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Islamic Republic of Pakistan

Country programme evaluation

Executive summary

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For: **Review**

Note to Evaluation Committee members

This document is submitted for review by the Evaluation Committee.

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Abbreviations and acronyms

AJK	Azad Jammu and Kashmir
AsDB	Asian Development Bank
BVDP	Barani Village Development Project
CBO	community-based organization
COSOP	country strategic opportunities paper/programme
CPE	country programme evaluation
CPM	country programme manager
DASP	Dir Area Support Project
ENRAP	Knowledge Networking for Rural Development in Asia/Pacific Region
FATA	Federally Administered Tribal Areas
ICARDA	International Center for Agricultural Research in the Dry Areas
IEE	Independent External Evaluation of IFAD
M&E	monitoring and evaluation
MIOP	Microfinance Innovation and Outreach Programme
MVSP	Mansehra Village Support Project
NWFP	North-West Frontier Province
NWFPBADP	North-West Frontier Province Barani Area Development Project
OE	Office of Evaluation
PFCADP	Pat Feeder Command Area Development Project
PI	Asia and the Pacific Division (IFAD)
PMU	project management unit
PPAF	Pakistan Poverty Alleviation Fund
PRISM	Programme for Increasing Sustainable Microfinance
REACH	Project for the Restoration of Earthquake-affected Communities and Households
SBADP	Second Barani Area Development Project
SFATADP	Southern Federally Administered Tribal Areas Development Project
UNOPS	United Nations Office for Project Services

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I. Introduction

IFAD's assistance to Pakistan

1. Since the start of its operations in Pakistan in 1978, the International Fund for Agricultural Development (IFAD) has approved 22 loans for a total of US\$422.5 million, corresponding to 4.1 per cent of IFAD's total lending and 14 per cent of lending in the Asia and the Pacific region.
2. The total cost of IFAD's project portfolio in Pakistan amounts to US\$1.7 billion.¹ Close to two dollars of national counterpart funding have been mobilized for each dollar invested by the Fund in Pakistan. Cofinanciers have provided US\$468 million – the World Bank and the Asian Development Bank (AsDB) being the main contributors. Five loans were granted on intermediate lending terms (approved from 1990 to 1994), whereas all nine loans approved after 1995 were provided on highly concessional terms.²

Evaluation objectives, methodology and process.

3. The country programme evaluation (CPE) had two objectives: (i) assess the performance and impact of IFAD operations, including non-lending activities;³ and (ii) generate findings and recommendations to serve as building blocks in the development of the new results-based country strategic opportunities programme (COSOP) for Pakistan. This task will be undertaken in 2008 by the IFAD Asia and the Pacific Division (PI) in cooperation with the Government of Pakistan, following completion of the CPE.
4. In order to meet its objectives, the CPE addressed three main issues: (i) quality of the country strategy in terms of the main directions defined for rural poverty reduction, selection of geographic areas, subsector priorities and the choice of partners; (ii) implementation of the country strategy through a combination of project and non-lending activities; and (iii) the results and impact of IFAD's strategy and operations.
5. This CPE covers 14 IFAD loan-funded projects in Pakistan approved by the Executive Board since 1990. The last (and only previous) evaluation of IFAD's programme in Pakistan was conducted in 1994/95. However, in light of the fact that eight of the nine projects approved after 1995 are ongoing, the evaluation widened its scope to include five closed projects approved from 1990 to 1995.
6. Following standard practice for CPEs, the Office of Evaluation (OE) used internationally recognized evaluation criteria to assess portfolio performance and impact. These included assessment of relevance, effectiveness, efficiency, rural poverty impact, sustainability, performance of partners, innovation, and replication and scaling up.
7. At the outset of the CPE, PI undertook a self-assessment of IFAD-assisted operations in Pakistan, which provided OE with the perspectives of those closely involved in country strategy development, project design and implementation. In addition, given the limited number of evaluations by OE of IFAD-supported projects

¹ US\$3.9 billion if the Smallholder and Women's Rural Credit Project, which closed in 1996 after disbursing only 7.6 per cent of the approved amount, is also included.

² IFAD lends on highly concessional, intermediary or ordinary terms.

³ Such as policy dialogue, partnership-building and knowledge management.

in Pakistan, specific impact assessments of two projects were conducted⁴ prior to the main CPE mission: the Barani Village Development Project (BVDP) and the North-West Frontier Province Barani Area Development Project (NWFPBADP). Moreover, the CPE benefited from a comprehensive country working paper on Pakistan prepared in the context of the Independent External Evaluation of IFAD (IEE – 2004/05), and a more recent evaluation of the Pakistan Dir Area Support Project (DASP) undertaken by OE in 2007.

8. The main CPE mission was fielded in July 2007. Given the large coverage of the portfolio under review, the mission was divided into two teams and spent approximately 60 person/days collecting data and information at the local level.⁵ The evaluation benefited from discussions with numerous partners and stakeholders, including beneficiaries and community-based organizations (CBOs), IFAD Management and staff, project authorities and the Government of Pakistan – at both the federal and provincial levels – at various stages during the evaluation process. The comments and inputs of PI and the Government were duly considered by OE prior to finalizing the CPE report. The evaluation further benefited from a comprehensive internal peer review process within OE.⁶
9. The Pakistan CPE national round-table workshop was held in Islamabad on 17-18 July 2008.⁷ This learning workshop offered an opportunity to discuss the main results of the CPE and provided the basis for the agreement at completion point, which is currently being finalized. Workshop participants included representatives of the Government, IFAD Management and staff, international organizations, NGOs, project staff and CBOs, the private sector and others.

Economy and poverty

10. Pakistan is a semi-arid country of approximately 800,000 km². For the period of this evaluation, agriculture's contribution to GDP declined from a little over 25 per cent in 1990 to 21 per cent by 2007-2008.⁸ The sector grew at about 5.4 per cent annually during the 1980s, and at 4.4 per cent from 1990 to 1998, when floods and a serious drought reduced growth to virtually nothing. In the new millennium, economic growth has picked up again, with a real GDP growth of 9 per cent in 2005. The country has one of the most developed irrigation systems in the world. Only 20 per cent of the cropped areas remain rainfed (*barani*). Remittances amounted to US\$5.5 billion in fiscal year 2006/07, representing 9 per cent of total rural income.
11. Approximately 67.5 per cent of Pakistan's population and 80 per cent of the nation's poor live in rural areas. During the 1990s, rural poverty declined slightly from 36.9 per cent to 33.8 per cent in 1999,⁹ with about 25 per cent of households shifting in or out of poverty. More-recent poverty estimates by the Government show poverty declining significantly from 34.46% in 2001/02 to 29.2% in 2004/05. The majority of rural poor people (57 per cent) are from non-farm households (excluding agricultural labourer households, which are a minority), with the poorest

⁴ A Pakistani NGO, Leadership for Environment and Development (LEAD Pakistan), was commissioned by OE to conduct the impact assessment studies.

⁵ The mission visited the following projects: the Neelum and Jhelum Valleys Community Development, Mansehra Village Support and Barani Village Development Projects, NWFPBADP, the Community Development Programme and the Project for the Restoration of Earthquake-affected Communities and Households (REACH). Two projects, i.e. the Northern Areas Development and Southern Federally Administered Tribal Areas Development Projects could not be visited: clearance was not granted due to deterioration of the security situation in parts of the country at the time of the mission. However, mission staff managed to interview both project directors in Islamabad.

⁶ The OE Director and four evaluation officers reviewed and commented on the main CPE deliverables, including the final draft report.

⁷ An issues paper was prepared as the main background document for the workshop. It focused the discussions on three core themes: (i) operating in remote and neglected areas, (ii) balance between agricultural and non-farm activities, and (iii) local governance for pro-poor local development.

⁸ Pakistan Economic Survey 2007-2008.

⁹ World Bank, Pakistan: Promoting Rural Growth and Poverty Reduction, 2007, p. 2.

40 per cent of rural households deriving only 30 per cent of their income from agriculture (table 1).

Table 1
Rural poverty across household groups in Pakistan, 2004/05

	Households (millions)	Expenditures (Rs/person)	Poor (L40) (percent)	Poor (L40) (millions)	Poor (L40) % of Rural Poor
Farm	5.65	1,346	27.1	1.53	34.9
Agricultural Laborers	0.72	1,028	50.3	0.36	8.2
Rural Non-Farm	6.68	1,209	37.3	2.49	56.9
Rural Self-Employed	2.22	1,244	31.2	0.69	15.8
Rural Non-Farm Other	4.46	1,190	40.3	1.80	41.1
Total Rural	13.05	1,259	33.6	4.38	100.0

Source: HIES 1998-99, 2000-01, 2001-02; PSLM 2004-05; and World Bank staff calculations.

12. According to the World Bank's *World Development Report 2008: Agriculture for development*, Pakistan is categorized as a "transforming country", in which agriculture is no longer a major contributor to economic growth, and poverty remains a largely rural phenomenon.
13. Pakistan's average annual public expenditure on rural development is equivalent to US\$218 million per year.¹⁰ Average annual official development assistance (ODA) commitments in Pakistan for the period 1993-2005 were US\$2 billion.¹¹ ODA average annual commitments for agriculture and rural development for the same period were US\$146 million. IFAD's average annual commitment in the period 2001-2005 was US\$11.2 million, equivalent to 7.7 per cent of ODA dedicated to agriculture and rural development and 5 per cent of government expenditure in the same category.

II. The quality of IFAD's strategy

14. IFAD's strategy in Pakistan has been governed by the country strategy prepared in 1991 and the country strategic opportunities paper (COSOP) of 2003.¹² The 1991 strategy targeted less-favoured areas, including remote mountainous border areas, the rainfed plains of Punjab and hilly, rainfed parts of Azad Jammu and Kashmir (AJK) and the North-West Frontier Province (NWFP). Most of these areas tend to have low density and low productivity; agriculture provides a relatively small and diminishing part of household income.
15. The COSOP approved in 2003 was prepared in compliance with the management guidelines of the time, before IFAD's adoption of the results-based COSOP format in 2006. At that time, COSOPs were largely considered internal IFAD planning documents, with limited budgets for their development.
16. The 2003 Pakistan COSOP does not contain specific strategic objectives for the country. Instead, it makes reference to IFAD's corporate strategic objectives,¹³ contained in its 2002-2006 strategic framework, and it proposes assisting the Government through five main directions. These include: (i) agricultural and rural development, (ii) women's empowerment, (iii) access to resources, (iv) decentralization, (v) food security and diversification of production.
17. As far as the first direction, agriculture and rural development, is concerned, emphasis is placed on a broad agricultural and rural development approach, rather than on a commodity-development programme – such as for rice or cotton. The

¹⁰ Excluding irrigation, land reclamation and rural electrification.

¹¹ Organisation for Economic Co-operation and Development (OECD): Creditor Reporting System Online Database on Aid Activities.

¹² The COSOP was introduced in IFAD in 1995 to replace general identification and special programming missions.

¹³ (i) Strengthening the capacity of rural poor people and their organizations, (ii) improving equitable access to productive natural resources and technology, and (iii) increasing access to financial services and markets.

rationale for this approach was that addressing the multitude of factors constraining the lives of rural poor people would lead to better rural poverty reduction results. This would entail a focus on natural resource management, provision of rural finance, increasing productivity, developing human resources and enhancing rural infrastructure such as roads and irrigation. However, the reality on the ground is that projects – except for NWFPBADP – have not followed such a broad-based approach and have not covered the range of thematic or subsector areas proposed in the COSOP.

18. Two important subsectors for rural poor people (livestock and high value crops) did not receive the attention needed to maximize their potential for rural poverty reduction. In particular, livestock raising is very important to rural poor people in Pakistan. It contributes to food security, involves local women in the care, is used as a savings mechanism, and has demonstrated good growth and income generation potential. The one million livestock owners are spread more evenly across rural households than are land owners. Thus livestock productivity gains are more pro-poor than are crop productivity gains. High value crops, including flowers, fruits, and vegetables also offer good potential for small farmers to improve their incomes, especially in locations with good market linkages. Moreover, edible oil production – e.g. palm, soybean, canola and sunflower oils – also provides an opportunity. Pakistan currently imports most of the edible oil it consumes, although soil and climatic conditions offer good growth prospects (particularly in the coastal areas of Sindh).
19. Women's empowerment, the second direction in the COSOP, is in line with federal and provincial government commitments to gender reforms – commitments that have been reaffirmed through the country's poverty reduction strategy process. The COSOP recognized the particular difficulties in women's empowerment and in promoting gender equity, but the designs of some IFAD-funded projects, particularly in the Federally Administered Tribal Areas (FATA), have subsequently not done enough to address the challenge in this sphere.
20. Access to resources, the third direction, promised more than IFAD had the capacity to deliver. Access to land and water, given land ownership patterns in Pakistan, is a major policy question for which IFAD has little comparative advantage. Technological know-how, also included in this direction, is an important strategic issue and warranted greater attention than it received. As for rural finance, strategic central issues – such as the viability of rural finance providers and their willingness to operate in the areas which IFAD was targeting – deserved more attention in the COSOP than they received. In addition, IFAD concentrated mainly on credit lines – without paying due attention to other financial services such as savings accounts and insurance. More recent programmes, such as the Microfinance Innovation and Outreach Programme (MIOP) and the Programme for Increasing Sustainable Microfinance (PRISM), intend to overcome this by promoting a wider range of innovative financial services.
21. The fourth direction, decentralization, is particularly timely and relevant to the devolution process initiated in Pakistan with the Devolution of Power Plan of 2000. Thus the COSOP rightly emphasized the importance, for example, of supporting the development of CBOs in the area-based development model pursued by IFAD.
22. Finally, the fifth direction, food security and diversification of production, was and is consistent with IFAD's core mandate. Diversification of production recognizes the need for poor smallholders to diversify the range of crops they produce in order to take advantage of market opportunities and improve their nutrition. However, diversification of production would have been enhanced had it taken a broader view of the issues facing rural poor people, many of which related to the fact that relatively small amounts of their incomes derive from agriculture.

23. In addition to the above-mentioned five directions, the COSOP included three priorities. All were related to institutional strengthening/capacity-building and included: (i) reforming public institutions so that they focus more effectively on providing services to users with proper accountability; (ii) restructuring public expenditures in rural areas in support of infrastructure and services that promote pro-poor growth; and (iii) improving delivery of basic services, such as safe drinking water and sanitation.
24. The geographic niche selected by the COSOP contains a number of remote, disadvantaged and conflict-affected areas, including the FATA and parts of the NWFP and AJK. These areas have some of the lowest social indicators in the country and are characterized by poor infrastructure, scarce communications and weak administrative institutions. However, in comparison with other parts of the country, IFAD and the Government do not appear to have taken a differentiated approach to project design and implementation in these areas, and have not paid enough attention to special measures aimed at ensuring flexibility, deploying suitable expertise and seeking alternative partnerships. This has led to implementation difficulties and could jeopardize results.
25. There are some gaps in the 2003 COSOP. For example, development of the non-farm sector, including development of rural microenterprises and the role of remittances, received little attention – despite the decreasing share of agriculture as a source of income for rural poor people, particularly in rainfed areas. In these areas, poor rural families are at risk for uneven productivity due to erratic rainfall patterns. They often seek alternative non-farm sources of income, including remittances from migrants in urban areas or from abroad. Moreover, two important areas were not considered in the COSOP: access to markets by rural poor people, which is fundamental in ensuring wider opportunities and promoting linkages to the private sector; and environmental issues such as integrated catchment management and increased efficiency of water use under rainfed conditions.
26. In addition, the COSOP seemed designed more as a sum of projects than as a programme, with little synergy among projects and limited interfaces with non-lending activities or with IFAD technical assistance grants. Regarding partnership, even though nominal preference was given to multilateral organizations, the COSOP was rather vague about who its partners might be. On a related matter, in most projects IFAD's business model of implementation was partnership with the Government. This resulted in a management equation in which the areas with the most complex rural problems were addressed by agencies with the weakest capacity to deal with them. However, two of the four projects approved after the COSOP (MIOP and PRISM) represent an initial move in another direction. They are implemented with support from the Pakistan Poverty Alleviation Fund (PPAF) and are moving away from the collaboration solely with government line agencies that was foreseen in the COSOP.
27. The promotion of innovation was not a major feature in the COSOP. There was little consideration given to the many innovations IFAD has promoted elsewhere in the world, which might have had practical application in Pakistan.

III. Performance of IFAD-supported projects in Pakistan

28. Details of the 22 projects funded by IFAD in Pakistan are shown in the appendix. As mentioned, the CPE covers the 14 projects approved by the Executive Board since 1990. As of July 2008, six had closed and eight were ongoing (the most recent became effective in May 2008). Two of the eight ongoing projects are expected to be completed this year. Based on project component analysis, investments concentrated on rural infrastructure (29 per cent), agriculture (21 per cent) and community mobilization (18 per cent), followed by rural finance (13 per cent), irrigation (11 per cent) and other activities (8%).

29. Rural infrastructure investments have included the construction or upgrading of rural and feeder roads, as well as small village infrastructure (rehabilitation and extension of irrigated land, upgrading of tracks and link roads, river bank protection, village water supplies, sanitation, micro-hydroelectrical schemes, fish ponds and women's centres). Investments in agriculture include crop development (improved varieties, training, crop demonstrations, on-farm research, and soil and water conservation), livestock development (cross-breeding of local animals and improvement of their productivity through better vaccination and improved fodder) and institutional strengthening of extension and livestock services. Through the community mobilization components, projects have promoted establishment of CBOs and women's organizations as vehicles for development activities.
30. Supervision has been entrusted to the United Nations Office for Project Services (UNOPS) in seven projects and to the two major cofinanciers in six (AsDB and the World Bank supervised three projects each). As of January 2008, however, IFAD has assumed responsibility for supervising and supporting the implementation of all four ongoing projects previously supervised by UNOPS, as well as the new project negotiated in 2008 (PRISM).
31. Project execution was carried out by provincial governments through planning and development departments in all area development projects up to 2003. Project management units (PMUs) were established in the planning and development departments. Technical activities were executed by provincial line agencies, in cooperation with local governments and community organizations. Social mobilization was undertaken mainly by rural support programmes¹⁴ in eight projects. In three of the four projects approved since 2003 (MIOP, the Project for the Restoration of Earthquake-affected Communities and Households (REACH) and PRISM), execution is entrusted to the PPAF. In the two microfinance projects (MIOP and PRISM), the PPAF acts as a wholesaler of funds to help retail microfinance institutions expand their outreach and develop new products. In REACH, the PPAF is managing housing reconstruction programmes in earthquake-affected districts, as well as the livelihood rehabilitation components of the project.
32. In addition to loan-funded operations, Pakistan has also benefited from four country-specific technical assistance grants, for a total of US\$300,000, and several subregional technical assistance grants, for a total of US\$11.7 million. These grants were aimed at promoting pro-poor research – through institutions such as the International Center for Agricultural Research in the Dry Areas (ICARDA) – in order to build the pro-poor capacity of civil society organizations and strengthen knowledge management through Knowledge Networking for Rural Development in Asia/Pacific Region (ENRAP).

Relevance

33. Overall, projects scored satisfactorily for relevance. They addressed many of the priorities set out in the Government's own development plans. These include: working in *barani* and mountainous areas; addressing livestock fodder and feed deficiencies, and improving livestock genetic composition through artificial insemination; contributing to balanced area development, which involves, inter alia, rural finance, infrastructure, increased productivity and natural resource management; improving the economic circumstances of women; and building up human capital for long-term, self-reliant growth. As such, the projects have addressed key challenges to poverty reduction and the needs of poor people that are within IFAD's mandate. However, projects could have had a greater focus on

¹⁴ There are now 10 rural support programmes (RSPs) operating in Pakistan, governed by boards of directors in which representatives of civil society rather than government officials are in the majority. Staff are recruited on the open market. RSPs are registered as not-for-profit organizations and their funding depends mainly on funds provided by or through the Government.

training for rural poor people, particularly for non-farm households, in order to facilitate their entry into the employment market.

34. Most of the projects followed a consistent logic in terms of design and enjoyed considerable support from beneficiaries, even though some activities such as social mobilization would have benefited from longer implementation periods (see "Sustainability" below).
35. There were, however, some weak aspects in terms of relevance. For example, insufficient attention was dedicated to effective targeting of poor people in a number of projects. Even though mobilization of village and women's groups was generally successful, poor people often did not gain access because they did not meet qualification criteria such as the ability to save. Membership also demanded time, a commodity in scarce supply among poor people, whose time is devoted to providing for their next meal. The evaluation noted, however, that efforts were made to sharpen the focus of targeting through mid-term reviews and follow-up missions. As far as technical assistance grants are concerned, earlier ones were ad hoc and were not integrated with the loan-funded projects financed by IFAD, although the two most recent grants related to public/private partnerships for small-scale agribusiness and to women's rights to land in Pakistan are preparing the ground for future initiatives.

Effectiveness

36. All projects had realistic targets in terms of outputs and were generally effective in meeting and often exceeding output-level targets. Measurable indicators were not set at the level of development objectives. IFAD-supported projects contributed to bringing unproductive land into production, and additional land was irrigated under DASP (750 hectares [ha]), the Northern Areas Development Project (4,009 ha), and the Second Barani Area Development Project (SBADP) (6,120 ha). Agricultural production increased quite dramatically in many projects. Targets for infrastructure were also generally met, but there were concerns as to the quality of the public infrastructure provided, particularly in DASP.
37. IFAD-supported projects have contributed to increasing the amount of rural credit available and have also been flexible in lending for various purposes. Typically, loans of 5,000-10,000 Pakistani rupees (PKR) (US\$70-140) have been made for agricultural inputs, poultry and small assets (e.g. sewing machines). Larger loans in the range of PKR 10,000-20,000 (US\$140-280) have been made for purchases of livestock, transport and investment in enterprises (e.g. building a store, improving a barber shop, etc.). However, like other donors and the Government, IFAD has also struggled to increase outreach and deal with sustainability issues, such as a dependence on subsidies to ensure profitable microfinance operations.
38. Projects were effective in social mobilization, achieving or even exceeding their objectives, with approximately 8,700 village organizations and 4,450 women's organizations established in nine projects. The fact that they reached approximately 350,000 households (or 2.4 million family members) in some of the most remote and most conservative parts of the country can be described as one of the great achievements of the programme, even though in some cases social organization activities were launched without sufficient attention to planning and sustainability.
39. Overall, projects contributed markedly to improving conditions for women (see "Rural poverty impact" below). However, cultural differences in some areas of the country were not adequately accounted for in project design, and this resulted in implementation delays.

Efficiency

40. Overall efficiency was moderately satisfactory despite time overruns in some projects. Projected per capita costs¹⁵ varied significantly among projects, from a high of US\$350 for the Southern Federally Administered Tribal Areas Development Project (SFATADP) and DASP to lows of US\$103 for SBADP and US\$107 for BVDP.
41. For infrastructure, interventions were most cost-effective when the communities were involved. Infrastructure works contracted by government line agencies incurred higher costs. For example, in AJK a link road was constructed by the community at a third of the cost per kilometre incurred by the Public Works Department for similar roads, with only part of the additional cost being explainable by differences in specifications.
42. The average time lapse between loan approval and loan effectiveness was 11.2 months, with a median of nine months. This compares favourably with the regional average of 11.4 months reported in the Evaluation of IFAD's Regional Strategy in Asia and the Pacific (EVEREST). However, the preparation time for PC-1 documents¹⁶ is still a major cause of delay in reaching project effectiveness – an issue raised by the 1995 CPE and still not addressed satisfactorily. The Mansehra Village Support Project (MVSP), with a time lapse of four months from loan approval to effectiveness, is a benchmark that should be set. While time overruns in implementation have been reduced, every project has experienced them. These have averaged more than two years and thus negatively impact efficiency. Projects experience delays in mobilization because of the extended time spent in establishing PMUs, and particularly in recruiting project directors. Moreover, PMUs experience frequent staff turnover and positions remain vacant for a long time.

Rural poverty impact

43. Projects enhanced the **physical asset** base of beneficiaries, both for individuals and priority community assets. For example, the impact survey found that BVDP beneficiaries reported increases in livestock and jewellery. In the same project, beneficiaries built and maintained a large number of good-quality mini-dams, ponds, irrigation facilities, wells, shallow tube-wells and lift irrigation schemes. Cash flows have increased in a number of projects following the introduction of new crops and fruit trees. Income increases were reported by the impact study for 51 per cent of beneficiaries in BVDP and 76 per cent in NWFPBADP.
44. **Human assets** were strengthened through the provision of marketable skills. In DASP, for example many trainees found work in enterprise clusters such as furniture and knife-making, poultry-rearing, welding, automotive repair and light engineering. As non-farm incomes constitute such a large part of rural incomes, these kinds of activities were highly valued by rural poor people. The introduction of potable water to communities benefited general health profiles and particularly women, who were saved hours each day in drawing water from the nearest source.
45. The development of **social capital and empowerment** through social mobilization was a major strength of the programme (also highlighted by the PI self-evaluation), with communities increasingly becoming drivers of development priorities in their areas. More people are now participating effectively in village affairs with government agencies. Positive results can also be reported in terms of the changing attitudes and operational priorities of line agencies, which are becoming more

¹⁵ Per capita costs were calculated roughly by dividing projected overall project costs by the number of targeted beneficiaries. Where households only were mentioned, it was assumed that the average household consisted of six people, which probably errs on the low side.

¹⁶ The PC-1 is the official government document for budget allocation used by project directors during implementation. The flexibility required for the implementation of some projects is curtailed by the perception by PMU heads that the PC-1 is written in stone. It would assist every project if the Government were to produce a document stating the degree of flexibility a PC-1 possesses.

sensitive to community needs and spending more time consulting communities, rather than just providing what has been budgeted.

46. **Agricultural productivity** was significantly improved. In the Pat Feeder Command Area Development Project (PFCADP), for example, there were overall production increases of approximately 300 per cent in the summer season and 800 per cent in the winter one. In DASP, there were overall increases of 70,000 tonnes of wheat, maize, paddy and barley production in 2005, compared with the targeted 10,100 tonnes. This is the result of the introduction of small-scale irrigation systems, combined with the use of improved varieties and a more-balanced use of inputs such as fertilizer. However, monitoring and evaluation systems collected no information on diets, and thus it is difficult to present other than anecdotal evidence to substantiate an assessment of **food security**. Nevertheless, three changes produced confidence that food security and nutrition had been improved to some extent by projects: (i) agricultural production increased in all projects; (ii) in many projects, production was diversified from a reliance on grains to horticultural products and the introduction of fruit, especially apples, some species of which have a reasonably long shelf-life; and (iii) production of milk and eggs increased significantly in almost all projects as a result of the attention devoted to improvement of fodder. In AJK, after the earthquake, livestock played a key role in ensuring food security as households consumed or sold livestock in order to survive the first winter.
47. However, a number of other domains had less impact. First, the Government introduced the Devolution of Power Plan in 2000, an important and far-reaching programme. Despite IFAD's achievements with respect to strengthening community organizations, its contribution to the devolution process and to strengthening the weak capability of **local government institutions** has been limited – even though support to decentralization was one of the main directions of the COSOP. Second, impact on **financial assets** has been weak, mainly owing to aspects of the operating environment in the area of microfinance: administrative control of retail institutions, limited availability of reliable microfinance providers and provision of subsidized credit. Thus IFAD's microfinance portfolio in four of the five ongoing projects faces an uncertain future. Third, **access to markets** was not specifically targeted by any project and little attention was paid to promoting market linkages beyond the construction of rural roads.
48. In a country programme establishing a niche in remote, mountainous areas – often in the upper reaches of watersheds subject to erosion and deforestation – the **environment** assumes a greater significance. However, attention to environmental issues by IFAD-supported projects has been unsystematic in Pakistan. Even though planting targets were exceeded in some cases, the impact on erosion has been minimal: significant grazing has put seedlings at risk and there is no evidence of replanting. Moreover, there is currently no requirement that the infrastructure constructed by projects be subject to environmental assessment.
49. **Gender** has been, by and large, an area of success for the programme, notwithstanding difficulties experienced in some geographical areas covered by IFAD, in particular parts of the NWFP, Northern Areas and FATA. Projects have made an important contribution by developing activities where previously there were none. This is particularly noteworthy in the Dir District and above all in SFATADP, in which important progress has been made in establishing women's organizations, many of which are operational despite initial opposition from village leaders.
50. The most significant achievements of the programme for gender and development have been to: (i) empower women through providing knowledge and information about their status, roles and potential; (ii) create a collective voice that has the potential to find its way to decision-making processes – from which they had been

previously excluded; (iii) offer women a vision of what they can attain; and (iv) provide them with mechanisms such as microfinance to attain that vision.

Sustainability

51. As in IFAD-supported programmes in other countries, sustainability remains a challenge. CBOs, which are the primary foundation upon which IFAD-supported projects are built, require longer implementation periods. These are needed, for example, to develop a strong sense of ownership, strengthen planning and management skills or consolidate networks, which in turn contribute to achieving the level of maturity needed to continue after project closure. The sustainability of public infrastructure is also at risk, as government capacity and funding to maintain it are limited. In addition, none of the rural credit institutions furnish credit profitably because of the high cost of service delivery and a populist belief in subsidized credit, which makes access to credit dependent on subsidies. On the other hand, small-scale infrastructure is deemed sustainable, due to strong beneficiary ownership and participation. Similarly, new horticultural and fruit crops, supported by improved farming and low-cost soil improvement methods, are considered sustainable, as they are affordable and easy to adopt.

Innovation, replication and scaling up

52. With regard to innovation, IFAD supported the participation of NGOs for the first time in a government-financed and managed project¹⁷ – which paved the way for further government collaboration with NGOs as a vehicle of social development. IFAD-funded projects, together with ICARDA, have sponsored the introduction of new agricultural products, primarily horticulture and fruit, supported by improved farming methods. IFAD has also promoted incremental changes in the way projects are designed and implemented, such as introduction of a clustering system for community organizations in AJK. Moreover, more-recently approved projects, such as MIOP, are developing innovative financial products, for example livestock insurance, leasing arrangements and equity partnerships, as well as Islamic modes of financing based on profit-sharing. There are, however, only a few examples of a systematic approach to the replication and scaling up of successful innovations in IFAD-supported projects by the Government, the larger international financial institutions¹⁸ and the private sector.

IV. Performance of partners

Performance of IFAD

53. Despite the portfolio results on the ground, in the past IFAD has been a rather passive player in terms of its activities in policy dialogue, partnership and knowledge management in Pakistan. In addition, concerns have been raised as to the limited participation in IFAD-supported projects of some government counterparts in Islamabad (e.g. the Planning Commission, Ministry of Food, Agriculture and Livestock and Ministry of Local Governance and Rural Development). Thus the IEE's observation that IFAD was rather "invisible" in Pakistan was merited until the appointment of a new IFAD country programme manager (CPM) in 2004.
54. Moreover, the decision to establish a proxy country presence¹⁹ in 2005 has had a significant effect on IFAD's visibility. It has improved coordination with other donors and relationships with important government partners, enhanced knowledge-sharing, monitoring and follow-up of project activities, and communication with key

¹⁷ In the Mansehra Village Support Project, approved in 1992.

¹⁸ NWFPBADP (cofinanced by AsDB) plans to replicate five of the technologies that ICARDA and BVDP have brought from the adaptive research phase into the development programme.

¹⁹ Under proxy country presence (outside the Field Presence Pilot Programme), IFAD normally recruits a consultant locally who can undertake a range of activities in support of the IFAD country programme, for example attending donor coordination meetings.

stakeholders. IFAD's decision to assume responsibility as of January 2008 for supervision and implementation support for all four ongoing projects previously supervised by UNOPS deserves recognition as a means of improving development effectiveness.

55. However, the CPM for Pakistan²⁰ can only do so much. Until IFAD matches its ambition to be a serious player in rural poverty reduction with the needed resources, the CPM's capacity will remain limited. Issues such as innovation promotion, policy dialogue and knowledge management, in addition to the new responsibilities associated with direct supervision and implementation support, need resources if they are to be addressed effectively. If these are not forthcoming, the country programme is likely to remain more a sum of projects than a programme, and its performance is unlikely to increase as much as it can and should.
56. Pakistan is one of eight United Nations member States selected to pilot United Nations reform in 2007-2008. IFAD's country presence has facilitated the Fund's engagement in the One United Nations initiative. Its participation in United Nations Country Team meetings has provided an opportunity to strengthen partnerships and coordination with other members of the team. After less than one year of implementation, it is too early to assess the results of this pilot.²¹

Performance of the Government and its agencies

57. IFAD's main interlocutor in the Government is the Economic Affairs Division (EAD) of the Ministry of Economic Affairs and Statistics.²² EAD has played an important role in coordinating and facilitating IFAD's operations in Pakistan. It is responsible for assessing requirements, programming and negotiating for external economic assistance from foreign governments and multilateral agencies.
58. Provincial governments and their line agencies – responsible for implementing most of IFAD's assistance – have performed as well as might be expected within the limitations imposed by capacity constraints, especially in the remote areas targeted by IFAD. Line agencies face serious challenges, such as very low operating budgets that often provide little funding other than salaries, and a fluidity in management-level appointments that owes its genesis to the distant past. Local governments face similar or more acute challenges in light of their limited experience. As recognized by the PI self-evaluation, there are also institutional constraints, such as lengthy and complex approval procedures, inflexibility of the PC-1 document or a high turnover of provincial-level officials, all of which have led to late project start-up, slow recruitment of staff and delays in procurement.
59. Overall, the Government has met its commitments in all projects. However, it has failed in such areas as ensuring that PMU heads are appointed in a timely fashion and remain in their positions for the agreed length of time, and that PMU vacancies are filled promptly.
60. Rural support programmes (see footnote 14) have been very effective in the delivery of social mobilization components, and IFAD has enjoyed a successful relationship with them.

Performance of the cooperating institutions

61. Where UNOPS was designated as the cooperating institution, fiduciary aspects were supervised well, while the technical and implementation support areas were not as strong. AsDB also concentrated by and large on management and administration, and frequent changes in staff decreased the effectiveness of its supervision. While

²⁰ A new CPM for Pakistan, responsible solely for this country, was appointed in January 2008.

²¹ The United Nations Evaluation Group, of which IFAD is a member, is expected to complete a process evaluation of the pilot experience by September 2009.

²² The Minister for Agriculture is the Governor for Pakistan to IFAD.

there is still limited experience from which to assess World Bank supervision, it is believed to deliver services professionally.

V. Non-lending activities

62. Non-lending activities were not a strong part of the programme. Policy dialogue has been reinvigorated by IFAD's involvement in policy discussions and more frequent interaction with the Government as a result of its recent country presence. All in all, however, IFAD has not managed to translate its project-based experience into effective pro-poor policy advice to the Government. Regarding partnerships, IFAD has maintained good relations at federal and provincial government levels, even though it has not had broad relations on policy or project issues with key partners such as the Ministry of Rural Development and Local Development, the Planning Commission, or the Ministry of Food, Agriculture and Livestock. IFAD has partnered with the two major international financial institutions in Pakistan, with the PPAF, and also with some research institutions, for example ICARDA. However, the range of partnerships can be expanded, and engagement with such key partners as the private sector has been limited. Knowledge management and distribution have been pursued through various means, including project exchanges, a biannual newsletter and ENRAP. By and large, IFAD could have done more to systematically review and analyse its experience in Pakistan, with a view to extracting lessons and knowledge that could be shared across projects.

VI. Summary of CPE ratings

63. Table 2 provides a summary of CPE ratings across all evaluation criteria.

Table 2

Aggregate evaluation ratings^a of IFAD-funded projects in Pakistan

<i>Evaluation criteria</i>	<i>Rating^b</i>
Portfolio performance	4.2
Relevance	4.6
Effectiveness	4.2
Efficiency	3.8
Rural poverty impact	4.2
Sustainability	3.4
Innovations, replication and scaling up	4.0
Performance of IFAD and partners	
IFAD	3.8
Government	3.8
Cooperating institutions	4.0

^a The rating scale adopted by OE is the following: 6 = highly satisfactory; 5 = satisfactory; 4 = moderately satisfactory; 3 = moderately unsatisfactory; 2 = unsatisfactory; 1 = highly unsatisfactory.

^b Ratings considered here are those of five projects for which substantial documented evaluative evidence is available. The projects rated are: MVSP, PFCADP, DASP, BVDP and NWFPBADP.

VII. Conclusions and recommendations

Conclusions

64. The Fund has made an important contribution to agriculture and rural development, which is even more significant in the light of the current surge in food and commodity prices and the related shortages. This has been achieved despite IFAD's relatively small level of total investment in Pakistan, and despite the lack of a permanent country presence until recently. One official stated how much his Government appreciated IFAD's sharp focus on reducing rural poverty, compared with other donor organizations working in the country, which allowed the Fund to "punch", so to speak, "above its weight". IFAD's results are particularly noteworthy as several of its operations have covered some of the most remote and marginal areas of the country, where infrastructure and services are limited, access to input supply and markets uncertain and institutional capabilities often inadequate.²³
65. There are a number of achievements that support this overarching conclusion of the CPE. For example, the Fund was instrumental in further developing the successful Aga Khan Rural Support Project model of grass-roots development by scaling it up and adapting it to a government implementation model. IFAD has also contributed to strengthening community organizations, to women's empowerment (including in challenging environments such as the FATA) and to improving the agricultural productivity of small farmers, which has led to better food security and incomes. These achievements are the result of IFAD's focus on pursuing largely **agriculture-based interventions**, including strengthening research and extension capabilities, promoting pro-poor agricultural technology and building community infrastructure. However, a number of areas such as environmental issues, rural financial services, market linkages, livestock development and the promotion of high value crops – which offer crucial opportunities for landless and small farmers – did not receive sufficient consideration.
66. Notwithstanding IFAD's contributions, the CPE concludes that even greater results could have been achieved through a wider consideration of and investment in **non-farm activities and employment**, including attention to the development of rural microenterprises with adequate linkages to rural financial services. Moreover, enhanced attention to the consequences of migration, and ways and means of tapping the vast amount of remittances would have been useful. This is particularly relevant in the light of Pakistan's categorization as a **transforming country**,²⁴ and the modest 40 per cent contribution of agriculture to rural incomes (the poorest 40 per cent of rural households derive even less, 30 per cent, of their total income from agriculture).²⁵
67. Good results are to be found in **social mobilization and the building of CBOs**, both fundamental in promoting country ownership and the sustainability of benefits. However, the CPE concludes that the Fund could have taken a more broad-based approach to supporting Pakistan's devolution plan and overall decentralization. This includes greater attention to strengthening the capacities both of local governments and of representatives of elected bodies, as well as proactively seek partnerships with the private sector, as they are key pillars of the governance framework at the local level, which is required for ensuring growth in the agriculture and rural development sector.
68. IFAD has worked in various **remote, disadvantaged and conflict-affected areas**, including the FATA, parts of the NWFP and AJK, which have among the

²³ This seems to suggest convergence with a recent study by Bioversity International of the returns on public investment in less-favoured areas.

²⁴ That is, a country where agriculture is no longer a major source of economic growth, but poverty remains overwhelmingly rural. World Bank. *World development report 2008*, page 4.

²⁵ World Bank. *Promoting rural growth and poverty reduction. Pakistan, 2007*.

lowest social indicators in the country and are burdened by poor infrastructure, scarce communications and weak administrative institutions. Despite these difficulties, the performance of IFAD-funded activities in such geographic areas in Pakistan has been moderately satisfactory on the whole, and future IFAD assistance in these areas of the country deserves serious consideration. While the CPE noted the strong desire of the Government to ensure the Fund's continued engagement in reducing rural poverty in these areas, the Fund cannot continue in such difficult areas with an undifferentiated approach. A differentiated, customized approach to rural poverty reduction was not clearly visible, nor did the Fund mobilize experts with specific knowledge of disadvantaged and conflict-affected areas, peace-building, or work with tribal peoples. However, the Fund is recognized as a leader in working in less-favoured areas in the Asia and the Pacific region and as having considerable experience in areas affected by conflict. This knowledge and experience could be put to good use should IFAD decide to continue its support and engagement in the difficult areas of Pakistan.

69. Two overarching factors require special attention by the Fund. First, **sustainability** – an institution-wide issue for IFAD – is of concern also in the Pakistan portfolio, particularly as it pertains to the required level of maturity of CBOs, public infrastructure and access to credit. Second, despite various examples of **innovation** in the portfolio, such as the introduction of new agricultural products (horticulture and fruit), innovation has not been conspicuous in Pakistan. Moreover, evidence of replication and scaling up of innovations promoted through IFAD operations remains weak. The latter can be partly attributed to inadequate attention to non-lending activities such as IFAD engagement in policy dialogue, partnership-building and knowledge management, as well as to the poor links between grants and loans. IFAD has invested rather few human and financial resources for these purposes. Moreover, limited use has been made of grants, which, inter alia, can play an important role in promoting policy dialogue, knowledge management, development of pro-poor technologies or in piloting approaches in conflict-affected areas, seeking synergies with larger development actors.
70. Until 2008, none of the operations were under direct supervision. Supervision and implementation support by cooperating institutions focused on fiduciary aspects, to the detriment of project implementation. Moreover, monitoring and evaluation systems were weak. The establishment of a **country presence**²⁶ in 2005 has contributed to a better positioning of IFAD in Pakistan. It has improved relations with partners in the country, strengthened implementation support and allowed IFAD to further its commitments regarding the Paris Declaration on Aid Effectiveness and the One United Nations pilot initiative.

Recommendations

71. The CPE proposes five overarching recommendations:
- (a) **Develop a better balance between agricultural and non-farm investments in the rural sector in Pakistan.** This is important, as most rural poor people (57 per cent) are from non-farm households that derive their income from activities other than crop and livestock production, and more off-farm opportunities are now being offered by the country's growing business environment. The CPE recommends that more resources be devoted to non-farm opportunities, including small agribusinesses and family-based rural microenterprises. It also stresses the importance of promoting wider market linkages for both agricultural and non-farm outputs. In addition, the further development of rural financial services and products for agriculture and non-agricultural activities is central to ensuring that poor people have access to financing for rural poverty reduction initiatives. In terms of agricultural activities, greater attention should be paid to livestock

²⁶ In the form of a retainer consultant contract.

development and high-value crops such as fruit, vegetables and flowers, which provide higher returns on investments. Support to domestic production of edible oil also provides an opportunity to reduce imports and enhance food security, as soil and climatic conditions (particularly in the coastal areas of Sindh) offer good prospects for growth. Agricultural land investments should be accompanied by measures aimed at improving environmental and natural resource management, such as integrated catchment management and increasing the efficiency of water use under rainfed conditions, and at instituting environmental assessments for the infrastructure constructed by projects.

- (b) **Provide capacity development support to decentralized entities and other bodies working at the local level, to complement the efforts of other development partners.** This requires continuous attention to social mobilization and the strengthening of CBOs, local NGOs and rural civil society in general. At the same time, the Fund should take a more inclusive approach to supporting decentralization by establishing the building blocks of a more service-oriented relationship between governments and local organizations. This entails building up the capacities of local governments (at the district, *tehsil* and union levels) and of representatives of elected bodies (e.g. village councils, local legislative assemblies, etc.). Both play an important role in planning and resource allocation for rural poverty reduction at the grass-roots level and in promoting the accountability and transparency of local administrations involved in IFAD-supported projects. Greater participation by private-sector groups of farmers and enterprises is also warranted in order to ensure better results.
- (c) **Continue to support the Government in its engagement in disadvantaged, remote and conflict-ridden areas such as the NWFP, AJK and in particular the FATA.** However, this requires a much more differentiated approach – one that is flexible and adapted to the context of such challenging areas and pays careful attention to the specific social context, culture and priorities of the people living there. The importance of ensuring the commitment of provincial and federal governments to IFAD's efforts in these areas – and their ownership of them – cannot be overemphasized. In addition, it will be essential to mobilize specific expertise for project design, implementation and supervision. In fact, IFAD could play a complementary developmental role – in support of rural poor people – to the Government's own initiatives and those of other donors working in such environments.
- (d) **Strengthen IFAD's capacity to promote innovations that can be scaled up and replicated by the Government, donor organizations and the private sector.** This merits increased attention and resources in Pakistan. Such capacity-strengthening will include: a more systematic approach to identifying and piloting innovative approaches to agriculture and rural development; better documentation; sharing of successfully tested innovations; greater resources and capacity to engage in policy dialogue (e.g. on local governance issues, rural finance outreach and pro-poor agricultural policies); and careful selection of partner institutions with a good track record in introducing and nurturing innovations and in working with rural poor people in similar IFAD priority areas. It will also call for greater synergy among and wider use of the instruments available to the Fund (loans, grants, policy dialogue, etc.), as well as enhanced country involvement in and ownership of grants. Innovative approaches are needed in a number of areas such as remittances (savings accounts, investment opportunities); migration (improving the value of landless people in the employment market through vocational training and employment assistance in small towns, urban centres

and overseas); promotion of local governance; and the use of grants (as opposed to loans) to support efforts by larger development actors in conflict-affected areas such as the FATA.

- (e) **Adjust IFAD's operating model to take account of the size and specificities of its programme in Pakistan.** This includes establishing a more consolidated and permanent IFAD country presence. One option would be to outpost the CPM from Rome.²⁷ It also includes undertaking direct supervision and implementation support of IFAD-funded projects and programmes,²⁸ and making efforts to improve both knowledge management and project- and country-level monitoring and evaluation systems.

²⁷ The recent Field Presence Pilot Programme evaluation concluded that this was the most effective form of country presence, even though the results of the evaluation were derived from a small sample of outposted CPMs.

²⁸ As of the beginning of 2008, PI has initiated direct supervision and implementation support of all projects previously supervised by UNOPS in Pakistan.

IFAD Loans to Pakistan, 1979-2007

Loan No.	Project Name	Total Cost	IFAD Funding	Co-financing	Counterpart Funds Pakistan		Effective-ness	Completion Date	Cooperating Institution	Disbursed [of IFAD funding] per cent as Dec 07
		US\$mil	US\$mil		US\$mil	US\$mil				
18	Small farmers Credit Project	238.00	30.00	30.00		27 Jun 79	04 Jun 80	30 Jun 85	World Bank: IDA	100
33	South Rohri Fresh Groundwater Irrigation Project	<u>81.50</u>	16.00	33.00		19 Dec 79	28 Mar 80	30 Jun 90	AsDB	37
48	Barani Area Development Project	<u>17.90</u>	12.85	---		03 Dec 80	27 Aug 81	30 Jun 90	AsDB	48
83	On-Farm Water Management Project	111.60	12.00	41.00		17 Dec 81	28 Jul 82	30 Jun 85	World Bank: IDA	85
138	Small Farmers' Credit Project II	661.00	25.00	67.77		13 Dec 83	09 Jul 84	30 Jun 87	World Bank: IDA	100
162	Gujranwala Agricultural Development Project	46.00	8.60	28.00		12 Dec 84	21 Jun 85	30 Jun 93	AsDB	100
209	Chitral Area Development Project	45.80	11.10	23.50		10 Sep 87	25 Nov 88	30 Jun 97	AsDB	78
234	Punjab Smallholder Dairy Development Project	22.58	16.16	1.60		30 Nov 88	18 Feb 91	31 Mar 98	AsDB	47
	Subtotal	1 224.38	131.71	224.87						
257	Second Barani Area Development Project	56.67	19.37	25.47	11.83	19 Apr 90	18 Feb 91	31 Dec 97	AsDB	71
265	Smallholder and Women's Rural Credit Project*	(2 283.20)	24.95	150.00	2 108.25	02 Oct 90	19 Jun 92	30 Sep 94	World Bank: IDA	8
288	Neelum and Jhelum Valleys Community Development Project	24.30	15.84	4.63	3.83	04 Sep 91	05 Jun 92	31 Dec 03	UNOPS	94
319	Manshra Village Support Project	24.23	14.55	5.40	4.28	03 Dec 92	26 Mar 93	30 Jun 00	UNOPS	64
353	Pat Feeder Command Area Development Project	41.46	28.55	0.14	12.77	19 Apr 94	02 Feb 95	30 Jun 03	AsDB	60

Loan No.	Project Name	Total Cost \$mil	IFAD Funding \$mil	Co-financing \$mil	Counterpart Funds		Effective-ness	Completion Date	Cooperating Institution	Disbursed [of IFAD funding] per cent as Dec 07
					Pakistan \$mil	Approval				
425	Dir Area Support Project	25.37	16.49	---	8.88	11 Sep 96	15 Apr 97	30 Jun 08	UNOPS	87
453	Northern Areas Development Project	22.59	14.63	2.56	5.40	11 Sep 97	11 Sep 98	30 Dec 08	UNOPS	77
492	Barani Village Development Project	25.15	15.26	---	9.89	03 Dec 98	01 Sep 99	30 Dec 07	UNOPS	96
554	Southern Federally Administered Tribal Areas Development Project	21.86	17.15	---	4.71	07 Dec 00	24 Jul 02	30 Sep 10	UNOPS	25
558	North-West Frontier Province Barani Area Development Project	98.67	14.45	52.00	32.22	26 Apr 01	09 May 03	30 Jun 09	AsDB	39
625	Community Development Programme	30.74	21.77	---	8.97	18 Dec 03	02 Sep 04	30 Sep 11	UNOPS	20
683	Microfinance Innovation and Outreach Programme	30.54	26.46	3.3	0.7	13 Dec05	01 Sep 06	30 Sep 11	World Bank: IDA	9
695	Project for the Restoration of Earthquake-affected Communities and households	29.56	26.39	---	3.17	20 Apr 06	01 Aug 06	30 Sep 09	World Bank: IDA	87
727	Programme for Increasing Sustainable Microfinance	46.58	35.00	---	11.56	12 Sept 07	May 2008-	---	IFAD	
Subtotal – CPE 2007		2 714.34	290.86	243.50	2 226 46					
Overall Pakistan Programme		3 938.72	422.57	468.37						

Sources: CPE 1995; RRP, CPE Approach Paper; Self Evaluation Paper

Rows in bold= projects covered by the CPE.

(*) Closed in 1996 after disbursing around 7 per cent of amount approved

