the loan was used and what impact it generated and assessing the constraints on the demand side (nature of agricultural production and nature of markets) and the supply side (lack of products designed to suit the peculiarities of agriculture). However, it is noted that due to the absence of the baseline and the quality of recall data, the results could only be used for correlation analysis, instead of drawing causal inferences. Additionally, the sampling of the rural financial institutions were not random, but the sampling of the households were random (the report is presented in Annex XI).

15. **Evaluation criteria.** The loan projects were assessed using the common IOE evaluation criteria.⁴ As per IOE's norms, the CSPE did not re-rate criteria from prior evaluations for closed projects. For the non-lending activities, performance on policy engagement, partnerships and knowledge management were assessed (and rated) separately but an overall rating was given. Performance of partners (IFAD, Government) was assessed and rated. Finally, the findings from all these were synthesised as country strategy and programme performance and ratings for relevance and effectiveness were awarded.
16. **Thematic areas.** Based on the desk review, meetings with present and past CPMs, government officials, development partners and other stakeholders, the CSPE identified four thematic areas in the lending portfolio. These areas fully encapsulate IFAD's strategic and programmatic thrusts to shape development in a context characterised by fragility. These areas have been the underlying focus of this CSPE.
17. In addition to these areas, there are cross-cutting areas such as youth that were taken into consideration where relevant. Youth is particularly important to agriculture. For instance, given that 80 percent of the population is aged under 35 years, and 60 percent of young people (aged 10-35) are unemployed or underemployed, agriculture has the potential to enhance the role of youth in the development process.

⁴ The 2017 Agreement between IFAD Management and IOE on the Harmonisation of IFAD's independent evaluation and self-evaluation methods and systems establishes the most up-to-date set of evaluation criteria. IFAD. 2017. Annex I pg. 5.

Box 1

Thematic areas selected for analysis in this CSPE

Productive capacity. Production of major crops has recovered since the end of the civil conflict. However, domestic yields of rice, cocoa and oil palm still remain far from desired with the result that the country spends US\$200 million of sparse foreign exchange importing rice. Additionally, rice has been identified as one of the four main clusters of the Government's new policy thrust. This theme has been part of the strategic objectives of COSOPs 2003 and 2010. IFAD's interventions in this area have aimed to move the rural productive sector from rehabilitation to longer-term development. Projects with this theme as one of their focus areas: RCPRP, SC-GAFSP and AVDP.

Agricultural marketing. Marketing of agricultural produce in Sierra Leone is an issue that is hampered by: (i) low quality and standardization of farmers' products; (ii) lack of formal contracts between farmers/farmer groups and the private sector; (iii) scarce technical and economic support to farmers; and (iv) poor infrastructure. This theme has been part of the strategic objectives of COSOPs 2003 and 2010. IFAD-supported and -supervised projects in the country have attempted to establish market linkages for the farmers, through linking farmer groups to cooperatives and supporting ABCs and rehabilitating roads. Projects with this theme as one of their focus areas: RCPRP, SC-GAFSP and AVDP.

Rural finance. The importance of rural finance in the portfolio is underscored by the fact that it is a strategic objective in COSOPs 2003 and 2010. IFAD's focus in rural finance has been on strengthening and broadening the financial services' outreach to the rural sector through sustainable and autonomous rural financial institutions and promotion of agricultural financial products. Finally, the CSPE has assessed the sustainability of financial institutions, which depended on a conducive policy framework, governance, their financial independence and technical capacity. Projects with this theme as one of their focus areas: RFCIP and RFCIP2.

(Decentralized) Institutional strengthening. In 2004, the Government adopted decentralisation and local empowerment as a strategy for consolidating peace and reducing poverty. Local Councils (District Councils and Ward Councils) were established as a result. The Councils have also a role of coordination of the donors' programmes involved in local and rural development. Their leadership in this area is complemented by the active participation of representatives from the farmers' organisations and the private sector in the coordination activities (quarterly meetings, mapping, etc.). Thus, the performance of local governments directly impacts the delivery of IFAD's interventions and their sustainability. This theme was the focus of COSOPs 2003 and 2010. Projects with this theme as one of their focus areas: RCPRP and SC-GAFSP.

Source: data elaborated in the CSPE.

Process

18. The CSPE has followed the standard process as laid out in the IOE Evaluation Manual which included an initial desk review of documents. This was followed by a preparatory mission to brief stakeholders on the upcoming evaluation, to review the availability of M&E data and feasibility of a mini survey. The desk review phase (April to May 2019) included a comprehensive review of the available documentation for the lending and non-lending portfolio.
19. **Country mission.** The main country mission took place from 10 to 27 June 2019. The purpose of the mission was to crosscheck and verify the initial findings from the desk review and the self-assessment. This included extensive stakeholder consultation for feedback on the COSOP performance, as well as focus group discussions.
20. **Draft report and review.** The draft report was first peer-reviewed in IOE. Thereafter, it was shared with WCA and the Government simultaneously for their review. The draft report will also be shared with development partners as appropriate. The report will be revised independently by IOE and audit trails will be prepared to explain how comments were taken into consideration

21. **Finalisation, dissemination and follow up.** The report will be finalized by IOE and a national workshop will be organized in Freetown in November 2019 to discuss the issues and recommendations raised by the CSPE, to agree on key points to be included in the Agreement at Completion Point (ACP) and to reflect on strategic issues that will inform the forthcoming Sierra Leone COSOP. The final CSPE report will be presented by IOE to the Evaluation Committee in 2020. It will also be presented for discussion with the IFAD Executive Board when the new Sierra Leone COSOP is considered by the Board.
22. **Stakeholder participation and communication.** At the end of the CSPE process a national workshop will be conducted to: (i) discuss the main issues emerging from the CSPE, (ii) provide inputs for the preparation of the evaluation's Agreement at Completion Point (ACP); (iii) and provide an opportunity for reflecting on key recommendations and issues for the next COSOP, to be prepared in 2020.
23. **Agreement at Completion Point.** According to the IFAD Evaluation Policy, evaluations conclude with an Agreement at Completion Point, a document presenting the main findings and recommendations contained in the evaluation report that the Government and IFAD's Programme Management Department agree to adopt and implement within a specific timeline. The ACP will be prepared after the national workshop so that it can benefit from the outcomes of the discussion. IOE does not sign the agreement and is only responsible for facilitating the process leading to preparation of the ACP. After the Government and IFAD-PMD have agreed on the main follow-up actions, the ACP will be shared with IOE for review and comments and thereafter signed by the Ministry of Finance and the IFAD's Associate Vice President for Programmes. The ACP will be included in the final published report and presented as an annex in the COSOP document when the same is discussed with the Executive Board of IFAD.
24. **Limitations.** As concerns quantitative data, the major limitation was related to the availability and the quality of data on outcomes and impacts, also due to inadequate M&E frameworks and the inadequate definition of indicators. Primary data collection was conducted by the evaluation team using qualitative methods (focus group discussions and key informant interviews) but this could be limited in terms of coverage. Similarly, especially since the interviews were qualitative, it is possible that interviewees did not remember the exact information or tended to give a socially acceptable response. However, the evaluation was able to triangulate the information from various sources as far as possible to overcome this issue. The period under evaluation was quite long, and for RCPRP, the evaluation was ex-post, as the project had closed by 2015. Many people, who had been engaged in the first years of the period under evaluation were no longer available. However, the fact that there is a National Project Coordination Unit (NPCU) that has coordinated all projects (except SCP-GAFSP) meant that the evaluation could make use of the institutional memory of this unit which it did.

II. Country context and IFAD's strategy and operations for the CSPE period

A. Country context

Geography, Population, Fragility and Vulnerability overview

25. **General context.** Sierra Leone is located on the west coast of Africa, bordered by Guinea, Liberia and the Atlantic Ocean. The country is divided into the Northern, Southern, Eastern Province and the Western Area. The regions are sub-divided into 14 **districts**, further divided into 394 **wards** managed by district councillors and 149 **chiefdoms** managed by paramount chiefs. The total area is 71,740km² with an estimated population of over 7 million. Around 40 per cent of the population is youth (aged between 15 and 35) and growing at 2.2 per cent annually.⁵
26. The country is divided into four main relief regions: coastline, interior lowland plains, interior plateau and mountains, each of which can be subdivided into various (agro) ecosystems.⁶ About 74 per cent of the territory is cultivable land, divided into uplands (80 per cent of the total land area) of relatively low fertility, and lowlands (20 per cent of the total land area), which are fertile swamps that would have considerable potential for increased cultivation in the event proper farm management techniques were to be applied.⁷
27. **Political and fragility context.** The country experienced five military coups and a violent civil war from 1991 to 2002, lasting almost 11 years. Among the causes were the Government's lost control of the diamond mining areas and frustrations over poor governance, poverty, corruption and the high youth unemployment. Most of the country's social, economic and physical infrastructure was destroyed, local community social and productive infrastructure vandalised, and over 50,000 people killed, and 2 million people displaced.⁸ In the post-war period there have been significant progress and reforms in government institutions. Peace and security were consolidated, and democracy strengthened through national elections held in 2002, 2007 and 2012.⁹ Since 2008 the Government of Sierra Leone obtained a stronger strategic focus and direction, *inter alia* through the Agenda for Change, which is considered the main planning strategy encompassing development, peace building and state building objectives.¹⁰
28. Despite various efforts and elements of resilience, there are however several issues that still obstruct the country's development progress, among which are a weak institutional system, lack of transparency and accountability for state resource management, continued high youth unemployment, and unfavourable fiscal and exchange rate management.¹¹ The country was therefore considered fragile and vulnerable to the forces that led to the collapse of the State and civil war 17 years ago. The 2018 report on "The underlying causes of fragility and instability in Sierra Leone" of the LSE-Oxford Commission on State Fragility, Growth and Development found that the post-conflict Peace Agreement and Agenda for Change focussed more on ending the conflict and restoring the State, expecting the institutions to perform better, instead of addressing the underlying issues.¹²
29. The Organisation for Economic Cooperation and Development (OECD) categorizes the context of Sierra Leone as "chronically fragile"¹³ in its latest States of Fragility

⁵ World Bank Indicators 2019.

⁶ IFAD 2018.

⁷ IFAD 2003.

⁸ IMF 2005.

⁹ Most recent election was held in 2018.

¹⁰ OECD 2011.

¹¹ UNDP 2009, 2014.

¹² <https://www.theigc.org/wp-content/uploads/2018/04/Sierra-Leone-Report-v2.pdf>

¹³ Chronically fragile contexts have appeared in every report since 2008.

2018 report.¹⁴ The fragility assessment published by Sierra Leone's Ministry of Finance¹⁵ is overall forward looking and focussed on progress made. The report developed a picture of how Sierra Leoneans view the country's sources of resilience and its current position on a spectrum of fragility. This spectrum starts at crisis, followed by rebuilding and reform, transition, transformation and lastly resilience.

30. **Vulnerability to natural resources and climate change.** Sierra Leone has extensive natural resources, but these are under pressure from population growth, dependence on biomass for energy needs, water pollution, and environmentally unsound mining activities, leading to high rates of deforestation, increased rate of soil erosion and occurrence of landslides. Annual deforestation between 1990 and 2010 has been at a rate of 20,000 ha per year.¹⁶
31. High dependence on agriculture and natural resources coupled with high rates of poverty and environmental degradation, and the previously explained fragile governance, leave the country vulnerable to climate change impacts. Climate variability and change pose significant challenges to the availability and quality of the country's water resources and pose risks to two of Sierra Leone's primary yet vulnerable food sources - rice and fish. Loss of forest cover and briefer but more intense rainfall increased the occurrence of flooding and mudslides, impacting particularly Freetown and its surroundings. Despite various Government initiatives,¹⁷ the Notre Dame Global Adaptation Initiative (ND-GAIN) Index ranks Sierra Leone as the 24th most vulnerable and 46th least ready to adapt to climate change, of the countries it covered for 2015. In 2016¹⁸ it became the 25th most vulnerable country yet 52nd least ready country.

Economic, agricultural and rural development processes

32. Sierra Leone is a highly aid-dependent country. Foreign assistance accounts for over 50 per cent of its national budget.¹⁹ It is also a least developed country with a Gross Domestic Product (GDP) per capita of US\$ 462 (constant 2010 US\$) in 2017 and an economic freedom score of 47.5, ranking its economy 167th in the 2019 index.²⁰
33. Two exogenous factors have had an adverse effect on its GDP - the Ebola Virus Disease Outbreak in 2014 that coincided with a steep price decline of iron ore, a major commodity export for Sierra Leone.²¹ Prior to these two factors, Sierra Leone had one of the highest economic growth rates in the world. Its GDP grew steeply from 3.2 per cent in 2009 to 20.7 per cent in 2013 but fell to 4.2 per cent in 2017, largely due to weak recovery in mineral production.²² Growth is also hindered by a restrictive regulatory environment, inadequate infrastructure, and weak enforcement of contracts. Protection of property rights is nearly non-existent. The financial system remains in post-civil war recovery mode and lacks capacity.

¹⁴ Until 2018, Sierra Leone was classified as a Fragile Situation in the World Bank's List of Fragile Situations. In the 2019 List of Fragile Situations, however, Sierra Leone is no longer considered a Fragile Situation. Similarly, the country now ranks 52 out of 163 countries, sixth in Africa, in the Global Peace Index (GPI).

¹⁵ The 2013 fragility assessment was conducted together with DACO. It covers intensive workshops involving over fifty representatives from government ministries and agencies, regional governance bodies throughout Sierra Leone, parliamentarians and civil society groups.

¹⁶ FAO 2010. Global Forest Resource Assessment. Country Report Sierra Leone. FRA 2010/189.

¹⁷ Since 2000, the Government introduced three national strategies on climate change and in 2009 it adopted a special programme on the topic. In 2007 it further launched a national adaptation programme of action (NAPA). Moreover, Sierra Leone's Environmental Protection Agency was established in 2008 and a National Secretariat for Climate Change in 2012 (Irish Aid 2017).

¹⁸ ND-GAIN data is available up to 2016.

¹⁹ UNDP 2009b.

²⁰ The Index of Economic Freedom measures economic freedom of 186 countries based on trade freedom, business freedom, investment freedom, and property rights.

²¹ From USD 139.87 per metric ton in 2013 to USD 41 by 2015. Commodities booms and busts report - relevance to Sierra Leone, UNDP, May 2016.

²² World Bank 2019.

34. Agriculture (including agroforestry and fisheries) is the economy's mainstay, contributing about 60 per cent to GDP in 2017. The other sectors are mining, services and to a lesser extent manufacturing. The trade balance is negative due to overall low productivity of all sectors, the narrow manufacturing base and unfavourable terms of trade. GDP growth is projected to increase to 5.6 per cent in 2019 and 5.8 per cent in 2020. The main drivers of economic growth are increased private agricultural and mining investment amid business climate reforms.²³
35. **Agriculture.** During the civil war, a large number of farmers fled their homesteads and a significant proportion of plantations was left unattended for several years and subsequently returned to forest. After the launch (and continuation) of several road construction and rehabilitation initiatives, agriculture has taken centre stage in the country.²⁴ Agriculture employs about 62 per cent of the labour force, of which 70 per cent are women. Women are mainly active in the crop, rearing of small ruminants (goats and sheep) and poultry sub-sectors, while men dominate the livestock (cattle and pigs),²⁵ hunting, forestry and fishery sub-sectors.²⁶ Rice and cassava are the main staple foods of the country. Tuber crops such as sweet potatoes, and cereals such as millet and maize are also produced. Tree crops constitute the bulk of agricultural exports and include mainly cocoa, coffee, and oil palm. While being a net exporter of rice before the civil war, soon after Sierra Leone had to rely on imports to supplement its domestic production of rice.²⁷
36. *Challenges in agriculture.* Despite the ample land to expand production, the agricultural sector is dominated by subsistence farming and productivity is low, linked to major constraints including poor extension services, lack of credit and micro-finance facilities, weak farmers' organizations, lack of quality infrastructure including roads, post-harvest losses and declining soil fertility due to land degradation and deforestation.²⁸ As shown in Annex VII, figure 1, rice yields in Sierra Leone were lower in respect to the regional and continental yields in 2007. This was mainly due to unavailability of improved seed, lack of physical and financial access to fertilizers, crop protection products and mechanization, absence of irrigation and water control mechanisms on lowlands, and weak extension services. The figure also shows that Sierra Leone's rice yield trend picked up from 2008 and almost merged with the regional trend in 2013. Rural entrepreneurial activity is still fragmented and value-addition low in the absence of modern processing equipment. The lack of rural infrastructure constrains farmers' access to market. Moreover, most value chains are still short and underdeveloped.²⁹
37. The rehabilitation of Inland valley swamps (IVS) and the introduction of new agricultural technologies, such as high-yielding crop varieties, played a major role in the restoration and increase of rice and other agricultural production in Sierra Leone, through cropping intensification and diversification (rice, groundnuts, vegetables etc.).
38. **Youth and unemployment.** In Sierra Leone, eight out of ten people are under 35 years of age.³⁰ As mentioned earlier, youth unemployment was a major root cause of the outbreak of civil conflict in Sierra Leone, and is therefore an important topic for promoting pro-poor growth and maintaining peace in Sierra Leone. The fact that unemployed and underemployed youth make up the vast of the population of

²³ <https://www.afdb.org/en/countries/west-africa/sierra-leone/sierra-leone-economic-outlook/>

²⁴ IFAD 2010.

²⁵ Poultry is a widely owned form of livestock, and the most numerous. Pigs are the least widely owned but can be found around urban centres. Livestock is mainly owned by semi-nomadic herders. Fisheries are predominantly artisanal and marine captured, and foreign fleets mainly engage in industrial fishing (IFAD 2003).

²⁶ FAO and ECOWAS 2018.

²⁷ FAO (no date).

²⁸ IFAD 2018 and USAID 2019.

²⁹ IFAD 2010b. GAFSP.

³⁰ According to the National Youth Policy (2003) and the draft revised policy (2012) of Sierra Leone, youth are defined to include all persons of age 15-35 years.

the country (with around 70 per cent of youth unemployed or underemployed) has strong economic implications and makes them susceptible to illegal activities. The causes can be found in various factors, including high illiteracy, a growing supply of labour unmet by collective demand, political instability and difficult economic environments. Most young people in the country also do not possess the necessary skills to be employed.³¹ Agriculture-related work and the private informal sector are the leading employers of young people in the labour force, perhaps due to the relatively lower skills and experience many of them have.³²

39. **Rural finance.** Rural financial services are an important ingredient for investments in agriculture and for the establishment of value chains, and herewith a key contributor to rural employment and poverty reduction. Rural finance institutions at the grassroots level have emerged over the years with the help of donor assistance, yet access to rural financial services by rural poor is still limited and existing financial products and lending terms (not yet) appropriate for longer-term investments in agriculture. Links with service providers are overall weak.³³
40. According to the Global Findex Databases, the proportion of persons above the age of 15 with a bank account increased from 15.6 per cent in 2014 to 19.8 per cent in 2017, which is less than half the rate for Sub-Saharan Africa (42.6 per cent). This rate is lower for women (15.4 per cent), adults belonging to the poorest 40 per cent (12.9 per cent) and generally all adults living in rural areas (14.4 per cent). The number of persons using a savings account for building capital and reserves seems to have declined from 10.9 per cent in 2014 to 5.2 per cent in 2017. These rates compare with 14.9% of persons in Sub-Saharan Africa who saved in a financial institution and 25.3% who used a savings club or person outside the family.³⁴

Poverty characteristics

41. Sierra Leone belongs to the group of least developed countries and has qualified for the Debt Initiative for Heavily Indebted Poor Countries. The country meets criteria established by FAO for classification as a low-income food deficit country.³⁵ Sierra Leone's human development index (HDI) value for 2017 is 0.419 — which puts the country in the low human development category — positioning it at 184 out of 189 countries and territories.
42. Figure 2 in Annex VII shows Sierra Leone's progress in the HDI indicators between 1990 and 2017. While the HDI value increased significantly in this period, the 2017 value is still below the 0.537 average for sub-Saharan Africa countries and below the 0.504 average for countries in the low human development group. While most indicators follow an upward trend, Sierra Leone's gross national income (GNI) per capita decreased by 18.2 percent between 1990 and 2017.³⁶
43. **Rural poverty.** According to UNDP data, around 60 per cent of the population lives on less than US\$1.25 a day. Poverty is prevalent in rural areas, where the rural poverty headcount of over 66 per cent is double that of the urban areas.³⁷ It is particularly concentrated among small-scale farmers, women and youth and geographically speaking mostly in the eastern part of the country. There are several interrelated causes, among which the absence of income sources, limited access to financial services, lack of inclusive land rights, poor infrastructure and fragile governance institutions.³⁸

³¹ Sierraexpressmedia.com 2010

³² Statistics Sierra Leone 2017.

³³ IFAD 2018.

³⁴ Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer and Peter Van Oudheusden: The Global Findex Database 2017. Measuring Financial Inclusion around the World. Policy Research Working Paper #7255. World Bank,

³⁵ IFAD 2010.

³⁶ UNDP 2018.

³⁷ IFAD 2018.

³⁸ UNDP 2018.

44. **Food Security.** While progress was made in terms of agricultural recovery and production, food security concerns persist with high levels of malnutrition.³⁹ **About 59.7 per cent of rural households in Sierra Leone are food insecure, compared with 25.1 per cent in urban areas.**⁴⁰ According to the Sierra Leone National Nutrition Survey of 2017, chronic malnutrition of children under five is around 31.3 per cent. The Global Hunger Index (GHI) values show that even though scores have improved, Sierra Leone is still in the alarming zones. This persisting situation is caused by different forms of inequality, among which geography, gender, socio-economic status and access to services. Expenditure on food for the rural household averages 63 per cent of total household expenditures. Women and youth are particularly vulnerable.⁴¹
45. **Gender.** Gender equality and women's empowerment gained attention in the political agenda in 2007 with the introduction of a number of gender policies and in 2013 with a pillar on the subject in the third Agenda for Prosperity. Gender inequality is particularly prevalent in access to and control over land, financial services, productive resources, and extension or market services. Extension systems tend to promote innovations that benefit farmers with more assets and higher level of education, however women are generally less literate than men (59 and 76 percent respectively in 2016).⁴² High illiteracy and time constraints prevent women from participating in rural organizations and inhibits them from having an equal voice in decision-making processes.⁴³ Sierra Leone has a Gender Inequality Index value of 0.645, ranking it 150 out of 160 countries in the 2017 index.⁴⁴

Rural governance and rural development policies

46. The responsibility for rural development lies within several government ministries of Sierra Leone, among which Social Welfare, Internal Affairs, Finance, the Ministry of Local Government and Rural Development and currently with the Ministry of Agriculture and Forestry (MAF).⁴⁵ According to a review of FAO,⁴⁶ the agricultural sector in Sierra Leone has never lacked good policies or policy contents. Problems that plagued past, and to some extent current agricultural policies, mainly derived from over-reliance on donor support, lack of capacity, strong political interference into sector activities and consequent mismanagement.
47. Following the Local Government Act, which provided the legislative framework for decentralization in Sierra Leone, MAF has decentralized offices at District level and an extension services department. Although progress has been made in terms of rural services, access to credit, infrastructure and extension services remain limited. Only few farmers receive advices and trainings as a result of low human and financial capacities.
48. **(Rural) development policies.** In 2002, after the civil war, Sierra Leone adopted a comprehensive National Recovery Strategy with government and donors agreeing on a framework for peace, recovery and development. This initiative was followed in 2003 by the development of a National Long-Term Perspective Framework (Vision 2025) emphasizing leadership, reconstruction and peace building, sound economic management and democratic governance.

³⁹ IFAD 2010.

⁴⁰ Government of Sierra Leone, WFP and FAO, State of Food Security in Sierra Leone 2015.

⁴¹ IFAD 2018.

⁴² UNDP 2018. Human Development Indicators.

⁴³ FAO and ECOWAS. 2018. National gender profile of agriculture and rural livelihoods. Sierra Leone. Country Gender Assessment Series.

⁴⁴ UNDP 2018.

⁴⁵ Other important Ministries for rural development are the Ministry of Local Government and Rural Development, the Ministry of Lands, Country Planning and the Environment, the Environment Protection Agency and the Ministry of Trade and Industry.

⁴⁶ FAO (no date)

http://www.fao.org/docs/up/easypol/forum/31/31_review_of_past_agricultural_policies_in_sierra_leone_-_final%201%20.pdf

49. To translate this vision into operational plans, the government and its development partners prepared the first Poverty Reduction Strategy Paper (PRSP) in 2004, with pillars that incorporated the United Nations Millennium Development Goals (MDGs). The PRSP was followed by a second phase, the PRSP-II (2008-2012), or better known as the "Agenda for Change" of the Government. Among other things this phase focused on increasing agricultural productivity and competitiveness and sustainable human development through decentralized service delivery. The PRSP-III (2013-2018) followed after as the "Agenda for Prosperity" and the "Road to middle income status in 2035".
50. MAF also developed various plans to make agriculture the engine for socio-economic growth and development. In these plans, the main strategic policy orientations are towards fostering agricultural productivity, promotion of commercial agriculture, private sector and value chain development. They also focus on the improvement of roads and irrigation as well as the provision of better access to financial services specifically tailored to rural farming groups or individuals. The most relevant recent one is the Medium-Term National Development Plan 2019-2023.

International Development Assistance

Official Development Assistance

51. Between 2010 and 2017 Sierra Leone received around US\$ 4.5 billion (constant 2015 US\$ prices) in Official Development Assistance (ODA).⁴⁷ In 2017 the largest bilateral donors were the United Kingdom and the United States of America, followed by the multilateral donors International Development Association (IDA), International Monetary Fund (IMF), the European Union (EU) and the Global Fund.⁴⁸ **IFAD is currently 17th in that list.** Bilateral ODA from OECD countries to Sierra Leone was largely committed to the health and population sector (40 per cent) followed by other social infrastructure and services (20 per cent) and economic infrastructure and services (15 per cent). ODA commitments to production are at the lower end, equal to 3 per cent of the total.⁴⁹ AidData's China Research estimates that China committed around US\$ 247 million to Sierra Leone between 2000 and 2014.⁵⁰ China's ODA is mainly committed to medical aid, infrastructure/telecom, mineral resources and rice production.
52. Country Programmable Aid (CPA)⁵¹ tracks the proportion of ODA over which recipient countries have, or could have, significant say.⁵² CPA contributions to Sierra Leone fluctuated between US\$ 242 million and US\$ 281 million per year in the 2000-2007 period. Between 2007 and 2014⁵³ flows gradually rose and peaked in 2014 at US\$ 536 million. IFAD entered the top 10 CPA providers to Sierra Leone list in 2014, ranking 8, but was not part of the top 10 lists in other years.

Donor Coordination and international co-operation

53. The leading role of the three donors (the United Kingdom, European Commission and the IDA of the World Bank) has somewhat facilitated aid coordination in the country, though this remains constrained as a result of weak government institutional capacity. Donor coordination evolves mostly around Sierra Leone's

⁴⁷ World Bank indicators, data available up to 2017.

⁴⁸ Gross ODA disbursements, USD million (OECD 2019).

⁴⁹ Average 2016-2017 figures (OECD 2019).

⁵⁰ According to AidData, China does not publish a country-by-country breakdown of its international official finance activities. <https://www.aiddata.org/china-official-finance#first-panel>

⁵¹ Country Programmable Assistance is the proportion of aid that is subjected to multi-year programming at country level. It excludes spending, which is unpredictable, entails no flows to recipient countries, aid that is not discussed between donors and governments, and does not net out loan repayments (OECD 2019).

⁵² As such, CPA is closer to capturing actual aid flows to countries than the concept of official development assistance and has been proven a good proxy for aid recorded at the country level.

⁵³ OECD data currently runs up to 2014.

Poverty Reduction Strategy Papers (PRSPs) and through some working relations between the main donors in the field.

54. Since 2003 the Government of Sierra Leone set up a two-tier structure for aid coordination. The first is DEPAC, which is the organ for *policy dialogue* between the government and the development partners on development issues. According to the 2016 Sierra Leone monitoring profile of the Global Partnership for Effective Development Cooperation, the performance of the sector working groups is uneven and not operational in all sectors. The second tier is the Development Assistance Coordination Office (DACO), established in 2004, by the Government of Sierra Leone in partnership with UNDP, DFID and the European Commission. This office is the focal point for both *financial and technical assistance* through multilateral, bilateral and non-governmental organizations (NGO) sources, and serves as a forum to discuss aid effectiveness. In 2007, DACO was transferred to the Ministry of Finance and Economic Development.

B. IFAD's strategy and operations for the CSPE period

55. **Investment Financing.** Since 1979, IFAD has committed US\$80.4 million in highly concessional loans and DSF grants to Sierra Leone to support rural poverty reduction and agricultural development. IFAD was furthermore asked by the Government of Sierra Leone to supervise a US\$50 million grant from the Global Agricultural and Food Security Program (GAFSP) under the Government's Smallholder Commercialization Programme (SCP).
56. Since 1979, the portfolio contains eight loan-funded/DSF grant projects and one IFAD-supervised project (SCP-GAFSP), as reflected in Table 2. The projects focus on three main sectors, namely agricultural development (four projects), rural development (three projects) and credit and financial services (two projects). Six of these are closed, two were on going at the time of conducting the evaluation⁵⁴ and one was approved in December 2018 and is awaiting a top-up loan approval (expected in September 2019).⁵⁵ With this top-up, IFAD's total contribution to this project will be US\$52.6 million – the highest in the Sierra Leone portfolio for any project.

Table 2

A snapshot of IFAD operations in Sierra Leone since 1979

Summary of IFAD operations in Sierra Leone	
First IFAD loan financed project	1979
Total loans/DSF grants-funded projects and programmes approved	8 IFAD-funded projects and 1 IFAD-supervised project (SCP-GAFSP - USD 50 million)
Total amount of IFAD funding (current)	US\$ 80.4 million (loans) - US\$ 50.0 million (DSF grants) US\$ 130.4 million (total)
Counterpart funding (Government and beneficiaries)	US \$ 49.6 million
Co-financing amount	US \$ 58.8 million
Total Portfolio cost (IFAD-funded portfolio)	US \$ 238.8 million
Total Portfolio Cost (including IFAD-supervised portfolio)	US \$ 288.8 million
Lending terms	Highly Concessional
Focus of operations	Agricultural development, credit and financial services, rural development
Main co-financers	AfDB, IDA-WB, UNDP, WFP, GEF, Adaptation Fund, Global Agriculture and Food Security Programme

⁵⁴ Includes the SCP GAFSP that is completed but not closed.

⁵⁵ The top-up of 28.5 million was approved by the September 2019 Executive Board.

<i>Summary of IFAD operations in Sierra Leone</i>		
Number of ongoing projects (as of Feb 2019)	3 (of which 1 only supervised by IFAD)	
Responsible IFAD Division for operations	West and Central Africa Division (WCA)	
Country Strategic Opportunities Programme (COSOP)	2003 COSOP 2010-2015 COSOP 2017-2018 Country Strategy Note	
Country presence in Sierra Leone	Since 2013 (Country programme officer)	
Country Programme Managers	Mr Jakob Tuborgh	2018 – Now
	Ms Ndaya Beltchika Stjeste	2014 – 2018
	Mr Hubert Boirard	2008 – 2014
	Mr Mohamed Tounessi	2002 – 2007

Source: IFAD Business Intelligence 2018.

57. The portfolio in the evaluated period (2003-2018) contains five projects. These projects amount to US\$201.2⁵⁶ of which IFAD provided US\$98.1 million (loans and grants), the Government US\$21.1 million, local private financiers and beneficiaries US\$19.2 million and international financiers US\$ 62.8 million (out of which US\$50 million is the GAFSP grant). More details on IFAD's portfolio in Sierra Leone can be found in annex IV.
58. **IFAD counterpart agencies.** While the Ministry of Finance and Economic Development (MOFED) has been the counterpart agency, IFAD's key implementation partner has solely been MAF. Other partners have been the Bank of Sierra Leone, the Ministry of Local Government, the district councils, ward and district development committees, the Sierra Leone Agricultural Research Institute (SLARI), the Sierra Leone Roads Authority (SLRA), and to some extent, the private sector (e.g. cooperatives) and NGO service providers (e.g. the Kenyan NGO K-Rep). IFAD's strategies also refer to collaborations with Consortium of International Agricultural Research Center (CGIAR) institutions such as Africa Rice to disseminate and accelerate innovation adoptions. IFAD has also reached out to FAO and the World Food Programme (WFP) for implementation.

Grants

59. Historically, 33 IFAD-funded and/or managed grants were implemented in Sierra Leone.⁵⁷ For the initial analysis of the CSPE, 18 grants worth US\$47.9 million were selected (Table 3). Annex IV contains an overview of these grants.

Table 3

A snapshot of IFAD supported grants that cover Sierra Leone

<i>Selection for the CSPE</i>	<i>Amount</i>	<i>Value (US\$)</i>
Grants provided under the global/regional window	17	44.5 million
Grants covered under the country specific window	1	3.4 million
Total	18	47.9 million

Source: IFAD Financial Management Database 2018.

60. The selected grants are those: (i) with an approval date between 2007 and 2018; (ii) that have Sierra Leone among the focus countries;⁵⁸ (iii) that started disbursement (and not only advance payment); (iv) that are currently not suspended/on-hold; (v) that cover CSPE thematic areas and/or knowledge management and policy dialogue elements; and (vi) that have linkages with the investment portfolio. Grants that are officially part of investment projects were not

⁵⁶ Without the prospected top-ups for the Agricultural Value Chain Development project.

⁵⁷ Information retrieved from IFAD's Financial Management Dashboard (2019). Top-ups to an existing grant are not counted individually.

⁵⁸ It implies that grants having the recipient based in Sierra Leone but not being implemented in the country were not taken into account.

included. Of the two grants designed in 2018 only the design was evaluated. Grants contributing to finance investment projects were not included.

Box 2.

Overview of the technical components under the five projects in the CSPE

Rehabilitation and Community-Based Poverty Reduction (RCPRP)

1. Support to Smallholder Agriculture Commercialization: (a) rehabilitation of tree crops; (b) rehabilitation of IVS; and (c) rehabilitation of feeder roads coupled and intensive capacity building.
2. Support to Community Development & Decentralization
3. Capacity building of staff at the Local Councils and Ward levels. Construction of District Agricultural Offices and Ward offices, youth centres, provision of logistics, equipment and material and support in revenue collection at Local Council level.

Rural Finance and Community Improvement Programme (RFCIP)

1. Access to Rural Financial Services: (i) Creation of Grassroots Financial Services Associations (FSAs);(ii) Support to Community Banks(CBs); (iii) Support for a Favourable Environment for Rural Finance (including assistance to the creation of an apex body of the CBs and FSAs)
2. Support to Community Development: (i) Capacity-Building of Communities; (ii) Community Development Fund (including for seeds, tools and implements for farmers) (iii) Communication and information.

Rural Finance and Community Improvement Programme - Phase 2 (RFCIP2)

1. Consolidation of the rural finance system:
 - a. Sustainable and autonomous RFIs;
 - b. (ii) Promotion of agricultural financial products

Smallholder Commercialization Programme (SCP GAFSP)

1. Smallholder agriculture and commercialisation (support to grassroots FBOs. Improved commercialization through access to agro-services and value-chain development, enhanced long-term technical support and representation through the institutional development of MAF and farmers' organizations)
2. Small -scale irrigation (rehabilitation of inland valley swamps).
3. Rural finance (establishment of FSAs and CBs).

Agricultural Value chain Development Project (AVDP)

1. Climate Resilient and Smart Agricultural Production (support to smallholder rice and tree crop production and productivity).
2. Agricultural Market Development:
 - a. Market Access through strengthening the business skills of ABCs, Farmer Organizations and Farmer Field Schools;
 - b. Climate Resilient Rural Infrastructure (warehouses construction of secondary roads and farm tracks and spot improvements on trunk roads).

Source: data elaborated in the CSPE.

Box 3

Financial Services Associations and Community Banks

Financial Services Association (FSAs) are owned by shareholders and only mobilise share capital for on-lending, and do business only with their shareholders. A minimum of one share (of Le 5000 or USD 1.6) is required to become a stakeholder, and can earn dividend. FSAs do not take deposits. It is a model for short-term lending without the need for a hard collateral. In some cases, group lending is used as an implicit form of collateral. The location of FSAs was typically selected to serve two and more villages.

Community Banks (CBSs) on the other hand are set-up as companies limited by shares and not as companies limited by guarantee. They offer deposit services. All loans are secured either by savings or physical assets. CBs are typically located in and around townships.

Source: data elaborated in the CSPE.

Overview of IFAD country strategy

61. Between 1979 and 2002, IFAD financed four projects in Sierra Leone that mainly covered agriculture development. Co-financing played an important role in these

- projects; three of the four projects were co-financed.⁵⁹ Additionally, in terms of value of contributions, 53 per cent of the US\$87.6 million total value of the four projects came via co-financiers, with IFAD funds constituting 37 per cent. These projects were largely production-oriented. However, the difficult situation at the beginning of the 1990s – with the downturn in the world economy, structural adjustment programmes and the outbreak of civil conflict – prevented project objectives from being achieved.
62. Since 2003, IFAD has prepared two COSOPs in Sierra Leone; in 2003 and in 2010. Although the period of the 2010 COSOP was from 2010 to 2015, the next COSOP was postponed due to the outbreak of Ebola crisis that brought project implementation to a standstill and the instability expected in the wake of the elections in 2018. As a result, a Country Strategy Note was prepared covering the period 2017-2018.
 63. The **2003 COSOP** proposed a strategic approach to development-oriented recovery assistance in Sierra Leone. In the short-term, the strategic thrust for IFAD was to provide rapid assistance to the communities as part of the reintegration and regeneration process, and the focus was on restoring basic services and reviving economic activities. Key interventions were in the provision of basic agricultural packages (seed, tools, livestock and inputs) for expanding the areas cultivated, and rehabilitation of feeder roads. The three strategic thrusts of the COSOP were: 1) *community development*; 2) *revitalization of the rural financial market to promote rural growth*; and, 3) *crop diversification, income generating activities and small-scale rural enterprises*. The geographic focus was on two districts, Kono and Kailahun, being most affected by war.
 64. Two projects - RCPRP and RFCIP were formulated under this COSOP. Both projects had clear themes - RCPRP was an agricultural rehabilitation project that responded to objectives 1 and 3 of the COSOP and also included rehabilitation of roads. The RFCIP, which responded to objective 2, was a core rural finance project with its aim to create rural financial institutions that would bring the rural poor into the fold of micro-finance. These two projects were inter-linked, with RCPRP beneficiaries being sensitised to take up micro-loans and credit from their institutions developed under RFCIP. At the design stage, in keeping with IFAD's policy of not supervising its supported projects directly, the African Development Bank (AfDB) was appointed the implementing institution.
 65. The next COSOP, the **2010 COSOP**, was developed when the government's focus was shifting to economic development, having emerged from the earlier phase of reconstruction and rehabilitation of the agricultural sector debilitated by the civil war. The 2010 COSOP also had three strategic objectives: *i) Support to agriculture – small holder farmers' access to irrigation, technical skills and market is improved*; *ii) Support to rural finance – the rural poor have access to reliable and sustainable financial services (savings, credit, transfers, remittances, etc.)*; and, *iii) Support to local development – the rural poor increase their level of participation in the management of local decentralized institution*. These objectives had themes similar to the themes under the 2003 COSOP, namely, community development, rural finance and agricultural production. The geographic focus expanded to cover four districts, Kono and Kailahun, Kenema and Koinadugu.
 66. Progress had been extremely slow for both RCPRP and the RFCIP until 2009. Thus, under COSOP 2010, the same two projects were continued.⁶⁰ Additionally, a new core rural finance project, RFCIP2, was conceived under the new COSOP with its aim to expand establishment of rural financial institutions to other parts of the country not covered under its predecessor project, RFCIP. Another project, the

⁵⁹ The co-financiers were UNDP, IDA, AfDB and WFP.

⁶⁰ Progress in implementation and in disbursement of these projects was very slow during the first three years of implementation (2006-2008) with the result that the bulk of implementation came under COSOP 2010.

Smallholder Commercialisation Programme (SCP) (2011–2018), a USD 50 million programme funded by a grant from the Global Agriculture and Food Security Programme (GAFSP), was placed under IFAD's supervision by the government. The SCP-GASFP leveraged the successful approaches of RCPRP, focussing on agricultural production, but with an emphasis on developing new, or strengthening existing, agri-business centres (ABCs) as a way to enable farmer groups to undertake value-addition and selling of their produce. The latest project, the AVDP, focuses on a stronger focus on value chain approach. It also includes some of the beneficiaries from its predecessor projects, the so-called legacy farmers, with whom it will continue to work.

67. Thus, IFAD's strategic thrust in Sierra Leone in the past 17 years has been one of revival and consolidation. The continued focus on enhancing productive potential and strengthening rural finance through standalone thematic projects underscore this point. On the other hand, shifts have been in the form of a greater emphasis on creating market linkages and a move from community development to local (institutional) development.

Table 4.
COSOPs 2003 and 2010

<i>Strategic objectives and focus over evaluation period</i>		<i>COSOP 2003</i>	<i>COSOP 2010</i>
COSOP Objectives	Strategic objective 1: Community development Strategic objective 2: Revitalization of the rural financial market to promote rural growth Strategic objective 3: Crop diversification, income generating activities and promotion of small-scale rural enterprises.	Strategic Objective 1: Support to agriculture. Strategic Objective 2: Support to rural finance. Strategic Objective 3: Support to local development.	
Geographic priority	Kono and Kailahun districts	Starting with Kono and Kailahun and extended to Kenema and Koinadugu	
Subsector focus	Community development, rural finance, crop production, productive infrastructure (irrigation, roads), rural enterprise development.	Decentralization, rural finance, infrastructure (roads), community empowerment,	
Main partners	MAF, Bank of Sierra Leone, 4 District Councils and District Agriculture Offices, Farmers Cooperatives and IVSAs, NGOs	MAF, Bank of Sierra Leone, 4 District Councils and District Agriculture Offices, Farmers Cooperatives and IVS Associations, NGOs	
Main target group	Smallholders Women Youth Internally Displaced Persons	Smallholder farmers and landless rural households; vulnerable groups such as woman-headed households and landless young people Smallholder farmers, cultivating farms of less than 1.5 ha Rural entrepreneurs and small business operators	
Country program management	Until 2008, supervision support was provided by AfDB. From 2009, IFAD assumed responsibility.	Country presence was established in 2013 through a country program officer.	

Source: COSOP documents.

68. IFAD set up a country office in Freetown in September 2013. It is currently staffed with a country programme officer. As part of the decentralization of IFAD, the Country Program Manager (CPM) is based in Cote d'Ivoire since 2018.

Key points

- Sierra Leone belongs to the group of least developed countries and has qualified for the Debt Initiative for Heavily Indebted Poor Countries. Around 60 per cent of the population lives on less than US\$1.25 a day.
- The country avails of a rich natural resource endowment but has suffered from strong economic regression and political instability since the civil war from 1991-2002. The Ebola Virus Disease Outbreak in 2014 additionally affected the GDP.
- At 60 per cent of GDP, agriculture is the country's mainstay, but Sierra Leone is highly dependent on external aid.
- Youth comprises 40 per cent of the population and their unemployment/underemployment is worrying at 70 per cent. Lack of economic opportunities has led to internal and external migration.
- Even if most farmers have returned to their farms, they are still grappling with the consequences of war. Though the situation has improved over the past decade, almost 60 per cent of rural households are still food insecure and 31 per cent of children are chronically malnourished.
- Even if some gender policies are in place, gender inequalities persist based on cultural beliefs and a lack of gender analysis leading to inadequate interventions.
- Between 2010 and 2017 Sierra Leone received around US\$ 4.5 billion in ODA, but donor coordination is constrained based on weak government institutional capacity.
- Since 1979, IFAD has committed US\$80.4 million in highly concessional loans and DSF grants to support rural poverty reduction and agricultural development with eight loan-funded projects and one IFAD-supervised project, out of which five are under evaluation.
- Whereas the 2003 COSOP had a strategic approach to development-oriented recovery assistance, the 2010 COSOP was more geared towards supporting the productive capacity and linkage to market of farmers and strengthening access to rural finance.

III. The lending portfolio

A. Project performance and rural poverty impact

69. The purpose of this chapter is to assess the performance of programmes funded by IFAD in Sierra Leone during the period under review (2003-2019). The assessment employs internationally accepted evaluation criteria, which apply the concepts of relevance, effectiveness, efficiency, rural poverty impact, sustainability, innovation and scaling up, and gender equality and women's empowerment. The definition of the concepts is provided in annex I. A composite assessment of the programme portfolio's overall achievement is also provided.

Relevance

70. Under relevance, the CSPE has analyzed four dimensions. One, the extent to which the portfolio conforms to the policies and priorities of the Government; two, the relevance of the thematic areas of the portfolio; three, the targeting mechanisms used; and four, the complexity and coherence of project designs.

Strategic alignment

71. **The evolution of the portfolio has kept pace and alignment with the changing political and economic situation of the country.** At the beginning of the evaluation period, the focus of the portfolio through RCPRP was on reviving the rural economy via agriculture and infrastructure, the mainstay of the economy. This was the right approach in a country just emerging from a civil war, with most of its productive resources in a state of neglect. Given this and the huge scale of poverty, the next step was to infuse investment by the rural poor, through resurrection and development of grassroots financial institutions, the Financial Services Associations (FSA) and the Community Banks (CB),⁶¹ that would provide micro-credit and loans not only to the farming community but also to the non-farming community and the micro- and small- enterprises (farm and non-farm) to help generate rural employment. The evaluation considers this important to a fragile context. Thereafter, the focus of rural finance rightfully moved onto covering the whole country through the RFCIP2, with its additional focus on creating an umbrella organization for the FSAs and the CBs, the Apex Bank, which would provide support services, in addition to over-sight functions delegated to it by the Bank of Sierra Leone.
72. In parallel, the portfolio rightly focussed on the next stage in agricultural development: commercialization and diversification and tapping the private sector as a partner. This was to be achieved through the SCP-GAFSP which included the model of agri-business centres developed to provide value addition services to primary producer groups and links with buyers. The more recent AVDP aims to consolidate on the SCP-GAFSP by supporting its beneficiaries through technical assistance and marketing support of rice and tree crops.

Thematic relevance

73. **Productive capacity.** IFAD's country portfolio was aligned to a number of national priorities, policies and strategies related to primary agricultural development. For instance, the Agenda for Change (PRSP II: 2008-2012), reflects that "economic development and poverty reduction in Sierra Leone will only be sustained with developments in the agricultural sector".⁶² The Agenda for Prosperity (PRSP III: 2013-2017) again confirms the government's focus on agriculture and rural development. RCPRP with its focus on production was aligned to these. Under the framework of the same Agenda for Change, the National Sustainable Agriculture

⁶¹ In principle the difference between FSAs and CBs is with regards to deposit-taking (FSAs cannot take deposits) and minimum capital requirement (CBs need to have Leones 1 million while there is no such requirement for FSAs).

⁶² The Republic of Sierra Leone. *An Agenda for Change*. Second Poverty Reduction Strategy 2008-2012

Development Plan (NSADP) 2010-2030 was launched.⁶³ The SCP-GAFSP, supervised by IFAD, is at the heart of NSDAP.⁶⁴

74. The agricultural projects are also relevant to IFAD's own policy and strategy framework. Among others they align with the "Improving access to land and tenure security policy" of 2008 through rehabilitation of inland valley swamps (IVSs) and cocoa/palm plantations, which had been destroyed by the war. They align with IFAD's Climate Change Strategy and the Environment and Natural Resource Management policy among others by improving capacity on water management and good agricultural practices, by introducing a short-duration rice variety, and by supporting organic cocoa production and community forestation.
75. On the other hand, while livestock in Sierra Leone is currently mainly operated at subsistence level, the country's Roadmap for the National Agricultural Transformation (2018) identifies livestock development as a priority. Even though livestock was brought up as an important strategy for diversification of incomes and strengthened resilience, the portfolio mainly focused on crop production. Under RCPRP, there was no livestock component. Under SCP-GAFSP, livestock support including veterinary capacity⁶⁵ was piloted for 25 transformed ABCs, but the evaluation did not find any ABCs who were still engaged in livestock. Under AVDP, support to fisheries is foreseen, as well as improved livestock watering, but no specific support to livestock development.
76. Interventions to link farmers to markets and improve marketing of crops were relevant to national programmes and priorities;⁶⁶ however, they were not pursued actively. The emphasis was overly on production and while the private sector was brought into the picture, the agricultural projects lacked an institutional approach to private sector engagement. Among the priorities in Sierra Leone is enhancing the quality of agricultural products such as cocoa, some of which is marketed under the bio and fair-trade labels, and rice, which is now being branded in some areas of Sierra Leone. The RCPRP design supported cocoa cooperatives to comply with such standards but this is not visibly pursued in AVDP's design. The SCP-GAFSP design document mentions that sustainability certification for export should be considered,⁶⁷ but did not pursue it either.
77. On the other hand, roads were a highlight of IFAD's focus on development. A complete lack of maintenance during the entire period of the civil war resulted in roads being mostly non-existent. Rural communities were completely isolated not only from markets but even from each other. IFAD's attention to roads through RCPRP was therefore critical not only to overcome these issues but also to ensure implementation of the activities of its own projects.
78. **Rural finance.** The rural finance support approach of IFAD in Sierra Leone is highly relevant from policy and development strategy points of view. IFAD's rural finance support covers the two phases (projects) of the Rural Finance and Community Improvement Programme.⁶⁸ RFCIP's interventions were designed in full alignment with the Government's development priorities in a post-conflict situation,

⁶³ Republic of Sierra Leone. *National Sustainable Agriculture Development Plan 2010-2030*. Comprehensive African Agriculture Development Programme (Version Adapted by CAADP Compact 18th September 2009).

⁶⁴ The components of SCP GAFSP include: (i) Improving smallholder production and commercialisation; (ii) Developing small scale irrigation; (iii) Providing better access to rural financial services; (iv) Improving access to markets; (v) Providing a social protection safety net to vulnerable households; and (vi) Implementation and support.

⁶⁵ FAO established and trained community animal health worker groups and provided equipment (feed mills for processing food for ruminants and solar refrigerators), start-up kits, drugs and vaccines.

⁶⁶ The results framework of the National Agricultural Transformation Programme 2023 has strategic objectives, which are reflected in IFAD's country portfolio. These include agricultural market information systems, infrastructure to deliver products to markets, commercial farming, institutional strengthening, processing and marketing of rice, and rice commercial farming and out-grower schemes.

⁶⁷ IFAD Sierra Leone, March 2011. SCP-GAFSP. Design Document.

⁶⁸ The supplementary financial support included funding for the establishment of 7 additional CBs and 15 FSAs with financial resources from SCP-GAFSP. The implementation responsibility for this expansion was with RFCIP.

which formed the three pillars the Poverty Reduction Strategy for 2005-2007.⁶⁹ Infusing capital in the rural areas, where growth had suffered due to the civil war, as a means to revive production and employment was the correct approach.

79. For the RFCIP2, the project interventions were aligned to the key rural and agricultural development policies of the government, particularly the NSADP and the PRSPs, which included the access to appropriate financial services as a prominent and critical component in poverty reduction. RFCIP2 was also aligned with the objectives of Financial Sector Development Plan 2009 of the Bank of Sierra Leone concerning increased financial inclusion and the need to increase the outreach of community-based RFIs in the rural areas.
80. Concerning IFAD's overall policies and the strategies of the COSOPs for Sierra Leone, the rural finance interventions are well aligned with the main development strategies of the institution. For instance, IFAD's Rural Finance Policy (2009) emphasises that developing inclusive rural financial systems to increase the access of poor and marginalized women and men to a wide range of financial services is central to IFAD's mandate. Given the many challenges inherent in marginal areas and in post-conflict situations, IFAD's strategic frameworks emphasise the need to improve the access of the rural poor to appropriate financial services, to improve their resilience in the rapidly changing environment. Following these principles, both COSOPs identified rural finance as a key sector for support interventions to alleviate poverty on a sustainable basis.
81. **Youth.** All project designs bring up the intention to focus on youth and gender. The Gender Active Learning System (GALS) was introduced into the more recent programmes to improve gender outcomes. The country portfolio was therefore found aligned with IFAD's Gender Policy 2012 and responsive to IFAD's Youth Guidance Note: designing programmes that improve young rural people's livelihoods. The National Youth Programme 2014-2018 is another relevant document for the portfolio, as youth is seen as one of IFAD's main target groups. It stipulates rules and responsibility as well as the definition of young people (15-35 years). The National Youth Councils that it requires to be established in each district were important partners and participants of RCPRP.
82. Most projects had targeted youth and women using the mechanism of direct targeting: through the use of quota (RCPRP: 30 per cent women, 50 per cent youth, 20 per cent female youth; RFCIP 50 per cent women, 50 per cent youth; AVDP: 40 per cent women, 40 per cent youth)). There were some positive efforts as well. RCPRP and SCP-GAFSP both made use of youth contractors. The RCPRP support to youth councils and youth centres was fully aimed at youth. SCP-GAFSP design mentions specific extension services for women and specific promotion of women's groups for RFI services.
83. **Decentralisation.** The portfolio responded to Sierra Leone's decentralisation programme. The country started decentralisation in March 2004 after the passing of the Local government Act. However, coming from a recent war situation, the budget and human resource capacity within local government were limited. Necessary austerity measures as a result of the Ebola crisis again temporarily aggravated this situation. Even though RCPRP had already been designed when the Act was launched, the project adopted decentralisation as a focus and its approach was adapted to the actual government decentralisation framework. RCPRP helped strengthening decentralised institutions in the four target districts, in particular for the Local Councils, the Ward Development Committees and the District Agricultural Offices. SCP-GAFSP responded to the decentralisation strategies of the Government of Sierra Leone by building capacity of FBOs to contribute to the local economy and

⁶⁹ These include: (i) good governance, security and peace-building; (2) pro-poor sustainable growth for food security and job creation; and (3) human development through microfinance, specifically the use of community banks and microfinance institutions as effective vehicles for the implementation of the national microfinance policy.

supporting the decentralised structure of agribusiness centres which helped penetration also into more remote areas.⁷⁰

Targeting mechanisms

84. **To effectively reach poor people, area-based targeting was followed by a number of socio-economic targeting approaches.** The geographic focus of the earliest project, RCPRP, was determined chiefly on the basis of the effect of the civil war. Thus, the two districts initially selected i.e. Kailahun and Kono had faced the longest duration of the civil war and had the highest concentration of vulnerable farm families in Sierra Leone. These two districts also had the highest number of newly resettled refugees and internally displaced people who required urgent assistance in various sectors to resume normal life. Thereafter, the focus shifted to targeting the poorest districts, as evidenced by the next project, the RFCIP, which covered the seven poorest districts with a population of 2.25 million (45 per cent of national total) at the time of design, of which around 80 per cent were living below the poverty line.⁷¹ The focus of the subsequent projects, RFCIP2, SCP-GASFP and AVDP, has been national in scope.
85. The selection of priority chiefdoms and wards within the districts was based on a number of criteria which this evaluation finds relevant including *inter alia*: the most vulnerable wards/communities (through use of social, poverty and demographic indicators), the potential for the production of crops and value addition and the development orientation of local institutions. Subsequent to area-based targeting, targeting of the poor was aimed through self-targeting, direct targeting and participatory approaches.
86. **Targeting in core agricultural projects.** Poverty targeting in agricultural projects was attained by reaching out to small-scale farmers and entrepreneurs, women, youth and disabled people in the design. In doing so, IFAD acknowledged the need to include vulnerable groups and avoided reinforcing patterns of exclusion. There were four focus groups targeting RCPRP and SCP-GAFSP: (i) smallholder farmers; (ii) women; (iii) youth, particularly unemployed youth, and (iv) micro- and small-scale entrepreneurs.⁷²
87. Previously displaced poor farmers who had been hit hard by the consequences of war formed the bulk of the beneficiaries in these two projects. The mechanism deployed to reach them was self-targeting⁷³ that specifically targeted existing farmer groups with interest and experience in rice, cocoa or palm. The group members had to be mostly homogeneous in terms of their socio-economic condition. The projects also targeted farmers with a certain area of land for assistance to tree crops. Even if targeting farmers with a minimum ownership of land presents a risk of bypassing poor, land tenure is usually not an issue in Sierra Leone, even among the poor. Most families own land for crop production, even if it is the relatively better-off who are engaged in tree crops. Hence, this targeting strategy enabled including poor farmers.
88. **Targeting in core rural finance projects.** The two projects, RFCIP and RFCIP2, aimed at serving predominantly the economically active rural poor, including micro and small entrepreneurs. The long-term objective was that investment by beneficiaries made possible by availability of micro-finance would lead to overall rural development, including through spill-over effects. In order for loans to reach the poorer sections of society, the interest rates charged by the financial institutions developed under the projects were kept low. However, although one of

⁷⁰ Draft findings, Evaluation of SCP-GAFSP, January 2019.

⁷¹ The districts selected for the rural finance activities of RFCIP were Bonthe, Koinadugu, Kono, Kailahun, Kenema, Port Loko and Pujehun.

⁷² IFAD, Sierra Leone, 21 April 2017. RCPRP. Project completion report.

⁷³ Defined as when goods and services respond to the priorities, assets, capacities and livelihood strategies of identified target groups, without any specific interventions necessary (IFAD Targeting Policy 2008).

the primary targets was smallholders, there was no direct targeting⁷⁴ to ensure that the financial products were suited to their capacities and exigencies. Furthermore, although this targeting approach for the IFAD-supported rural finance operations in Sierra Leone, with focus on the poorer districts and vulnerable groups in post-war situation, was appropriate, it was also ambitious. In an area where no community-based financial institutions existed at all, the project not only had to establish such institutions, but also capacitate them to act independently and ensure that they would be sustainable.

89. **Youth and gender targeting.** Even if it was seen as a good start to ensure that all projects reached a minimum number of youth and women, often there was no distinction in approach or activities to specifically match women's and men's needs and opportunities. RCPRP included a capacity and needs assessment for youth and disabled people, which was conducted in 2011 to develop a Youth and Disabled Action Plans for the project, but this did not lead to specific adaptations. The designs of both RFCIP and RFCIP2 emphasised the importance of including women, youth and smallholders as the clientele of the CBs and FSAs, but there were no specific strategies on how this would happen in practice. However, none of the designs was based on a gender and/or youth analysis. Therefore, whilst reaching sufficient numbers, the design may not always have been optimally suitable for women and youth.
90. The portfolio foresaw including of **disabled people**, but their engagement only emerged in a dispersed manner. In 2015, between 30.4 and 34.5 per cent of disabled people in the target provinces were engaged in employment.⁷⁵ RCPRP had disabled people included as one of their target groups,⁷⁶ SCP-GAFSP included associations of disabled (amputees / war wounded, etc.) in various activities at district level in targeting. Even though this was relevant in a country where many people came out of a war disabled, the projects had not put any specific activities in place and monitoring of this group was not pursued. As a result, the evaluation was only able to identify a few dispersed activities where disabled people participated. RFCIP2 piloted a special product for providing access to finance for young people living with physical disabilities,⁷⁷ even if the group was not specifically included as a target group at the designs stage. Engaging disabled people is a specific endeavour, and with all the priorities the portfolio already had, agricultural production may not be the best focus to engage disabled people.

Design complexity and design coherence.

91. The level of design complexity and clarity in the portfolio has been mixed; adaptations where carried out were useful in some cases. The COSOP 2010-2015 had underlined the need to keep the design simple, and to limit the number of interventions. The design of the rural finance programmes and RCPRP was consistent and simple but SCP-GASFP was ambitious.
92. **Design of agricultural and marketing projects.** RCPRP at its onset rightly focused on reconstruction of post-war damage through rehabilitation and supporting productive capacity. However, the design did not completely foresee the challenges associated with implementing projects in a fragile context, a situation exacerbated by the civil war.⁷⁸ Upon recommendation of the MTR in 2009,⁷⁹ the

⁷⁴ Defined as when specific measures are necessary to channel services and resources to specific members or groups of the community that would otherwise not be reached by project activities (ibid).

⁷⁵ Sierra Leone Statistics, Oct 2017. Population and Housing Census Thematic Report on Gender 2015

⁷⁶ IFAD, Sierra Leone, September 2003. RCPRP. Draft Appraisal Report.

⁷⁷ IFAD, October 2016. RFCIP2 Supervision Report.

⁷⁸ These included inter alia: institutional bureaucracies, lack of adequate and qualified human resources, the centralized structure of project management resulting in lack of coordination with district coordinating units.

⁷⁹ IFAD January 2009, Mid-Term Review RCPRP: the MTR found RCPRP relevant but considered the design had too many small activities, which were not priorities to the community.

design was simplified which added to its coherence and feasibility of implementation.

93. The ABC model of SCP-GAFSP as a decentralized structure owned by farmers and providing aggregation and processing facilities and joint marketing potential was relevant to the Sierra Leone context. There is no other institution providing such services, with the exception of a limited number of NGOs in a few districts. However, there was no feasibility study or value chain analysis conducted to guide the support to ABCs and the selection of rice as a target crop. This was further combined with an ambitious design. The project aimed for supporting 193 ABCs but during implementation that support turned out to be too large for the project's time and resources, and the number was decreased to 52.⁸⁰ Similarly, while a crucial element of market linkages was connecting FBOs with ABCs, yet not all FBOs supported by SCP-GAFSP could be linked to ABCs. Equipment provided to FBOs and ABCs was also limited and not provided to all, leaving some groups to be in a better position to gain benefits from the project and the other without. The AVDP has a similar design, budget and duration, and also aims at a nationwide coverage, and therefore its design is foreseen to face the same risk.
94. A focus on few commodities in agricultural projects however lent simplicity to the designs. RCPRP, SCF-GAFSP and the future AVDP had a focus on development of three crops: oil palm and cocoa and rice. The selection of the commodities is not only consistent with government priorities and pro-poor approaches to value chain development, but this crop mixture also addresses increased availability of the dietary staple (rice)⁸¹ and incomes (tree crops).⁸² Importantly, the narrow focus on a few commodity subsectors has avoided the complexity that comes with working across several subsectors.
95. **Design of rural finance projects.** The transfer of the component on community development from RFCIP to RCPRP was useful in attaining consistency of design.⁸³ At the same time, there was lack of clarity of project design in certain operations and activities that limited the full potential to achieve full progress and results. This concerns particularly the role and tasks of the apex organisation in the RFI network. The Apex Bank, formed under the IFAD-supported projects to play an advisory and technical support role for the RFIs, lacked a professionally designed Strategic Plan, based on realities on the ground, and a sharper definition of what was the key mandate of the institution which also ultimately affected its role. In addition, the strategy to reach poorer groups of farmers was not completely based on realistic assumptions in the RFCIP. The RFCIP2 approach on agricultural lending policy, based on the development of three agricultural products, was outdated and too simplistic.⁸⁴
96. Finally, the financing plan of RFCIP2 concerning the need to capitalise the FSAs/CBs for more agricultural lending was based on very optimistic assumptions that

⁸⁰ IFAD, June 2016. SCP-GAFSP Supervision Report.

⁸¹ Rice which is grown by 85 per cent of the farmers on over 50 per cent of the total area under crops, contributes 39 per cent to the 2,330 kcal/capita/day Sierra Leonean diet (AVDP Design Report, 2018).

⁸² Cocoa is a key foreign exchange earner, with annual export values of about USD 35 million (ibid).

⁸³ The design of RFCIP included, in addition to rural finance support, also a large community development component and at the time of design, this was seen as highly relevant. Over the implementation it became, however, increasingly clear that this component did not fit well to the predominant rural finance activities of RFCIP. Therefore, this component was gradually transferred to the complementary RCPRP from MTR onwards.

⁸⁴ RFCIP2 design foresaw developing three new loan products: agricultural campaign loans, agricultural rehabilitation loans and agricultural equipment loans. In the view of the CSPE, these interventions would not have changed the situation that prevailed at the end of RFCIP1, in which practically no agricultural loans were issued by IFAD-supported financial institutions. Particularly, the pre-implementation decision to focus on the development of the above-indicated loan products is difficult to justify as the potential catalyst for agricultural lending. A more modern, and more recommendable approach would have been to analyse the situation in agricultural loan market carefully and aim at designing a suitable agricultural lending policy for these small rural finance institutions and their network (for e.g. loans based on flexible terms, interest rates and collaterals, and a multiple number of loan products, each with different terms, based on the nature of investment and its risk profile.. This was done more recently, during the RFCIP2 implementation (outside the design) at the initiative of the APEX Bank.

external funding would be available; there was a lack of sufficient analysis of possible threats. Ultimately, funding did not materialise. These type of design weaknesses, which could have been avoided with relatively small additional investments in professional support during the planning process, have delayed the development of the upper structures of the RFI network and adversely affected the expansion of the financing operations of the CBs and FSAs.

97. During implementation, various changes were made to the approach that have generally been beneficial for the overall performance, such as the already discussed separation of rural finance activities from community development operations. Similarly, the creation in 2009 of the Technical Assistance Agency (TAA) to provide support services to CBs/FSAs, first as a part of the NPCU and then as a company, was a step that paved the way for the establishment of the Apex Bank at a later stage. On the other hand, corrective actions for RFCIP2, to find a solution for the problems that emerged when the planned financing options for the Apex Bank and RFI capitalisation did not materialise, have taken a long time. This had an adverse impact on outreach, financing volumes and impact.

Relevance of other design-related aspects

98. **The fit between budget and activities was not always harmonious.** The available resources sometimes led to a limited quantity of support available for large groups of beneficiaries. This was for instance the case with SCP-GAFSP when only one piece of equipment was provided to an ABC or FBO, where many members need the same equipment at the same time due to agricultural seasonality. This led to the most vulnerable members not having access. Also, providing farmers with a one-off support for growing rice under RCPRP led to a slowly tapering-off profit on the rice production. In the case of ABCs, the underestimation of the costs of building a fully functional ABC also led to its scale-down from 193 to 52.
99. **The evaluation finds mixed results in terms of project designs building forward on achievements and lessons from previous projects.** AVDP aims at working with rice and tree crop farmers, who had not benefited previously from SCP-GAFSP, and it will follow up with linkages of FBOs to ABCs. SCP-GAFSP built on RCPRP lessons that the private sector is flexible, and their engagement is essential, and that working through ABCs and FBOs is a good basis for support to productive capacity, but that support must be tailored to their needs. However, while the RFCIP2 scaled up the approach of its predecessor RFCIP, it still did not place the required emphasis on designing specific financial products for primary agricultural producers even though they had clearly not been able to avail of these products under RFCIP.
100. **The intention behind linking different projects was noteworthy, although, this was not always successful.** The linking of agricultural projects to the rural finance projects was a sensible decision since the former did not have their own credit provision. The designs of the agricultural projects mitigated risks related to agricultural lending and facilitated farmers' access to credits, but the linkages were insufficiently established. Thus, only part of the beneficiaries from support to agricultural productivity and marketing also benefited from the support to rural finance. In the case of the SCP-GAFSP, for instance, awareness of ABCs on using FSAs and CBs was raised and many had an account, but none of the interviewed ABCs had actually taken a loan. Many farmers also still found it difficult to get a loan to match their needs, and since the project design did not have a requirement for a minimum number of farmers as clients, FSAs often preferred less risky clients.
101. **Internal to projects, coherence amongst components was not always strong.** Both RCPRP and SCP GAFSP (as well as AVDP) contain activities to link food producers to markets, however, these linkages are insufficiently strong to

ensure the majority of those who benefit from agricultural production and productivity support also were ensured of a better linkage to markets. One example was the support to farmer groups and ABCs. Farmer group members need to participate in a Farmer Field School (FFS) training to become an FBO and only FBOs can become members of ABCs. SCP-GAFSP had included support to many Inland Valley Swamp Associations, which was often not coupled to FFS. As a result, the IVSAs could not benefit from ABCs for their marketing. A number of tree crop farmers on the other hand were trained in FFS and did become an FBO, but most ABCs are focused on rice and in most cases, these farmers did not find an ABC, which could help them market their tree crop produce. Also, the location of some ABCs was at times found to be motivated by reasons other than feasibility in terms of aggregation and marketing considerations, including political considerations. This led to some FBOs and FFS members having only limited access to ABCs.⁸⁵

102. In **summary of relevance**, IFAD's projects were completely in line with the urgent priorities of a nation emerging from a protracted civil war with most production base and infrastructure in disarray and a strong need to infuse capital and strengthen grassroots and decentralized institutions. The targeting approach of projects was sufficiently suitable to enable participation of poor and smallholder farmers with a capacity to produce, though the focus was almost fully on crop production only. Attention was given to women and youth by including quotas to ensure their outreach. With the focus on production, roads and finance, less attention was however provided to marketing of produce which would have helped realise the potential of production. In addition, there was no feasibility study or value chain analysis conducted to guide the support to ABCs. Lack of financial products designed to the need of the farmers continued to be a feature of the rural finance projects, especially of the RFCIP2 which came later. Finally, while having standalone thematic projects was a good approach, the assumptions behind the inter-linkages between projects were found to be weak. The evaluation rates **relevance as moderately satisfactory (4)** given that while on one hand projects were very relevant to the needs and priorities of the nation, on the other, there were shortcomings in their designs.

Effectiveness

103. Under effectiveness, the evaluation measures the extent to which the interventions have achieved the planned objectives and results for the target groups and looks into the factors that contributed to or hampered the results. The CSPE has analysed the effectiveness of the lending portfolio using thematic areas where possible.

Outreach

104. **Under all projects, outreach was in general achieved at or close to 100 per cent under most components.** Table 4 shows the outreach numbers attained at the time of the evaluation. In SCP-GAFSP, even though achievements were lower than planned in terms of establishing FBOs, the percentages of outreach against planning ranged from 80-85 per cent (for cacao plantations and small-scale irrigation) to 100 per cent and above (oil palm farmers, and general product intensification and marketing). RFCIP2 is ongoing though and it is expected that it will reach the targeted number of 285,000 by its end.

⁸⁵ FAO, 2019. Evaluation of SCP-GAFSP in Sierra Leone, and observations by the current evaluation.

Table 5:
Outreach numbers (households reached)

<i>Projects</i>	<i>Actual Numbers reached</i>	<i>Percentage of planned</i>
RCPRP	149,520	107%
RFCIP	49,062	123%
RFCIP-2	193,800	68%
SCPGAFSP	428,700	107%

Source: PCRs and supervision reports.

Effectiveness of objectives under thematic focus areas

Agricultural production

105. **The projects met their targets related to rehabilitated area of rice and tree crops and achieved their objective of increasing production.** Both RCPRP and SCP-GAFSP met their targets related to rehabilitation of rice and tree crops (table 5). In the case of rice, the improved Nerica variety of seed was used while in the case of oil palm, the improved Tenera variety was used.⁸⁶ Improved varieties also led to improved productivity with rice farmers undertaking double or even triple cropping per year.

Table 6:
Achievement towards rice and tree crop rehabilitation (ha)

<i>Projects</i>	<i>Actual Numbers reached</i>	<i>Percentage of planned</i>
RCPRP		
IVS rehabilitated	2960	99%
Cocoa rehabilitated	8000	100%
Oil palm rehabilitated	1000	100%
SCP		
IVS rehabilitated	2000	100%
Cocoa rehabilitated	3200	85%
Oil palm rehabilitated	3000	100%

Source: PCRs and supervision reports.

106. **However, constraints typical to a fragile context, limited access to quality seeds and fertilizers, are affecting the level of outcomes initially attained.** One of the issues constraining achievement of the objective related to increased production is the availability of inputs. Although it is possible for FBOs to get inputs from the MAF, they reported to receive seeds very late in the rainy season, which hampered the cropping intensity. Good quality or improved seeds are difficult to come by via the private sector, and while some farmers preserve and multiply their own seeds, this is not commonplace. MAF had provided rice farmers with fertiliser against in-kind payment in rice after harvest in 2017, but in 2018 this practice was discontinued, and the private sector has not been able to make available the necessary quantity yet. Evidence from many respondents with different backgrounds showed that in the case of RCPRP the lack of fertiliser combined with continuously using seed that was replicated from the same original had led the yield to go down from initial levels.
107. **The uptake of innovation and new technology among some farmers limits realising the full potential of production growth.** The FFS trained farmers on rice production techniques and they admitted to now having such knowledge. Nonetheless, some farmers refrained from the uptake of such new technology because they found it labour intensive.⁸⁷ Extension offices have little resources to

⁸⁶ Ibid.

⁸⁷ FAO, 2019. Evaluation of SCP-GAFSP in Sierra Leone.

enable the provision of effective services to farmers and moreover, there is very little linkage to research, and research institutions like the Sierra Leone Agricultural Research Institute (SLARI) are suffering equally from low resources and capacity. Extensionists are therefore mostly unable to support farmers in adopting innovative productivity measures.

108. The technologies transferred through the FFS for increasing production and productivity require specific equipment (such as tractors and power tillers) especially when it comes to IVS and boliland cultivation. A limited number of equipment was distributed to ABCs, but a number of those had broken down and spare parts were not found readily available. Such equipment however is not locally available in the market, it cannot be rented and in most cases it is too expensive for small-scale farmers to individually own. Moreover, the ABC availing of one tractor with a large number of members presented the risk of the most vulnerable members having the least access, especially since members being bound to agricultural seasons need to use the equipment during a similar time frame.

Agricultural marketing

109. **While the objective of increasing production was largely achieved, objectives related to agro-processing were less successful.** Both SCP-GAFSP and RCPRP had aimed at strengthening agro-processing. RCPRP managed to reach small-scale farmers with production and productivity related support but did not achieve the small-scale post-harvest operating units which were foreseen to be provided, including 28 rice mills, 30 oil palm presses and 35 cassava graters.⁸⁸ The rice mills and oil presses were reprioritised by the MTR, but it is unclear how many have been provided and whether they are fully operational.⁸⁹ Only one IVS among the eight visited by the team had a rice mill provided by RCPRP and it was no longer functioning well. Under SCP-GAFSP, processing equipment was provided to a number of ABCs. In the Adoption Survey conducted by the project, 73.5 per cent of farmers in project areas were reported to have access to processing facilities such as rice hullers, cassava processing machines, rice mills and threshers, but there is no baseline value.
110. In the case of SCP-GAFSP, a large part of the 52 ABCs that was selected for transformation had been provided with refurbishment and equipment, based on an assessment done under the EU Food Facility Programme.⁹⁰ Even though the plan was to complete this by May 2019,⁹¹ most of the untransformed ABCs visited did not have functional production and processing equipment apart from rice milling, and thus limited capacity to provide agro-services to their member FBOs. The project had not always identified, agreed and appropriately documented the exact specifications of the needed equipment among the ABCs, which contributed to this occasional mismatch.
111. **Similarly, linkages between farmers and other value chain actors on either side of the production function were less effective.** On the **marketing** side, the projects aimed to link farmer groups either directly to cooperatives (RCPRP) or through the ABCs (SCP-GAFSP). RCPRP assisted in the creation of a cooperative, the Rice Processing and Marketing Company (RIPMCO), which would buy primary produce directly from the farmers. RIPMCO however is facing difficulties to operate effectively; it had a low rate of equipment operating time and was not able to independently enlarge this.⁹² As a result, RIPMCO stopped collecting rice from

⁸⁸ The team saw one oil press, provided by RCPRP to a community, which was in good condition .

⁸⁹ IFAD, Sierra Leone, 21 April 2017. RCPRP Project completion report. Main report and appendices.

⁹⁰ Refurbishment of the ABC and drying space (paintwork and repairs), larger milling machines, power tillers (for IVS rice), tractors (for boliland rice and other food crops), other value addition machines (e.g. cassava graters, rice millers, destoners) and solar panels.

⁹¹ IFAD February 2019. SCP-GAFSP, Aide Memoire.

⁹² With the current business model and based on available data, RIPMCO is facing a high risk of failure. The supply of rice by the four cooperatives established by the project is a major issue due to (i) high transportation cost, (ii) lack of

- IVSAs with the result that farmers had to transport the rice themselves to local millers adding to their cost or they were selling un-milled rice to middle-men and thereby earning lower prices.
112. In the case of SCP-GAFSP, support to ABCs focused on service provision, which contributed to increasing production and stimulating the local economy, but project activities fell short of sufficiently helping the ABCs create a stronger linkage to markets. The ABCs are mostly engaged in supporting their members in processing the produce, but do not have a service that helps farmers operate as a group and collectively buy inputs and sell their produce. In the few cases where the evaluation found collective selling, it was organised by the group itself and mostly concerned women selling vegetables.
 113. Further, only limited FBOs were connected to ABCs. For instance, out of 827 FBOs supported by SCP-GAFSP, only 104 were linked to ABCs. This is because not all of the IVSAs had been trained in FFS which was a condition to become member of an ABC. Tree crop FBOs on the other hand, their members being trained in FFS, could not become members of an ABC since only very few ABCs are focused on tree crops. In some cases, distances between FBOs and ABCs were too large to allow linkage.⁹³
 114. On the farm **input** side, extension staff, Njala University and NGOs⁹⁴ who were all engaged as service providers⁹⁵ for capacity building delivering various trainings, could not play a role in providing inputs and buying produce without the project support. The private sector had been insufficiently engaged to become a reliable partner. Further, there was no evidence that any ABC (transformed or untransformed) had been linked with an agro-dealer. The slow development of the agro-dealer network has potentially contributed to this, as well as free distributions of seeds by MAF and other development partners.
 115. SCP-GAFSP had planned to build the capacity of agro-dealers, as there were only few available to work with ABCs and small-scale farmers. Seventeen agro-dealers were selected to participate in a workshop on the development of proposals, financial management and basic agronomic practices, and it was planned to provide them with working capital. This number is very small when the area of the project is taken under consideration.
 116. **Rehabilitation of roads was highly successful, both given the prior state of neglect of infrastructure and the need to move the increased production to markets.** RPCRP had achieved rehabilitating roads as per plan, and the good condition of these roads helped improve accessibility of farmers to markets by facilitating flow of produce and goods. RCPRP has contributed to an improved access on 86 per cent of target of 1,500 km total and tools were provided, and structures put in place for maintenance. In 2015, an impact assessment revealed that 80.6 per cent was very satisfied with the general condition of the roads.⁹⁶
 117. Other infrastructure such as stores and drying floors proved to be successful also. This helped the targeted IVSAs to process and store their rice and increase the price potential. On the other hand, the small target of only 13 such infrastructure left the majority of IVSAs without such support, which was indeed regularly brought up as a challenge. Lack of storage and a drying floor meant that non-

operational transport trucks and drivers, (iii) an unfavourable pricing policy between RIPMCO and the Cooperatives and (iv) insufficient operational funds of the cooperatives (PCR, paragraph 200).

⁹³ IFAD Sierra Leone, February 2019. Smallholder Commercialization Programme – Global Agriculture and Food Security Programme (SCP-GAFSP).

⁹⁴ ACIDI-VOCA (Koinadugu, Bombali, Port Loko and Tonkolili); CARD (Moyamba, Bonthe and Pujehun); WHH (Kenema and Bo); COOPI (Kambia and Western Area); HELP (Kono and Kailahun); PADECO (across the country).

⁹⁵ According to the SCP-GAFSP Draft PCR, 22 service providers were trained against a target of 26.

⁹⁶ NPCU, MAF, February 2015. Impact Assessment of Rehabilitated Roads in Kailahun, Kenema, Kono and Koinadugu Districts.

recipient farmers had to sell their rice immediately after production, and at prices offered by available buyers at the time of sale.

Rural finance

118. **Against a background of war and fragile context, the CBs and FSAs proved to be successful for the demanding operational environment in rural Sierra Leone.** The implementation of the IFAD-supported rural finance operations started during the reconstruction phase following the 11-year civil conflict. There was a huge unmet demand for financial products in the country and the FSAs and CBs were successful in reaching large numbers of potential beneficiaries while at the same time being able to cover their own costs. Table 7 shows the progress in key performance indicators in mid-2019 including all the supported FSAs and CBs from both project phases, with three years of the RFCIP2 period remaining. All 76 RFIs are operational as per target, and serve over 193,000 rural households, projected to reach the target of 285,000 before RFCIP2 ends. A majority of CBs and FSAs already cover all their operational costs from their income. For the RFIs, the average Operational Self-Sufficiency (OSS) ratios are high. In general, the performance trends in these small relatively new community-based FIs can be considered promising and since 2018, none of them has received financial support for their operational costs. As a result, the access to financial service has improved significantly as also evidenced by findings of IOE's rural financier study.⁹⁷

Table 7.

Progress against RFCIP2 key targets in IFAD-supported RFIs

<i>Indicator RFCIP 2</i>	<i>Target end 2022</i>	<i>Achieved end 2018</i>	<i>% of target</i>
Number of Functional CBs/FSAs	76 (17/59)	76 (17/59)	100%
Number of Shareholders/Depositors	285,000	193,452	68%
Number of Borrowers	na	68,944	na
CBs with 100%+ OSS	17	15	88%
FSA with 100% + OSS	59	49	83%
CBs with PAR (30 days) below 5%	17	12	71%
FSAs with PAR (30 days) below 5%	59	33	56%
Share of Agro-lending in CB Portfolio	37%	14.6%	38%
Share of Agro-lending in FSA Portfolio	37%	26%	71%

Source: RFCIP2 Final Project Design Report and RFCIP2 Supervision Report for March 2019.

119. **However, agricultural lending was low, initially caused by conservative strategies and a lack of special, focused training in agro-lending.** Active participation of RFIs in agricultural lending has been one of the key targets of the two rural finance projects, and especially important for IFAD's strategies in Sierra Leone. However, during RFCIP, results in this area were limited (except for agricultural trading).⁹⁸ This was due to several reasons. Firstly, while both the CBs and FSAs largely functioned with funds raised through their own efforts from their low-income shareholders/clients, the FSAs could only build their portfolio on share capital. This led to very conservative strategies in lending, with focus on short, higher interest loans to trade and to salary earners rather than on riskier and more complex farming loans.⁹⁹ Secondly, programme staff and the TAA (later called Apex

⁹⁷ The key factors that facilitated rural communities to access credit included less stringent requirement asked by the lending institutions (e.g. guarantors and collaterals), shorter travel distance to the lending institutions, and better knowledge on where to obtain credit.

⁹⁸ As also noted by IOE's rural finance study, among the borrower engaged in agriculture, the biggest segment is agricultural trading (80% of 113 clients who took loans in the last 12 months).

⁹⁹ As indicated by IOE's rural finance study, RFI borrowers have a more stable income flow compared to those who have not taken a loan. The majority of those who have borrowed are daily and monthly income flow brackets.

Bank) was not much involved in the lending activities of CBs and FSAs. No special, focused training in agro-lending was provided to the RFIs by the TAA. Consequently, at the closing of RFCIP in 2014, only 10.7 per cent of the total portfolio the CBs was for agricultural purposes while the FSAs in practice did not have any agricultural portfolio at all.¹⁰⁰

120. **Subsequently, training efforts were indeed accelerated; the weak capital base of the CBS/FSAs however still posed a challenge to increasing agricultural lending.** During RFCIP2, following more active training efforts by the TAA/Apex Bank, the share of agricultural loans in the CB/FSA portfolios has increased. It reached 26.1 per cent at the end of 2018, indicating good growth but still below the targeted rate of 37 per cent. Differences in operations amongst the RFIs are still substantial though. Many CB/FSAs still focus on simple agro-marketing loans with short loan periods and fast turnovers, and only a few operate with genuine production loans with appropriate grace periods reflecting the time required for harvest and effective marketing of crops.

Box 4

The CSPE's assessment of the future plans of the Apex Bank

Apex Bank has recently developed an Agricultural Finance Policy and Strategy for the Rural Finance Network in Sierra Leone. The evaluation finds this as a useful document, following the sector's best practices. It provides practical guidance on how to organise agro-lending at the CB and FSA levels and how to connect these operations to the Apex Bank's planned direct lending activities to the lead companies in the value chains when synergies so require. If successfully implemented, the new strategy can lead to improved effectiveness in the planned, larger scale financing operations involving IFAD's incremental funding (see below). The evaluation's observations on CBs and FSAs, however, indicate that this is likely to happen only if: (a) the CB/FSA network is adequately and appropriately staffed at all levels to cope with the increasing workload and (b) the Managers and Credit Officers are fully trained in the new agro-lending approaches and products, well before the new capital injections reach the RFIs.

As the additional funding is not yet effective and the Special Purpose Vehicle (SPV) arrangements have not yet been completed, this evaluation report can only comment on some design aspects of this additional RFCIP2 funding and their potential impact on the future effectiveness of the planned operations. Firstly, practically all community banks operate below the minimum share capital requirement of SLL 1 billion, although some are just reaching the required level. The Apex Bank is also under-capitalised, especially as the shareholders (CBs and FSAs) have paid up only a small fraction of the equity that is included in its balance sheet. The proposed model of capitalising the Apex Bank and the CBs/FSAs with additional IFAD funding may not be the optimal solution for the capitalisation of the RFI network. The planned debt/loan funding is not an appropriate way to increase the equity/share capital of either CBs or the Apex Bank (increases in equity must be either genuine investments in share capital or potentially grants, as opposed to loans). Furthermore, if such investments are made with the IFAD/SPV funds, it has to be carefully considered, who will own the shares.

Secondly, the plan that the Apex Bank will later, when the original SPV-issued loans are paid back by the CBs/FSAs in three years' time, will invest capital to the equity of CBs and FSAs, is not the most appropriate option. CBs and FSAs are the only owners of the Apex Bank, and the Bank of Sierra Leone may not agree on a system based **on cross ownership** of shares between the Apex and CBs. There are also issues related to the allocation of investment capital between different CBs/FSAs around the question, whether the investments should reward the CBs/FSAs that have a higher share capital or favour the weaker ones.

Thirdly, the bulk of the new IFAD financing is meant to be treated as refinancing capital (not equity), from which the Apex Bank would issue **wholesale loans to CBs/FSAs**. This is a core function of the Apex Bank, from which it is likely to earn most of its future income. However, the current fragmented way of organising these facilities in the Apex Bank does

¹⁰⁰ The PCR of RFCIP, pp. 14 and 29.

not in all aspects follow the best practices in this area and does not necessarily bring the best possible results to either the Apex Bank or its borrowers, the CBs and FSAs.

The Apex Bank is working on a **new version of its Strategic Plan**. With the new IFAD capital allocations, operational support and the bank's share of earnings from the loans from the SPV to CBs and FSAs, the bank aims to **break even for the first time in 2021**. This would be a positive development for the whole IFAD-supported rural finance network, which needs the services of a strong, well-functioning apex institution. This development could also lead to a reduction of the fairly high percentage that the CBS and FSAs are paying every month from their revenue to support their financially and operationally weak apex.

Source: CSPE evaluation team.

121. One reason for the **weak capital base** of the CBs and FSAs is the low capitalisation of the Apex Bank that was established and supported by the IFAD-supported finance projects. The Apex Bank, amongst its key functions, was to administer re-financing facilities for lending capital provision to CBS/FSAs and organise incremental equity capital to CBs. However, since RFCIP2 became operational in 2013, the achievements in these Apex Bank-centred activities have not been satisfactory, with major delays in implementation.¹⁰¹
122. As the capitalisation of the Apex Bank and the CBs as well as the provision of additional re-financing capital to the CBs/FSA have not materialised, the Apex Bank has remained very much dependent on project support in its daily operations. The target was that with increased operational volumes, the Apex Bank would reach full operational sustainability during the third or fourth year of the RFCIP2 implementation (2016-2017). However, while its incomes have gradually increased, the OSS of the Apex Bank is still at a low 42 per cent level, with the project paying for the operational deficit of the bank. As the volume of the important refinancing operations with the RFIs has not increased from the RFCIP levels, the improvements in the OSS are largely due to the increase in the volume of service/support fees from the CBs and FSAs, which these community-based institutions now pay to the Apex Bank at a relatively high level of 5 per cent of their total monthly revenue.

Institutional context

123. **For grassroots groups, the model of support to production-based groups generally proved effective; support of the same cannot be said for agri-business groups.** RCPRP and SCP-GAFSP supported the creation and capacity building of grassroots farmer-based institutions such as IVSAs, FBOs and ABCs. Some good results were registered in terms of capacity building, improved production and group formation. Members of IVSAs were able to bundle efforts to start using IVSs for rice and vegetable production, and tree crop FBOs managed to revive tree crop lands for production of cocoa and palm oil. However, when it came to selling in groups, members of FBOs and IVSAs did not do so effectively. There are issues of trust between farmers and a general lack of capacity in record keeping.
124. Based on the recommendations of the 2013 supervision mission, SCP-GAFSP selected 52 out of the initial 196 ABCs for transformation:¹⁰² training was provided

¹⁰¹ A core reason is that the USD 7.9 million capital earmarked for these operations from external investors (National Social Security and Insurance Trust and International Finance Corporation) never materialised. Only in early 2019 was an agreement reached between the Government and IFAD on additional IFAD funding of US\$ 9 million to fill this financing gap. The Agreement is expected to become fully operational by October-November 2019 and therefore its results are yet to be seen. This additional financing package would be used to: (a) capitalise the rural finance network, (b) strengthen Apex bank's Agricultural Finance Facility, which was started during RFCIP and provides refinancing capital to CBs and FSAs and (c) provide working capital to Apex Bank.

¹⁰² In 2013, a supervision mission noted that the approach to strengthening ABCs was too rigid and hardware-focused and that the supported ABCs demonstrated a low level of activity. It was recommended to develop a strategic framework governing the institutionalization of ABCs, incorporating principles of the transformation model.¹⁰² SCP-GAFSP was to postpone further expansion and select a core group of well-working ABCs for transformation.

to all ABCs, but equipment and financial support for the payment of the ABC managers only to the selected core group. As a result, the prospect for the selected ABCs has improved, but for the majority of the remaining 141 ABCs the prospects remain poor, unless the current transformation approach would be further expanded.¹⁰³

125. RCPRP also supported three cocoa cooperatives in Kono, Kailahun and Kenema¹⁰⁴ with training, tools and equipment,¹⁰⁵ which had contributed to their effectively operating as a group. Capacity building was the same for all cooperatives, but the evaluation observed a variation in results, including in the capacity of their trained staff.
126. **Support to government institutions did not materialise as expected, but this had less to do with the projects themselves and more to do with the structural issues associated with a fragile context.** Capacity building of the various government bodies such as district councils and ward offices under RCPRP had been received well. Budget shortage and lack of a continuous capacity building system however continue to hamper efforts of the staff to implement their operations effectively. Out of 330 ward offices, 42 per cent were found to regularly conduct functional meetings and provide information.¹⁰⁶
127. RCPRP had provided finance and technical input to the Sierra Leone Roads Authority (SLRA), which had helped create increased commitment. Nonetheless, the authority's struggle with obtaining necessary funding from central level hampers it to live up to its commitment. RCPRP also introduced an innovative cadastral system to collect taxes, which is slowly gaining ground.
128. RCPRP had provided considerable support to increasing the capacity of SLARI to supply planting materials, but commitment of many SLARI staff at Pendembu was found below standard, and there was little evidence of proper maintenance of the garden where cocoa plants were grown.¹⁰⁷ Importantly, there was either a lack of funding or funding was not regularly received from the government.
129. Under SCP-GAFSP, there was much less emphasis on support to Government institutions. The project helped reinforce the capacities of the MAF to ensure the fulfilment of its mandate, and to do so, MAF was engaged as partner, and the project helped strengthening the capacity of nine DAOs. Support to decentralisation was not part of the design and the project did not engage other government institutions in an important manner.
130. Capacity building had been provided by the projects to District Agricultural Offices (DAOs) in the form of equipment, furniture, transport means and training (on FFS and group dynamics), which had enabled the DAOs and staff to reach and supervise their extension staff and ensure more farmers received extension services. Nonetheless, extension continued struggling with high staff turnover, inadequate staff capacity and lack of resources. Many extensionists shared that they were (partly) engaged as volunteers, had not received payment for a long time, and did not avail of transport or a shelter in the field, where they could work from.
131. **External factors such as Ebola also hampered achievement of objectives to some extent.** Related to external factors affecting progress and results of the projects, in 2014-2015 Sierra Leone suffered under the Ebola Virus Disease epidemic, which lasted for 18 months and affected mostly RCPRP and SVP-GAFSP.

¹⁰³ IFAD Sierra Leone. 19 May – 02 June 2016, Supervision Report.

¹⁰⁴ IFAD, MAF, June 2015. Impact Assessment of Fairtrade Certification Scheme.

¹⁰⁵ RCPRP provided tools, GAP demonstration farms, payment for nursery work, admin costs, office items, bikes, furniture, computers and training on agronomics, bookkeeping and GALS training.

¹⁰⁶ IFAD, GEF, GASFP, October 2017. RCPRP & GEF Project: IACCAPFS in Sierra Leone. Final Project Impact Evaluation Report for RCPRP.

¹⁰⁷ Ibid.

The Ebola epidemic led to the suspension of implementation of SCP-GAFSP from August 2014 to September 2015. Moreover, it has had an impact on the operationality and functionality of ABCs. Many RCPRP-supported cocoa farmers had plantations in Ebola affected areas. Their sales had suffered from the Ebola crisis, which took place close to the project end. Some of the previous buyers did not dare to engage with the cooperatives any more without the project supporting them. There were travel bans in certain locations, which hampered beneficiaries and project staff to conduct business as usual, and supervision missions could not be fielded for any of the projects. Apart from the Ebola crisis, severe rain fall (including flooding and mud slides) in 2017 affected the beneficiaries.

Effectiveness of targeting

132. **The projects reached small-scale farmers through their targeting strategy. Women participation was achieved but targets were often low.** SCP-GAFSP and RCPRP managed to target areas where most small scale farmers work and are in need of technical assistance. The projects worked with mostly pre-existing groups of producers which meant that structures were already established and group dynamics were stable. However, elite capture in ABCs were not uncommon; one reason is that the election process for the leadership positions seems to be weak leading to elite capture of the lead management in some cases.
133. Under RCPRP, 28 per cent of households was **women-headed**,¹⁰⁸ and the project often targeted women-headed households to reach women, though also women from other households were reached. The project did well in reaching 40 per cent women on average as final beneficiaries. On the other hand, the target setting at 40 per cent is low in view of the fact that half of the population is female, and women are still behind men in many ways. Moreover, in technical trainings such as those for DAO and District Council staff, only approximately a quarter of the participants were female.
134. SCP-GAFSP equally included a focus on women and especially female-headed households. The project Adoption Survey indicated that some 31 per cent beneficiary members of FBO were female, which is not very high considering the high female participation in agriculture. Gender targets were not always ambitious either. For FBOs, the target was a minimum of 30 percent of women in the committees and for youth contractors, 25 per cent was targeted to be female. For the SCP-GAFSP Management Unit, it was required that a percentage of 25 of staff be female, but this was not achieved. Through ABCs, mainly female members were engaged in vegetable farming. The RFCIP design, made in the post-war situation, also mentioned **ex-combatants and sexually abused young women/single mothers** as a specific target group. There is, however, no data or documented evidence indicating that data on this indicator was collected during the programme implementation.
135. **There is no comprehensive data on the social or income status of the households benefiting from the IFAD-supported rural finance projects.** The CSPE therefore made use of the **depth of outreach indicator** developed just for the purpose of evaluating poverty targeting in a microfinance scheme. Such commonly used outreach indicator measures average client's poverty level by comparing the average size of outstanding loan in the scheme to the GDI per capita in the country.¹⁰⁹ In the IFAD-supported RFIs in Sierra Leone, the total portfolio at the end of 2019 was SLL 102.9 billion, shared by 68,944 active borrowers. This gives the average outstanding loan size of SLL 1.49 million, or USD 165. The average GNI per capita in the country is around USD 510. This gives a depth of outreach value to the CB/FSA scheme of 32 per cent. Any value around 30 per cent indicates that the borrowers are indeed on average low-income persons

¹⁰⁸ Sierra Leone Statistics, Oct 2017. Population and Housing Census Thematic Report on Gender 2015

¹⁰⁹ For more info, see for instance Richard Rosenberg: Measuring Results of Microfinance Institutions; CGAP/World Bank (2009).

in the Sierra Leonean household income and poverty context, as was also the target in this IFAD-supported microfinance operation.

136. **At the same time it is also obvious from the lending statistics that certain types of clients have had easier access to loans.** Earners of even small but regular salaries have been favoured borrowers in the eyes of the managers, who try to take care of the viability and sustainability of the new CBs and FSAs. IOE's rural financial study also shows that RFI clients who have accessed a loan in the last 12 months have a more stable income flow compared to those who have not taken a loan.¹¹⁰
137. **Youth were notably targeted under various activities, but lack of a structured approach hampered effectively engaging them.** Youth were the main target group in some activities of RCPRP such as support to youth centres and in support and rehabilitation activities.¹¹¹ Training and capacity building in youth centres was reported to have been very effective by the target group, fully consisting of youth. Three youth centres were built and provided with equipment.¹¹² Eighty youths (20 women and 60 men, only half of the 160 targeted) were trained.¹¹³ The project also engaged 702 youth contractors in IVS work, and youth were involved in road construction. SCP-GAFSP trained 316 youth contractors in IVS rehabilitation and maintenance.
138. In activities that supported agriculture, the approach was slightly less structured. Youth were also included as participants in IVSAs and tree crop production, but in a less systematic manner. The project envisaged half of the beneficiaries of IVSs and tree crops to be youth, but information on the actual proportion was not provided. In palm oil production for instance, in 2010, a pilot for oil palm production was established for 100 young farmers with Goldtree but resulting from a lack of targeting support and follow up, only around 18 per cent were reported as actual youth.¹¹⁴
139. Similar to RCPRP, youth were engaged in various activities of SCP-GASFP. Youth were targeted, in particular unemployed youth,¹¹⁵ through the provision of agricultural inputs and training, employment opportunities and the promotion of youth contractors for IVS development. Half of the FBO membership was supposed to consist of youth, but as FBO formation is self-driven, the application of the criterion was already seen as flexible at the design stage. Nonetheless, by the end of 2018, more than 75 per cent of beneficiaries were found to be youth.¹¹⁶
140. **The projects were successful in creating youth employment; its effect outside the projects though was not visible.** Youth contractors were seen as valuable resources for their community because of their training and engagement. It was expected that these would help them engage in work for other IVSs, yet none of the youth contractors interviewed by the evaluation had worked outside the IVS in their community, and they did not display a strong intention to do so. As a result, they had not earned any money (apart for what was received from the project) and the effect on youth unemployment was not visible. In the design of AVDP, a potential to resolve this issue has been the inclusion of supporting only FBOs, cooperatives and SMEs with a minimum youth membership of 40 per cent and expanded use of the youth contractor model from SCP-GAFSP and providing

¹¹⁰ It is reported that 45% of non-RFI clients have irregular income flows, compared with 15% of the RFI clients.

¹¹¹ 702 youth contractors were trained to support IVSs and 6,572 youth had been employed for rehabilitation of tree crops, IVSs and roads.

¹¹² Computers, printers, photocopiers, scanners, projectors, PA System, furniture and a TV/DSTV-set.

¹¹³ Training was done in business management, report writing, book keeping, conflict resolution, and management and leadership skills.

¹¹⁴ IFAD, Sierra Leone, 14 November 2016. RCPRP Supervision mission, 10-21 October 2016.

¹¹⁵ IFAD, March 2011. SCP-GAFSP Project Design Document. Main Report and Annexes.

¹¹⁶ IFAD, February 2019. SCP-GAFSP. Aide memoire.

mentoring and business development services to youth contractors¹¹⁷, which is a useful development.

Table 8.

Proportion of youth among depositors, shareholders and borrowers in CBs and FSAs

Indicator RFCIP2	Target end 2022	Achieved end 2018	% of target
Share of Youth in CB Depositors	50%	43%	86%
Share of Youth in CB Borrowers	50%	42%	86%
Share of Youth in FSA Shareholders	50%	38%	76%
Share of Youth in FSA Borrowers	50%	38%	76%

Source: RFCIP2 Final Project Design Report and RFCIP2 Supervision Report for March 2019.

141. **In rural finance, the share of the youth in CB depositors was 43 per cent, with their share of outstanding loans at 42 per cent.** Youth covered 38 per cent of FSA shareholders and the same share of the borrowers. The target for the whole RFCIP2 period for all the above indicators was set at 50 per cent. The results shown in Table 8 demonstrate, that the proportion of youth getting a loan was only slightly below the target, even if it is difficult for the FSAs and CBs to influence this percentage as they are accessible to all.¹¹⁸
142. As no criteria had been set for actually reaching **people with disabilities** in any of the projects and there was no aggregation of data,¹¹⁹ the group was not tracked and probably has not been included as intended in the design. Struggling with many priorities, resources were not dedicated to do so.
143. **Summary of effectiveness.** Projects managed to create positive results by increasing the quantity and quality of production through rehabilitation of land and capacity building of stakeholders and beneficiaries. Infrastructure, especially roads, brought a clear change in the socio-economic situation of beneficiaries. However, due to constraints related to inputs and productive equipment, the full potential could not be achieved. Similarly, efforts to link farmer groups with markets fell quite short of expectations, due in part to the lack of deeper analysis at the design stage and high ambitions. The interventions reached small scale farmers including women as planned, but the targets for women were low and a structured approach for youth was lacking. Support to government institutions had positive effects but the outcome was also affected lack of budget and continuous capacity availability, typically associated with a fragile context. *Effectiveness is therefore rated as moderately satisfactory (4).*
- Efficiency**
144. The efficiency criterion provides a measure of how economically resources (e.g. funds, expertise, time) are converted into results. The standard indicator is the economic (or financial) internal rate of return (EIRR), which measures the stream of costs and benefits. Other parameters and proxy indicators are used such as: (i) time lapse between loan approval and first disbursement; (ii) disbursement performance; (iii) project and financial management processes and costs; and (iv) unit costs of infrastructure. The assessment focuses on the completely or nearly completed RCPRP, RFCIP, and SCP-GAFSP.
145. **Timeline. The average timeline of the Sierra Leone portfolio is mostly in line with WCA's average performance** when considering the time lapse between key milestone events such as between approval, signing, entry into force (effectiveness) and first disbursement (table 9). This was partly due to additional

¹¹⁷ IFAD, October 2018. AVDP Design Completion Report, Main Report and Annexes.

¹¹⁸ It should be noted that the shares of women and youth participation have been at the 40% to 45% average level already during the implementation period of RFCIP.

¹¹⁹ IFAD, Sierra Leone, 21 April 2017. RCPRP Project completion report. Main report and appendices

financing provided or a second phase of a project initiated, which were built upon existing structure/conditions and facilitated the implementation readiness (RCPRP and RFCIP). RCPRP suffered from a slow start-up, as shown in the time spent from approval to effectiveness such as delay in the Government meeting the necessary conditions for IFAD funds to be disbursed, among other factors. SCP-GAFSP outperformed its peers as IFAD is only a supervising entity for this grant-funded programme and hence there were no IFAD standard disbursement conditions applicable.

Table 9.
Timeline between approval to first disbursement (months)

<i>Table example</i>	<i>Approval to signing</i>	<i>Signing to effectiveness/entry into force^a</i>	<i>Approval to effectiveness/entry into force</i>	<i>Effectiveness to first disbursement</i>	<i>Approval to first disbursement</i>
RCPRP	2.1	24.7	26.8	9.5	36.3
RCPRP AF-2010	1.4	0.0	1.4	2.8	4.2
RCPRP AF-2012	2.0	4.7	6.7	12.0	18.7
SCP-GAFSP	0.6	2.0	2.6	4.4	7.0
RFCIP	2.3	11.3	13.6	5.0	18.6
RFCIP2	1.1	1.7	2.8	12.5	15.3
RFCIP2 AF-2018	7.4	NA	NA	NA	NA
Sierra Leone average of the first loan	1.5	9.9	11.5	7.9	19.3
WCA average ^b	3.9	7.1	11.0	7.2	18.1

Source: IFAD Flexcube 2019

^a. Since the General Conditions for Agricultural Development Financing was amended in September 2009, financing agreements between IFAD and governments enter into force upon the signature by both parties (unless the respective financing agreement states that it is subject to ratification). Prior to this, financing agreements used to contain conditions for effectiveness, upon fulfilment of which the financing agreement was declared effective. Hence, for the financing agreements signed after this change, the date of effectiveness, or now called "entry into force" is the same day as the date of the financing agreement).

^b. This is for projects approved between 2011 and 2017.

146. **Disbursement. The portfolio exhibited a moderately suitable disbursement performance and a high absorptive capacity.** RCPRP experienced slow disbursement in the initial three years as the country was still recovering from the aftermath of civil war, therefore disbursed more slowly than follow-on projects that already had systems in place. SCP-GAFSP was suspended between 2014 and 2015 and the disbursement finally picked up after October 2016. In fact, the implementation started effectively only in 2016.¹²⁰ For the three completed or nearly completed projects (RCPRP, RFCIP and SCP-GAFSP), the disbursement rates at financial closing were 100¹²¹, 97.1¹²², and 95.5 per cent¹²³ respectively, although RCPRP achieved this with a one year extension and SCP-GAFSP with a two-year extension. RFCIP2 also shows a very high absorptive capacity in that 96 per cent of original IFAD loan and grant were disbursed at project year 6, while the remaining three years are to be covered by an IFAD additional financing of US\$ 9 million (See figures 4 and 5 in Annex VII).
147. **Project management cost as a proportion of total project cost is higher compared with the IFAD standard,**¹²⁴ but comparable with WCA average and

¹²⁰ SCP-GAFSP Supervision Report (May 2019).

¹²¹ All IFAD loan and grants of RCPRP were 100 per cent disbursed (additional financing provided for a second phase).

¹²² For RFCIP, the SDR 5.95 million IFAD grant was disbursed at 100 per cent, and the IFAD supplementary loan and grant (SDR 0.695 million each) at 85 per cent each (PCR, para. 91).

¹²³ This disbursement rate was estimated as of March 2019.

¹²⁴ The IFAD publication, "Effective project management arrangements for agricultural projects: A synthesis of selected case studies and quantitative analysis (IFAD 2014)" indicated that "IFAD's overall project management costs generally

projects approved in the same period by World Bank. As noted by RFCIP PCR, Sierra Leone is a relatively expensive place for project implementation, given that all main capital items are to be imported, and infrastructure (including road connection) is underdeveloped. Under these circumstances, the level of expenses is seen generally as adequate. Rural finance projects tend to use the resource more efficiently than average (see table 10). RCPRP used the highest management cost of 24.6 per cent over the project life and almost doubled the estimation at appraisal. This was due to a change in management structure, the decentralisation of the project,¹²⁵ and a one-year no cost extension.¹²⁶

Table 10.

Project management costs at appraisal and completion stages (US\$)

<i>Project name</i>	<i>Management costs (Appraisal)</i>	<i>As a % of appraisal total costs</i>	<i>Management costs (Actual)</i>	<i>As a % of actual total costs</i>	<i>Notes</i>
RCPRP overall	6,6 million	13	11,2 million	24.6	Decentralization of the project management, increase of personnel costs, and one-year extension
RFCIP	0.98 million	9.1	1,65 million	13.1	Underdeveloped infrastructure and bad road connection in the project areas
RFCIP2	5,78 million	15.14	3.66 million ¹²⁷	15.9	
SCP-GAFSP	11.58 million	20.5	9.49 million ¹²⁸	18.5	One-year suspension due to project management and mis-procurement issues, outbreak of Ebola, ¹²⁹ high staff turnover, and a two-year no cost extension
WB/ IDA agric. loans				16% ¹³⁰	

Source: Respective project design documents and completion reports (where available).

148. **Financial management. The portfolio has been adversely affected by some financial management issues, especially for SCP-GAFSP, but the performance has been improving.** The financial management issues recurring across almost all the portfolio were (i) inter-fund borrowings and other discrepancies on the designated account reconciliation (RCPRP, RFCIP, and RFCIP2); (ii) inadequate usage of **accounting** software as technical support was not always timely due to the geographical distance between the software company and the project (RCPRP and RFCIP); (iii) a high turnover of financial controller (RCPRP)¹³¹ and programme manager (SCP-GAFSP)¹³²; and (iv) inconsistent management of the FIFO exchange rate that caused fund loss (RCPRP). Despite the above mentioned flaws, there were no major issues on financial management, and the quality of financial management has been gradually improving as reflected by the project status rating on this aspect. SCP-GAFSP was suspended from 2014 to 2015 due to major fiduciary and operational risks.¹³³

ranged between 8-24 per cent of programme costs". The Annual Report on Results and Impact 2014 by IOE included a learning theme of "project management" and indicated that "project management costs average approximately 10 per cent of total project costs in the projects reviewed.

¹²⁵ The decentralization of the project management by the creation of a National Project Coordinating Unit (NPCU) to replace the JPPCU as the main project coordinating organ District Project Coordinating Units (DPCU) came with additional salary and operation costs.

¹²⁶ The one-year extension meant that an annual payroll of around USD 400,000 for around 40 staff had to be sustained even when there were no ongoing field activities (PPE, 2019).

¹²⁷ Estimated as at December 31, 2018 (RFCIP2, Supervision Report 2019 March, Appendix 1).

¹²⁸ Estimated as at December 31, 2018 (SCP-GAFSP, Supervision Report 2019 March, Appendix 1).

¹²⁹ SCP-GAFSSP Supervision Report 2016.

¹³⁰ It includes five projects approved between 2007 and 2018 for agricultural sector lending. Among five projects, three are closed and actual programme management costs are used for the estimation.

¹³¹ There were five financial controllers in this post for RCPRP since effectiveness/ entry into force to completion.

¹³² There were four programme managers since the programme entered into force.

¹³³ Irregularities were observed notably with respect to the procurement and distribution of seeds and other inputs, as well as non-adherence to financial and administrative procedures, including recruitment processes.

149. **Unit costs for rural infrastructure. Compared to other donors, unit cost for feeder road rehabilitation by IFAD project is low.** For a road of the same length and structural characteristics, it is estimated at 42.7 million SLL/km for RCPRP (without supervision) against 85 million SLL/km for GPC/NaSCA implemented by Islamic Development Bank, according to a contractor working with both donors.
150. **Economic efficiency. Overall, the closed portfolio had positive economic return as long as the cost and benefit analysis (EFA) were conducted.** Still, the net present value (NPV) will be a more indicative measurement of project efficiency, as the economic internal rate of return (EIRR) has no meaning regarding project value or size. For example, although the ex-post EIRR appears high for RCPRP (25 per cent) the benefit-cost ratio is lower (1.08) with NPV at US\$ 3 million. This means that although the rate for the benefits to be realized is fast, the overall benefit is modest. Therefore, different indicators are presented and compared.¹³⁴ Overall, the EIRRs, where available, are mostly above average inflation rates for the years in which the projects were effective; and are also above the prevailing fixed term deposit rate in Sierra Leone,¹³⁵ thereby representing sound efficiency.

Table 11.

Economic Internal Rate of Return (EIRR) per project

<i>Project</i>	<i>Design (%)</i>	<i>EIRR Comp. (%)</i>	<i>IOE's recalibration</i>	<i>Inflation, avg. consumer prices in project period (annual %)</i>	<i>NPV Comp. (US\$ million)</i>	<i>BCR Comp. (ratio)</i>	<i>Factors affecting the efficiency level</i>
RCPRP	N/A	25	N/A	9.4	3	1.08	Change of timeline
RFCIP		27	Lower	7.9	8.9	2.08	Change of project costs, Change of timeline
RFCIP2*	11.3	17	Lower	11.2	14.9		Change of project costs
SCP-GAFSP	14.2**		Lower	10.2			Change of timeline, change of the recurrent costs, scale down of project activities

Source: Project design reports, completion reports, working files for economic and financial analysis and IMF Database 2018.

*For RFCIP, since the project is still ongoing, EFA reported under the completion column are actually from MTR.

** The NPV of SCP-GAFSP's net benefit stream, discounted at 12 per cent, is USD 4.2 million (PDR, 2011).

151. **However, a close review of the EFA analysis reveals some discrepancies between the assumptions or models applied in the analysis and the updated project M&E data.** Admittedly, estimating EIRRs is challenging due to the lack of reliable data on marginal benefits by comparing with-and without-scenarios, and issues related to the sustainability of benefits and the attribution of benefits to the projects, especially for rural finance projects.¹³⁶
- **The production differences between the with- and without-project models were over-estimated,** as in the case of RCPRP. The without project scenarios are presented with a static situation assumed while the post-conflict fast changing situation may happen, which underestimated the capacity of people to adapt.
 - **The project activities were scaled down during implementation and the outreach numbers are lower than estimated.** For example, in SCP-GAFSP, only 52 ABCs were invested compared with 350 at design and the investments in rural infrastructure were not realized. In RFCIP, 8,570 smallholder farmers

¹³⁴ Not all the EFA has reported the NPV and cost-benefit ratio.

¹³⁵ Between 4.1 to 11.0 per cent during the time span of 2006 and 2017

¹³⁶ Benefits stemming from rural finance interventions are usually difficult to be valued. This is mainly because the project often provides financing through a demand-based approach, so activities to be financed cannot be easily pre-identified; (ii) rural finance interventions generally complement agricultural development and off-farm business activities. Thus, benefits are often indirectly captured within the production models (IFAD, 2016).

benefitted from at least one loan cycle, much lower than the number of project beneficiaries. The low achievement is due to the fact that the emphasis of the RFCIP was access to finance, not credit to smallholder farmers (PCR, 2016).

- **The models used in RFCIP and RFCIP2 are not consistent, making the assessment difficult.** For RFCIP2's MTR, two mixed methods were used: i) increase in revenues of the financial institutions; and ii) increase in agricultural income through three crop models, which may have caused double counting of the benefits. Given the fact that the share of agricultural loans in the CB/FSA portfolios are only 14.6 and 26.1 per cent respectively, using three crop models to estimate the project's benefits are also problematic.
 - **The key parameters of the analysis (e.g. investment failure rate and agricultural yields) were too optimistic to overestimate the benefit streams.** For example, in RFCIP2, a loan loss provision of 5 per cent was assumed while according to the log-frame (SPR, 2018), only 12 per cent of the FSAs and 33 per cent of CBs have PARs ≥ 30 days below 5 per cent.
152. Based on available documents, including working excel files for EFA, the evaluation team has recalibrated some projects by correcting some of the assumptions. The difference of EIRRs among design, completion, and IOE estimation can be roughly categorized into the following four factors:
- **Change of project costs:** Increases of the project costs could negatively affect EIRR unless the benefits also increase. This was the case in RFCIP and RFCIP2. RFCIP didn't take into account the project costs from RFCIP2, which played an instrumental role in maintaining the operational self-sufficiency of the RFIs. RFCIP2 was also in fact capitalized by funding from SCP-GAFSP.
 - **Change of project timeline:** In general, the EIRR have been negatively affected by the Ebola outbreak as the recurrent costs increased (e.g. PMU, Apex Bank) while the realization of benefits was postponed further into the future.
153. In sum, although the portfolio has been negatively affected by some financial management issues, especially for SCP-GAFSP, overall it exhibits reasonable disbursement performance and project management costs. The only exception is RCPRP, which was considered acceptable as it was implemented in a post-conflict and fragile context. The economic efficiencies of different projects were mostly positive, although IOE's recalibration reveals lower than reported efficiency level, especially given the high inflation rates. Efficiency is therefore rated as ***moderately satisfactory (4)***.
- Rural poverty impact***
154. This section provides an assessment of the projects' impact on rural poverty, specifically for the following impact domains: (i) household income and net assets; (ii) human and social capital and empowerment; (iii) food security and agricultural productivity; and (iv) institutions and policies.
155. **The main impact pathways** envisaged in the projects can be described as follows: (i) improved agricultural quality and quantity and crop diversification through adoption of good agronomic practices (RCPRP, SCP-GAFSP); (ii) improved commercialization through access to agro-services, value-chain development (RCPRP, SCP-GAFSP and AVDP), and better road condition (RCPRP); (iii) additional income generation and diversification of employment through access to finance (RFCIP and RFCIP2) and promotion of livestock (SCP-GAFSP); and (iv) enhanced human and social capital through technology transfer (RCPRP, SCP-GAFSP), ownership of rural finance institutions through shareholding by members (RFCIP and RFCIP2), and community ownership (RCPRP).
156. **There are limited reliable data to estimate the magnitude of the rural poverty impact, and therefore triangulation of qualitative assessment has**

been used. Table Table 12 presents the various surveys and studies that were conducted by the projects. The last column reflects the shortcomings that hampered a robust estimation of the poverty impact. Some common issues are: (i) most projects did not conduct a baseline study, or if they were done, they were not conducted in a timely manner (RCPRP), which hampered obtaining a valid before- and after- comparison. (ii) Confounding effects of the general economic growth and an influx of donor activities in the country after the war made it difficult to attribute the impact to IFAD projects alone. (iii) The comparison of “with-project” and “without-project” as done in various endline or outcome surveys is likewise constrained by the lack of valid counterfactual data. This was further challenged by the Ebola outbreak, especially in the case of RFCIP.¹³⁷ Lastly, since RFCIP2 still has three years left for project implementation, the impact is yet to be fully realized. To compensate the data gap, IOE has conducted a rural finance study, which is meant to shed some light on the potential impact.

Table 12.

Summary of the datasets for impact assessments

	<i>Baseline</i>	<i>Endline</i>	<i>Other studies</i>	<i>Notes</i>
RCPRP	RCPRP Baseline Study (2012)	Assessment of Outcome Indicators in the GEF Project (2016) Rice Yield Study (2016) Project Impact Evaluation Report (2017)	N/A	The RCPRP baseline yield data for both rice and cocoa was based on farmers' memory recall and by using such data there is a risk of overestimating project achievements.
RFCIP	No baseline	Rapid Impact Assessment Report (2015)	N/A	Due to the absence of baseline data or a control group, the study establishes impact and effect on clients of the Programme by comparing before and after implementation
RFCIP2		Annual outcome survey (AOS)	IOE rural finance study (2017)	- The survey employed a mix of purposive sampling and probability sampling method, which may lead to selection bias. - Selection of non-clients was constrained by lack of access to comprehensive lists for sampling - Only descriptive statistics results were given and no baseline data avail for the assessment
SCP-GAFSP		The Adoption Survey (2018) FAO Evaluation of SCP-GAFSP in Sierra Leone (2019)	N/A	Absence of baseline to justify the comparison between with- and without project scenarios in the adoption survey

Source: data elaborated in the CSPE.

157. **Household income and assets. Most projects reported increased household income and assets, mainly as a result of access to finance and improved farming system.** Loans were expected to support economic opportunities of the recipients, thus creating new employment opportunities on and off farm. Additionally, agricultural diversification and intensification was expected to create employment due to the low mechanization level in rural Sierra Leone, especially for the rural youth.¹³⁸ RFCIP's rapid impact assessment shows that 79.2 per cent of enterprises borrowing from RFIs have nearly doubled or tripled their sales, though it should be noted that the sample is small (table 13). The PCR further confirmed

¹³⁷ Communities were severely affected by the Ebola outbreak. The Rapid Impact Assessment had to improvise a sampling methodology, whereby two types of questionnaires were drawn up to interview clients, in order to solicit as much data as possible for the survey without spending too much time in the field. Additionally, a travel ban from UN affected the scale of the field work.

¹³⁸ According to the FAO assessment, the inclusion of youth able to use the equipment contributed to increased productivity and saved time for women. It is also an opportunity offered to youth to earn an income.

that profits of loan recipients were higher than non-RFI clients.¹³⁹ As for RFCIP2, loan recipients also reported an improvement in their housing condition, and farm and off-farm income generation activities, which led to accumulation of assets and higher income (AOS, 2019). In fact, as the proportion of farmers among the loan recipients was limited, most of the income is likely to have been generated in off-farm business. The report does highlight that RFCIP2 appears to target mostly people within the higher poverty quintiles. Lastly, income was also helped by the road rehabilitation in RCPRP as many youth started running motorcycle business to transport passengers.

Table 13.
Sales after a CB/FSA loan as compared with sales without

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>
Much less	5	3.0	3.2
About the same	26	15.5	16.5
About twice as much	108	64.3	68.4
About three times and more	17	10.1	10.8
Invalid observations	10	6	

Source: RFCIP Project Completion Report January 2015.

158. **For RCPRP, the increase of household income was mainly driven by the improved farming system, especially increased IVS productive capacity and improved cocoa production.** Under RCPRP, positive effects on incomes and assets were based on an improved quality and quantity of production in rice and cocoa, among others through the adoption of good agronomic practices. In RCPRP, the average monthly income per household for project participants was SLL 9,865,501 while that of non-project supported farmers was SLL 4,727,165. Project-supported households were found to use 42 per cent of their total expenditure on food while non-project supported households accounted for 58 per cent. The Adoption Survey reported an increase of farmers' income by 59.8 per cent, compared to non-project supported farmers (40.2 per cent), but there are no other data to support this. As mentioned above, due to the absence of baseline data or a control group, the results need to be interpreted with caution. But IOE confirmed the positive impacts on household income through field visits and information triangulation.¹⁴⁰
159. **A variety of interventions under SCP-GAFSP were intended to increase the agricultural productivity and commercialization, and income diversification, but the impact was marginal.** Although FFS was successful in transferring knowledge on rice production techniques, the adoption rates were relatively slow and sometimes not adapted to the context (FAO, 2019). The implementation of ABCs was not optimal either, as further discussed below. The ABCs reached a limited number of farmers, resulting in a less satisfactory impact on average household income among the targeted population. The agricultural diversification in women enterprises such as small ruminants, vegetable production and groundnut has contributed to the household income, but the magnitude of the

¹³⁹ The PCR reported that over 75 per cent of all clients fall into the profitability category of 401 thousand SLL and above (about 43 USD/month and above), compared with 47 per cent before the project started.

¹⁴⁰ More specifically, In the IVS, smallholder farmers managed to increase their production, yield and income helped by the distribution of better-quality seed rice, tools, fertilisers and cash-for-labour. Technical, management and business skills training were provided to service providers and IVS Associations and FBOs, which contributed to using better agronomic practices. Some of the IVS farmers were reported to have grown from subsistence farming to commercial farmers (RCPRP PPE, 2019)

impact is uncertain (FAO, 2019). However, this could not be verified by the CSPE mission.

160. **Access to markets had slightly improved, mainly through road rehabilitation (RCPRP), but not sufficiently to allow farmers reaching full income potential.** ABCs have been promoted in almost all the projects, while only a limited proportion of farmers had access to ABCs (RCPRP PPE, 2019). This is mainly due to SCP-GAFSP scaling down the number of ABCs for support.¹⁴¹ For example, the evaluation found that farmers were often still confined to sell to the retail market or middle men at less favourable price. The cocoa cooperatives supported under RCPRP reported to have a more stable buyers' base, and some were further strengthened through Fairtrade certificates or organic production certificates. Nonetheless, some cooperatives struggled with single buyers with little bargaining power or high costs of obtaining certifications. Road rehabilitation improved access to services from decentralized institutions and banks. RCPRP reported a significant drop of transportation costs and travel time, which also reduced post-harvest loss. Overall, various agricultural commercialization initiatives have shown very moderate impact in both RCPRP and SCP-GAFSP.
161. **Consistent evidence shows that the rural finance investment has contributed directly and indirectly to the increase of both productive and consumption assets.** RFCIP's impact survey shows that a significant amount of household assets acquired by the surveyed beneficiaries can be attributed to the loan obtained from FSAs/CBs. Many assets were purchased for business purposes, such as mobiles, motor vehicles, livestock, which can help enlarge businesses and result in more profit. IOE's rural finance study also shows RFI borrowers used their loans to acquire a range of assets, and mobile phones were perceived as an important asset for training and finding business opportunities. Overall, RFI clients have a higher ownership of household assets than non-RFI clients (Table 14). However, this also points to the fact that RFI-clients are generally wealthier than non-RFI clients.¹⁴² However, this also points to the fact that RFI-clients are generally wealthier than non-RFI clients.¹⁴³ Similarly, IOE's rural financial study of RFCIP2 also shows different asset profiles between RFI clients and non-RFI clients; and loans obtained were used to build RFI clients' asset profiles, including housing and productive assets.

Table 14.

Percent of households owning certain assets

<i>Asset</i>	<i>Beneficiary (A)</i>	<i>Non-beneficiary (B)</i>	<i>Difference (A-B)</i>
Bicycle	30.9%	17.8%	13.10%
Motorbike	38.1%	31.8%	6.30%
Car/lorry/truck	15.7%	2.3%	13.40%
Television	41.9%	15.9%	26.00%
Video/VCR/DVD	55.1%	34.6%	20.50%
Radio	80.1%	71.5%	8.60%
Landline phone	8.1%	12.1%	-4.00%
Mobile/cell phone	88.1%	72.0%	16.10%

¹⁴¹ Most of the ABCs visited did not have functional production and processing equipment. As such, they have limited capacity to provide agro-services to their member FBOs (FAO, 2019).

¹⁴² Survey data suggests beneficiary households are wealthier than non-beneficiary households, with 32.0% of beneficiary households falling in the highest wealth quintile while barely 8.5% of non-beneficiary households fall in this quintile. More non-beneficiary households than beneficiary households do fall in the lower wealth quintiles (AOS, 2019).

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Computer	15.3%	8.9%	6.40%
Generator	33.5%	8.4%	25.10%
Electric Fan	24.6%	9.3%	15.30%
Refrigerator	23.7%	6.1%	17.60%
Charcoal Iron	58.9%	37.4%	21.50%
Electric Iron	15.7%	7.0%	8.70%
Watch/clock	57.2%	36.0%	21.20%
Modern/wonder stove	18.6%	10.3%	8.30%

Source: Table 4 in RFCIP2 Annual Outcome Survey (2019).

162. **For RCPRP and SCP-GAFSP, the impact on household assets was mainly driven by improved income.** The 2017 impact assessment¹⁴⁴ measured 17.1 per cent increase in household asset ownership among RCPRP beneficiaries against a target of 20 per cent (mainly for motorcycles, radios, watches and mobile phones). A similar impact may appear in SCP-GAFSP scenario, though no study and data are available to verify this yet.
163. **Agricultural productivity and food security. Agricultural productivity has improved, but was constrained by inadequate access to inputs, machine and labour.** IVS rehabilitation in both RCPRP and SCP-GAFSP increased production and productivity and led to double and even triple cropping of rice. A Rice Yield Study¹⁴⁵ shows yield of over 3MT/ha per crop cycle in project farms compared to around 1MT/ha in non-project IVS.¹⁴⁶ For cocoa, a yield assessment found that for the RCPRP project-supported cocoa growers, the average yield for the three districts was 818.1 Kg/Ha against 605.5 Kg/Ha for non-project supported farmers. Average production increased by 38.7 per cent for RCPRP project supported farmers against 12.8 per cent for non-project supported farmers.¹⁴⁷
164. In SCP-GAFSP, FFSs were successful in transferring knowledge on rice production techniques to farmers, including nursing and planting rice, application of fertilizer, row planting, and determining the viability of seeds. Still, the adoption rates were low due to labour intensive requirements for some of the new technologies promoted in a labour scarce environment and also the limited access to farming inputs.¹⁴⁸ Additionally, FBOs indicated limited access to quality seeds and fertilizers as one of the main constraints in FAO's assessment, as also discussed in the effectiveness section. Despite the drawbacks, the 2018 crop cutting survey demonstrated that the average rice yield for project-supported farmers was 3.25mt/ha against 1.97mt/ha for the non-project-supported farmers and against 1.40 mt/ha at the start of the project. Similar impact were shown in cocoa production¹⁴⁹ However, the results need to be considered while maintaining a degree of skepticism (see para.167).
165. **Since the amount of loans taken for agricultural production purpose was limited, the micro-loans' impact on agricultural productivity was far below its potential.** Although the Annual Outcome Survey (AOS) of RFCIP2 concluded a positive impact on agricultural productivity - beneficiary households had higher yield for rice (upland rice 7.59 bushel/acre, lowland rice 10.08 bushel/acre) in 2017

¹⁴⁴ IFAD, GEF, GASFP, October 2017, RCPRP & GEF Project: IACCAPFS in Sierra Leone. Final Project Impact Evaluation Report for RCPRP.

¹⁴⁵ IFAD, Ministry of Agriculture, Forestry and Food Security, November 2014. Impact Assessment of IVS Rehabilitation in Kailahun, Kenema, Kono and Koinadugu districts.

¹⁴⁶ All swamps were GPS surveyed, but measurement accuracy varied and has led to discrepancies.

¹⁴⁷ IFAD, MAF, January 2016. Cocoa Yield Study Report.

¹⁴⁸ The technologies transferred through the FFS for increasing production and productivity require specific equipment (such as tractors and power tillers) especially in the In-Valley Swamps and boliland cultivation. The equipment is not locally available in the market and too expensive for individual farmers to own.

¹⁴⁹ A 2018 yield crop studies showed yields averaging 0.475 mt/ha for rehabilitated compared to 0.341 mt/ha for non-rehabilitated cocoa plantations, which was attributed to the use of good agronomic practice.¹⁴⁹

compared to that of non-beneficiary households (upland rice 5.48 bushel/acre, lowland rice 7.39 bushel/acre), ¹⁵⁰ considering that only 20 per cent of the loans were taken for agricultural purposes, and given the flaws in the methodology of the survey, the survey may have over-estimated the impacts.

166. **Food security may have improved due to the enhanced farming and income growth, but few activities directly affected the nutrition status other than that of SCP-GAFSP.** After checking various food security data sources, RCPRP's PPE concluded that it was difficult to tell how the food security situation has actually changed. SCP-GAFSP reported that the availability of water throughout the year allowed multiple cropping and improved food security (SPR, 2018); and that farmers harvested enough and could sell some surplus to buy food condiments (FAO, 2019). Anecdotal evidence from FAO's assessment shows that the adoption of the FFS/FBO/ABC model has contributed to increased productivity and intensification and food security in the districts where it was functioning. Rural finance beneficiaries have reported a significantly better food security status in terms of access to food than non-beneficiary households (Figure 7 in Annex VII), while the dietary diversity score and food consumption score are only slightly better (Figure 8 in Annex VII). As mentioned above, RFI-clients are generally wealthier than non-RFI clients, therefore the higher food security status is hard to be attributed to the rural finance intervention.
167. **The portfolio's impact on nutritional status was marginal and only indirectly through income increase and dietary diversity.** The portfolio rarely included activities that directly affected the nutrition status, other than some training conducted under SCP-GAFSP among many training topics. Some activities may have led to a better dietary diversity, such as double or triple cropping in IVSs with rice alternated by vegetables in RCPRP and SVP-GAFSP and intercropping rice and groundnuts under SCP-GAFSP. There are no data, however, that demonstrate that this led to changed consumption.
168. Even if the Adoption Survey of SCP-GAFSP revealed some positive trends using the Global Acute Malnutrition index, the reduction in malnutrition was for both project and non-project supported farmers, so it cannot be attributed to the project alone. The livestock component may potentially enhance the nutrition status, but it is still too early to assess the impact of this component as the livestock were not fully distributed to the farmers yet by the time of the CSPE field visits.
169. **Human and social capital and empowerment.** Overall, there is consistent evidence showing improved human capital through training on agronomic practices (e.g. FBO and FFS), business management and marketing skill (e.g. ABC, cooperatives, RFIs), and financial literacy (e.g. RFIs), as well as improved access to working capital and equipment. Social capital was also strengthened through ownership of community organizations and group-based lending arrangements.
170. **Firstly, there was positive impact on human and social capital through the delivery of agronomic training, including for youth.** The training of farmers under RCPRP and SCP-GAFSP on agriculture-related technical topics and group management had helped creating a strong human capacity base, especially when it came to agricultural production. RCPRP-supported training of members of youth centres improved their skills in project management and acquisition and enabled them to act as a group to collectively access resources. The support to youth centres helped youth engage together in agriculture, but not very prominently (RCPRP PPE, 2019). For SCP-GAFSP, despite the slow adoption of the new technologies, farmers indicated that transfer of knowledge conducted through the FFS resulted in intensification of food production (FAO, 2019). RCPRP's training on group and conflict management helped farmers to act collectively in production and

¹⁵⁰ IFAD, MAF, January 2019. RFCIP2 AOS.

(to a lesser extent) in sales of produce, which also strengthened the social capital formation.

171. **Secondly, business management skills were strengthened through ABCs and cooperatives, but only to a limited extent.** According to FAO's assessment under SCP-GAFSP, transformed ABCs benefited from various kinds of training delivered by NGOs (e.g., business planning, governance), which helped them to become familiar with the business planning process. However, to what extent the ABCs had reached out to farmers and strengthened their business skills is uncertain. There was evidence that points to a top-down approach of the ABC model and possible elite capture,¹⁵¹ which was also confirmed by the CSPE's field visits. Similarly in RCPRP, training of cooperatives was useful for improving business management, obtaining certificates and engaging in Fairtrade and organic production, but this only benefited a small portion of farmers.
172. **Thirdly, the impact is also visible in the functioning, efficiency and productivity of the CBs and FSAs, showing acceptable recovery rates and demonstrating great institutional resilience.** The CBs and FSAs were mostly established by the programme in communities, where no such locally based financial institutions existed before. Most of the clients were first-time savers and borrowers in a formal institution. Therefore, the results of RFCIP and RFCIP2 on enhanced knowledge and practice of banking, finance, investing, and basic business management and accounting among the programme beneficiaries were significant. Group lending and group guarantees has also led to the social capital empowerment as the group-based arrangements are generally reported to function satisfactorily. Various earlier reports as well as interviews by the evaluation mission indicate both strong ownership of the communities of their small banks and obvious pride by the low-income clients, particularly women, of their business advancement as a consequence of the loans they received and successfully repaid.
173. **Institutions and Policies. RCPRP contributed to the building and strengthening of various institutions at decentralised level,** which included addressing their most basic needs such as buildings and equipment, and the project also helped generating income. Funding to effectively use the capacities remains limited though. Notwithstanding decentralisation still being in a fledgling state and funding from central government limited, Ward Committee members already found their position strengthened and their contribution to decision-making improving; being able to come together in a decent place was found to better enable that process. The cooperatives supported under RCPRP were demonstrating some good results, even if they were facing challenges as well, but RIPMCO only has a low impact. With regard to field level institutions for beneficiaries, the project helped creating quite a number of them, where they did not exist previously, such as FBOs and IVSAs. The evaluation found those groups working well and relatively coherent.
174. **Rural finance projects have had high impact at micro level, but efforts at meso and macro levels were missing.** The 76 established community-based rural finance institutions serving around 200,000 rural households are nearly all currently profitably without external support to their operational costs and are expected to stimulate the development of the economies in their local communities and support the financial empowerment of men and women with low income. **Concerning the Apex Bank, the results and impact are much more mixed and uncertain.** While the capacity building services provided to the CBs and FSAs are generally appreciated, its impact as a wholesale banker to the RFI network and as a developer of appropriate lending policies and products has so far been limited. The quality of the Apex Bank's strategy and available financing are still inadequate

¹⁵¹ ABCs have a governance structure in place. However, the election process for the leadership positions seems to be weak. In some cases there is "elite capture" or "entrepreneurial capture" of the boards (FAO, 2019).

though, to lift its operations to a level that is generally expected from the “central bank” of an otherwise well-functioning rural banking network. **One policy issue that has created dissatisfaction in the RFI network is the restrictive regulation, which prevents FSAs from intermediating deposits.** Most FSAs currently by-pass this regulation by taking cash deposits under the title “safe-keeping”. A more appropriate solution for this problem would have been to transform the bigger, more advanced FSAs into deposit-taking community banks, which is also a solution that the BoSL favours.

175. **Summary – rural poverty impact.** The portfolio's impacts are mostly visible in the domains of human and social capital, and institutions and policies, but credible data to support the findings are not available. The impact on incomes was likely to be positive in RCPRP but less so in SCP-GAFSP. Also, the achievement may have disproportionately benefited some better-off farmers, especially for the rural finance portfolio. Agricultural productivity has improved, but the potential is constrained by inadequate access to inputs, machine, and labour, and limited use of loans for agricultural production purpose. Food security was improved, though still at relatively low level. Rural poverty impact is therefore rated as ***moderately satisfactory (4)***.

Sustainability of benefits

176. Sustainability measures to what extent achieved results and impact will continue after the external support has ended. It looks into the longevity of groups and associations as well as infrastructure and assesses the external factors, which may affect it. In this section, the CSPE has analysed sustainability of benefits with respect to the key thematic areas of the portfolio.

Productive capacity

177. **Most farmers and their organisations are still engaged in project-induced activities, with profit and yields above the pre-project rates, but one of the biggest challenges to sustaining these will be the affordability and availability of inputs.** The government was reported to not have been able to establish sufficient seed growers, and the quantity of seed produced by SLARI is far too small. Availability of seeds from the private sector is insufficient. Consequently, yields were reported as decreased since the beneficiaries started growing Nerica rice under RCPRP, and still decreasing. Under SCP-GAFSP, farmers’ access to improved seeds and fertiliser was brought up frequently as an issue, which hampers maintaining initial high yields in the long run.
178. Further, under SCP-GAFSP, only 68 per cent of rehabilitated sites were functional after second year of implementation. Some IVSAs faced challenges with renewal of the land lease agreement for the IVS sites and were unable to sustain the sites. Under RCPRP, the evaluation found most of the IVSs still active, even though a number of them were struggling with irrigation constructions that had collapsed or were no longer functional.
179. The farmers were adequately trained under RCPRP and SCP-GAFSP on good agronomic practice and the training is expected to continue to sustain the benefits arising therefrom. On the other hand, the practice is hard and labour intensive and farmers do not have sufficient access yet to labour saving equipment and agro-processing machines to achieve sustainable intensification of production, especially in rice.¹⁵² Where these have been provided under the projects, there were often too many farmers as compared to the availability of equipment. Moreover, the services of government, such as agricultural extension, are far less available than was hoped for at the design stage.
180. The loan recovery system used under RCPRP, where the farmers repaid 40 per cent of the cost of inputs which they had received into the Agricultural Development

¹⁵² FAO, 2019. Evaluation of the Smallholder Commercialisation Programme (SCP) Global Agriculture and Food Security Programme (GAFSP) in Sierra Leone

Fund, has contributed to sustainability, as it also allows other farmers to benefit from the same funds to improve their productive capacity in future.

Agricultural marketing

181. **The sustainability of the portfolio's activities focusing on agricultural marketing has been limited given the weak connection among value chain actors.** After RCPRP had ended, most contractors who were employed under the project ended their services as well, and only few of them were found still committed. SCP-GAFSP has not managed to set up a strong network of agro-dealers to support the farmers. Many of the IFAD-supported farmers are still finding their individual solutions to selling their produce and even if part of them had access to ABCs and all of them were members of IVSAs or FBOs, they often did not sufficiently benefit from collective actions to buy inputs, process food, or sell their produce at a better price.
182. Rice farmers used to sell the rice at the farmgate to RIPMCO when RCPRP was still active, but they reported that RIPMCO no longer comes to collect the rice for sale, and RIPMCO confirmed only to collect rice at the farmgate from selected FBOs in Kenema. It is therefore unclear how sustainably farmers will benefit from RIPMCO support. Cocoa farmers found their improved production sustainable and had managed to continue at the improved yield; a number of them sold their produce through cooperatives. A number of palm oil farmers supported by RCPRP had already been engaged in growing oil palms, and they expected no problems in selling their oil at local level, as they expected a large and stable demand. Still, they planned on doing their own oil production and sales and were not linked to the private sector through the project. The new AVDP will continue many of the activities supported under the SCP-GAFSP and enable consolidating the results.
183. **The continuation of benefits from road rehabilitation is contingent on the availability of resources which are scarce.** RCPRP tried to set up a system for road maintenance through the establishment of a Road Maintenance Fund Administration and Road Maintenance Committees. This is a notable effort to ensure sustainability. However, this has not functioned after the project ended due to lack of funding and limited ownership. For the fund to be operational, the central government would have to allow the appropriate tax income from fuel sales to flow back into the Road Maintenance Fund. This however had not happened; during the last three years, the fund had not been replenished and District Councils do not feel sufficient ownership to allocate funds from another source. Hence, no road maintenance had been done. Road maintenance equipment provided by the project is not sufficiently maintained, repaired or used.

Rural finance

184. **Indicators for sustainability of rural finance show promising results; there is some uncertainty for the sustainability of Apex Bank, however.** The sustainability of benefits in the IFAD-supported rural finance interventions in Sierra Leone can be evaluated at three levels. Firstly, at the **client level**, while comprehensive field data are not available, there are indirect indications that the benefits from these for most clients will be sustainable. The generally acceptable rate of loan recovery indicates that for most clients, the loan-funded activities have been able to generate adequate income for full and timely loan repayment. Even more importantly, almost all clients continue to borrow in their next cycle and request bigger loans to further develop their businesses. This pattern indicates that the culture of market and business-orientation is developing in the clientele of the CBs and FSAs, which augers well for the sustainability of achieved benefits at the grassroots level.
185. Secondly, the trend of **operational sustainability in the supported CBs and FSAs** is very promising. Although there are a few FSAs and CBs that are not yet in the profit zone, 88 per cent of the CBs and 83 per cent of the FSAs already cover

all their operational costs from their income. In the direct IFAD-financed RFIs the OSS rate is a high 171 per cent. All 76 institutions are expected to reach full operational sustainability well before RFCIP2 closes. Operating at these high levels of profitability makes the CBs and FSAs well prepared to further develop their operations and impact, particularly in areas such as agricultural lending, loan appraisal, risk management, and management information system and IT-based banking solutions.

186. Thirdly, the **sustainability of the Apex Bank** is a major concern for the operations of the whole RFI network, however. The Apex Bank has not been able to develop a convincing banking model and strategy for itself, which would define how it plans to operate as an effective “central bank” for CBs and FSAs. Such a model should rely on adequate own income generation without donor support or the current type of relatively high charges on the revenues of CBs and FSAs. Furthermore, a strategy aiming at sustainable operations should predominantly focus on activities close to the core mandates of the Apex Bank, such as wholesale lending and service provision to the CBs and FSAs, rather than on commercial bank-type ventures such as large-scale direct lending to companies or real estate investments.
187. An important indirect outcome of the RFCIP support was the establishment in March 2019 of the **Other Financial Institutions Supervision Division** as an independent unit in the BoSL. This division supervises both CBs and FSAs, in a joint arrangement with the Apex Bank. The Division has continued support of the BoSL to the development and growth of the rural finance network developed with IFAD support. The BoSL also confirmed their support to the model, according to which the better performing FSAs can gradually transform themselves into community banks and thereby receive a full deposit taking license and other functional options open to a registered bank but not to an FSA. This institutional growth pattern is an important part of the sustainability and exit strategy for IFAD’s rural finance operations in Sierra Leone.

Youth

188. **Benefits emanating from activities related to facilities created for youth are expected to sustain but the same is not holding true for the skill sets acquired.** RCPRP-supported **youth centres** were handed over to the District Youth Councils, who have assumed full responsibility. There are indications that the youth centres have become a successful, self-sustaining investment by the project, also since they are able to generate a certain level of income.
189. Training and engaging **youth contractors** under RCPRP and SCP-GAFSP was meant to involve them in the development of their own community, for which they got paid. In the long run, however, they were supposed to get access to employment and income generation, by using their skills and knowledge and providing their services to non-project farmers and other communities, who would pay them for their services. The evaluation was not able to find any evidence of such continued engagement. The interviewed youth contractors had not found alternative engagement and were no longer paid by the project, and if they were engaged in their own community, this was free of charge. Nonetheless, their improved capacity would have led to a sustainable increased production at community level.
190. Under SCP-GAFSP, youth were trained as **Community Animal Health Workers** to run the vet input shops/clinics. The evaluation team did not meet them, and the FAO evaluation reported that medical kits and refrigerators distribution had not been completed; however, this engagement has the potential to become sustainable, provided that farmers are willing to pay for the services.

Institutional context

191. **Benefits from farmer training are expected to sustain for the FBOs and IVSAs. The lack of effective linkages with markets will hamper sustainability of increased incomes.** Farmers mobilised to form FBOs and IVSAs are now able to act independently and should continue to reap the benefits of training. Some of the non-graduated IVSAs, on the other hand, who were not registered as associations with the appropriate institutions do not have a legal status and cannot access support packages for farmers provided by government and donors which would have helped them sustain the activities.
192. Most FBOs continue to be active and well-organised, but those **specialised in tree crops, are not linked to an ABC yet**, since most ABCs are by nature focused on rice production. This means that the strong linkage that helps farmers to access or continue to access better markets for their increased production is missing. As for RCPRP-supported **cocoa cooperatives**, economic returns were assessed as reasonably sustainable. However, some of the previous buyers did not wish to engage with the cooperatives without the project supporting them. The cost of the Fairtrade and organic certificates, which were meant to provide the cooperatives with more sustainable and better market access, were cited as important impediments by some of them.
193. All ABCs are also still in operation but may face threats to their longevity if left alone at this point in time. The non-transformed ABC are too weak to continue without additional support. The FAO evaluation of SCP-GAFSP¹⁵³ concluded that even the transformed ABCs, though they had improved their status, are still **in need of policy, technical and financial support from MAF**. Furthermore, the lack of linkages to agro-dealers and limited access to credit also affect the ABCs' sustainability.
194. **Sustainability of government institutions remains precarious, threatened by lack of funding from central government and high staff turnover.** Institutional learning and memory are constrained by core staff frequently moved to other offices or even out of the system after a short period of time, normally without a proper hand-over to the successors.¹⁵⁴ District Councils and Ward Committee members regularly change after elections (which usually take place every four to five years), without necessarily passing their acquired skills and knowledge to their successors.
195. **Ward buildings and equipment** are owned by Ward Committees and at District level, the District Councils own all improvements. Nonetheless, in order to obtain continuous benefits from RCPRP's capacity building, these local institutions are struggling to receive funds that ultimately come from central government. Revenue collection by the District Councils was ongoing. Even if it only covers part of the needs, in the context of severe funding shortage it is seen as positive. On the other hand, the fiscal climate is not yet sufficiently conducive to sustainable income generation through taxes by government.
196. RCPRP had also supported SLARI. This organisation operates under MAF and is also hampered in its services by fund shortage. Some of their field offices are heavily understaffed and lack water and electricity and as a result, some nurseries are no longer used. They have **no funds for new research and developing new technologies**.
197. RCPRP did not have an **exit strategy**, but SCP-GAFSP just finalised a draft exit strategy based on a stakeholder workshop in Bo.¹⁵⁵ The strategy is a good first

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FAO, 2019. Evaluation of the Smallholder Commercialisation Programme (SCP) Global Agriculture and Food Security Programme (GAFSP) in Sierra Leone

¹⁵⁴ IFAD, Sierra Leone, 14 November 2016. RCPRP Supervision Report, 10-21 October 2016 and Mid-Term Report.

¹⁵⁵ SCP-GAFSP. Draft Exit Strategy.

effort, as it gives an insight into the status quo and potential solutions for continuation. The projects did not sufficiently pursue formalising continuation of project activities with partners though, and it is not clear to what extent the exit strategy can make a difference; also, various stakeholders hide behind the reason of funds shortage.

198. **Summary of sustainability.** The evaluation of sustainability has demonstrated mixed results. Farmers' productive capacity had increased but is threatened by limited access to inputs. The support to marketing was found less sustainable, since farmers are still not sufficiently able to rely on a collective process for marketing their produce. Road construction under RCPRP had improved physical access to markets, but lack of resources for maintenance may affect the condition. Rural finance activities were found sustainable at the client level, and promising when it comes to operational sustainability of RFIs. The inability of the Apex Bank to develop a convincing banking model and strategy however is a threat to the entire RFI network. Youth centres were continuously active, but the engagement of youth contractors does not seem to extend enough beyond the projects' duration. As for grassroots institutions, many FBOs can act reasonably independently, but IVSAs will need more support to continue successfully. ABCs are still operational but most of them, even the transformed ones, need technical and financial support to continue in the long run. Sustainability of government institutions is still fragile, threatened by lack of funding and staff turnover. Sustainability is *therefore rated as moderately satisfactory (4)*.

B. Other performance criteria

Innovation

199. RCPRP introduced the use of **male and female youth as service providers in IVS rehabilitation**, and SCP-GAFSP continued this practice. Previously, projects worked with MAF local human resources, which were already heavily stretched. Working with the local contractors enabled the project to increase the speed and quality of implementation, whilst at the same time benefitting youth with employment and stronger capacity. Moreover, since the contractors were from the same communities, they would potentially also be available after the project's end. In the case of tree crops, youth contractors were employed to manage decentralised nurseries at community level. The youth contractors in the inland valley swamps performed repairs and maintenance on structures built on the rehabilitated swamps by service providers. The tree crops component was able to create jobs for 540 youths and a good number of youths were also provided with employment under inland valley swamps.
200. Another innovative activity was the RCPRP-supported **establishment of property cadastral systems** for revenue generation in District Councils. The Councils are autonomous but also largely financed by central level, but these funds are inadequate and tied. The cadastral system was piloted in three District Councils and one City Council and was an innovative way for them to independently generate additional funds. Cumulatively, the four councils have collected USD 204,766 as property tax.¹⁵⁶
201. The **FFS approach** has been used for quite some time, including in Sierra Leone, but had been mainly focused on food crops. In view of the successes demonstrated by crop-based FBOs, the process was replicated with **tree crops**. Under SCP-GAFSP, 196 FFS were established that focused on tree crop production, although attribution cannot be ascertained, this innovation contributed to increase in yields of up to 10 per cent. In terms of access to improved cocoa seeds, the Adoption Survey conducted in 2018 showed that 82 per cent of the farmers reported having access to such inputs and adopting the technology in their permanent fields.

¹⁵⁶ IFAD/MAF AM RCPRP October-November 2015.

202. The **institutional models and most implementation approaches used in IFAD-supported rural finance projects** have been developed before, and elsewhere, and cannot as such be considered innovations. For instance, the FSA/CB models were both introduced to Sierra Leone already before, mainly by the Central Bank. However, the innovation was the approach of using the CBs and FSAs strategically i.e. depending on the size of communities. Thus, CBs were made to serve larger communities while the focus of FSAs was on smaller ones. In addition, taking consideration of the for-profit orientation of all actors/institutions was also innovative in the context of Sierra Leone. These innovative approaches are now bearing fruit: it is much easier to develop and re-direct profitable institutions and their networks towards more demanding operations with larger portfolios in agricultural lending than try to transform ambitious but loss making and donor dependent microfinance institutions towards more sustainable and profitable rural finance activities.
203. Establishment of a **loan recovery system feeding into an Agricultural Development Fund** under Apex Bank for agricultural lending was found innovative. At the inception of the project, farmers were used to receiving inputs (seed rice, seedlings, tools and fertilizer) for free. In promoting farming as a business, farmers working on the inland valley swamps, tree crops and ABCs were informed that recovery of 40% should be made on whatever support received from the project. Previous support to farmers have been done free but with the introduction of the 40% recovery, farmers inculcated the attribute of keeping track of their farm expenditure and revenue. The project recovered 40 per cent of the provision of machinery, small tools, seed, fertiliser and labour costs provided to farmers. These funds were then made available to farmers through loans from the FSAs and CBs. Not only did this help revolving the funds for multiple farmers, it also changed the perception of farmers, who no longer saw the support as being of a relief nature and started to adapt their business to becoming more profitable and self-sustaining.
204. **Electronic data collection using Open Data Kit (ODK) Technology.** Data collection forms are programmed into the ODK system and uploaded into android devices. Data is collected from the field using these devices and uploaded into the cloud system for analysis and report generation. Previously, data was collected using paper-based forms. With ODK, there have been several advantages: i) data are collected and processed in real time for the attention of Management; ii) in the past, there were instances where data was lost because of crash in backup devices but with the cloud system, data is now readily available and safe; iii) with paper-based questionnaires, there was the tendency of having data entry clerks who might possibly introduce errors during data entry. With ODK, data is now validated during entry and the turn-around time of generating reports of impact/thematic studies is very encouraging; and iv) with the ODK system, GPS coordinates now reflect with accuracy the data collection points.
205. **Summary for innovation.** A number of innovations were notable in the portfolio. The use of youth service providers was beneficial for youth and helped decreasing the burden on government resources. Furthermore the establishment of property cadastral systems was entirely new in Sierra Leone. Some activities were pre-existing but had a new aspect to them, like the use of FFS for tree crop farmers and the use of rural institutional models in a post-conflict situation. Other initiatives worth mentioning is the more strategic use of the FSA/CB models and the ODK system for electronic data collection. *Innovation is therefore rated as **satisfactory (5)**.*
- Scaling up**
206. This evaluation criterion concerns the extent to which the project interventions have been or are likely to be scaled up by government authorities, donor organisations, private sector and other agencies.

207. The clear-cut example of scaling-up is the **local youth contractor strategy**, which was used in RCPRP and SCP-GAFSP, and which has been adopted by MAF and used in a number of other projects in Sierra Leone, which include projects like the Diversity Food Production Programme, the Agricultural Sector Rehabilitation Project, the Linking Farmers to Market Project and the Smallholder Commercialization Programme under the Global Agriculture and Food Security Programme.
208. **In other cases, there has been more replication than scaling-up.** For instance, the property cadastral system introduced by RCPRP was approved for replication in the Kenema District and City Councils. The Pujehun District Council has now been establishing the cadastral system. Experience was furthermore shared with other councils with involvement of the Local government Finance Department of the Ministry of Finance and Economic Development, and a task force was established to study the system for further replication to the remaining local councils.
209. Financial leveraging of the RFCIP-supported CB/FSA model has already occurred to some extent with the supplementary funding provided under SCP-GAFSP which led to the establishment of an additional seven CBs and 15 FSAs.
210. **Some other scaling up activities are still to materialise.** Though at micro-level replication and scaling up takes place without external assistance,¹⁵⁷ this has not happened yet at a wider scale. A first step was made though, in IVS rehabilitation. Although land preparation and establishing IVS rice production systems are expensive, nonetheless, Government is highly interested in developing IVSs, potentially also based on the results of RCPRP and SCP-GAFSP, and has reached out to the Islamic Development Bank which in the process of rehabilitating 400 ha of IVSs.
211. The overall good performance of the 76 CBs and FSAs IFAD-supported has convinced the BoSL of the appropriateness of the CB/FSA model, when aiming at increasing financial inclusion in rural communities. The applied model, which relies on community-based and managed FSAs and CBs, is regarded by the Government as one of the key strategies to be used in efforts to increase financial inclusion in rural areas in Sierra Leone in the future. BoSL through the government of Sierra Leone is exploring the possibility of developing more such financial institutions.
212. **Summary for scaling up.** The most important example of scaling up is the local youth contractor strategy, which is now used by MAF and others. Besides that, there were some examples of replication, such as the property cadastral system being approved for other districts and the establishment of additional RFIs. Though there is potential for additional replication and scale up, this still needs to materialize. *Scaling up is therefore rated as **moderately satisfactory (4)**.*

Gender equality and women's empowerment

213. **The GALS approach to all projects helped strengthen understanding on gender related issues among project staff and participants.** The Gender Action Learning System (GALS) is a community-led methodology which aims to give women and men more control over their lives in an equitable manner. It was introduced in 2011 into RCPRP to help identify gender indicators that can steer change in unfair relationships at the household level. In SCP-GAFSP, GALS was introduced when a gender expert joined the PMU and was part of the training delivered by FAO. The rural finance programme has also invested in the use of GALS among RFIs. At Mid-Term of RFCIP2, the methodology had been used in 17 RFIs, directly reaching between 20 to 30 households in each of them. GALS was also used in SCP-GAFSP throughout its entire duration. Through GALS, project staff

¹⁵⁷ Setting up new cocoa nurseries or rehabilitating existing plantations of non-project farmers with techniques obtained under SCP-GAFSP; some youth contractors providing services to non-project farmers.

were trained and also community facilitators,¹⁵⁸ who trained community members. As part of the Gender Action Plan, over 3,500 project participants were trained. The introduction of GALS was a useful activity that helped increase inclusiveness and strengthen understanding of gender issues and how to address these. Also, women were encouraged to participate in paid tasks, which were previously reserved for men.

214. Apart from striving to mainstream gender under the GALS methodology, SCP-GAFSP also trained 40 community gender journalists. The training included media ethics and gender mainstreaming and news gathering and reporting especially on activities relevant to project beneficiaries.
215. **Many women hold managerial positions in community-based institutions, which has helped them engage in new economic opportunities by improved access to decision-making and equal treatment in of loan fund allocation.** All FBOs, IVSAs, ABCs and RFIs are required to have 30 per cent of the members of boards and committees as female. In addition, the preference of RFIs to finance projects in petty trade has benefited women, since they are more than equally represented in such business. On the other hand, even if the IFAD-supported projects have helped women gain more decision power in these grassroots institutions, in practice, in the community and in the household their voice is often still not heard.
216. **Projects had set quota for the engagement of women in rural finance and this has been successful.** For the key rural finance interventions, RFCIP and RFCIP2, gender mainstreaming has been a part of the project designs, and gender concerns have been integrated into targeting, mobilisation, capacity building and gender-disaggregated M&E. The IFAD-supported rural finance operations have had a relatively high participation of women in in the client/beneficiary groups of CBs and FSAs. Particularly important is that the share of women borrowers is as high as the share of women as depositors and shareholders, which indicates that the CB/FSA Managers and Boards treat women and men equally, when assessing loan applications and deciding on loan approvals and rejections.
217. Both RCPRP and SCP-GAFSP **helped women increase their income through rice and vegetable production and tree crops.** The money was said to contribute to a better household income and to food security and was also spend on health and education of children. Women were not always found equally able to share in the benefits that their husbands get from the project, whereas they are often required to hand in part or at least half of their own benefits. In vegetable growing though, women reported to be able to keep the money and fully decide on expenditure.
218. **Projects had also set quota for the engagement of women in training, but these were not always reflecting the percentage of women in society or participating in agriculture.** In training on IVS rehabilitation in RCPRP, out of 859 farmers trained, only 15 per cent were women.¹⁵⁹ Only 10 women out of 40 trainees among district council staff in total and 5 among 20 DAO staff; for the Sustainable Land and Water Management training, only 27 per cent of trainees was female. A better gender balance in training could have helped the project being more gender transformative, especially in areas usually dominated by men. Under SCP-GAFSP, 40 per cent of household members reached by project activities was female, but there are no data for percentage of women in specific trainings.¹⁶⁰

¹⁵⁸ Lowe, H. Z., 8–29 August 2011. Report on Introduction of the GALS Methodology in Sierra Leone.

¹⁵⁹ IFAD, Sierra Leone, 14 November 2016. RCPRP Supervision Report, 10-21 October 2016.

¹⁶⁰ IFAD, Sierra Leone. March 2018. Supervision Report.

219. **The majority of households' own dwellings, but women-headed households are less likely to own assets than male-headed households,**¹⁶¹ among others because inheritance mostly goes through the male line. To participate in cocoa farming, the minimum requirement was 1 ha of land, and the proportion of women, who own such an area, is small. Nonetheless, among the 5,000 participants, 35 per cent was female (against a target of 30 per cent),¹⁶² which was quite an achievement and empowering for women, especially since cocoa farming is mostly a male engagement. On the other hand, most of the work on cocoa farms is perceived as too heavy for women, and they rely on their children or others, which is difficult at times, threatening the sustainability of the farm. Also, women's role in cocoa was only partly acknowledged in cocoa cooperatives, where women can only register if they are head of households, as in other cases registration in the husband's name.
220. **Many respondents had flagged the need to address the extremely low proportion of female extension workers and service providers but neither RCPRP nor SCP-GAFSP managed to contribute to such a change.** Extension staff of MAF and NGOs is mostly male, and the projects could have addressed that, potentially through cooperatives and district associations.¹⁶³ Among the DAO staff trained by RCPRP, only 25 per cent was female,¹⁶⁴ and some DAOs have no female extension staff at all. According to DAO management, it is difficult to recruit female extensionists, since there are only few women graduating from agricultural education.
221. Recruiting more female youth contractors could have helped find a solution, but the proportion of female youth contractors was low. In RCPRP, among the 702 that were trained on water management and improved agronomic practices, only 20 per cent were female, against a (very minimal) target of 10 per cent. In SCP-GAFSP, as per target, 25 per cent of youth contractors was female.¹⁶⁵
222. **Gender-disaggregated data were collected by the projects to a varying extent.** RCPRP reports proportions of men and women in most of the indicators, but in SCP-GAFSP the proportion of men and women (and youth) in each of the activities, outputs and outcomes is not always reported on, and even the targets are not always disaggregated. The M&E frameworks in general contained no gender-sensitive questions. None of the projects conducted an in-depth gender analysis at the design stage to try and identify and address the specific opportunities and challenges of women and men. Women and men were engaged in a similar manner in the project, without considering their specific roles in the value chain or tailoring the activities to address their particular constraints.
223. **Summary for gender equality and women's empowerment.** The interventions contributed to a certain extent to gender equality and mainstreaming. GALS, once introduced, was mainstreamed in all interventions to strengthen gender awareness. Gender quota helped equal participation of women in activities and decision-making, but the quota was very low for training. Though targeting owners of limited size of land risks excluding women, RCPRP nonetheless managed to reach 35 per cent female cocoa plantation owners. IFAD did very little to increase the proportion of female extensionists, and finally, gender and age disaggregated data were not consistently reported on. *Gender equality and women empowerment is therefore rated as **moderately satisfactory (4)**.*

¹⁶¹ IFAD, MAF, November 2014. Impact Assessment of IVS Rehabilitation in Kailahun, Kenema, Kono and Koinadugu districts.

¹⁶² IFAD, MAF, June 2015. Impact Assessment of Fairtrade Certification Scheme.

¹⁶³ IFAD, Sierra Leone, September 2003. RCPRP. Draft Appraisal Report. Main Report, Annexes & Working Papers.

¹⁶⁴ IFAD, Sierra Leone, 21 April 2017. RCPRP. Project completion report. Main report and appendices.

¹⁶⁵ IFAD, Sierra Leone. February 2019. Supervision Report.

Environment and natural resource management

224. **The agricultural activities under the country portfolio are considered environmentally safe without likely adverse effects.** Due to unsustainable use and poor governance of resources, Sierra Leone's natural resource base is under stress from population growth, deforestation, coastal development and degradation of ecosystems. The most important issues include man-made activities that have led to poor land management practices such as slash and burn, soil erosion, salinization and loss of vegetation cover. Environmental sustainability issues that makes interventions focusing on environmental and natural resources management and climate change adaptation are therefore highly relevant. Given this background, the techniques promoted by IFAD-supported projects that included good agronomic practices such as mulching to conserve soil moisture, intercropping and mixed cropping, were of significance. However, hard data are not available since no environmental baseline or impact assessment has been carried out in the portfolio statement.
225. Natural resource management was mainly achieved by training, of government local staff and farmers through the FFS approach, which included using integrated pest management, and sustainable land and water management. The FFS approach facilitated transferring knowledge and good agricultural practices on rice and crop tree production techniques to help farmers face climate change. The approach was appreciated by many farmers as suitable and well-fitting to their schedules, and many of them therefore regularly attended and were able to repeat the learning. Nonetheless, few farmers were not adopting the technology because they find it labour intensive,¹⁶⁶ and often lack of quality inputs and financial resources to adequately follow up.
226. **Training supported by the projects¹⁶⁷ equipped the farmers with water management related knowledge.** Even if Sierra Leone is endowed with abundant water resources, most of its arable land is not under any form of water management. Many farmers move from upland to lowland rice cultivation, and the support of IFAD in providing water management infrastructure and knowledge played into the opportunity to help farmers deal with increasing erratic climate patterns, increasing production and productivity of rice and vegetables through cropping intensification and diversification in the IVSs. The move away from the upland rice cultivation also led to decreased slash and burn practices. The use of short duration Nerica rice, as promoted in the projects, made farmers less depending on the duration of seasons and enabled them double or triple cropping.
227. The water management of IVS contributed to water conservation and water use efficiency. The quality and efficiency of water management structures such as dams, head-bonds and peripheral-bonds have demonstrated serious inadequacies in the design and materials used, as a result of which many are no longer operational. The beneficiaries often do not avail of the right knowledge and/or materials for repair and have to continue their activities like they did before the project. Also, sustainability may be affected by the labour intensity of swamp development work, combined with the lack of access to labour saving equipment.
228. **However, the lack of improved certified seeds is an impediment to the efforts to sustain the environmentally friendly practices and technologies.** Through agro-dealers, SCP-GAFSP planned to make short duration improved vegetable seed varieties available to the FBOs,¹⁶⁸ but none of the agro-dealers are providing these yet. After the most recent supervision mission,¹⁶⁹ it was agreed to assess how to facilitate access before the end of September 2019 to quality vegetable seeds through ABCs or local shops or informal traders to meet the needs

¹⁶⁶ FAO, 2019. Evaluation of the SCP-GAFSP in Sierra Leone

¹⁶⁷ To IFAD and MAF staff, service providers, youth contractors and IVSA members

¹⁶⁸ IFAD, January 2018. SCP-GAFSP Supervision Mission Report

¹⁶⁹ IFAD, February 2019. SCP-GAFSP Supervision mission Aide Memoire

of IVSAs during the dry season, however, there was no indication that this had happened.

229. Under RCPRP, there was an effort towards introducing Fair Trade and organic production. The demand for such cocoa was found promising and cocoa cooperatives are able to sell it at a premium. Nevertheless, the cost of the Fairtrade and organic certificates were cited as important impediments, which the cooperatives thought they could only overcome by seriously increasing their production. In SCP-GAFSP, support to Fairtrade and organic cocoa production were no longer pursued. *Natural resource management is therefore rated as **moderately satisfactory (4)***

Adaptation to climate change

230. Climate variability and change pose significant challenges to the **availability and quality of the country's water resources** and pose risks to two of Sierra Leone's primary yet vulnerable food sources - rice and fish. The average temperature in Sierra Leone is projected to increase in the next decades and since precipitation levels are projected to decrease, the country may face more drought and longer dry spells. According to a GEF assessment carried out for RCPRP, 52 per cent of respondents perceived prolonged drought as a result of climate change, 30 per cent heavy rain and 14 per cent flooding.¹⁷⁰ Activities supporting climate change adaptation, including those supported by IFAD, are therefore essential.
231. Under RCPRP, the planned 20 **rainwater harvesting facilities** were cancelled for lack of success, and dams for water-catchment financed under GEF were relevant in design, but proved unsustainable, as many were dilapidated. **Community forests** were an interesting concept as well in the light of natural resource management, since they were meant for income generation and simultaneously to help re-forestation, but they have not been successfully managed. The trees that were planted for harvesting, such as cashew nuts, were not bearing fruit yet, and the interest of the community was low. Community members had not made any plan for maintenance, harvesting or sharing the proceeds. Also, wildfire is a common issue, which had eradicated up to 60 per cent of the trees, since the plantations had not been protected by a fire belt.
232. The inclusion of **GEF into RCPRP** was a good effort to introduce a focus on climate change. The cultivation of climate resilient rice with a shorter duration and less need for water¹⁷¹ was promoted for use in the IVS. The rice was multiplied under SLARI, the institute that had also received support from RCPRP in terms of rehabilitating their clonal garden in Pendembu, in Kenema, Kailahun, and Kono districts. Not only was the rice variety climate resilient, it could be double cropped, and the yield was high at 149 kg per 25 kg at the onset,¹⁷² which was confirmed at research and by monitoring yields achieved in the field. The rice seeds were much appreciated and still used by farmers.
233. At the onset of RCPRP, there was a general lack of farmers' knowledge and skills on how to **adapt to extreme weather events**. The project introduced community radio has been a popular source of information¹⁷³ for awareness-raising on climate change effects. Interviewed farmers were able to mention signs of climate change, which they associate with prolonged periods of sunshine, a late start of the rainy season and a reduced length of the rainy season. They did not, however, display knowledge on how to adapt to climate change or how to contribute to preventing it.
234. The project had not been able to **establish a baseline data series** and verification of data at completion on rainfall volume and distribution patterns,

¹⁷⁰ IFAD, MAF, December 2016. Assessment of Outcome Indicators in the GEF Project

¹⁷¹ Nerica L19 and L20 Varieties

¹⁷² IFAD, GEF. Project implementation report. GEF Fiscal Year 2016 (01 July 2015 -30 Jun 2016)

¹⁷³ IFAD, MAF, December 2016. Assessment of Outcome Indicators in the GEF Project

which was seen as a lost opportunity for learning lessons possible effects of climate change mitigation and adaptation measures.

235. Under RCPRP, GEF had constructed and equipped **eight automatic weather stations** and 20 rain gauges in high schools for data collection and analysis,¹⁷⁴ but data are not collected. Staff were trained in Nigeria to operate the system, but many have left, and offices are hardly used. Hence, data are not submitted to central level with the necessary regularity. Moreover, the Meteorological Department does not avail of the needed data analysis software. Therefore, no dissemination of data and analysis has taken place yet or is foreseen in the near future.
236. **Summary for adaptation to climate change.** Results for climate change adaptation were mixed. GEF was included under RCPRP to address climate change adaptation, but rain water harvesting, community forests and weather stations did not take off as expected. The newly introduced short duration rice seed was seen as a relevant solution. The other projects did not include a strong component on climate change adaptation. *Adaptation to climate change is rated as **moderately unsatisfactory (3)**.*

Overall portfolio achievement

237. The CSPE evaluated five projects (one only for relevance) of which two are complete, two ongoing and one is a newly started. Overall, the lending portfolio performed moderately satisfactory on all the evaluated criteria. The relevance of the portfolio's themes and activities was highly suitable to the fragile context of the country at all points in time, an underlying reason for this being that the portfolio was agile enough to evolve when needed. In terms of thematic areas, good results have been achieved in the realms of production, roads and grassroots institutions; results have been mixed in the case of rural finance, wherein the primary producers were not able to partake of the benefits of this intervention; results were below expectations for market-focussed interventions. The economic efficiencies of most projects were mostly positive. Poverty targeting was satisfactory but the lack of specific strategies to help women and youth reap the full benefits of IFAD's interventions was glaring. **The rating for overall portfolio achievement is moderately satisfactory (4).**

¹⁷⁴ The results were meant to be shared with farmers and other stakeholders including Ministries

IV. Non-lending activities

A. Knowledge management

238. **The 2003 COSOP did not identify actions related to knowledge management (KM), but these were identified in the 2010 COSOP.** The 2003 COSOP does not identify actions related to KM but given the modest level of implementation during this period, and the IFAD's 2007 Strategy for Knowledge Management¹⁷⁵ and 2007 Innovation Strategy¹⁷⁶ were only issued in 2007 this is explicable. IFAD's 2010 COSOP identifies a number of activities that were intended to generate knowledge. The COSOP further states that this approach to knowledge management reflects IFAD's 2007 Strategies for Knowledge Management and Innovation Strategy.¹⁷⁷
239. **The actions and focus identified in the 2010 COSOP set out an implicit strategy for knowledge management.** The 2010 COSOP identifies a number of actions related to KM, including: the evaluation of data on the outcome of COSOP interventions, and/or through specialized and thematic networks, portfolio reviews, yearly consultative district meetings with all stakeholders' participation in national and regional conferences and exchange visits to sister projects in the region and successful projects of other donors.
240. In terms of use of knowledge, the intent was that best practices and proven concepts would be fed into the Sierra Leone MAF and IFAD knowledge management systems. To enable outreach of KM, actions related to dissemination and staff resources and time were also outlined. Thus, for instance, a country programme website would be designed for Sierra Leone and contributions made to the FIDAFRIQUE (www.fidafrique.org) and other relevant websites and publications. Likewise, the country team would draw from these sources relevant concepts and models for adaptation in Sierra Leone. The communication specialist employed within the NPCU was to design a knowledge-sharing and communication strategy to promote knowledge dissemination, scouting for innovations and cross-learning to enhance portfolio performance and operational efficiency.
241. The 2017-18 Country Strategy Note does not directly discuss IFAD's knowledge management strategy in Sierra Leone but does indirectly reference it in the discussion of internal programme risks, where it is noted that weak M&E and a lack of data are likely to hinder evidence-based policy dialogue. The risk mitigation strategy proposed was the provision of implementation support from a combination of national, regional and international expertise, including South-South Cooperation and exchange visits.
242. **The programme has invested in KM now and has a KM focused strategy for one of the two current projects.** A Communications Strategy for RCPRP/RFCIP2 was developed in 2012 and one for SCP/GAFSP reviewed in 2016. In both instances, the process was led by an external consultant. In response to a recommendation from a 2017 IFAD supervision mission, the RFCIP2 communication strategy's scope was expanded to cover KM as well by the NPCU. The implication is that KM is seen as something happening mainly within projects.
243. The Programme also has an established Communications and KM Unit with a Communications and KM Officer. It is headed by the Programme Coordinator and the Head M&E and KM. In 2016, the Head M&E and KM attended a KM training programme in UK. In addition, the KM Officer has attended various workshops in Ghana, Italy and the Netherlands organised by CTA (an IFAD Financed project in the Netherlands) that aimed to codify knowledge.

¹⁷⁵ <https://webapps.ifad.org/members/eb/90/docs/EB-2007-90-R-4.pdf>

¹⁷⁶ <https://webapps.ifad.org/members/eb/91/docs/EB-2007-91-R-3-Rev-1.pdf>

¹⁷⁷ <https://webapps.ifad.org/members/eb/91/docs/EB-2007-91-R-3-Rev-1.pdf>

244. **Review of actual knowledge management activities carried out since 2010 however suggests that they have in the main focused on strengthening programme implementation; this aligns with the focus of the communication/KM strategies. The limited evidence available however suggests less investment in knowledge management for either programme development or policy dialogue.** As indicated in Table 1 in Annex VII, in the main actions have been focused on enhancing effectiveness of programme implementation whilst portfolio reviews were to be used to strengthen development of the programme. Activities intended to use KM to enhance country-level policy dialogue, the third intended purpose of a country level KM strategy identified in IFAD's 2007 policy, have been carried out on a more ad hoc basis. This aligns with the priorities set out in the 2017 Communication and KM strategy where the main objective identified is 'to ensure visibility of the NPCU and the RFIs (CBs and FSAs) in the country and to share experiences gained in the implementation of the programme.
245. **Against expectations for a country level KM strategy, evidence suggests that the 2010 results-based COSOP framework was not used to mainstream learning and KM. Relevant indicators were not set and monitored.** IFAD's 2007 KM strategy says that '*Learning and knowledge sharing will be improved by mainstreaming knowledge management at the country level using the revised framework for results-based COSOPs. Reporting on knowledge management activities will be part of the COSOP review exercise*'. Review of the COSOP results framework shows that KM indicators were not included in the COSOP results-framework. The MTR of RFCIP2 held in March 2017, whilst noting that there was only modest evidence of learning, did recommend addressing this issue to adjust various indicators to cover communication and KM but noted that this would be challenging to implement in the absence of adequate funding to cover the cost of establishing suitable baselines.
246. **There is limited evidence (from one grant) that the 17 IFAD supported grants – of which 15 were approved since 2010 – provided knowledge that was directly used within IFAD's wider country programme in Sierra Leone.** Across the 17 grants, in only three cases, was the grantee a national partner of the IFAD country programme, whilst a further two were to international partners that the programme worked with as a partner on a sustained basis. In the other 12 grants, the grantee was an organisation based outside of Sierra Leone and there was no obligation that these grantees even inform the CPM of their activities or how to see if there were synergies that could be gained by working with the broader programme or knowledge gaps for the main country programme that they could fill. In such cases, the CPM/PCO only learned of the grant either by accident or if they grantee required support from the IFAD country programme. CPMs could pro-actively check IFAD's internal system periodically to identify global grants working in their country, but this would not solve the problem of fostering greater engagement as by the time a grant was identified it would probably be too late to change what intended to better align or be synergistic with the wider country programme.
247. In terms of grants contributing to knowledge that could be used by others, the one grant that contributed was inclusion of a synthesis of experience in establishing community banks drawing on experience from the RFCIP project supported under the global 'Capitalization of Experiences for Greater Impact in Rural Development' grant. The approach to knowledge management used in this grant has now been mainstreamed into the programme's overall KM approach.
248. **The focus of the KM approach implemented in Sierra Leone was on the communication of knowledge, but this was not supported by the documentation of credible and reliable knowledge evidence by IFAD and supervision missions noted that it was not sufficiently prioritised. The risk**

is that significant tacit knowledge that could be used in programme development or policy dialogue was lost every time a CPM or CPO changed.

The 2017 supervision mission assessed the situation as follows:

'Communication needs to be more focused and linked within the responsibilities of the M&E Unit for this project. There are a number of issues relating to staffing as well as the absence of a dedicated Communication Strategy for RFCIP2, which means that both communication and KM product development are not captured systematically.... the role of Communication and Knowledge Management (KM) although vital has been somewhat overlooked in terms of its importance in gathering evidence and stories, case studies and examples of the intervention as a whole and in its various parts.'

249. If assessing against expectations on the use of local knowledge and experience in IFAD's country-level policy dialogue or programme development work, the evidence suggests modest use of local experience in country-level policy dialogue or programme development work.

Interviews, and review of relevant documentation, suggest a much greater contribution from experience drawn by elsewhere by the short-term consultants contracted by IFAD to lead in such areas. The Country Programme Issues Sheets high-light KM results focused on the communication of project results, aimed at project beneficiaries and the wider Sierra Leone public. The efficacy of these activities is covered in discussion of the results of lending.

250. For country-level policy dialogue or programme development work, a notable gap in what discussed in reviewed IFAD documentation, if assessing against expectations set in IFAD's 2007 KM Policy, was discussion of the use of local knowledge and experience in IFAD's country-level policy dialogue or programme development work. Yet this was the main purpose of KM in the policy. To some extent, this may just reflect a constant weakness in the quality and robustness of the project M&E systems and evidence available. However, some interviewees also noted that short-term consultant experts contracted for IFAD's country-level policy dialogue or programme development work were perceived to rely on their broad previous experience and knowledge when making assessments and making recommendations rather than assessing and starting with an analysis of the specific Sierra Leonean context.

251. **Summary of knowledge management.** Post 2010, the programme has invested in development of a communication and since 2016 a KM strategy. This strategy has to date mainly focused on enhancing project implementation and the other two key purposes in IFAD's 2017 KM policy - programme development or policy dialogue - have been neglected. Whilst progress has been made in terms of putting systems to allow KM to support enhanced project implementation in place, these have not been adequately prioritised and resourced, and evidence of their adding value is modest. This means that the CSPE rates knowledge management as **moderately unsatisfactory (3)** as the programme, whilst it has made progress, has still some way to go before the *expected* progress against the objectives, expectations, results or impacts can be realised.

B. Partnership-building

252. **Partnership objectives are identified in the 2003 and the 2010 COSOPs. Evolution in the purpose of partnerships can be seen between the two COSOPs both at the national and the field levels.** Discussion of partnerships in the 2003 COSOP is not significant, possibly reflecting the focus on supporting recovery in the post-conflict context. At this point, the main purpose of partnerships was only at national level, aimed to avoid individual development partners sending conflicting messages to Government of Sierra Leone that might lead to confusion, development of incoherent sectoral strategies and wasted resources through duplication. The recently established Development Partnership Committee (DEPAC) was identified as a forum for this, but the implication was that

partnerships would mainly be focused on the sharing of information on intentions and plans. At field-level, partnership intentions reflected IFAD's previous experience in its North-Central Agricultural Development Project, with a focus on partnership with NGOs in the implementation of operations based in rural communities and involving them in the implementation process. These partnerships would be managed on a contractual basis.

253. Reflecting the evolving context in Sierra Leone and lessons learned by IFAD, whilst partnerships were identified at both national and field level, both the number of potential partners and also the purpose of partnerships had shifted/expanded. At national level, partnerships were seen as contributing in three ways - improving programme management, policy dialogue (mainly around in establishing a viable rural banking sector and making the required changes to the current government policy, regulatory and legal framework) and fostering replication of investments. At field level, partnership with both civil society and the private sector were identified.
254. The 2003 and 2010 COSOPs pre-date the publication of IFAD's **2012 Partnership Strategy and partners identified in the COSOPs don't entirely reflect the definition of partnership in the IFAD Partnership Strategy of 2012.** The COSOPs diverge from this understanding of partnership mainly in terms of the number of partners identified at field level in which the relationships were to be managed through contractual arrangements and/or risks, responsibilities, resources and benefits not shared.
255. IFAD's definition of partnership (IFAD Partnership Strategy, 2012) is that they are *'Collaborative relationships between institutional actors that combine their complementary strengths and resources and work together in a transparent, equitable and mutually beneficial way to achieve a common goal or undertake specific tasks. Partners share the risks, responsibilities, resources and benefits of that collaboration and learn from it through regular monitoring and review'*. The Strategy goes on to point out that the definition makes it clear that a partnership is a very specific sort of institutional relationship – even if partnerships can range from the formal and structured (for example, an association) to the informal (for example, a working group). Many institutional relationships are not genuine partnerships. For example, a contractual relationship is different from a partnership, in that a contractor and the contracted party do not share responsibility for the development and delivery of a project; instead the latter is expected to deliver services or provide goods defined by the former. The COSOPs diverge from this understanding of partnership mainly in terms of the number of partners identified at field level in which the relationship was to be managed through contractual arrangements and/or risks, responsibilities, resources and benefits not shared.
256. **Partnerships at national level, in practice, have consistently focused on the exchange of information on intentions. This is in line with practice for the other major development partners in Sierra Leone.** Possibly reflecting limited implementation during the 2003 COSOP period, evidence on strategic partnerships between 2003 and 2010 is lacking. Interviews with both present and past CPMs and CPOs confirms that limited capacity, and prioritisation of other tasks, was the rationale for modest investment in developing strategic partnerships with other development partners in Sierra Leone. Interviews with both Government and development partner key informants were consistent in describing that the focus of donor interaction was mainly focused at the level of information sharing in order to reduce the risks of needless duplication rather than the explicit search for complementary and synergy. However, despite the fact that the number of donors is not large, the fact that in at least two instances, projects have recruited staff to work full-time on monitoring the plans and intentions of the development partners in particular sectors indicates the challenge for IFAD given its staffing levels in-country.

257. **But strategic partnerships of this type have not contributed to delivery of either co-financing or leverage in IFAD's country programme in Sierra Leone.** The RCPRP was co-financed by the GEF (USD 3 million). The AVDP also includes USD 9.3 million from the Adaptation Fund. But such co-financing is not delivered through partnerships at the country level but instead through work at the Rome level. A number of instances of co-financing agreed at Sierra Leone level in areas relevant to IFAD's mandate (mainly by DFID with the World Bank) over the past five years were identified in Sierra Leone, but none including IFAD.
258. IFAD defines scaling-up as IFAD interventions focusing on how successful local initiatives will sustainably leverage policy changes, additional resources and learning to bring the results to scale. Evidence on successful scaling up across the portfolio is mixed, as discussed in the lending section of the report. The RFCIP-supported CB/FSA model – a form of scaling up beyond the initial IFAD investments – has already occurred to some extent with the supplementary funding provided under GAFSP. According to the Bank of Sierra Leone, the applied model, which relies on community-based and managed FSAs and CBs, is regarded by the Government as one of the key strategies to be used in efforts to increase financial inclusion in rural areas in Sierra Leone in the future. The RFCIP approach, which proved to be implementable also in a demanding post-conflict situation, is also likely to be of interest for some other African countries. Its replication elsewhere would be more likely to happen if the knowledge management efforts by RFCIP and Apex Bank managements would be significantly enhanced in the remaining three years of RFCIP2 implementation
259. **IFAD didn't use the UNDAF process in 2014 as an opportunity to explore further potential partnerships and joint programming opportunities with other UN agencies. This probably reflects the time required to engage effectively in these processes and IFAD's limited capacity. IFAD engaged more in the 2019 UNDAF process and this has identified opportunities for some other UN agencies to act as implementing partners in the recent approved AVDP.** IFAD didn't engage in the 2014 UNDAF process and is not reflected in the UNDAF results framework. This simply reflects the fact that the CPM was not based in Sierra Leone and this therefore made engagement challenging. On the other hand, IFAD will be reflected in the 2019 United Nations Sustainable Development Cooperation Framework (UNSDCF)¹⁷⁸ and the IFAD CPO participated in the process to the extent that he ensured that IFAD's possible contribution was included in the results framework and some discussion of other UN agencies acting as implementation agents within the pending AVDP with the project funding work by these agencies. However, engagement did not result in genuine partnerships being identified, with the leveraging of additional resources.
260. **Nor where grants used to develop either strategic or field level partnerships.** There is no evidence that grants contributed to strengthening or enhancing the effectiveness of either strategic or field-level partnerships.
261. **At strategic level, the 2010 COSOP identified three ways in which partnerships would contribute to delivery of IFAD's strategic objectives - improving programme management, policy dialogue and fostering replication of investments. There is no evidence of national level partnerships contributing significantly in any of these areas.** Evidence cited in IFAD's 2012 Partnership Strategy suggested that the capital-based processes of donor coordination involved regular and lengthy meetings for policy dialogue. It argued that if the benefits of partnerships were to be realized, IFAD staff would need to engage more consistently and effectively in networking and engagement with donor groups, and that more support would need to be provided to CPMs to

¹⁷⁸ The UNSDCF has replaced the UNDAF and is part of the wider Delivering as One reform agenda – see www.unevaluation.org/document/download/2966

enable them to engage more effectively. Evidence from Sierra Leone suggests that despite appointment of the full-time CPO in 2014 and re-location of the CPM to the Abidjan hub in 2018, CPMs still considered that they did not have sufficient time to engage in extensive networking and engagement with other development partners.

262. **Partnerships with government have been mainly with MAF, as the implementing line ministry, and the Ministry of Finance, as the representative of the borrower/recipient.** Over the years, IFAD has extensively engaged with MAF, and is seen as its partner for choice in the agriculture sector. On the other hand, IFAD has engaged to a minor or even negligible degree with ministries related to gender, youth, environment, trade (marketing) and others, although the nature of the interventions of IFAD would have suggested a level of coordination and consultation with these line ministries.
263. **At field level, partnership with both civil society and the private sector, as well as other development partners, were identified as needed in the 2010 COSOP. The main focus in practice has been on developing partnerships with the private sector.** Partnerships with private sector are being established under a value chain financing approach following recommendations of successive supervision missions, where lending to farmers can be risk mitigated through technical support to the farmers and secured access to markets, through contract farming or out-grower schemes arrangements and off-taker contracts.
264. **Summary on Partnerships.** Partnership objectives are identified in the 2003 and the 2010 COSOPs. Evolution in the purpose of partnerships can be seen between the two COSOPs both at the national and the field levels. The evidence suggests that IFAD's engagement in developing partnerships has in the main been very limited, but also that this has not had a significant adverse effect in terms of achievement of individual projects' outcome objectives. Overall, a rating of **moderately unsatisfactory (3)** is given to partnerships.

C. Country-level policy engagement

265. Two key policy areas of concern to IFAD - rural finance and decentralisation - were identified across both COSOPs, but the 2010 COSOP identified a third - land tenure. The 2010 COSOP results framework sets out why addressing these areas is key to the effectiveness and sustainability of results from lending operations. A fourth important policy area - rice production - was further identified in the Country strategy note - 2017-18. The focus on rice production identified in the Country Strategy Note reflected Government's concern over rice imports, domestic rice production and related trade policy.
266. **The policy areas identified in the COSOPs were all relevant to achievement of IFAD's strategic objectives in the COSOPs.** The COSOPs and Country Strategy Note provide detailed explanations for why the policy areas identified were important and the evaluation did not find evidence that suggested that the rationale given were incorrect. The 2017-18 Country strategy note states that 'the current policy environment with regard to land tenure, rice imports, decentralization, and rural finance has not been conducive. This compromises the sustainability of project impact'. Despite some progress in policy dialogue between IFAD and Government, this judgement remains valid today.
267. On the other hand, interviewees indicate that IFAD did not engage sufficiently in policy dialogue with either other development partners or government in the areas of rice and land tenure. Nor did it systematically monitor policy dialogue between Government and other development partners as part of its risk management approach at country programme level in these two areas. For instance, the policy of low or zero tariffs on rice imports continues to be an issue with the local rice producers, including beneficiaries of IFAD-supported and supervised projects, who are unable to compete with the price of imported rice.

268. **IFAD's engagement in policy dialogue with government in two of the four policy areas identified – rural finance and decentralisation - was direct with government and not through the relevant sector working groups or policy processes on-going.** When engaging with the Government on rural finance and decentralisation, evidence from evaluation of lending operations and interviews suggests that IFAD has engaged directly with government. There is no evidence that it has sought to use development partner coordination mechanisms to foster this engagement.
269. **IFAD did not systematically draw out lessons of experience within the projects that could be used in development of policy in the two areas – rural finance and decentralisation - where it did engage substantively.** Where evidence and lessons learned have been used in policy dialogue, this has come from the technical experts mobilised, rather than evidence from the projects. The COSOPs and the Country Strategy Note include lessons learned but the evaluation did not find documented analysis of the evidence upon which these lessons are based, such as analysis of issues identified across the supervision mission reports. The exception was for rural finance, where analysis was carried out by a technical expert.
270. **IFAD's engagement in policy dialogue in the area of rural finance has been in development of a new Agricultural Finance Policy and Strategy for the Rural Finance Network in Sierra Leone.** Instead of following the relatively narrow and simplistic approach proposed in the RFCIP2 design, the Apex Bank has recently developed, with the support of an international consultant, an Agricultural Finance Policy and Strategy for the Rural Finance Network in Sierra Leone. This is a useful document, following the best practices of the sector. It provides practical guidance on how to organise agro-lending at the CB and FSA levels and how to connect these operations to the Apex Bank's planned direct lending activities to the lead companies in the value chains when synergies so require. However, it is too early to judge whether this will be implemented. With hind-sight IFAD should have deployed expertise to address the problems in the development of the Apex Bank discussed in the learning section of this report.
271. **Policy engagement is constrained by the resources at the country office.** Effective policy engagement requires regular dialogue and interaction with government and the development partners. IFAD CPMs have a crucial role to play in bringing to government's attention proven project successes and advocate to government policymakers for their scaling up, through national policies and programmes. Although, IFAD has undertaken decentralisation of its offices in order to increase its engagement with national partners, still the fact that the CPM location is out of the country and a single person country office is required to handle two countries simultaneously has still left a perceptible gap in effective policy engagement.
272. **Summary for policy engagement.** Policy engagement is rated as **moderately satisfactory (4)**. The 2010 COSOP agenda correctly gave policy engagement its due importance. The country office established in the interim has helped make some progress in this regard, and good engagement has occurred on a bilateral basis with some within GOSL. However, the limited resources were provided and no clear mechanisms were defined to really take policy work forward to a new level and there is little evidence that IFAD engaged effectively within donor coordination mechanisms to progress policy engagement. Policy engagement though did occur around the lending operations. The most notable contribution has been IFAD's influence in the area of rural finance.

D. Grants

273. Historically, 33 IFAD-funded and/or managed grants were implemented in Sierra Leone.¹⁷⁹ Following an initial analysis of the CSPE, 15 grants worth US\$44.8 million were selected. Of these 15 grants, 12 were committed under the regional window and three under the global window. A full overview of these grants can be found in annex IV. As Sierra Leone receives assistance under IFAD's debt sustainability framework, it is not eligible for country-specific grants.¹⁸⁰
274. The 15 selected grants for this CSPE are those: (i) with an approval date between 2007 and 2018; (ii) that have Sierra Leone among the focus countries;¹⁸¹ (iii) that started disbursement (and not only an advance payment); (iv) that are currently not suspended/on-hold; (v) that cover CSPE thematic areas and/or knowledge management and policy dialogue elements; and (vi) that have linkages with the investment portfolio. However, grants that are officially part of investment projects were not included. Also, grants contributing to finance investment projects were not included.

Table 15.

A snapshot of IFAD supported grants that cover Sierra Leone

<i>Selection for the CSPE</i>	<i>Value (US\$)</i>
IFAD grant financing	18.9 million
Grant financing through supplementary funding or other financiers	25.9 million
Total	44.8 million

Source: IFAD Financial Management Database 2018.

275. As shown in table 13, IFAD financed a total of US\$18.9 million in these 15 grants. Five grants were co-financed, while four were financed through supplementary funds. The vast majority of grant recipients were research centres, not for profit organizations and NGOs, all located outside Sierra Leone. One grants was provided to FAO. The largest non-IFAD financiers are the EC, SDC and BADEA.

Relevance

276. **COSOP relevance.** Of the 15 grants, none were planned as part of the three country strategies and none of them have references to on-going grants¹⁸². Even if the two COSOPs and Country Strategy Note (CSN) do not provide specific guidance with regard to the grants, the selection of grants was quite coherent and appropriate for the context of the COSOP and CSN. They revolve around key thematic areas within the Sierra Leone portfolio and are relevant to the country strategic objectives, even if they are not mentioned as such. The main thematic areas funded by the grants are illustrated in table 16 below.

Table 16.

Main thematic areas funded by the grants

<i>Technical assistance / productive capacity</i>	<i>Value chains (mostly agricultural marketing, strengthening FOs and governance focussed)</i>	<i>Rural youth</i>	<i>Knowledge Management / Results Based Management</i>	<i>Climate change</i>
2	5	3	2	3

Source: IOE.

¹⁷⁹ Information retrieved from IFAD's Financial Management Dashboard (2019). Top-ups to an existing grant are not counted individually.

¹⁸⁰ Sierra Leone is eligible for loan-component grants, which are treated in previous chapters.

¹⁸¹ It implies that grants having the recipient based in Sierra Leone but not being implemented in the country were not taken into account.

¹⁸² The 2003 COSOP does make reference to previous grants in the section on "lessons from IFAD's experience in the country".

277. For example, the 2003 COSOP refers in its section on 'main opportunities for innovation and project interventions' to the critical need for providing basic agricultural packages, among which seeds. The 2007 regional grant to the Africa Rice Centre that focussed on the development of comprehensive packages of the New Rice for Africa (NERICA) varieties, essential to increase productivity, fits this suggestion indirectly. The grants that focussed on rural youth, knowledge management or value chains could be matched with the 2010 COSOP, either under 'opportunities for innovation' or as crosscutting issues to be addressed under strategic objective 1.
278. For the grant on 'adapting small scale irrigation to climate change', Sierra Leone was only part of the regional stocktaking phase and excluded from the subsequent phase where farmers in four countries would be assisted in climate-proofing small-scale irrigation schemes¹⁸³. The 2018 stocktaking assessment considered Sierra Leone's relevance for irrigation low and the climate risk medium. Interestingly, the two newest grants (2018) both aim to improve the resilience of smallholder farmers to various effects of climate change. Yet they focus on more relevant areas, i.e. (i) improving agriculture resilience to salinity; and (ii) stimulating the submission of innovative and transformational ideas focussed on mobilizing climate investment to benefit smallholders. The 2017 CSN supports the mainstreaming of climate change resilience throughout the country programme¹⁸⁴, but does not make reference to grants.
279. **Linkages with the IFAD-supported country projects.** Although the (potential) links between grants and loans are alluded to some of the grant documents, it is difficult to detect tangible linkages on the ground or in the loan-project documents. In fact, the CSPE found little evidence that the previous and current Sierra Leone country programme management teams or implementation unit were aware of IFAD's global/regional grants that also covered Sierra Leone, or whether these grants had any significant linkages to the Sierra Leone country programme. Some of the grant activities were recognized once explained, however this was mainly due to the resemblance with the loan projects activities and/or target group, rather than that they were recognized as distinguished grant activities.
280. Connections are therefore more assumed than clearly confirmed. For example, the documents of the two grants to Africa Rice Centre for the enhanced access to NERICA and rice value chains refer to collaboration with the Njala University and SLARI, whom both also worked with RCPRP for the same purpose. The grant on "strengthening smallholders' access to markets for certified sustainable products" (SAMCERT) identified opportunities to build on organizational development and certification related support to a cocoa export company that was also supported by the RCPRP project. In other words, while the RCPRP had its own fair-trade related and NERICA related outputs, the ICO and PMU were not able to link the respective grants activities to RCPRP's. Likewise, the loan-project documents do not refer to the grant activities.
281. The "Technical Assistance Facility (TAF) of the African Agriculture Fund" grant tried to develop an agreement with the ICO to link the efforts of the grant with the RCPRP in financing the replanting of at least 50 HAs as a sub-activity of the Smallholder Oil Palm Support, and to rehabilitate feeder roads to sustainably increase the income of smallholder farmers within a 40 km radius of the Goldtree oil palm processing mill in Daru. However, the ICO decided not to go ahead with this agreement, as they experienced a number of disagreements with Goldtree.¹⁸⁵

¹⁸³ This final phase was meant for a maximum of four out of eight assessed countries.

¹⁸⁴ 2017 Country Strategy Note, page 6.

¹⁸⁵ Among which profitability issues and a number of other differences on Goldtree's proposed cost to provide seedlings, operation/location of the seedling nurseries, the maximum size of plot per farmer, and the feasibility of using the FSA/Community Bank structures to provide funding.

282. The grant that managed to successfully benefit from the country portfolio was the global grant “capitalization of experiences for greater impact in rural development”. This grant, as already explained in the section on Knowledge Management, provided a synthesis of experiences in establishing community banks drawing on know-how from the RFCIP project.
283. Discussions with the country programme management team revealed that the low level of tangible synergies is mainly caused by: (i) the high workload faced by the team to implement the loan projects in demanding time spans; and (ii) the lack of a handover informing the CPM and team of all on-going and approved grants. The unawareness of the grant activities and their potential to the country programme, as well as the high workload make the grants low priority, and leave any effort for partnership building and knowledge management with the sponsoring divisions.

Effectiveness

284. Overall, the majority of the assessed grants were effective. Two grants were interrupted by force majeure: The grant to establish a “country forum for agricultural advisory services” with various local, international, NGO and governmental players was interrupted by Ebola, and the grant to “support farmers’ organizations in Africa” (SFOAP) also by Ebola, as well as natural hazards, land conflicts and the absence of farm guidance devices. The following paragraphs will discuss a selection of grants per thematic area. The grants on climate change will not be further discussed, as they are not effective yet.
285. **Technical assistance / productive capacity.** The first grant to Africa Rice Centre facilitated the dissemination of NERICA seed and grain production through a well-monitored set of activities related to participatory varietal selection, seed production, and knowledge-dissemination of productivity-enhancing technologies (radio packages and video modules). Moreover, the project supported the capacity building of rice scientists and technicians in adaptive rice research and production. Capacity building activities involved also farmers and seed producers. In Sierra Leone, over 250 farmers participated in the selection of varieties, of which 50 per cent were women. According to the completion report, the improved rice technology requires additional capacity-building efforts to ensure sustained growth and positive impact on farmers' livelihoods.
286. The second grant to Africa Rice Centre focussed on the seed production and rice value chains. An innovation platform has been established in Bo to facilitate the creation of synergies between producers and other actors in the value chain. In total, some 277 tons of rice seeds were produced by 18 producer associations and distributed to producers. The activities in collaboration with the producers also made it possible to identify the variety ROK24 as a variety tolerant to iron toxicity. Rice bales have been introduced and used as a technique that can reduce iron toxicity in interior valleys. In terms of capacity building, 200 actors were trained along the value chain and rotary weeders have been accepted by 80 per cent of producers. The implementation unit confirmed that the rice varieties and techniques are still being used today. The innovation platform did however not continue after grant completion.
287. **Rural youth.** IFAD, UNIDO, UN Women, FAO, UNDP and Oxfam in collaboration with the Songhai Centre organized a 4-day workshop fair in Benin in 2012 on the theme “*Women and Youth as Catalyst for Agribusiness Development and Growth in Western Africa*”. Sierra Leonean Government representatives and young entrepreneurs were among the participants. The event started with a trade fair showcasing agribusiness produces and processing machineries and concluded in a consultative forum that explored strategies for attracting more women and youth in agribusiness as a credible job and wealth creation option for the sub region.
288. Moreover, through a grant to Songhai, an agri-business initiative centre was established in Newton with a 15-man team who earlier received a three-month

training on 'Agricultural Business Development' in Benin based on the Songhai Model. Interviews in the field however confirmed that that the centre is not being too functional after grant completion. Moreover, it is not used by IFAD-supported beneficiaries, as the centre focuses on poultry, fish and vegetable business enterprises, while IFAD projects mainly focus on cocoa, oil palm and rice.

289. **Value chains.** The first SAMCERT grant, implemented by the Sustainable Commodity Initiative (SCI), worked with the cocoa export company Kayeigorma, which was founded in 2010 with an investment of working capital from the World Bank. The SAMCERT grant project has been a pioneering initiative in many ways, notably given the increasing concentration of sustainability certification. It finished the fair trade certification process initiated by the World Bank and introduced the organic certification process, which was new to the farmers. The three cooperatives achieved fair trade certification in 2012 and received training in 2013 in quality management and the supporting and monitoring of the entire certification process, for both fair-trade and organic certifications. The training helped the farmers to upgrade the quality and to obtain more market force. Over the course of the project, SCI developed good working relations with a number of private sector companies operating in Sierra Leone as well as international buyers in late 2014. Not all letters of agreements survived the Ebola crisis and correlated challenges with regard to production volumes, but till today there are good trade relations with a Japanese and Dutch cocoa trading company. Interviews with Kayeigorma revealed that while the grant activities were relevant and effective, it is difficult to keep the whole process sustainable. Without working capital and linkages to the community banks (issues which are already discussed in other sections of the report) it is difficult to regularly deliver the necessary standards and quantities. They still engage in export, but last year they only sold to local buyers.
290. Currently, the Rainforest Alliance¹⁸⁶ is implementing another SAMCERT grant that aims to build a sustainable production and marketing model for cocoa contributing to forest conservation and improving livelihoods of smallholder farmers in the Gola forest. Although considerable progress has been made in a short period of time in terms of gender work within the cocoa programme and the establishment of functioning producer groups and raised cocoa quality to meet the requirements of buyers, it was noted that the achieved purchase volumes were below target so far. The 2018 progress report states that this is, inter alia, due to flaws in committee meetings, association membership, payment to cooperative members and low yields caused by irregular weather patterns. Moreover, Late disbursement of pre-finance plus a quick start to buying by other local traders meant that a large share of farmers' early season cocoa was sold elsewhere. They learned about the Kayeigorma cocoa company from the previous SAMCERT manager, but they did not obtain the full documentation on the achievements of the previous grant activities. The latest progress report states that it remains difficult to establish systematic contact with the national IFAD office.¹⁸⁷
291. **KM and Results Based Management (RBM).** The three-year global grant 'Self-Assessment of in Country M&E Systems and Capacities in the Agriculture Sector through the SDG Lens' (AVANTI) aims to help Ministries and PIUs understand the shortcomings of and solutions for better RBM and to promote engagement in implementing concrete and resourced action plans to improve measurement, analysis, management and communication of SDG results in the agriculture sector. This grant is considered innovative as it (i) will focus on cross-international learning through its global programme; and (ii) it will be a government-owned process, which is not directed by donors but facilitated by consultants.

¹⁸⁶ In collaboration with Twin, a UK based NGO, and the Royal Society for the Protection of Birds (RSPB).

¹⁸⁷ Progress report year1, page 23 and progress report year2, page 20.

292. As a first step, IFAD and the Ministry of Agriculture and Forestry held a rural self-assessment workshop and action-planning meeting in Freetown this year. This action plan, which is currently being prepared, should reach a consensus on a process through which AVANTI can best contribute to improvements in RBM in Sierra Leone going forward. One of the AVANTI consultants stressed the importance of timely follow up and additional resources, as the design did not include the funding of the action planning and the improvements beyond the workshop. Moreover, the AVANTI consultant emphasized that (i) the government will require long-term support developing and implementing RBM; and (ii) that engaging with stakeholders in a context like AVANTI's, which is about influencing government behaviour, needs strong field presence and systematic support from the ICO. To harness the momentum, the CPM is currently discussing possibilities of financing some of the action points through the AVDP project.
293. **Summary for grants.** It can be concluded that the majority of assessed global and regional grants revolved on important themes relevant to the different country strategies. The grants introduced new techniques or practises and put an effort to create collaborations with local and international partners and PPPs, but the sustainability of project benefits was relatively weak after grant completion. The main difficulties facing these grants relate to their synergies, among themselves and with IFAD supported loan projects, as well as the lack of systematic learning and sharing of information regarding these grants with all involved institutional and in-country stakeholders.

V. Performance of partners

A. IFAD

294. IFAD's engagement in Sierra Leone has been constant for the past forty years, except for the period during the civil war when active operations had to be suspended, having invested US\$80 million in highly concessional loans and DSF grants to support rural poverty reduction and agricultural development. IFAD is a significant player in the country, and a trusted broker of partnership between the Government and other stakeholders (e.g. rural communities, producers' organizations, and the private sector). IFAD's projects have been rated by the Government as one of the best-performing projects in the agricultural sector. In recognition of IFAD's experience and its long-standing partnership, the Government entrusted the Fund with the implementation and supervision of the SCP-GAFSP, a US\$50 million project.
295. **IFAD's strategic intent and approach.** IFAD has successfully been able to use its comparative advantage to improve production and productivity in Sierra Leone and to build capacities of smallholder producers. It has also used its global experience to successfully bear upon the development of rural financial institutions in the country, through approaches and products for the delivery of financial services in rural areas. Thus, given the fragile context, the overall strategy has rightfully been that of revival and consolidation of the rural economy and development of local democratic institutions and grassroots organizations. However, while it has used its comparative advantage to benefit, it has fallen short in adequately collaborating with other development partners that have complementary areas of expertise that go beyond its comparative advantage in order to achieve its objectives and bring broader benefits to people whom its projects serve.
296. IFAD has also taken a temporally programmatic view of the projects in Sierra Leone, especially on rural finance, where RFCIP and RFCIP2 are implemented sequentially to build on the work of the other. The RFCIP and RCPRP were implemented by a single National Programme Coordination Unit and were to complement each other's activities. That said, the RFCIP's focus throughout was largely on establishing individual grassroots institutions rather than integrating the institutions into a network at various levels (micro, meso and macro levels).
297. **Project designs.** The design of projects has mainly followed a thematic approach: thus, the portfolio has comprised agriculture production-focussed projects (driven by a few key commodities only) and rural-finance projects, with some inter-linkages. This has been the correct approach, as it has avoided the complexity that can hinder the desired implementation especially in a fragile context. Sensible scaling-up has also been achieved, especially in the rural finance area. The designs have also been agile enough to incorporate course correction. For instance, in the case of RCPRP, the mid-term review helped to simplify the design by decreasing the number of components from four to two and by introducing a stronger focus among activities.
298. On the other hand, IFAD's strong focus on production has meant that it has not done sufficiently enough with regards to fostering agricultural marketing, especially given its comparative advantage globally in this area. There has been a lack of feasibility study or value chain analysis conducted to guide the support to ABCs and the selection of rice as a target crop. In the area of rural finance, three issues stand out in which more senior expertise from IFAD's pool of banking experts could have been usefully employed to provide solutions to the problems in the development of the Apex Bank: (a) the development of a longer-term strategic plan for the bank, (b) the design of a modern re-financing window for the bank using IFAD's global expertise in this area, and (c) the design of options for

appropriate capitalisation of the Apex bank, CBs and FSAs, covering both the equity/shareholding investments and the debt/re-financing based capital injections.

299. **Project supervision and implementation support.** Up to 2008, IFAD's approach in all member countries was to rely on development partners for implementing its projects, and the same was true in the case of Sierra Leone. However, this presented serious challenges to the implementation. For instance, the RCPRP that was approved by IFAD's Executive Board in 2003, made no noteworthy progress until 2009 (its mid-term). One reason for the very low achievement was that communication between African Development Bank (AfDB), IFAD and the Joint Programme Portfolio Coordinating Unit (JPPCU), established to coordinate the activities of both the Agricultural Sector Rehabilitation Project (ASREP), funded by the AfDB and the RCPRP, was weak, resulting in long delays in approvals and 'No Objections' clearances being issued.
300. IFAD has been quite active in support of the projects' implementation; its engagement in the country has been very regular even when there was no in-country office in Sierra Leone. This aspect is illustrated in Table 15 which presents data on IFAD's supervision and implementation support missions. On average, IFAD conducted more than one mission per year, going up to two in the case of the RCPRP, to support projects.

Table 17.

Average number of missions per year undertaken by IFAD in Sierra Leone

	<i>Project years (a)</i>	<i>Total no. of missions (b)</i>	<i>Avg. no. of missions per year (a/b)</i>
RCPRP	12	26	2.2
RFCIP	8	15	1.9
SCP-GAFSP	8	13	1.6
RFCIP2	6	9	1.5

Source: ORMS, IFAD (accessed in September 2019).

301. A review of the supervision mission reports by this evaluation shows that they provided constructive feedback. For example, RCPRP saw various adaptations of design and strategy which were either initiated by supervision missions or supported by the CPM in a flexible and timely manner. The MTRs undertook an honest and transparent view of the prevailing situations and proposed large-scale changes in design, which in hindsight were relevant to the situation. However, at the same time, changing consultants in successive missions resulted in some conflicting messages. Sometimes recommendations by missions could not be followed because of budget implications. During the Ebola crisis, although IFAD had to suspend its supervision activities, implementation carried on, albeit on a small scale. IFAD rightfully provided no-cost project extension to recover activities that could not be implemented during this crisis.
302. As part of implementation support, IFAD also facilitated the inflow of additional funds for the RFCIP2, including supplementary financing from GAFSP (for the horizontal expansion of the CB/FSA network) and the Italian Cooperation (funding of the technical assistance services of the Kenyan service provider K-REP before the establishment of the TAA). Later, IFAD also took a strong stand against the use of the FSA/CB network for subsidised lending and in the case of SCADeP, successfully blocked the plans for the CB/FSA involvement. Further, IFAD played a proactive role and mobilized an additional USD 9 million financing package to fill the financing gap left in RFCIP2 finances as the external financing did not materialise, which would be used to capitalise the rural finance network and strengthen Agricultural Finance Facility to facilitate farmers' access to finance. Additionally, the

PCR of RFCIP notes that the focus of successive supervision missions remained largely on ad-hoc issues and did not take sufficient longitudinal view.

303. Given the dearth of local capacity and expertise, IFAD has engaged international and national consultants in various missions in the design and during the implementation (e.g. supervision, MTR, implementation support, PCR). For instance, the use of an international gender expert helped to introduce the GALS methodology in RCPRP. Similarly, the use of rural finance expert consultants has helped introduce a variety of changes in the RFCIP2 project.
304. **Client survey.** The evaluation has analysed the results of the past two years' of client survey (2017 and 2019) carried out by IFAD globally. Results show that in the perception of IFAD's clients in the country (other UN organizations, NGOs, international financial institutions and ministries), IFAD's performance has been improving on most indicators in the survey. Its performance is on par or even greater when compared with other countries in West Africa in which IFAD is active.
305. **Partnerships and policy dialogue.** As discussed previously in this document, IFAD's partnerships at national level have consistently focused on the exchange of information on its intentions and activities in the country. This is in line with practice for the other major development partners in Sierra Leone. IFAD, like other partners in the country has focussed mainly on information-sharing with others in order to reduce the risks of needless duplication with other partners rather than the explicit search for complementary and synergy. IFAD's limited in-country capacity, and prioritisation of other tasks, was the rationale for modest investment in developing strategic partnerships with other development partners in Sierra Leone. In terms of government ministries, MAF has been the lead implementation agency for all IFAD projects. Although IFAD's interventions are relevant to a multitude of ministries - Ministry of Works, Housing and Infrastructure, Ministry of Social Welfare Gender and Children Affairs, Ministry of Youth Affairs, Ministry of Local Government and Rural Development, etc. - it has not directly engaged with most of them.
306. In terms of policy dialogue, the 2010 COSOP agenda was ambitious, yet while a country office was established in the interim, and good engagement has occurred on a bilateral basis with some within GOSL, limited resources were provided and no clear mechanisms were defined to really take policy work forward to a new level and there is little evidence that IFAD engaged effectively within donor coordination mechanisms to progress policy engagement. Most policy engagement occurred around the lending operations, and results have been hindered by slow policy-approval processes.
307. **IFAD's presence in the country.** IFAD set up a country office in Freetown in September 2013. It is currently staffed with a country programme officer. As part of the decentralization of IFAD, the Country Program Manager (CPM) is based in Cote d'Ivoire since 2018. The country office handles two countries (Sierra Leone and Liberia). The overall effectiveness of the ICO continues to be constrained by limited staff and financial resources. Currently, most of the staff time is spent on implementation and coordination issues. There is insufficient time left over for partnership-building and policy engagement. Participation in donor coordination and United Nations Development Assistance Framework meetings has been limited so far.
308. **Summary for IFAD performance.** IFAD has in general invested adequate resources and time in design, supervision and implementation support for the portfolio and demonstrated well its willingness to support implementation issues. It has been proactive in making adjustments where desired, and normally with good results. It has leveraged its comparative advantage to drive results on most counts, although, it has not brought to bear adequately its global experience on effectively connecting farmers to markets. It has not worked closely enough with other

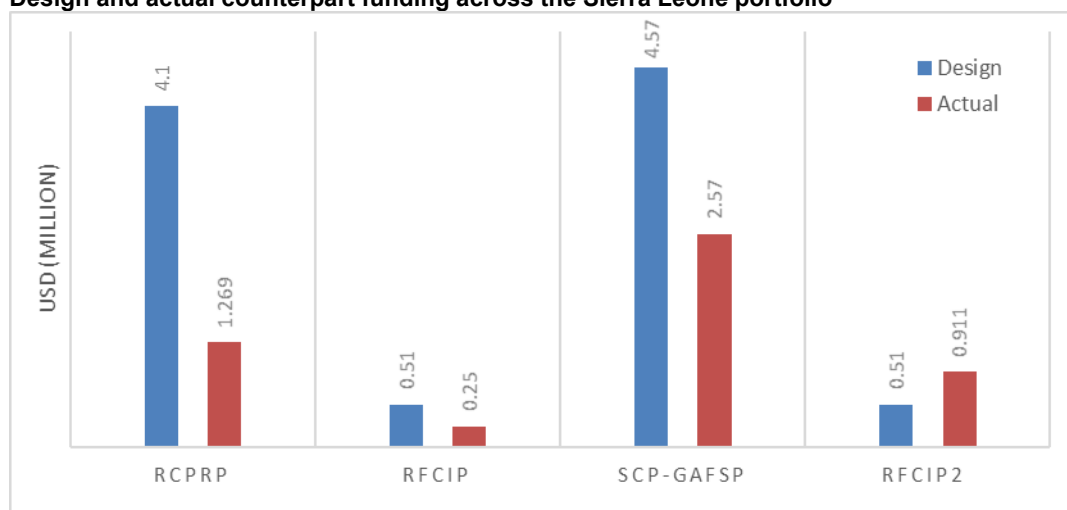
development partners (e.g. co-financiers) in design and implementation support. The limited country capacity has constrained IFAD from meaningfully engaging in non-lending activities. **Rating for IFAD performance is moderately satisfactory (4).**

B. Government

309. IFAD's counterpart government partner has been the Ministry of Finance and Economic Development, and MAF has been the lead implementation agency for all projects.
310. **Ownership and funding.** Government views IFAD as one of the most important development partners in the agricultural sector and has consequently played a strong role in the conception and implementation of the lending operations. While the government has been fully committed to, and supportive of, IFAD's development objectives, data collected from the NPCU and PMU shows its actual contributions have been lower than projected at design in all projects. This fact is illustrated in Figure 2 which tracks counterpart (government) funding and depicts the gap between funding at design and actual funding.¹⁸⁸

Figure 2.

Design and actual counterpart funding across the Sierra Leone portfolio



Source: ORMS, IFAD (accessed in September 2019) and NPCU/PMU.

311. **Project management, oversight and coordination.** The decision to replace the Joint Programme Portfolio Coordination Unit (JPPCU) to implement the projects of the African Development Bank and IFAD by the **National Programme Coordination Unit (NPCU)** which implemented two of the operational IFAD projects in Sierra Leone (RCPRP and RFCIP) was correct. The two projects had issues related to delay in implementation of activities. In addition, the centralised structure of the project unit had made no provision for district coordinating units to ensure that the project management was effective and properly coordinated both at national and district levels. The NPCU was helpful in generating efficiency in decision-making and a platform for exchange of ideas and discussions. Routine management meetings both at district and NPCU levels provided opportunities for cross-learning and teamwork.
312. The decision in 2009 to **decentralize** part of the project management staff in the districts, closer to project's activities, were steps in the right direction. This decentralization has been taken further ahead; beginning July 2019, the entire NPCU has been moved to Bo district, bringing it closer to IFAD's areas of

¹⁸⁸ According to the project units, counterpart funding for the projects were meant to be in kind (taxes and duties waiver) and in cash. At the project level the in kind contribution were not well captured during the early stages of implementation, this is the cause of the low government contribution.

interventions. This will assist in reducing the turn-around time for decision-making related to implementation of activities.

313. The evaluation met key **staff of the NPCU** and notes that the project coordinator and all the subject-matter specialist staff appeared competent and possessed good knowledge of rural development. Having one NPCU for all IFAD-funded projects (RCPRP, RFCIP, RFCIP2) has also helped in terms of strengthening the experience of project staff in IFAD-related processes and requirements. The staff at field level also makes a good impression with regard to knowledge and experience on topics relevant to the various projects. On the other hand, little effort was undertaken to recruit women, at the NPCU, the PMU and in the field. Especially in the field, where women empowerment should be an important issue and GALS is mainstreamed, the lack of female project staff was a serious shortcoming. In addition, the project units lacked a strong marketing expert with background in working with private sector.
314. The national steering committee (NSC) for the RCPRP was augmented with a representative from the Bank of Sierra Leone to serve the RFCIP. This presumably had efficiency gains for the programme. The NSC provided guidance and approved the Annual Work Programme and Budget; defined and helped to achieve the project outcomes; and prioritized project activities.
315. In the case of the SCP-GAFSP, the management of the project was under the charge of the Project Management Unit (PMU) which was different than the NPCU, and managed only this project. As per the project MTR, the deployment of the PMU became operational only in August 2012. Before then, the IFAD-NPCU was given the task of implementing the programme. The transfer of responsibility from the NPCU to PMU was not managed in an organized and effective manner resulting in financial management issues. Further, the project has witnessed a large turnover of project coordinator – four coordinators during the project lifespan.
316. Concerning MAF, the issue of subsidised interest rates has emerged related to the Government's Post Ebola Recovery Fund and SCADeP. The issue in both cases was the Government request to provide these loans through the CB/FSA network to borrowers at 10 per cent interest rate, which was well below the standard lending rate used in the RFI network. It was correctly seen that using two sets of interest rates could confuse the borrowers and dilute the market-oriented approach applied in lending operations in the IFAD-supported network. These incidents raise the more general issue of the appropriate roles of the MAF, the MOF and the BoSL in the management and coordination of financial sector programmes such as RFCIP and RFCIP2.
317. On the other hand, representing the Government, the BoSL has been an active partner of the rural finance programme throughout the implementation. It has correctly seen the CBs and FSAs as integral parts of the financial sector and driven the implementers from the beginning to achieve sustainability and financial stability as soon as possible. Its reluctance to change the regulation to allow the FSAs to collect deposits should be seen from the perspective of its key mandate to protect financial sector stability, as the safety of savings is one of the corner stones of that stability. Recently, the positive attitude of the BoSL towards the IFAD-supported RFIs can be observed in its strong support to the plans of mature FSAs transforming themselves into deposit-taking community banks.
318. **Monitoring and evaluation.** Until 2009, the M&E function was practically non-existent and only became effective from 2010 onward when a new M&E officer was recruited and the baseline study was conducted for the **RCPRP and RFCIP**. However, thereafter, it made good strides in this function with regular reporting of RIMS and several assessment studies undertaken. However, a number of the monitoring indicators were not SMART (in many cases un-quantified or difficult to measure) and were prone to misinterpretation. The PCR of the RCPRP points out

that the indicators reported under the Results and Impact Management System (RIMS) first and second level monitoring indicators were at an impressive, if unrealistic, total of over 80. This raised valid questions on their specific relevance to the anticipated results apart from the fact that it placed an excessive demand on project management. In the case of RFCIP, the PCRV found M&E at the outcome level to be weak throughout programme implementation.

319. For the **SCP-GAFPS**, the M&E Manual was prepared during the interim set-up including a project results tracking sheet based on RIMs indicators. Until less than two years from completion i.e. end of 2017, the PMU's M&E activities were largely confined to tracking of inputs and outputs, with little progress in assessing outcomes. There was no M&E annual plan to focus and guide the M&E operations in an organized manner with assured availability of required human and material resources. The process for undertaking the baseline survey had not been completed until the MTR. Even in the case of **RFCIP2**, the MTR noted that focus was on tracking mainly outputs and not outcomes. The M&E system of the project was not designed to track utilisation of the rural financial services and products which makes measurement of outcomes in relation to the effect of the services and products received by beneficiaries to be rather difficult. An M&E plan now exists in 2019, although it should be noted that this is after four years of project becoming operational.
320. A number of **communication** products such as brochures and videos highlighting the project's achievement were disseminated. However, the focus was more on communication as opposed to knowledge management which involves creating, sharing, using and managing the knowledge and information from projects for strategic and operational use.
321. **Fiduciary responsibilities.** As mentioned earlier, the government has not complied with loan agreements, reflected in the persistent shortfall in counterpart funding. This evaluation analysed Project Status Report (PSR) ratings for three key indicators in regard to financial management: quality of financial management, quality and timeliness of audit and compliance with loan covenants (table 18). In all three indicators average ratings for the four projects were 4 or moderately satisfactory. In the case of RCPRP, quality of financial management had a rating of 3 or moderately unsatisfactory. One reason for the low rating was the continuous turnover of financial directors that affected the smooth discharge of financial responsibilities.

Table 18.

Average PSR ratings on selected indicators (average of project implementation years)

	<i>Quality of financial management</i>	<i>Quality and Timeliness of Audit</i>	<i>Compliance with Loan Covenants</i>
RCPRP	3	4	4
RFCIP	4	4	4
SCP-GAFSP	4	4	4
RFCIP2	4	4	4

Source: ORMS, IFAD (accessed in September 2019).

322. **Procurement.** The procurement processes and procedures were handled effectively for the most part and followed the proper process line from issue of bidding documents, receipt of bids, evaluation, award and signature. Procurement practices were consistent with the IFAD Procurement Guidelines, the IFAD Procurement Handbook and - as applicable - the Sierra Leone Procurement legal framework (the Act, Regulations and Manual) and the World Bank Procurement Guidelines (used for International Competitive Bidding). After the merger of NPCU and PMU(SCP-GAFSP), the three IFAD-funded or -supervised projects (RCPRP, RFCIP2 and SCP-GAFSP) were managed by one Procurement Unit, thereby

increasing efficiency by sharing knowledge and lessons learned among the staff and exchanging expertise and information.

323. **Summary.** Government of Sierra Leone has been a close partner of IFAD, providing active support in the design and implementation of projects. The decision to have a dedicated NPCU to coordinate all IFAD-supported projects led to good implementation of projects under its charge. It has reasonably well discharged its fiduciary responsibilities. On the other hand, the government consistently under-realised its part of the funding planned at the design stage of projects. M&E systems were functional, but weak in terms of data quality and consistency, especially in collecting data on outcomes, and data were insufficiently used for decision-making and learning, with a focus on communication as opposed to knowledge management. The quality of M&E function has been less than desired. **The evaluation rates this criterion as moderately satisfactory (4).**

VI. Synthesis of the country programme strategy performance

324. This chapter assesses the relevance and effectiveness of the evolving country strategy pursued in Sierra Leone by IFAD and the Government since 2003. The assessment draws on the analysis in chapter III on portfolio performance, chapter IV on the assessment of non-lending activities and chapter V on performance of partners.
325. The 2017-2018 Country Strategy Note, which replaced the 2010 COSOP, represented no significant change in IFAD's overall country strategy. This was based on the justification that development of a new COSOP should be delayed until after national elections in 2018 and should then reflect the policies and priorities of any new government. Findings for 2017-2018 are therefore subsumed below into discussion of the 2010 COSOP and not treated separately.

A. Relevance

326. **Strategic alignment.** The 2003 COSOP clearly indicates a strategic focus on development-oriented recovery assistance in Sierra Leone. In the short-term, the strategic thrust for IFAD was to provide rapid assistance to the communities as part of the reintegration and regeneration process, and the aim was to restore basic services and revive economic activities. The 2010 COSOP aligned with the shift in government's focus from reconstruction and rehabilitation of the agricultural sector debilitated by the civil war towards economic development. In addition, the 2010 COSOP flagged an intent to expand the geographic coverage supported through new projects; from two of the then 14 districts in Sierra Leone to four of the 14 against one strategic objective and country wide for another. However, before expanding to other areas, the strategic intent was that ongoing activities should be scaled up and consolidated in the two districts focused on during the 2003 COSOP period. Three strategic objectives were identified in each COSOP and the principles identified, that should inform the lending and non-lending portfolios and activities.
327. **The evolution of the strategic focus between the first and second COSOPs was justified given the evolving context in Sierra Leone.** Overall, IFAD's strategic intent in Sierra Leone in the past 15 years has kept pace with the evolving context. Enhancing productive potential and strengthening rural finance within the project portfolio has been a constant. Shifts have been in the form of a greater emphasis on creating market linkages and a move from community development to local (institutional) development reflecting the wider shift from recovery and rehabilitation to development and empowerment.
328. The 2010 COSOP envisaged a continued focus within the two districts most affected by the civil war (out of the 14 districts in Sierra Leone at that point in time). In practice, IFAD has expanded support to first cover four rather than two districts and then nationwide in the actual portfolio developed. In the view of the CSPE, this evolution was **highly appropriate**, as it allowed IFAD the possibility to contribute to addressing more of the many challenges that Sierra Leone faces, including the long-lasting consequences of the civil war, chronic fragility, and institutions and human capital in acute need of support and strengthening. On the other hand, it was **a risk** and as discussed below raises issues over IFAD's ability to effectively deliver against these opportunities.
329. The strategy was **well aligned with the governmental policies**. The 2003 COSOP, and more particularly the 2010 COSOP, and the evolving portfolio have been well aligned with the key development and sectoral policies of the Government and have offered an opportunity to implement some of these, creating institutional capacity and generating ground-validated knowledge about what worked better to achieve the established goals. As mentioned earlier, broadly the objectives in the two COSOPs are de facto the same. In table 17, the strategic

objectives are presented in a manner that reflects their overall strategic intent, and their relevance to national policies.

Table 19.

Strategic intent of the COSOPs and their alignment with government policies

<i>Strategic Intent</i>	<i>Alignment with specific government policies</i>
Community development	During the 2003 COSOP period, coming from a recent war situation, the budget and human resource capacity within local government were limited and so the focus on community rather than government capacity development was rationale and in line with Government's then focus on reconstruction. Progressively, the lending portfolio was aligned with supporting implementation of the Decentralization Act 2004. The design of SCP-GAFSP, in particular, responded to the decentralisation strategies of the Government of Sierra Leone by focusing on building capacity of FBOs to contribute to the local economy and supporting the decentralised structure of agribusiness centres.
Support to rural finance	<p>The rural finance support approach of IFAD in Sierra Leone was clearly aligned with relevant Government policies. IFAD's rural finance support covered the two phases (projects) of the Rural Finance and Community Improvement Programme, with supplementary funding provided under SCP-GAFSP. RFCIP's interventions were designed in full alignment with the Government's development priorities in a post-conflict situation, which formed the three pillars the Poverty Reduction Strategy for 2005-2007.¹⁸⁹</p> <p>For the RFCIP2, the project interventions were aligned to the key rural and agricultural development policies of the government, particularly the NSADP and the PRSPs, which included the access to appropriate financial services as a prominent and critical component in poverty reduction. RFCIP2 was also aligned with the objectives of Financial Sector Development Plan 2009 of the Bank of Sierra Leone concerning increased financial inclusion and the need to increase the outreach of community-based RFIs in the rural areas.</p>
Support to agriculture	<p>Agriculture was acknowledged as a priority among others for the economy, across PRSP I, II and III. For instance, the Agenda for Change (PRSP II: 2008-2012), reflects that "economic development and poverty reduction in Sierra Leone will only be sustained with developments in the agricultural sector". Under the framework of the Agenda for Change, the country's second generation PRSP, the National Sustainable Agriculture Development Plan (NSADP) 2010-2030 was launched as Sierra Leone's Country Compact under the Comprehensive Africa Agriculture Development Programme.</p> <p>The Agenda for Prosperity (PRSP III: 2013-2017) again confirms the government's focus on agriculture and rural development. The SCP-GAFSP, supervised by IFAD, is at the heart of NSDAP. Similarly, the National Agricultural Investment Plan for the implementation of the SCP-GAFSP covering the years 2010-2014, was the basis for aligning all ongoing and future Government and donor-funded projects and programmes in the smallholder agricultural sector.</p>

Source: data elaborated in the CSPE.

330. Given the context described in Section II of the report, the **target groups identified in the two COSOPs were appropriate**. The 2003 COSOP, in line with the situation of the country in 2003, correctly identified IFAD's target as the community, as the best way of reaching the most vulnerable - women and woman-headed households, youth, demobilized soldiers and returnees. This reflected a context in which government's ability to deliver services was minimal and rehabilitation needs urgent and that IFAD was focused in the two districts most affected by the civil war. The projects designed followed this approach. Reflecting the evolving context, the 2010 COSOP identified small farmers as the target population but prioritised meeting the needs and priorities of more vulnerable groups such as woman-headed households, landless young people and local micro-entrepreneurs and small-scale business operators.

Actions related to lending and non-lending intentions were identified in both COSOPs, but IFAD's third main instrument, its grants programme, was not

¹⁸⁹ These include: (i) good governance, security and peace-building; (2) pro-poor sustainable growth for food security and job creation; and (3) human development through microfinance, specifically the use of community banks and microfinance institutions as effective vehicles for the implementation of the national microfinance policy

discussed explicitly in either. However, the CPSE finds that whilst not specifically discussed within the COSOPs, the actual selection of grants appears quite coherent and appropriate for the context of the COSOPs and are relevant to the country strategic objectives, even if they are not mentioned as such.

331. **Synergy between the mix of instruments deployed during the COSOP implementation periods has not been optimal.** While the lending portfolio was well conceived, the synergies between lending and non-lending could have been stronger. This is first, and largely, due to the weaker performance of policy engagement and knowledge management. Second, discussion with CPMs reveals that IFAD's systems for grants aren't conducive to managing them to enhance coherence with the broader programme of support in-country.
332. Given the appropriateness of strategic focus in the COSOPs, their alignment with governments' policies and the credible targeting strategy, yet the insufficient attention to enhancing synergy between the various instruments available to IFAD within the strategy documents, the rating for COSOP relevance is **moderately satisfactory (4)**.

B. Effectiveness

333. The 2010 COSOP includes three SOs: SO1 on agriculture; SO2 on rural finance; and SO3 on local development. Whilst the wording of these strategic objectives differs from the three found in the 2003 COSOP, substantively the strategic objectives were the same for both COSOPs. The **theory of change** set out in the CSPE approach paper (and at Annex IX in this report) elucidates how each of the SOs from the 2003 and 2010 COSOPs will be achieved through programme outputs to outcomes and impact, i.e. the results of lending and non-lending operations against the COSOP objectives. The evaluation identified four impact pathways through which the SOs would be achieved: production/productive capacity, market access, rural finance and institutional capacity to foster development.
334. The pathway for **production capacity and market access** was partly successful in leading to increased incomes. Production increased with double or even triple cropping of rice per annum, but the lack of effective market linkages meant that farmers were price-takers, thereby not realising the full potential of income increase.
335. The success of the pathway for **rural finance** was moderate, insofar as IFAD's main beneficiaries i.e. farmers are concerned. While IFAD's interventions led to a spurt in loan-taking, farmers were unable to partake of these, and hence unable to use it for productive purposes which would have impacted their incomes positively.
336. The pathway for **institutional capacity** was also moderately successful as it led to some empowerment of beneficiaries and institutions but serious concerns for sustainability of outcomes remain which can reverse the benefits of increased capacities.
337. **Effectiveness against the 2003 COSOP objectives mainly needs to be assessed against what delivered during the 2010 COSOP period.** Progress in implementation and in disbursement of the project and programme was very slow between 2004 and 2008. Significant implementation only started in early 2009 onwards, when a shift to IFAD direct supervision facilitated the restructuring and implementation of the whole portfolio to better respond to the needs of beneficiaries.
338. **When discussing achievement against the SOs from 2009 onwards it is important to acknowledge both that IFAD is operating in a chronically fragile context and the challenges have been exacerbated by external factors such as the 2014-15 Ebola and severe rains in 2017.** In 2014-2015, Sierra Leone suffered under the Ebola Virus Disease epidemic, which lasted for 18 months and affected mostly RCPRP and SVP-GAFSP. The Ebola epidemic led to the

slowed implementation of SCP-GAFSP from August 2014 to September 2015 and affected the operationality and functionality of ABCs. Many RCPRP-supported cocoa farmers had plantations in Ebola affected areas and their sales suffered as buyers did not dare to engage with the cooperatives and travel bans were imposed in certain locations. Apart from the Ebola crisis, severe rains in 2017 affected the beneficiaries.

339. **The effectiveness of IFAD's work in Sierra Leone post 2009 cannot be credibly measured against the indicators in the two COSOPs' results frameworks.** As flagged above, as significant implementation for the 2003 COSOP only started in 2009, reporting against indicators in the 2003 COSOP results framework is not relevant. In addition, the results measurement framework has one indicator only to measure all COSOP objectives, and which is not a SMART indicator.¹⁹⁰ Further, no baseline data were collected for this indicator making it even more challenging to measure progress.
340. Since 2010, reporting has focused on strengthening reporting against outcomes in the individual projects. The limitations in terms of the quality of impact data used by programme management are discussed earlier in this report. Although, outcome indicators are better formulated in the 2010 COSOP's results framework, progress reported annually in the Country Programme Issues Sheets and in the 2010 COSOP Completion Report indicates that the programme has never reported results against the SO level indicators set out. The focus has been almost exclusively on development and over-sight of the individual lending projects rather than on management of the programme as a coherent whole.
341. **The achievements of SO1 are rated as moderate, but there are serious risks on their sustainability.** In terms of increasing production and productivity, three main intervention areas were identified to contribute to SO3. These were: (i) better production techniques including climate resilience; (ii) better access to farm inputs; and (iii) rehabilitated production infrastructure. Evidence from impact studies, supervision missions and our interviews in the field confirms that the IFAD project portfolio has positively contributed to increases in productive capacity and production and this was effective to a degree in reaching women, but not youth. The model of supporting grassroots production-based groups generally proved effective. Interventions aimed at enhancing access to farm inputs and rehabilitating production infrastructure were less successful. On the other hand, while most farmers and their organisations are still engaged in project-induced activities, with profit and yields above the pre-project rates, one of the greatest challenges to sustaining these will be the future affordability and availability of inputs.
342. In terms of enhancing access to markets, five intervention areas were identified. These were: (i) producer capacity built for better accessing markets; (ii) improved capacity for agro-processing; (iii) marketing coops and agribusiness centres strengthened; (iv) linkages with private sector established; (v) feeder roads improved. The evidence available clearly indicates that IFAD supported interventions (including non-lending) were most successful and effective in terms of feeder road improvement. Otherwise, the evidence suggests that effectiveness was at best modest across the other four intervention areas and not actively pursued. Lastly, the sustainability of the portfolio's activities focusing on agricultural marketing has been limited given the weak connection among value chain actors.
343. **The achievements of SO2 are rated as moderate.** Three main areas of intervention were identified in relation to enhancing rural finance. These were: (i) rural poor, including farmers, availing financial services through different delivery modes (individual, groups, ABCs); (ii) FSAs/CBs capacitated to deliver

¹⁹⁰ Percentage of the population in targeted rural areas that has adopted integrated approaches to management of agricultural and natural resources within strengthened institutional framework at the local, district, province levels.

products to suit diverse client needs; and (iii) outreach of FSAs/CBs increased. Rural finance projects have had high impact at micro level, but efforts at meso and macro levels were missing. Evidence of the degree to which the rural poor, including farmers, now avail themselves of the financial services developed through different delivery modes is poor, but suggests that while FSAs and CBs were to serve the entire communities, tailored efforts, such as special campaigns focusing on mobilising the poor, have brought more low-income farmers into the clientele of the CBs and FSAs than has so far been the case in the RFCIP-supported RFIs.

344. Against a background of war and fragile context, the CBs and FSAs proved to be successful for the demanding operational environment in rural Sierra Leone and IFAD identified that the low level of results in agricultural lending initially were down to conservative strategies and a lack of special, focused training in agro-lending. However, even if these constraints have been addressed, many CB/FSAs still focus on simple agro-marketing loans with short loan periods and fast turnovers, while others operate with genuine production loans with appropriate grace periods reflecting the time required for harvest and effective marketing of crops. Indicators for sustainability of rural finance show promising results; there is some uncertainty for the sustainability of Apex Bank, however.
345. **The achievements of SO3 are rated as moderate, but there are serious risks on their sustainability.** The intent was to enhance community capacity through three intervention areas. These were: (i) improved human capacity in decentralised government structures and entities to deliver services to the rural poor; (ii) better physical facilities/ amenities; and (iii) improved revenue collection systems. Support to government institutions did not materialise as expected, but this had less to do with the projects themselves and more to do with the deeper structural issues associated with a poor and fragile context. Modest progress was made in terms of increasing revenue collection systems at the local level, but evidence is lacking on whether such gains will be sustained. Again, modest results were found in terms of better physical facilities/amenities but their sustainability can be questioned due to a lack of funding from central government, limited capacity to raise adequate funding at the local government level, and the high staff turnover.

Table 20:

CSPE's evaluation of strategic objectives under COSOP 2010

<i>Strategic Objective</i>	<i>Major results achieved over the COSOP period</i>	<i>Level of achievement</i>	<i>Strategic Objective</i>
Strategic objective 1: Support to agriculture – small holder farmers' access to irrigation, technical skills and market is improved	<ul style="list-style-type: none"> Under SC-GAFSP and RCPRP, training on better cultivation techniques and provision of tools and equipment and improved seeds as well as support to rehabilitating tree gardens and inland valley swamps led to improved production Under RCPRP and SCP-GAFSP, 9,000 resp 6,200 ha of tree crops were rehabilitated. RCPRP rehabilitated 2,960 ha inland valley swamps close to target, but in SCP-GAFSP the target was halved to 2,000 and 1,991 was achieved Support to irrigation was less successful. The foreseen improved irrigation for rice had however been insufficiently addressed, and interventions were far and few, and no longer in a good state. A considerable part of the GEF funded structures were no longer functioning 	Moderate	Strategic objective 1: Support to agriculture – small holder farmers' access to irrigation, technical skills and market is improved
Strategic objective 2: Support to rural finance – the rural poor have access to reliable and sustainable financial services	<ul style="list-style-type: none"> Under support to rural finance, as per target 17 CBs and 59 FSAs were reached, all still operational, serving over 193,000 rural households. The RFIs did 	Moderate	Strategic objective 2: Support to rural finance – the rural poor have access to reliable and

Strategic Objective	Major results achieved over the COSOP period	Level of achievement	Strategic Objective
	<p>not pay dividend yet though and FSAs could not operate savings accounts.</p> <ul style="list-style-type: none"> • Among shareholders and borrowers, 41 per cent is female, and 40 per cent youth • Though rural finance institutions were successfully set up and reached quite some community members, the share of agricultural activities funded through the RFIs was limited (26 per cent for FSAs, 15 for CBs) and there were almost no products specifically suitable to the needs of agricultural loans. • Only 12 per cent of CBs and 33% of FSAs had reached the required maximum of 5% for portfolio at risk 		sustainable financial services
Strategic objective 3: Support to local development	<ul style="list-style-type: none"> • Support to decentralisation, local councils and development plans was only provided by RCPRP. The project contributed to capacity building of District Councils as well as Ward Committees, but their success remained limited by lack of budget. Beneficiaries managed to communicate their needs through ward councils upwards, but as a result these could often not be addressed. • Supported ward offices in general worked well, with 60 per cent of households in the project communities knowing about the councils' annual budget against about 23 per cent of households in other communities • RCPRP introduced an innovative cadastral system to collect taxes, which is slowly gaining ground. This helps district level government to create revenues that are instrumental to address communities' needs, including on agriculture. 	Moderate	Strategic objective 3: Support to local development

Source: data elaborated in the CSPE.

346. **COSOP policy areas.** A generic factor limiting the overall effectiveness of IFAD's support in achievement of the SOs set out in the COSOP results frameworks was IFAD's limited integration of its project level experience into either country-level policy dialogue or programme development work. Overall, knowledge management has been judged as unsatisfactory by the CPSE, with a focus on enhancing delivery within on-going projects despite the 2010 COSOP flagging the need for practices and proven concepts to be feed into government's and IFAD's knowledge management systems. In turn, the 2010 COSOP, and 2017-18 Country Strategy Note identify a number of policy and regulatory issues that would affect overall effectiveness in achieving the COSOPs SOs. Policy engagement has not happened under SO1 and only to a limited extent under SO3 (focused on addressing the funding of maintenance of rural feeder roads but not the other key policy/regulatory constraints identified). The main focus of policy engagement has been under SO2, with support to development of a new Agricultural Finance Policy and Strategy for the Rural Finance Network in Sierra Leone. It is too early to tell whether this will be effective, but this support has happened too late to enhance effectiveness of the lending portfolio to date. With hind-sight IFAD should have deployed expertise to address the problems in the development of the Apex Bank.
347. Overall, from the information available, effectiveness is rated as **moderately satisfactory (4)**.

Key points

- The overall relevance, in terms of what proposed in both COSOPs, in terms of Government of Sierra Leone policies is high for both COSOPs. The evolution of the portfolio has kept pace and alignment with the changing political and economic situation of the country.
- The picture of alignment with IFAD policies is more mixed; in particular in terms of alignment with the intent within IFAD policies relevant to the non-lending aspects of the programme.
- The theories of change associated with the three strategic objectives are shown to be valid. The CPSE includes no evidence that diagnosis of what was needed or the major areas in which to intervene were significantly wrong.
- Effectiveness in contributing to the three SOs has been constrained by the modest contribution from the non-lending side of the programme in addressing key constraints to effectiveness within the lending portfolio and only modest investment in feeding lessons learned in the lending portfolio into government policy development.
- The focus of IFAD has been almost exclusively on development and over-sight of the individual projects rather than on management of the country programme as a coherent whole.
- The CPSE finds evidence of effectiveness in contributing to achievement of the SO objectives but deficiencies in the programmes M&E systems make it difficult to judge achievement against the COSOPs' outcome indicators.

VII. Conclusions and recommendations

A. Conclusions

348. **IFAD's portfolio has managed to keep its relevance strong in Sierra Leone by responding to the priorities typical to a fragile context.** The lending portfolio of IFAD in Sierra Leone has closely supported the government's priorities in moving the rural economy from revival to growth. Directly after the civil war, the portfolio provided support to building productive assets and infrastructure and over the years, it gradually shifted to enhancing growth in production, rural finance and more roads. The situation in the country remained fragile over the duration of the evaluation and the interventions under IFAD's portfolio were well selected and implemented in such a context. Thus, the support to decentralisation, the strengthening of the limited capacity of government to support farmers in enhancing production, and the focus on youth employment, were parts of the portfolio that were particularly suitable to the context. Similarly, rehabilitating roads was an acutely significant intervention in a country with limited resources.
349. **The overall focus on poverty has been good with IFAD support reaching a target group even larger than planned.** With IFAD's support, vast areas of lands hitherto not effectively used for primary production turned into productive assets and this contributed to raising incomes of a large number of farmers who now practice crop cultivation on them. Further, the projects relied on self-selection for poverty targeting, and this worked out well in practice. All projects were also successful in setting up, supporting and capacitating rural grassroots groups and rural financial institutions, which contributed not only to their empowerment, but also helped to make the various activities more effective.
350. **The portfolio's success in rural finance was rightly driven by a focus on expanding its reach, but true financial inclusion was missed by leaving out some of the potential beneficiaries.** Overall, the selected CB/FSA-based approach proved to be appropriate for the demanding operational environment in rural Sierra Leone, the local institutions are sustainable, and the network currently serves some 200,000 rural households. At the same time, while support to rural finance has been successful in the context of rural development, farmers have constituted only a small proportion of the clientele. It would have been more realistic to assume that lending from small, share capital-financed financial institutions would not go to the agricultural sector without special support in client selection and appraisal, and without risk management and recovery strategies. Thus, the current strategies and approaches to widen the outreach and deepen the impact of the RFI network, particularly concerning the Apex Bank's role and ways to develop the scale and modalities of rural lending needed a revisit.
351. **The sequential approach to projects helped build on accomplishments of past projects, but synergy between projects was less successful.** The thematic design of projects has been very much similar (RCPRP and SCP-GAFSP for agricultural growth, RFCIP and RFCIP2 for finance) and this has helped in applying some lessons from predecessor to successor projects. On the other hand, the delay in implementation of predecessor projects meant that there was not enough time to learn before applying. Further, some of the assumptions behind linking projects (such as FBOs availing loans from RFIs) were questionable.
352. **The portfolio's efforts to include youth are noteworthy, but a more strategic approach to mainstream young men and women, one of the most important demographics of Sierra Leone, should have been adopted.** All projects at design had taken steps to include women and youth into the target group, but none of these was based on the results of a youth analysis. RCPRP was the only project to have made an effort to structure the work, but their Youth Action Plan was delayed and only appeared towards the end of the project, which may have led the project having used an ad-hoc approach. As a result, youth was

not mainstreamed. Youth beneficiaries were reported as being reached in terms of numbers, but without a specifically structured and suitable approach. Thus, there was some benefit, but it was often short-lived.

353. **The resource poor and fragile context is likely to risk the sustainability of benefits, infrastructure and institutions.** The lack of access to good quality seeds, fertilisers, equipment and other inputs is exerting a strain on the productivity levels of rice achieved during the project implementation period. The projects capacitated the private sector input suppliers in far too low numbers for them to be able to reach all farmers. Further, not only is the availability of mechanised equipment limited in the country but their affordability to farmers is also a constraint. The lack of adequate government resources risks reversing benefits attained from infrastructure (roads), government institutions (IFAD's implementing partners), government departments (for extension services) and decentralised government bodies (tasked with prioritising and realising community needs).
354. **To better realise the goal of development, creation of market linkages should have been mainstreamed in the portfolio and not treated as auxiliary to production.** The COSOP 2010 placed emphasis on the need to create marketing linkages for the beneficiaries, and this was adhered to in the lending portfolio. However, this CSPE concludes that insufficient effort was placed on realising this aspect. For instance, the ABCs are mostly engaged in supporting their members in processing the produce, but do not have a service that helps farmers operate as a group and collectively buy inputs and sell their produce. The rice cooperative created by RCPRP has failed to perform as a buyer of rice. Therefore, even though farmers enjoyed increased production, they ended up as price-takers, making it hard for them to obtain the full income potential from it.
355. **The singular focus on increasing food production has come at the cost of diversification and nutrition.** The focus of the agricultural products under the portfolio was primarily on crop production, mainly rice, and cocoa and palm, and to a lesser extent on vegetables. Even if there was a minor component on livestock under SCP-GAFSP, livestock was mostly absent. While increasing food production was critical in the initial stages, as part of the natural evolution of its portfolio, IFAD should have more actively pursued diversification to non-food and -cash crops such as vegetables and livestock as a way of increasing the resilience of beneficiaries to economic and climatic shocks. Equally importantly, in doing so it would have mainstreamed nutrition as one of its development objectives.
356. **The effectiveness of the lending portfolio has been constrained by IFAD not working, and not having the capacity, to address constraints identified through its non-lending work.** Although IFAD is considered by the government of Sierra Leone as its partner of choice in driving the agenda on rural development forward, the organization has not been able to fully leverage its potential in contributing to this regard. One reason is that the option of attempting to feed lessons on what has worked at project level and challenges from the field level into the broader discourses in-country on how to be more effective has also not been prioritised, so limiting the potential overall contribution of IFAD to development in Sierra Leone. A related aspect is that the challenge of working in a chronically fragile state and implications for what IFAD should do have not been explicitly addressed. Another reason is the low number of staff available to manage the country programme. This can be gauged from the fact that in 2015 there were four projects being implemented simultaneously with only one staff (CPO) in the In Country Office.

B. Recommendations

357. **Recommendation 1: Deepen the developmental impact of agricultural growth through a sharper focus on strengthening linkages along the value**

- chain.** The CSPE recommends strengthening the horizontal and vertical linkages along the value chain is important for sustainable pro-poor development in a fragile context to occur. In this regard, the new COSOP should focus on improving relationships among the stakeholders, including buyers, sellers, service providers and regulatory institutions. Multi-stakeholder forums that bring together value chain actors to develop dialogue between them, with the aim of improving communication and trust, should be pursued. Knowledge and information on prices and other market conditions should be provided to poor producers and their groups. The focus of future projects should also be on developing systematic partnerships with the private sector actors and creating incentives for their participation, including mechanisms for risk and cost-sharing. A strong technical analysis on viability of value chains must be undertaken early at the project design stage, and shared with all stakeholders. At the policy and regulatory level, IFAD must assist the government in creating an enabling environment for private sector participation and for public-private partnerships, ideally in collaboration with other development partners.
358. **Recommendation 2: Pursue diversification more vigorously as a strategy to improve nutrition and build economic resilience.** The focus of the portfolio has primarily been on crop production. This has meant that incomes of beneficiaries remain exposed to climate- and market/price- related shocks. Further, while nutrition has been emphasised in the COSOP, the assumption has been that income increases (which depend on crops alone) will drive improvements in nutrition. The new COSOP should put the spotlight on resilience and nutrition through a more emphatic approach to diversification. Thus, the future scope of the projects should be expanded from crop production to include other sub-sectors as for example livestock as a pathway to increased economic benefits, improved resilience and better nutrition. Livestock is also a thrust area of the government's development plan and is an area with a proven potential in rural development. As women are traditionally keepers of smaller animals, activities should specifically target them.
359. **Recommendation 3: Elevate the engagement in rural finance by building on the existing structures and the increased awareness of rural finance in the country.** The CSPE recommends that IFAD continue engaging in rural finance in Sierra Leone but pay greater attention to the underserved farming community. Apart from the achievements and the structures created under its rural finance projects, future interventions will also benefit from the increased awareness in rural communities on financial products and their potential. IFAD should focus on making the Apex Bank a competent, profitable and professionally managed umbrella organisation capable of serving the CB/FSA network through the design of an appropriate, comprehensive strategic and business plan. The design of the implementation of modern, flexible agricultural lending policy for CB and FSAs needs to be finalised. IFAD must support the development of the outreach and impact of the CBs and FSAs through the introduction of new services and policies in deposits, loans and dividends, using IT based solutions and linkages with other financial institutions when appropriate. IFAD should explore a flexible, multi-financier re-financing window for the Apex Bank to attract incremental funding from multiple sources to substantially expand the rural portfolios in the CB/FSA network and beyond.

360. **Recommendation 4: Re-balance the focus from an almost exclusive focus on development and over-sight of individual projects to management of the country programme.** This should involve mainstreaming non-lending and grants programme instruments as part of a coherent strategy in the next COSOP. The CSPE recommends the following actions in this regard.
- (iv) A well-designed knowledge management strategy should be adopted that facilitates improved M&E systems at project level (that also feed into the national donor-based M&E systems), promotes deeper understanding of impact pathways in a fragile context and proposes indicators to measure progress in knowledge management.
 - (v) IFAD should participate more actively in the United Nations Sustainable Development Cooperation Framework and the coordination groups for agricultural and rural sector donors. In order to shape its policy engagement with the Government IFAD should go beyond using only the experience of its own projects through providing a platform to a broader group of stakeholders such as research organizations, NGOs and private sector that are involved in, or are a part of, the rural landscape. The platform can be provided through inviting these stakeholders to donor and development partners' coordination group meetings. More efforts should be made to collaborate with other Rome-based agencies on food security, gender equality and resilience. To achieve greater impact, IFAD should increase the scope of its engagement with the Government by working more closely with all ministries involved in rural development.
 - (vi) Increased engagement should be supported by adequate financial and human resources. Adding additional capacity with relevant technical skills in the ICO, will leave the CPM and the CPO with more time to pursue non-lending activities. Increased proximity will also facilitate deeper understanding of the fragility context.

Recommendation 5: Strengthen the targeting focus by mainstreaming youth in the country portfolio through a country-specific youth strategy. A needs assessment based on vulnerability analysis must be conducted to identify the needs of the youth in Sierra Leone and select those that can be addressed by IFAD-supported projects. Based on this, a youth strategy should be developed which will help unlock their potential in agriculture, includes suggested activities, linkages to other development partners and suggested responsibilities. The youth strategy and related activities need to be implemented in a structural manner, and the targeting unit in the NPCU should be appropriately strengthened with a dedicated youth expert staff.. Youth participation must be strongly monitored, not only in numbers but also in relevant monitoring questions. Activities should be designed in such a way, that there is a considerable likelihood that the youth can sustain them without external support.

Annex I: Definition of the evaluation criteria used by IOE

Criteria	Definition *	Mandatory	To be rated
Rural poverty impact	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.	X	Yes
	<i>Four impact domains</i>		
	<ul style="list-style-type: none"> Household income and net 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. The analysis must include an assessment of trends in equality over time. 		No
	<ul style="list-style-type: none"> 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 grass-roots organizations and institutions, the poor's individual and collective capacity, and in particular, the extent to which specific groups such as youth are included or excluded from the development process. 		No
	<ul style="list-style-type: none"> Food security and agricultural productivity: Changes in food security relate to availability, stability, affordability and access to food and stability of access, whereas changes in agricultural productivity are measured in terms of yields; nutrition relates to the nutritional value of food and child malnutrition. 		No
	<ul style="list-style-type: none"> 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. 		No
Project performance	Project performance is an average of the ratings for relevance, effectiveness, efficiency and sustainability of benefits.	X	Yes
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 and coherence in achieving its objectives. An assessment should also be made of whether objectives and design address inequality, for example, by assessing the relevance of targeting strategies adopted.	X	Yes
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance.	X	Yes
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted into results.	X	Yes
Sustainability of benefits	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.	X	Yes
Other performance criteria			
Gender equality and women's empowerment	The extent to which IFAD interventions have contributed to better gender equality and women's empowerment, for example, in terms of women's access to and ownership of assets, resources and services; participation in decision making; work load balance and impact on women's incomes, nutrition and livelihoods.	X	Yes
Innovation	The extent to which IFAD development interventions have introduced innovative approaches to rural poverty reduction.	X	Yes
Scaling up	The extent to which IFAD development interventions have been (or are likely to be) scaled up by government authorities, donor organizations, the private sector and other agencies.	X	Yes
Environment and natural	The extent to which IFAD development interventions contribute to resilient livelihoods and ecosystems. The focus is on the use and management of the natural environment, including natural	X	Yes

<i>Criteria</i>	<i>Definition</i> *	<i>Mandatory</i>	<i>To be rated</i>
resources management	resources defined as raw materials used for socio-economic and cultural purposes, and ecosystems and biodiversity - with the goods and services they provide.		
Adaptation to climate change	The contribution of the project to reducing the negative impacts of climate change through dedicated adaptation or risk reduction measures.	X	Yes
Overall project achievement	This provides an overarching assessment of the intervention, drawing upon the analysis and ratings for rural poverty impact, relevance, effectiveness, efficiency, sustainability of benefits, gender equality and women's empowerment, innovation, scaling up, as well as environment and natural resources management, and adaptation to climate change.	X	Yes
Performance of partners			
• IFAD	This criterion assesses the contribution of partners to project design, execution, monitoring and reporting, supervision and implementation support, and evaluation. The performance of each partner will be assessed on an individual basis with a view to the partner's expected role and responsibility in the project life cycle.	X	Yes
• Government		X	Yes

* These definitions build on the Organisation for Economic Co-operation and Development/Development Assistance Committee (OECD/DAC) Glossary of Key Terms in Evaluation and Results-Based Management; the Methodological Framework for Project Evaluation agreed with the Evaluation Committee in September 2003; the first edition of the Evaluation Manual discussed with the Evaluation Committee in December 2008; and further discussions with the Evaluation Committee in November 2010 on IOE's evaluation criteria and key questions.

Annex II: Ratings of IFAD lending portfolio in Sierra Leone

Criteria	RCPRP	RFCIP	RFCIP2	SCP-GAFSP	AVDP	Overall portfolio
Rural poverty impact	5	5	4	4	n.a.	4
Project performance						
Relevance	5	5	4	4	4	4
Effectiveness	5	4	5	3	n.a.	4
Efficiency	3	4	4	3	n.a.	4
Sustainability of benefits	4	4	4	3	n.a.	4
Project performance^b	4.25	4.25	4.5	3.25		4
Other performance criteria						
Gender equality and women's empowerment	4	5	5	4	n.a.	4
Innovation	5	5	4	3	n.a.	5
Scaling up	5	5	4	4	n.a.	4
Environment and natural resources management	4	4	N.a.	3	n.a.	4
Adaptation to climate change	4	3	N.a.	3	n.a.	3
Portfolio performance and results^c	5	5	4	3	n.a.	4

^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, efficiency and sustainability of benefits.

^c This is not an average of ratings of individual evaluation criteria but an overarching assessment of the project, drawing upon the rating for rural poverty impact, relevance, effectiveness, efficiency, sustainability of benefits, gender, innovation, scaling up, environment and natural resources management and adaptation to climate change.

Main report Final ratings of the country strategy and programme in Sierra Leone

	<i>Rating</i>
Project portfolio performance and results^a	4
Non-lending activities^b	
Country-level policy engagement	4
Knowledge management	3
Partnership-building	3
Overall non-lending activities	3
Performance of partners	
IFAD ^c	4
Government ^c	4
Country strategy and programme performance (overall)^d	
Relevance	4
Effectiveness	4

^a Not an arithmetic average of individual project ratings.

^b Not an arithmetic average for knowledge management, partnership-building and country-level policy engagement.

^c Not an arithmetic average of individual project ratings. The rating for partners' performance is not a component of the overall assessment ratings.

^d This is not an arithmetic average of the ratings of relevance and effectiveness of the country and strategy programme and performance. The ratings for relevance and effectiveness take into account the assessment and ratings of portfolio results, non-lending activities and performance of partners but they are not an arithmetic average of these

Annex IV: IFAD-financed operations and grants in Sierra Leone

a. List of IFAD-supported operations in Sierra Leone since 1979

Project ID	Project name	Project type	Total cost* (US\$ millions)	IFAD financing (US\$ millions)	Co-financing (US\$ millions)	Government funding (US\$ millions)	Other domestic funding** (US\$ millions)	Co-financier	Board approval	Loan effectiveness	Project completion	Current status
1100000021	Magbosi Integrated Agricultural Development Project	Rural development	13.2	10.9	-	2.3	-	-	18/09/1979	12/03/1980	30/06/1986 (was 1984, 1 ext.)	Closed
1100000064	Northern Integrated Agricultural Development Project II (NIADP II)	Rural development	23.7	2.0	19.0	2.7	-	AfDB, IDA, UNDP	22/04/1981	23/09/1981	30/09/1987 (was 1986, 1 ext.)	Closed
1100000152	Agricultural Sector Support Project	Agri-cultural development	28.2	4.7	21.5	2.0	-	IDA	11/09/1984	10/12/1984	30/06/1996	Closed
1100000308	North-central Agricultural Development Project	Agri-cultural development	22.5	14.7	5.5	1.9	0.4	WFP, UNDP	09/09/1992	06/09/1993	30/09/2003 (was 2000, 1 ext.)	Closed
<i>Projects evaluated</i>												
1100001054	Rehabilitation and Community-Based Poverty Reduction Project (RCPRP)	Rural development	52.8	43.0	2.6		3.6	GEF	18/12/2003	02/03/2006	31/03/2017 (was 2011, 2 ext.)	Closed
1100001310	Rural Finance and Community Improvement Programme (RFCIP)	Credit and financial services	13	12.0	-	0.5	0.5	-	18/04/2007	30/05/2008	30/06/2014	Closed
1100001599	Smallholder Commercialization Programme (SCP)	Agri-cultural development	56.4	-	50.0	4.5	1.9	GAFSP	11/05/2011	29/07/2011	30/09/2019 (was 2016, 2 ext.)	On-going

1100001710	Rural Finance and Community Improvement Programme II (RFCIP2)	Credit and financial services	47.2	31.3	1.0	4.5	10.4	IFC	03/04/2013	26/06/2013	30/06/2022	On-going
2000001544	Agricultural Value Chain Development Project (AVDP)	Agri-cultural development	31.8 (72.6 with TU)	11.8 (40.8 TU DSF/LN planned sept `19)	9.2	8.0	2.8	AF	13/12/2018	-	-	Approved

Source: IFAD GRIPS 2018

* Discrepancies between Total cost and IFAD, Co-financing, Government and Other domestic financing funding due to rounding

** Includes beneficiary contributions and domestic financial and private institutions

b. List of IFAD-supported grants (selection for CSPE)

No.	ID	Acronym	Name	Beneficiary	Grant type and focus	Approval	(Expected) completion	IFAD grant cost at approval (US\$)	Other financing at approval (US\$)
1	2000000474	Climate cha	Adapting Small Scale Irrigation To Climate Change In Wca	FAO	Regional: Gambia (The) Sierra Leone Chad, Liberia Mauritania, Côte d'Ivoire, Niger	13 Sep 2014	30 Sep 2019	1,200,000.	310,000
		WCA: Adriane Del Torto							
2	2000001663	Self-assess	Development Of Self-Assessment Tools Of In Country Results Based Management Capacity In Agriculture	Helvetas Swiss Intercooperation	Country specific	07 Nov 2017	30 Sep 2021	3,200,000	252,000
		OPR: Raphael Seiwald							
3	2000002007	Improving A	Improving Agricultural Resilience To Salinity Through Development Of Pro Poor Technologies Programme	International Center for Biosaline Agriculture (UAE)	Regional: Togo Namibia Liberia Gambia (The) Mozambique Botswana Sierra Leone	08 Dec 2018	31 Dec 2022	3,500,000	4200,000
		SKD: Viviane Filippi,							

No.	ID	Acronym	Name	Beneficiary	Grant type and focus	Approval	(Expected) completion	IFAD grant cost at approval (US\$)	Other financing at approval (US\$)
4	1000004486	SFOAP EC Co	PTA: Support To Farmers' Organizations In Africa Programme (Sfoap) Main Phase (Roppa)	Network of Farmers' and Agricultural Producer Organisations of West Africa	Regional: Sierra Leone Côte d'Ivoire Mali Benin Guinea-Bissau Gambia (The) Liberia Togo Senegal Burkina Faso Ghana Guinea Niger	12 Dec 2012	21 Dec 2018	Supplementary fund grants (EC+SDC) USD 500,000	4,049,885 No additional funds
	1000004389	Sfoap Roppa				30 Nov 2012	21 Dec 2018		
	1000004491	SFOAP EC Co					21 Dec 2018	Supplementary fund grants (EC+SDC)	1,042,776
	2000002239	PAOPA_ ROPPA	SFOAP – Top-up			12 Dec 2012		Supplementary fund grants (EC)	187,681
	2000000861	AFD – SFOAP	Sfoap Afd Top Up Contribution To Roppa			18 Apr 2018	21 Dec 2018		166,884
	PMI: Laura Sollazzo					20 Dec 2013		Supplementary fund grants (AFD)	
5	1000003967	RURAL YOUTH	Rural Youth And Agricultural Business Development In West And Central Africa	Songhai Centre	Regional: Benin Togo Sierra Leone	05 Dec 2010	31 Mar 2014	1,404,247	No additional funds
	WCA: Adriane Del Torto								
6	1000004347	AGRICULTURA	Strengthening Country Level Agricultural Advisory Serv. (AFAAS)	African Forum for Agricultural Advisory Services (AFAAS)	Regional: Uganda Sierra Leone Malawi Burkina Faso Mozambique	28 Sep 2012	31 Dec 2014	1,000,000	2,022,609
	PMI: Laura Sollazzo								
7	1000004412	Rice value	Strengthening Rice Value Chains In West And Central Africa	Africa Rice Center	Regional: Sierra Leone Democratic Republic of the Congo Guinea Senegal	15 Dec 2012	31 Mar 2016	1,470,000	296,000
	WCA: Adriane Del Torto								
8	1000004109	STRENGTH	Strengthening Smallholders' Access To Markets For Certified Sustainable Products (Icea) Lgs 1324	Ethical and Environmental Certification Institute	Guinea Regional: Liberia Sao Tome and Principe Sierra Leone	23 Oct 2011	31 Mar 2015	800,000	No additional funds
	PMI: Laura Sollazzo								

No.	ID	Acronym	Name	Beneficiary	Grant type and focus	Approval	(Expected) completion	IFAD grant cost at approval (US\$)	Other financing at approval (US\$)
9	2000001091 SKD: Sandra Reyes	The story b	The Story Behind The Numbers, Knowledge From The Field	Technical Centre for Agricultural and Rural Co-Operation Acp-Eu (Netherlands)	Regional: Kenya Philippines Niger Bhutan Fiji Madagascar Uganda Nepal Costa Rica Sierra Leone India Brazil Rwanda United Republic of Tanzania Mozambique Thailand Viet Nam	04 Dec 2015	31 Mar 2019	1,500,000	No additional funds
10	2000002432 ECG: Sene Amath	Sust Agric	The Sustainable Agriculture Lab For Smallholders	Climate Policy Initiative	Regional: Sierra Leone Côte d'Ivoire Liberia Mauritania Gambia (The) Togo Guinea-Bissau Cameroon Sao Tome and Principe Cabo Verde Benin Guinea Burkina Faso Mali Chad Congo Senegal Central African Republic Ghana Gabon	31 Aug 2018	31 Dec 2019	Supplementary fund grants (CPI+ASAP2)	860,000
11	1000004055 PMI: Laura Sollazzo	TAF for Afr	The Technical Assistance Facility (Taf) Of The African Agriculture Fund (Aaf)	TECHNOSERVE CONSTRUCTION COMPANY, INC	Regional: Zambia Zimbabwe Sierra Leone Ethiopia Nigeria Malawi South Africa Burkina Faso Cameroon Madagascar	19 Aug 2011	31 May 2018	Supplementary fund grants (EC)	EUR 9,706,000

No.	ID	Acronym	Name	Beneficiary	Grant type and focus	Approval	(Expected) completion	IFAD grant cost at approval (US\$)	Other financing at approval (US\$)
12	2000000239 WCA: Adriane Del Torto	Capacity bu	Upgrading Project Leadership And Result Based Management Skills In Wca	International Institute for Water and Environmental Engineering (2IE)	Regional: Liberia Central African Republic Ghana Cabo Verde Mali Sierra Leone Côte d'Ivoire Chad Niger Togo Gabon Guinea Senegal Congo Cameroon Sao Tome and Principe Burkina Faso Nigeria Gambia (The) Mauritania Benin Democratic Republic of the Congo	09 Dec 2013	30 Sep 2018	1,600,000	No additional funds
13	2000001347 WCA: Adriane Del Torto	SAMCERT	Using The Tools Of Certification To Integrate Smallholder Farmers Into Value Added Supply Chains	Rainforest Alliance	Regional: Sierra Leone Indonesia Liberia United Kingdom Brazil	13 Dec 2016	31 Mar 2020	1,000,000	No additional funds
14	2000000482 SKD: Viviane Filippi	Ecosystems	Water, Land And Ecosystems In Africa Wle.	International Water Management Institute	Regional: Sierra Leone United Republic of Tanzania Rwanda Liberia Kenya Ethiopia Nigeria Malawi Madagascar Niger Senegal Burundi Chad	28 Jan 2014	30 Jun 2017	Supplementary fund grants (CGIAR)	2,800,000
15	2000000844 WCA: Adriane Del Torto	EBOLA	West Africa Emergency Response: Ebola Outbreak In Guinea, Liberia And Sierra Leone	World Food Programme	Regional: Sierra Leone Liberia Guinea	08 Nov 2014	30 Jun 2015	2,837,422	No additional funds
16	1000003879 WCA: Adriane Del Torto	YOUTH AS CA	Youth As Catalysts For Agrobusiness Development And Growth In WCA	United Nations Industrial Development Organization	Regional: Liberia Burkina Faso Benin Nigeria Sierra Leone Togo	04 Nov 2010	31 Aug 2013	237,515	No additional funds

No.	ID	Acronym	Name	Beneficiary	Grant type and focus	Approval	(Expected) completion	IFAD grant cost at approval (US\$)	Other financing at approval (US\$)
17	2000001855	Supporting	PTA: Supporting Africa Wide Agricultural Extension Week (Aew)	African Forum for Agricultural Advisory Services	Regional: Mauritania Zambia Rwanda Ethiopia Angola Sierra Leone Kenya Gabon Burundi Tunisia Ghana Togo United Republic of Tanzania Eritrea Liberia Nigeria Sudan Mozambique South Africa Seychelles Egypt Botswana Cameroon Somalia Gambia (The) Namibia Democratic Republic of the Congo Côte d'Ivoire Senegal Uganda South Sudan Eswatini Central African Republic Malawi Zimbabwe Madagascar Benin Morocco Burkina Faso	18 Sep 2017	31 Dec 2018	350,000	No additional funds
		PMI: Laura Sollazzo							
18	100002919 (976)	Pro For Enhancing Access To Ne	Pro For Enhancing Access To Nerica For Poverty Alleviation	Africa Rice Center	Regional: Democratic Republic of the Congo Guinea Sierra Leone	12 Sep 2007	31 Mrt 2012	1,479,503	No additional funds

Source: IFAD FMDB 2019.

Annex V: List of key persons met¹⁹¹

Government

Ministry of Agriculture, Forestry and Food Security

Joseph Jonathan Ndanema, Minister
Samking Koihinah Braima, Deputy Minister
Fatmata S. Mustapha, Permanent Secretary,
Patrick Sundifu, Deputy Secretary
Joseph d Ganda, Senior Agri. Officer/AED/MAFF
Ishmail F Tarawalie, As. Deputy Director- Agric Engineering Division
Steven Fofonah, Ag. Assistant Director /Engineering Division
Sahr Gborie, Livestock and veterinary Services division
Abdul C Jalloh, Ass. Director/ Livestock
Mohamed Alpha Bah, Dep. Director Livestock and Veterinary Services
J E D Terry, Consultant/ Livestock and veterinary services
Amara Leno, Veterinary Officer
Alimani Kargbo, M&E Officer

Ministry of Finance

Sahr L Jusu, Financial Secretary
Mohamed Samboh, Senior Economist
Issa Mbriwa, Disbursement Officer
Isha Kamara, Senior Assistant Secretary

Ministry of Local Government and Rural Development

Melrose A Kargbo, Deputy Minister

Ministry of Planning and Economic Development

Nabeel F. Tunis, ex-Minister
Robert Chakanda, Deputy Minister
Peter Sam-Kpakra, Development Secretary
Umaru A Conteh, Deputy Development Secretary

Ministry of Social Welfare Gender and Children Affairs

Baindu Dassama, Minister
David Banya, Permanent Secretary
Charles Vandj, Director of Gender
Joseph S Sinnah, Chief Social Services Officer

Ministry of Trade and Industry

Newton Marlin, Ag Registrar
Alfred Moseray , Deputy Registrar of Cooperation
Salu S. Conteh, Deputy Registrar

Ministry of Works, Housing and Infrastructure

Peter B Konteh, Minister
Hon. Philip Tondoneh, Dep. Minister of Works and Public Asset
Paul SH Bokarie , Ag. Professional
Abdul SD Shaw, Ag. Chief Engineer

Ministry of Youth Affairs

Lucian Kallon, Deputy Minister
Andrew L Sorie, Permanent Secretary
Alusine A Konteh, SHRO
Sia Comfort Nyumeh, Gender Officer
Jamestina Bull, Administrative officer, Youth in Agriculture Project
Philip Y Maheyini, Dep. Director of Youth

¹⁹¹ Including key people met during the CSPE preparatory mission and main mission of RCPRP in March 2019.

Salbata Janeh Egbenda, Admin and Finance officer, Youth in Fisheries
Hassan Dumbuya , Senior Accountant
Victor L.K Mnane , Director LSC
Ahmed A Mansaray, Manager L S C

Sierra Leone Agricultural Research Institute
Mathew Gboku, Managing Director

Sierra Leone Meteorological Department
Gabriel Kpaka, Deputy Director General
Patrick Musa, Head of climatrology
Saiku Bah, Accountant
Manbu Koromo, Assistant Accountant

Sierra Leone Roads Authority
Mr Amara Kanneh, Director General
Shyllon Tesslima, Engineer

Projects and programs

National Project Coordinating Unit (RCPCP, RFCIP, RFCIP2)

Mohamed Kella, Programme Coordinator
Brima Kamara, Head, M&E/KM
Emmanuel S. Gbakie, Communications and Knowledge Management Officer
Lionel Shanu-Wilson, M&E Assistant
Sallay Sheriff, Technical Assistant Civil Works
Michael Turay, Financial Controller
Lionel Bickersteth, Climate Change Assistant
John Lahai, Tree Crops Consultant
Patrick Dumbuya, Head of Community Bank Operations, Apex Bank
Vandi Abu, Head of FSA Operations, Apex Bank
Augustine Beckley, Director of Inspection, Apex Bank
Sahr Noah- Kaitombor, Refinance Officer, Apex Bank

Programme Management Unit, SCP-GAFSP

Peter Kaindaneh, Programme Manager
Patrick Komba, Youth Officer
Henry Kamara, Tree Crops Officer
Alfred Morgan, Works Supervisor Engineer
Monica Kwame-greene, Financial Controller
Borteh Y. P. Massaquoi, Gender and Targeting Officer
Ahmed Sheriff, Water Management Officer
Wilson Bob Margai, Water Management Officer
George M. Barba, Water Management Officer
Andrew Kutubu, Head, Commercial Agriculture

International and donor institutions

BRAC

Victor Kamara, Acting Country Representative
Mohamed S Haque, Programme Manager

Delegation of the European Union to Sierra Leone

Thomas Opperer, Team Leader, Rural development and Infrastructure
John Christian Abu Kpawoh, Project Manager Cooperation

GIZ¹⁹² (English: German Corporation for International Cooperation GmbH

Ralf Zimmermann, Programme Coordinator, Employment Promotion Program

¹⁹² Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).

Food and Agriculture Organization of the United Nations (FAO)
Nyabenyi Tipo, FAO Representative
Joseph Brima, Assistant FAO Representative, Programmes
Samuel Mabikke, Land Tenure Officer

International Finance Corporation (IFC)
Giima Laval, IFC, Country Coordinator
William Conteh, IFC, Consultant, FCS Africa Program

International Fund for Agricultural Development (IFAD)
Jakob Tuborg, Sierra Leone Country Program Manager, IFAD
Patrick Bao, Sierra Leone Country Program Officer, IFAD
Hubert Boirard, ex-Sierra Leone Country Program Manager, IFAD
Ndaya Beltchika, ex-Sierra Leone Country Program Manager, IFAD
Mariatu Kamara, ex-Sierra Leone Country Program Officer, IFAD
Paul Picot, rural finance expert, IFAD supervision mission member, RFCIP2
Dela Selormey, IFAD supervision mission head, RFCIP2

UK Department for International Development (DFID)
Chris Pearce, Economist

United Nations Development Programme (UNDP)
Tanzila Sankoh, UNDP, Team Leader, Sustainable Growth Cluster
Milton Korseh Hindowa, UNDP, National Economics Specialist

United Nations Industrial Development Organization (UNIDO)
Shaukat H. Malik, UNIDO, Chief Technical Adviser

World Bank
Kadir Gyasi, World Bank, Senior Agriculture Economist

World Food Programme (WFP)
Housainou Taal, Representative and Country Director
Yasuhiro Tsumura, Deputy Country Director and Head of Programme

Private sector

Apex Bank
Nelson Salia Konneh, Ag. Managing Director
Patrick Dumbuya, Head of CB's and Operations
Alimamy Conteh, Director, Internal Audit

Bank of Sierra Leone
Ralph Ansumana, Other Financial Institution Supervision Development
Alfred Gbekie, Senior Manager

Sierra Leone Produce Marketing Company
Henry Kamara, Managing Director,

Other resource persons

Michael Marx, rural finance expert.

Annex VI: Methodological note on country programme evaluations

A country programme evaluation (CPE) conducted by the Independent Office of Evaluation of IFAD (IOE) has two main objectives: assess the performance and impact of IFAD-financed operations in the country; and generate a series of findings and recommendations that will inform the next results-based country strategic opportunities programme (COSOP). It is conducted in accordance with the directives of IFAD's Evaluation Policy and follows the core methodology and processes for CPEs outlined in IOE's Evaluation Manual.¹⁹³ This note describes the key elements of the methodology.

Focus. A CPE focuses on three mutually reinforcing pillars in the IFAD-Government partnership: (i) project portfolio; (ii) non-lending activities; and (iii) the COSOP(s). Based on these building blocks, the CPE makes an overall assessment of the country programme achievements.

With regard to assessing the **performance of the project portfolio** (first pillar), the CPE applies standard evaluation methodology for each project using the internationally-recognized evaluation criteria of relevance, effectiveness, efficiency and rural poverty impact - including impact on household income and assets, human and social capital, food security and agricultural productivity, natural resources and the environment (including climate change), and institutions and policies. The other performance criteria include sustainability, innovation and scaling up, and gender equality and women's empowerment. The performance of partners (IFAD and the Government) is also assessed by examining their specific contribution to the design, execution, supervision, implementation-support, and monitoring and evaluation of the specific projects and programmes.

The assessment of **non-lending activities** (second pillar) analyses the relevance, effectiveness and efficiency of the combined efforts of IFAD and the Government to promote policy dialogue, knowledge management, and partnership building. It also reviews global, regional, and country-specific grants as well as achievements and synergy with the lending portfolio.

The assessment of the **performance of the COSOP** (third pillar) is a further, more aggregated, level of analysis that covers the relevance and effectiveness of the COSOP. While in the portfolio assessment the analysis is project-based, in this latter section, the evaluation considers the overall objectives of the programme. The assessment of relevance covers the alignment and coherence of the strategic objectives - including the geographic and subsector focus, partners selected, targeting and synergies with other rural development interventions - and the provisions for country programme management and COSOP management. The assessment of effectiveness determines the extent to which the overall strategic objectives contained in the COSOP were achieved. The CPE ultimately generates an assessment for the overall achievements of the programme.

Approach. In line with international evaluation practices, the CPE evaluation combines: (i) desk review of existing documentation - existing literature, previous IOE evaluations, information material generated by the projects, data and other materials made available by the Government or IFAD, including self-evaluation data and reports -; (ii) interviews with relevant stakeholders in IFAD and in the country; and (iii) direct observation of activities in the field.

For the field work, a combination of methods are generally used for data gathering: (i) focus group discussions with a set of questions for project user and comparison groups; (ii) Government stakeholders meetings – national, regional/local, including project staff; (iii) sample household visits using a pre-agreed set of questions to household members,

¹⁹³ http://www.ifad.org/evaluation/process_methodology/doc/manual.pdf

to obtain indications of levels of project participation and impact; (iv) key non-government stakeholder meetings – e.g. civil society representatives and private sector.

Evaluation findings are based on triangulation of evidence collected from different sources.

Rating scale. The performance in each of the three pillars described above and the overall achievements are rated on a scale of 1 to 6 (with 1 being the lowest score, and 6 the highest), enabling to report along the two broad categories of satisfactory (4, 5, and 6) and unsatisfactory performance (1, 2 and 3). Ratings are provided for individual projects/programmes, and on that basis, for the performance of the overall project portfolio. Ratings are also provided for the performance of partners, non-lending activities, the COSOP's relevance and effectiveness as well as the overall achievements of the programme.

In line with practices of international financial institutions, the rating scale, in particular when assessing the expected results and impact of an operation, can be defined as follows - taking however due account of the approximation inherent to such definition:

Highly satisfactory (6) The intervention (project, programme, non-lending, etc.) achieved - under a specific criteria or overall - strong progress towards all main objectives/impacts and had best practice achievements on one or more of them.

Satisfactory (5). The intervention achieved acceptable progress towards all main objectives/impacts and strong progress on some of them.

Moderately satisfactory (4). The intervention achieved acceptable (although not strong) progress towards the majority of its main objectives/impacts.

Moderately unsatisfactory (3). The intervention achieved acceptable progress only in a minority of its objectives/impacts.

Unsatisfactory (2). The intervention's progress was weak in all objectives/ impacts.

Highly unsatisfactory (1). The intervention did not make progress in any of its objectives/impacts.

It is recognized that differences may exist in the understanding and interpretation of ratings between evaluators (inter-evaluation variability). In order to minimize such variability IOE conducts systematic training of staff and consultants as well as thorough peer reviews.

Evaluation process. A CPE is conducted prior to the preparation of a new cooperation strategy in a given country. It entails three main phases: (i) design and desk review phase; (ii) country work phase; (iii) report writing, comments and communication phase.

The *design and desk review phase* entails developing the CPE approach paper. The paper specifies the evaluation objectives, methodology, process, timelines, and key questions. It is followed by a preparatory mission to the country to discuss the draft paper with key partners. During this stage, a desk review is conducted examining available documentation. Project review notes and a consolidated desk review report are prepared and shared with IFAD's regional division and the Government. The main objective of the desk review report is to identify preliminary hypotheses and issues to be analysed during the main CPE mission. During this stage both IFAD and the Government conduct a self-assessment at the portfolio, non-lending, and COSOP levels.

The *country work stage* entails convening a multidisciplinary team of consultants to visit the country, holding meetings in the capital city with the Government and other partners and traveling to different regions of the country to review activities of IFAD-funded projects on the ground and discuss with beneficiaries, public authorities, project management staff, NGOs, and other partners. A brief summary note is presented at the end of the mission to the Government and other key partners.

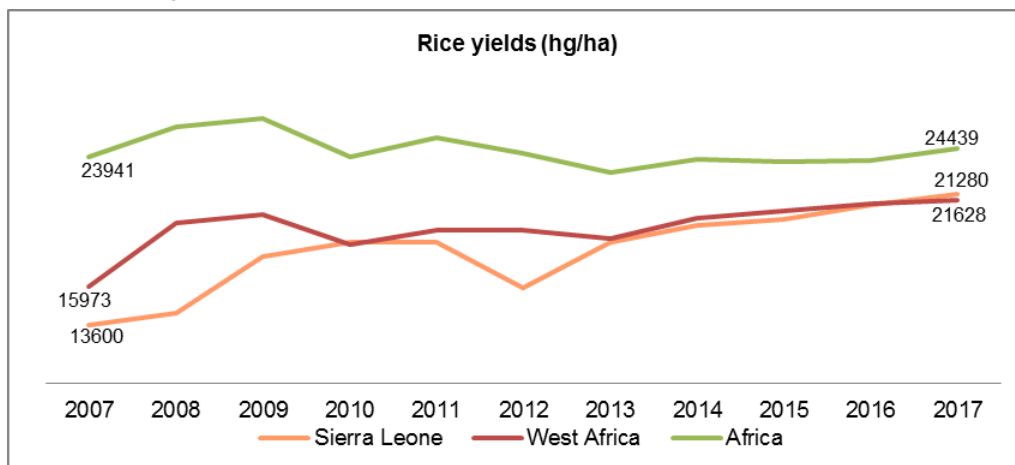
During the *report writing, comments and communication of results* stage, IOE prepares the draft final CPE report, shared with IFAD's regional division, the Government, and other partners for review and comments. The draft benefits from a peer review process within IOE including IOE staff as well as an external senior independent advisor. IOE then distributes the CPE report to partners to disseminate the results of the CPE. IOE and the Government organize a national round table workshop that focuses on learning and allows multiple stakeholders to discuss the main findings, conclusions and recommendations of the evaluation. The report is publicly disclosed.

A *core learning partnership* (CLP), consisting of the main users of the evaluation, provides guidance to IOE at critical stages in the evaluation process; in particular, it reviews and comments on the draft approach paper, the desk review report and the draft CPE report, and participates in the CPE national round table workshop.

Each CPE evaluation is concluded with an *agreement at completion point* (ACP). The ACP is a short document, which captures the main findings of the evaluation as well as the recommendations contained in the CPE report that IFAD and the Government agree to adopt and implement within a specific timeline.

Annex VII: Complementary tables to sections II, III and IV

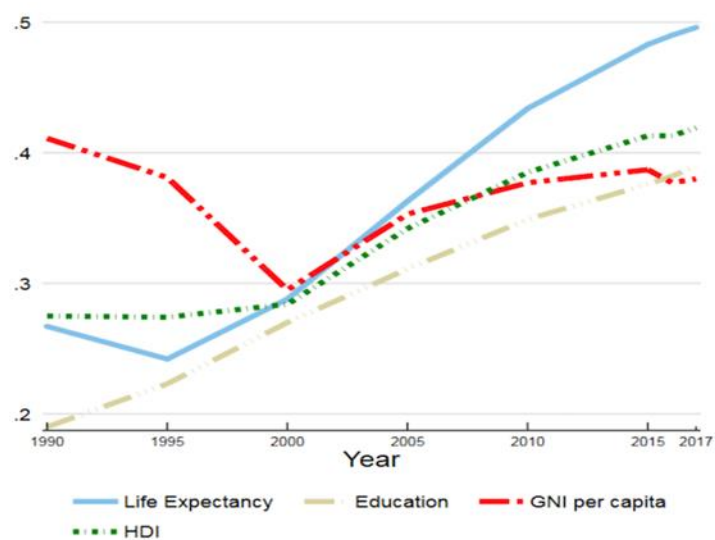
Figure 1
Trends in rice yields 2007-2017



Source:

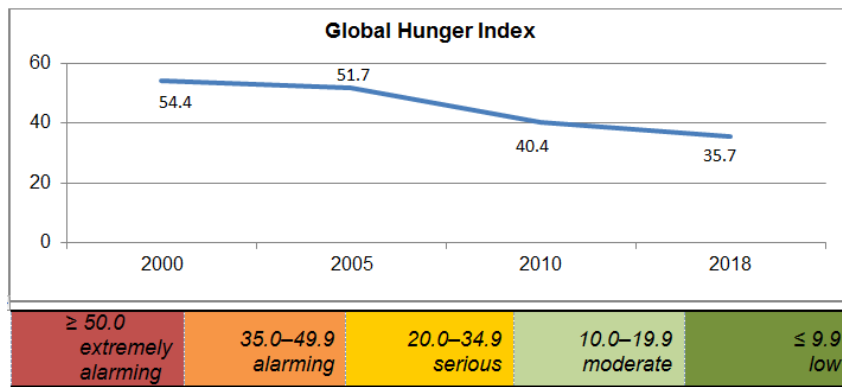
Source: FAOSTAT 2018.

Figure 2
Trends in Sierra Leone's HDI component indicators 1990-2017



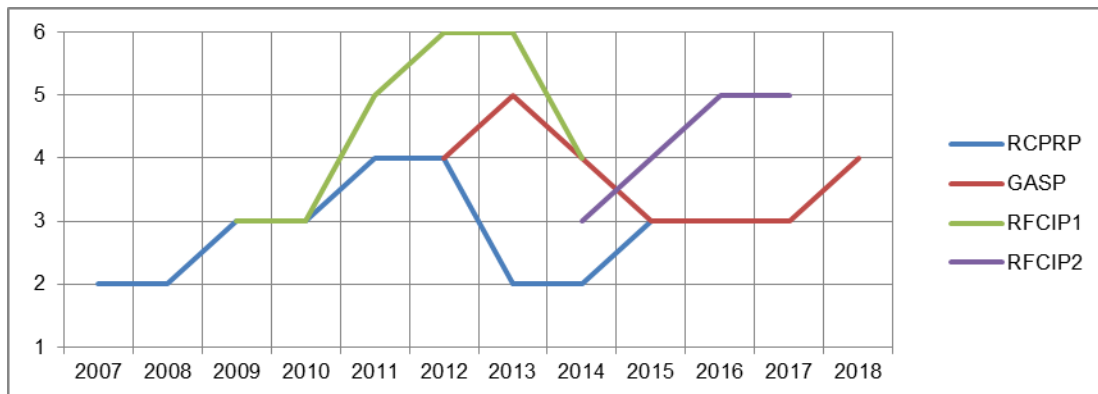
Source: UNDP 2018.

Figure 3
GHI score trend for Sierra Leone 2000-2018



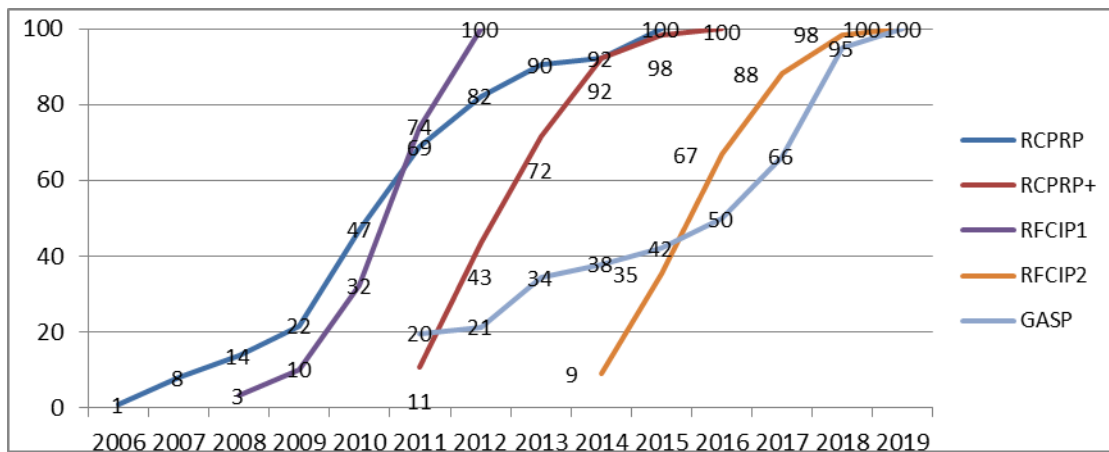
Source: Global Hunger Index 2018.

Figure 4
Rating (1-6) on disbursement performance*



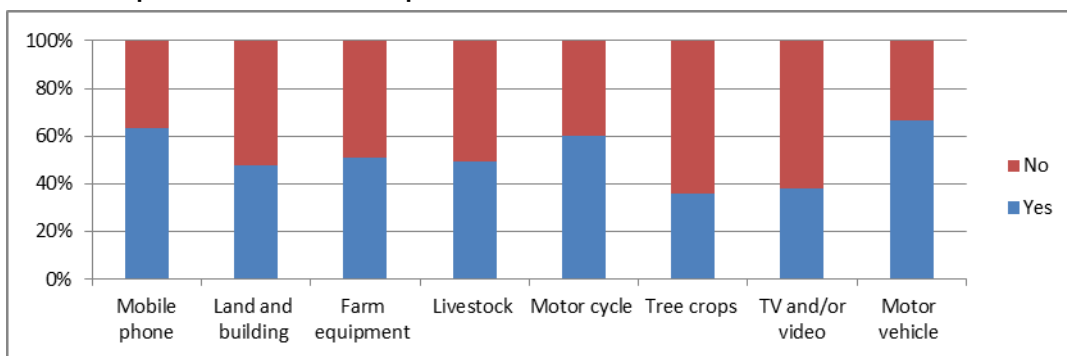
Source: IFAD. Project Status Report Database 2018 *AVDP has not started disbursement yet.

Figure 5
Disbursement rates for each IFAD loan (2006-2019)



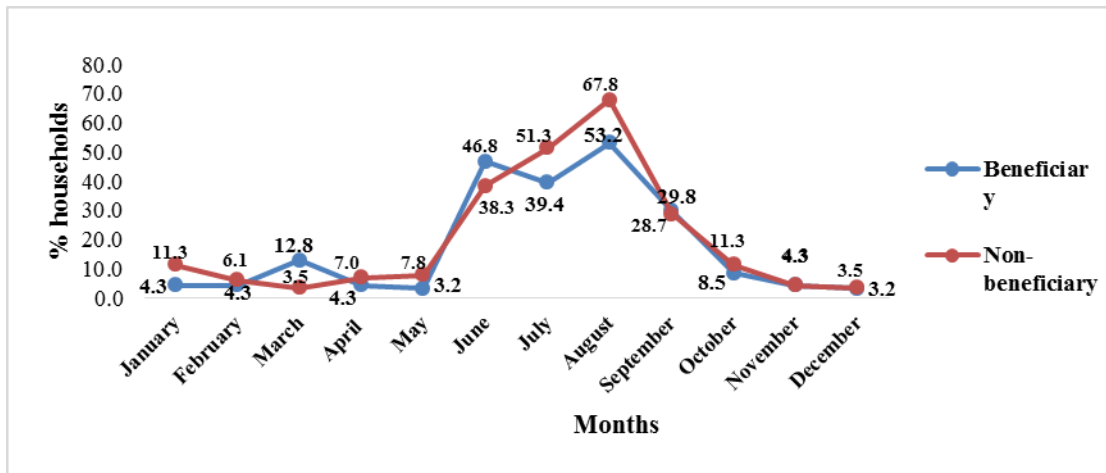
Source: IFAD Flexcube 2018.

Figure 6
Assets acquired with loan or loan proceeds from FSA/CB



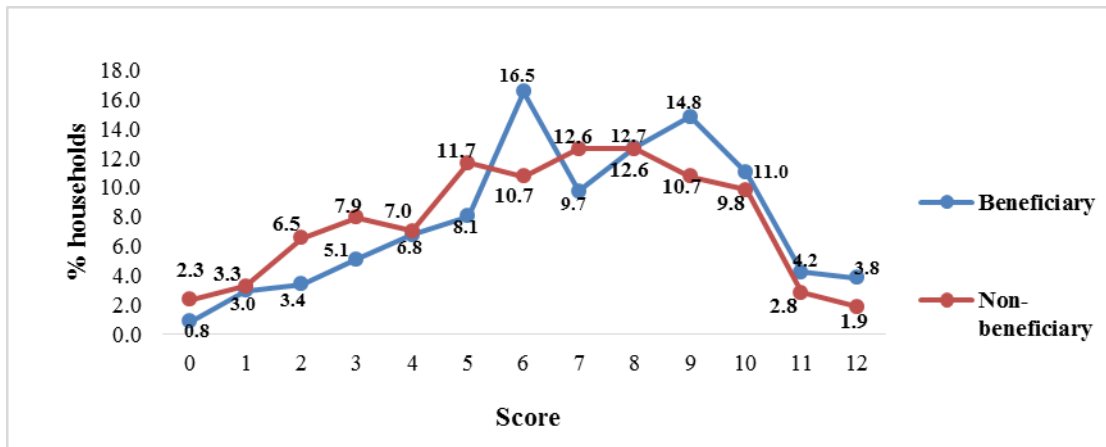
Source: RFCIP Rapid Impact Assessment.

Figure 7:
Months of households inadequate food provision (RFCIP2)



Source: RFCIP2, Annual outcome survey (2019).

Figure 8:
Household dietary diversity score (RFCIP2)



Source: RFCIP2, Annual outcome survey (2019).

Table 1:
KM activities across the programme post 2010

<i>KM Activity</i>	<i>What KM activities carried out?</i>
Programme implementation	
Capacity development workshops and seminars	<ul style="list-style-type: none"> i. Locally the KM unit has organised workshops with staff of NPCU, SCP-GAFSP, Apex Bank and MAF on experience capitalisation¹⁹⁴ to develop knowledge products on RCPRP and RFCIP and SCP GAFSP. Training of Community Gender Journalist on information gathering processing and sharing at community level. iii. Several project staff have also attended workshops in other countries meant to build their capacity
Yearly consultative district meetings with all stakeholders	This is regularly programmed as an activity in various components of the projects at district level.
Joint planning workshops with stakeholders	<ul style="list-style-type: none"> i. For the preparation of Annual Work Plan and Budgets, project Staff and Staff of Apex Bank meet twice annually in a retreat. The presentation of annual work plan and budgets to the National Steering Committee Members (NSC) is also a major stakeholder activity organised annually. The objective is to allow NSC members to contribute to the planning and approval of AWPBs. ii. The M&E/KM Unit meets occasionally with the planning division (PEMSD) of the Ministry of Agriculture to finalise work plans and budgets of each project. iii. Quarterly project review meetings are held by the Ministry of Agriculture and Forestry to ensure synergy in donor operations and alignment of project activities to the ministry's objectives.
Exchange visits to sister projects in the region and successful projects of other donors	<ul style="list-style-type: none"> In 2012 the Programme Coordinator and the Communication Officer participated in an experience/knowledge sharing visit in El Salvador and Guatemala. ii. Tree crops, roads, procurement teams have all been to Liberia to provide support to the Liberian team. The Liberian team have also been to Sierra Leone on several occasions to interact and exchange views on field operations in the area of tree crops, rural finance, roads, etc. iii. A learning route on gender was organised in Kenema, eastern province in 2012. Several project staff from WCA attended the learning route.
Other	<ul style="list-style-type: none"> Since 2010 the projects have been producing Newsletters related to projects activities, brochures, caricatures etc. ii. The team also host weekly radio discussion shows involving subject matter specialists, farmers and community gender journalists to provide implementation status and beneficiary testimonies iii. Video documentaries, jingles and songs are also developed and aired on national radio and televisions Selected journalists were taken on a conducted tour of project communities to interview and develop first hand news updates on project accomplishments. v. Prepared knowledge products on community banks, tree crops, inland valley swamps, etc.
Programme development work	
Portfolio reviews	This is normally done during IFAD supervision missions. During such reviews, the project team will provide information on key portfolio performance indicators.
Policy dialogue	
Other	<p>Done on an ad hoc basis. Since 2010:</p> <ul style="list-style-type: none"> i. RCPRP feeder road work was able to influence the establishment of Road Maintenance Fund Administration (RMFA). Also, the decentralization forum supported by the project has changed the payment of salaries to district council staff from quarterly to monthly. RCPRP supported the preparation of a policy document on rice production and importation. This document was submitted to the Ministry of Agriculture and Bank of Sierra Leone. However, government has still not taken action on the policy options provided in the paper. RCPRP has successfully supported farmers with production inputs with a 40 per cent recovery system. This has now been adopted by the Ministry of Agriculture and Forestry in all projects supervised by the Ministry.

Source: Developed by the IOE evaluation team based on desk review and stakeholder interviews.

¹⁹⁴ Experience capitalisation is an approach to facilitating stakeholders to systematically reflect and codify on their experience of implementation and identify lessons that can be learned. It is promoted by the Technical Centre for Agricultural and Rural Cooperation who had an IFAD Regional grant - The Story Behind the Numbers, Knowledge from the Field – between 2015 and 2019.

Annex VIII: Evaluation Framework

A. Lending portfolio – evaluation questions

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
Relevance of project designs	1: Policy alignment	<ul style="list-style-type: none"> Extent to which IFAD analysed and aligned projects to national policies in design and strategy documents and incorporated new policies through supervision documents. Alignment of project goals and objectives to Sierra Leone's sectoral policies at design Modification of project goals and objectives in line with contemporary changes to sectoral policies 	Review of PPE, project design documents, working papers.
	1.1 How well did the programme design align with IFAD and Sierra Leone's policies (agriculture, decentralisation, youth, gender, etc.) and strategies? 1.2 Were Government's priorities in relation to beneficiaries adequately reflected in the portfolio (e.g. rural finance, youth, disabled, women, local institutions, political structures)?		Policy documents (IFAD and govt) Validation in the field
	2: Targeting	Extent to which the projects undertook assessment of needs and constraints by beneficiary type through commissioned studies, based on past experience, through participatory methods, etc.	Desk review
	2.1 Were the needs, constraints and opportunities of different target groups, men, women, youth and disabled taken into account, especially in the context of fragility? 2.2 Were there differentiated strategies for reaching them? Were these clear?		Key informant interviews
	2.3 Considering the livelihood strategies of the beneficiaries, did the portfolio miss out on certain key areas (for e.g. livestock)?		FGDs
	3: Implementation set up	<ul style="list-style-type: none"> Comparison of NPCU structure and functioning with decentralized processes Analysis of funding contributions, experience, etc. Investment from private sector; extent of collaboration. Extent of involvement of beneficiaries (different types) in project activity formulation, implementation and monitoring. 	Design and Supervision reports
	3.1 Were the implementation arrangements appropriate, given the government structures (decentralisation)?		Interviews in field
	3.2 Was the choice and range of partners included in project implementation, and their capacities, appropriate?		
	3.3 Was private sector sufficiently engaged (and how)?		
	3.4 To what extent were participatory and bottom up approaches integrated into project designs? Were the expectations of the projects from their beneficiaries clear to them?		

¹⁹⁵ The list of indicators is comprehensive, and the final selection will be made during the main mission.

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	<p>4: Programme coherence</p> <p>4.1 How coherent was the project design strategy (logframe coherence, linkages between the components, financial allocations, management structures) in supporting the activities?</p> <p>4.2 How coherent was the choice of subsectors/themes to support the overall strategic (COSOP) goal?</p> <p>4.3 Did the portfolio evolve sufficiently and in a timely manner in response to major changes in the rural context i.e. were interventions in line with the evolving context?</p>	<ul style="list-style-type: none"> • Financing ratios of project components and of themes to strategy • Assessment of project log frames at design and subsequent changes and their alignment with COSOP • Major changes in the political, social and economic environments and the suitability of modified activities, if modified (decentralisation, Ebola virus outbreak, etc). 	Design and completion reports.
	<p>5. Miscellaneous</p> <p>5.1 Were project designs complex in terms of types and numbers of interventions? Were they ambitious, given the fragile context?</p> <p>5.2 Did projects capture lessons and experiences from their predecessors?</p>	<ul style="list-style-type: none"> • Suitability of length of project duration (given the complexity) • Assessment of available human and institutional capacities in the country. • Similar activities not repeated; activities done differently. 	
	<p>6: Thematic issues (relevance)</p> <p>Productive sector</p> <p>6.1 To what extent were production intervention(s) implementing specific sectoral policies and strategies, and their synergies or overlap with interventions of other development partners?</p> <p>6.2 To what extent were the production interventions relevant to the needs of the primary target group?</p> <p>6.3 To what extent and how well were the production activities connected with other project components i.e. synergies?</p> <p>Was the choice and range of partners included in project implementation, and their capacities, appropriate?</p>	<ul style="list-style-type: none"> • Alignment of activities and intended outcomes with agriculture policy and national strategy (including choice of target commodities, inputs, etc.) 	<p>Assessment of design documents, interviews with relevant stakeholders</p> <p>Review of project documents</p> <p>Review of relevant national policies</p> <p>Analysis of survey results</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	<p>Agricultural marketing</p> <p>To what extent were production intervention(s) implementing specific national policies and strategies?</p> <p>Did the interventions increase the potential for better private sector involvement? Market-led development?</p> <p>How coherent was the design for marketing with interventions related to other actors/development partners?</p> <p>Was there a diagnostic of the value chain?</p>	<ul style="list-style-type: none"> • Alignment of activities and intended outcomes with agriculture policy and national strategy (including related to cooperatives, private sector, roads, etc.) 	<p>Assessment of design documents, interviews with relevant stakeholders</p> <p>Review of project documents</p> <p>Review of relevant national policies</p> <p>Analysis of survey results</p>
	<p>Rural finance</p> <p>How well were projects aligned with the IFAD RF policy (2009) and the respective national country policy/policies or strategies and regulatory frameworks?</p> <p>Were the interventions designed to promote a wide range of RF products and services for agriculture?</p> <p>What technical expertise was mobilised in the design and implementation of rural finance approaches and activities?</p> <p>How has the rural finance strategy evolved in the portfolio? What were key moments of interruption of approaches, and why?</p>	<ul style="list-style-type: none"> • Analysis of project elements against IFAD policy and national sector studies • Measures of 'inclusivity' 	<p>Review of IFAD policy documents, national strategies, project design documents</p>
	<p>Youth</p> <p>To what extent were intervention(s) implementing specific national policies and strategies?</p> <p>Were the needs, constraints and opportunities of youth in agriculture taken into account (i.e. through a needs assessment) and if so, how well?</p>	<ul style="list-style-type: none"> • Analysis of project elements against IFAD policy and national sector studies • Youth specific interventions • Focus on short term vs long term benefits 	<p>Review of PPE (RCPRP); design documents of other projects.</p> <p>Review of govt. strategy docs including on youth (Youth Action Plan)</p>
	<p>Institutional context</p> <p>To what extent did the designs take into account the decentralised structures?</p> <p>Were the implementation arrangements appropriate and in line with the country's decentralisation processes?</p>	<ul style="list-style-type: none"> • Analysis of project elements against IFAD policy and national sector studies 	<p>Review of PPE (RCPRP); design documents of other projects.</p> <p>Review of govt. strategy docs including on decentralisation.</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
Effectiveness of projects	<p>Did the project achieve the results for the intended target group?</p> <p>Were outreach targets met? And how effective were the targeting mechanisms used?</p> <p>Did exogenous changes (such as Ebola, elections) affect achievements?</p> <p>For each thematic area, the following questions to be answered:</p> <p>What were the main (intended and unintended) results achieved?</p> <p>Did the project achieve the results for the intended target group?</p> <p>What were the main factors affecting effectiveness?</p> <p>(Refer to the CSPE TOC also)</p> <p>Thematic issues (effectiveness)</p>	<ul style="list-style-type: none"> • Analysis of results against targets 	<p>Review of PPE</p> <p>Project docs, progress reports, supervisions, RIMS, KIIs, FGDs, impact assessment reports and field validation.</p>
	<p>Productive sector</p> <p>Actual outreach against targets for all activities related to increasing production and productivity.</p> <p>What were the reasons for high or low uptake of improved production practises?</p> <p>How effective were farmers groups (production groups)? Why?</p> <p>How many women's groups were supported? How effective were they?</p>	<ul style="list-style-type: none"> • Farmers trained in improved practices • Adoption rates • Quality of training provided • Extension services • Mentoring and refresher courses • Input availability • Proportion of farmer groups still active • Proportion of produce sold by a farmer in a group and as an individual 	<p>Review of PPE (RCPRP); design and completion documents of other projects.</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	Agricultural marketing		
	Were marketing links established by the projects effective in commercialising production (intermediaries, cooperatives, agribusinesses, etc.)?	<ul style="list-style-type: none"> Improved and stabilised prices Regularity of supply Quality of training (business planning, market scouting, group formation, etc.) Strength of linkages with cooperatives, agri-businesses, etc. 	Review of PPE (RCPRP); design and completion documents of other projects.
	How effective were rehabilitated roads in linking beneficiaries to markets? Were there other (spillover) positive and negative effects?	<ul style="list-style-type: none"> Savings in time and costs of transporting produce Facilitation of connectivity with schools, clinics, RFIs, decentralised offices of govt (wards, councils), etc. 	
	Did the projects help change the power relations that existed in the value chain (marketing) before? (bargaining power of farmers, etc.)	<ul style="list-style-type: none"> Prices received by farmers as compared to before Terms of marketing with traders, buyers (including in contract farming/outgrower schemes, etc.) 	
	Rural finance:		
	How effective were the financial products in support of agriculture?	<ul style="list-style-type: none"> Proportion of loans for agricultural purposes (if available, breakdown by primary, processing and trading activities) Frequency of repeat loans by farmers Proportion of loans to individuals, groups, SMEs. 	project docs and ratings, interviews with relevant stakeholders, data from implementers and service providers
	How viable are the institutions set up or supported by the projects?	<ul style="list-style-type: none"> Analysis of results for RF indicators (profitability, operational self-sufficiency) 	Field assessment
	Youth		
	Were youth-focused interventions effective in providing meaningful and remunerative emoluments to them?	<ul style="list-style-type: none"> Employment provided by projects Level of skills required for the tasks assigned under the projects (basic, moderate, advanced etc.) Youth centres assisting in providing employment/income thanks to improved facilities 	Review of PPE (RCPRP); design and completion documents of other projects.
	The extent to which interventions were effective in mainstreaming youth in agriculture?	<ul style="list-style-type: none"> Loans taken by youth for agriculture (by self or through youth centres) Agriculture becomes the primary activity after the projects 	

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	<p>Institutional context</p> <p>How successful was institution building, i.e. setting up various forms of grass roots/farmers organisations?</p> <p>Which type of organisations worked better and under what conditions, and which did not?</p> <p>How inclusive are they?</p> <p>Note any specific activities or implementation mechanisms to include people living with disabilities and the outcomes and impact of these.</p>	<ul style="list-style-type: none"> • Analysis of results for institutional indicators 	As above
Efficiency of projects	<p>What were the main factors affecting efficiency in the closed projects?</p> <p>What are the trends in the ongoing project?</p> <p>How did external factors (ebola, elections) affect project efficiency?</p> <p>How competitive are salaries and top-up allowances (if possible)?</p> <p>What are unit costs for different activities (infrastructure, rural finance)? Who are the service providers (local, national, international)? How are they procured?</p> <p>What were the implications for efficiency in case of projects that operated in wide-spread geographic areas?</p> <p>What were the cost per beneficiary for projects? What were the unit costs for some of the activities (infrastructure)? How did these compare to benchmarks in the country?</p> <p>What was the ERR for projects?</p> <p>What were the levels of co-financing, and the trends?</p> <p>Rural finance</p> <p>Cost efficiency/cost-benefits/value for money</p>	<ul style="list-style-type: none"> • Analysis of project financial data and IOE evaluations for key efficiency indicators: • Effectiveness gap • Management costs • Levels of staffing • Disbursement rates • Cost/beneficiary • Unit costs (benchmarked against other projects and Government unit costs) • Economic Rate of Return • Compliance with loan agreements and loan conditions • Comparison with appropriate benchmarks 	<p>Desk Review</p> <p>Financial data from projects</p> <p>Interviews with project finance officers where available</p> <p>Data analysis using financial data</p>
Rural Poverty Impact	<p>What have been the impacts on rural poverty?</p> <p>(To be borne in mind the baseline context – civil war – and the continuing context of fragility)</p>		<p>Project docs and ratings, impact assessment reports, interviews with relevant stakeholders, data from implementers and service providers</p> <p>Field assessment/survey</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	Household income and assets	<ul style="list-style-type: none"> • Changes in physical assets (farmland, water etc.) • Changes in the composition and level of household income • Changes in financial assets and/or debts • The above effects disaggregated by gender and youth, if possible. 	
	Human and social capital and empowerment	<ul style="list-style-type: none"> • Farmers' associations, cooperatives etc. • Enhanced knowledge (through training – FFS, business plans, etc.) • Access to financial services • Education levels and health status (improved by roads) • social cohesion of rural communities • conflict management • communities able to take charge of development issues at their level 	
	How participatory were the processes (in design, implementation and monitoring)? Did projects promote a greater involvement of communities in prioritizing their needs?		
	Role of communities in operation and maintenance of infrastructure?		
	To what extent did projects focus on the development of longer-term human and social capital as opposed to project-driven approach only?		
	What was the level of maturity of groups after the projects, in terms of their dependence on external partners for development?		
	Have individual farmers trained in production transmitted/transferred the skills to other members of their group?		
	Food security and agricultural productivities	<ul style="list-style-type: none"> • Availability of food • Nutrition status • Land productivity, return to labour 	
	Institutions and policies	<ul style="list-style-type: none"> • Effectiveness of capacity building training and facilities provided (usefulness, applicability) • Changes in the laws, statutes, rules, regulations, procedures, national quality standards or norms • Increased and regular services provided to beneficiaries • Improved quality of service to beneficiaries • Greater involvement of beneficiaries in development plans 	
	<ul style="list-style-type: none"> • Are there changes in the capacities of government departments (agriculture dept), NGOs, the private sector, and national organizations (SLARI, Met Office, SLAR) involved in project implementation? • Are there changes in the capacities of the decentralised organizations supported during project implementation? • To what extent did IFAD supported interventions contribute to changes at institutional and sectoral policy levels in favour of rural poor? • To what extent and how did the projects change the service delivery and products of public institutions (decentralised offices, financial institutions, government institutions, etc.) for the rural poor? 		
	Thematic	Analysis of the data and narrative of each thematic area	
	<ul style="list-style-type: none"> • Which thematic area(s) proved more important for achieving rural poverty impact? What were the pathways of success? (refer to the CSPE TOC) • Which intervention approaches had been more successful in addressing rural poverty issues? 		

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
Sustainability of benefits	Did project activities benefit from the engagement, participation and ownership of local communities, decentralised organisations and the rural poor, and were the adopted approaches viable?	<ul style="list-style-type: none"> Extent to which IFAD activities are economically viable and sustainable since project closure Ownership of infrastructure (beneficiaries, wards/districts, other) Percentage of beneficiaries in administrative positions of institutions Source of financing and O&M (infrastructure and institutions) 	<p>Document Review of Supervision reports, PCRs and IOE evaluations</p> <p>Key informant interviews (IFAD; district and ward level staff, selected institutions; other development partners)</p>
	How sustainable are the various groups, associations, infrastructure (roads) set up by the projects?	<ul style="list-style-type: none"> Continued existence and effectiveness post IFAD investment of groups 	
	<p>What external factors have affected sustainability (e.g. security, political interference)?</p> <p>Are there recurrent natural hazards that endanger prospects of sustainability?</p> <p>Have the projects facilitated the implementation of policies and legislation such as those relating to the access of the poor to natural resources, adaptation to climate change, and the protection of biodiversity?</p>	<ul style="list-style-type: none"> Extent to which external events have negatively impacted benefits of IFAD activities Liquidation of institutions disuse of infrastructure Incorporation of approaches, institutions and products into local and national policies 	
Thematic issues (sustainability)			
Productive sector	Are FBOs expected to continue to apply improved technology and inputs (seeds, fertilisers) and practices?	<ul style="list-style-type: none"> Profitability from improved practices Ease of access (availability and funds) to inputs Regular/periodic update of skills Policies (on imports, etc.) Staff and budget for extension services (gaps) 	
Availability of extension services		<p>Support from other actors in the field; merged into bigger umbrellas, etc.</p> <p>Leadership quality, conflict, lack of clarity of role of group, etc.</p>	
	Are beneficiary organizations/FBOs still functioning as groups? Why (positive/negative factors)?		

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	<p>Agricultural marketing</p> <p>How sustainable are marketing cooperatives supported by the projects?</p> <p>The extent to which market power has shifted in favour of cooperatives after support from projects? (better negotiating capacity with private buyers).</p>	<ul style="list-style-type: none"> • Level of profit and working capital • Access to finance (loans for expansion) • Ability to link with private sector (tap new buyers) • Strength of linkages with FBOs (regular supply of produce) • Price stabilisation • Competition from imports • Level of continuing human capacity (marketing skills, business planning, managerial capacity, etc.) and cohesion • Support from apex body • Extent to which downstream activities are controlled by cooperatives - processing, marketing, and distribution 	
	<p>Rural finance</p> <p>How sustainable were the financial institutions supported by IFAD (macro, micro and meso level)? What were the factors enabling or hindering sustainability at the different levels?</p> <p>What approaches have continued after project closures, and has there been a learning process for successes and failures?</p>	<ul style="list-style-type: none"> • Financial health and independence of institutions 	
	<p>Youth</p> <p>The extent to which youth were able to use skills and experience acquired under the projects beyond the projects</p>	<ul style="list-style-type: none"> • Additional stream of income • Diversified sources of income • Ability to obtain loans/grants (through business plans) 	

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	<p>Institutional context</p> <p>Level of support provided by government to decentralised structures and government institutions</p> <p>Extent of autonomy provided to decentralised structures and government institutions</p>	<ul style="list-style-type: none"> • Level and regularity of budget provided by the centre (financial health) • Staff levels and skills • Decentralisation of decision-making • Ownership of facilities and processes for institutions 	
Gender equality and women's empowerment	<p>To what extent did the projects overcome the limitations on women's participation in activities? Are there any good practices that could inform future projects?</p> <p>Evidence of practical understanding of gender and youth issues in different geographical areas, between differed ethnic groups and related to different sub-sectors</p>	<ul style="list-style-type: none"> • Women and youth in leadership positions of rural institutions 	<p>Desk Review : Gender differentiated analysis of beneficiary data; project documentation</p> <p>Project visits and stakeholder interviews (project management, service providers, women)</p>
	<p>What were the project's achievements in terms of promoting gender equality and women's empowerment and which mechanisms and interventions were most effective in supporting women?</p>	<p>This include assessing whether there are changes to:</p> <ul style="list-style-type: none"> • women's and youth access to resources, assets and services; • women's and youth influence in decision making; • workload distribution among household members; • women's health, skills, income and nutritional levels; • gender relations within HH, groups and communities in the project area. 	<p>Contextual analysis: practices documented from similar projects</p> <p>Key informant interviews (IFAD; local government and regional level staff, former project staff, selected cooperatives and other groups)</p> <p>Focus group discussions (selected groups of beneficiaries)</p>
	<p>What were the project strategies to promote gender equality and women's empowerment?</p> <p>To what extent did it reaffirm or transform existing values and norms and/or the ascribed roles and power relations with regard to gender?</p> <p>Was the project implementation structure adequate to support effective implementation of gender equality and women's empowerment goals?</p>		<p>Review of PPE, design, MTRs, PCR's</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
	To what extent did projects define and monitor sex-disaggregated results (at COSOP and project levels) to ensure that gender equality and women's empowerment objectives were being met?	<ul style="list-style-type: none"> • Number and quality of sex and youth-disaggregated M&E indicators • Gender specialists in PMU, local government • Evidence of how women and men have benefitted from project activities, in particular regarding: <ul style="list-style-type: none"> • access to resources, assets and services; • changes to women's influence in decision-making at home and in groups; • workload levels and distribution among household members; • health, skills, and nutritional levels • changes to income and control of that income 	Review of PPE, COSOPS, Project logframes, MTRs, PCRs
	Did programmes monitor the disaggregated use of resources to invest in activities promoting gender equality and women's empowerment, and if so, how do they compare to each other?	<ul style="list-style-type: none"> • Extent to which projects had provided adequate resources to promote GEWE activities • Ratio of funding dedicated to gender equality and women's empowerment/total project costs 	Review of PPE, project financial data
Innovation	<p>What evidence is there that practices introduced by the programme were innovative?</p> <p>To what extent (and how) did the grants contribute to innovations in the loan programme?</p>	<ul style="list-style-type: none"> • Presence of similar practices at the ward, chiefdom, regional or country level 	<p>Project documents and selected development partner projects</p> <p>Key informant interviews (IFAD; local and regional level staff, former project staff, selected groups)</p> <p>Focus group discussions (selected groups of beneficiaries)</p> <p>IFAD Innovation policy</p>
	What are the characteristics of innovations promoted and are they consistent with IFAD definition?	Explanation of innovation's characteristics and their alignment to IFAD definition	

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
Scaling up	<p>What evidence is there that practices introduced by the programme have been scaled up?</p> <p>Which partners were instrumental in scaling up innovations from loans and grants?</p> <p>What were the mechanisms used for scaling up? Do these originate from government (at different levels), private/NGO sector, or donors?</p>	<p>Extent to which government (local and national) and other donor partners have incorporated IFAD practices into their own projects and strategies.</p> <ul style="list-style-type: none"> • Government co-financing ratio of similar practices/projects • Financing of similar practices/projects by other partners and organisations • Council/regional government/national policies using IFAD pioneered activities/investments • Donors using IFAD pioneered activities/investments 	<p>Project documents and selected development partner projects</p> <p>Key informant interviews (IFAD; local and regional level staff, former project staff, selected groups)</p> <p>Focus group discussions (selected groups of beneficiaries)</p> <p>IFAD's operation framework for scaling up</p> <p>Review of PPE</p>
Environment and natural resources management	<p>Environment and natural resources management – how this was addressed within the portfolio, e.g. through:</p> <ul style="list-style-type: none"> • Land management • Infrastructure development • Community participation • Water availability/scarcity <p>Did the projects help local communities increase/improve access to natural resources (in general and specifically for the poor)?</p> <p>Has the degree of environmental vulnerability changed (e.g. climate change effects, potential natural disasters)?</p> <p>Were there any negative effects on environment and natural resource base due to project activities?</p>	<ul style="list-style-type: none"> • Deforestation and erosion rates • Improved management of resources (swamps, forests, water) <p>O&M of infrastructure and management mechanisms</p>	<p>Review of PPE, design, MTR, PCR,</p> <p>Field visits and direct observation</p> <p>Interviews with stakeholders (beneficiary groups, local governments, ministries, other development partners with projects in area)</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
Adaptation to climate change	<p>To what extent was climate change addressed in project designs?</p> <p>Did projects contain specific adaptation and mitigation activities and what was their effect on the livelihoods of the poor?</p> <p>Were adequate funds allocated to measures aiming at mitigating the climate-change related risks identified in the risk analysis?</p> <p>Any disaster preparedness measures, for example, in terms of agro meteorological warning systems, drought contingency plans, response to flooding, weather-indexed risk assurance?</p> <p>Adaptation to climate change – how this was addressed within the portfolio, e.g.:</p> <ul style="list-style-type: none"> • Climate smart practices • Disaster preparedness measures 	<p>Extent to which climate change adaptation was incorporated and implemented in the portfolio</p> <p>Technology adoption rate</p>	<p>Review of PPE, design, MTR, PCR</p> <p>Field visits and direct observation</p> <p>Interviews with stakeholders (beneficiary groups, local governments, ministries)</p>
IFAD performance	How did IFAD as a partner perform (a) at project level and (b) with regard to the overall country programme management and the related processes?	<p>Key questions and indicators include:</p> <ul style="list-style-type: none"> • Administrative budget appropriate to ensure proper supervision and implementation support • Were the support, time and resources for non-lending activities adequate? • Did IFAD exercise its developmental and fiduciary responsibilities adequately? • What was IFAD's role in generating innovative solutions, scaling up initiatives, and identifying new funding sources? • What is the quality of the COSOP results management framework, project status reports and aggregated RIMS reports and country programme sheets, annual COSOP reports and were Management actions appropriate? • Number and length of supervision missions • Relevance of expertise mobilised in supervision missions • Use of no objection clauses • Adoption and timeliness of supervision mission recommendations. 	<p>Supervision reports</p> <p>Annual progress reports</p> <p>Stakeholder interviews</p> <p>FGDs</p>

<i>Evaluation Criteria</i>	<i>Evaluation Questions</i>	<i>Indicators and markers¹⁹⁵</i>	<i>How they will be assessed</i>
Government performance	How did Government as a partner perform (a) at project level, and (b) with regard to the overall country programme management and the related processes?	<p>Key questions and indicators include:</p> <ul style="list-style-type: none"> • Did government partners provide the agreed counterpart resources (funds and staffing in a timely manner)? • Were programme management units set up and properly staffed? • Did the flow of funds and procurement procedures ensure timely implementation? • Were the programme coordinating mechanisms functioning and effective? • What mechanisms were there to ensure effective coordination and communication between relevant actors working in the same sector? • Did government fulfil all the fiduciary obligations as agreed? Were audit reports done and submitted as needed? • Did Government put into place any mechanisms for scaling up innovative practices? 	<p>Supervision reports</p> <p>Annual progress reports</p> <p>ICO capacity assessment</p> <p>Stakeholder interviews</p>
	Were the M&E systems set up properly and did they provide timely and accurate information?	<p>Extent to which M&E systems were effective in providing management with appropriate and high-quality data to maintain a proper M&E and management function</p> <ul style="list-style-type: none"> • Quality and appropriateness of indicators <p>Key functions (baseline, implementation surveys, impact assessments) conducted on a timely and effective manner</p>	<p>Review of M&E data, supervision missions, MTR, IOE evaluations</p> <p>Key stakeholder interviews (MoA M&E staff, project managers)</p>

Source: CSPE desk review and preliminary mission.

B. Non-lending portfolio – evaluation questions

<i>Evaluation questions</i>	<i>Indicators/markers</i>	<i>How questions will be assessed</i>
<p>Relevance of non-lending activities</p> <p>Are policy dialogue, partnership building and knowledge management objectives clearly outlined in the COSOPs? Are they relevant to the IFAD programme as a whole? Activities that were not foreseen – how relevant were they?</p> <p>How well are grants aligned to the COSOP objectives and focus (rural finance, decentralization, capacity building, etc.)?</p>	<p>Extent to which non-lending activities were reasonably incorporated into the COSOP</p> <ul style="list-style-type: none"> • Non-lending activities planned for COSOP duration • Compatibility of activities with projects and IFAD/government policies 	<p>Review of non-lending activities through</p> <p>Review of grants portfolio</p> <p>(Selected) grants documents</p> <p>Interviews with grant managers and grantees</p> <p>COSOP and Country Strategy Note documents</p> <p>COSOP review data</p> <p>In-country interviews with key stakeholders (government, development partners, NGOs, private sector)</p> <p>ICO on selected issues (ICO capacity, partnerships)</p>
<p>Were resources earmarked for non-lending activities and explicitly outlined in the COSOPs (e.g. through grants or administrative budget)</p>	<p>Degree to which grants and other resources (e.g. funding, time) were programmed and available for non-lending activities to be realistically implemented</p> <ul style="list-style-type: none"> • Grants funding non-lending activities • Planned yearly activities 	
<p>How were the work and role of other partners taken into account in selecting the focus of non-lending activities (e.g. FAO, WFP, World Bank)?</p> <p>How coherent was the selection of grants and grantees in the context of the COSOPs?</p>	<p>Extent to which analysis and dialogue with partners was sufficient and sound enough to inform non-lending activities</p> <ul style="list-style-type: none"> • Analysis and studies used to establish strategic goals • IFAD's participation in donor-coordinated studies • Number of days with other donor partners 	
<p>Did the non-lending activities contribute to a coherent country programme strategy?</p> <p>What were the links between lending and non-lending activities? What did the grants contribute to the lending portfolio, e.g. in terms of innovations? To what extent were non-lending activities embedded into the loan portfolio (e.g. through the use of loan-component grants for policy engagement)?</p>	<p>Extent to which non-lending activities mutually reinforced intended outcomes of the overall country strategy</p> <ul style="list-style-type: none"> • Mix and complementarity of lending/non-lending activities 	

Policy engagement:	Extent to which policy engagement was based on and continuously updated on sound analysis of government capacity and engagement	
Were the intended focus included in the COSOPs realistic?		
What has been achieved, especially in areas of rural finance, rural infrastructure, and youth?	<ul style="list-style-type: none"> • Explicit strategy on policy engagement in COSOP • Consistent follow-up in supervision • Documentation of results • Evidence of inputs and results in areas of strategic focus (land registration, rural finance) • Number and quality of policies adopted, and/or of policy tools implemented in portfolio 	
How has IFAD refined its approach to policy engagement in Sierra Leone over the two COSOPs period?		
How were the grants expected to support policy engagement? And were the expected outputs/contributions from grants realistic?		
Partnership building:	<ul style="list-style-type: none"> • Suitability of partners to achieve strategy goals 	
How appropriate was the choice of partners?	Extent to which financial partners were considered in being able to achieve long-term goals and in leveraging resources	
How focussed and selective were partnerships?		
How have partnerships with public and private sector organizations been chosen, and to what effect?	<ul style="list-style-type: none"> • Methods used to achieve partnerships • Number, diversity and complementarity of: co-financing partnerships; implementation partners; dialogue partners • Appropriateness and complementarity of planned and implemented activities 	
How important were grants to build strategic partnership?		
Knowledge management:	Extent to which KM featured and reinforced lending and non-lending activities	SM Documents
Are knowledge management activities outlined in the COSOPs and/or is there a specific strategy for KM?	Extent to which IFAD's experience in rural finance has been strategically mobilised	
Are the available resources (including staff resources) appropriate? Did the opening of the ICO help in this regard?	<ul style="list-style-type: none"> • WCA KM strategy implemented in Sierra Leone • Regional exchanges • Focus of supervision missions on KM 	
What was the significance and role of grants in KM?		
What was the role of the regional division in the support of KM activities in Sierra Leone and at what levels (national, regional)?		
To what extent have lessons from success and failure been learned in IFAD's operations?		
Grants portfolio		
To what extent did the grants theme address the strategic priorities of COSOPs and the Government of Sierra Leone?		
How relevant and coherent was the selection of grantees?		
How relevant and coherent was the mix of different grants instrument?		
Effectiveness of non-lending activities	Effectiveness and efficiency of non-lending activities to achieve	

To what extent and in what way did the non-lending activities achieve the stated objectives? Could the same objectives have been achieved in a more cost-effective way?

COSOP goals

- Results documented for other non-lending activities
- Contribution to projects

Knowledge management:

To what extent did lessons from earlier projects and grants inform new project designs?

What KM results are documented?

Did having a single NPCU help in knowledge management?

Extent to which IFAD completion reports, KM products and IOE evaluations informed new projects

- Practical experiences documented and disseminated (nationally, regionally)
- Activities (number and type)
- Interaction between WCA and country
- Incorporation of learning into Country Strategy Note

Policy engagement:

To what extent did IFAD attempt to influence policy-level issues or regulatory frameworks, including in rural finance? Are there any lessons that should be learned for the upcoming strategy?

How effective was policy engagement around the key issues identified in the COSOPs?

Degree to which IFAD used in-house knowledge and resources to engage and inform government on policy

- Expertise in supervisions
- Engagement through supervision and KM events

Partnership building:

How effective were partnership types (knowledge and learning, co-financing, coordination)?

- Co-financing increases outreach and impact
- Partnership types
- Quality of partnerships

Grants:

What were the specific contributions from grants to lending operations and non-lending activities?

To what extent have new technologies developed with grant support been disseminated in lending operations?

What tangible benefits can be attributed to innovations generated through grants?

Extent to which grant products were incorporated into project design and through supervision, and whom they benefitted

- Inclusion of grant-funded practices and technologies into projects

To what extent did the non-lending activities contribute to the replication and/or scaling up of innovations promoted by IFAD?

Extent to which government and partners learnt from IFAD processes

Strategic and cross-cutting issues (non-lending activities)

Engagement (policy engagement)

What levels of engagement has IFAD been able to maintain on policy-related issues?

How did IFAD and other development partners contribute to the drafting and implementation of national agricultural strategies over the evaluation period?

Degree to which IFAD was present and contributed to policy processes

- Supervision expertise
- Interaction with government and policy makers through supervision

Review of non-lending activities through

- Review of grants portfolio
- (Selected) grants documents
- Interviews with grant managers and grantees
- COSOP documents
- In-country interviews with key stakeholders (government, development partners, NGOs, private sector)
- FGDs

Source: CSPE desk review and preliminary mission.

C Strategic (COSOP) level – evaluation questions

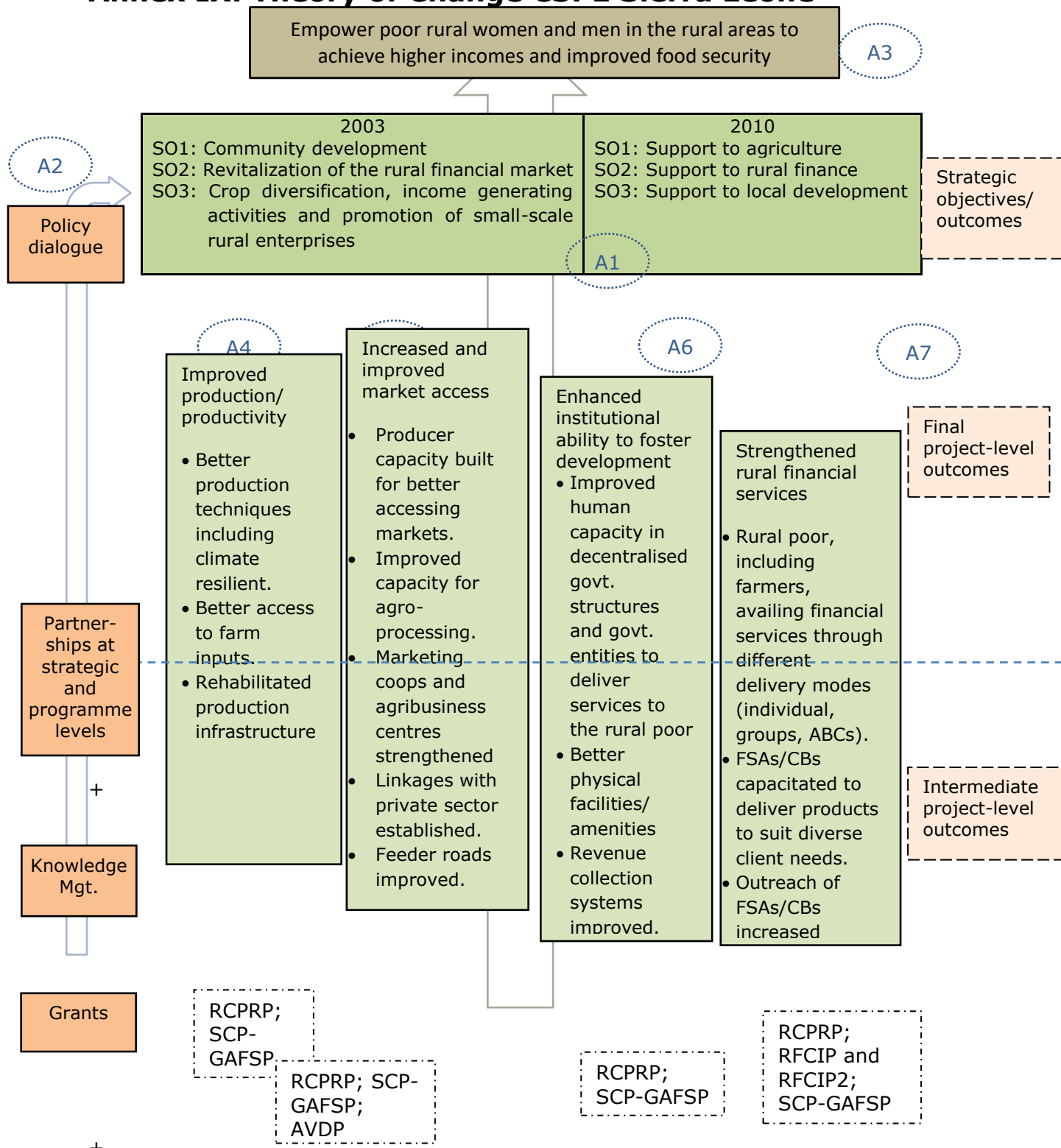
<i>Evaluation questions</i>	<i>Indicators/markers How questions will be assessed</i>	
Relevance of the country programme strategy		
Alignment of strategic objectives	Relevance of objectives	COSOP documents Review
Were the strategic objectives identified in the COSOPs (rural finance, agricultural rehabilitation and support to decentralization) aligned with the government's strategies and policies, and consistent with the overarching objectives of IFAD's corporate strategies and policies?	Relevance of key COSOP themes	Focus group discussions (key stakeholders and partners)
Strategic coherence		COSOP documents Review
Do the COSOPs constitute a coherent programme since 2003, and if so, how?		Focus group discussions (key stakeholders and partners)
Were the most appropriate strategy elements and subsectors (rural finance, feeder road, etc.), chosen based on robust analysis?		Stakeholder survey (web survey)
Were the 2 strategies informed by relevant experiences and lessons learned in the country since 1979?		
IFAD's role and positioning		COSOP documents Review
Do the strategies reflect IFAD's comparative advantage and core competencies (decentralized project units, working at village level, etc.) ?		Focus group discussions (key stakeholders and partners)
To what extent did partnerships with other bilateral and multilateral donors (FAO, World Bank, African Development Bank) contribute to strengthening IFAD's role and position?		
To what extent and how has IFAD been able to maintain appropriate levels of engagement with a country presence?		
How did IFAD's strategy keep up with changes in the context (decentralization; Ebola crisis etc.)?		
Strategic issues – (COSOP Relevance)		
Engagement		COSOP documents Review
How have partnerships with organizations been chosen, and to what effect?		Desk Review of project design, supervision, IOE evaluations, relevant policies
How important were partnerships with other development partners (in particular World Bank, FAO and WFP) to increase outreach and impact on the ground?		Interviews with key stakeholders (project managers, implementing partners, IFAD staff)
To what extent has IFAD been coordinating its approach with other key development partners in the sector, e.g. through links into institutional and policy frameworks supported by others? Links with the private sector? How attractive is IFAD as a partner?		

Evaluation questions	Indicators/markers	How questions will be assessed
<p>Context – risk management</p> <p>How well have risks been understood and managed (e.g. governance, social and political conflicts) ?</p> <p>Have these been incorporated into IFAD strategies?</p> <p>Were there any risk assessments or mitigation measures at design for such circumstances?</p>	<p>Degree to which risks were anticipated, identified, and mitigated at design and supervision by IFAD, and through policy engagement</p> <ul style="list-style-type: none"> • Risks identified at design • Mitigation strategies incorporated at design • Problems identified through supervision <ul style="list-style-type: none"> • Problems solved as identified in supervision 	<p>Desk review of project design, supervision, IOE evaluations, relevant policies</p>
Effectiveness of the country programme strategy		
<p>To what extent were the COSOPs' main strategic objectives achieved?</p> <p>To what extent can the Theory of Change underlying the COSOPs be confirmed?</p>	<ul style="list-style-type: none"> • Results supported by evidence against ToC • Results according to key themes • Results from lending and non-lending activities mapped against ToC 	<p>COSOP documents Review</p> <p>IOE evaluations Review</p> <p>Documented programme results</p>
<p>What are the unexpected results and how have they been achieved?</p>		<p>Documented programme results</p> <p>IOE evaluations Review</p>
<p>What changes in the context have influenced the achievement of the strategic objectives (changing focus on gender equity, private sector involvement, etc.)?</p> <p>Were the COSOPs properly adjusted to reflect changes in the context?</p>		<p>COSOP documents Review</p> <p>IOE evaluations Review</p> <p>Focus group discussions (Government partners)</p> <p>Stakeholder survey</p>
<p>What are the documented results from capacity development and how accurate and plausible are those data?</p> <p>What are the aggregated results for capacity development? From IFAD-supported lending and non-lending activities?</p> <p>To what extent did IFAD support transformative change processes, e.g. on gender, youth?</p>		<p>Review of M&E data and IOE evaluations</p> <p>Meetings with M&E officers</p>

Evaluation questions	Indicators/markers	How questions will be assessed
<p>What has been the contribution of the IFAD-funded activities?</p> <p>To what extent did the grants help to achieve the COSOP objectives?</p> <p>What were the main changes and outcomes where IFAD's contribution has made a difference?</p> <p>More specifically, what was the particular value-added of IFAD's contribution? And how could this be verified (e.g. through comparison with similar projects supported by Government or other development partners).</p>		<p>COSOP documents Review</p> <p>IOE evaluations Review</p> <p>FGDs</p> <p>Stakeholder feedback</p> <p>Documented results</p>
<p>Risk management</p> <p>What were the factors underpinning the performance of activities related to different national frameworks in the portfolio?</p> <p>What were identified risks in the portfolio (social and political conflicts, governance, and corruption)? How were they addressed?</p> <p>Did IFAD country management and government take appropriate mitigation measures to risks related conflicts and crises?</p>	<p>Extent to which supervision dealt with mitigation of risks</p> <ul style="list-style-type: none"> • Number and type of activities per framework • Achievement against target per activity • Risk assessments and mitigation measures designed and implemented 	<p>This involves Reviewing IOE evaluations to understand the performance factors and mechanisms used for service delivery of activities</p> <ul style="list-style-type: none"> • Desk review of national policies, IOE evaluations and project documents: MTR, supervision reports, PCR <p>Interviews with PMU staff</p>
<p>How well were the risks affecting programme performance analysed and managed in the COSOPs?</p>	<p>Extent to which IFAD set up measures to minimise possible disruption of activities</p> <ul style="list-style-type: none"> • Existence and quality of project exit strategies 	<p>Desk Review of Supervisions, PCRs, IOE evaluations</p> <p>Key informant interviews (beneficiaries, regional and municipal level staff, selected institutions; other development partners)</p> <p>Field visits and direct observation</p> <p>COSOP documents Review</p> <p>IOE evaluations Review</p>

Source: CSPE desk review and preliminary mission.

Annex IX: Theory of Change CSPE Sierra Leone



A1. The Strategic Objectives are temporally relevant to the country context and government priorities.
 A2. Government has the required capacity to implement relevant policy and development projects.
 A3. Improvements in household income and expenditure are not undermined by significant shocks.
 A4. Smallholders adopt new production techniques and access markets (affordable inputs, remunerative output prices).
 A5. Producers able to supply the required quality and quantity; feeder roads maintained; favourable trade policy for producers.
 A6. Decentralized entities are given desired responsibilities and resources.
 A7. There is demand for financial products; loans are well-invested by clients; FSAs and CBs are viable; conducive govt. policy and interventions for rural finance.

Annex X: Overview of portfolio lending activities

Table 1
Activities covered in the evaluated projects

Theme	Activities	RCPRP (design)	RCPRP (PCR)	GASP (design/MTR)	AVDP (design)	RFCIP (PCR)	RFCIP2 (MTR)
Improved production practises and/or technologies	Restore capital lost or foregone at the farming household level (tools, poultry, small ruminants, small-scale processing equipment and services that could improve the productivity)	X	X				
	Inland Valley Swamps (IVS) rehabilitation	X ¹⁹⁶	X ¹⁹⁷	X	X		
	IVS associations, registered and trained in IVS management + GPS surveillance	-	X				
	Planting and support to tree crop production and productivity (mainly cocoa, coffee and oil palm) and/or vegetable crop beds on the swamp periphery	-	X ¹⁹⁸	X ¹⁹⁹	X ²⁰⁰		
	Rehabilitation of Pendembu Clonal Gardens for increased tree crop seedling production	-	X				
	Small-scale irrigation infrastructure development	X	X ²⁰¹	X	in PDR, not PR		
	Land tenure agreements agreed and signed between land-owners and share-croppers	-	X				
	Recruitment and implementation support to Agriculture Engineering			X			
	Intercropping food crops (plantains, cassava, timber trees)	-	X ²⁰²		X		
	Double/triple cropping of rice	-	X		X		

¹⁹⁶ Clearing of weeds and bushes grown on abandoned IVS, and some repairs to small concrete structures and sluice gates + the implementation of new inland valley swamp schemes

¹⁹⁷ Rehabilitation was done with development loans (for tools and labour) that were 60% subsidized.

¹⁹⁸ Rehabilitation of 4,000 ha of cocoa, coffee and oil palm, but coffee was dropped due to drop in market prices

¹⁹⁹ A feasibility study is ongoing feasibility study for other potential tree crops (Cashew, Citrus, Banana, Plantain and bamboo) – MTR.

²⁰⁰ Cocoa and Oil Palm only.

²⁰¹ Now called Integrated Water and Natural Resource Management: (i) 4 unplanned earth dams (replaced the outputs for innovative irrigation systems and improvement of drainage systems in climate risky sites); (ii) training sessions through village development committees; (iii) training sessions in Sustainable Land and Water Management; (iv) rainwater harvesting facilities installed (20 of 100) which was discontinued due to under-performing technology. The funds were redirected to: (i) a water harvesting partnership with Njala University, which also set up planned micro-catchment sites; (ii) greenhouses and (iii) open fields with hand dug wells.

²⁰² Farmers sensitized on intercropping

Theme	Activities	RCPRP (design)	RCPRP (PCR)	GASP (design/MTR)	AVDP (design)	RFCIP (PCR)	RFCIP2 (MTR)
Improved production practises and/or technologies	Fertilizer and seeds for supply to farmers	X ²⁰³	X ²⁰⁴	X	X ²⁰⁵		
	Environmentally sustainable and climate resilient technologies and production practices	-	X ²⁰⁶	... ²⁰⁷	X		
	Capacity Building and Awareness Raising of Climate Change at local Level	-	X ²⁰⁸				
	Technical assistance and training to famers	X	X (also FFS)	through FFS	through FFS		
	Support for establishment of community nurseries	-	X		X		
	Formation of FFS, FBOs and ABCs + capacity building according to needs	X ²⁰⁹	X	X	X		
Youth	Youth contractors engaged for construction/rehabilitation of irrigation, IVS (+trees), infrastructure, warehouses	X ²¹⁰	X	X	X ²¹¹		
	Creation of employment for youth workers in the RFIs, Youth centres, Ward Offices					X	
	Youth centres constructed	-	X ²¹²			X	
	Youth supported in getting land leases	-	X				
	Youths trained in small enterprise management	-	X				
	Disabled trained in income generating activities, group formation & management	-	X				

²⁰³ Only seeds.

²⁰⁴ Access to rice and vegetable seeds as well as to subsidized fertilizer through the provision of seasonal loans to IVSA.

²⁰⁵ Provision of climate resilient hybrid cocoa seeds (SLARI). For oil palm, the procurement of improved Tenera variety seeds (Private Sector).

²⁰⁶ Part of the GEF funded project "Integrating Adaptation to Climate Change into Agricultural Production and Food Security (IACCAPFS)" aimed to reduce the impact of climate change on vulnerable rural communities, as well as on natural resources critical for sustaining agricultural production and increasing food security. Activity included: Cropping models, climate resilient rice varieties, ag equipment, participatory vulnerability mapping exercise, training extension workers, local study tours, training sessions FFS. Outputs not implemented: i) the development of user-friendly tools to disseminate agro-meteorological (agro-met) data and ii) the integration of agro-met data in decision making at community level.

²⁰⁷ GAFSP design only speaks about the opportunity of CC practises and resilience, but does not propose any approaches.

²⁰⁸ Re-establishment of the rain gauges network; Climate change capacity building for radio station staff + adverts, radio-based theatrical campaigns, community leaflets and posters and support to stations with computers, solar panels, batteries and a generator, community workshops.

²⁰⁹ Design only mentions FFS, FBOs and community groups

²¹⁰ No trees and warehouses yet.

²¹¹ Not only youth, but largest share is youth.

²¹² Trained in business management, report writing, bookkeeping, conflict resolution, and management and leadership skills. The centres were handed over to the District Youth Councils. All of them were assisted to establish basic business plans.

Theme	Activities	RCPRP (design)	RCPRP (PCR)	GASP (design/MTR)	AVDP (design)	RFCIP (PCR)	RFCIP2 (MTR)
Value chain development	Training for women and youth as skilled workers (blacksmith ²¹³ , carpenter, soap maker, etc.), providing services and adding value to agricultural products.	X	X				
	Improvement of quantity and quality and value addition by increasing access to inputs, processing facilities (equipment and infrastructure, training/tech assistance) and marketing opportunities (ABC model, agro-dealer model for inputs and contract farming)	X ²¹⁴	X ²¹⁵	X	X		
	Training and certification of Agro-dealers			X			
	Strengthening business skills of ABCs, FBO, FFS				X		
	Mapping of existing value chain players				X		
	Creation and support to multi-stakeholder platforms				X		
	Roads constructed, rehabilitated or upgraded	X	X		X		
Value chain development	Establishment of road maintenance units	-	X				
	The construction or repair of public and post-harvest infrastructure (wells, storage facilities, drying floors, rice sheds)	X	X		X ²¹⁶		
	Capacity building of local contractors in bidding for and successfully implementing contracts, and maintaining infrastructures	X	-				
	Creation of the Rice Processing and Marketing Agency (RIPMA) and four district level cooperatives as agents for the marketing of rice by project supported farmers	-	X ²¹⁷				

²¹³ FAO promoted the establishment of rural blacksmiths workshops to repair and manufacture hand tools. Carpenters are only mentioned at design..

²¹⁴ Small-scale rice mills, oil presses, cassava graters and other post-harvest units.

²¹⁵ Linkages to agribusiness operators for improved processing and marketing.

²¹⁶ ONLY rehabilitation of warehouses (to improve drying and storage capacity)

²¹⁷ RIPMA was incorporated as the Rice Processing and Marketing Company (RIPMCO).

Theme	Activities	RCPRP (design)	RCPRP (PCR)	GASP (design/MTR)	AVDP (design)	RFCIP (PCR)	RFCIP2 (MTR)
Access to rural financial services	Provision of loans from CBs to FBOs to finance agricultural or agribusiness activities	-	X				
	CB and FSA shareholders and saving account establishment					X	
	People accessing at least one agricultural finance product						X
	Establishment and licensing of FSAs and CBs (and Apex body in place)			X ²¹⁸		X	X
	Rehabilitation and restructuring for existing CBs					X	X
	Business plan establishment for additional FSAs and CBs					X	
	Smallholder farmers, rural poor and FSA staff trained in financial services and sensitized about project activities					X	
	Management and technical assistance to FSAs and CBs					X	
	Establishment of TAA, staff trained, promotional material developed and equipped with MIS					X	
Access to rural financial services	Insurance that target farmers have active bank accounts either at FSAs or at CBs and have access to loans either from CBs or from FSAs			X ²¹⁹		X	X ²²⁰
	Revision of the share capital target of the new FSA to USD 70.000						X
	Development of 3 new FSA products during the implementation period: mobile money, salary and agricultural loans. In addition to these products, CBs added the inventory credit scheme; equipment loans; rehabilitation loans; and agro input loans.					X	
	Support to Bank of Sierra Leone and TAA (monitoring, supervision, capacity building, information technology equipment)			X		X	
	Strengthening of FSAs, CBs and APEX and staff trained						X
	Submission of proposal to BoSL for the Apex Bank to be authorized to do agribusiness SME lending						X

²¹⁸ an MoA was signed with the RFCIP under the supervision of the NPCU for the establishment of 15 Financial Service Associations (FSAs), 7 Community Banks (CBs), and to ensure that 10% of the target farmers have bank accounts either at FSAs or at CBs and have access to loans either from CBs or from FSAs. The FSAs and CBs have been built, staffed and made operational.

²¹⁹ 10 per cent of target.

²²⁰ Mentions Shares, savings, credit, remittances

Theme	Activities	RCPRP (design)	RCPRP (PCR)	GASP (design/MTR)	AVDP (design)	RFCIP (PCR)	RFCIP2 (MTR)
	Improvement for agricultural lending along the value chain			X ²²¹			X ²²²
	Recovery strategy and Refinance Facility for ABCs			X			
	Set up of agribusiness financing unit at Apex Bank and recruitment of a Senior Manager						X
	Capacity building for the Apex Bank inspectors in the area of financial analysis and interpretation						X
	Finalization submission of APEX Bank's 5-year business plan to IFAD and design of capitalization strategy						X
	Design and implementation of a structured outreach strategy for the RFIs						X
	Enforcement of the policy of "Independence of the Apex Bank Board"						X
	Establishment of proposed head office building for the APEX Bank						X
	Follow up with BoSL about issues affecting growth and sustainability of the Apex Bank RFIs (minimum capital, payment of dividends, capacity for FSAs to mobilize savings, etc.)						X
	Transfer of CBs' account maintained with BoSL to the Apex Bank						X
	Revision of PAR 30 days from <3% to <5%						X
	Development of indicators that would enable tracking and measurement of outcomes resulting from non-agricultural lending activities + value of these loans assessed						X
	Organization of a workshop for Parliamentary committee, MAF, BoSL, MoFED and other relevant stakeholders on best practices on rural finance.						X
Institutional context	Capacity development of MAF Staff relevant to project activities	-	X	X			X
	Government staff, community workers and volunteers trained					X	
	Training of process facilitators and community-based group promoters in subjects such as participatory appraisal and planning, gender analysis, poverty assessment	X	X			X but discontinued	

²²¹ MTR: agricultural lending along the value chain has been extremely low at 6%. Most of the lending has been for other commercial activities because of the perceived risk of unsecured loans. Until a higher lending threshold is achieved, the Component cannot be described as successful. The Staff of the FSAs and CBs may need to be re-trained in aspects of Rural Development and also learn the lending models that have been used by other institutions to support unsecured loans to the Agricultural sector.

²²² Design and operationalize an agricultural finance strategy. The strategy should include capacity building in agricultural finance and loan administration

Theme	Activities	RCPRP (design)	RCPRP (PCR)	GASP (design/MTR)	AVDP (design)	RFCIP (PCR)	RFCIP2 (MTR)
	and M&E, to enable a gradual assumption of the leadership role at community level (Later some activities given to ward development committee and DAO?)						
	District agricultural offices (DAO) constructed + Logistic support, furniture and office supplies provided to DAOs and district councils	-	X				
	Capacity building of Local Councils in the Districts	-	X			X	
	Cadastral systems for revenue generation in the form of property tax were established in three district councils and one city council	-	X ²²³				
	Establishment and capacity building of Ward Development Committees (trained on their roles and responsibilities, literacy, numeracy, PRA, development planning, household planning, and cross-cutting issues (gender, HIV/AIDS, environment)	-	X				
	Office buildings for Ward Development Committees constructed					X	
	Two additional DPCUs are installed in Koinadugu and Kenema	-	X				
	Further decentralization of the PMU management structure at district level + capacity building of district agricultural offices			X			
	Support to NaFFSL to develop as a national support organization for FBOs in terms of market linkages, policy and advocacy			X			
	Capacity Building and Awareness Raising of Climate Change at Institutional level	-	X ²²⁴				
Community development	Capacity-building activities to community groups comprising essentially training, gender sensitization, awareness-enhancement on peace-building, awareness-building on HIV/AIDS, health and nutrition	X	X			X ²²⁵	X ²²⁶
	Usage of participatory rural appraisal techniques in the formulation of participatory community development plans, setting of priorities and identification of micro projects at village level (pilot communities)	X	X				

²²³ Kailahun, Kono, Koinadugu and Koidu New Sembehun City Councils - and staff trained to manage

²²⁴ Certification of 3 Meteorological Department staff on an intensive 1 year meteorological technicians' course; on-line training of MAF staff on statistics and applied climatology; installation of automatic weather stations.

²²⁵ Communication and sensitization campaign conducted (media/PR) on HIV, Gender, Peace Building and project activities

²²⁶ Initiative of community journalism to all areas covered + sensitisation, through the provision of relevant information pamphlets (IFAD to provide the information), on the use of loans in a way that is not detrimental to the environment.

<i>Theme</i>	<i>Activities</i>	<i>RCPRP (design)</i>	<i>RCPRP (PCR)</i>	<i>GASP (design/MTR)</i>	<i>AVDP (design)</i>	<i>RFCIP (PCR)</i>	<i>RFCIP2 (MTR)</i>
	Community development fund established	X ²²⁷	-			X ²²⁸	
	Literacy training			X		X ²²⁹	X ²³⁰
	Improved access to potable water and sanitation				X ²³¹		
	Women farmers trained in income generating activities					X ²³²	
	Expanded implementation of GALS methodology to all CBs and FSAs + Integrate nutritional sensitization, especially for young children, into GALS methodology						X
Other soft components	Employment opportunities created by increased productivity and commercialization at both the production and post-production levels	X	X	X			
	Training of service providers and improvement of extension services	-	X ²³³	X	X ²³⁴	X ²³⁵	

Source: President Reports, Mid-term Reviews and Project Completion Reports.

²²⁷ Utilized for development of small-scale infrastructure at community level.

²²⁸ Inventory credit scheme products

²²⁹ Functional literacy, numeracy and life skills

²³⁰ Financial literacy

²³¹ Financed by Adaptation Fund.

²³² Group formation and management, food storage, off-farm activities; and rearing of small ruminants and poultry

²³³ Training to AED, Extension, Service Providers, and youth contractors, IVSAs on IVS rehabilitation, water management and best agronomic practices.

²³⁴ Number of ABCs with improved capacity for service provision.

²³⁵ Training of group promoters and agricultural extensionists.

Annex XI: Report of the household survey on rural finance conducted by IOE

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3. CONCLUSION

1. OVERVIEW

This brief shares insight collated from a household survey conducted on 302 members of farming communities including Rural Finance beneficiaries and non-beneficiaries selected from various regions of rural Sierra Leone. The survey findings are also intended to complement insights collated by other methods that are being conducted to better evaluate the performance of the RFCIP I and RFCIP II projects in supporting rural communities' access to financial services. More specifically, the outcomes of the study are to help project stakeholders fully understand the life of RFI clients, activities that these people carry out as well as their pain points and challenges that hinder smallholder farmers from accessing financial services, particularly through the RFIs. The findings also underscore several opportunity areas for improving over-all efficiencies for providing financial services to the rural dwellers and thus deepen the impact of rural finance institutions to the target beneficiaries.

1.1 Methodology

This section elaborates the approach used to conduct a household survey on 302 household representatives who included RFI clients who had received a loan from these institutions, RFI clients who has no running loan with these institutions as well as other members of the farming community prevailing in the catchment areas of these Rural Financial Institutions (RFIs) – that is, Financial Service Association (FSA) and Community Banks (CB). The study had the following main objectives:

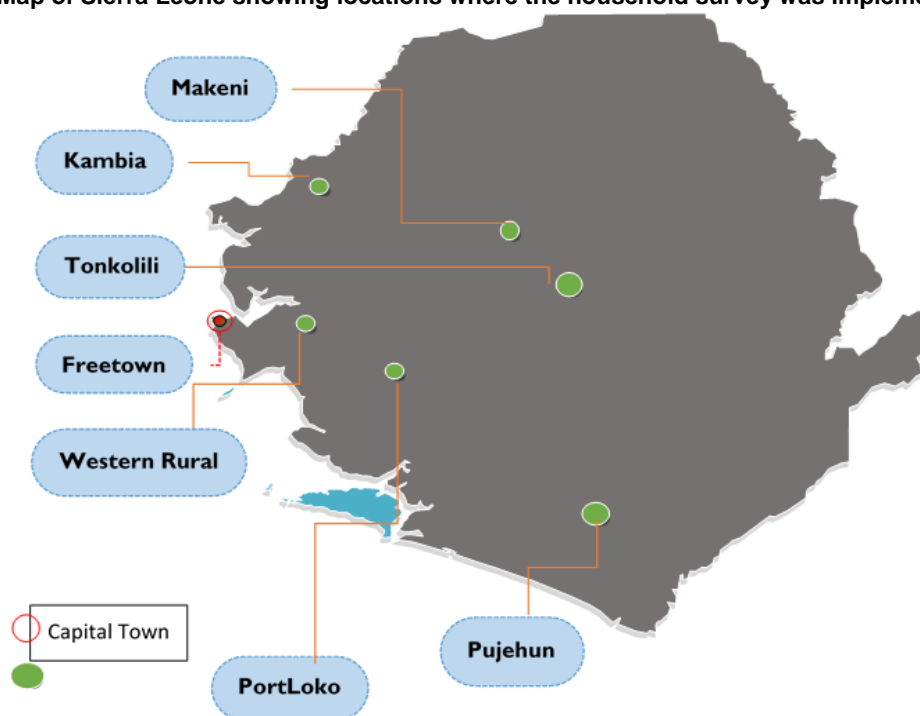
- 1) Assess participants had alternative primary income sources, apart from farming.
- 2) Assess whether those RFI clients who borrowed funds used it for farming purposes, or how was the loan used and what impact did it generate?
- 3) Provide an understanding of the needs of the farmers and insights into how agricultural loan products could be tailored to the needs of farmers with irregular cash

1.2. Study Location

The survey was conducted in 7 districts namely Bombali, Moyamba, Tonkolili, PortLoko, Pujehun, Western Rural, Western Urban. It involved 10 Agricultural Business Centres (ABCs), 2 Farmer Based Organization (FBOs) and 5 Financial Services Association (FSAs). The map below shows the areas where went.

Figure 1.

Map of Sierra Leone showing locations where the household survey was implemented



1.2.1. Sample Selection

The Districts where the survey was conducted were purposively selected in consideration of implementation rural finance program initiatives in RFCIP 1 and RFCIP 11. Other complementing factors considered in the selection of these districts were the concentration of Small Holder Farmers (SHF) farming on a commercial basis as logistics of travel and time to travel to the study location. The selection of individual participants was based on lists provided by select ABCs and FSAs where study participants were randomly selected from these lists putting into consideration a balanced distribution of gender and age aspect.

Table 1.

Selected participants

Aspect	Distribution
FSA clients	142
RFI non clients	160
Total number of respondents	302
Break down of RFI clients	
<ul style="list-style-type: none"> • FSA clients = 84 people • CB clients = 58 people • Access credit from RFI in last 12months = 113 people 	

1.2.2. Survey implementation

A team of six enumerators helped to collect the data and the survey was conducted with Android smartphone devices; where all questionnaire data was digitized into Survey CTO software. Each form was filled out for individual participants by trained enumerators and the completed form was encrypted, uploaded and hosted by the Survey CTO server in a secure environment.

1.2.3. Qualitative interviews

Two qualitative focus group discussions were undertaken to complement findings from the household survey and were undertaken in PortLoko District and Western rural on a wide range of topics including income sources, farming characteristics, financial services use and linkage to RFI etcetera

1.2.4. Data analysis

Stata data analysis software and excel were used to generate insights from collated data. This was done based on key focus areas or themes as prescribed by the project framework.

2. RESEARCH FINDINGS

This section shares profiles of the different RFI clients and non-clients whom we engaged during the study; assess their income sources; access to and use of funds borrowed from RFI as well as assess the impact RFI support has created on the life of the beneficiaries.

2.1. Demographics

2.1.1. Gender and age distribution

For this study, we spoke with 44% of women and 56% of men who are RFI clients as well as 65% and 35% who are non-RFI clients (Fig 1). Similarly, in terms of the age distribution, research participants were selected across the different age groups from 18 up to 55 years of age; and the great majority of the participant were between the age of 36 – 45 years old. The table 2 below shows the distribution of research participants according to age brackets.

2.1.2. Level of education of participants

We took a cursory look at the level of education of RFI clients and non-RFI clients and the findings show that there is a big number of the study participants who possessed informal education (figure 2). This mainly includes religious preparation or training where people receive religious instructions as well as are enabled to learn basic reading and numeracy.

Similarly, for the people we interviewed, the findings indicate that, RFI clients have relatively attained higher education qualifications compared to non-RFI clients with more RFI clients having passed primary education level and high numbers of people who have attained tertiary education (figure 3)

2.1.3. Source of employment for research participants

We explored areas that study participants consider as their main source of income. The findings (as according to figure 3 below) indicate that agriculture, trading - especially petty trading of agricultural produce, and being formally employed at a local government portal (for example at a district headquarters or a school teacher at local school) were frequently mentioned as the key source of income for both RFI clients and non-RFI clients.

Figure 2
Gender Distribution of participants

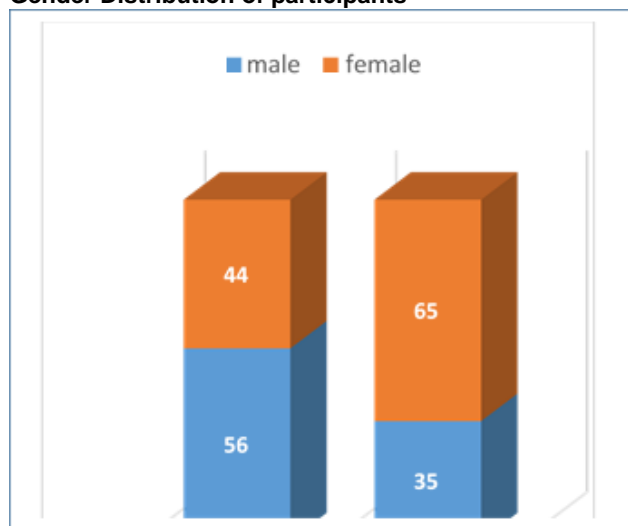


Figure 3
Education attainment of study of participants

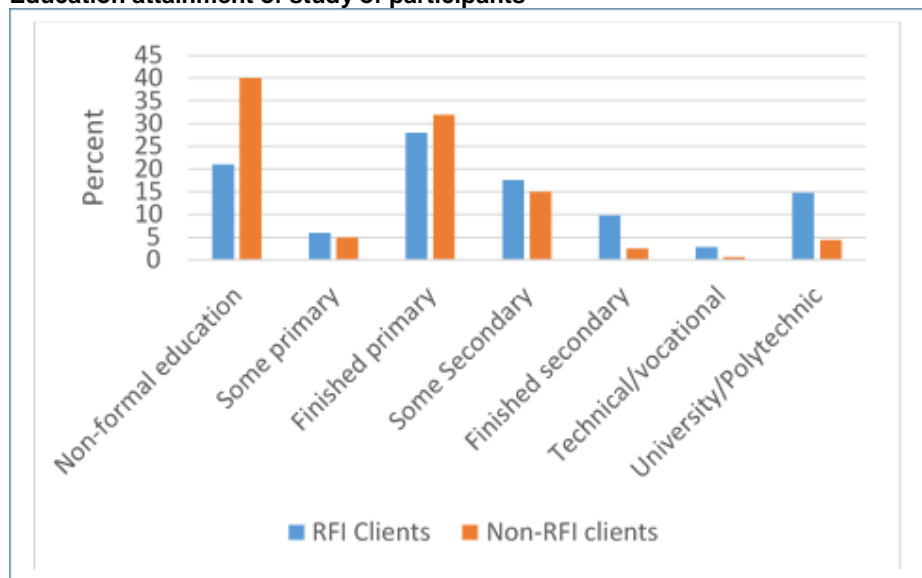


Figure 4, indicates that the RFI clients have relatively higher education level than non-RFI clients on average: 20% of RFI clients are illiterate while 40% of non-RFI clients are illiterate. On the other hand, for both RFI clients and non-clients, there is also a higher number of people who possess informal training such as religious instruction or training.

Figure 4
Income source for the study participants

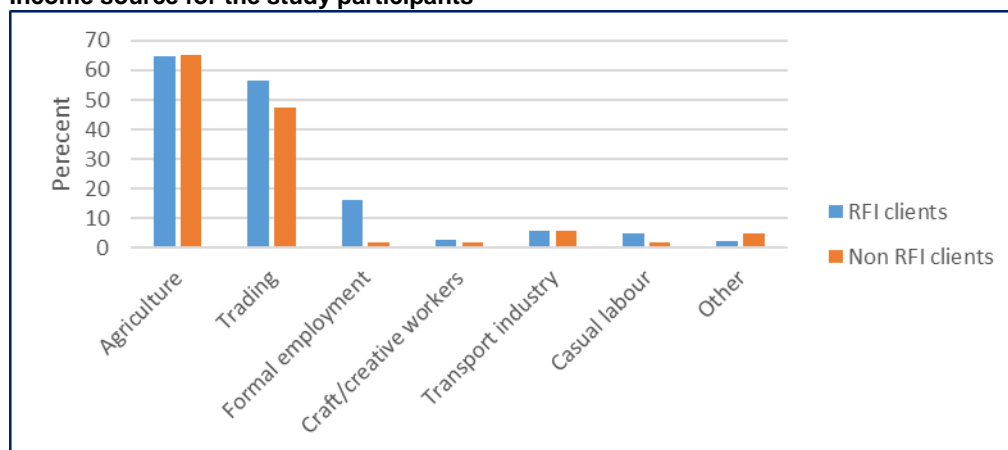


Table 2.
Age distribution of participants

age bracket	percentage
Below 25 year	6
26 - 35	19
36 - 45	32
46 - 55	24
55 and above	19

For this study, 32% of 302 participants were between the ages of 36 – 45 years old, although the other age brackets were also fairly represented.

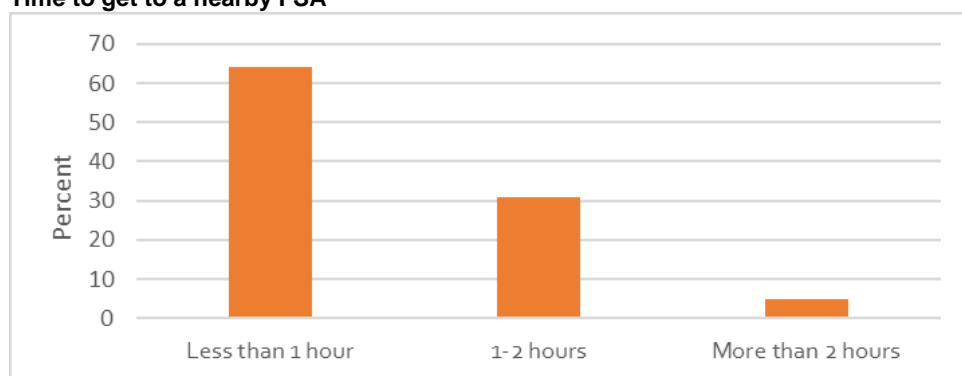
2.2. Access to Rural Finance Institutions (RFIs)

In this section, we take a detailed look at how the farmer community and other intended project beneficiaries are utilizing the RFIs.

2.2.1. Membership at the RFIs

The RFIs especially the Financial Services Associations are held in high esteem because they are usually the only available option in rural communities, where there is limited access to banks as well as with the most rudimentary forms of financial services. The FSA institutions have gained wide acceptance among village communities. For example, for the 142 RFI clients interviewed, 59% (84 people) of them had accounts with FSAs while 41% (58 people) had accounts with nearby Community Banks. The key driver for signing up for FSAs or CB accounts is the fact these institutions are located or found within the farming communities and are within easy proximity for the farmers as compared to other formal institutions. The findings of the study revealed that over 60% of the RFI clients interviewed indicated that it takes them less than an hour to reach a nearby FSA (figure 4).

Figure 5.
Time to get to a nearby FSA

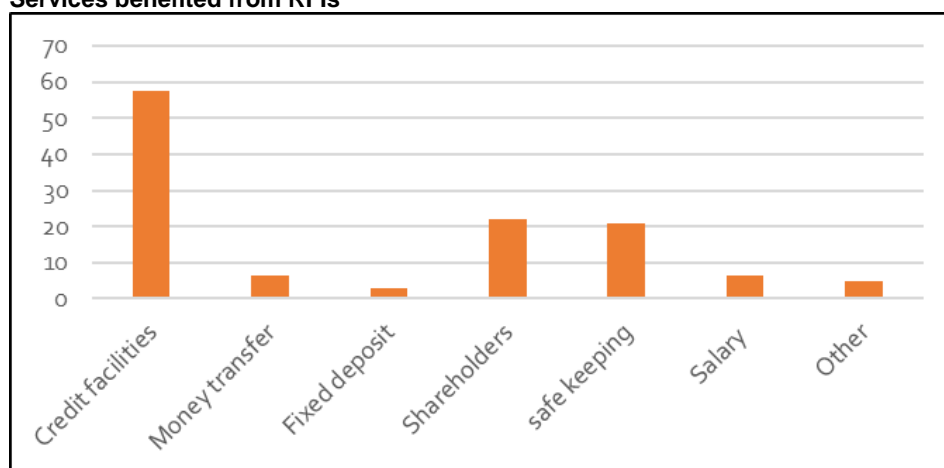


However, as we heard from the qualitative interactions with RFI clients, the key challenge is that these FSAs are characterized by basic systems and processes as well as limited funds for lending. They also rely on a lean staff as a way to pare down costs. As such, there is a need to support the FSAs by improving the training of members and staff, enrich the current product portfolio and also ensure the capital base is increased to serve more rural needs.

2.2.2. The motivation for communities to access RFI services

The visit to select Financial Services Associations and interaction with the 302 research participants revealed that these RFIs provide different financial services to the members though more product innovation is still needed to fully cater for the needs of their clients, especially for agricultural lending. Currently, the common services offered include credit, savings, and safekeeping of funds and valuables. As illustrated in figure 5, the main driver for the communities to join RFI is access to credit facilities. This is because they need finances to expand their farming operations by buying viable and improved seeds, fertilizer or cover other costs such as buying food to feed people who are offering labour at one's farm especially during the planting season.

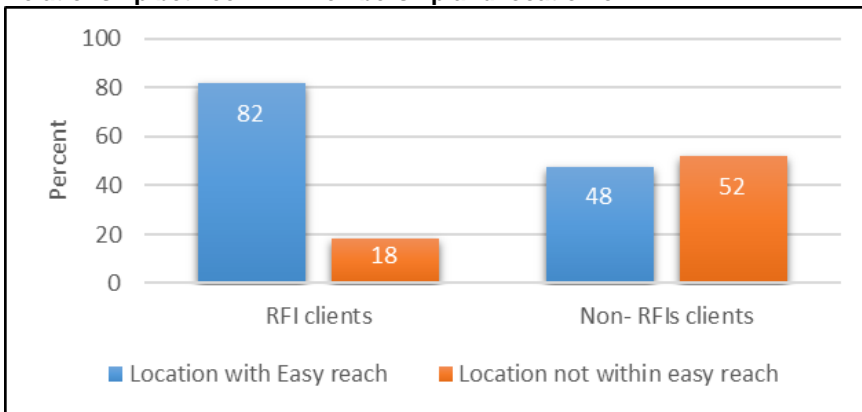
Figure 6.
Services benefited from RFIs



From the figure above 58% of the 142 RFI clients interviewed listed accessed credit as the key benefit attained from financial services association where they are members of the Community Bank. A few also noted shareholding as well as the safekeeping of money at the RFI as being an important benefit.

Moreover, the location of FSAs being nearby or located within the farming communities has also motivated rural dwellers to embrace these institutions and sign-up as clients or members. As shown in figure 6, below the RFI clients who were within easy reach to the FSA formed the majority of all study participant.

Figure 7.
Relationship between RFI membership and location of RFI



2.2.3. Informal financial services institutions commonly used

RFI clients also indicated that they also use informal financial services institutions or channels to manage their money alongside the FSAs or Community Banks (see figures 7a and 7b). The informal financial institutions that were prevalently used by RFI clients in rural areas are Osusu and Voluntary Savings and Credit Associations.

Osusu – these are informal financial systems in rural communities for farming households and farmers mainly use them as a place to save and as the major source of credit. This is because most farmers lack access to formal financial institutions, but do not want to hide their money at home or invest it in an asset such as grain, animals or chickens, that is subject to risks such as disease, theft or fluctuating market prices. The majority of farmers interviewed indicated that they access loans from these groups rather than approach a formal financial institution. This is less risky because the Osusu has flexible requirements that are predominantly based on group identification – where the identified identifies the unidentified.

The RFI clients interviewed noted that Osusus' are prominently used compared to FSAs because the group is lenient with the members and members support each other to ensure that they repay on time. A key challenge of Osusus' have is that they are paper-based with its financial transactions. This increased errors in record keeping as well as in decision-making. Similarly, during hard times like the rainy season, the group lending is constrained because every member wants a loan but there is not enough in the savings pot to lend to all.

Figure 8a.
Financial services as used by RFI clients

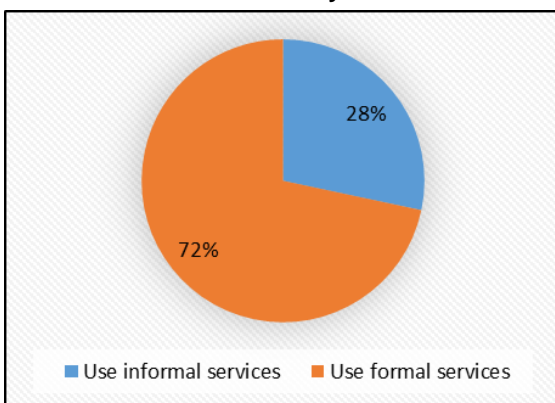
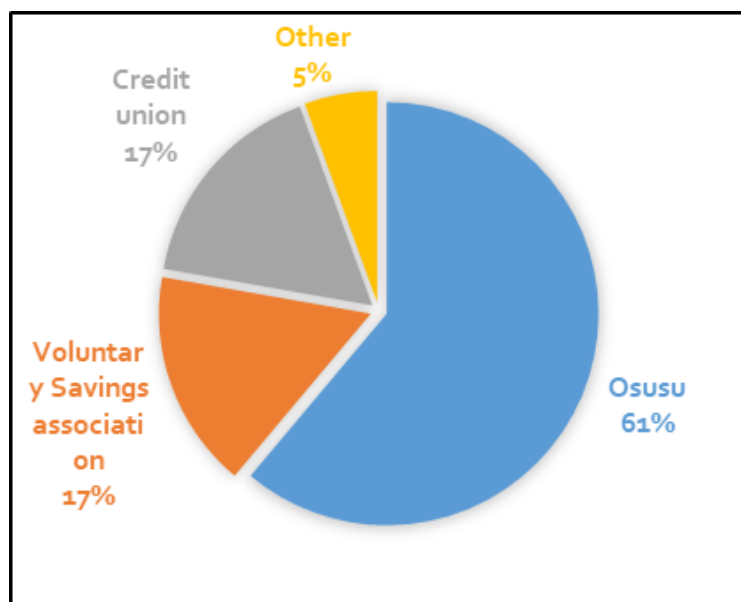


Figure 8b.

Use of informal financial services

As indicated in figure 8a, the majority of RFI clients (72% of 142) use only RFI services while 28% of 142 RFI clients still use informal financial services to fill the financial gap. Additionally, as highlighted in figure 8b, 61% of the 142 RFI clients who use informal services indicated that they are members of Osusu' and by extension mainly use osusu' to manage their money.

2.3. Accessing credit 5- 10 years ago

The study shows that for both RFI clients and non-clients, it was harder to access credit in 5 - 10 years ago than it is currently. The key factors that prevented both groups to access credit included stringent requirement asked by the lending institutions (e.g. guarantors and collaterals), long travel distance to the lending institutions, which were usually found in district portal towns, and the lack of knowledge on where to obtain credit.

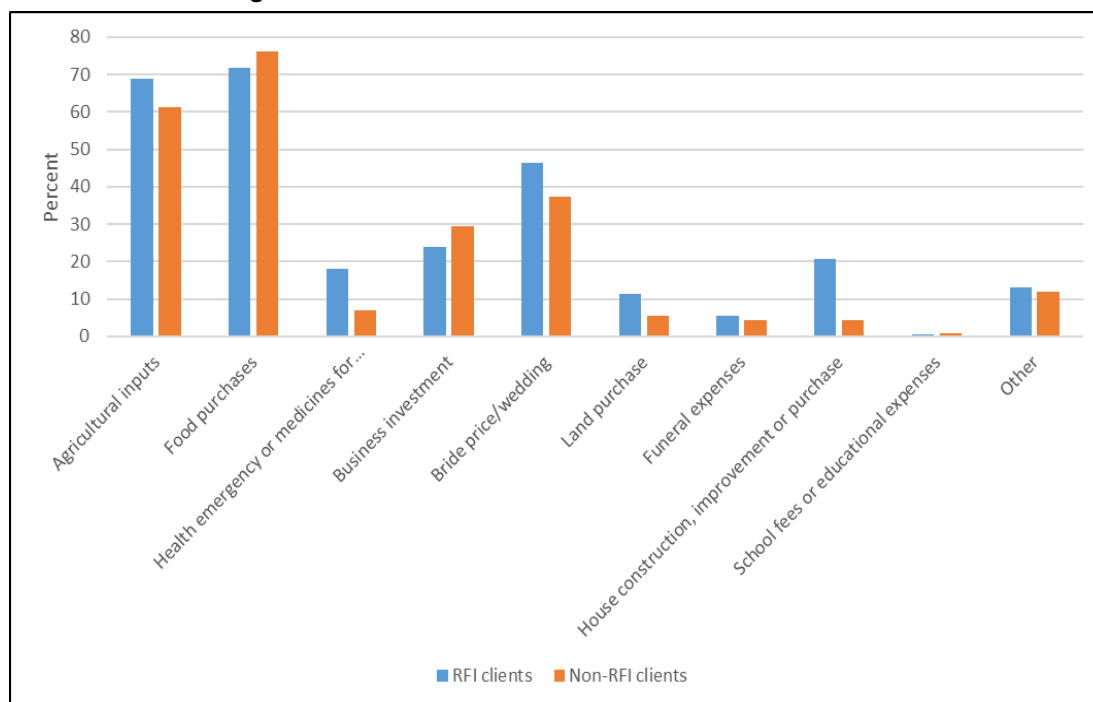
2.3.1. Access to credit now

The study participants noted that although some challenges that prevented them from accessing 5 -10 years ago still largely exist, there is an improvement in the conditions surrounding credit access in the rural areas. For example, in the villages we visited, people noted that there is an increase in the options available where credit can be obtained including presence rural finance Institutions which was not the case 5 – 10 years ago. The improvement is attributed among factors, to increase in the number of RFI which are within easy reach for the clients. Additionally, some study participants noted that ABCs have evolved to provide basic financial services - such as savings and credit services the same as savings group would operate; and as such, they save their money and obtain credit from these institutions.

2.3.2. The motivation for applying for a loan in the last 12 months

We talked to people - both RFI clients and non-RFI clients, who had sought a loan in the period of 12 months and explored reasons to obtain credit (Figure 8). Although the motivations are similar for both groups, the key reasons for borrowing for RFI clients included home consumption and payment to seasonal workers who help on the farm. Buying agricultural inputs such as seeds and meeting community obligations such as making wedding contributions are other reasons for borrowing. It is noted that loans are commonly used for multiple purposes.

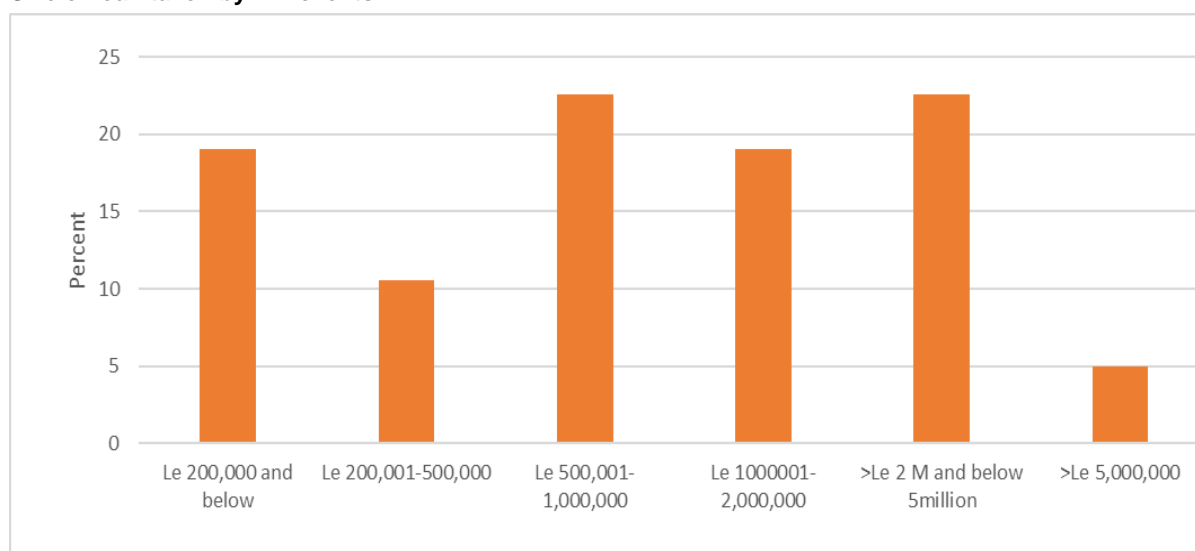
Figure 9.
Motivation for seeking a loan in the last 12 months



2.3.3. Size of loans taken from the FSA in the last 12 months

We took an ardent look at the size of loans taken from the FSAs or CBs, by asking the 113 RFI clients who borrowed from the RFI to tell us how much was the size of the loan taken. We also asked them to tell us if they experienced a shortfall or were not able to get the full amount they wanted. The findings show that 25% of 113 people who accessed credit from FSAs in the last 12 months took substantial amounts or loans ranging from Leones 2, to 5 million. (figure 10).

Figure 10.
Size of loan taken by RFI clients



2.3.4. Loan shortfall and how the gap was managed

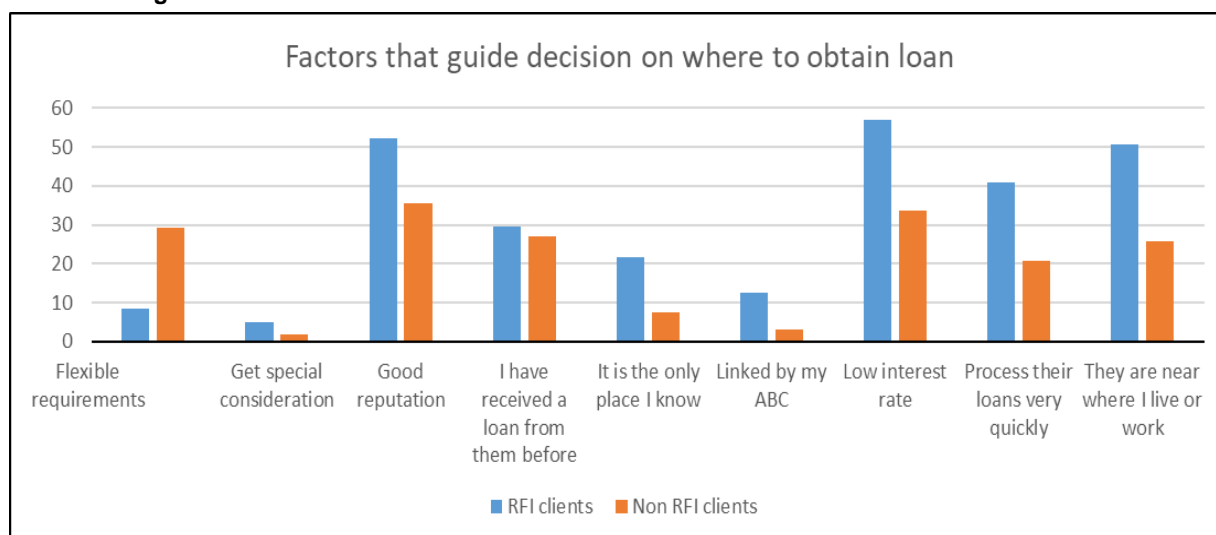
We inquired from the 220 research participants who had obtained credit in the last 12 months if they were able to obtain the full amount of the loan they needed – regardless of the source. The survey outcome indicates that 22.2% (that is 49 out of 220) of borrowers had experienced a shortfall on the loan amount that they need. To cover the shortfall gap, RFI clients obtained

the top-up amount from microfinance, shopkeeper, and osusu. Additionally, the RFI clients also attempted to meet the RFI managers to renegotiate for higher amounts.

2.3.5. Factors that help RFI clients and non-client determine where to obtain a loan

As regards deciding on where to obtain credit, the RFI clients and non-beneficiaries noted similar consideration regarding deciding on where to obtain credit. The key factors here include low-interest rates; they have to have trusted for the institutions they want to borrow from as well as the institution has to be within easy proximity (see figure 12). Besides, the non-RFI clients also added that factor of flexible requirements as important to consider.

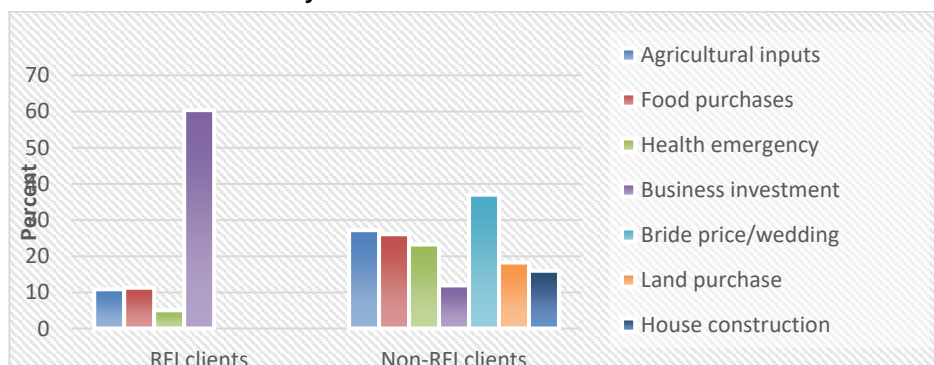
Figure 11.
Factors that guide the decision on where to obtain a loan



2.3.6. Eventual use for the funds borrowed

Although both RFI clients and non-beneficiaries claimed that one of the key drivers for seeking for a loan is to invest in agricultural-related activities. The findings further reveal that for the RFI clients, the money borrowed from RFIs was used on business investments and trading (see figure 13 below). Based on qualitative interviews, this is partly attributed to the fact that financial services institutions are apprehensive about lending to farmers. Specifically, the absence of agricultural loan products offered by most of the RFIs makes lending to farmers difficult as monthly instalment was needed and no grace period was given.

Figure 12.
Uses for the funds / money borrowed



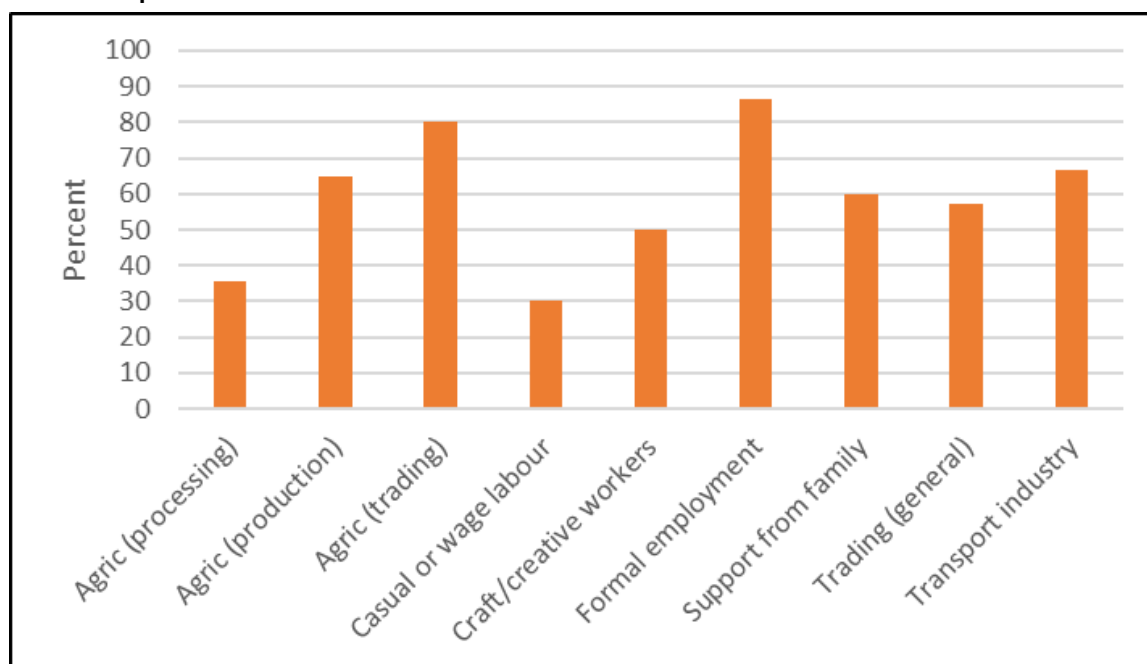
2.3.7. Relationship between the source of income and access to credit from RFIs

For the RFI clients, we have also explored the relationship between their source of income or employment and borrowing or taking a loan from the RFI in the last 12 months. As figure 14 below shows, a big number of borrowers from the RFIs are in one way or the other engage in agricultural activities ranging from production, processing, and marketing. It worth noting that

among the borrower engaged in agriculture, the biggest segment is engaged in agricultural trading (80% of 113 clients who took loans in the last 12 months).

Figure 13.

Relationship between the borrower main source of income and access to credit

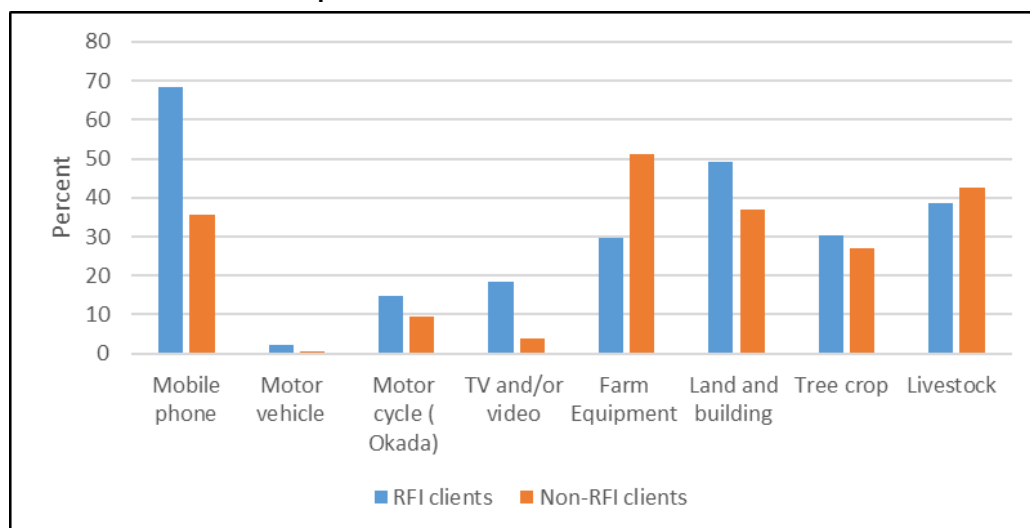


2.4. Asset and Living conditions

2.4.1. Asset ownership

As part of the study, we also investigated the area of asset ownership among RFI clients and non-RFI clients. The findings revealed a different asset profile for the two groups or categories of people. For example, the non-RFI clients have their assets consisting of mainly livestock, farm equipment and tree crops such as cocoa or cashew whereas for the RFI clients had the main asset items as including a mobile phone, land/building, and livestock (figure 15). The RFI clients regard a mobile phone as an important asset because they use it to find businesses or connect with business colleagues in areas where they can physically go. Non-RFI clients possess more assets that support agriculture compared to RFI clients. These assets are farm equipment, land, and livestock (like goat and sheep). This is because there more RFI clients are in trading than agriculture.

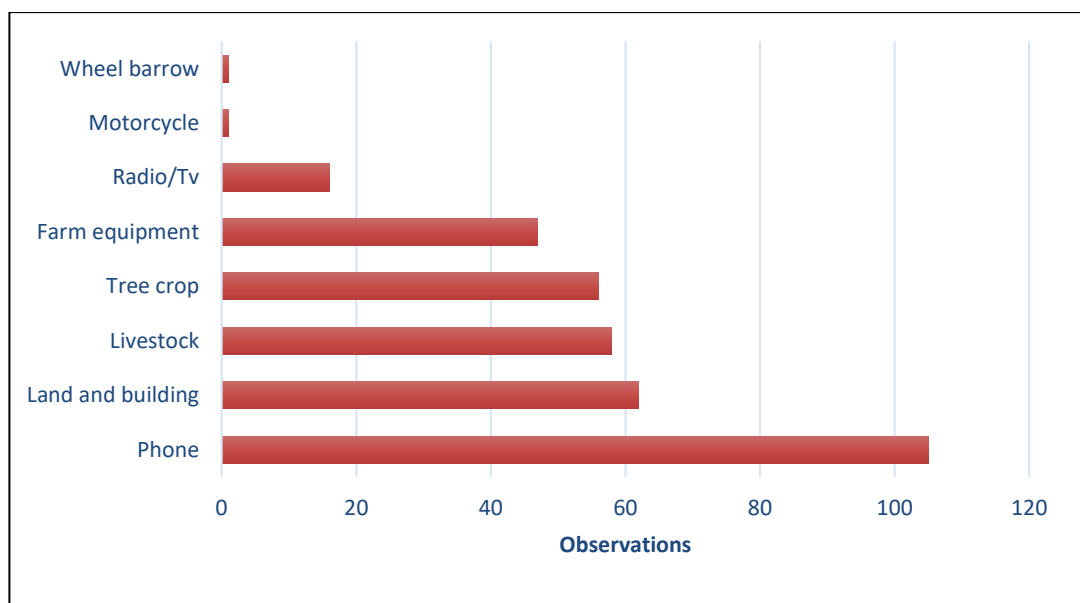
Figure 14.
Household Asset ownership



2.4.2. Asset used for business

We inquired from the RFI clients to indicate which assets among the asset profile that they are used and bring benefits for their businesses (see figure 16). The Clients list a range of assets used in business and the mobile phone is valued highly compared to the other assets as a business asset.

Figure 15:
Assets used in business

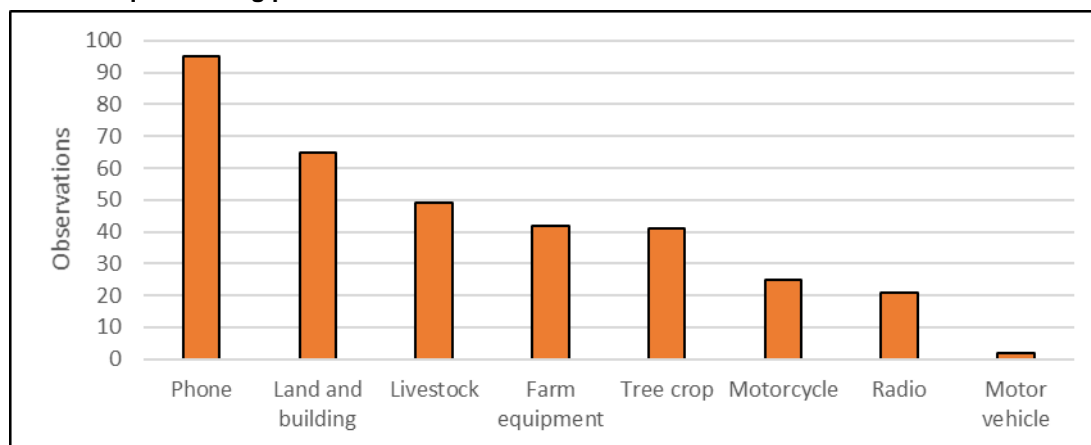


We explored if the RFI clients (that is, the 113 people who accessed credit in 12 months) use part of borrowed to build their asset profile, the findings show a positive trend where the participants admit that they have sometimes borrowed from the RFI to purposely acquire the asset or have used part of the loan to acquire a range of assets. Figure 17 shows assets that RFI clients listed as one where the acquisition was partly facilitated by the money borrowed from RFIs in the last 12 months.

Additionally, comparing assets used for business and assets acquired using part of a loan, there is a close relationship, that apart from the wheelbarrow, all the assets used for business are the same as the majority of the assets acquired using part of the loan. This implies that access to credit through RFIs can enable clients to acquire assets that power their various businesses.

Figure 16.

Assets acquired using part of credit accessed from the RFI

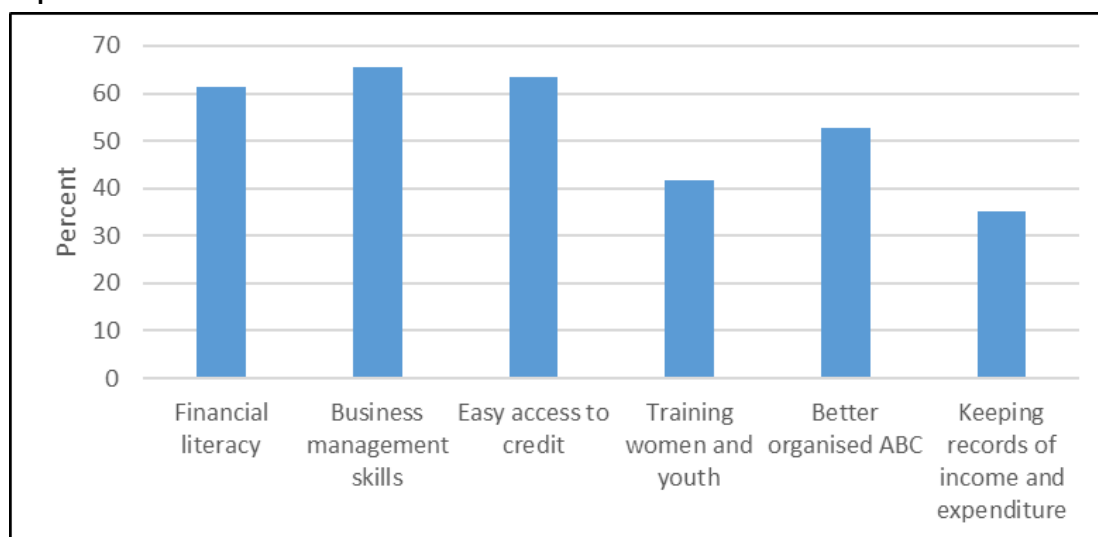


Results highlighted in figure 17 confirm that having access to credit through RFIs has enabled some clients to be able to acquire increase or acquire new assets that they desire. Majority of such assets are key business assets

2.4.3. Empowering RFI Clients

To assess benefits RFI members experienced compared to non-RFI clients, we also asked participants about their perceptions of various interventions the project provided. These include financial literacy and business management skills, access to credit, income-generating training for women and youth, as well as helping farmers have well-structured and functioning ABCs. The results of the study indicate that RFI clients score highly on financial literacy, business and having easy to credit compared to the non-RFI clients (figure 18). This is a positive sign that the people who interact with the RFIs, their lives are changing by attaining a new skill and empowerment.

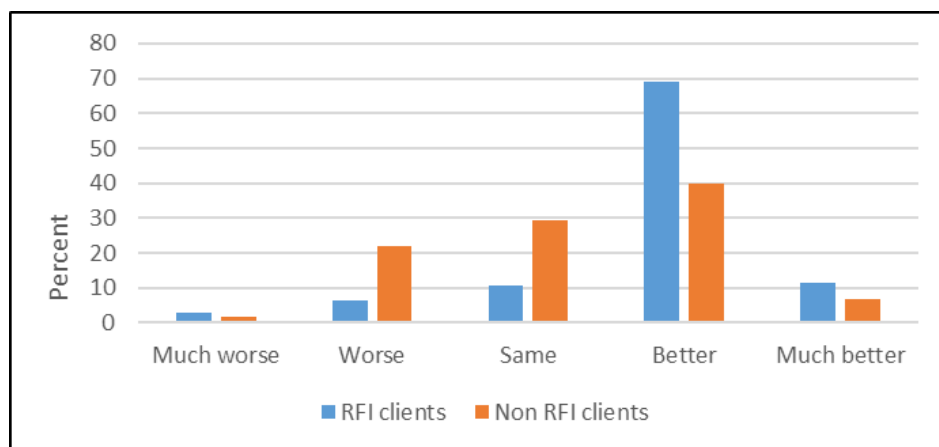
Figure 17.
Impact of RFI interventions/ initiatives



2.5. Living conditions of target beneficiaries

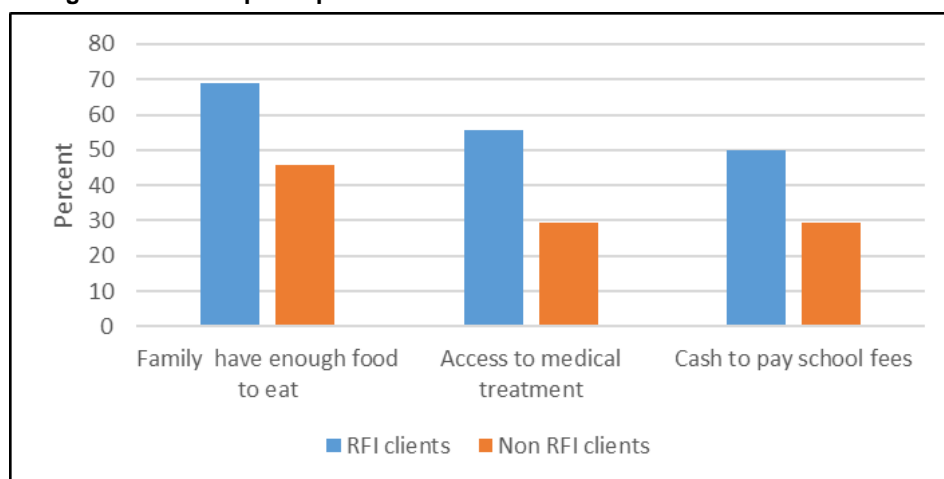
For this area, we explored several factors including beneficiaries have enough food to eat, can afford to take children to school or can cover medical bills if a health problem emerged (figure 19). On all the three fronts the RFI clients indicated that they are in a better position to cover those needs when they arise compared to their counterparts - the non-RFI clients. They attribute this to the possibility of being or having a place to obtain credit easily such as the FSA as well the fact that being in the RFI they have gathered important skills and knowledge from peers that they can leverage to counter such problems.

Figure 18.
Access to essential services



As indicated in figure 19 above, the RFI clients noted that their current living conditions have improved and are higher and better than that of non-RFI clients

Figure 19:
Living conditions of participants



As indicated above, the RFI attest that they are better placed to solve a problem with in the household and access important services such as food, access medical treatment and paying school fees

3. CONCLUSION

The outcomes of this household survey show that the rural finance outreach program through RFCIP 1 and RFCIP 11 has been beneficial in many ways to the rural dwellers – including helping them build their asset profiles using funds obtained as credit from the RFIs. This is evidence that the program can be impactful to the target audience. While we heard through the interviews that the RFI network still face challenges - such as limited financial products offerings, lack of sufficient capital to meet the needs of their clients, and operating with a lean staff – (as a way to pare down costs), these entities have gained a wide acceptance among village communities. Such being the case, efforts to support the proliferation and improvement of the concept should be greatly encouraged as this.

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