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Enabling poor rural people
to overcome poverty

President's report

Proposed loan and grant to the Republic of Albania for the

Mountain to Markets Programme

Executive Board — Ninety-fourth Session
Rome, 10-11 September 2008

For: **Approval**

Note to Executive Board Directors

This document is submitted for approval by the Executive Board.

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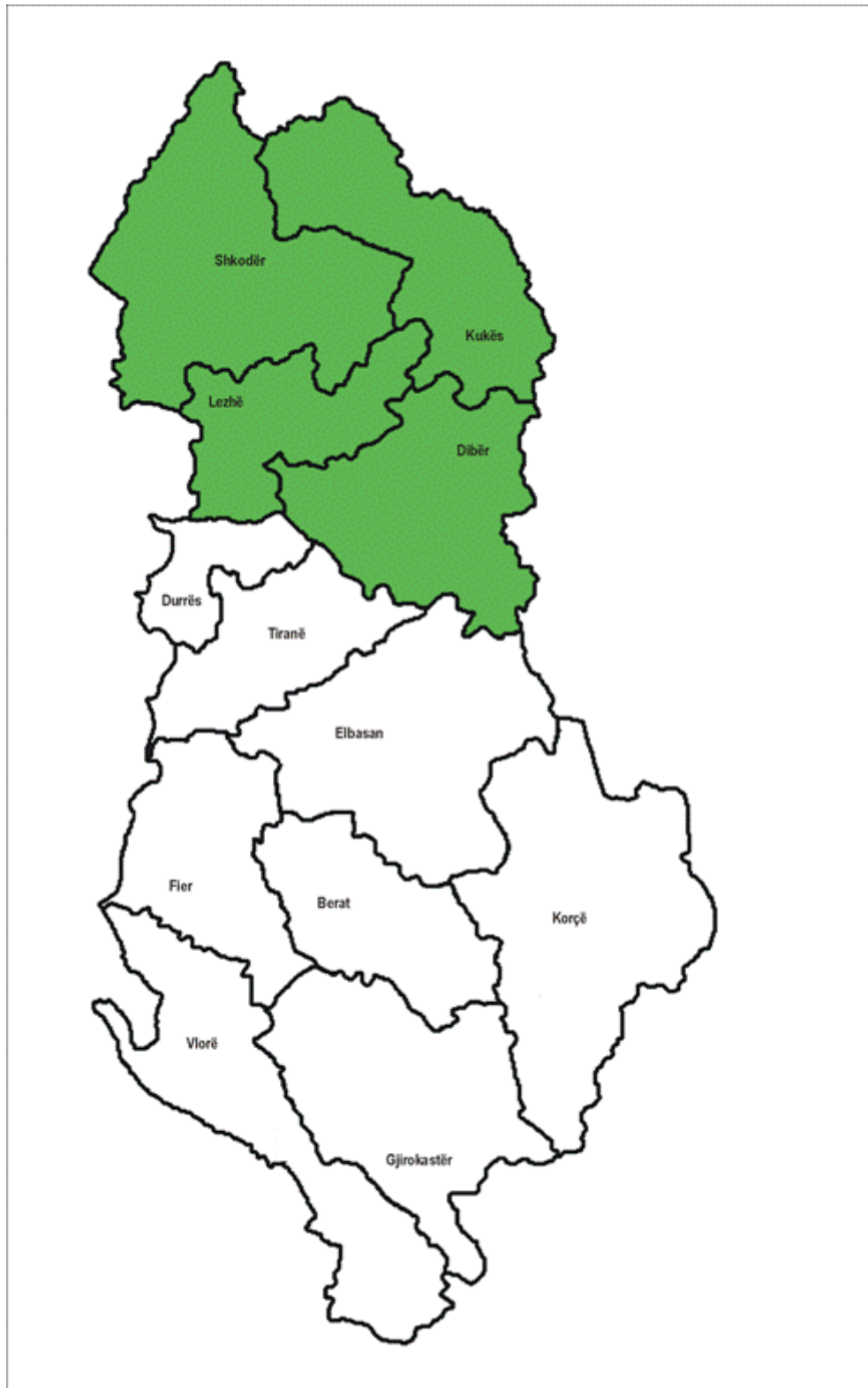
Abbreviations and acronyms

MADA	Mountain Areas Development Agency
SIP	Strategic Investment Programme

Recommendation for approval

The Executive Board is invited to approve the recommendation for the proposed loan and grant to the Republic of Albania for the Mountain to Markets Programme, as contained in paragraph 36.

Map of the programme area



30/1

Source: Mountain Areas Development Agency (MADA), Tirana, Albania.
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.

Republic of Albania

Mountain to Markets Programme

Financing summary

Initiating institution:	IFAD
Borrower:	Republic of Albania
Executing agency:	Mountain Areas Development Agency
Total programme cost:	US\$17.95 million
Amount of IFAD loan:	SDR 5.86 million (equivalent to approximately US\$9.20 million)
Amount of IFAD grant:	SDR 0.26 million (equivalent to approximately US\$0.40 million)
Terms of IFAD loan:	20 years, including a grace period of five years, with an interest rate of one half of the reference interest rate per annum as determined by the Fund annually
Contribution of borrower:	US\$2.49 million
Contribution of beneficiaries:	US\$5.86 million
Appraising institution:	IFAD
Cooperating institution:	Directly supervised by IFAD

Proposed loan and grant to the Republic of Albania for the Mountain to Markets Programme

I. The programme

A. Main development opportunity addressed by the programme

1. Building upon the lessons learned by the Government and IFAD from previously successful poverty reducing strategies in Albanian mountain areas, the main thrust of the Mountain to Markets Programme is an emphasis on raising cash incomes from farming; improving opportunities for wage employment and self-employment in micro, small and medium off-farm enterprises; increasing investment in small-scale, commercially justifiable rural infrastructure; and enhancing access to financial services.

B. Proposed financing

Terms and conditions

2. It is proposed that IFAD provide to the Republic of Albania a loan in the amount of SDR 5.86 million (equivalent to approximately US\$9.20 million), on intermediate terms, and a grant in the amount of SDR 0.26 million (equivalent to approximately US\$0.40 million) to help finance the Mountain to Markets Programme. The loan will have a term of 20 years, including a grace period of five years, with an interest rate of one half of the reference interest rate per annum as determined by the Fund annually.

Relationship to the IFAD performance-based allocation system (PBAS)

3. The allocation defined for Albania under the PBAS is approximately US\$9.6 million over a three-year allocation cycle (2007-2009).

Relationship to national medium-term expenditure framework criteria

4. The Mountain to Markets Programme, like all IFAD-financed country programmes, is fully integrated into the Government's Medium-term Budget Programme.

Country debt burden and absorptive capacity of the State

5. Albania is at low to medium risk of debt distress, with the main indicators below the relevant country-specific debt burden threshold. Macroeconomic management is sound and annual real GDP growth is about five per cent. The implementation record of IFAD-financed programmes in Albania is satisfactory: all loans have been fully disbursed before closing.

Flow of funds

6. The proceeds of the IFAD loan and grant will be channelled through a standard financing agreement between IFAD and the Government. A special account for the loan and a grant bank account will be opened by the Ministry of Finance for the IFAD share of programme expenditures.

Supervision arrangements

7. IFAD will supervise the programme and will provide implementation support as required.

Exceptions to IFAD General Conditions for Agricultural Development Financing and operational policies

8. No exceptions are foreseen.

Governance

9. The following planned measures are intended to enhance the governance aspects of the IFAD financing: (i) annual audit of programme accounts and financial statements

in accordance with international standards; (ii) frequent supervision and implementation support; and (iii) covenants in the financing agreement concerning the operation and maintenance of programme-financed infrastructure.

C. Target group and participation

Target group

10. The programme will seek to provide benefits to members of the primary target groups who either are already economically active or have the potential to become so. The target groups are: (i) rural poor people living in extreme poverty, who either are landless, have leased out their land or are producing the bare minimum for subsistence; (ii) subsistence and semi-subsistence farmers, in particular those willing to move to more commercial farming; and (iii) the rural unemployed, underemployed and self-employed. Within these groups, emphasis will be placed on reaching poor rural women.

Targeting approach

11. In accordance with the IFAD Policy on Targeting, the programme will use direct targeting (vocational training, capacity-building for women, small grants for on- and off-farm enterprises); and indirect targeting (contributory grants to infrastructure and a credit support facility). Value chain analysis as part of strategic investment programme (SIP) development will include a value chain multiplier index to estimate the benefits accruing to the average individual within the target groups as a direct result of the programme's investments.

Participation

12. The Mountain to Markets Programme is designed to be implemented as a package of related and mutually reinforcing measures within the coherent, rural poverty reduction investment frameworks of SIPs. The programme is based on participatory and systematic identification of investment opportunities in poor mountain areas, prioritized with respect to their potential impact upon poverty, and their returns to investment sustainability, institutional viability and employment generation. All components and activities supported by the programme require the active participation and contribution of clients and beneficiaries in terms of initiatives, and cash and in-kind contributions.

D. Development objectives

Key programme objectives

13. The goal of the programme is to increase the incomes of the poorer and poorest households in the northern part of Albania, which is the most disadvantaged part of the country. The objective of the programme is sustainable rural poverty reduction through greater opportunities for rural poor people to participate or find employment in commercially competitive rural supply chains by means of increased access to markets, technical know-how and finance.

Policy and institutional objectives

14. IFAD's policy dialogue in Albania seeks to ensure a focus on opportunities for pro-poor sustainable growth and development in the disadvantaged mountain areas and greater integration of these areas into the national economy. Within this framework, improving the enabling environment for private-sector development is a prime focus of the programme and of ongoing discussions with the Government and other partners.

IFAD policy and strategy alignment

15. The programme is fully aligned with the perspectives and provisions of IFAD's 2005 country strategic opportunities paper (COSOP) for Albania. The COSOP acknowledges that the agriculture sector cannot be relied upon as the sole means of future economic advancement for the resident population of the mountain areas. Substantial levels of private and public investment are required to develop

businesses, improve the business investment climate and provide infrastructure conducive to revitalizing mountain area economies. Furthermore, the programme is aligned with various objectives in the IFAD Strategic Framework 2007–2010, namely: (i) access to improved agricultural technologies; (ii) access to financial services; and (iii) opportunities for taking advantage of rural, off-farm employment and enterprise development.

E. Harmonization and alignment

Alignment with national priorities

16. The programme is in line with the cross-cutting and sector strategies of the Government of Albania's draft national strategy for development and integration framework for 2007-2010. The Department for Strategy and Donor Coordination of Albania's Council of Ministers has endorsed the proposed programme.

Harmonization with development partners

17. The programme's design and implementation modalities have been harmonized with the activities of the most prominent development partners, namely the European Union (EU), the United Nations Development Programme and the World Bank. The programme is designed to fit within and complement the EU Instrument for Pre-Accession Assistance, in particular, the regional development initiatives. Albania is one of the pilot countries under the One United Nations Initiative. In this context, United Nations support is provided to a number of initiatives of relevance to the Mountain to Markets Programme, including: (i) technical assistance to the development of the Government's cross-cutting national regional development strategy; and (ii) the introduction of regional development plans. The World Bank Country Assistance Strategy 2006-2009 is based on two pillars: continued economic growth through support to private-sector development; and improving public service delivery; both of these support the programme's activities.

F. Components and expenditure categories

Main components

18. The programme has three components: (i) rural market development; (ii) market linkage infrastructure; and (iii) programme management.

Expenditure categories

19. The main expenditure categories are: (i) civil works; (ii) equipment, vehicles and other goods; (iii) technical assistance and studies; (iv) training and workshops; (v) grants; (vi) credit support facility; (vii) recurrent costs of the Mountain to Market Agency (MADA); and (viii) unallocated.

G. Management, implementation responsibilities and partnerships

Key implementing partners

20. The overall responsibility for programme implementation will rest with the Board of Directors of MADA, which provides MADA with overall policy direction. The Board will be chaired by the Minister of Economy, Trade and Energy and members will include representatives of key ministries, private sector organizations, civil society and regional authorities.

Implementation responsibilities

21. Overall day-to-day management of the programme will be the responsibility of MADA, whose role will be to provide technical and financial coordination. A major part of programme implementation will be undertaken through contracted partners.

Role of technical assistance

22. The capacity in the country to implement IFAD-financed programmes is satisfactory, which minimizes the need for international technical assistance. This type of support will be provided strategically in such areas as improved supply chain management

methodologies and detailed procedures for the credit support facility. Local experts will support the development of SIPs.

Status of key implementation agreements

23. Most arrangements for programme implementation are in place in terms of the governing body (MADA Board of Directors) and MADA itself, which has proven implementation capacity. Implementation manuals for major activities such as SIP and infrastructure development have been finalized.

Key financing partners and amounts committed

24. The total programme cost is US\$17.95 million over five years. The sources of financing are IFAD (loan US\$9.2 million, grant US\$0.40 million, 53 per cent), the Government (US\$2.49 million, 14 per cent) and beneficiaries (US\$5.86 million, 33 per cent).

H. Benefits and economic and financial justification

Main categories of benefits generated

25. The programme is expected to lead to increased income for farmers and rural entrepreneurs. Benefits will accrue from: (i) increased crop yield and livestock productivity; (ii) an increased proportion of marketed farm produce; (iii) reduced losses during production, processing and transportation of produce through innovative technology and improved rural infrastructure; (iv) improved quality of products; (v) enhanced access to longer-term credit as well as guaranteed market outlets; and (vi) increased employment opportunities.

Economic and financial viability

26. An economic analysis has been carried out, which shows an overall programme internal rate of return of 14.5 per cent. In terms of financial analysis, 14 illustrative models have been prepared to demonstrate the financial viability of potential investments. The main results are: (i) a significant increase in gross and net returns to farmers and small and medium enterprises from each model; and (ii) high benefit/cost ratios.

I. Knowledge management, innovation and scaling up

Knowledge management arrangements

27. Programme experience will be closely documented and made available for wide dissemination. MADA will create a website and issue newsletters, while results achieved and lessons learned will be published on IFAD's website. Regional knowledge networking (in the Balkans, Central and Eastern Europe, and Turkey) will be facilitated by the Fund and MADA with the objective of improving current practices for rural poverty reduction and employment opportunities for the poor in sustainable rural value chains.

Development innovations that the programme will promote

28. The main innovation relates to the programme's support of the transformation of MADA into Albania's National Agency for Regional Development, a move directed at assigning the agency a role and responsibilities commensurate with those of EU Regional Development Agencies. MADA was conceived in 1999 in the context of the IFAD-financed Mountain Areas Development Programme, with the intention that it would eventually become an EU-style regional development agency. Other innovations specific to the proposed programme include the vocational grant scheme and the credit support facility.

Scaling-up approach

29. This experience of regional agencies working as key actors for development, and their use of a holistic approach to development will be documented and tested for applicability in other countries in the region.

J. Main risks

Main risks and mitigation measures

30. The programme faces two risks related to (i) the possible lack of maintenance of programme-supported rural infrastructure and (ii) constraints with regard to the transformation of MADA into a regional development agency. The risk related to infrastructure will be mitigated through a formal, legally binding agreement between all parties with firm arrangements for the operation and maintenance of the infrastructure as a condition of programme assistance; and specific provisions in the programme financing agreement to this effect. The MADA transformation could have a negative impact on staff availability for management of the proposed programme. This will be mitigated through direct supervision by IFAD, and adequate provisions in the programme financing agreement.

Environmental classification

31. Pursuant to IFAD's environmental assessment procedures, the programme has been classified as a Category B operation in that it is not likely to have any significant negative environmental impact.

K. Sustainability

32. Programme sustainability has been sought through: (i) the basic general requirement that programme investments are market-driven and subordinate to the methodological rigour of SIPs; and (ii) the requirement that infrastructure investments are conditional on prior agreements being reached with the programme regarding operation and maintenance.

II. Legal instruments and authority

33. A programme financing agreement between the Republic of Albania and IFAD will constitute the legal instrument for extending the proposed financing to the borrower. Important assurances included in the negotiated agreement are attached as an annex.
34. The Republic of Albania is empowered under its laws to borrow from IFAD.
35. I am satisfied that the proposed financing will comply with the Agreement Establishing IFAD.

III. Recommendation

36. I recommend that the Executive Board approve the proposed financing in terms of the following resolution:

RESOLVED: that the Fund shall make a loan to the Republic of Albania in various currencies in an amount equivalent to five million eight hundred and sixty thousand special drawing rights (SDR 5,860,000) to mature on or prior to 1 August 2028 and to bear an interest rate of one half of the reference interest rate per annum as determined by the Fund annually, and to be upon such terms and conditions as shall be substantially in accordance with the terms and conditions presented herein.

RESOLVED FURTHER: that the Fund shall provide a grant to the Republic of Albania in various currencies in an amount equivalent to two hundred and sixty thousand special drawing rights (SDR 260,000) and upon such terms and conditions as shall be substantially in accordance with the terms and conditions presented herein.

Lennart Båge
President

Important assurances included in the negotiated programme financing agreement

(Negotiations concluded on 5 September 2008)

Pest management

1. As part of maintaining sound environmental practices as required by Section 7.15 of the General Conditions, the Programme Parties shall maintain appropriate pest management practices under the Programme, which shall include compliance with the principles of the International Code of Conduct on the Distribution and Use of Pesticides of the Food and Agriculture Organization of the United Nations (FAO), as amended from time to time and ensure that pesticides procured under the Programme do not include any pesticide formulation which would be classified as Extremely Hazardous (Class Ia) or Highly Hazardous (Class Ib) according to the WHO Recommended Classification of Pesticides by Hazard and Classification, as amended from time to time.

Gender

2. Gender concerns will be mainstreamed in all programme activities throughout the Programme Implementation Period. This will include:
 - (a) Data collection and analysis on the socio-economic structures and processes of the mountain areas region;
 - (b) Equal gender opportunities for representation on the MADA Executive Board;
 - (c) Equal gender opportunities for programme beneficiaries with respect to all programme components;
 - (d) The achievement of the programme's gender based targets; and
 - (e) The programme's monitoring and evaluation system will include, where feasible, data disaggregated by gender.

Insurance of programme personnel

3. The lead programme agency will insure key programme personnel in consistency with customary national practices.

Fraud and corruption

4. The Government will promptly bring to the attention of IFAD any allegations or concerns of fraud and/or corruption in relation to the implementation of the programme of which it has knowledge or become aware.

Sustainability

5. To ensure sustainability of the Market Linkage Infrastructure component, as soon as practicable, but in no event later than 180 days after the Effective Date, the Lead Programme Agency will prepare a detailed infrastructure operation and maintenance programme acceptable to IFAD. In addition, the Lead Programme Agency will continually cooperate with relevant responsible institutions such as the Albanian Development Fund for design and, construction of rural roads. In order to implement such work, the Lead Programme Agency will clarify, rationalise, enforce and guarantee suitable arrangements for rural infrastructure operation and management and will ensure that the Programme's infrastructure related investments are implemented in accordance with prevailing applicable national legislation.

Suspension

6. (a) IFAD may suspend, in whole or in part, the right of the Government to request withdrawals from the Loan Account and Grant Account.
- (i) The Executive Director of the Lead Programme Agency has been removed from the Programme without the prior concurrence of the IFAD;
 - (ii) IFAD, after consultation with the Government, has determined that the material benefits of the Programme are not adequately reaching the Target Group, or are benefiting persons outside the Target Group to the detriment of Target Group members;
 - (iii) The Programme Implementation Manuals, or any provision thereof, has been waived, suspended terminated, amended or modified without the prior consent of IFAD, and IFAD has determined that such waiver, suspension, termination, amendment or modification has had, or is likely to have, a material adverse effect on the Programme;
 - (iv) The Statute of the Lead Programme Agency or any provisions thereof, has been waived, suspended, terminated, amended or modified without the prior consent of IFAD, and IFAD has determined that such waiver, suspension, termination, amendment or modification has had, or is likely to have, a material adverse effect on the Programme;
 - (v) Any competent authority has taken any action for the dissolution of the Lead Programme Agency or the suspension of its operations, or any action or proceeding has been commenced for the distribution of any assets of the Lead Programme Agency among its creditors;
 - (vi) IFAD has given notice to the Government that credible allegations of corrupt or fraudulent practices in connection with the Programme have come to the attention of IFAD, and the Government has failed to take timely and appropriate action to address the matters to the satisfaction of IFAD;
 - (vii) Procurement has not been or is not being carried out in accordance with Schedule 4 of this Agreement.
- (b) Notwithstanding the above, if the audit required by Section 5.02 has not been satisfactorily concluded within twelve months of the financial reporting date set forth therein, IFAD will suspend the right of the Government to request withdrawals from the Loan and Grant Account.

Conditions precedent to effectiveness

7. This Agreement will become effective subject to the fulfilment of the following conditions precedent;
- (a) The Government will have communicated in writing to the IFAD that the, Executive Director, Deputy Director and Chief Accountant of the Lead Programme Agency are duly in place;
 - (b) This Agreement has been duly signed, and the signature and performance thereof by the Government has been duly authorised and ratified by all necessary administrative and governmental action;
 - (c) The Government will have delivered to IFAD a legal opinion issued by the Minister for Justice of the Government in respect of the matters set forth in Section 7.02 and in form and substance acceptable to IFAD.

Key reference documents

Country reference documents

Council of Minister of the Republic of Albania. March 2008. National Strategy for Development and Integration 2007-2013.

Council of Ministers of the Republic of Albania in partnership with the United Nations. One United Nations Programme Albania. Programme Framework Document 2007-2010.

IFAD/Near East and North Africa Division. October-December 2007. Study on Constraints and Potential for Sustainable Socio-economic Development of disadvantaged and Mountain Areas in Albania.

Ministry of Agriculture, Food and Consumer Protection of the Republic of Albania. May 2007. Sector Strategy of Agriculture and Food (SSAF) 2007 – 2013 (Draft).

Ministry of Labour of the Republic of Albania. Social Affairs and Equal Opportunities. National Strategy on Gender Equality and Domestic Violence 2007-2010.

IFAD reference documents

Administrative Procedures on Environmental Assessment
COSOP 2005

IFAD Strategic Framework 2007-2010

Project design document (PDD) and key files

Private-Sector Partnerships and Development Strategy

Other miscellaneous reference documents

World Bank. October 25, 2007. Albania Strategic Policies for a More Competitive Agriculture Sector. Report No. AAA18-AL. Sustainable Development Sector Unit. Europe and Central Asia.

World Bank, Development Research Group Poverty Team. September 2007. Investing Back Home: Return Migration and Business Ownership in Albania. Policy Research Working Paper 4366.

World Bank. Albania. December 3, 2007. Urban Growth, Migration and Poverty Reduction. A Poverty Assessment. Report No. 40071-AL. Poverty Reduction and Economic Management Unit Europe and Central Asia Region.

Logical framework

Narrative Summary	Verifiable Indicators	Means of Verification
Goal:		
Incomes of households in Programme area mountain communes increased.	<ul style="list-style-type: none"> Reduction in percentage of people living on US\$ 2/day. Increase in ownership of household assets. Reduction in the prevalence of chronic malnutrition for children under five years of age (stunting, i.e. height for age). 	<ul style="list-style-type: none"> LSMS/INSTAT surveys, disaggregated by district. MoH/UNICEF surveys. Programme Baseline and Impact Assessment Surveys. National Human Development Report.
Purpose/Objective:		
Sustainable rural poverty reduction by improving the opportunities of the rural poor for participation and employment in commercially competitive rural supply chains through increased access to markets, technical know-how and finance.	<ul style="list-style-type: none"> Increase of # public and private productive and commercial investments in poorest districts of Programme area. % of SEIP participants with increased revenue. Volume of commercialised products in Programme-supported SIPs increased. # of business operational after establishment and support by MADA (by type of business). # of full-time equivalent jobs created in new businesses. # of new businesses established in 21 districts (by type of business). Increased % of working age population employed, particularly vulnerable groups in the 12 MMP districts. MMP-supported Infrastructure operational and maintained after investment. Increase of # and type of infrastructure in Programme area financed other than by MMP. Increase in utilisation of business development services in Programme area, especially poorer districts. Increase in % of loan approvals by financial institutions for Programme area enterprises, especially in poorer districts. 	<ul style="list-style-type: none"> Information by local government (Survey, Focus group discussions). Local government budgets. Comparison of local investment strategy with actual investments. Periodic Assessment by MADA's Regional Development Manager, Strategic Investment Programming specialist and Business Services Specialist. Rapid surveys of MMP-supported SIPs (producer and processors and other). Focus group discussions with SIP participants. Periodic Assessment by MADA Business Services Specialist. Rapid surveys of businesses supported by MMP. Baseline, Mid-term and Completion Impact Survey on SMEs. Periodic Assessment by MADA Infrastructure Specialist. Reports by Communes on status of Infrastructure. Local Government budget. Baseline, Mid-term and Completion Impact Survey. Data from PFIs. INSTAT employment data, studies. INSTAT Structural Business Surveys.
Outputs:		
<p>Component 1: Rural Market Development</p> <p><u>Sub-component 1.1: Rural Market Intelligence and Investment Strategy</u></p> <p><u>Sub-component 1.2: Strategic Investment in Market Entities</u></p> <p><u>Sub-component 1.3: Capacity Building for Women</u></p> <p><u>Sub-component 1.4: Rural Environmental Services</u></p> <p>Component 2: Market Linkage Infrastructure Infrastructural bottlenecks removed</p>	<p>1.1:</p> <ul style="list-style-type: none"> # (10) and type (value chain and gender orientation) of SIPs prepared. # and types of Implementing Partners (e.g. PFIs, Rural Business Service Providers) trained on SIP approaches. <p>1.2:</p> <ul style="list-style-type: none"> # and type (activities/gender) of vocational trainees acquiring or not acquiring certificates of attendance# of producers, service providers and processors receiving loans with the amount 'y'. # of producers, service providers and processors trained in (type) activities. # of full-time equivalent jobs created and wage rates (vocational trainees, small grants scheme, CSF- supported businesses, women's capacity building scheme, rural environmental services pilot activities, rural infrastructure construction employment). <p>1.3:</p> <ul style="list-style-type: none"> # and type of technical assistance and training received by individual poor rural women and their businesses and associations. <p>1.4:</p> <ul style="list-style-type: none"> # (3-4) and type of Rural Environmental Services pilot activities. <p>2:</p> <ul style="list-style-type: none"> Area of irrigated land rehabilitated or established, specified by crop. Total water delivered in season relative to water request. Km of rural roads rehabilitated/built, paved/unpaved. # of livestock water points rehabilitated/constructed. # and type of other Programme-financed infrastructure. # of beneficiaries by type of infrastructure. 	<ul style="list-style-type: none"> Programme documentation including: MOA, Livelihoods and Poverty Analysis, Annual Performance Reports, Supervision Reports, Baseline, Mid-term and Completion surveys. Business plans and subsequent records. National, qark and commune level statistics. Public sales records and enterprise records. Approved SIPs. SIP surveys. SIP record sheets of producers, service providers and processors. Focus group discussions with SIP participants (note all MMP components are supposed to be SIP-related). Implementing partners' reports. Reports of contractors. Field visits of Technical Services Section. Assessments of Water Users' Associations. Case studies of infrastructure investors. Observation and reports of local government.

N

