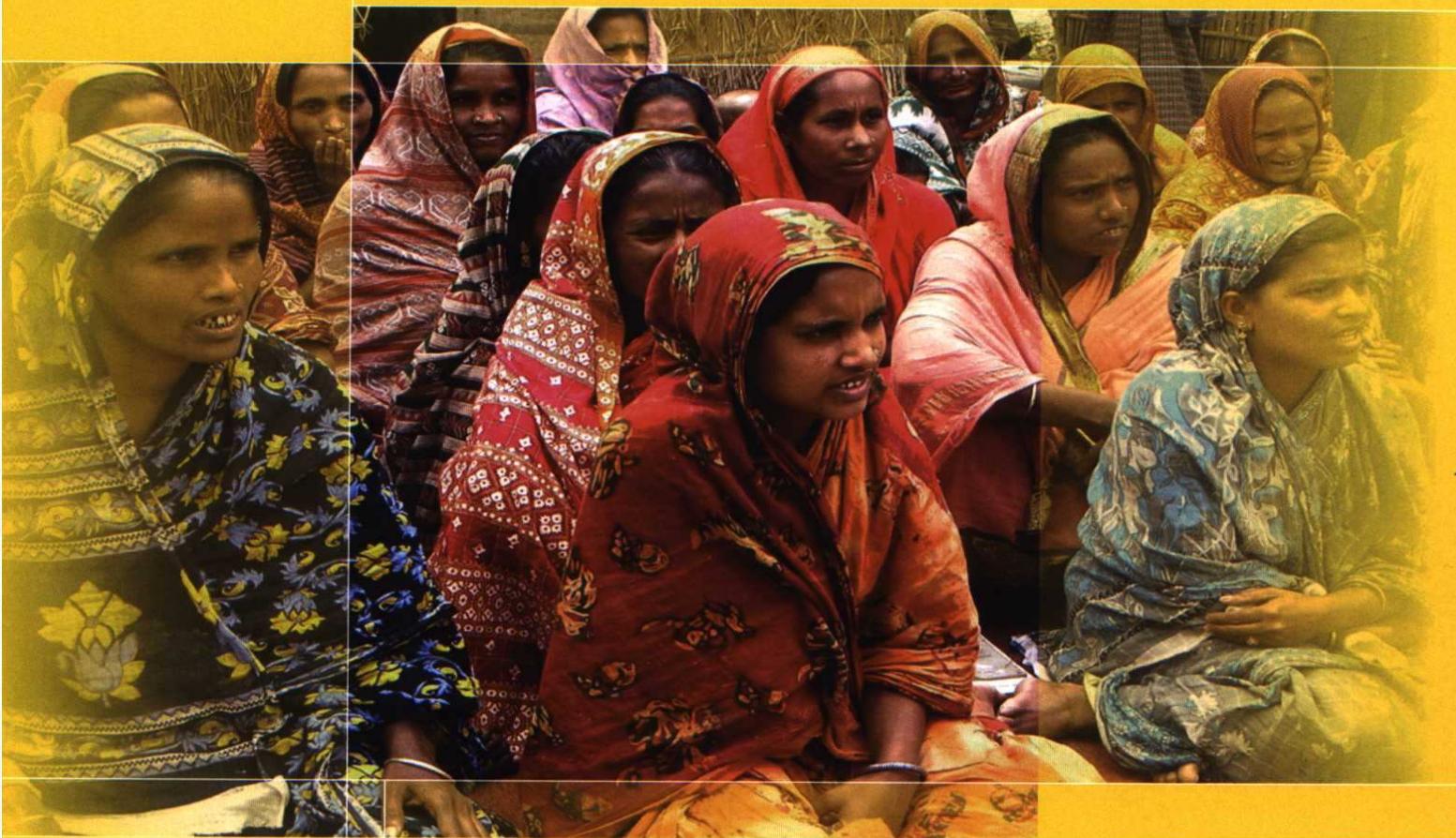


COUNTRY PROGRAMME EVALUATION



The People's Republic of Bangladesh

June 2006



**Document of the
International Fund for Agricultural Development**

The People's Republic of Bangladesh

Country Programme Evaluation

**June 2006
Report No. 1771-BD**

Photo on cover page:

The People's Republic of Bangladesh, Country Programme Evaluation
Women's group supported under the Agricultural Diversification and Intensification Project (ADIP)
Photo by Bart Snels

The People's Republic of Bangladesh
Country Programme Evaluation

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* Annexes are available upon request from IFAD's Office of Evaluation (evaluation@ifad.org)

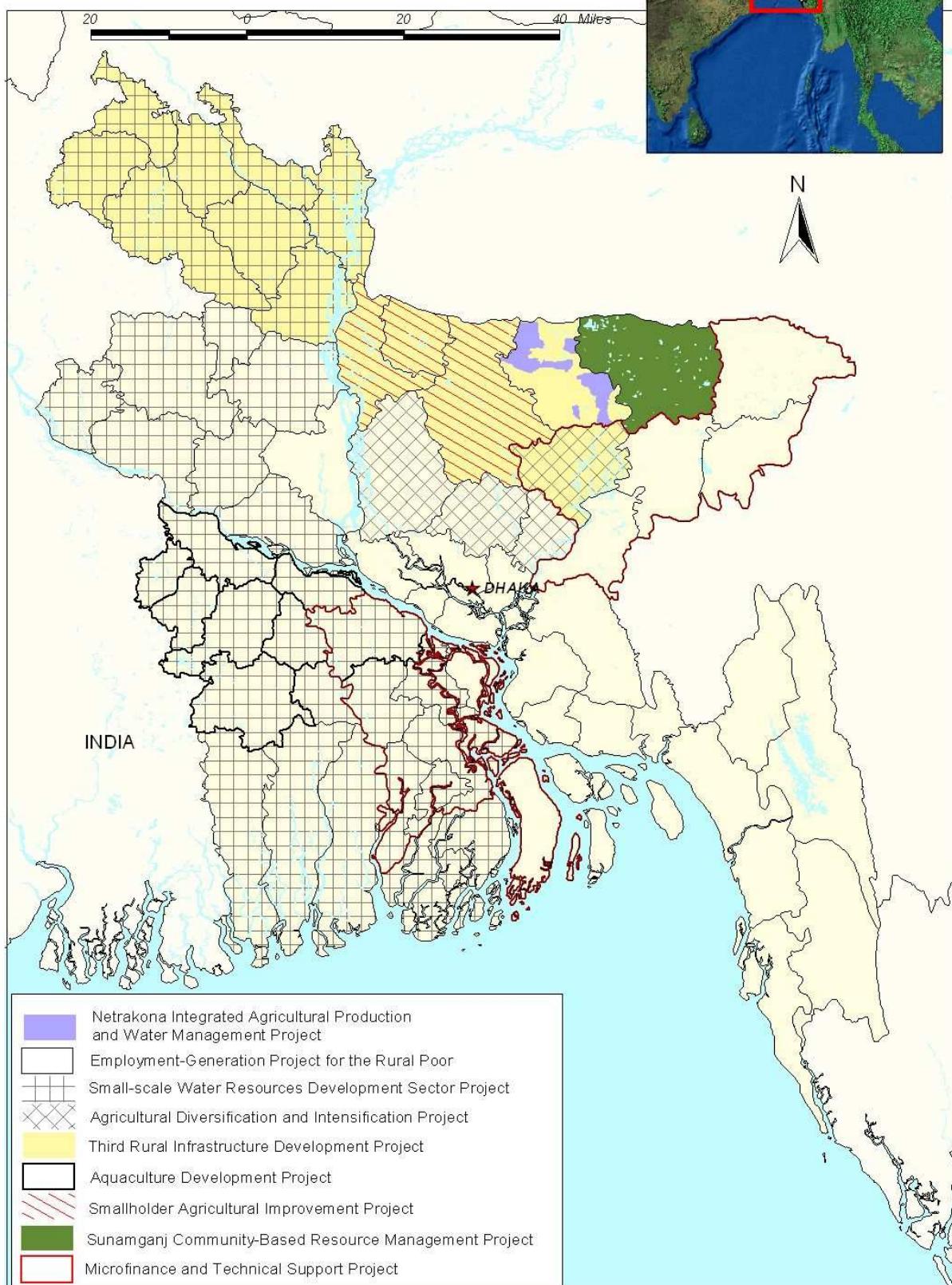
Acronyms

ADAB	Association of Development Agencies in Bangladesh
ADIP	Agricultural Diversification and Intensification Project
ADB	Asian Development Bank
AqDP	Aquaculture Development Project
ARRI	Annual Report on Results and Impact of IFAD Operations
ASA	Association for Social Advancement
BADC	Bangladesh Agriculture Development Corporation
BAU	Bangladesh Agriculture University
BARI	Bangladesh Agriculture Research Institute
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
BINA	Bangladesh Institute of Nuclear Agriculture
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BS	Block Supervisor
CAMPE	Campaign for Education (Gano Shakkharata Ovijan)
CBO	Community-Based Organization
CDG	Community Development Group
CDF	Credit and Development Forum
CFW	Cash for Work
CGIAR	Consultative Group for International Agricultural Research
CHT	Chittagong Hill Tract
CI	Cooperating Institution
CIDA	Canadian International Development Agency
CLP	Core Learning Partnership
COSOP	Country Strategic Opportunities Paper
CPE	Country Programme Evaluation
CPM	Country Programme Manager
DAE	Department of Agricultural Extension
DANIDA	Danish International Development Agency
DFID	Department for International Development
DOL	Department of Livestock
DOF	Department of Fisheries
DSAP	Development of Sustainable Aquaculture Project
DSPP	Direct Supervision Pilot Programme
EGPRP	Employment Generation Project for the Rural Poor
ERD	External Resources Division
FFW	Food for Work
FNB	Federation of NGOs in Bangladesh
FRS	Flood Refuge Shelters
GDP	Gross Domestic Product
GIM	General Identification Mission
GK	Gano Kallyan
GOB	Government of Bangladesh
GOJ	Government of Japan
GUK	Gano Unnayan Karmasuchi
ICLARM	International Center for Living Aquatic Resources Management
IEE	Independent External Evaluation of IFAD
IFAD	International Fund for Agricultural Development
IFDC	International Fertilizer Development Center (Togo)
IFI	International Financial Institution
IGA	Income Generating Activities
IDE	International Development Enterprise (Bangladesh)

IMED	Implementation, Monitoring and Evaluation Division
INGO	International Non-Governmental Organization
IRRI	International Rice Research Institute
JBIC	Japan Bank of International Cooperation
JICA	Japan International Cooperation Agency
LCS	Labour Contacting Society
LGED	Local Government Engineering Department
MCB	Micro Credit Bank
MDG	Millennium Development Goal
M&E	Monitoring and Evaluation
MEDU	Micro Enterprise Development Unit
MFG	Marginal Farmers' Group
MFI	Microfinance Institution
MF-NGO	Microfinance NGO
MFTSP	Microfinance and Technical Support Project
MLGRDC	Ministry of Local Government, Rural Development and Cooperatives
MOF	Ministry of Finance
MOG	Market Operating Group
MRRU	Microfinance Research and Reference Unit
NAB	NGO Affairs Bureau
NAP	National Agricultural Policy
NCB	Nationalized Commercial Bank
NGO	Non-Governmental Organization
NGO/ECP	Non-Governmental Organization/Extended Cooperation Programme
NIAPWMP	Netrakona Integrated Agricultural Production and Water Management Project
NRTW	National Round Table Workshop
PAG	Pond Aquaculture Group (of AqDP)
PBAS	Performance-Based Allocation System
PCD	Project Coordination Director
PCR	Project Completion Report
PKSF	Palli Karma-Sahayak Foundation
PMD	Programme Management Department (IFAD)
PMUK	Padakhep Manobik Unnayan Kendra
PPMS	Project Portfolio Management System
PRSP	Poverty Reduction Strategy Paper
PSC	Project Steering Committee
RA	Regulatory Authority
RCF	Revolving Credit Fund
RDRS	Rangpur Dinajpur Rural Service
RLF	Revolving Loan Fund
SARA	Social Association for Rural Advancement
SB	Swanirvar Bangladesh
SACARH	Special Assistance for Cyclone Affected Rural Households
SAIP	Smallholder Agricultural Intensification Project
SAPAP	South Asia Poverty Alleviation Project
SDC	Swiss Agency for Development and Cooperation
SDF	Social Development Foundation
SFG	Small Farmer Group
SIDA	Swedish International Development Cooperation Agency
SLA	Subsidiary Loan Agreement
SLDP	Smallholder Livestock Development Project
SME	Small and Microenterprise
SCBRMP	Sunamganj Community Based Resource Management Project
SOF	Special Operations Facility
SPM	Special Programming Mission

SRDI	Soil Research Institute
SWM	Social Welfare Ministry
SSWRDP	Small-scale Water Resources Development Project
TAG	Technical Assistance Grant
TRIDP	Third Rural Infrastructure Development Project
UNDP	United Nations Development Programme
UNOPS	United Nations Office for Project Services
UPC	Union Parishad Council
WFP	World Food Programme
WMCA	Water Management Cooperative Association
WMS	Women Market Sections

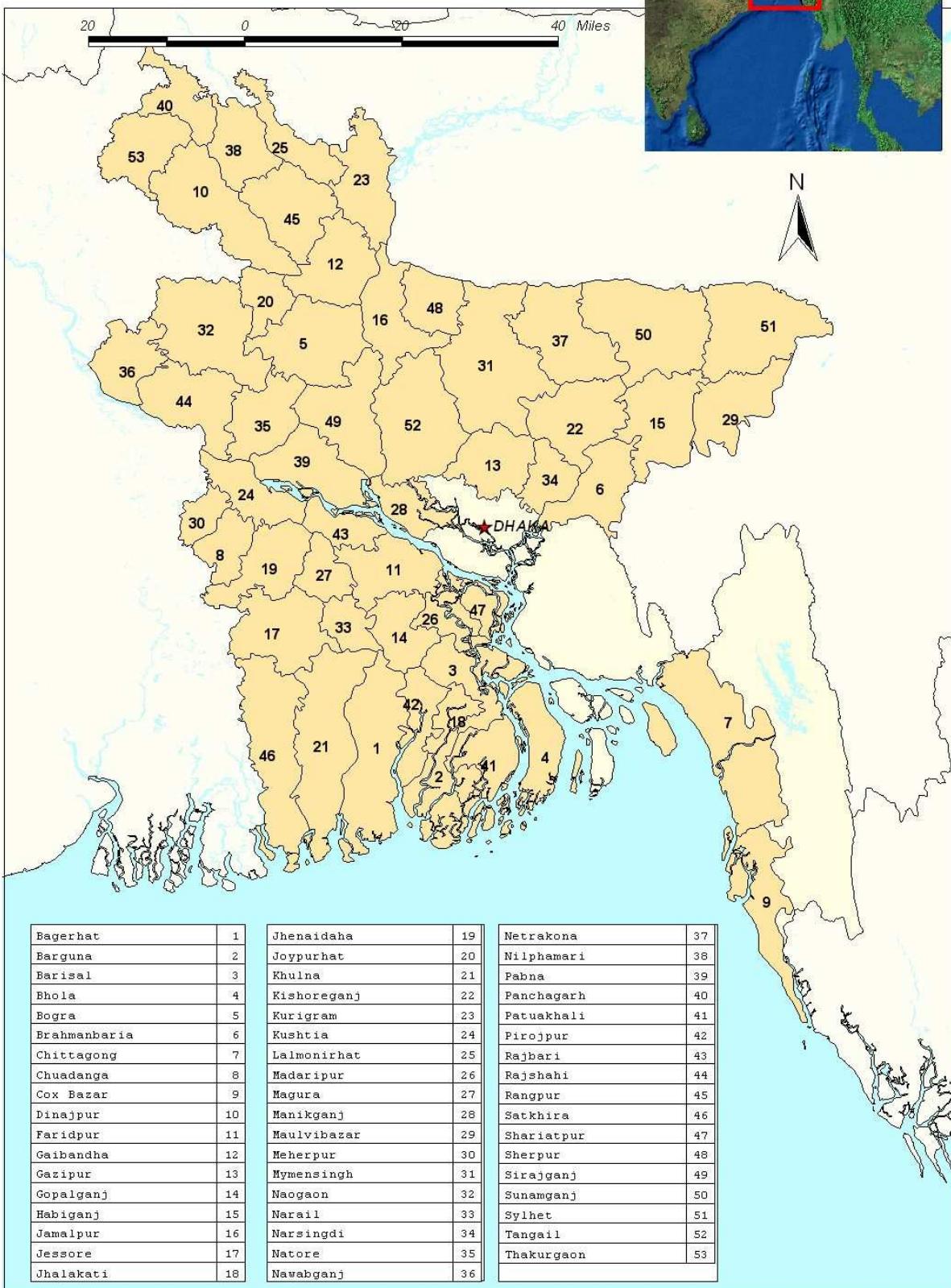
BANGLADESH
 COUNTRY PROGRAMME EVALUATION
 Map 1 - Location of IFAD-financed Projects



Source: IFAD/OE

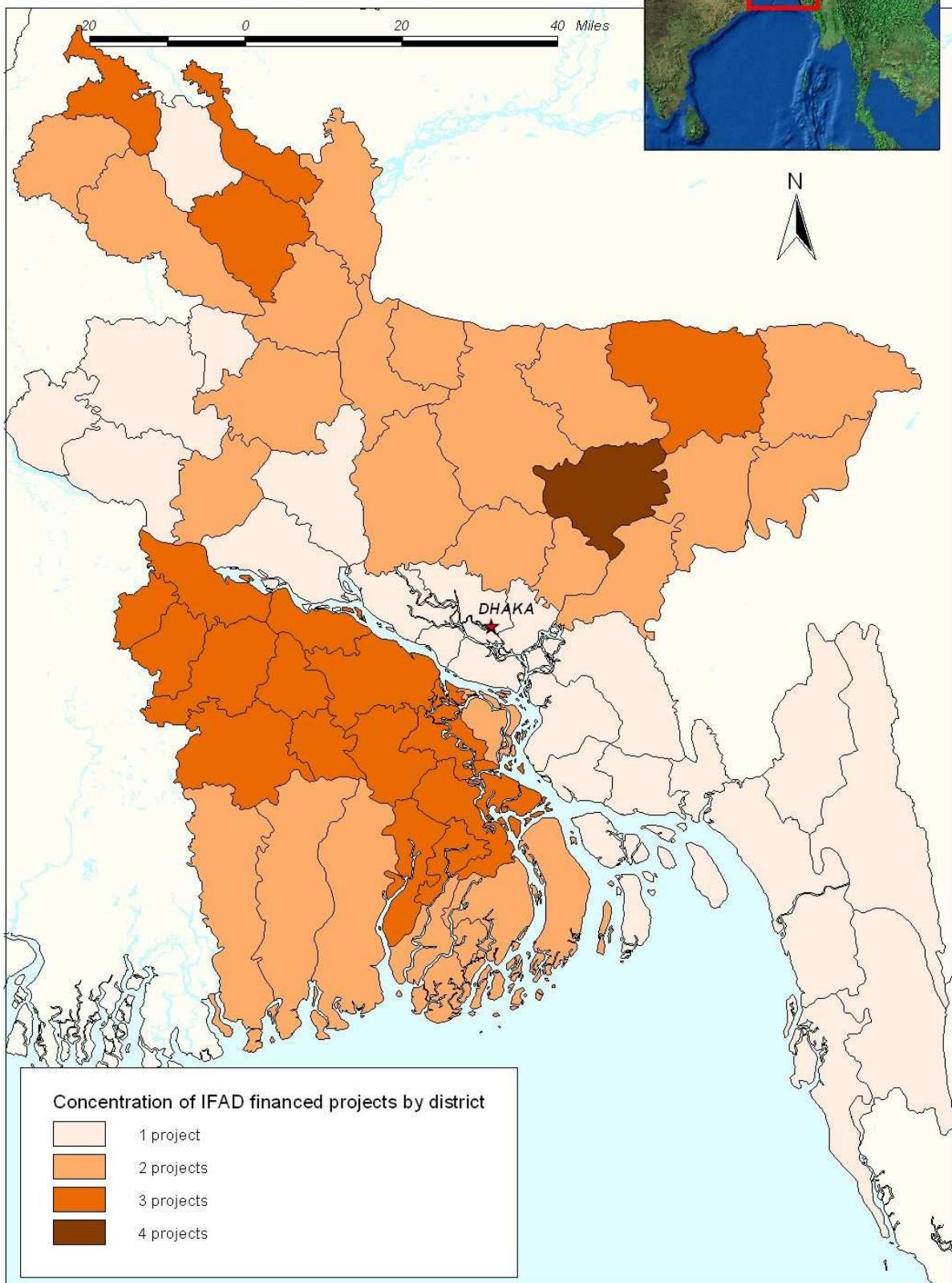
The designations employed and the presentation in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.

BANGLADESH
COUNTRY PROGRAMME EVALUATION
Map 2 - Districts included in IFAD Country Programme



The designations employed and the presentation 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.

BANGLADESH
COUNTRY PROGRAMME EVALUATION
Map 3 - Concentration of IFAD-financed Projects by District



Source: IFAD/OE

The designations employed and the presentation 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.

The People's Republic of Bangladesh
Country Programme Evaluation

Agreement at Completion Point¹

1. This document records an agreement between the International Fund for Agricultural Development (IFAD) and the Government of Bangladesh (GOB) on the recommendations of the IFAD Country Programme Evaluation (CPE) in Bangladesh 1994-2004. It includes an introductory summary of the main findings and conclusions reached by the IFAD Office of Evaluation followed by a list of the evaluation recommendations found in the CPE report. After each recommendation is a description of the follow-up actions that the partners have agreed to adapt and implement.

Overview of the Main Evaluation Findings

2. One of the main strengths of the GOB/IFAD collaboration from 1994-2004, was GOB performance with respect to macroeconomic policies that created a favourable environment for growth, complemented by investments in health and education that contributed to improvements in human development. Good project performance was attributed, in part, to these conditions. There was also close compatibility between the IFAD mandate and the prevailing GOB priorities for development and poverty reduction – as articulated in the Fourth and Fifth Five-Year Development Plans, and the *interim* Poverty Reduction Strategy Paper (iPRSP). This made the IFAD-financed programme quite relevant to country policies and rural conditions.

3. Nine loans providing project financing for a total of USD 118 million went mostly for area-based agricultural and rural development projects. Investments were primarily in infrastructure, microfinance and agricultural production, complemented by expenditure for community development and institution building. Projects tended to be slow to start and plagued by delays. Yet most were eventually effective, successfully achieving expected results in terms of physical and financial outputs. Overall, according to project monitoring and evaluation systems, the number of people who benefited from the projects was more than 130% of targets set in project design documents.

4. The programme had a positive impact at the household level on the people reached in terms of income, food security - in terms of the quantity and quality of food consumed - and ownership of fixed and other assets such as livestock, land and tube wells. More than half of all beneficiaries were rural women. Project designs explicitly targeted women. Activities like microfinance and livestock husbandry that suited their needs were included in project design and were followed through by project implementing agencies during implementation.

5. IFAD performance in strategy formulation was weak, at first lacking overall vision and later setting somewhat unclear goals and basing them on unrealistic assumptions. IFAD made only limited efforts to mobilise resources and develop working partnerships with others including non-governmental organizations (NGOs). Approaches to selecting NGOs were poorly specified and roles they should perform were poorly conceived.

6. Good GOB macroeconomic policies and public sector investments in human development were contrasted by weak mid-level GOB performance in project start-up, aggravated by IFAD project design documents that made inadequate or unrealistic assumptions about start-up and implementation capacity. During project implementation, GOB had a very limited ability to respond in a timely fashion to changing conditions.

¹ This Agreement reflects the understanding reached among key partners to adopt and implement recommendations stemming from the evaluation.

7. Too little information was available on the achievements that were made through the implementation of loans and grants in terms of technology development, innovation, replication and policy dialogue. Potential benefits were very probably foregone due to insufficient attention given by GOB and IFAD to sharing information with others or documenting and disseminating good practices.

8. Projects generally did not succeed in fostering viable community-based organizations, except in the case of some microfinance institutions and water management cooperative associations where mutually beneficial financial relationships or narrowly-defined shared economic interests held members together.

9. A vibrant private sector now exists in agriculture and related enterprises in rural areas. IFAD and GOB have supported self-employed private sector producers through credit and training. There are now further opportunities to work with larger producers to harness their knowledge and networks to the benefit of the poor. These need to be further explored. There is also an important opportunity to reach those poor agricultural producers classified as marginal and small farmers. To date, these have had access to the microfinance services they need to achieve significant productivity gains. IFAD has experience working with these groups in technical training, and experience with other groups in microfinance service development. There is an opportunity to combine these two types of experience to find new ways to reach this sub-group of the rural poor to increase their incomes and contribute to rural economic growth.

Recommendations Agreed Upon by All Partners

10. The CPE made eight recommendations. One recommendation covers the quality of the new Country Strategic Opportunities Paper (COSOP) that will contain the future strategy for cooperation between IFAD and the Government of Bangladesh. Two cover major substantive areas where IFAD has already acquired experience that it can build upon to deepen the related policy dialogue and commit itself to developing sustainable approaches for replication and up-scaling by government. These would be developed into strategic thrusts. Five further recommendations cover ways that operations could be improved to strengthen the overall quality of the results and impact of investments financed by IFAD in Bangladesh.

11. **Recommendation One: Set Clear Strategic Goals and Specific Attainable Objectives.** GOB and IFAD should clearly define the strategic goals that they wish to obtain through collaboration. Their next cooperation strategy should identify a limited number of specific objectives that can reasonably be expected to be reached with the available resources and within the time period foreseen by the COSOP.

Agreement by the Partners: The partners agreed that they will clearly state their overall goals and jointly select a limited number of objectives that they commit to reaching in collaboration, with the available resources within a specific time period. These will be set down in the next IFAD COSOP for Bangladesh.

12. **Recommendation Two: Development of Financial Services to Microenterprises and Small and Marginal Farmers.** IFAD should continue its important new work in the Microfinance for Marginal and Small Farmers Project, (MFMSFP) developing financial service providers and products for agricultural production and for microenterprises in rural areas. Investments in this area should be accompanied by policy dialogue with responsible GOB agencies, partnership building with fellow development agencies, and knowledge dissemination in the local microfinance community. Projects should work with established financial institutions in order to leave institutions and services that will be sustained beyond project implementation periods.

Agreement by the Partners: The partners agreed to adopt the development of financial services to microenterprises and small and marginal farmers as one of the main strategic thrusts of the future collaboration between GOB and IFAD. They agreed to consider, *inter alia*, working to develop loans with customised repayment terms and loan sizes, better arrangements

for savings, the possibility of insurance for livestock, and training and technical assistance for borrowers.

13. Recommendation Three: Continue Investment in Infrastructure to Provide Economic Benefits to the Rural Poor and Employment to Poorest. IFAD should continue to finance rural infrastructure targeted for the poor. Tested participatory arrangements, such as labour contracting societies, should be used for constructing infrastructure to benefit the poorest through direct employment. Investments should focus on village and Union level roads to serve poorer groups. Existing procedures to obtain beneficiary commitment to operation and maintenance of infrastructure should be applied and improved. Furthermore, beneficiaries should be involved in site selection and design as much as possible. Investments made should be accompanied by continued policy dialogue with GOB, building of partnership with concerned development partners, and dissemination of knowledge acquired to partners and other concerned parties in the country.

Agreement by the Partners: The partners agreed that rural infrastructure to reduce rural poverty will be one of the main strategic thrusts of the future collaboration between GOB and IFAD. They agreed that GOB and IFAD will seek to collaborate with other financiers and institutions to see that infrastructure in rural areas serves the needs of poor, less advantaged and vulnerable groups. They agreed that the types of investments to be considered for financing could include, among others, landing centres for fishermen, embankments surrounding large water bodies, village connector roads, village market improvement, small bridges and culverts on village roads, and re-excavation of village canals. They also agreed that employment of the poorest, including the use of Labour Contracting Societies, will be envisioned wherever possible.

14. Recommendation Four: Build Partnerships to Tap Private Sector Know-how, Networks and Resources. IFAD should work with GOB to help stimulate the development of the private sector, particularly the participation of poor small-scale producers in that development. IFAD should also help GOB to build partnerships with selected private sector operators to tap their know-how, networks and resources. Ways of doing the latter might include: (i) briefing private sector suppliers of inputs and services on planned project activities to make them aware of new upcoming input and output marketing opportunities; (ii) contracting more sophisticated private sector operators in areas like seed supply to provide technical assistance and training to agricultural extension staff; and (iii) sponsoring joint applied research projects on topics not normally commercially attractive but identified by the poor as important for them. Similar approaches could be taken with private sector agro-processing firms and even with banks and other private sector suppliers of financial services.

Agreement by the Partners: The partners agreed the new COSOP will include specific objectives for further assisting poor producers to participate in the development of the private sector in local rural economies. They also agreed that the new COSOP will favour the inclusion of efforts to build partnerships with the private sector in areas such as training, research and marketing in the context of IFAD-financed loans and grants. They agreed to gather more information about their own experiences and those of others in-country before expanding in this area. In terms of developing the private sector and the participation of the poor in that development, they agreed that they could explore the options of working with producer and consumer groups. In terms of forming partnerships with the private sector, they agreed that they could experiment in the areas of training for and by the private sector, joint trials, seed and other technology testing, marketing agreements and contract growing. They agreed that this could be done not only on a contract basis, but also with possible long-term relationships in mind.

15. Recommendation Five: Set Principles and Procedures for NGO Partnership. IFAD and GOB should identify what kinds of partnerships with NGOs they feel would be most conducive to the achievement of their rural poverty reduction objectives and what outcomes can best be obtained through partnership with NGOs. They should consult with NGOs to learn their views on these questions. They should then identify basic principles for collaboration with NGOs and outline

transparent criteria and procedures for approaching and selecting NGO partners, in particular for collaboration with NGOs in matters other than microfinance where well-functioning criteria and selection processes are already in place. These efforts should be made in consultation with the NGO Bureau and the recently established NGO Foundation.

Agreement by the Partners: The partners agreed that the new COSOP will provide for the development of basic principles for collaboration with NGOs in Bangladesh, including transparent criteria and procedures for approaching and selecting NGO partners. To do this, IFAD will identify the kinds of partnerships with NGOs that will best contribute to their rural poverty reduction objectives. It will also meet and discuss with a range of NGOs to learn their views on these questions. Principles, selection criteria and procedures will be agreed upon with GOB prior to their adoption. Partners agreed that these efforts should be made in consultation with the NGO Bureau and the NGO Foundation. They also agreed that eventual NGO selection should be job-oriented and transparent, with accountability on both the GOB and the NGO side. They agreed that, in the selection process, considerable weight should be given to the ability of the NGO to sustain activities beyond the project period, especially in remote areas.

16. Recommendation Six: Establish a Permanent Field Presence in Bangladesh. A formal IFAD presence in Dhaka should be established, particularly considering the size and relative importance of the country programme for IFAD. The exact nature of such a presence should be determined considering the potential and the need for an in-country representative to: (i) improve the efficiency and quality of the working relationship with GOB; (ii) support the implementation of ongoing projects, possibly including project supervision; (iii) contribute to the design of new loans and grants; (iv) facilitate important ‘non-lending’ activities like the sharing of knowledge and information, policy dialogue, and resource mobilisation; (v) improve understanding of in-country trend and conditions; and, (v) strengthen partnerships with fellow national and international development agencies.

Agreement by the Partners: The partners agree to review the current arrangements of employing a Dhaka-based international consultant to facilitate IFAD operations in Dhaka. They agree to propose to management for approval of an improved arrangement for IFAD in Bangladesh.

17. Recommendation Seven: Finance Communications and Knowledge Components in all Projects. Specific plans for managing and communicating knowledge and information should be made part of each project. To get the most benefit out of IFAD-financed investments, projects should set objectives and priorities for outreach. They should then actively document and disseminate knowledge to partners according to those objectives and priorities. In addition, more information on project costs, expenditures and procurement should be made available to the public to increase transparency and accountability.

Agreement by the Partners: The partners agreed to include investments and activities in all future projects to undertake communications and knowledge outreach. They agreed to use all means, including information technology wherever feasible, to make information on project costs, expenditures and procurement available to the public wherever IFAD and GOB regulations permit.

18. Recommendation Eight: Reduce Opportunities for Corruption in Relation to Projects. Although IFAD has taken some steps to mitigate corruption including implementation of audit log procedure and use of NGOs approved by the government agency known as the Palli Karma-Sahayak Foundation (PKSF), additional steps are needed. Two such steps are described in above recommendations. They are: (i) better IFAD procedures and criteria for selecting NGO partners that are not microfinance institutions and thus not suitable for the application of PKSF criteria; and, (ii) establishment of communications components to disseminate information to the public. In addition, IFAD should carefully check cost estimates in project designs and budgetary allocations in implementation plans. IFAD and its cooperating institutions (CIs) should obtain timely compliance

with existing reporting requirements and impose sanctions for non-compliance. IFAD loan agreements should call for all financial, procedural, administrative and technical information related to project design and implementation to be made available to the public.

Agreement by the Partners: The partners agreed to take the following steps to reduce opportunities for corruption in relation to IFAD projects: (i) implement IFAD audit log procedure in all projects; (ii) use only GOB-approved NGOs in microfinance activities; (iii) establish and apply NGO selection criteria and procedures for other activities; (iv) establish communications activities to make information available, as agreed in recommendation seven above; (v) carefully check cost estimates in project design documents and budgetary allocations in implementation plans; and (vi) ensure full compliance with existing report and audit commitments with use of sanctions in cases of non-compliance.

The People's Republic of Bangladesh

Country Programme Evaluation

Executive Summary

1. **Rationale and background.** The People's Republic of Bangladesh has received 22 loans from the International Fund for Agricultural Development (IFAD) since 1979, more than any other country. It ranks third, after China and India, in terms of the total amount of the resources borrowed. A new Country Strategic Opportunities Paper (COSOP) for Bangladesh will be presented to the IFAD Executive Board in early 2006 in order to coincide with Bangladeshi government planning processes and its new National Strategy for Accelerated Poverty Reduction. Given the significance of the Bangladesh programme for IFAD and the timing of the upcoming new COSOP, this Country Programme Evaluation (CPE) in Bangladesh was a high priority for the Office of Evaluation (OE) in 2005.
2. The last CPE of Bangladesh conducted by the IFAD Office of Evaluation in 1994, covered the first 12 projects financed by IFAD between 1979 and 1992. This 2005 CPE covers all projects that became effective from 1994 to 2004. Over the ten-year period, IFAD provided some USD 118 million of financing for a total of nine projects at a cost of about USD 393 million. The latter includes various co-financiers and the Government. As at 31 December 2004, five of the nine projects were on-going.
3. **Evaluation approach.** The overall goal set for the CPE was to learn, together with partners, from past experiences in Bangladesh and improve the future performance of this country programme. The specific objective was to assess results and impact of IFAD strategies and operations in Bangladesh between 1994-2004.
4. Current OE guidelines for CPEs were used as a framework and followed throughout the implementation of the evaluation. The CPE evaluated (i) the strategic dimension of the current IFAD country programme; (ii) the operational dimension of the IFAD country programme; and (iii) selected special issues identified in collaboration with the partners of the evaluation. The strategic dimension covers the design of the country strategy and the design of the programme put into place to realize that strategy. The criteria used were *relevance* and *coherence*. The operational dimension covers the performance of the programme, including the performance of the projects, the performance of IFAD and the performance of partners. The basic criteria used were *effectiveness*, *efficiency* and *impact*. In addition, the overarching criteria of *sustainability*, *innovation*, *replication* and *impact on gender* were applied to the evaluation of the operational dimension. The programme is rated on selected criteria in order to summarise the analysis and standardise evaluation findings for future comparison with evaluations of other IFAD country programmes.
5. The evaluation process began in October 2004 with a review of documentation, followed by a preparatory mission to Bangladesh to consult with partners and establish a Core Learning Partnership (CLP) to guide the evaluation. An Approach Paper, circulated to partners, documented the evaluation process. The methodology described in that Paper consisted of: (i) the OE review of all available reports and documentation; (ii) individual assessments of each project covered by the evaluation, including self-assessments by the on-going projects; and (iii) fielding of an Evaluation Team¹ to verify preliminary conclusions and findings. From these activities and sources, the Evaluation Team sought qualitative and quantitative evidence to indicate how well the programme met the selected evaluation criteria.

¹ The evaluation was conducted under the overall responsibility of Ms Chase Palmeri, then Senior Evaluation Officer, OE. The CPE team comprised: Mr Elliott Hurwitz, Team Leader; Mr Dewan Alamgir, Microfinance Specialist; Mr Charles Bevan, Agriculture and Rural Development Specialist; Mr Salah Rouchiche, Infrastructure Specialist; Mr Seraj Uddowla, Civil Engineer; Mr Sajjad Zohir, Institutions Specialist.

6. The Evaluation Report was provided in draft to partners for comment prior to its presentation, in collaboration with the Government of Bangladesh (GOB) and IFAD at a National Roundtable Workshop in Dhaka 24-25 July 2005 to discuss findings, recommendations and specific actions that could be taken to implement them. Subsequently, the partners concluded an Agreement at Completion Point wherein the evaluation recommendations are recorded together with the follow-up actions that partners agree to take to implement them.

7. **Country context.** The Bangladesh country context is especially difficult due to very low income levels, exceedingly high population density, and environmental conditions prone to natural disaster. Notwithstanding these formidable constraints, GOB has been successful during the period 1994-2004 in achieving several important improvements in country conditions. The country experienced strong and highly stable macro-economic growth. As external assistance fell, levels of trade increased. Remittances rose dramatically, increasing six-fold. Advances in human development included improved levels of health and education as well as improved social and economic conditions for women. The country also improved its capacity to manage natural disasters. However, these positive development achievements were contrasted by increased inequality in the distribution of income and slower rates of poverty reduction than had been achieved earlier. Although GOB efforts at reform are underway, public sector bureaucracies still operate at relatively low efficiency levels and corruption continues to detract from the benefits of macro-level policies.

8. GOB has actively pursued poverty reduction as the fundamental goal of its Fourth and Fifth Five-year Development Plans, spanning 1990-1995 and 1995-2000 respectively. It has continued to give primacy to this goal in the more recent interim Poverty Reduction Strategy Paper (iPRSP) of March 2003, an instrument that took the place of the five-year plan, and in the Poverty Reduction Strategy Paper (PRSP) now entitled "Unlocking the Potential: National Strategy for Accelerated Poverty Reduction", available in draft at the time of the CPE in February 2005. GOB has increasingly involved the NGO sector to complement its own investments and activities. Bangladesh is known internationally for its successful development of the microfinance sector, including widespread outreach in rural areas and amongst women.

9. **Evaluation of the strategic dimension of the Programme.** Considering the strategic dimension of the programme, the evaluation noted that from 1994-1999 IFAD had no explicit strategy for Bangladesh. Operations were guided generally by the IFAD mandate to reduce rural poverty and the Fund's strong commitment to being responsive to the needs of its target group - the rural poor.

10. The evaluation found the implicit country strategy underlying the country programme from 1994-1999, based on the IFAD mandate, to be relevant to GOB policies and country conditions. However, as the strategy was only an implicit one, its coherence could not be judged. Nor could the evaluation go beyond affirming that there was a general congruence between IFAD's broad aims and the needs and policies of the country.

11. In 1999 when IFAD prepared its first COSOP for Bangladesh, its central goal was to "promote self-managing grassroots community organizations that will create and sustain viable, cost-effective institutions and also empower the rural poor." The COSOP also advocated targeting landless, women, small and marginal farmers, and the extremely poor, as well as vulnerable groups including indigenous people and charland dwellers. It called for support to production of higher value agricultural outputs in livestock and fisheries. The evaluation found that while the presentation of the goal and objectives in the COSOP was not very clearly put, it did have an underlying logical consistency. The main strategic thrust, the target group, the policy dialogue issues, the planned partnerships, the choice of sub-sectors, and the proposed pipeline of projects were well-aligned. It was also relevant to conditions in country and to IFAD experiences, advocating a move to go beyond service delivery by GOB and NGOs, to the creation of sustainable community-based organizations (CBOs).

12. However, the COSOP was fundamentally flawed because of the approach to CBOs that it advocated. The South Asia Poverty Alleviation Project (SAPAP) project funded by another donor that provided the model inspiring this COSOP goal was unsuccessful and eventually cancelled. The one on-going IFAD project in Sunamganj that was subsequently designed using that same model is also now meeting with many institutional constraints. Although it is still too early to judge the Sunamganj project, the results to date are not promising. Problems related to social cohesion and self-managed organizations were arising with the application of the model at the time the COSOP was drafted. IFAD was unrealistic about the associated risks and over-optimistic about the prospects of resolving them.

13. The programme put into place from 1994-2004 to implement IFAD's strategies had nine projects: seven were designed under the strategy that prevailed prior to the 1999 COSOP and two were designed subsequently. Most of the nine projects were area-based and tended to include investments in agricultural production, infrastructure, and microfinance. Community development (including beneficiary training) and institution building (including project management) were also part of the activities financed in most projects. Within these general parameters, projects were distinguished by their own areas of special emphasis: fisheries, irrigation infrastructure, microfinance, community organizations, etc. The largest expenditures were for infrastructure (ranging from transport, to flood and drainage control, to aquaculture and irrigation structures, to buildings and markets). The next largest areas of expenditure were institution building and microfinance. Cofinanciers included the Asian Development Bank (ADB), the Swedish International Development Cooperation Agency (SIDA), the Danish International Development Agency (DANIDA), the World Food Programme (WFP), and the Government of Japan (GOJ).

14. The design of the programme, taking the set of all nine projects, was consistent with IFAD's implicit strategy during the 1994-1999 period, i.e., IFAD's basic mandate with its special target group focus. It was less consistent with the strategy outlined in the 1999 COSOP, oriented toward the promotion of CBOs. To IFAD's credit, the design of the lending programme after the COSOP reflects a *de facto* adjustment in the approved strategy. The evolution and development in the design of the projects shows evidence of learning, albeit delayed, over time. However, the programme was wide-ranging. There was no indication that projects were conceived to contribute to larger programmatic goals or objectives beyond those of the individual projects.

15. Overall, the *relevance* of the strategy and the actual programme put into place to implement that strategy was *moderately successful*.

16. **Evaluation of the operational dimension of the Programme.** Judging from Project Completion Reports submitted by the Borrower, Self-Assessments done by the Project Coordination Units (PCU), and reports on project performance by the IFAD Programme Management Department, the projects generally performed well in reaching, and sometimes exceeding, their targets in terms of physical and financial outputs. For the most part, they achieved their immediate objectives. They have reached about 131% of the number of beneficiaries originally targeted in project designs. Counting just six of the nine projects, more than 3.6 million persons or about 7% of the rural poor have been reached in some way by IFAD-financed investments. A few examples of the physical outputs providing benefits that reached them include: 200 000 hectares of polders protected; 1 200 km of improved roads; 71 new landing stages; 60 000 on-farm demonstrations; and, at least one loan for each of some 300 000 borrowers. Overall, the programme was *successful* in terms of *effectiveness*.

17. Using available indicators of efficiency, including average cost per beneficiary, average time overrun, and time to effectiveness, the performance of this Bangladesh programme was somewhat less impressive. Although average time overruns have gone down since the last CPE in 1994, most projects were inefficient in project start up, including the selection of financial institutions, conclusion of subsidiary loan agreements, selection of technical advisors and selection of NGO implementing agencies. This resulted from a combination of slow-moving government bureaucratic agencies and inadequate support from IFAD, including design documents with insufficient detail. Notwithstanding delays in project start up, projects still reached their physical targets. In some cases, maintaining

extensive beneficiary numbers meant a reduction in the intensity or in the level of support provided to each. In microfinance, for instance, access to finance was achieved, but opportunities for repeated borrowing were reduced. The programme was *moderately successful* in terms of *efficiency*.

18. Using the IFAD evaluation framework, six domains of impact were considered: physical and financial assets, human assets (including access to health and education); social capital (empowerment, including gender issues), food security, environment, and institutions and policies. While it has not been possible to measure or quantify impact, the evaluation found indications of the kinds of impact made by the programme, the degree of impact and the extent or reach of impact, in terms of numbers of beneficiaries. On the whole, the programme had a *successful impact*.

19. Significant household-level impact on income and asset accumulation was reported for the majority of beneficiaries, including women and the poor. One study found a 39% increase in household income for NGO credit participants in the Netrakona Integrated Agricultural Production and Water Management Project (NIAPWMP). Around 90% of borrowers reported an increase in their income as a consequence of borrowing from Employment Generation Project for the Rural Poor (EGPPR). Among the more than 1 700 respondents in a survey of AqDP, the “vast majority of participants reported a moderate or better increase in family income so far”. Most Small-scale Water Resources Development Project (SSWRDP) beneficiaries have bought land since participating in the project. Respondents to project-level surveys also reported road improvement and water management infrastructure as highly beneficial, with a positive impact on product marketing and other types of travel.

20. Projects have not explicitly sought to improve access to potable water, basic health and education, however, ADIP reported that 40% of all beneficiaries had increased access to drinking water by acquiring tube wells with the increased income they had as a result of the project. SSWRDP and AqDP respondents to the Independent External Evaluation of IFAD (IEE) surveys indicated that access to health and education services improved as the result of improved roads and transport services. Changes in nutritional status were not monitored.

21. The programme had a significant impact on gender, creating one form of social capital. At least half of all recorded beneficiaries in most projects were women, who acquired skills, self-esteem, income and improved social status. Other positive impacts accrued in the creation of groups of borrowers associated with microfinance activities in most projects. However, not all projects were able to create the changes in social organization required at the village level to sustain benefits in post-project periods. This issue, the weak point of the COSOP, continues to pose a challenge for sustainable local-level development.

22. Increases in income, together with more intensive production practices, especially poultry production and home gardening, have had a positive impact on food security. In surveys conducted for three projects (Agricultural Diversification and Intensification Project (ADIP), SSWRDP, NIAPWMP) most beneficiaries reported increases in the quantity and quality of food they consume.

23. Numerous public works sub-projects for flood control and drainage implemented with IFAD-financing had a positive impact on the environment. They helped to mitigate the environmental destruction, loss of resource productivity and human tragedy at times of natural disaster. However, flood and drainage control schemes had some negative impact on the floodplain environment in terms of fish resources and biological diversity. Depletion of such common property resources particularly affects the rural poor.

24. The Country Programme impact on institutions and policies was achieved through the normal working processes of design and implementation of loans and grants. Through collaboration with PKSF, the IFAD programme made an impact on rules for lending to marginal and small farmers and on requirements for weekly repayments. IFAD likewise made an impact on nationalized commercial bank (NCB) relationships with microfinance NGOs. Through association with the Third Rural Infrastructure Development Project (TRIDP), IFAD made an impact on Local Government

Engineering Department (LGED) policies and procedures with respect to facilities for women and guidelines for local government operation and maintenance (O&M) of infrastructure. By linking NGOs and Department of Agricultural Extension (DAE) in the delivery of extension services, IFAD-financed projects had a positive impact on outreach and effectiveness.

25. The changes described as impact on policies and institutions above were innovative, and were replicated to some extent, and made sustainable. Those in infrastructure and agricultural extension were also picked up and replicated by other donors. Some innovations in technology were achieved through agricultural research grants. However, given the importance that IFAD corporate policy attaches to innovation and replication, efforts to promote and replicate successful outcomes were limited. Both grant and loan-funded projects missed opportunities to share information on results, forego potential benefits that could have accrued to those not directly associated with the projects. The Programme was only *moderately successful* in terms of *innovation* and *replicability*.

26. In terms of sustainability, the evaluation found reason for optimism where changes in practices have been accompanied by changes in institutions or policies. There is also reason for optimism with respect to the sustainability of benefits derived from the adoption of new technologies by farmers in a number of projects. However, the evaluation also found examples of cases where the probability of sustainability is low, especially where: (i) responsibility for infrastructure maintenance has been transferred by LGED to local stakeholders; (ii) financial services are being provided by NCBs and small NGOs; and (iii) access to water bodies has been granted to the poor in the context of a project. Overall, the programme was *moderately successful* in terms of *sustainability*.

27. **Evaluation of IFAD's performance.** IFAD's performance was mixed and only *moderately successful*. Initially, IFAD did not set to establish a strategic framework for providing its assistance, and when a strategy in the form of a COSOP was developed, results were disappointing. IFAD sometimes failed to make realistic provisions to cope with recurring difficulties such as rigid government procedures in establishing and revising project implementation plans, relationships between projects and banks, and selection of technical advisors. Performance in partnership building, resource mobilization, use of non-loan instruments and influence on policy was also weak. However, performance did improve in recent years, especially in adjusting strategy and coping with corruption. There was also some improvement in portfolio performance management, implementation follow-up, and project design towards the end of the period under review.

28. **Evaluation of the Government's performance.** The evaluation found Government performance was also mixed and similarly rated it as *moderately successful*. At the macro-level, the Government can be credited with high performance levels and orientation of expenditures to create favourable economic and social conditions for poverty reduction. As a result, the positive trends in production and income observed at the household level amongst project beneficiaries were certainly facilitated. However, excessive bureaucratic delays at the project level were very common. Central government sometimes showed limited willingness to fulfil commitments as, for example, in issues related to financial services and access to common property resources in EGPRP, ADIP, AqDP and the Sunamganj Community Based Resource Management Project (SCBRMP).

29. **Evaluation of the CIs' performance.** The United Nations Office for Project Services (UNOPS) and the ADB were *successful* in the performance of their responsibilities. In addition, relationships with cofinanciers were productive. In the case of both WFP and ADB, collaboration added value to the IFAD programme in terms of approaches and funds. However, differences in programming approaches remain a constraint to collaboration with some agencies, such as WFP.

30. **Evaluation of NGOs' performance.** The performance levels of the NGOs involved in the programme tended to be lower than that of the larger NGOs, including Bangladesh Rural Advancement Committee (BRAC) and the Grameen Bank, with whom IFAD has collaborated in the past. Those who lacked their own development programmes or strong links to the region or sector where they were operating did not often do well. The performance of National Commercial Banks that participated in IFAD projects was also poor in many instances.

31. **Selected special issues.** On the special issue of the role of the private sector in agriculture, the evaluation sought to answer two questions posed by partners: Which activities have been most successful in promoting private sector development? and What has been learned about the roles of the private and public sector?. During the period under review, policy reforms were the public sector initiatives that were most powerful in promoting private sector development in agriculture. Government stimulated private sector growth by abolishing restrictions on sales of shallow-tube wells, reducing tariffs on diesel engines, and liberalising the retail fertilizer market.

32. The most successful IFAD-supported public sector activities to promote the private sector were the investments that supplied capital in the form of micro-credit lending by NGOs, combined with technical advice through training to the self-employed. These fostered increased production of poultry, homestead garden output and small income-generating activities such as rice trading. Follow-on effects of these public sector investments in rural finance and technical training were increased purchases of inputs and sales of outputs by private producers. These, in turn, increased the number of businesses trading and marketing inputs and outputs.

33. Through the study of the IFAD-financed projects during the period 1994-2004, the evaluation found the role of the public sector in poverty reduction to be a very important one, but one that has not been well defined or articulated. In particular, its role in supporting agricultural production must be re-examined. At the same time, the role of the private sector is expanding and potential for collaboration between the public and private sector is good. This potential could be tapped to the benefit of the rural poor.

34. Considering the special issue of microfinance and employment generation, the key question was: What has been learned with respect to the promotion of self-employment, employment and entrepreneurship for the poor and poorest? The evaluation confirmed that in IFAD-financed investment projects, as elsewhere in rural Bangladesh, microfinance was an excellent means of promoting self-employment for the rural poor. In particular, as conceived and delivered largely through NGOs, it was generally well suited for the poor who were landless: those with less than 0.2 ha of land, who represent a total of about 10 million households or 52% of the rural population. However, microfinance has been less suited to the poorest amongst the landless, those with less than 0.02 ha of land, who are estimated to be some 6.4 million, an important component of the landless group.

35. The IFAD programme was most successful in reaching the poorest when it provided them with direct employment. It often did so as the means to other ends that were being pursued, as with road construction. Project-built roads lowered transport costs and increased access to markets for the poor in more remote areas. Hence, there was a dual benefit. The employment had a poverty reduction effect, and so did the output resulting from the employment.

36. The EGPRP project was also designed to generate employment for the poorest by financing microenterprises of self-employed people and small entrepreneurs. The project was successful in delivering financial services to small-scale entrepreneurs – a new borrower group. Partner lending institutions acquired new skills and new customers, while borrowers acquired access to formal financial institutions. However, the employment-generating effects of this lending were not as high as expected. In particular, employment generation effects were lower when loans were made to existing enterprises, rather than new ones. Greater care in borrower selection and more attention to the design of the financial services would be required if employment generation for the poorest is to be the most important project outcome.

37. On the special issue of Government and NGOs, the key question posed was: What were the best arrangements for working relationships between NGOs and Government? Relationships with the Government worked best in IFAD-financed projects where NGOs functioned as intermediaries between government extension services at the lowest tier and the farming community. This was especially true where the NGOs were real advocates for the communities they linked to Government

and not just providing services for a fee paid to them by the Government. Yet, overall, the relationship prevailed was one where the Government was the contractor and the NGO was the service provider. Limiting the role of the NGO to the subordinate one of service provider deterred at least one larger and stronger NGO from seeking to participate in IFAD projects.

38. Criteria and procedures for selection of NGOs were not well defined during much of the decade, resulting in the inclusion of some sub-standard NGOs. This has changed with respect to the selection of NGOs for microfinance services, now done through PKSF. However, there is still a problem with respect to partnership relationships with NGOs charged with forming groups and providing technical support to beneficiaries. These could be improved if the parameters of the partnership relationships, the selection criteria and the procedures were better defined.

39. The last special issue was related to infrastructure, the investment area that absorbs more financial resources than any other. The question was: What has been the importance of investments in rural infrastructure for *poverty reduction*? The evaluation noted that infrastructure investments in this programme were about USD 112 million, or 28.5% of total investment. The infrastructure development resulting from the use of these funds made a very substantial contribution to poverty reduction. It stimulated increases in farm outputs and decreases in farm input costs, primarily as a result of improved transport facilities. It improved mobility, which broadened job opportunities and enhanced access to more remote communities by government, NGOs and the private sector. It improved food security with additional irrigation capacity facilitating higher, more diversified and intensified crop production. It also provided several million person-days of employment to poor people.

40. As most infrastructure investments were in public goods, such as roads and markets, they did reach even the poorest. Although those investments also benefited better-off households, the poor tended to benefit more, in proportion to their income, from cost savings and value generated by access to new services and facilities. The poor could directly access, and benefit from, those public goods without depending on the skills or good will of staff responsible for administering projects. Another advantage of these investments in public goods, in terms of targeting, was that even when benefits did accrue to affluent households that did not preclude the poorest from benefiting. Nor did it diminish the value of benefits available to the poor, whereas, when projects provided benefits that took the form of private goods like microfinance, irrigated land or training, the less poor were better able to capture those benefits and the poorest tended to be left out.

41. **Conclusions.** The Programme as a whole achieved the *strategic objectives prevailing prior to the COSOP* as follows. The objective of expanded food production was met in the areas where it was an IFAD objective. Although expansion can be attributed in part to key policy reforms and positive social and economic conditions, IFAD-financed training combined with microfinance and infrastructure, including irrigation, flood control, and drainage also contributed to this outcome.

42. Only two of the nine projects had objectives that specifically targeted improved nutritional status and none monitored it as such. Therefore, it is not possible to determine whether nutritional status actually improved and whether IFAD achieved its strategic objective in this area. However, food security measured in terms of the frequency and quantity of food consumption improved due to increases in income or in agricultural outputs.

43. IFAD did influence some working policies and institutions in terms of procedures and approaches. However, overall IFAD-financing had a greater impact on delivering benefits directly to target group households than on the development of policies and institutions that could favour sustained future benefits to the poor.

44. IFAD experienced difficulties in improving the conditions of the poorest. A number of efforts were made especially to reach out to these “hardcore poor”. Projects sought to employ the extremely poor directly, they supported businesses that would hire them, they enabled farmers to expand employment, and they made efforts to provide microfinance services so that the poorest of the poor

could start their own economic activities and become self-employed. The most widespread benefits to this group came from infrastructure investments, through direct employment, the income effects of lower cost transport, and better access to markets and social services.

45. With respect to the *strategic objectives of COSOP*, there was little evidence of achievement in the promotion of self-managing grass-roots organizations, even though this was the central goal of the COSOP and an important objective of a number of projects. Fundamental questions of unequal social and economic relations in local communities still pose constraints that overshadow many community development efforts.

46. IFAD was partially successful in reaching target groups it identified in the COSOP, i.e., women, indigenous people and charland dwellers, landless people, small and marginal farmers and the extremely poor. It succeeded in reaching women through microfinance, training, infrastructure and access to markets. It also reached some of the landless, the mainstream poor, through microfinance. But it only partly succeeded in reaching further down to the “extremely poor”, as noted above, or further up to the small and marginal farmers. Only one project made efforts to reach indigenous and charland people, with very limited success so far.

47. On the whole, the Programme achieved its objective to focus on fisheries and livestock, areas that are very relevant to the landless. Together with homestead fruit and vegetable gardening activities also included in many projects, they have provided viable income-generating opportunities to the mainstream and extremely poor.

48. Further conclusions were drawn on two key strategic directions for IFAD. The first concerns the delivery of microfinance. IFAD broke new ground working with rural microenterprises in EGPRP and it has a comparative advantage in future efforts to test and improve the models it launched to support rural micro-entrepreneurs that are not currently targeted by other programmes. Small and marginal farmers with land holdings of 0.20 to 1.0 ha, many of whom are below the poverty line, represent another important group in terms of microfinance services. They have largely been left out of the microfinance revolution in rural Bangladesh, partly because of the special nature of agricultural credit. Yet they require working capital to improve productivity and funds for investments to adopt even the most basic new technologies.

49. The second concerns rural infrastructure investments that bring advantages on several counts. They proved to offer an excellent way to reach the poorest. Using labour-intensive approaches, they generated employment. Increasing “connectivity” they contribute to social and economic integration. Future investments in this area are likely to yield high benefits provided that weaknesses observed in the selection of sites, in beneficiary involvement in design, and in post-project O&M issues are addressed.

50. Other important conclusions concern those of the private sector and the use of IFAD loans. Funds have been used to directly assist private sector producers, especially the self-employed, through microfinance. They have also been used indirectly to stimulate growth in the private sector through investment in the institutional capacity of the public sector to provide support services and facilities. However, IFAD has not gone beyond these traditional approaches to look for other ways to access the potential of dynamic private sector operators for rural poverty reduction. IFAD has the potential to assist GOB to do this.

51. The NGO ‘sector’ is very important in Bangladesh in terms of numbers, field presence, resources, and influence. Given that the new PRSP advocates collaboration with NGOs, they are likely to be an important participant in poverty reduction efforts for some time to come. But IFAD still lacks a clear vision of what kinds of partnerships, and for what purposes, it would like to create with NGOs, using them most often as suppliers of services. Potential benefits may have been lost as a result of inattention to developing relationships with these important actors.

52. IFAD is a relatively small player that has tended to work somewhat in isolation, dedicating more attention to achieving impact than to sharing results with others, creating the conditions for them to be sustained, or promoting their replication. It has not developed strong partnerships or mobilised significant levels of resources. GOB returns to investments made with IFAD funds could be higher if more effort was made to analyse, document and communicate acquired knowledge and experiences with others.

53. Development assistance projects can offer opportunities for misappropriation of funds and rent-seeking behaviour on the side of public sector and NGO staff involved in the delivery of benefits and services. Over-budgeting, for example, is one way that externally-financed projects unwittingly encourage this. Similarly, projects have offered the more powerful members of rural communities' opportunities to capture benefits improperly. Projects designed with unrealistic assessments of community relations feed these negative tendencies. IFAD has a responsibility to contribute to GOB efforts to improve governance and combat corruption by improving its own practices.

54. Most partners, including government, donors, and NGOs prefaced their remarks about IFAD with observations on the constraints they face in the relationship due to the lack of an IFAD office in the country. Development agency and government staff who has had some contact with the IFAD consultant who serves as a liaison officer in Dhaka indicated that his presence was very helpful. However, this presence has not been used to support on-going projects, implementation of the programme, or formulation of new investments and activities. All these areas could benefit from a more constant backstopping and on-going dialogue with IFAD.

55. **Recommendations.** Based on its evaluation of the 1994-2004 Country Programme in Bangladesh, the CPE made eight recommendations. One covers the quality of the future strategy document.

- **Set Clear Strategic Goals and Specific Attainable Objectives**

IFAD's next strategy for Bangladesh should clearly describe desired results and impact. It should identify a limited number of specific objectives that can realistically be achieved with the available resources and within the time period foreseen by the COSOP.

To cover major substantive areas where it has already acquired experience to then build upon and deepen the related policy dialogue, IFAD should build partnerships and disseminate knowledge. This would enhance results and impact while developing sustainable approaches for replication and up-scaling by the GOB. These would also serve to define IFAD's strategic niche and be main thrusts in the future strategy.

- **Development of Financial Services to Microenterprises and Small and Marginal Farmers**

IFAD should continue its important new work in developing financial service providers and products for rural microenterprises and agricultural production. It should lead the way in developing services in these areas, new frontiers for microfinance in rural Bangladesh.

- **Investment in Infrastructure to Provide Economic Benefits to the Rural Poor and Employment to the Poorest**

Investment in infrastructure for transport, especially union-level roads, water control structures and social and administrative infrastructure should be continued as a means of providing benefits to the poor, especially better access to markets, to goods and services and to natural resources. Direct employment programmes should be used wherever possible to benefit the poorest.

56. Five further recommendations cover ways and means that operations could be improved to enhance the overall quality of the results and impact of investments financed by IFAD in Bangladesh. These are:

- **Build Partnerships to Tap Private Sector Know-How, Networks and Resources**

IFAD should work with its public sector counterparts to help stimulate the development of the private sector, particularly the participation of poor small-scale producers that make up the IFAD target group in that sector. IFAD should also help to forge partnerships with selected private sector operators to tap their know-how, networks and resources. Means to attain the latter could include: briefing of private sector suppliers of inputs and services on planned project activities to make them aware of input and output marketing opportunities; contracting larger private sector operators to furnish technical assistance and training in areas like seed supply; undertaking joint applied research projects on constraints faced by the target group that might otherwise be neglected by the private sector.

- **Set Principles and Procedures for NGO Partnerships**

IFAD should determine what roles can best be played by NGOs in association with the IFAD programme in Bangladesh and what results and impact that can be obtained through partnership with them. IFAD should study the options and establish principles concerning what type of partnerships would be most beneficial. Adoption of clear procedures for NGO selection is essential.

- **Promote Development of Knowledge and Communications in all Projects**

IFAD should devote more resources to developing and communicating the knowledge it acquires in its programme. There is wide scope for disseminating knowledge at all levels, from farmer to minister, and across several domains, from government to donor agencies to NGOs and the business community. An explicit strategy for doing so in a targeted way so as to contribute to overall programme goals and objectives must be drawn up. Specific activities and investments should be designated to implement that strategy.

- **Reduce Opportunities for Corruption in Relation to Projects**

IFAD should do more to reduce opportunities for corruption. Two steps that will help are recommended above: better procedures and criteria for selecting NGO partners, and the establishment of communication components to disseminate information to the public. In addition there should be: (i) revisiting of cost estimates in design and budgetary allocations in implementation; (ii) more vigilance in obtaining compliance with existing reporting requirements; and (iii) full transparency in all financial, procedural, administrative and technical information related to project design and implementation.

- **Establish a Permanent Field Presence in Bangladesh**

IFAD should establish a formal presence in Bangladesh to improve efficiency in communications and dialogue, build closer partnerships, create stronger strategic alliances, improve policy dialogue, project design, supervision and implementation follow-up. IFAD should take into consideration both strategic and practical factors to determine the type of presence it requires, the level, and the resources needed.

People's Republic of Bangladesh

Country Programme Evaluation

Main Report

I. INTRODUCTION

A. Rationale and Background

1. Bangladesh is the highest ranking borrower of the International Fund for Agricultural Development (IFAD) in terms of the number of loans, having received a total of 22 loans between 1979 and 2004. In terms of total amount of resources borrowed it ranks third, after China and India. The rationale for undertaking a Country Programme Evaluation (CPE) in Bangladesh at this time is related to the IFAD decision in 2004 to schedule a new Country Strategic Opportunities Paper, (COSOP) for Bangladesh for presentation to the IFAD Executive Board (EB) in early 2006. The new COSOP has been timed to coincide with government planning processes and its National Strategy for Accelerated Poverty Reduction, also due to become operative in 2006. The importance of the Bangladesh programme for IFAD, and the timing of the upcoming new COSOP, made the CPE in Bangladesh a high priority for OE in 2005.

2. The last CPE of Bangladesh was undertaken by the IFAD Office of Evaluation (OE) in 1994, covering the first 12 projects that were financed by IFAD between 1979 and 1992. This new CPE covers projects that became effective from 1994 to 2004¹. During the period under evaluation, IFAD provided some USD 118 million of financing for a total of nine loans, financing nine projects at a cost of about USD 390 million. As at 31 December 2004, five of those nine projects were on-going. During 2005, two on-going projects were scheduled to close and two new projects in the pipeline were expected to become effective. During the period, a total of USD 574 000 was provided in the form of grants for exclusive use in Bangladesh. Bangladesh was among other countries as a beneficiary of agricultural and other research grants for a total value of about USD 14 million.

3. Just under 30% of the projects are classified as rural development projects, with the same proportion supporting rural finance. Agriculture and irrigation each account for roughly 14%, while the remainder are in the areas of livestock, fisheries and input supply. More than three-fourths of the IFAD-financed projects in Bangladesh were cofinanced with other external financiers, including the Asian Development Bank (ADB), the World Bank, the World Food Programme (WFP) and a number of bilateral donors including the Danish International Development Agency (DANIDA), the Swedish International Development Cooperation Agency (SIDA), and the Japan International Cooperation Agency (JICA).

B. Evaluation Approach

4. The overall goal set for the CPE was to learn, together with partners, from past experiences in Bangladesh and improve future performance. The specific objective was to assess the results and impact of IFAD strategies and operations in Bangladesh during the period 1994-2004. This assessment is intended to be a direct input to the new COSOP for future cooperation between Bangladesh and IFAD.

5. The Evaluation Team used the current OE Guidelines for CPEs² as a framework. It evaluated (i) the strategic dimension of the current IFAD country programme; (ii) the operational dimension of

¹ See Appendix 1.

² *Towards a Methodological Framework for Country Programme Evaluations*, IFAD, Office of Evaluation, January 2004.

the IFAD country programme; and (iii) selected special issues identified in collaboration with the partners to the evaluation.

6. The criteria used to evaluate the strategic dimension of the programme are relevance and coherence. The design of the country strategy and the design of the programme put into place in order to realize that strategy were assessed. The criteria used to evaluate the operational dimension of the programme are *effectiveness*, *efficiency* and *impact*. Evaluation of operations included evaluation of the performance of the projects and grants, the performance of IFAD, and the performance of partners. The overarching criteria of *sustainability*, *innovation*, *replication* and *impact on gender* were also used to evaluate the operational dimension of the programme.

7. In addition, in-depth qualitative analysis on selected *special issues*, in response to interests expressed by the Core Learning Partnership (CLP), was carried out. A small group of stakeholders, the CLP members were identified and consulted to identify the key questions and selected special issues that the CPE team should cover, in addition to those covered as part of normal IFAD requirements.³ The selected issues were: (i) Roles for the Private and Public Sectors in Agriculture; (ii) Options for Poverty Reduction through Self-employment, Employment and Entrepreneurship; (iii) Relations between NGOs and Government; (iv) Infrastructure Investments for Poverty Reduction. Evaluation team members were selected to bring specialized expertise in each of these four areas. Each of the selected special issues was examined, using the experiences acquired in the set of nine projects that made up the IFAD-financed Bangladesh Country Programme 1994-2004 as the basis for drawing insights and lessons learned.

8. The evaluation process began in October 2004 with a review of all available documentation by OE. In early November the responsible evaluation officer made a preparatory mission to Bangladesh.⁴ During that mission a wide range of stakeholders and other partners, including project and implementing agency staff from the ministries of finance, planning, agriculture and fisheries and local government were consulted, as were partners from IFAD, the co-operating institutions and cofinanciers.

9. Based on these discussions, an Approach Paper recording agreed approaches to the evaluation objective, methodology and process, partners, selected special issues and work plan was drafted and shared with partners for comments before finalisation.⁵ The methodology consisted of three main parts: (i) OE review of all available reports and documentation covering the country programme from 1994-2004; (ii) individual assessments of each of the projects to be covered by the evaluation⁶; and (iii) fielding of an Evaluation Team to verify preliminary conclusions and findings.⁷

³ The members of the Core Learning Partnership comprised: Mr Quazi Mesbahuddin Ahmed, Member, Planning Commission, Ministry of Planning (MOP); Ms Nargis Islam, Joint Secretary, External Resources Division, Ministry of Finance (MOF); Ms Rokshana Begum, Director General, Implementation Monitoring and Evaluation Division, MOP; Mr Badiur Rahman, Former Member Planning Commission and Secretary, Ministry of Local Government, Rural Development and Cooperatives (MLGRDC); Mr Fazle Hasan Abed, Chairperson, BRAC; Mr Salehuddin Ahmed, Managing Director, *Palli Karma-Sahayak* Foundation (PKSF); Mr Iqbal Ahammed, Executive Director, PMUK; Mr Jorgen Lissner, Resident Coordinator, United Nations Development Programme (UNDP); Mr Narsing Rao Singayapally, Senior Portfolio Manager, United Nations Office for Project Services (UNOPS); Mr Thomas Elhaut, Director, Asia and the Pacific Division, IFAD; Mr Ganesh Thapa, Regional Economist, Asia and the Pacific Division, IFAD; Mr Nigel Brett, Country Programme Manager, Asia and the Pacific Division, IFAD.

⁴ Ms Chase Palmeri, then Senior Evaluation Officer, OE.

⁵ See Appendix 2.

⁶ Project Assessments for all on-going projects were “Self-Assessments” prepared by the Project Coordination Units and submitted to OE. For closed projects they were prepared by OE. These are among the Annexes prepared for this evaluation and are available upon request.

⁷ The Evaluation Team visited Bangladesh from 9 February to 1 March 2005.

10. As time and resources would not permit the Evaluation Team to visit all nine projects, the methodology applied two exclusion criteria to determine the sample of projects for field visits. A project would not be visited if it had been effective for less than two years or if it had already undergone some form of independent evaluation.

11. The Microfinance Technical Support Project (MFTSP) and the Sunamganj Community-based Resource Management Project (SCBRMP) were considered too recently initiated to be suitable for a field visit. An OE Project Completion Evaluation undertaken in 2003 was available for the Netrakona Integrated Agricultural Production and Water Management Project, (NIAPWRDP). Two other projects, the Aquaculture Development Programme, (AqDP) and the Small Scale Water Resources Development Project, (SSWRDP) had been evaluated as part of the random sample of projects included for study in the recent Independent External Evaluation of IFAD, (IEE) conducted in 2004.

12. The resulting sample of projects for field visits thus comprised two closed projects: the Employment Generation Project for the Rural Poor (EGPRP) and the Agricultural Diversification and Intensification Project (ADIP); and two on-going projects: the Third Rural Infrastructure Development Project (TRIDP) and the Smallholder Agricultural Improvement Project (SAIP).

13. During in-country work, the means used to acquire evidence of the results and impact achieved by the programme included: (i) direct observation; (ii) focus group discussions with beneficiaries and project staff; (iii) in-depth interviews with key resource persons; and (iv) questionnaires for beneficiaries and field staff.⁸ Findings acquired through these methods were cross-checked against those reported in the project assessments done by OE, against the self-assessments done for the CPE by on-going projects, against the findings of the OE project evaluations and against the IEE Country Working Paper on Bangladesh that included the evaluation of the two sample projects as well as the Country Programme overall.

14. In this evaluation an attempt was made to compare the results and impact achieved in this Bangladesh Country Programme to the results of other agencies in Bangladesh and elsewhere. To put IFAD's work into perspective, some relevant qualitative findings and conclusions from other development agencies working in comparable fields are presented, as are quantitative data on available standard programme performance indicators, for example, time-overruns. On a few selected indicators the evaluation was also able to compare or "benchmark" IFAD's performance during this period with its performance during the period 1979-1992 reviewed by the previous CPE.

15. Preliminary findings were reported in an Aide Memoire circulated to CLP members and discussed with the GOB's Economic Relations Division (ERD) and other government partners at a wrap-up meeting chaired by Mr. Badiur Rahman, Additional Secretary, ERD.

16. The draft evaluation report was provided to CLP members for comment. It was then presented to a wide range of stakeholders at a National Roundtable Workshop in Dhaka on 24-25 July 2005⁹. Based upon the outcome of the workshop, IFAD and its partners produced an Agreement at Completion Point wherein they recorded those evaluation recommendations that they agreed to adopt and the specific actions that will be taken in order to implement the agreed recommendations.

⁸ The Evaluation Team was very grateful to the implementing agencies and Project Coordination Units for arranging its field visits and meetings with beneficiaries. However, it was evident that the sites and individuals had been very carefully prepared for the event and did not reflect the everyday reality, thus findings from activities (i) and (ii) were given less weight than others in the evaluation.

⁹ See Appendix 8.

II. COUNTRY CONTEXT

A. Overall Development Features

17. **Positive macroeconomic environment.** Bangladesh experienced strong and highly stable macroeconomic growth during the decade. The current account averaged a modest 1.1% deficit during the decade, with the last three years in surplus, with inflation averaging 4.4% per year.¹⁰ Facilitating this positive macroeconomic performance were reforms introduced in the 1990s such as making the currency convertible on the current account, reducing import duties, and removing most controls on foreign capital movement. Fiscal reforms included introduction of the value added tax. Macroeconomic performance was strong in spite of a sharp reduction in donor assistance, dropping from around 7% to 1.5% of GDP in ten years; the government was able to increase revenue mobilization and saw an increase in both domestic savings and investment rates. In addition, remittances from Bangladeshi working abroad increased six-fold, from USD 500 million in 1985 to USD 3.4 billion in 2003/4. GDP growth was stimulated, in part, by an increase in export earnings, and the growth of the manufacturing sector (mainly readymade garments and shrimp), and an overall openness to trade as shown by a parallel increase in imports¹¹.

18. **Positive social advancement.** Bangladesh made very impressive advances in terms of social and human development thanks to a conscious effort by the government to increase its commitment in these fields, and to the vast network of activities at the grassroots level carried out by local NGOs and community-based organizations (CBOs). Of the total of 177 countries included in the UNDP Human Development Index, Bangladesh ranked 146th in 1990. Its ranking rose somewhat to 138th in 2004. In the past decade it achieved results across almost all social dimensions: infant and child mortality rates decreased sharply thanks to the spread of immunization, and population growth rates fell. In 1993, primary education was made universal, compulsory and free, leading to higher primary enrolment rates, thus reaching Millennium Development Goal (MDG) 3 aimed at achieving universal primary education. At the same time, the major non-formal education programmes contributed to an increase in the adult literacy rate.

19. Bangladesh's efforts have also been commendable in terms of narrowing the gender gap. This is particularly true in the educational sector, where the gap in primary and secondary school enrolment levels has been reduced significantly. Female labour force participation has improved, as has access to credit, with wage differentials having fallen. Lastly, over the years the country has made progress in the management of natural disasters with measures such as disaster preparedness plans and the construction of coastal and river embankments. In this connection, it is worth noting that six out of the nine IFAD-financed projects in the Country Programme were designed to include investments to mitigate the effects of natural disasters.

20. **Difficulty in administrative and political aspects of governance.** Despite economic and social progress, Bangladesh remains a challenging environment in which to provide effective development assistance. In 2000, one government report discussing the need for administrative reform noted "Public agencies have been generally characterized as being rigid, unresponsive, inefficient and ineffective, preoccupied with process rather than results, driven by outdated rules and regulations."¹² The same report speaks also of corruption stating that, "Corruption pervades public life and public administration in Bangladesh. Corruption takes place at both political and bureaucratic levels, occasionally independent of each other, sometimes in collusion."¹³ In recognition of this situation, GOB has taken steps to combat these problems, including the passing of an Independent

¹⁰ World Development Indicators, World Bank 2004.

¹¹ Mahmud, *Bangladesh: transformation and development*, in Economic and Political Weekly, September 4-10, 2004, p. 4023.

¹² Public Administration Reform Commission Report, Vol. 1 p. 7, June 2000; cited in World Bank Bangladesh Country Assistance Strategy, World Bank, 2001, p. 3.

¹³ *Ibid.* Vol. 1, p 83.

Anti-corruption Commission Bill by Parliament in February 2004 and the development of an anti-corruption strategy.

21. **Growth of the non-public sector.** During the period of the CPE, a striking change has been a major increase in the role of the non-public sector - both private firms and NGOs - as suppliers of inputs and services across a broad range of sectors, and a concomitant decrease in the importance of the public sector. Of particular note to IFAD, the Bangladesh Agricultural Development Corporation (BADC) declined greatly in importance, and the prominence of the Department of Agricultural Extension, (DAE) declined as well. The importance of NGOs as providers of educational, health, agricultural extension, and other services increased substantially.

22. **Increased food production.** Major developments also included more widespread use of shallow tube wells, increased use of fertilizer and pesticides, and increased yields of high yielding rice and other crop varieties.¹⁴ There has also been a major increase in the use of mechanization. These changes essentially comprise an intensification of agriculture and the substitution of capital for labour. They have led to increasing output of rice, maize, vegetables, aquaculture fish, and poultry products¹⁵. The average annual increase in agricultural production over the decade was 3.1%, with output of rice, the most important crop, increasing by over 70% from 1984 to 2004, during a period when the country lost 80 000 acres a year to urban development and roads. There have also been substantial increases in vegetable production, especially in those parts of the country where better roads reduced marketing costs.

B. Poverty Profile¹⁶

23. **Income measures of poverty reduction.** With a total population of about 135 million, the estimated number of poor people¹⁷ in Bangladesh is 63 million. High poverty rates are matched by extremely high population density, at about 1 042 people per square kilometre, which translates into a nation-wide average of about ten people per hectare¹⁸. Bangladesh ranks third after China and India in terms of the size of its poor population. However, in line with the steady economic growth experienced by the country in the last decade and favourable government policies, poverty in Bangladesh declined by nine percentage points from 1991 to 2000. In 2000 about 85%, or roughly 54 million poor people were found in rural areas and the rate of poverty in rural areas had declined from 61.2% in 1991 to 53% in 2000. The Millennium Development Goals Bangladesh Progress Report found that, on average, rural areas have done better than urban areas in reducing the depth and severity of poverty. This implies that growth in rural areas was more pro-poor than in urban areas, a fact that reinforces the claims made by IFAD and others with respect to the importance and possible efficiency of rural poverty reduction.¹⁹

24. Yet there is some concern because while growth was occurring and poverty declined, income inequality increased. In 2000 the lowest 20% of the population had control over only 9% of income, while the highest 20% controlled 41 % of income. This distribution pattern is comparable to other countries in the region including India and Pakistan. In rural areas, this has been attributed in part to

¹⁴ For example, in 1990/91 annual sales of urea were 1.3 Million MT, whilst today sales exceed 2.4 Million MT, an increase of nearly 80%. There have been similar increases in pesticide sales.

¹⁵ Bangladesh Bureau of Statistics. Bangladesh Statistical Pocket Book 2002, published 2004.

¹⁶ Data in this section draws from: Millennium Development Goals: Bangladesh Progress Report. Government of Bangladesh and United Nations Country Team, February 2005.

¹⁷ People with income less than one US dollar (PPP) a day.

¹⁸ World Bank - World Development Indicators database, CD ROM, 2004.

¹⁹ While IFAD considers all of the MDGs relevant for its efforts to assist the rural poor, the objectives that it pursues and the activities that it supports are mostly directed in Bangladesh as elsewhere at this first MDG and its targets. For Bangladesh they are "Reduce proportion of people below USD 1 per day (PPP) from 58.8% in 1991 to 29.4% in 2015" and Reduce proportion of people in extreme poverty from 28% in 1991 to 14% by 2015.

increased fragmentation and unequal distribution of landholdings, and to the rise of certain non-farm activities that benefit mostly the higher income groups, such as business and non-rice agricultural activities.²⁰

25. Non-income measures of poverty reduction. As seen above, social indicators in Bangladesh have greatly improved in the past ten years. Along with rising incomes there is evidence of an improvement in the nutritional standards of the overall population: consumption of fish, poultry, meat, and milk has increased across income groups, and in both urban and rural areas. Anthropometric data also suggest good progress on child nutrition. Yet, with 50% of children under five years of age underweight or affected by stunting, Bangladesh still suffers one of the highest levels of malnourishment in the world, especially in its rural areas, and amongst the poorest, with the greatest concentration in coastal areas and northern districts²¹.

26. Literacy rates improved from 1991 to 2000, but are still unacceptably low: about 59% of the rural population of seven years and above is illiterate compared to about 72% in 1991, and compared to today's 33% in the urban areas. Drop-out rates are also still high (33%) with some 3.5 million children aged 6-10 who are still not enrolled in primary school, most come from poor households and rural areas.²²

27. Other non-income conditions that characterise low income groups were found by the World Bank in the preparation of its 2001 Country Assistance Strategy when it conducted extensive in-country stakeholder consultations. It concluded that, "Corruption imposes a disproportionate burden on the poor. They are forced to go without access to power and water because they cannot afford the illicit payments necessary to secure connections. They receive lower quality health and education services since they cannot pay the bribes to those who control access to medical services, education materials and credit. They also suffer because roads and embankments in their areas are allowed to deteriorate while government funds are allocated to newer projects that provide more opportunity for kickbacks".²³



Farmer in Tangail District at the Agricultural Extension Centre
Photo by Bart Snels

C. Poverty Reduction Policies and Agriculture Sector Strategies

28. **Poverty reduction policies.** Three policy regimes have guided government investments and activities with respect to poverty reduction, rural development and the agricultural sector over the period under review. They were the Fourth Five-Year Plan (1990-1995), the Fifth Five-Year Plan (1995-2000) and the *interim* Poverty Reduction Strategy Paper (iPRSP), a planning instrument that took the place of the five-year plan, issued in March 2003. The newest policy framework, referred to in paragraph 1, is the full Poverty Reduction Strategy Paper (PRSP), entitled by GOB as the National

²⁰ Hossain, Economic and Political Weekly, Bangladesh: transformation and development, September 4-10, 2004, p. 4 057.

²¹ WFP, The Food Security Atlas of Bangladesh, p. 17.

²² UNDP, The Bangladesh Millennium Development Goals Progress Report, February 2005, p. 28.

²³ World Bank, Country Assistance Strategy, 2001.

Strategy for Accelerated Poverty Reduction and issued in draft in December 2004. The new framework, close in spirit to the iPRSP that preceded it, has not been used to evaluate the 1994-2004 programme.

29. Each of the Five Year Plans aimed to accelerate economic growth rates at 5% per year. The Fourth Five-Year Plan called for poverty alleviation and employment through human resource development. It supported decentralisation of socio-economic planning to the Upazila level and recognised the contribution of NGOs to poverty reduction as well as the need to utilise their services in a more cost effective and coordinated way.

30. The Fifth Five-Year Plan again emphasized poverty alleviation and employment generation through human development. As concerns agricultural and rural development, that plan supported strategies to: (i) increase employment both through labour-intensive infrastructure development and microenterprise development; (ii) develop rural institutions with the assistance of NGOs; (iii) improve technical skills to improve on-farm production and ensure better access of the poor to production means; (iv) expand irrigation; (v) intensification and diversification into higher value crops, aquaculture and animal production; (vi) promote women's participation in rural development; and (vii) involve communities in development.

31. The iPRSP published in March 2003 set out five main courses of action aimed at reducing chronic poverty and spurring social development: i) accelerating *pro-poor growth*, whereby the main driver of growth would be the private sector. The Government would focus on improving law and order and the financial system, and would withdraw from the manufacturing sector which would be the key component of the expected increase in growth; ii) *promoting good governance*, including a thorough reform of the judiciary system and the police force; iii) *investing in human development* by increasing public expenditure in education, health and nutrition; iv) *promoting women's advancement*; and v) *ensuring social protection*, including social safety nets. With respect to the rural sector, agriculture and the rural non-farm sector will be spurred as the two main drivers of the sector's increase in productivity.

32. **Agricultural sector strategies.** The country promulgated a National Agricultural Policy (NAP) in 1999 which stated that its overall objective was to "make the nation self-sufficient in food through increasing production of all crops, including cereals and ensure a dependable food security system for all." Specific recommendations included ensuring a profitable and sustainable agricultural production system and raising purchasing power by increasing farmers' real income, and introduction of an appropriate institutional system of providing credit to ensure the timely availability of agricultural credit.

III. THE STRATEGIC DIMENSION

A. The Country Strategy, 1994-2004

Country Strategy Design: Description

33. In 1994 there was no written country strategy, regional strategy or IFAD Corporate Strategy, as such. These were later developed as follows:

- 1998—IFAD Corporate Strategy
- 1999—Bangladesh COSOP
- 2002—IFAD Strategic Framework
- 2002—IFAD Regional Strategy for Asia and the Pacific

34. The IFAD mandate was, essentially, the only extant form of written guidance with respect to agreed goals, at the corporate level or otherwise, during the first five years of the period under review.

The IFAD Mandate

The Agreement Establishing IFAD (1976) states that its objective should be to mobilize resources to be provided on a concessional basis for agricultural development. IFAD projects and programmes should expand food production and strengthen related policies and institutions, focused on increasing food production in the poorest countries and improving the nutritional level and the living condition of the poorest groups in the population.

35. In the past, IFAD used two instruments to provide strategic directions at the country level - the Special Programming Mission (SPM), and the General Identification Mission (GIM). However, the last SPM for Bangladesh undertaken in 1981 and the last GIM in 1987 were already outdated by 1994. The result was a vacuum in terms of country-level goals and objectives between the 1987 GIM and the 1999 COSOP. However, the 1994 CPE, undertaken by OE did contain "Recommendations for a Future IFAD Strategy".

36. These were never formally adopted by IFAD's Programme Management Department (PMD) for programme development and implementation. However, the Evaluation Team found a number of elements in the actual IFAD programme in Bangladesh between 1994-1999 reflecting that the concepts identified in the CPE recommendations had been taken on board. They included a continued effort to reach the poorest, a shift away from working with international financial institutions (IFIs) as a move toward increased collaboration with NGOs, a generation of new agricultural technology, diversification of production to poultry and small ruminants, and collaboration with others to implement parallel employment and social programmes.

37. Corporate and regional level strategic goals as well as basic policies for certain sectors did begin to come into play starting in 1998. At that point, IFAD's explicit ambitions were set beyond IFAD's basic mandate with its emphasis on expanded food production, improved nutritional status, improved institutions and policies and improving the living conditions of the poorest. Newly introduced corporate objectives included field programmes with higher beneficiary ownership, flexibility in project design, strong local capacity building, and a better gender balance.

38. Later in 2002, the corporate strategy shifted somewhat to its current form emphasizing three main objectives: strengthening capacity of the poor and their organizations; improving access to natural resources and technology; and increasing access to financial services. The Regional Strategy for Asia and the Pacific, also introduced in 2002, called for a focus on marginal areas, on indigenous people and on women. It advocated building coalitions of the poor and seeking to promote peace, especially in areas of political conflict.

39. In addition, country programmes were expected to conform to corporate policies on specific issues, such as the Rural Finance Policy set in 2000 and, more recently, the Microenterprise Policy and the policy on Gender Mainstreaming.

40. The objectives that recurred most often over time, at the various levels, can be grouped together into three areas as follows:

Targeting: The poorest, indigenous people, other marginal groups, women.

Agriculture and food: Increased food production, diversified production, improved access to resources and technology.

Capacity building: Poor rural people, coalitions of the poor, organizations of the poor.

41. The COSOP for Bangladesh contained a “Strategic Framework for IFAD” structured in accordance with IFAD Executive Board guidelines.²⁴ It was composed of nine parts. These are:

- IFAD’s Strategic Niche and Proposed Thrusts in Bangladesh
- Proposed Strategy
- Target Group
- Main Opportunities for Project Interventions and Innovations
- Opportunities for Strategic Linkages with Bilateral and Multilateral Donors
- Outreach & Partnership Possibilities with NGOs and National and Local Initiatives
- Areas for Policy Dialogue
- Action Areas for Improving Portfolio Management
- Tentative Lending Framework and Rolling Programme

42. The COSOP states that IFAD’s main strategic thrust would be to “promote self-managing grass-roots community organizations that will create and sustain viable, cost-effective institutions and also empower the rural poor.”

43. Concerning the target group, the COSOP indicated that it should continue to comprise IFAD’s main beneficiaries from the past—the landless, marginal and small farmers households, and women—but with an additional emphasis on the extremely poor.²⁵ The COSOP called for targeting the poor by locating projects in remote areas or where there were pockets of poverty as in Sunamganj or Chittagong Hill Tracts (CHTs), but advocated inclusive targeting approaches within such areas with careful attention to gender-based design of interventions and promotion of participation of women.

44. The COSOP identified four opportunities for project interventions. It aimed, over a four-to-five year period, to realise a cycle of three to four projects that would develop the identified themes and build on each other in a mutually-reinforcing manner, extending the experience gained from ongoing projects. The project interventions were identified as follows: (i) development of *haors* in Sunamganj;²⁶ (ii) community-based agro-forestry in the CHTs; (iii) charland development in the rivers;²⁷ and (iv) livestock development in the Eastern Districts. All projects would have the development of livestock and/or fisheries as one of their main components. IFAD’s singling out these sub-sectors was in line with the Fifth Five-Year Development Plan, an approach that responded to the issue of population density and landlessness. Fisheries and livestock were seen as the best ways to provide income-earning opportunities to the rural poor who are landless, while supporting the

²⁴ See Procedures for the Review of Country Strategic Opportunities Papers (COSOPs) by the Executive Board, EB 2002/77/R. 12; IFAD, October 2002. Although the Executive Board approved the structure for the COSOP in 2002, COSOPs were introduced into the project cycle in 1995 in various formats. By 1999 when the Bangladesh COSOP was prepared, the format that was eventually to be approved in 2002 was already commonly used.

²⁵ The most widespread characterization of the rural poor in Bangladesh, adopted in this report and other IFAD reports on Bangladesh is based on the size of landholdings. All holdings less than 0.20 ha are considered landless. However, the landless are divided into two types. The overall characterisation is as follows:

Type	Landholding	% of all Rural Households
Landless (extremely poor)	less than 0.02 ha	34%
Landless (moderate, mainstream)	0.02 ha – 0.20 ha	19%
Marginal farmer	0.20 ha – 0.60 ha	24%
Small farmer	0.60 ha – 1.00 ha	10%

More than 50% of all landless and 30-40% of small and marginal farmers are below the poverty line. Interestingly, during the NRTW to discuss this report 24-25 July 2005, one high-level GOB official directly involved in the drafting of the new PRSP expressed the view that landholding is no longer the best criteria for determining poverty levels or for characterizing the poor. Future IFAD analysis of poverty in Bangladesh would be well-advised to pursue this point further with colleagues in GOB and the development community.

²⁶ The *haors* are regions of deep prolonged flooding in Northeastern Bangladesh.

²⁷ Chars are newly accreted lands in river basins and coastal areas.

diversification of agriculture and development of economic activities where value added is higher than with the traditional crops.

45. A number of cross-cutting themes were to be common to all projects, including: self-management by the communities; development of suitable marketing linkages; employment generation for the very poor; community awareness to assist the extremely poor; and more flexible microfinance services for all beneficiaries. In addition, the strategy indicated that basic social infrastructural services (such as health, education and literacy) should be incorporated into all projects because, in the opinion of the target communities, these are as important as economic interventions. All projects were to take account of the need to prepare the poor for the market economy. All were to be implemented in difficult and remote areas. No areas for innovation were presented as such, notwithstanding the title of this COSOP chapter.



Upazila road with roadside tree plantation
Photo by Elliott Hurwitz

46. In terms of strategic linkages with other bilateral and multilateral donors, the COSOP advocated building partnerships with agencies such as Department for International Development (DFID) in projects taking a community-based resource-management approach. It advocated partnership with WFP in the area of small infrastructure development and establishment of links with USAID in efforts to promote entrepreneurship. It also stated the intent to be a partner to the UNDP-led United Nations Development Assistance Framework and the World Bank-led Country Development Framework processes.

47. Given its emphasis on CBOs, the COSOP proposed an increase in the involvement of NGOs but a change in their roles. It advocated an approach that would shift away from the use of NGOs for the delivery of services to ultimate beneficiaries and towards using them instead to build grass-roots institutions. It called for involving NGOs from the identification/design stage and developing a genuine partnership with shared concerns that would go beyond contractual obligations related to the immediate delivery of services.

48. The 1999 COSOP urged that a policy dialogue be maintained with the GOB on key areas of concern. These were to include:

- **Land.** The allocation of lands on long-term leases to target group members to develop private forestry and sedentary agriculture in CHTs.
- **The protection of rights** of people to harvest their timber produce without the administrative control of the Bangladesh Forestry Department.
- **Facilitate fishing licenses** for the IFAD target group to tap the fish resources in Government-owned water bodies.
- **Credit** for small farmers who were not eligible to receive credit from the Palli Karma-Sahayak Foundation (PKSF).

49. The COSOP included in its strategy a number of actions needed for improving the performance of the IFAD portfolio. It recognized performance problems in the time required to declare the projects effective and to achieve proper level of staffing, frequent delays in the procurement of goods and in finalizing contracts with NGOs, and in finalizing subsidiary loan agreements with banks selected to implement credit components. Other problems it cited included concern over practices in the management of project funds and procurement of goods and services. With respect to infrastructure, it noted the need to increase beneficiary participation in identification, design, implementation, and use and maintenance with an eye toward increased sustainability.

50. To improve overall portfolio performance, the strategy was to include the selective use of grant funds during start-up for speedier implementation of preliminary activities, including the drafting of government work plan and budget documents known as project *pro formas*, more strategic use of technical assistance, and emphasis on timely and appropriate staffing. The strategy proposed to take greater care during implementation in regular review and audit. It also proposed that project design would include the promotion of community institutions before identifying the infrastructure schemes as well as their direct involvement in their implementation. In this connection, the strategy called for more frequent dialogue with the Government on the performance of various projects, issues of quality control and downward accountability and sustainability of the assets.

Country Strategy Design: Assessment

51. The implicit or *de facto* strategy from 1994-99 derived from the IFAD Mandate and, to some extent, from the recommendations of the 1994 CPE as deduced from the resultant lending programme, was assessed by the Evaluation Team as being successful in terms of its relevance. However, the coherence of the implicit strategy – again as reflected in the lending programme - is less obvious. This can doubtlessly be attributed to the fact that IFAD itself did not provide any kind of strategic framework for country lending programmes during this period.

52. The apparent diagnosis of the country conditions and development needs at the time were correct, as were the calls for: maintaining focus on the poorest; expanding food production to raise incomes and help moderate food prices; and diversifying crop production to pursue higher value crops as a means to address the severe land constraint. These aims were directly in line with prevailing GOB policies and planning as outlined in the Fifth Five-Year Development Plan and prevailing government objectives for the agricultural sector (see paragraphs 28 and 29).

53. The 1994 CPE recommended changing focus in partnership and shift in alliances from larger IFIs and towards NGOs. Most other donors were also looking to build partnerships with the NGO sector at the time. The Fifth Five-Year Development Plan also foresaw expanded collaboration with NGOs, especially in the development of rural institutions (again see paragraphs 28-29). However, judging from the good results found in this programme in projects where IFAD partnered with ADB, the recommendation that IFAD move away from collaboration with IFIs was ill-advised.

54. The declared IFAD strategy from 1999 to 2004 as expressed in the COSOP was relevant to the country situation. The COSOP was produced in a consultative manner and it reflected a good understanding of the poverty situation in Bangladesh at the time and IFAD experiences in the country to date. Its focus on employment was in line with the Fifth Five-year Development Plan, and the identification of the need to include indigenous people and charland dwellers was consistent with IFAD's mission to address the needs of the most vulnerable groups and the extremely poor. The call to support the empowerment of women was a priority for IFAD and was within GOB policies. The plan to build up inland fisheries and livestock was well-justified as a means of enhancing agricultural output that requires little land or training, and being labour-intensive; thus appropriate to the Bangladeshi context. The policy dialogue issues that it included were relevant to the target group and directly related to the areas for project intervention that were outlined in the COSOP. Both the diversification of crop production and the empowerment of women were consistent with the 1999 NAP. Finally, to its credit, it made a conscious attempt to innovate by elaborating and developing new approaches that could be replicated and scaled up.

55. Notwithstanding all of the above, the COSOPs selection of empowering the poor through support for CBOs as its central theme proved to be an unfortunate one. The CBO approach was to assist intended beneficiaries to form groups based on the communities in which they lived in order to develop microfinance services for the community and undertake other investments and services. The selection of the model was largely predicated on limited field experience from a major UNDP project, the South Asia Poverty Alleviation Project (SAPAP) in the Kishoreganj district. At the time there were indications that SAPAP could succeed in empowering CBOs, but there were dissenting voices as well.²⁸ In the event, the SAPAP project collapsed for a number of reasons.

56. Amongst those reasons were problems specific to the CBO model. They were derived from the fact that community groups were formed from people in a given village of all levels of income and influence. The tendency was that the richer and more powerful members of the community became the presidents and managers of the groups and used them to their own advantage, for example borrowing large amounts of funds and not re-paying. The poorer group members were powerless to change the group leadership and so deserted the groups. Very similar problems had been encountered as early as the 1970s when the “Swanirvar” movement tried to bring participants of a given village from divergent levels of income, social status, and education into one village development committee.

57. IFAD abandoned the approach after the COSOP was published, but not before one project patterned after it - SCBRMP - had been put into motion. In retrospect, IFAD’s optimism for the selected CBO approach proved unjustified. The analysis of poverty in fact fell short in not adequately taking into consideration the social dynamics of rural communities. Given the local social and political relationships and the relative powerlessness of the poor, such as referred to here and in paragraph 26, the COSOP assumptions that heterogeneous rural communities would manage resources in ways that would benefit the poorer and weaker members’ was unrealistic.²⁹

58. Apart from the unfortunate choice of what appears to have been a flawed model in retrospect, the main weakness of the COSOP was that the text was rather difficult to interpret and understand. Even if, upon close examination, there was a good underlying conceptual coherence and internal logic linking the various COSOP elements, that coherence is not easy to grasp. This is aggravated by the fact that the secondary strategies and approaches it identified to support its main goal were numerous and not clearly prioritised. It was unclear which were most important to reach the COSOP goal and it was overly ambitious to expect that all could have been successfully taken on.

B. Country Programme

Design of the Lending Programme: Description

59. From 1994 to 2004, IFAD financed nine projects reviewed by this CPE with a total project cost of USD 392.6 million, of which USD 117.8 million, around 30%, was financed by IFAD loan funds, as shown below in Table 1. Of the nine projects (four of which are closed and five ongoing), six were in the agricultural and rural sector, two in the micro-credit sector, and one in irrigation. Projects in the programme were cofinanced by several different partners including ADB, the Government of the Netherlands, SIDA, WFP, and the Japan Bank of International Cooperation (JBIC). The nine projects covered by this CPE were concentrated in the central and north-eastern parts of the country, as shown in Map 3.

²⁸ A Preliminary Assessment of Kishoreganj Sadar Thana Project. S. Zohir. A. Basher, and S. Rahman for the World Bank, October 1999. See also, Fernandez, Alioysius; SCBRMP Implementation Follow-Up Mission Report (29 November to 12 December 2004); UNOPS/IFAD.

²⁹ The CI responsible for supervising this project, UNOPS, expressed its disagreement with the conclusions of OE on the CBO model being used in the SCBBRMP project. It is optimistic that problems encountered in the first two years of implementation can be overcome and that the project will eventually prove to be a successful one.

Table 1. Projects Included in the Bangladesh Country Programme 1994 - 2004

Project	Date Effective	Total Cost	IFAD Loan	Implementing Agency	Partners(*)
Netrakona Integrated Agricultural Production and Water Management (NIAPWMP)	1994	13.7	8.9	DAE	UNOPS WFP
Employment Generation for the Rural Poor (EGPRP)	1995	21.9	14.9	Agrani Bank	UNOPS
Small-scale Water Resources Development (SSWRDP)	1995	66.0	10.4	LGED	ADB Netherlands
Agricultural Diversification and Intensification (ADIP)	1997	32.4	18.9	DAE	WFP
Third Rural Infrastructure Development (TRIDP)	1997	181.0	11.7	LGED	ADB SIDA JBIC
Aquaculture Development (AqDP)	1998	23.8	20.0	DOF	UNOPS WFP
Smallholder Agricultural Improvement (SAIP)	1999	25.7	18.6	DAE	UNOPS WFP
Sunamganj Community-based (SCBRMP)	2001	7.9	6.2	LGED	UNOPS
Microfinance Technical Support (MFTSP)	2003	20.2	8.2	PKSF	UNOPS
<i>TOTAL</i>		392.6	117.8		

Note: Costs shown in USD million.

(*) Including co-operating institutions and project co-financiers.

60. To put the IFAD Country Programme in perspective, it should be noted that during the same period the World Bank loaned a total of USD 192 million to finance ten projects in agriculture and rural development, ADB loaned a total of USD 335 million to finance ten projects, while expenditures made by the Bangladesh Rural Advancement Committee (BRAC) totalled USD 1 513 million, of which USD 448 million were from its own resources.

61. Analysing base costs and components of the IFAD projects, the investments and activities of the nine projects can be divided into six basic types (in addition to project management).³⁰ They are shown below in Table 2. Somewhere between 30-50% of expenditures could be considered as having been allocated to infrastructure, including all types of infrastructure, water-related (irrigation, drainage, flood control and aquaculture) and other (roads, landing stages, markets, and social infrastructure buildings). The next largest areas of expenditure were in institution building and credit, with roughly 20% and 17% respectively. These are followed by agriculture and community development/beneficiary training.

³⁰ Types of components defined here do not correspond exactly to types of actual components as presented in project documents. It has been necessary to disaggregate activities and re-group them for purposes of comparison and simplification where dissimilar activities are part of the same component, for example where the “aquaculture” component of one project contained both infrastructure and institution-building activities.

Table 2. Types of Activities Financed

Project	Agriculture	Water Infrastructure	Other Infrastructure	Credit	Community Dev. Benef. Training	Institution Building
NIAPWMP	X	X	X	X		
EGPRP				X		
SSWRDP		X			X	X
ADIP	X		X	X	X	
TRIDP			X			X
AqDP		X	X		X	X
SAIP	X	X	X	X	X	
SCBRMP	X	X	X	X		X
MFTSP				X	X	X

62. Projects were targeted at landless, marginal and small farmers, and micro-entrepreneurs. Special emphasis was given to reaching women, especially through microfinance groups. A total of some 69 NGOs were involved in the nine projects. Most projects involved NGOs in project implementation to some extent. However, projects implemented under the responsibility of a Local Government Engineering Department (LGED), including SSWRDP, TRIDP and SCBRMP did not work directly with NGOs, but rather in consultation or association. Most often NGOs were active in the delivery of microfinance services, however they also undertook community mobilisation, grassroots institution building and to some extent technology dissemination.

Design of the Lending Programme: Assessment

63. The projects initiated during the first half of the period being evaluated, 1999-2004, were relevant to the country conditions and policies and consistent with the prevailing strategic framework - essentially the IFAD Mandate. Yet, there is no evidence that they comprised a coherent programme that aimed at results beyond those of the individual projects. The programme was not designed to address the area of nutrition, which was a GOB priority as well as an important part of the IFAD mandate. Apart from including nutrition as one of the overall objectives in two of the nine projects, the programme shows no sign of having taken on board IFAD's corporate policy on nutrition described in one of its earliest policy documents approved by the IFAD Executive Board in 1993. The programme included two projects, SAIP and SCBRMP - designed subsequent to the approval of the IFAD Rural Finance Policy in 2000 - that did not respect the policy guidelines on the use of sustainable institutional arrangements for delivery of microfinance services: The Programme was not specifically designed to undertake policy dialogue or institutional development – fundamental parts of the basic IFAD mandate - in systematic ways..

64. The area-based projects in the lending programme were present in those districts identified to have most people living in extreme poverty (more than one million, in each) including Mymensingh, Bogra, Naogaon, Chittagong and Sirajganj.³¹ IFAD-financed projects were also present in Netrakona district where, together with Mymensingh and a number of other northwest and southwest coastal districts, the poorest *upazilas* can be found.³²

³¹ WFP, The Food Security Atlas of Bangladesh, WFP, 2004, p. 11.

³² *Upazila* is the Bengali term for sub-district, the lowest government administrative unit.

65. The design of the lending programme in the period 1999-2004 is also consistent with the spirit of the prevailing strategy document at that time - the COSOP. Yet, composed of SCBRMP centred on CBOs and MFTSP on micro-finance, it can hardly be considered a translation of the strategy into action. Strictly speaking, only one of the four projects identified in the COSOP – SCBRMP - was taken up in the five years following its approval. However, another project – MFTSP - was in line with the COSOP proposal for a livestock development project in the Eastern Districts. Also, in February 2005 at the time of the CPE fieldwork, the formulation of a project for market infrastructure development was underway linked somewhat to the project that the COSOP had identified for charland areas.

66. One element of the post-COSOP lending programme that is consistent with the COSOP is its concentration on fisheries and livestock. There is also evidence that learning has taken place on a number of issues, especially in the MFTSP on issues such as project management arrangements and the selection of NGOs. In addition, some continuity is shown where good practices from previous IFAD projects, such as the use of NGOs for the delivery of technical services in livestock production from the Smallholder Livestock Development Programme (SLDP) and sustained advocacy for better conditions of access for the poor to water bodies begun earlier in the Oxbow Lakes, have been repeated in the current programme.

67. The lending programme also targets the groups identified for IFAD assistance in the COSOP. By locating the SCBRMP, as foreseen, in Sunamganj district, it reached out to an extremely poor project area and then – in accordance with the COSOP – took an inclusive approach. The programme did include one initiative to establish a strategic link with DFID, providing a grant for USD 700 000 to the International Center for Living Aquatic Resources Management (ICLARM) (WorldFish) that contributed to a larger DFID programme on community-based resource management in the fisheries sector. However, partnerships with WFP on small infrastructure and with USAID on entrepreneurship were not pursued. Nor is there evidence of the shift in the relationship with NGOs towards involving them in project identification and design that the COSOP advocated.

Design of the Grant Programme: Description

68. There were five types of grant resources used in connection with the IFAD Country Programme during the period 1994-2004: three types were exclusive to Bangladesh, while two were for larger regional programmes in which Bangladesh was one of several beneficiary countries.³³

69. The first type was small grants linked to a specific loan to cover costs related to project start-up. These were approved at the time of Executive Board approval for the loan and referred to as Special Operations Facilities (SOFs). Formally speaking, GOB was the recipient of such grants that were intended to cover miscellaneous costs, largely related to the fulfilment of effectiveness conditions and other obligations or start-up conditions. A total of six such grants were provided, ranging in amounts from USD 50 000 in 1995 to USD 100 000 in 2003.

70. The second type of grant funds was made available to the Borrower for a total of USD 44 000 to help prepare the Project Completion Reports (PCRs) for the Netrakona Integrated Agricultural Production and Water Management Project (NIAPWMP) and EGPRP projects.

71. The third type of grant resources was provided through the facility known as the Non-Governmental Organization/Extended Cooperation Programme, (NGO/ECP), whereby IFAD provided amounts of up to USD 100 000 to non-governmental organizations to undertake activities related to IFAD objectives and to on-going or future projects. Only one NGO/ECP grant was made during the 1994-2004 period, in 2003, for USD 100 000. The recipient of the grant was a Bangladeshi NGO called International Development Enterprise – Bangladesh, for a project entitled “Testing and Dissemination of Affordable Innovative Technologies for Resource Poor Farm Households”. Its

³³ See Appendix 3.

objective was to improve the livelihoods of poor households through the introduction of water-efficient, environmentally sound, low-cost innovative micro-irrigation schemes (such as drip irrigation, pressure treadle pumps, micro-sprinkler systems and treadle pumps), and it was implemented within areas covered by the ADIP and SAIP projects where increasing available water and applying it at lowest possible costs was part of the approach to the intensification of agricultural production that the projects sought to achieve as means to raise household income and improve food security.

72. The fourth type of grant resources used in the Programme was that made available to research institutions which were part of the Consultative Group for International Agricultural Research, (CGIAR). A total of 12 such grants were made for some USD 10 million for research that was designed to benefit Bangladesh, among other countries. Bangladesh participated actively and benefited from grants to the International Rice Research Institute (IRRI), ICLARM and the International Fertilizer Development Center (IFDC) for technologies in flood-prone rice lands, fish rice ecosystems and fertiliser or nutrient management technologies.

73. The fifth type of grant resources was used in a similar way to make Technical Assistance Grants (TAG) for Other Training and Research Activities. Like the TAGs for Agricultural Research, these included Bangladesh as one of several country beneficiaries for each grant. Six such grants were made for a total of USD 3.5 million, about half of which went for two grants to IDRC for electronic networking amongst IFAD projects in Asia and the Pacific.

Design of the Grant Programme: Assessment

74. Just as there was no explicit strategy for an IFAD Country Programme or for IFAD's lending activities generally in Bangladesh for the first half of the period under review, neither was there any explicit strategy for using grant resources or even a "grant programme" as part of the overall IFAD Country Programme. When the COSOP was drafted in 1999, it too lacked a strategy for the use of grant funds and contained no references pertaining to grants. Hence, it is not surprising that the *de facto* design of the grant programme does not reveal a cogent plan or overall approach to making use of these scarce, but valuable, resources to achieve IFAD's strategic goals or objectives.

75. Overall, the individual purposes for which each of the grants was made from 1994-2004 were relevant to the programme. Of those grants made exclusively to Bangladesh, an amount of USD 434 000 or about 75% of a total of USD 574 000 were made essentially to help the country meet IFAD requirements. This amount was used to facilitate either project start-up or project completion. The designs of the SOFs were extremely open and flexible. This made them well-suited to meet the varied and unforeseeable needs for resources in the very early phases of project implementation. While the objectives of the NGO/ECP grant were worth pursuit, they appear in retrospect to have been over-ambitious considering the time and grant resources that were available to the implementing NGO.

IV. THE OPERATIONAL DIMENSION

A. Performance of Loans and Grants

76. As described above in the Evaluation Approach (paragraph 5), the performance of the programme was evaluated using the basic criteria of effectiveness, efficiency and impact. In addition, its performance with respect to innovation, replicability, sustainability and impact of gender were assessed.

Effectiveness

77. While there was some variation, the nine projects in the programme have performed on the whole as planned. They have generally achieved their objectives with respect to physical and financial targets and disbursement rates of loans closed to-date have been close to 100% of approved

amounts. Outreach has also been good in terms of the number of beneficiary households directly benefiting from some aspect of the projects,

78. Table 3 below shows the number of households directly targeted by the 9 IFAD projects and the extent to which they succeeded in reaching these targets, according to reports from project coordination units. The table shows both the number of households targeted at appraisal as reflected in the IFAD database, referred to as the IFAD Project Portfolio Management System (PPMS), and the actual number of households targeted as reported by the Project Coordination Units (PCU) in their self-assessments submitted to the Evaluation Team. Data from TRIDP are not included in this table because of the large size of that project and the number of households that it seeks to target would distort the assessment. SCBRMP and MFTSP are not included in this table because they are too recent to generate meaningful results.

Table 3. Number of Direct Project Beneficiary Households Reached

Project	Planned(a)	Actual	%	Planned (b)	Actual	%
NIAPWMP	90 550	128 510	142%	250 000	128 510	51%
EGPRP	45 140	54 209	120%	70 000	54 209	77%
SSWRDSP	140 000	119 200	85%	140 000	119 200	85%
ADIP	86 000	187 588	218%	122 500	187 588	153%
TRIDP	2 800 000	n.a.				
AqDP	120 000	39 100	33%	47 695	39 100	82%
SAIP	82 000	209 082	255%	131 000	209 082	160%
SCBRMP	135 000	n.a.		135 000	n.a.	
MFTSP	276 000	n.a.		276 000	n.a.	
Subtotal-six projects	563 690	737 689	131%	761 195	737 689	97%
Total	3 774 690					
People Reached (c)	18 873 450	3 688 445	131%	3 805 975	3 688 445	97%

(a) At project design – Source: IFAD PPMS.

(b) During project implementation as reported in Self-Assessments prepared by PCUs for CPE.

(c) Household is assumed to comprise five persons.

Sources: IFAD PPMS; Project PCUs.

79. Taking only six of the nine IFAD projects, the programme succeeded in reaching around 738 000 households, or 3.7 million individuals, which was 131% of those targeted at design and 97% of those actually targeted by the PCUs. This would be about 7% of the 54 million poor people located in rural areas.

80. Given that TRIDP has completed almost 100% of the physical targets that it had planned, using the numbers of individuals who were found to have used the infrastructure in previous years. The project estimated that by 2003 it had reached 12.7 million people.³⁴ Counting TRIDP beneficiaries, the number of households reached by the programme so far would more than triple to about 3.2 million and the number of persons reached would increase to some 16 million. That would be about one fifth of the total rural population, including poor and non-poor alike.

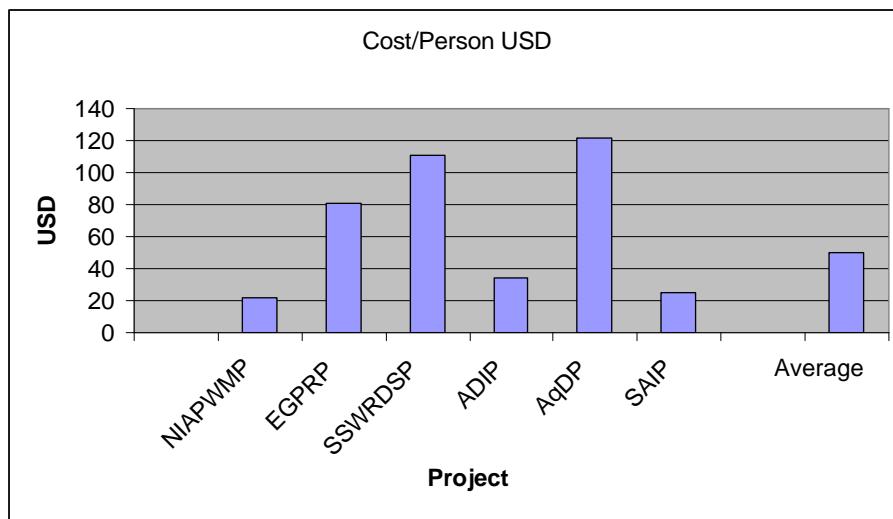
81. Overall effectiveness was rated as successful, taking into consideration the performance of the programme in the achievement of objectives, disbursement, and outreach, i.e., that is number of households directly benefiting from the projects.

³⁴ An ADB Supervision Mission to TRIDP, drawing on the TRIDP Annual Post Development Benefit Evaluation Report (2003), also confirmed that some 12.74 million people, or half of the 25 million people that it targeted, had materially benefited from completed facilities.

Efficiency

82. Limited information, in particular, limited ability to know or estimate actual benefit streams prevents the calculation of cost/benefit ratios that could provide a clear measure of the efficiency of the programme or parts of the programme. Lacking better indicators, the evaluation considered the average project expenditure or costs per beneficiary - one of the only quantitative indicators available from data systematically collected by IFAD - to assess the efficiency of projects. However, even in this case, the relative project costs per beneficiary need to be viewed with caution as comparable data are not available on the relative project benefits per beneficiary. On average, IFAD projects cost USD 50 to reach an individual during the period under review. The NIAPWMP had the lowest cost per beneficiary at USD 21 and AqDP the highest at USD 122. However, apart from the fact that AqDP has not yet closed, considerable study would be required to determine the nature, extent and sustainability of the benefits supplied by the two projects to then compare them with the costs so as to determine whether NAIPWMP was actually more efficient or cost-effective in reducing poverty than AqDP.

Figure 1. Average Expenditure Per Person Reached



Source: IFAD PPMS, Project PCU's

83. The “time overrun”, that is the difference between the amount of time taken to implement a project as compared to the time foreseen, expressed as a percentage of the predicted time, is another indicator that can be used to assess the efficiency of project performance. Looking at the time overrun, the evaluation found that the projects in the Bangladesh programme, 1994-2004, performed better than most IFAD projects. More importantly perhaps, the Bangladesh programme, 1994-2004, performed better than the previous IFAD programme in Bangladesh evaluated in the 1994 CPE. At the time of the previous CPE, time overruns averaged 37%, whereas during this period time overruns have averaged only 6%, with only two of the nine projects requesting a loan extension. As a point of comparison, the average time overrun for ADB projects in the agriculture and natural resources sector for the period 1995-2001 was roughly 83%.

84. However, as with cost per beneficiary, this quantitative indicator should be viewed with caution. It could indicate several things: more efficient project management; better supervision; better project design; or a more conducive external environment. Or, it could simply reflect powerful bureaucratic incentives to close projects on time that could give rise to hasty disbursements and short-lived benefits.

85. In fact, this result is surprising given that actual implementation times were often considerably shorter than foreseen, if the numerous delays caused by the slow start up of core activities and

investments that were experienced by most projects are taken into consideration.³⁵ Delays effectively shortened project periods and also the time during which benefits could be extended and consolidated. This was found to be the case especially in microfinance, where projects reached the numbers of intended borrowers but did not necessarily achieve expected targets in terms of the number of loans, that is, the frequency of lending to a borrower. Overall, the efficiency of the programme is rated as only moderately successful.

Impact

86. Based on the IFAD evaluation framework, six domains or types of impact were considered. These are: impact of physical and financial assets; impact on human assets (including access to health and education); impact on social capital (empowerment, including gender issues); impact on food security; impact on the environment; and impact on institutions and policies. Due to the fact that the evaluation team did not itself collect primary data and that the impact information that is available comes from disparate sources, it has not been possible to quantify or aggregate the impact of the programme overall. However, taking together available material from the projects itself, from IFAD and from the cooperating institutions (CIs), it is possible to acquire a sense of the kind of impact made by the programme, the degree of impact and, together with the numbers of actual beneficiaries, the extent or reach of the kinds of impact observed.

87. **Physical and financial assets.** Significant household-level impacts on income and asset accumulation were reported for project participants. For example, one impact study found a 39% increase in household income for NGO credit participants in NIAPWMP.³⁶ This impact was observed for the landless as well as for farmers. Under EGPRP, around 90% of borrowers increased their income as consequence of borrowing from the project, with the average income of borrowers rising from 38 000 Taka before the project to 82 275 in the project's last year. Amongst the more than 1 700 respondents to a survey in the evaluation of AqDP, the "vast majority of participants reported a moderate increase in family income during the project period so far".³⁷

88. The IEE study of SSWRDP found that more than 75% of all stakeholder groups reported moderate or better positive changes in their lives due to the project, and all types of members of Water Management Cooperative Associations (WMCA) reported improvement in housing materials and construction.³⁸ Most respondents had bought land since participating in the project.

Tanjura

Employment in Labour Contracting Society, Membership in Water Management Cooperative Association

Tanjura is a widower who lives in West Barbala. When her husband died, he left a small house on a very small piece of land. They had no furniture. She worked all day as domestic help on big farms. She earned 20kg of rice at the end of the season and would take the meal she received at work home to share with her three children. Then she worked as a Labour Contracting Society member and with the money she earned she bought a share in the Water Management Cooperative Association. After that she got a job as a caretaker of trees planted by the WMCA and is earning Tk 1 000 per month. She saves regularly and took a Tk 1 000 loan. Last season she leased 30 decimals of land (0.12ha) for Tk. 1 000 and grew paddy rice, harvesting 450 kg. This season she is cultivating thistle gourd, a high value cash crop. With the savings from the sales she repaid her loan and the cost of the lease. Now she has both savings and a share in the WMCA. (from, IEE,

³⁵ At the NRTW held in Dhaka on 24-25 July 2005 to discuss the CPE, participants requested IFAD to consider ways to separate the start-up period from the implementation period so as to avoid this shortening of the actual time available to them to implement core activities subsequent to project effectiveness.

³⁶ Impact Evaluation Study, Kranti Associates, Dhaka, May 2001.

³⁷ Independent External Evaluation of IFAD: Bangladesh Country Working Paper. ITAD, August 2004, p. 30.

³⁸ Ibid. p. 11.

89. Through the creation of social and economic infrastructure the programme had a widespread impact on people's access to markets. The IEE survey of SSWRSDP beneficiaries also reported respondents views that road improvement and water management infrastructure was regarded as highly beneficial, with a positive impact on product marketing and other types of travel. Surveys performed under the TRIDP and other projects showed that road improvement had a significant impact on transport.³⁹ Average freight costs/km/passenger decreased by about 20%; cost of vehicle operation decreased by at least 30%; transport movement frequency increased by about 50%; transport time decreased by about 20%. This translated into enhanced market access, reduced input costs, and increased the range of employment opportunities. An impact study from SAIP showed that total attendance on market days rose from 68 250 to 90 500, the number and incomes of the permanent shopkeepers increased, and the transaction volumes increased significantly.⁴⁰ Similarly, under SAIP, with the construction of nine landing ghats, project reports record increases in the number of boats, rickshaw/vans, and the volume of goods landed through these new facilities.



Typical encroachment sapping road banks, with further chance of collapse of the entire structure
Photo by Elliott Hurwitz

90. **Human assets.** Impact on human assets is considered here to be impact on people's access to potable water, basic health and education. Improved nutritional status and improved professional skills are also considered indicators of impact on human assets. For the most part, projects have not explicitly sought to achieve these kinds of objectives. As a result, there is little information from project monitoring or evaluations on these matters. However, ADIP did report that 40% of all beneficiaries increased their access to drinking water through income increases that allowed them to acquire their own tube wells. SSWRDP and AqDP respondents to IEE surveys indicated that access to health and education services had improved as the result of improved roads and transport services. This can reasonably be expected to have been the case also for beneficiaries in NIAPWMP, ADIP, TRIDP, AqDP and SAIP projects where investments were made in rural roads.

91. While information on nutritional status was generally not available, most projects recorded improvements in food security such as discussed here below in paragraph 92. These may have contributed to improved nutrition, especially in cases such as ADIP where all beneficiaries reported 30 to 40% increases in the frequency of consumption of protein foods. For the SSWRDP, the majority of beneficiaries also reported general improvements in both the quantity and quality of food consumed, comparing before and after project situations.

³⁹ TRIDP, Annual Post Development Benefit Evaluation Report, 2003.

⁴⁰ SAIP, LGED Monthly Component Report, No. 40, January 2005, No. 40; p. 8, Table 4.

92. Social capital. As discussed below in paragraphs 114-115, the programme had a significant impact on gender that constituted much of its impact on the creation of social capital. Other positive impacts in terms of social capital accrued in the creations of groups of borrowers associated with microfinance activities in most projects. In addition, the creation of WMCA was, in fact, the creation of social capital where it did not previously exist. Other forms of groups, such as the pond aquaculture and lake fishing groups were created in AqDP, and small farmer groups and marginal farmer groups were created in ADIP and SAIP. The creation of these forms of social capital was intended to reduce costs in providing services to beneficiaries and to have increased the voice and leverage of members when they shared common needs and interests, as with fisheries groups. However, in at least one project, the expected social cohesion was not present and the project was not able to facilitate changes in rural people's organizations and institutions.⁴¹ Much as was the case with the SAPAP CBO model, there were some reports of discord and exploitation within groups.⁴² Problems experienced in group formation and community organizations in the UNDP SAPAP model are serious enough to merit close attention from IFAD with respect to the SCBRMP and in the design use of community groups and organizations in future projects.

93. Food security. In projects designed to increase agricultural output, it can be said with some confidence that in those areas where IFAD projects were active, the impact has been positive, with a significant number of poor farmers and some of the technically landless (i.e., less than 0.5 acres of land) adopting more intensive production practices, especially poultry production, and that this has contributed to improved livelihoods and food security. Increases in cropping intensity were reported, as well as an increase in the area of vegetables grown. For example, in the area covered by ADIP, the overall cropping intensity increased by 12.9%, with the vegetable-growing area increasing by 32% and the number of fruit trees by 38 to 61%. ADIP also diversified farmers' income sources: 42% of respondents reported increased food security and 80% reported improved quality of food intake. The impact of SSWRDP was reported as even greater. Approximately 5 000 additional hectares of land were cultivated—80% with rice—and cropping intensity was reported to have risen from 176 to 236%.⁴³ (However, the crop intensification reduced the grazing area for livestock and required a reduction in this area.) At the household level, the IEE study of SSWRDP reported that "Most project beneficiaries reported to have high gains in quantity and quality of food."⁴⁴ The NIAPWMP impact study also found a significant improvement in food security for NGO credit participants.⁴⁵

94. Environment. In some ways, the numerous public works' sub-projects for flood control and drainage implemented with IFAD-financing, 1994-2004, had a positive impact on the environment insofar as they helped to mitigate the environmental damage and loss of resource productivity in times of natural disaster. In the SSWRSDP, for example, the project rehabilitated or constructed flood control, drainage improvement, water conservation and other structures in 280 sub-projects (164 735 ha) out of the 400 initially targeted. It constructed 612 hydraulic structures, 946 km of embankments, and 1 162 km of drainage channels in 273 sub-projects that were completed and put to operation. In the NIAPWMP, polder rehabilitation ensured continued flood protection over 30 000 ha of agricultural land and allowed for crop intensification behind embankments. On the other hand, flood

⁴¹ Two high-level participants in the National Round Table Workshop (NRTW) from the MOF and the Planning Commission indicated that, in general, GOB has found institution building to be the most formidable challenge that it faces, with low levels of success across the board. Some 20% of IFAD investment funds were made in some form of institution building. As described below, results were poor at the community level. However, as described in paragraphs 95 to 101 below, some contributions were made to improve ways of working at the operational levels in GOB.

⁴² OE, Completion Evaluation, Netrakona Integrated Agricultural Production and Water Management Project; IFAD; July 2003, p. 13.

⁴³ Bangladesh University of Engineering and Technology, Bangladesh Institute for Development Studies, External Evaluation; Small-Scale Water Resources Development Sector Project, June 2003.

⁴⁴ Independent External Evaluation of IFAD; Bangladesh Country Working Paper; ITAD; August 2004, p. 14.

⁴⁵ See footnote 36.

and drainage control schemes have had a negative impact on the floodplain environment in terms of fish resources. Fish belonging to the floodplain environment are part of the common property resources whose depletion particularly affects the rural poor.⁴⁶ This is an area that merits continued attention in future IFAD programmes, given IFAD's concerns about access of the poor to resources.

95. Institutions and policies. The Country Programme impact on institutions and policies was largely achieved through the processes of design and implementation of loans and grants. In addition, IFAD took some steps to undertake policy dialogue as identified in the COSOP.

96. In the area of microfinance, the design of projects with PKSF resulted in PKSF relaxing its rules for lending, now allowing its NGO partners to on-lend to marginal and small farmers as well as the landless. In the context of projects designed in collaboration with IFAD, PKSF also relaxed its requirement for weekly repayments.

97. Another institutional impact in the area of financial services was achieved when the Agrani Bank first agreed to introduce small loans without collateral as early as 1995-96, in order to provide financing to microenterprises under the EGPRP project. Similar loan products were later introduced by other Nationalized Commercial Banks (NCBs). The IFAD Country Programme also had an impact on the beginning of wholesale lending by commercial banks to NGOs, fostering this for one of the first times under EGPRP.

98. Other examples of impact at the level of institutions and policies include the fact that since IFAD-funded projects have supported union parishad councils (UPCs) and women market sections (WMSs), it has become LGED's policy to include special areas for women traders in all market developments. The provision of a separate room in UPC complexes for women members was also introduced under TRIDP. Proof of its impact is that this has since been replicated in other projects. As a result of an initiative under TRIDP, guidelines on their financial management of infrastructure by UPCs have been issued by the Local Government Division.



Market structures for women in Mymensingh
Photo by Sajjad Zohir

99. Projects had a positive impact on DAE institutional procedures through the engagement of NGOs to organize meetings of groups and link the members with the DAE Block Supervisor (BS) and other Agriculture Extension staff (ADIP and SAIP projects). This contributed to improved use of the expertise of the BSs and better dissemination of information on crop technology.

⁴⁶ Office of Evaluation, Completion Evaluation, Netrakona Integrated Agricultural Production and Water Management Project; IFAD; July 2003.

100. A policy dialogue component was included in the TAG for Community-based Fisheries Management in South and Southeast Asia, and access to water bodies was an issue that IFAD continued to raise with the Government in the context of the projects that focussed on fisheries, i.e., AqDP and SCBRMP. However, the sought after policy improvements have not been effected.⁴⁷

Innovation and Replicability

101. Over the decade, IFAD was *moderately successful* at innovating, with some evidence of replication or scaling up.⁴⁸ For example, infrastructure development innovations have taken place, not so much in terms of newly designed and developed infrastructure, but rather in terms of innovative approaches to targeting the poor through the choice of infrastructure, in particular the financing of submersible roads for low-lying lands, landing stages, flood refuge shelters (FRSs) in *haor* areas; and WMSs. Ideas introduced - under NIAPWMP, SSWRD and TRIDP including WMSs, submersible roads, FRSs, and Upazila complexes - were scaled-up or replicated by other projects and institutions. Most importantly, as a result of its positive experience with these innovations, government itself, through LGED, has developed procedures to institutionalize these approaches and has included them in the activities that it funds out of its own budgetary resources.

Innovation in Infrastructure Works for Women

Women Market Sections (WMS) were financed in two projects: ADIP and TRIDP. Fifty-nine WMSs initially introduced under TRIDP showed a positive impact on poverty alleviation among rural women, as a result of which their construction was extended to 183 units under the same project, with IFAD funding. Initially composed of seven shops, WMSs were further enlarged to include 12 stores as well as a toilet and other essential facilities, to meet the high demand and make the investment profitable.

In addition to building women's corners, IFAD-funded projects provided supportive skill development and institutional measures as indicated below:

Guidelines on Shop Allotment and Women Traders Selection and Guidelines on Lease Agreement and Maintenance for existing or to be constructed WMSs in Government huts/bazaars were issued by the Local Government Division in August 2001;

Skill development through shop management training was imparted to the women traders, who were provided with micro-credit to commit initial funds and establish their commercial undertaking. A Memorandum of Understanding was signed between LGED and the concerned agencies for this purpose; and

Many national and international media and journals covered the subject matter and the impact of WMS on poverty alleviation. The ADB Review of November-December 2002 under the edifying title "Making Infrastructure Work for Women in Bangladesh" highlighted the impact of WMSs. (Source: Mr. Wahidur

⁴⁷ In mid-2005, following the initial drafting of this report, GOB effected a major change in water body use rights in favour of the poor for several water bodies in the SCBRMP project area, in accordance with agreements made at the time of loan approval. This sheds a new, very positive light on the hopes of an IFAD influence on policy in the area of access to common property resources. The responsible officer for this project from the CI, UNOPS, expressed the view that while this policy question is an especially difficult one, it is an important one upon which IFAD should continue concerted efforts. This point was also raised independently by the Project Coordinating Director of the SCBRMP at the NRTW, held to discuss the CPE in Dhaka 24-25 July 2005.

⁴⁸ Innovation is defined as "...the development of improved and cost-effective ways to address problems/opportunities faced by the rural poor through projects and programmes supported by IFAD." See, A Methodological Framework for Project Evaluation: Main Criteria and Key Questions for Project Evaluation; EC 2003/34/W.P.3: IFAD; August 2003; p. 15.

⁴⁹ Participants at the NRTW to discuss the CPE in Dhaka 24-25 July with direct experience in the implementation of such structures brought attention to the fact that while it has been very useful to include facilities for women and promote their use of these facilities, it was misguided to locate those facilities in a "corner", or to otherwise physically isolate facilities. They recommended that women's facilities be "fully integrated" at the heart of market centres.

102. Two aspects of the micro-credit components of IFAD projects were innovative:

- Targeting marginal and small farmers: Micro-credit in Bangladesh evolved as a service for the moderate and extremely poor. It focussed on income-generating activities for the landless, not agricultural credit for farmers. It was IFAD projects that explicitly recognized the financial needs of marginal and small farmers and included them explicitly in five of the nine projects implemented during the decade. Participating NGOs mobilized these groups and provided them with financial services.
- Targeting the microenterprise in 1995-96: EGPRP targeted the microenterprise with relatively large loans (USD 1 000- 5 000) as early as 1995-96, which was an innovation for creating self as well as paid employment. Although NGOs now recognize the need to target microenterprises, IFAD was first in this endeavour.

103. In addition, two IFAD-initiated aspects of NGO participation were replicated and scaled up in projects funded by ADB, the Islamic Development Bank and the Government of the Netherlands. One was the involvement of NGOs in the extension services for promoting the poultry industry, pioneered in IFAD's earlier SLDP. Another one, used in ADIP and SAIP, was the use of NGOs to organize meetings of their groups and link the members with the BSs and other Agriculture Extension staff. This was a practice that contributed to wider dissemination of information on crop technology and to the improved use of the expertise of the agricultural field staff whose outreach was previously more limited.

104. Many projects made small but useful innovations, or changes, in agricultural production practices, but these were not documented nor promoted beyond the concerned project. For example, in NIAPWMP, the project promoted the production of vegetables in raised beds. This was adopted by a large number of farmers in Netrakona and it increased output significantly. However, there were no reports of this being promoted or adopted outside the project area.

Sustainability

105. Sustainability of the benefits achieved by IFAD interventions is rated moderately successful overall, although in some areas there is uncertainty with respect to the continuation of institutions and services at the local level.

**Women's group supported
under ADIP, interviewed
by the evaluation team
Tangail District
Photo by Bart Snels**



106. In the area of rural infrastructure, for instance, roads built by LGED will be maintained under the regular LGED maintenance budget, using the agency's strong technical resources. However, UPC complexes, markets, and landing stages—also built by LGED—are handed over to their owners who are then responsible for operation and maintenance (O&M). Few of such latter arrangements are functioning well. In recognition of this important issue, LGED took the initiative to effect a tax modification achieved under TRDIP that provides for additional local revenue that can be used for maintenance (including the buildings constructed with IFAD funding). Amending the Tax Schedule, a Circular on Local Resource Mobilization by UPCs was issued by LGED in December 2003, which empowered UPCs to impose and collect taxes on many items to increase their revenues and funds potentially available for maintenance of IFAD-financed facilities.

107. In the area of enhancing agricultural output, to the extent that the projects helped introduce or lead to the adoption of improved crop and livestock practices, the long-term benefits are considered to be sustainable because farmers are expected to continue with new and better practices so long as they continue to result in higher net returns.

108. Benefits flowing from small poultry businesses, knowledge of agricultural technologies, continuation of financial services from PKSF and PKSF-funded NGOs, and limited scale microenterprise lending from Agrani Bank are considered sustainable—in many cases because of the competence and dedication of the partner organizations.

109. Areas for concern were observed in microfinance in particular. In that sector, sustainability is unlikely in the following situations: (i) lending from NCBs to NGOs; (ii) lending from NCBs to farmers and landless; (iii) lending from very small NGOs to the landless; and (iv) revolving credit funds from the projects to NGOs. These are all examples of operations that are unlikely to be sustained. For long-term sustainability, access to a regular refinancing facility similar to PKSF is critical. Hence, the sustainability of financial services to the poor people through very small NGOs is questionable due to the lack of access to a regular refinancing facility beyond the project period and intensifying competition. Conversion of revolving credit funds into grants when the project closes will not solve the long-term capital needs. Moreover, such conversions would send a wrong signal, by giving grants for an activity which is normally being done through a loan instrument.

110. The evidence from the SSWRDP is equivocal as to whether the CBOs created amongst water users to manage systems are likely to survive. When assessing this project, the IEE found that while “most participants were confident that project activities would continue after the projects”, women members were less confident than men that their groups would continue to act as savings cooperatives as they feel their savings are not being recorded accurately.⁵⁰ The findings are similar to those for the

⁵⁰ IEE; Bangladesh Country Working Paper; ITAD; August 2004.

AqDP. In addition, there are serious concerns about sustainability. This project had considerable difficulty in wresting control of open water bodies from vested interests that had traditionally controlled access to fishing, and the future security of access by the CBOs formed under the project is uncertain.⁵¹

111. Whilst some people benefited from the new arrangements, others - especially poor women - lost access, and the sustainability of the new arrangements is doubtful. A third of the Lake Fisheries Groups thought their activities would cease when the project ends, and almost two-thirds of the women do not expect their groups to continue. The overall feeling of beneficiaries is that powerful local vested interest groups (political leaders and money lenders) will recover control of the water bodies after project closure. This is disappointing as the main innovation of the project was the attempt to transfer 'ownership' and use of common water bodies to community groups away from the elites who had previously controlled them.

112. A key factor in sustainability is the nature and interests of the NGOs engaged in the project. Under IFAD projects, in many cases the NGOs selected were being paid to provide the service essentially as contractors. The NGOs providing technical services who are not microfinance service suppliers were found to have little stake in sustaining the contacts between farmers and the BS once the project funds provided to maintain these contacts were no longer available. At project closure, ADIP reported that as a result of heightened awareness created by the project among beneficiaries of the support available to them, relationships between the farmers and BSs would be sustained even when project financing ended. Evidence of such continuity from other closed projects was not found. It is likely that most groups will become normal micro-credit groups without much contact with DAE/BSs unless the farmers have the clout and interest to sustain the provision of services, or NGOs take active interest in contract farming, where drawing extension services from DAE is considered relevant. It is expected that micro-credit programmes of NGOs will continue provided the NGOs are able to mobilize adequate capital to profitably continue the micro-credit programmes. Resourceful NGOs under IFAD projects are more likely to be able to do so.

113. As a general observation, several stakeholders remarked upon the fact that project designs do not include or lack a clear "exit strategy". They feel that inadequate attention is given to making provisions for services and institutions that were available during project implementation to be sustained after projects close. A review of project design documents by the evaluation team confirmed that this was the case in the past, but that the two most recent projects have given explicit attention to post-project sustainability.⁵²

Impact on Gender

114. One of the most successful aspects of the programme has been its impact on gender equity and the condition of women. By 1994, through its earlier collaboration with pioneers in microfinance such as the Grameen Bank and BRAC, IFAD had already acquired considerable experience in the successful delivery of microfinance services to rural women.⁵³ Similar investments have continued throughout the period under review. Through microfinance activities, these IFAD projects have contributed to a gradual transformation of rural life in terms of women's own self-image, their relationships with others and the recognition accorded to them as economic actors by the community

⁵¹ Under the project, CBOs have been given ten years lease to fish and manage open water resources. It appears, however, that no provision has been made to guarantee the honoring of the leases at the end of the project, and no provision has been made to renew the leases after ten years have elapsed.

⁵² At the NRTW where the draft CPE was discussed, participants proposed that in future GOB make an explicit commitment to replicate successful changes in government services and practices in areas nearby or adjacent to project areas as a way of sustaining benefits and making access to them more equitable. One proposal in this regard would be to consider an optional extension or additional project year strictly for replication of successful programmes.

⁵³ IFAD, Bangladesh Country Portfolio Evaluation; 1994, p. 34.

at large.⁵⁴ This is also reported to have occurred in other areas, for example in AqDP where very poor women in Pond Aquaculture Groups reported that, as the result of the project, they now had more respect in their communities.⁵⁵

115. Starting from a situation of virtually no participation in commerce, studies showed that women benefited more than men from the microfinance projects, suggesting that they experienced increased income, new knowledge of agricultural technology, and diversification of skills. Investments made with IFAD financing such as the WMSs, noted above, also enhanced the impact of the programme on gender-based roles and relationships by broadening the role of women in the rural marketing process.⁵⁶ Examples of other changes include findings from surveys conducted under ADIP that report increases in women's participation in day-to-day decision making and financial management by 68% and 78% respectively, as well as increases in female ownership of cropland, cattle and sewing machines.⁵⁷

Performance of Grants: Assessment

116. The SOF grants by and large achieved their objectives and intended impact in terms of helping the Government meet conditions for effectiveness and thereby accessing loan funds to initiate investment activities. However, they were not sufficient to resolve some of the teething pains and start up problems experienced by projects such as the ADIP, SAIP and SCBRMP in areas such as the selection of NGOs, the recruitment of Technical Advisors, and the conclusion of Subsidiary Loan Agreements. The problems encountered in these areas were the result of flaws in project design or other larger constraints that required more than the availability of grant funds to resolve.

117. The synergy that IFAD aspired to create between its lending programme in Bangladesh and the contemporaneous Agricultural Research TAGs was not readily apparent to the evaluation team notwithstanding express efforts made by IFAD and the projects themselves in recent years to link a number of TAGs to the SAIP and ADIP projects through memorandum of understanding in terms of sites and testing.

118. One grant implemented by IRRI in connection with DAE and the Bangladesh Rice Research Institute (BRRI) reports promising findings from research in new varieties and farming systems especially suited for flood-prone areas that hold considerable potential for the IFAD target group. The extent of uptake of these varieties is not known. However, there are reports from project staff that an innovative device for seeding rice, the "drum seeder" brought to Bangladesh from Vietnam as part of this grant's activities has been found very advantageous for local farmers, leading the Ministry of Agriculture to procure a significant quantity for promotion and farmer training purposes. Other grants to finance technology development are questionable from the standpoint of innovation, as the technologies were already well known when the grant activities began. In some, if the applied research to be financed with the IFAD grant was to facilitate wider dissemination, the projects fell short in their design and implementation. This appears to be the case with support to the use of Urea Super Granules in the IFDC-implemented programme, with support to the inter-cropping of rice and fish in the ICLARM-implemented programmes and with the introduction of the treadle pump in the NGO/ECP grant to the International Development Enterprise (Bangladesh) (IDE).

119. Positive characteristics of the performance of the grant programme, or rather positive efforts made by IFAD to exploit the work of the regional grants to CGIAR institutions to the benefit of Bangladesh have included attempts to build partnerships and networks between researchers and

⁵⁴ Kelkar Govind, Dev Nathan and Rownok Jahan; We Were in Fire, Now We are in Water: Micro-Credit and Gender Relations in Rural Bangladesh; IFAD-UNIFEM Gender Mainstreaming Programme in Asia; New Delhi, 2004.

⁵⁵ IEE; Bangladesh Country Working Paper; ITAD; August 2004, p. 54.

⁵⁶ See, however, footnote 49 on ways recommended by NRTW participants to improve such efforts.

⁵⁷ Impact of ADIP on Group Members, ADIP, DAE, Dhaka, June 2004.

development practitioners in IFAD, the international centres, government and other local institutions. However, it is not clear whether efforts were made to take advantage of other outputs and benefits that the grants might have brought to the country. For example, it is not known whether the Technical Advisory Notes that were issued in connection with some CGIAR grants were translated or otherwise put at the disposition of interested partners in Bangladesh. The practice of issuing such notes merits recognition - IFAD could include this approach in the context of its lending activities, given that they are also larger “laboratories” for applied research, in terms of technology development and in terms of poverty reduction generally.

B. Comparative Performance of the Programme

120. This section compares the performance of the IFAD programme in Bangladesh with that of other IFAD projects, as well as those of other IFIs using quantitative parameters for which similar data are available. In some cases, different definitions or classification prevent a precise comparison, so the purpose here is to use the available data to present a rough approximation of comparative performance. Some comparison is also made of qualitative findings from evaluations done by fellow development assistance agencies of their work in order to allow some comparison between the successes and challenges faced by IFAD and others.

121. In each of the areas where a comparison is made using quantitative indicators, the performance of the Bangladesh programme, 1994-2004, was equal or superior to the performance of other programmes, be they IFAD projects or those of another institution. In terms of the qualitative findings, reports from these fellow agencies describe conditions and results very similar to those found by this evaluation to apply to IFAD’s case.

122. **Successfully performing projects.** Table 4 below shows the percentage of projects with favourable ratings on selected indicators. The IEE ratings are derived from a sample of twenty projects that it evaluated during country visits. They are compared with ratings from the projects that OE evaluates each year as reported in the IFAD Annual Report on Results and Impact (ARRI) with PMD’s own ratings of its performance and finally, with the ratings given by this Evaluation Team. A favourable rating means it was ranked amongst the top two on a scale of 1 to 4 (for example, either a high or a substantial rating on a scale that calls for a rating of high, substantial, modest or negligible). Or, where a scale of six levels were used, the project received one of the top three ratings, as with this evaluation (i.e., highly successful, successful, moderately successful, moderately unsuccessful, unsuccessful, highly unsuccessful). As shown in the table, the Bangladesh programme tended to outperform others in terms of relevance and effectiveness, but to fall short in terms of efficiency.

Table 4. Comparative Summary of Percentage of Project Ratings

	ARRI 2002	ARRI 2003	IEE Sample	IEE Bangladesh	Bangladesh CPE
Relevance	80	90	100	100	100
Effectiveness	60	70	67	100	100
Efficiency	50	50	45	50	38

Sources: ARRI, IFAD; IEE, CPE Evaluation Team Ratings.

123. **Problem projects.** In Table 5, a comparison of the proportion of “problem projects” in the IFAD Bangladesh portfolio with the proportion of other IFAD projects and the projects of other IFIs shows fewer problems in the Bangladesh projects. The IFAD ratings shown in the table have been assigned by the Country Programme Managers (CPMs) directly responsible for the projects. Data for ADB could be expected to be somewhat better because it includes projects across all sectors, whereas the rural and agricultural sectors where IFAD projects work are known to be more problematic. The more appropriate comparison is with the World Bank rural and agricultural sector. These data also show that IFAD’s Bangladesh portfolio is performing well.

**Table 5. Problem Projects, IFAD and Other IFIs
(Problem Projects as a Percentage of Overall Portfolio)**

	Institution	%
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Bangladesh	IFAD Bangladesh (avg, 1998-2004)	12
	World Bank Bangladesh (avg. 1999-2004)	18
Worldwide	IFAD—entire portfolio (2002)	25
	World Bank—entire portfolio (2002)	19
	ADB—entire portfolio (2003)	15
Rural and agricultural sector	World Bank (2002) rural dev.	18
	World Bank (2002) agric.	16

Sources: IFAD Annual Portfolio Reviews; IEE, April 2005; World Bank Business Warehouse, May, 2005.

124. **Elapsed time between EB approval and project effectiveness.** A final quantitative indicator by which the Bangladesh programme performance can be compared with others is the elapsed time between the Executive Board's approval and loan effectiveness. As shown in Table 6 and Figure 2, the average for the nine CPE projects is 8.3 months, which compares well to the World Bank and is below time taken to effectiveness by other IFAD projects in Asia and IFAD projects overall. Yet again, accurate interpretation of this quantitative indicator requires some consideration of the context. Factors explaining this could include good performance by government in meeting conditions, good performance by IFAD in follow up and assistance to government in so doing, or design of effectiveness conditions that were particularly simple or easy to meet. In this case, some thought must be given as to whether or not problems that did occur in project start up, such as selections of financial institutions, conclusions of subsidiary loan agreements, selection of technical advisors or selection of NGO implementing agencies could have been reduced if linked to loan effectiveness, or whether they should have been resolved even earlier in project design processes.

Table 6. Average Elapsed Time Between Executive Board Approval and Project Effectiveness

Institution	Months
IFAD	
Bangladesh (a)	8.3
Asia Division (b)	11.5
IFAD Overall (b)	14.5
World Bank (c)	8.2

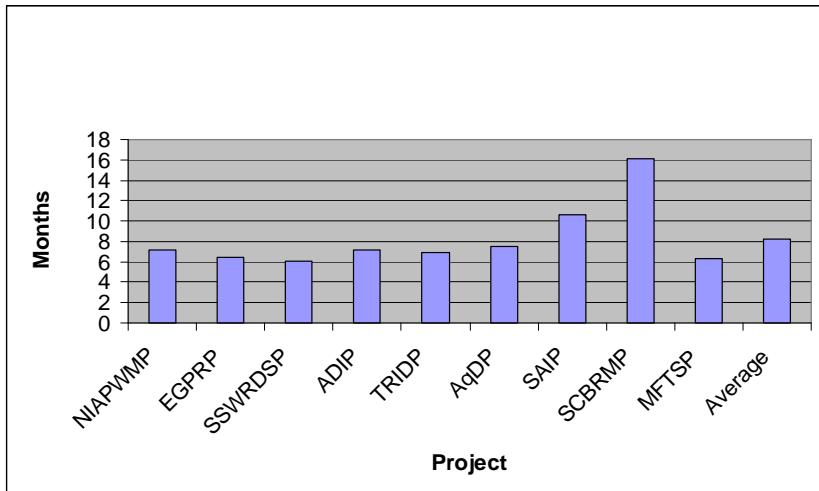
(a) 1994-2004

(b) On-going projects 2003

(c) FY 2002

Source: IFAD PPMS

Figure 2. Elapsed Time Between Executive Board Approval and Project Effectiveness



Source: IFAD PPMS

125. **Qualitative evaluation findings.** Since the early 1990s ADBs interventions in agriculture and natural resources have moved away from input availability and irrigation in support of national foodgrain self-sufficiency toward livestock, microfinance and forestry.⁵⁸ The World Bank, also present in irrigation, agricultural support services and institutional reform in the 1990s, has moved to work in fisheries and microfinance. Both World Bank and ADB became involved in the microfinance sector well after IFAD's pioneering work with others in the early 1980s. However, IFAD did not join hands with PKSF until 2003, whereas World Bank did so in 1995.

126. The ADB reports public sector resistance to change in agriculture with poor performance in service delivery, while the World Bank found its progress in institutional reform to be modest. In irrigation, both the ADB and the World Bank note successful expansion of the use of irrigation and increased production, but hesitate to attribute these increases fully to project interventions, noting the powerful effect changes in policy de-regulating have on minor irrigation and fertilizer, and both highlight the contribution of the private sector to technology transfer. A dynamic irrigation industry was cited by the World Bank, and ADB eventually cancelled a large project component to provide credit to traders who did not require financing provided through projects, as they had no difficulty accessing other financing. Instead, ADB noted that diffusion of technology was constrained instead by the availability of credit for small and marginal farmers.⁵⁹

127. ADB evaluation findings also tend to confirm the findings of this IFAD CPE in terms of the contribution of the private sector to technology transfer; and the need to expand beneficiary participation in O&M of flood control and drainage schemes. In general, ADB projects also suffered from efficiency problems, delays in start-up activities, and high time overruns. Five of the seven projects were rated partly successful, two (both implemented by LGED in water-related infrastructure) were rated as generally successful. In both fisheries and in forestry, the World Bank and the ADB have found collaboration with NGOs to bring effective beneficiary involvement that could not have been achieved by the public sector, while noting problems for the sustainability after project closure of benefits achieved by NGOs.

C. Performance of IFAD

128. There are a number of standard areas of performance that are considered when evaluating IFAD performance in the context of a CPE. They comprise: the consultative processes, strategic partnerships, influence on policy, resource mobilization, appropriate use of non-loan instruments, and

⁵⁸ ADB; Country Assistance Program Evaluation, January 2003, p. 82.

⁵⁹ See also, ADB; Project Performance Audit Report on the Northeast Minor Irrigation Project; April 2003, p. 15.

timely adjustment in strategy. The performance of IFAD in these areas is described below, together with one additional area especially important in Bangladesh, coping with corruption. As shown, performance was mixed and so overall it was rated as only moderately successful.

129. Strategy development, adjustment and implementation. The IFAD strategy for Bangladesh was at first non-existent. Later, although existent and basically relevant, the strategy was essentially non-functional. This was due, in part, to changing external circumstances. However, it was also due to lack of clarity, unrealistic assumptions about communities and overly optimistic expectations.

130. To its credit, IFAD adjusted its strategy during the decade, by responding to growing doubts about the strength of the UNDP SAPAP model as the central strategic goal for the programme and as a basis for project design. It subsequently took other routes. Unfortunately, on the negative side, it never re-cast its vision for the overall goal or impact that the programme was intended to achieve in Bangladesh. Instead, like other IFAD programmes, it appeared to fall back on the broad IFAD mandate considering all projects and other activities that contributed to rural poverty reduction as suitable for IFAD attention and support. The result was that efforts tended to range over a wide number of sub-sectors using various approaches, many of which were also being covered by other development agencies.

131. Cognizant IFAD staff argue that most projects over the decade have had a focus on credit plus capacity building services to farmers and landless people, persistently trying new approaches to doing so in sustainable and successful ways. This theme can be observed over time in the pattern of project designs. However, it was not explicitly articulated as a model or strategic objective in project appraisal reports or other documents reviewed by the evaluation. IFAD's partners did not readily identify this as its "strategic niche".

132. Some projects included in the eventual programme also had faults that could have been avoided. Rather than taking on lessons from past and on-going experiences, a number of the nine projects repeated the same mistakes made in previous projects. To cite one example, arrangements for CBO participation in infrastructure design and the actual construction of infrastructure was poorly planned in several projects. Another example was the tendency to over-estimate the capacity of some implementing agencies and also to over-estimate as well the willingness of Government to undertake changes in policies and procedures necessary to implement projects as planned. Yet other examples included the inappropriate selection of partners, the use of NCBs in financial services components and the poor institutional arrangements for NGO selection.

133. In other cases, IFAD's flexibility and pragmatic ability to learn and adjust during project implementation was a factor that contributed to positive project outcomes. Under the EGPRP, IFAD eventually persuaded Agrani Bank to lend to NGOs, which has had positive results. Under the AqDP, the project allowed participating NGOs to form groups in adjacent villages (clusters), which improved efficiency. IFAD allowed Padakhep Manabik Unnayan Kendra (PMUK), its lead NGO partner, to open regular micro-credit operations around the baors (open water bodies), increasing the effectiveness and viability of the project. In the ADIP, resources allocated to NGOs were increased and those to Agrani Bank reduced when Agrani Bank did not perform well.

134. In fact, in terms of strategy implementation IFAD's performance was strongest in its ability to tackle many measures identified for improvement of portfolio management. It eventually did effect changes to ensure that CBOs were established prior to identification of infrastructure schemes. It consulted more frequently with the Government on project performance, quality control, and issues of downward accountability; it used SOF for speedier implementation of preliminary activities, including the drafting of Government Project *pro formas*; and to make strategic use of technical assistance.

135. IFAD's performance was also strong in the Direct Supervision Pilot Programme (DSPP) in Bangladesh that included ADIP. The OE Corporate Level Evaluation of the DSPP found that IFAD supervision of the project has been very successful, having followed all direct supervision guidelines

and having met or exceeded all requirements. The close attention given to project implementation by IFAD was assessed as having contributed significantly to the overall performance of the project.

136. **Consultative processes.** While IFAD is limited in its capacity to consult with present and potential partners by its lack of a full-time presence in Dhaka, its performance in consultative processes was *successful*, particularly due to the efforts made since 1999 whereby IFAD staff have been encouraged to more actively undertake consultation. Most bilateral and multilateral agencies interviewed indicated that the Fund's representation within the last 12 months by a consultant has improved collaboration with the donor community.

137. IFAD now participates very actively in the Local Consultative Group, the main donor coordinating body in Dhaka. The Fund is a member of the Finance, Rural Development and Agriculture, and Water Management sub-groups and has attended all meetings of these groups as well as plenary sessions since April 2004. In 2004, IFAD representatives conducted more than 70 meetings with other donors.

138. Consultation with government was also good in the elaboration of the COSOP and the implementation of the new Performance-Based Allocation System (PBAS), where IFAD discussed with the Government a wide range of policies and conditions in the rural and agricultural sectors.⁶⁰ The CPE believes that IFAD's ongoing dialogue with the Government, supplemented by the consultations necessitated by the PBAS, comprise adequate consultation. However, some concern was expressed to the Evaluation Team by government officials who found that once the process of consultation on the COSOP was closed, there was little further consultation in re-confirming the sequence and selection of projects included in the pipeline. Whereas, continually changing external conditions and shifts in government preferences for borrowing need to be taken into consideration.

139. **Strategic partnerships.** IFAD collaborated on an ad hoc basis during the decade with a number of partners, but productive and enduring relationships outside of government were few. Partnership with WFP was included in four projects. However, there is very little documentation about the quality of the relationship or the outcomes achieved through this collaboration. For the most part it consisted of the supply of commodities in connection with infrastructure creation and maintenance using food for work programmes. As WFP reduced its involvement in food for work activities generally, so did it reduce its contributions to IFAD projects in this area. Different programming cycles and procedures for the mobilisation and commitment of resources mobilisation posed logistical constraints to the realisation of the potential complementarity between WFP and IFAD.

140. With ADB, as with WFP, cofinancing was the fundamental link. In that partnership IFAD, a relatively minor player in terms of loan amount, added value to the larger amounts of funds lent by ADB thanks to its ideas and insistence on infrastructure that would benefit the rural poor. Yet, neither in the case of WFP nor of ADB were there signs that IFAD pursued or developed the partnership in a strategic fashion.

141. Several of IFAD's past and possible future cofinancing partners did state that one of IFAD's strengths is its ability to combine its own investment projects or "hardware" with training and technical assistance or "software" provided by bilateral cofinanciers. IFAD did seek to build one working partnership with DFID, through ICLARM, on community-based fisheries resource management. However, this area has been somewhat neglected until recently when, through participation in the Local Consultative Groups and in follow-up with bilaterals undertaken with the help of a local liaison officer, IFAD has begun to build working partnerships with bilaterals who share common interests. Stronger efforts in this area would yield positive results.

⁶⁰ Under PBAS, countries with sound policy frameworks for rural poverty reduction and good governance receive resource allocations in line with their demonstrated ability to use the resources effectively. Higher performing countries will receive higher allocations than lower performers.

142. The main weakness in the IFAD portfolio over the decade with respect to partnerships was in the institutions with which the Fund collaborated. For example, IFAD selected DAE/DOF/DLS (the extension agencies) to manage the micro-credit components of its projects (NIAPWMP, SAIP, ADIP, AqDP and EGRP). And the Fund made repeated use of NCBs in micro-credit operations, even though their performance was poor. In the Netrakona Project, Agrani Bank functioned within the traditional banking culture where there was no outreach mechanism and no effective supervisory mechanism, characteristics that were not identified through institutional assessment at appraisal. Even in the recent SCBRMP, the Bangladesh Krishi Bank was chosen as a participating financial institution.

143. Processes used to select NGOs were inadequate, and in some cases, weak local NGOs were selected, which hindered project performance. Also, in accordance with GOB procedures, partner NGOs were not selected until after the appraisal stage. This caused delays and it prevented effective contributions of NGO partners to the design process. In some cases IFAD consolidated relationships with somewhat larger NGOs, such as PMUK that could maintain sustainable relationships with communities after project closure. However, in many cases, IFAD-financed projects worked with smaller, less experienced NGOs mostly using them as service providers, rather than with more established NGOs which might have been less risky in terms of possible corruption.

144. **Influence on policy.** IFAD actively took up two of the four areas of policy dialogue identified in the 1999 COSOP: that of credit for small farmers and access to water bodies for fishery. For the most part it did this in the context of the discussions held during the design and implementation of specific projects.

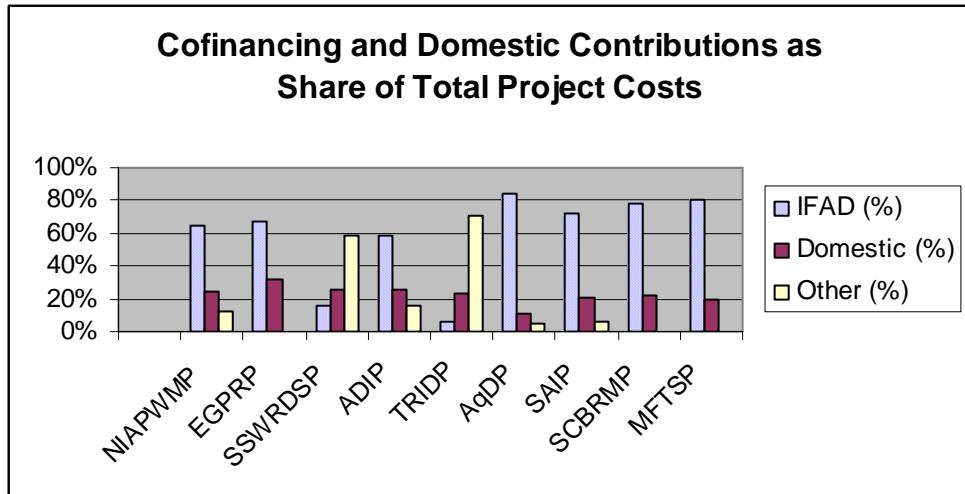
145. In addition, a policy dialogue component was included in the TAG for Community-based Fisheries Management in South and Southeast Asia, and access to water bodies was an issue that IFAD continued to raise with the Government in the context of the projects that focussed on fisheries, i.e., AqDP and SCBRMP. However, the sought after policy improvements have not been effected.⁶¹

146. It also influenced a number of other changes in policies and procedures that were not identified *a priori* as policy issues, but that came up in the course of the implementation of projects. Notwithstanding these efforts, apart from those individuals who have been directly involved in discussions, IFAD's partners in GOB and the development community do not readily credit IFAD with having influenced policy.

147. **Resource mobilization.** IFAD's success in resource mobilization is considered moderately unsuccessful. During the decade, IFAD financed a total of nine projects reviewed by this CPE with a total project cost of USD 392 million, of which USD 118 million or roughly 30% was financed by IFAD loan funds. As shown in Figure 3 below in the Bangladesh programme, cofinancing mobilised from other than domestic sources averaged 19% during the period under review. This is somewhat below the IFAD worldwide average from 1994 to 2004 of 25%. However, this average figure does not, strictly speaking, reflect IFAD's performance in mobilising the resources of others. It includes two relatively large projects initiated by ADB where IFAD did not actually mobilise ADB resources for its projects, but rather added IFAD resources to theirs. In effect, cofinancing was 0% in three of the nine projects, and from 5-16% in the other four. The trend has been toward less cofinancing, with almost none in the projects that were developed after IFAD last joined hands with the ADB in 1998.

Figure 3. Project Financing Shares

⁶¹ See above paragraph 100, footnote 47.



Use of Non-loan Instruments

148. IFAD's performance in the use of non-loan instruments, for the most part grants, was below potential. This was due to the fact that IFAD did not have an explicit strategy or plan for the use of these instruments. With the exception of the SOF grants, the contributions that the use of these funds would make to the programme, already somewhat remote on paper, was insufficiently exploited in practice.

Coping with Corruption

149. Corruption is a problem confronting all donors in Bangladesh. The CPE found that IFAD has taken a number of initiatives during the decade to mitigate the effects of corruption. While the evaluation team could not verify that no IFAD funds were misappropriated, or that the selection of all partners was entirely merit-based, the CPE finds that IFAD efforts in this area have been good. These efforts included:

- For projects subject to audit by the Auditor General (ADIP, AqDP, TRIDP, SAIP, SCBRMP), an “audit log” has been introduced, whereby management can track each divergence from standard procedures until it is resolved.
- For the MFSTP project, PKSF requires a comprehensive audit by a private outside auditor, which it considers more thorough and timely than those performed by the Auditor General.
- On the SCBRMP, IFAD is piloting an improved financial management and reporting system. It is intended that this system be rolled out to the entire portfolio with the expectation that more detailed and more accurate accounting information will help to minimise opportunities for corruption.
- In the case of ADIP, the United Nations Office for Project Services (UNOPS) has provided a financial management expert on all direct supervision missions. In the case of AqDP and SAIP, UNOPS has provided a financial management expert to be part of the Mid-Term Reviews.

150. Notwithstanding these worthwhile steps to cope with corruption, the evaluation team believes that more can and should be done. For example, more careful budgetary allocations could help avoid situations where inflated “estimated costs” are reported to lay the groundwork for corrupt distribution of resources among key stakeholders in development projects.⁶² Other areas for improved practices that could contribute to avoiding corruption also include: more robust procedures to select NGOs (other than those used as microfinance institutions already vetted by PKSF); and increased

⁶² Rahman, Hossain Zillar, “Engaging in Good Governance: A Search for Entry Points”, Power and Participation Research Centre Policy Brief, Project and Programme Review Committee, January 2005.

transparency and public information on current and prospective projects, including project progress reports and tenders of any size.

D. Performance of Partners

Government

151. Government performance overall was moderately successful. During the decade, the GOB provided a highly conducive macroeconomic environment, which enhanced the ability of IFAD projects to achieve their objectives. Positive GOB policies with regard to allowing NGOs to operate freely, loosening restrictions on the operation of private firms, and improving human development all contributed to IFAD's ability to achieve its strategic objectives.

152. However, some weaknesses at the project level hindered performance. Poor inter-agency coordination was common among the CPE projects—especially between LGED and the extension agencies—and synchronization was only slightly aided by Inter-Ministerial Steering Committees.⁶³ Conclusion of Subsidiary Loan Agreements took a very long time in most projects—35 months in ADIP—which seriously delayed project progress.

153. Overly complex administrative procedures caused major delays; revision of the Project *pro forma* required 15 months and 18 months in the case of ADIP and SAIP, respectively. Inadequate performance of government-owned Sonali and Agrani Banks hindered project performance, for example in the Netrakona project, where Agrani would not lend to small NGOs because they had insufficient collateral. However, IFAD is also to blame for these problems that can also be traced, in part, to poor project design, including impractical institutional arrangements and unrealistic expectations from implementation partners.

154. Serious delays affected the AqDP; the Ministry of Land did not transfer management of large water bodies to the Department of Fisheries in a timely manner, DOF required 36 months to select NGO partners, and agreement on the SLA with Sonali Bank took 48 months. Procurement of technical assistance was poorly implemented and, in the case of SAIP, had to be repeated three times due to corruption allegations.⁶⁴ Delays over rights to the use of water bodies are again seriously hampering project implementation in the case of SCBRMP. Finally, across many projects the selection process for Project Coordination Director (PCD) often did not produce competent candidates. The proficiency of project directors has been criticized by a number of sources, most notably in the Country Working Paper of the IEE, but also by IFAD itself who requested a change in PCD for one project.⁶⁵ Other PCDs were changed frequently for other reasons, e.g., in ADIP and EGRP. And finally, prolonged delays in the submission of audit reports were common for virtually all projects. Lack of ability, or capacity, to respect audit commitments is disconcerting in an environment that is reported to be plagued by corruption, where central government has expressed its own willingness to be transparent and fully accountable for use of public funds.

⁶³ Agencies other than the lead agency often attributed less priority to project activities, e.g., LGED and BWDB in the DAE-led Netrakona Project.

⁶⁴ GOB participants at the NRTW indicated that problems related to the recruitment of technical assistance (and also NGOs) was due to the lack of detailed procedures in project design documents.

⁶⁵ IEE, Bangladesh Country Working Paper Bangladesh; ITAD; August 2004 para. 3B.2.1.



Men's group supported under ADIP, interviewed by the evaluation team, Tangail District
Photo by Bart Snels

Cooperating Institutions

155. UNOPS served as the CI for six of the nine projects.⁶⁶ ADB served as the CI for the two projects that it cofinanced.⁶⁷ In addition, as noted in paragraph 134 above, IFAD fulfilled the function of the CI for ADIP in the DPSS.

156. ADB's supervision of the IFAD-cofinanced projects was found to be well implemented. ADB's presence in country and its long-standing close relationship with LGED, the prime implementing agency for these projects, no doubt contributed to the quality of the work.

157. UNOPS' performance was rated by stakeholders at the project level in one project as highly successful in facilitating project implementation and no difficulties were reported with respect to procurement or auditing processes.⁶⁸ Other on-going projects also reported favourable UNOPS' performance to the evaluation team, although most of them noted that its capacity to provide support on substantive issues outside of loan administration matters was limited. The evaluation noted that staff turnover was very high from 1994 to 2001. It also observed that UNOPS staff has little scope for improving the quality of supervision due to the very heavy workload, the high number of projects assigned to each officer and to the limited budgets for recruitment of subject matter specialists that could meet the special needs of individual projects for technical supervision and implementation support. Central government staff responsible for project monitoring in the Ministry of Planning indicated that they believe that CI performance could have a greater impact if supervision missions shared more accurate and timely information on supervision schedules and findings with them so as to help strengthen GOBs own information base and supervision functions.

⁶⁶ NIAPWMP, EGPRP, AqDP, SAIP, SCBRMP, MFSTP.

⁶⁷ SSWRDP, TRIDP.

⁶⁸ Preliminary findings from OE's Corporate-Level Evaluation of DSPP (draft); IFAD; May 2005.

158. As part of regular management reporting, IFAD CPMs routinely rate the performance of CIs. The ratings for the 1994-2004 period are shown in Table 7 below. The evaluation also assessed performance of ADB and UNOPS as successful, notwithstanding minor problems.

Table 7. Programme Management Department Ratings of Cooperating Institution Performance

	<u>IFAD</u>
Minor/no problems	63%
Moderate problems	37%
Major problems	0%

Source: IFAD PPMS

Non-Governmental Organizations

159. The performance of NGOs that worked with IFAD over the decade was *moderately unsuccessful* overall. There was collaboration of some kind in all of the nine projects with a total of 69 NGOs. The number of NGOs involved in a given project ranged from 4 in the EGPRP to 25 in the MFTSP. Prior to the MFTSP, partner-NGOs were selected by the Project Management Unit, and in many cases, weak or inappropriate NGOs were selected.

160. Two distinct groups of NGOs were observed among IFAD's NGO partners. The first—usually the more established NGOs — has elaborate programmes of their own; often their operations go beyond micro-credit and are self-financed. This independent group, made up of small, medium and large NGOs, tends to fit donor programmes within their own agenda, and are more likely to continue the programmes on their own beyond the project period. In contrast, the second group, most often a subset of the small-sized NGOs, tends to surface only when there is a project to fund it. Post-project sustenance of programmes under the latter group of NGOs is less likely. While it is possible some of the NGOs in the second category may eventually transform into more stable NGOs with a purpose, only a few IFAD partners show such signs. Rather, a significant number of these partners in projects with DAE as the lead agency, have failed in this regard and raise concerns on the selection procedure.

161. Further illustrating the point in the preceding paragraph, in IFAD projects the use of NGOs to establish cost-effective contacts with BSs was reported by many stakeholders to work well. However, a key element was the interest of the NGOs engaged in taking the initiative to organize the groups. Under IFAD projects, they were mostly being paid to provide the service—a “contractor” relationship—and the NGOs selected were often found to have little stake in sustaining contacts between farmers and the BSs. It is therefore more likely that the activity will wither unless the farmers have sufficient interest to sustain the mobilization, or NGOs take an active interest in contract farming, where drawing extension services from DAE is considered relevant.

V. SELECTED SPECIAL ISSUES

162. Prior to the evaluation, the members of the CLP for the evaluation identified a number of issues that they considered important in terms of learning from IFAD experiences from 1994-2004. The selected issues were: (i) Roles for the Private and Public Sectors in Agriculture; (ii) Options for Poverty Reduction through Self-employment, Employment and Entrepreneurship; (iii) Relations between NGOs and Government; and (iv) Infrastructure Investments for Poverty Reduction. A few key questions formulated by the partners in relation to these issues were analysed from the standpoint of the experiences in the set of nine projects that made up the IFAD-financed Bangladesh Country Programme 1994-2004. They are discussed below.

A. Roles for the Private and Public Sectors in Agriculture

What has been learned by IFAD about the respective roles of the private and public sectors in agriculture, fisheries and livestock?

163. IFAD has learned about the respective roles of the private and public sectors, partly from direct experience gained from project implementation, and partly from indirect experience through observations and discussions with other donors, NGOs, government officials, farmers and input suppliers.

164. In the IFAD Bangladesh programme the public sector, in the form of the Ministry of Finance, took on the role of mobilising extra-budgetary resources available on concessionary terms for investment projects and channelling those resources to various government institutions that would be responsible for implementation of those projects. Within projects, the responsible public sector agency - for example the Ministry of Agriculture or the Ministry of Fisheries - took the role of implementing agency. It usually directly undertook the implementation of a number of activities like agricultural extension in the case of the Ministry of Agriculture and it also coordinated the role of other public sector actors who were being financed by the IFAD loan (for example, BARC or the LGED) as well as roles assigned to non-governmental organizations.

165. Project designs often assumed that the private sector would play a role in achieving intended project benefits, for example in supplying agricultural inputs, as traders and processors of agricultural products in the project area or as the purveyors of goods and services procured by the project implementing agencies. For the most part, however, private sector actors were not assigned roles or direct responsibility for project implementation, although in some sense NGOs providing training or even microfinance services could be considered quasi-private sector, or at any rate, non-public.

166. The Country Programme showed that the public sector was well-suited to perform a role in allocating resources to stimulate production in selected disadvantaged, isolated or flood-prone areas where the private sector is less dynamic. It also was successful in stimulating or improving certain types of production systems, such as artisanal fisheries or household poultry production, that could be undertaken by landless people. This was mostly through the creating of infrastructure, the generation of technology, and the provision of microfinance. It was less successful in the delivery of goods and services like veterinary products and agricultural extension services and the supply of inputs to aquaculture.

167. Where considerable public sector funding went into some sub-sectors - from IFAD and others to develop and promote technologies such as small-scale poultry production - they have taken off and there would no longer appear to be a significant role for public sector support.⁶⁹ These cases show that the role played by the public sector can indeed be very useful, particularly when resources made available on a concessional basis are combined with specialised expertise to kick-start certain industries in a way that small-scale producers can enter and compete.

168. In the programme that it financed over the past decade - through policy dialogue, grant programmes and project formulation - IFAD has also made an effort to involve the public sector in increasing the access of certain private sector actors – to wit, the ‘poorest of the poor’ in rural areas who are IFAD’s intended beneficiaries - to the means of production, particularly common property resources. The public sector in Bangladesh has taken on this role reluctantly. However, it has agreed to such efforts and lent its support – though sometimes with extended delays, as when turning over water body use rights in the Oxbow Lakes project previously and the current SCBRMP. Given the uncertainty of the level of real government support for these arrangements, their long-term sustainability is questionable.

Which investments and activities have been most successful so far with respect to promotion of private sector development?

169. In the IFAD programme over the past ten years, the public sector investments and activities that have had the largest direct effects on the private sector have been to supply capital in the form of

⁶⁹ Here IFAD loan funds, combined with grant funds from DANIDA, were particularly instrumental in the introduction of intensive household-level poultry production through the Smallholder Livestock Development Project from 1991-1999.

micro-credit on-lent by NGOs when combined with technical advice and training. These two kinds of investments – in rural finance and technical training – when combined, have not only raised the incomes of the self-employed private sector operators that they target, but they have also stimulated increased sales of inputs and outputs, thus raising the amount of business and the number of businesses involved in the trade and marketing.

170. On the other hand, rural credit schemes based on lending to farmers for agricultural production, either directly or through NGOs from NCBs, have generally been unsuccessful. This was not related to the disinterest of the concerned private sector actors in accessing these resources, but rather to institutional constraints and an inability or unwillingness to meet the needs of small and marginal farmers with the same flexible and proactive lending approaches used to provide services to women and the landless.

171. Beyond the credit-cum-training model practiced by IFAD and others, much of the growth in the private sector in rural areas and in agriculture generally was attributed to public sector policy changes. One key policy reform in the mid-1980s was the abolition of licensing for tube-well installation and the simultaneous removal of heavy import duties on imported diesel engines. The result was a massive nationwide investment in shallow tube-wells to pump water to irrigate rice in the *boro*, or dry winter season. An additional factor was the liberalisation of the retail fertilizer market in response to large-scale demand for urea. In response to market forces, there is now almost universal use of improved varieties of rice and vegetable seed, and a considerable increase in the use of pesticides, herbicides and mechanisation.⁷⁰ The private sector has quite successfully assumed its role of supplying these.⁷¹ It has also taken initiatives in technology generation and dissemination where the public sector research and extension institutions have been weak.

172. On the other hand, in some cases the public sector has boosted private sector production by initially guaranteeing markets. For example, maize production was introduced by a large NGO in response to the growing need for feed in its promotion of poultry production.

B. Self-Employment, Employment and Entrepreneurship—Options for Poverty Reduction

What has been learned through IFAD projects with respect to the use of microfinance, and other means, for the promotion of self-employment, employment and entrepreneurship for the poor and the poorest?

173. For IFAD and for others, support to the development of microfinance services in rural Bangladesh has proven an excellent means of promoting self-employment for the poor. Most studies to-date indicate that these services have been well-suited to the landless, that is those with less than 0.5ha of land, a group of roughly 10 million households or about half of the rural population.

174. Project records from the IFAD programme show that microfinance services were supplied to a total of about 300 000 borrowers from 1994-2004. Assuming that all members of borrower households benefited and that an average household is composed of five persons, these services will have benefited some 1.5 million people.

175. However, notwithstanding IFAD's long-standing commitment to the poorest of the poor, renewed at the time of the 1999 COSOP, it is reported that these services generally did not reach the lowest echelons of the landless, those with access to 0.15ha of land or less, referred to as the extremely poor. Individuals belonging to that group were not in a position to access or use the capital available through microfinance services to become self-employed as micro-entrepreneurs.

⁷⁰ Hybrid rice seed retails at Tk 180/kg compared to Tk 18/kg for non-hybrid rice seed, notwithstanding this difference in cost, one input dealer in Mudhupur (Tangail district) reported selling 200 kg of hybrid rice seed in 2003/4 and over 1 000 kg in 2004/5.

⁷¹ There is only one company producing quality vegetable seed in the country currently, but there are at least six companies selling imported seed, mainly from India.

176. At the other end of the spectrum, experience in the IFAD Country Programme from 1994-2004 showed that microfinance, as it was generally practiced, also failed as a means of promoting self-employment, employment or entrepreneurship for the farmers with land sizes from 0.2 ha to 1.0 ha – called marginal and small farmers – who, although still poor, were the better-off amongst the poor. Projects including NIAPWMP, ADIP and SAIP intended to reach such farmers, yet they did not actually include provisions for lending practices that would allow them to use microfinance services for production credit. Only recently has IFAD, working with PKSF, made arrangements to use microfinance as a means to serve these intended beneficiaries who were both self-employed or entrepreneurs and also employers of the poor.

177. As for the group of landless known as the extremely poor, IFAD projects during the period under review taught that, so far, the most successful means of reaching them with income generating opportunities was through direct employment. Projects employed the poor in the realization of infrastructure works financed by the public sector. Creating jobs for labourers using public funds allocated for building infrastructure and other public works has been a common practice in Bangladesh for some time, as elsewhere, because of the immediate political benefits that accrue to those in office. However, as recognized by IFAD in its early project designs, in the 1994 CPE, and again in the 1999 COSOP, such practices represent an excellent opportunity to benefit the poorest – especially the unemployed and under-employed.

178. Notwithstanding its temporary nature, this kind of employment has brought significant benefits to the poorest when implemented in a “pro-poor” way, using Labour Contracting Societies as was the case in the Third Rural Infrastructure Development Project cofinanced by IFAD where women made up an estimated 50% of the labourers. The amount of employment thus generated is estimated as approximately 4 million person days for the SSWRDSP project, just one of the seven IFAD-financed projects with infrastructure components. Specific arrangements to utilize these apparent one-time or short-term employment opportunities to acquire long-term changes in income include, for example, the provision of training to help unskilled labourers to acquire skills, or the scheduling of payments and enforced savings arrangements to provide workers with a lump sum final payment that may allow them to repay debt or acquire tools or equipment for other economic activities of their own.

179. IFAD has also sought to generate employment by other means, most conspicuously in the EGPRP. This project in 1995, an unusual one for IFAD, could be considered an example of where IFAD sought an innovative approach that could serve as a replicable model, a goal of the 1999 COSOP.⁷² Still in the realm of financial services, but not microfinance, the project sought to generate employment by working with a NCB to undertake collateral free lending in amounts of up to Taka 50 000 and other larger loans for microenterprises in manufacturing, agro-processing and services.

180. Despite numerous institutional difficulties in implementation and modifications of the original project design, the number of borrowers at project completion far exceeded expectations, reaching 22 000 borrowers or 230% of the number targeted at appraisal. Additional employment was created for another 32 000 people, however that was only 46% of initial targets. The PCR attributes this to the fact that the Appraisal Report estimates of expected employment creation were based on assumptions that much of the credit would be provided to new enterprises, whereas in practice, the funds were lent mostly to existing enterprises.

181. While the experiences in IFAD-supported projects from 1994-2004 in promoting self-employment and employment are not exhaustive, they do provide some evidence with which to conclude that financial services can be used with success to facilitate enterprise development and help people to raise incomes by becoming entrepreneurs at almost every level – whether merely self-employed or whether also employing others. Whereas, experience confirmed that the most suitable

⁷² However, other similar projects for small enterprise and women’s employment had already been undertaken by the Norwegian Agency for Development Cooperation, USAID, AsDB, and CIDA at the time of the IFAD project formulation.

and most sought after form of assistance to the very lowest income groups is direct employment, a practice that can lead to permanent changes in beneficiary income levels even where employment is only temporary.

C. Relations between NGOs and Government

What have been the best arrangements for working relationships between NGOs and government in IFAD projects?

182. The 1990s was a period of significant change in working relationships between the Government and the NGO sector in Bangladesh. An NGO Affairs Bureau was established in 1990. Also, in 1990 PKSF came into existence as a government institution to wholesale credit to vetted NGOs. Subsequently, because microfinance NGOs had mushroomed, the Bank of Bangladesh established a Microfinance Research and Reference Unit that is now finalising design of a new Regulatory Authority. Government-NGO (GO-NGO) relations have intensified and so has the institutionalization of their relationships. Efforts from government, donors, and NGOs have all contributed toward promoting a favourable environment for relationships – and the sector generally - to flourish. There remain, however, elements of uncertainty with regard to governance of two broad functions that NGOs fulfil, financial and non-financial. These will have implications for project design and it will be important to monitor developments in this area.

183. IFAD project designs in Bangladesh over the period 1994-2004 continued to involve NGOs as they had starting in the early 1980s. Like other donors, IFAD actively sought to intensify collaboration and capitalise on growing NGO outreach and capacity. Initially IFAD faced a dilemma, in some cases treating NGOs as contracting firms and in other cases promoting them as grassroots representatives. However, the “contractor” relationship eventually prevailed and so characterised relationships between NGOs and Government in IFAD projects throughout the period. In particular, by the second half of the period most arrangements for relationships between NGOs and government in IFAD projects involved NGOs delivering services for government line agencies. Usually they delivered services directly to IFAD target groups on behalf of Government.

184. While still advocating an increasing role for NGOs in IFAD projects, the 1999 COSOP foresaw that the relationship should go beyond contractual obligations related to service delivery to reach more toward helping build the missing community-based grassroots institutions and the creation of genuine partnerships in project identification and design. So far this has not materialised.

185. In practice, from 1994-2004, the services that most NGOs provided on behalf of the Government were on-lending micro-credits. In some early cases, NGOs facilitated NCB lending to target groups. For the most part, this was not successful. Then, projects were designed with arrangements whereby lines of funding were opened to directly provide NGOs with funds from project accounts that they were to on-lend and revolve. As discussed elsewhere, the principal weakness with these was the lack of exit strategies whereby the NGOs would repay the capital advanced during the project period. This affected relationships as it unwittingly incorporated into project design subsidies or even opportunities for ‘rents’ to NGOs who benefited from using the revolving funds. It is likely that this, in turn, adversely influenced the original NGO selection processes. In such cases, the nature of the working relationship between government and NGOs probably led to sub-optimal achievements and lower prospects for sustainability.

186. Further, in many cases there were arrangements for working relationships that included budgetary allocation from government – using project funds to NGOs in connection with microfinance for non-financial services, such as group formation. This was uncalled for, as such activities are normally undertaken by regular NGO programmes. Provisioning of excess resources may also have adversely affected NGO selection. Project budgets may thus have provided opportunities for rents. To its credit, IFAD eventually took measures to eliminate such possibilities in new projects such as MFTSP, thus improving the working relationship between the NGO and the Government, as embodied by the project.

187. In general, the practice of using NGOs as contractors created Government-NGO working relationships where the latter functioned as subordinates. This kind of relationship had drawbacks insofar as it most likely deterred more established NGOs from seeking participation in IFAD projects. It may also have deterred the Government from selecting stronger partners for subordinate roles.

188. It should be noted that working relationships between NGOs and government in IFAD projects tended to work well where they used NGOs as intermediaries between government extension services at the lowest tier and the farming community. Moreover, the evaluation team noted that much potential lies in promoting agricultural growth by facilitating sound partnership arrangements between the Government, NGOs and the private sector in agricultural extension. However, the effectiveness and sustainability of such working relationships, induced by project funding, will depend on NGOs' independent interests in promoting agriculture extension services once projects close.

D. Importance of Infrastructure in Investments for Rural Poverty Reduction

How important have investments in rural infrastructure been to the realisation of IFAD's strategic goals in Bangladesh?

189. From 1994 to 2004, of nine projects funded, seven included infrastructure components for a total amount of USD 112 million used to finance four categories of infrastructure, namely: i) road network; ii) flood control, drainage and irrigation; iii) social and administrative buildings; and iv) aquaculture. These investments were very important in terms of the size of their contribution to the total amount available to achieve IFAD's strategic goals in Bangladesh, accounting as they did for roughly 30% of the total cost of all investments made during the period under review.⁷³

190. The poor were effectively targeted by the selection of investments in public goods, such as roads and markets. While such public goods can also benefit better-off households, the poor benefit more in proportion to their income. The poor could directly access and benefit from these investments without depending on the skills or good will of staff responsible for administering projects. Another advantage of these types of investments as a targeting tool is that even when benefits accrued for affluent households, the growth of benefits those same investments had to poorer households was not diminished.

191. They were also quite important in terms of their contribution to the benefits that they generated in support of IFAD's strategic goals. These investments induced: i) improved mobility and cheaper transport on water and on land; ii) a very substantial increase in the value of lands adjacent to newly introduced/improved infrastructure; iii) an increase in farm outputs, and a decrease in farm input costs; iv) improved food security with additional irrigation capacity and higher, more diversified and intensified crop production; and v) substantial non-farm employment opportunities and higher household incomes. Lack of sufficient infrastructure often comprised a significant development barrier in project areas, and consequently IFAD-supported projects attempting to overcome these were highly relevant.

192. Overall, infrastructure development improved accessibility and facilitated NGOs' involvement and technical assistance provision while contributing to increased direct and indirect non-farm employment. Daily traffic, operational frequencies and transport operations' incomes substantially increased, while average travel time and operational costs were reduced. It also influenced social activity in many nearby communities, easing access to educational institutions, shops/stalls, community establishments, and ultimately more than doubled the value of adjacent lands.

⁷³ Some of the more important realizations, for example, included: 1 282 km of rural road improvement, 233 km of road turfing, over 208 000 ha of polder rehabilitation, 335 km of small embankments, 36 km of drainage canals, 157 UPC complexes, 279 growth centres, 295 WMS, 35 training centres, 71 landing stages, 39 flash flood shelters, etc.

Which ones generated the greatest benefits?

193. The investments that generated the greatest benefits were those in roads and landing stages as they increased the connectivity and mobility of persons and goods, improved trade exchanges and provision of farm inputs and equipment, and hence revenues of farmer households. Water structures proved to be valuable in protecting agricultural land, crops and livestock from flood hazard and in mobilizing substantial volumes of water for additional irrigation of highly productive winter crops. In proportion to their costs, the investments in administrative buildings generated the least benefits.

To what extent was their design and implementation tailored to the needs of the target group?

194. The extent to which the design and implementation of infrastructure investments was tailored to the needs of the target group varied. On the one hand, intended beneficiaries were rarely involved in the selection or design of infrastructure to be created or improved. Furthermore, until very recently, theoretical assumptions in project designs about expected synergies between different project components did not materialise in practice. In implementation, the infrastructure component activities were not necessarily planned or sequenced to directly complement other components or serve the same people. For example, in ADIP, technical training to increase agricultural output was provided to people in some parts of the project area, while roads were provided to others elsewhere. On the other hand, within the four broad categories of infrastructure supported, IFAD projects eventually came to finance a total of 34 different types of structures. IFAD/LGED selection – even if done in a top-down manner - was usually suited to the needs of the target group and the arrangements for the implementation of infrastructure investments were also well suited to the needs of an important part of the target group when labour contracting societies or other arrangements for direct employment of the poorest were used.

What has been the best arrangements for sustaining the benefits they provide?

195. The sustainability of benefits from infrastructure investments has been almost entirely dependent upon the sustainability of the infrastructure itself. This, in turn, has depended on the correct O&M of works after completion. The case of arrangements for correct O&M was found to be much like the case of tailoring works to the needs of the target group. That is, when arrangements were made unilaterally by LGED and it assumed operations and maintenance tasks, they were reliable and worked reasonably well. LGED has created an efficient infrastructure maintenance unit with state-of-the-art software and a programming approach to maintenance of rural infrastructure, roads in particular. Since 1992 it has received steadily increasing government budgetary allocations for this purpose.

196. Because of the lack of extensive documentation of how O&M arrangements have worked out in practice when infrastructure was turned over to users or to local UPC administration, the Evaluation Team was hard-pressed to determine what actually turned out to be the best O&M arrangements. Provisions such as those made in the appraisal report of ADIP, whereby infrastructure work “....will be undertaken at the request of beneficiaries contingent on a 15% contribution and the provision of satisfactory arrangements for O&M though water user groups”, appear excellent on paper. However, due to a lack of inter-agency collaboration, weak supervision and limited implementation follow-up by partners, these were not fully implemented, notwithstanding the fact that there are government policies that require the handing over of all water control structures to O&M Management Committees.

197. O&M was problematic in many cases: for example, a study from SSWRDSP found that all sub-projects had encountered problems in maintenance. The fact that tangible up-front commitments to take on O&M responsibilities were not required from prospective beneficiaries was clearly a factor contributing to negative outcomes. So was the lack of direct participation by the beneficiaries in the design and implementation processes.

198. This brings back into focus the question above on tailoring infrastructure to target group needs. At first, decision-making by LGED in selecting infrastructure types and sites appeared to have

resulted in relatively efficient decision-making processes and choice of appropriate investments, thanks to its experience and knowledge of the field. Yet, upon closer examination, there has been a negative trade-off to top-down decision making in terms of the implications for O&M and the ultimate sustainability of the infrastructure and the benefits it generates.

VI. CONCLUSIONS

A. Overall Assessment of the Country Programme

199. The overall assessment of the Country Programme below shows the ratings that have been made by the Evaluation Team and discussed in detail in Chapters II and III.⁷⁴

200. The relevance criteria was applied to the Strategic Dimension of the programme, that is to: (i) the implicit country strategy from 1994 to 1999; (ii) the explicit strategy present in COSOP from 1999 to 2004; and (iii) the set of loans and grants put into place as a means to implement that strategy. The evaluation team considered them relevant to the conditions in Bangladesh at the time, the prevailing government policies, and to IFAD's own policies. Partners in the government and the development community in Bangladesh concurred with this view, as did beneficiaries surveyed in two projects. The relevance rating might well have been 'highly successful' if the strategy and programme covering this particular period 1994-2004 were not diminished by the over-optimistic assessment of a model singled out by IFAD in its 1999 COSOP as the pivotal mechanism for IFAD to support CBOs.

201. The Country Programme was also rated successful in terms of effectiveness. On the whole projects have achieved their objectives, with outreach to beneficiaries that met and sometimes exceeded expectations at appraisal.

202. The Country Programme was rated somewhat lower as moderately successful in terms of efficiency. It performed relatively well by some indicators, including cost per beneficiary and time overruns. However, excessive delays in some implementation processes such as procurement and recruitment almost certainly constrained the full realisation of the possible benefits that could have been achieved given the resources available.

203. The impact of the Country Programme was rated successful largely due to reported results in the improvement of physical and financial assets, as well as food security, institutions and policies. In light of scarce information, the net impacts on the environment and on social capital are difficult to ascertain.

204. Evidence of innovation where IFAD supported the development of improved and cost-effective ways to address the problems faced by the rural poor that others had not previously used was found in four areas: (i) financing new types of rural infrastructure; (ii) bringing NGOs into agricultural extension and linking them with field level agricultural staff; (iii) targeting farmers in microfinance (where others had previously only targeted landless); and (iv) targeting micro-entrepreneurs as a way of generating employment for the poor. On the whole, IFAD is assessed as moderately successful in innovation.

205. In some areas, particularly infrastructure and microfinance where there has been policy-level impact, the sustainability of benefits generated by the programme is likely. The same was found with respect to benefits derived from the adoption by farmers of new technologies in a number of projects, and in the use of infrastructure for which maintenance and up-keep arrangements have been institutionalised within LGED. However, most projects lacked strategies for the continuation of services and institutions after closure, and sustainability is much less certain where: infrastructure maintenance is the responsibility of users; financial services are being provided by NCBs and small NGOs; and where IFAD has attempted to improve access for the poor to common property resources,

⁷⁴ See also Appendix 4 for detailed ratings broken down by projects.

water bodies in particular. For these reasons, the rating given to the programme for sustainability was moderately successful.

206. The programme was found to be successful in addressing gender issues and contributing to a more balanced accrual of project benefits by gender. The success of IFAD and others in reaching poor women in Bangladesh through microfinance began well before 1994 and it continued throughout the period under review. More than half of all microfinance beneficiaries were women, and more than 90% of all beneficiaries of the AqDP were women. Other investments made with IFAD financing such as the WMSs, enhanced the impact of the programme on gender-based roles and relationships by broadening the role of women in the rural marketing process. In ADIP, increases in women's participation in day-to-day decision making and financial management increased by 68% and women's ownership of assets increased by 78%.

207. The performance of IFAD is rated as moderately successful. It was weak in several areas, including not setting a strategic framework until 1999 and using poor judgement when choosing the SAPAP project model as the centrepiece for the COSOP. Weaknesses in project design were sometimes repeated in projects. Starting off well in resource mobilisation, IFAD's performance later faltered and partnerships languished.

208. However, performance in most areas tended to improve over the period. IFAD made adjustments in its strategy, *de facto*, moving away from the SAPAP model. It has used consultative processes more and taken steps to cope with corruption. Similarly, performance in portfolio performance management, implementation follow-up and project design also improved towards the end of the period. In its special role as CI for the ADIP project in the DSPP, IFAD's performance was assessed as highly successful, having exceeded normal requirements and made direct material contributions to project outcomes. UNOPS and ADB were also found to be successful in the fulfilment of their responsibilities as CIs.

209. Government's performance at the macro-level was high, including its performance in setting balanced levels and orientation of expenditures to create good economic and social conditions for poverty reduction. Most government coordination units for the implementation of IFAD projects also performed well insofar as the projects they managed were effective in achieving their basic objectives. However, excessive bureaucratic delays at the project level were very common, as noted in paragraph 153, government showed limited willingness to fulfil commitments in issues related to financial services and access to common property resources, for example in EGPRP, ADIP, AqDP and SCBRMP.

Table 8. Programme Ratings*

Relevance	2	Innovation	3
Effectiveness	2	Replication	3
Efficiency	3	Sustainability	3
Impact	2	Gender	2
IFAD		3	
CI	▪ UNOPS	2	
	▪ AsDB	2	
	▪ IFAD (a)	1	
Government (b)		3	

(a) IFAD in Direct Supervision; (b) Central government and line agencies implicated in project implementation.

* Ratings are: 1 = Highly successful; 2 = Successful; 3 = Moderately successful; 4 = Moderately unsuccessful; 5 = Unsuccessful; 6 = Highly unsuccessful.

B. Achievement of Strategic Objectives

210. As discussed in paragraphs 50 and 73 the lending programme and the grant programme lacked clear strategies. Moreover, the strategies that were adopted, including the COSOP following its current structure, do not set measurable targets against which the achievements of the programme could be evaluated. Nonetheless, from the evaluation made herein, the strong and weak points of the Country Programme as designed and implemented from 1994 to 2004 meeting IFAD's strategic objectives can be readily identified. They are described below in two parts, the achievements of objectives set prior to the COSOP (essentially the fulfilment of the IFAD mandate), and the achievement of the objectives set in the COSOP.

Achievement of Objectives Set Prior to the 1999 COSOP

211. **Expansion of food production.** Food production has expanded in the areas where IFAD projects with that aim were active. Increases of food production among the IFAD target groups in IFAD project areas can be attributed in part to some key policy reforms. However, as discussed in paragraph 92, notwithstanding incomplete and possibly biased project-level data, reports show that where IFAD projects were active, a significant number of poor farmers and some of the technically landless (i.e., less than 0.5 acres of land) have adopted more intensive production practices, especially in poultry production. IFAD-financed training combined with microfinance and infrastructure, including irrigation, flood control, and drainage have all contributed to this outcome.

212. **Improvement of nutrition.** Eight of the nine projects succeeded in increasing income through increased agricultural production, specifically increased food production. As a result of increases in income or in agricultural outputs, projects in the programme implemented for more than two years have effectively increased food security (measured in terms of the frequency and quantity of food consumption). Hence, it is likely that the Programme has achieved improved nutrition amongst its direct beneficiaries. However, improvement of nutrition was specified as an objective in only two of the nine projects and none included investments specifically targeted at improving or monitoring nutritional status. This was possibly a missed opportunity to reduce the poverty of the extremely poor whose participation in income-generating activities proved difficult.

213. **Strengthening of policies and institutions.** IFAD did influence some working policies and institutions in terms of procedures and approaches. However, overall IFAD-financing had a greater impact on delivering benefits directly to target group households than on the development of policies and institutions that could favour sustained future benefits to the poor.

214. Improving conditions of the poorest groups. IFAD found difficulties in reaching the landless people considered poorest of the poor. A number of efforts were made especially to reach out to these “hardcore poor” as they are referred to in Bangladesh. IFAD-financed projects sought to employ the extremely poor directly, they supported businesses that would hire them, they enabled farmers to expand employment, and they made efforts to provide microfinance services so that the poorest of the poor could start their own economic activities and become self-employed. Some of these efforts had more success than others. The most widespread benefits to this group have come from infrastructure investments, through direct employment, the income effects of lower transport costs, and better access to markets and social services. Apart from infrastructure, the majority of project activities did not reach the very poorest.

Achievement of Strategic Objectives Set in the COSOP

215. Community-based organizations. While this was a central goal of IFAD’s first strategy in Bangladesh, and even the aim of a number of projects that preceded the strategy, there is little evidence of achievement in this area. Among the many factors that came into play was the inability to find the appropriate institutional setting or mechanism that could foster CBO development. Where IFAD promoted CBOs by contracting with NGOs to form and support them, the NGOs involved often had little real connection to this task, and largely went on to different tasks when the projects ended. Fundamental questions of unequal social and economic relations in local communities still pose constraints that overshadow many community development efforts.

216. Targeting. IFAD set objectives to reach women, indigenous people and charland dwellers, landless people, small and marginal farmers, and the extremely poor. Through the programme it financed, the Fund reached part of those groups. It achieved its objectives in reaching women, as noted above in paragraphs 114 and 205, the economic role of women living in rural areas has gradually improved, starting from a low base. IFAD projects seem to have contributed to this trend through greater access to microfinance, enhanced knowledge of agricultural technology, and improved access to businesses and markets. The Programme also reached part of the landless population, delivering microfinance services to relatively large numbers of rural people with 0.02 to 0.20 hectares of land, technically considered landless and referred to as the “mainstream poor”, who have increased their incomes.



**Beneficiaries with NGO community
development workers**
Photo by Sajjad Zohir

217. However, progress in the IFAD programme has been limited in reaching further, on the one hand to the worse off, the “extremely poor”, and on the other hand, to those slightly better off, that is the small and marginal farmers. For the latter group the limitation was generally one due to institutional constraints in microfinance that have now been resolved. For the former, IFAD continues to face a challenge in finding the most appropriate and cost-effective approaches.

218. **Fisheries and livestock focus.** On the whole, the Programme has achieved its objective to focus on fisheries and livestock as those are areas most relevant to the landless. Together with homestead fruit and vegetable gardening also included in many projects, they have provided viable income-generating opportunities to the mainstream and extremely poor.

C. Major Findings and Lessons Learned

219. During the 1994-2004 period microfinance was not successfully delivered to a large number of agricultural producers referred to as small and marginal farmers with land holdings of 0.20 to 1.0 ha. These farmers are sometimes poor, with income levels below the poverty line, but with the potential in terms of access to land to raise their own household incomes and contribute to economic growth. IFAD is well placed to work on delivery of microfinance services to this group as a means to support the development of agricultural production and rural areas to the benefit of the poor. While many Bangladeshi microfinance institutions (MFIs) can and are mobilising resources for microfinance expansion to the lower income landless groups, future IFAD projects could provide suitable incentives to expand microfinance products and services to this group and others with special needs, continuing its work in the policy dialogue on this issue and the initiatives it has launched in MFTSP and the subsequent microfinance project that was approved most recently.

220. Rural infrastructure investments brought advantages on several counts. Firstly, when made as public goods they offered an excellent way to reach the poorest. Secondly, using labour-intensive approaches, they generated employment. Thirdly, they increased “connectivity”, contributing to growth locally and in the economy as a whole by improving transport and other physical facilities related to commerce. The realisation of positive results was facilitated by very good technical and managerial performance by the implementing agency, LGED. Yields to future investments are likely to be high. However, full benefits will not be realised unless weaknesses observed in this Programme are addressed: in particular in the selection of sites, beneficiary involvement in design, and post-project O&M issues.

221. Since 2003 and the issuance of the *iPRSP*, GOB has placed increasing emphasis on pro-poor growth, whereby the private sector is the main driver of that growth. IFAD loans have been used directly and indirectly to stimulate growth in the private sector. They have been invested in improving the institutional capacity of the public sector to provide support services and facilities for the private sector. They have also been provided directly to private sector producers, especially the self-employed, through microfinance. Impact of the use of IFAD funds on the private sector was found to be most readily apparent through the use of microfinance when combined with training for the self-employed – the very smallest scale private operators or entrepreneurs. However, IFAD has not gone beyond this traditional approach to look for other ways to influence private sector growth – for example, through policy dialogue – or to tap the potential of larger-scale, more powerful private sector operators in contributing to poverty reduction. At present there would appear to be opportunities to do so. IFAD could help GOB to take advantage of these opportunities and to identify others.⁷⁵

222. The NGO sector is very important in Bangladesh in terms of numbers, field presence, resources and influence. Given that the new PRSP advocates collaboration with NGOs, they are likely to be an

⁷⁵ Participants at the NRTW identified a number of development agencies and other stakeholders working that have some experience in this in areas ranging from milk to spices, irrigation equipment, fisheries, fertilizer and vegetable seeds, who could be consulted. Among those mentioned were BRAC, DFID, DANIDA, GTZ, the Government of the Netherlands, PROSHIKA, PRAN, the East West Seed Company.

important participant in poverty reduction efforts for some time to come. In project design documents the role ascribed to NGOs was often limited to service delivery. During the implementation of projects, the selection of NGO partners was marked by practical problems. Actual partners varied considerably in terms of types and capacities, as have the relationships with them. Further, the evaluation team observed a lack of convergence in views between IFAD and some GOB partners as to how and why NGOs should have a role in project implementation. Most often they have served as suppliers of services, in much the same way as a private firm might do. As such, the establishment of true partnership relationships, set out in the COSOP as an IFAD objective, was not often realised.

223. IFAD is a relatively small player in the development community in Bangladesh without local representation that, until very recently, has tended to work somewhat in isolation, as noted in paragraphs 59, 139 and 146. While the projects that it has helped finance have made an impact at the household level amongst the rural poor who were included in project activities, it has dedicated more attention to achieving that impact than to sharing results with others, creating the conditions for them to be sustained or promoting their replication. It has not developed strong partnerships or mobilised significant levels of resources. Where innovative approaches have been successful, little has been done to publicise and diffuse them. Where project designs have erred, errors have sometimes been repeated by IFAD, and possibly by others. GOB returns to investments made with IFAD funds could be higher if more effort were made to analyse, document and communicate acquired knowledge and experiences with others.⁷⁶

224. Development assistance projects can offer opportunities for misappropriation of funds and rent-seeking behaviour on the side of the public sector and NGO staff involved in the delivery of benefits and services. Over-budgeting, for example, is one way that externally-financed projects may have unwittingly encouraged this. Similarly, projects can offer the more powerful members of rural communities, opportunities to capture benefits meant for others by asserting their influence through payoffs or intimidation. Projects designed with unrealistic assessments of community relations feed these negative tendencies. Greater attention on the part of IFAD to these issues related to governance and corruption could contribute to recent GOB initiatives in this area.

225. Most IFAD partners cite IFAD's singular focus on poverty reduction in the rural sector as its most important attribute. They believe that IFAD's mandate is more closely aligned with the PRSP than that of other donors. This respect and deference as concerns IFAD's relatively narrower mandate is an important asset that, if exploited with care, can bring important benefits to the Borrower and the donor community that is serving it. Notwithstanding positive comments like the ones above, most partners, including Government, donors, and NGOs prefaced their remarks about IFAD with observations on the constraints they face in their relationship with IFAD due to the lack of physical presence or an IFAD office in the country. Development agency and government staff that have had some contact with the IFAD consultant who serves as a liaison officer in lieu of a formal field presence in Dhaka indicated that his presence was very helpful. However, this presence has not been used to support on-going projects, implementation of the programme, or formulation of new investments and activities, all of which are areas that could benefit from a more constant backstopping and on-going dialogue with IFAD.

VII. RECOMMENDATIONS

226. The CPE made eight recommendations. One recommendation covers the quality of the future strategy document. Two cover major substantive areas where IFAD has already acquired experience that it can build upon to deepen the related policy dialogue and commit itself to developing sustainable approaches for replication and up-scaling by Government. These would define IFAD's strategic niche and be main thrusts in the future strategy. Five further recommendations cover ways

⁷⁶ Given the relatively low level of financial resources provided by IFAD relative to total need and to the financing made available for poverty reduction by other development assistance agencies and by GOB itself, high level GOB officials participating in the NRTW to discuss the CPE endorsed this conclusion and urged IFAD to implement the related recommendation.

that operations could be improved to enhance the overall quality of the results and impact of investments financed by IFAD in Bangladesh.

IFAD Strategy Development

227. Set clear strategic goals and specific attainable objectives. GOB and IFAD should clearly define the strategic goals that they wish to obtain through collaboration. Their next cooperation strategy should identify a limited number of specific objectives that are reasonably reached with the available resources and within the time period foreseen by the COSOP.

IFAD's Strategic Niche and Proposed Thrusts

228. Based on its evaluation of the strengths and weaknesses of the IFAD programme in Bangladesh to date, the evaluation recommends work in two main areas that can be developed into strategic thrusts. IFAD has already acquired experience in these areas that it can build upon to deepen the related policy dialogue and seriously commit itself to the modelling and development of sustainable approaches that can be replicated and up-scaled by Government. These are elaborated below.

229. Development of financial services to microenterprises and small and marginal farmers. IFAD should continue its important new work in the Microfinance for Marginal and Small Farmers Project, developing financial service providers and products for agricultural production and for microenterprises in rural areas. Investments in this area should be accompanied by policy dialogue with responsible GOB agencies, partnership building with fellow development agencies, and knowledge dissemination in the local microfinance community. Projects should work with established financial institutions as lead agencies and at field level in order to leave institutions and services that will be sustained beyond project implementation periods.

230. Continue investment in infrastructure to provide economic benefits to the rural poor and employment to the poorest. IFAD should continue to finance rural infrastructure targeted for the poor. Tested participatory arrangements, such as labour contracting societies, should be used for constructing infrastructure to benefit the poorest through direct employment. Investments should focus on village and Union level roads to serve poorer groups. Existing procedures to obtain beneficiary commitment to O&M of infrastructure should be applied and improved. Beneficiaries should be involved in site selection and design as much as possible.

231. Investments made should be accompanied by continued policy dialogue with LGED, building partnerships with concerned development partners, and dissemination of knowledge acquired to partners and other concerned parties in country.



**Halouaghat Flood
Refuge Shelter**
Photo by Elliot Hurwitz

Other Strategy Elements

232. Build partnerships to tap private sector know-how, networks and resources. IFAD should work with GOB to help stimulate the development of the private sector, particularly the participation of poor small-scale producers in that development. IFAD should also help GOB build partnerships with selected private sector operators to tap their know-how, networks and resources. Ways of doing the latter might include: (i) briefing private sector suppliers of inputs and services on planned project activities to make them aware of upcoming input and output marketing opportunities; (ii) contracting more sophisticated private sector operators in areas like seed supply to provide technical assistance and training to agricultural extension staff; and (iii) sponsoring joint applied research projects on topics not normally commercially attractive but identified by the poor as important for them. Similar approaches could be taken with private sector agro-processing firms and even with banks and other private sector suppliers of financial services.

233. Set principles and procedures for NGO partnership. IFAD and GOB should identify what kinds of partnerships with NGOs they feel would be most conducive to the achievement of their rural poverty reduction objectives and what outcomes can best be obtained through partnership with NGOs. They should consult with NGOs to learn their views on these questions. They should then identify basic principles for collaboration with NGOs and outline transparent criteria and procedures for approaching and selecting NGO partners, in particular for collaboration with NGOs in matters other than microfinance where well-functioning criteria and selection processes are already in place. These efforts should be made in consultation with the NGO Bureau and the recently established NGO Foundation.

234. Establish a permanent field presence in Bangladesh. A formal IFAD presence in Dhaka should be established in Bangladesh, particularly considering the size and relative importance of the country programme for IFAD. The exact nature of such a presence should be determined considering the potential and the need for an in-country representative to: (i) improve the efficiency and quality of the working relationship with GOB; (ii) support the implementation of on-going projects, possibly including project supervision; (iii) contribute to the design of new loans and grants; (iv) facilitate important ‘non-lending’ activities like the sharing of knowledge and information, policy dialogue, and resource mobilisation; (v) improve understanding of in-country trends and conditions; and (v) strengthen partnerships with fellow national and international development agencies.

235. Finance communications and knowledge components in all projects. Specific plans for managing and communicating knowledge and information should be made part of each project. To get the most benefit out of IFAD-financed investments, projects should set objectives and priorities for outreach. They should then actively document and disseminate knowledge to partners according to those objectives and priorities. In addition, more information on project costs, expenditures and procurement should be made available to the public to increase transparency and accountability.

236. Reduce opportunities for corruption in relation to projects. Although IFAD has taken some steps to mitigate corruption, including the implementation of an audit log procedure and use of PKSF-approved NGOs, additional steps are needed. Two such steps are described in the below recommendations. They are: (i) better IFAD procedures and criteria for selecting NGO partners that are not MFIs and thus not suitable for the application of PKSF criteria; and, (ii) establishment of communications components to disseminate information to the public. In addition, IFAD should revisit budgetary allocations and cost estimates in project designs and in implementation plans. IFAD and its CIs should obtain timely compliance with existing reporting requirements and impose sanctions for non-compliance. IFAD Loan Agreements should call for all financial, procedural, administrative and technical information related to project design and implementation be made available to the public.

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IFAD LENDING PROGRAMME, 1994-2004

	Project Name	Project Type	IFAD Loan (USD '000)	Loan Effectiveness Date	Current Closing Date	Cooperating Institution	Project Status
53	1 Netrakona Integrated Agricultural Production and Water Management Proj.	AGRIC	8.9	08 Jul 94	30 Jun 01	UNOPS	Closed
	2 Employment Generation Project for Rural Poor*	CREDI	14.9	24 Oct 95	30 Jun 02	UNOPS	Closed
	3 Small-scale Water Resources Development Project	IRRIG	10.4	10 Jun 96	31 Dec 02	AsDB	Closed
	4 Agricultural Diversification and Intensification Project*	AGRIC	18.9	04 Dec 97	31 Dec 04	IFAD	Closed
	5 Third Rural Infrastructure Development Project*	RURAL	11.7	01 Jul 98	30 Jun 05	AsDB	Ongoing
	6 Aquaculture Development Project	RURAL	20.0	08 Dec 98	31 Dec 05	UNOPS	Ongoing
	7 Smallholder Agricultural Improvement Project*	RURAL	18.6	17 Mar 00	30 Sep 06	UNOPS	Ongoing
	8 Sunamganj Community-Based Resource Management Project	FLM	6.2	14 Jan 03	30 Sep 14	UNOPS	Ongoing
	9 Microfinance and Technical Support Project	CREDI	8.2	20 Oct 03	30 Jun 11	UNOPS	Ongoing

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USE OF IFAD GRANT RESOURCES 1994-2004

TAG No.	RECIPIENT	PROGRAMME	DIVISION	APPROVAL DATE	GRANT AMOUNT	COUNTRIES
Agricultural Research Grants						
350	ICLARM	Research Programme on Increasing and Sustaining the Productivity of Fish and Rice in the Flood Prone Ecosystem in South and Southeast Asia	PT	15/12/1996	585 000	Bangladesh, Vietnam
361	IPGRI	Programme for the Sustainable Use of Coconut Genetic Resources to Enhance Incomes & Nutrition of Coconut Smallholders in the Asia-Pacific Region	PT	30/04/1997	907 000	Indonesia, Malaysia, Salomon Islands, Philippines, Thailand, Tonga, Vanuatu, Vietnam, Bangladesh, India, Sri Lanka, Fiji, Papua New Guinea, Western Samoa
363	IJO	Adaptive Research on Improved Varieties of Jute and Allied Fibres and their Utilization for Enhanced Income Generation	PT	30/04/1997	400 000	Bangladesh, China, Indonesia, Nepal, Thailand
399	IFPRI	Development Opportunities in the Non-Farm Sector: A Review of Issues and Options in Asia	PT	23/04/1998	250 000	India, Indonesia, Bangladesh, Philippines
411	CIP	Integrated Management of Potato Late Blight Disease: Refining and Implementing Local Strategies through Farmer's Field Schools	PT	10/09/1998	1 050 000	Bangladesh, China, Ethiopia, Uganda, Bolivia, Peru
424	IRRI	Validation and Delivery of New Technologies for Increasing the Productivity of Flood-prone Rice Lands in South and Southeast Asia	PT	03/12/1998	1 000 000	Bangladesh, Sri Lanka, India, Thailand, Vietnam
444	IFDC	Participatory Evaluation, Adaptation and Adoption of Environmentally Friendly Nutrient Management Technologies for Resource-Poor-Farmers	PT	29/04/1999	1 000 000	Bangladesh, Nepal, Vietnam
531	ICLARM	CBFM Programme in South & Southeast Asia	PI	26/04/2001	650 000	Bangladesh, Vietnam
534	ICRAF	To Reward the Upland Poor of Asia for Environment Services	PI	26/04/2001	1 400 000	Indonesia, Philippines, Vietnam, Laos, Nepal, India, China, Pakistan, Sri Lanka, Bangladesh
634	IRRI/CYMMT	Multistakeholder Programme to accelerate technology adoption to improve rural livelihoods in the rainfed gangetic plains	PT	11/12/2002	1 500 000	India, Pakistan, Nepal, Bangladesh
652	CIP	Integrating and Scaling-up and Replicating Technologies for Resource-Poor Potato Growers	PT	10/04/2003	800 000	Uganda, Ethiopia, Bolivia, Peru, China, Bangladesh
654	IFDC	ANMAT Programme, Phase II	PT	10/04/2003	1 000 000	Nepal, Vietnam, Bangladesh
TOTAL					10 542 000	

TAG No.	RECIPIENT	TITLE	DATE	AMOUNT	COUNTRIES
		Other Research Grants, Training and Other			
323	APRACA	Regional Programme for Strengthening Financial Services for the Rural Poor: Building on the Credit Exp.	17 April 1996	850 000	Regional
400	IDRC	Programme of Electronic Networking for Rural Asia/Pacific Projects (ENRAP)	23 April 1998	705 000	Regional
401	CIRDAP	Participatory process: Learning from NGO Experiences in Asia and the Pacific	23 April 1998	320 000	Regional
582	IDRC	Programme for Electronic Networking for Rural Asia/Pacific (ENRAP) Projects - Phase II	23 April 2002	1 000 000	Regional
663	UNIFEM	Gender Inequalities and Vulnerability of Women	11 September 2003	200 000	Regional
665	CIRDAP	Upscaling and Linking Organizations of the Poor	11 September 2003	450 000	Regional
		Total		3 570 000	
		NGO Extended Cooperation Programme			
233	IDE	Testing & Dissemination of Affordable Innovative Technologies for Resource Poor Farm Households	12 May 2003	100 000	Bangladesh
		Special Operations Facilities Grants to Bangladesh 1994-2004			
6		EGP	06 December 1995	50 000	Bangladesh
29		ADIP{	29 April 1997	50 000	Bangladesh
42		TRIDP	04 December 1997	50 000	Bangladesh
54		AQDP	23 April 1998	70 000	Bangladesh
78		SAIP	29 April 1999	70 000	Bangladesh
121		SCBRMP	12 September 2001	100 000	Bangladesh
		Total		390 000	
		Project Completion Grants			
528		Netrakona	n.a.	22 000	Bangladesh
576		EGPRP	n.a.	22 000	Bangladesh
		Environment Grant			
38		AqDP	23 April 1998	40 000	Bangladesh

APPENDIX 3

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EVALUATION RATINGS ON SELECTED CRITERIA BY PROJECTS

RATING ITEMS	PROJECTS' RATINGS								MFTSP
	NIAPWMP	EGPRP	SSWRDP	ADIP	TRIDP	ADP	SAIP	SCBRMP ¹	
PROJECT PERFORMANCE									
Relevance	1	2	1	1	1	1	1	1	1
Effectiveness	2	2	2	2	2	2	2	NA ²	NYA
Efficiency	3	2	3	2	1	4	3	4 ³	NYA
IMPACT DOMAINS									
Physical & financial assets	3	1	2	2	1	2	2	NYA	NYA
Human assets	3	3	2	2	1	3	2	NYA	NYA
Social capital – people empowerment	-	4	2	2	5 ⁴	2	2	NYA	NYA
Food security	2	2	2	1	2	3	2	NYA	NYA
Environment	2	NA	2	-	-	-	3	NYA	NYA
Institutions & policies	3	3	2	-	2	5	3	5	NYA
OVERARCHING FACTORS									
Innovation	3	2	3	3	3	3	2	2	3
Replication	3	2	2	2	2	4	2	NYA	NYA
Sustainability	4	3	2	3	3	2	2	NYA	NYA
Gender	2	5	2	1	1	1	2	3	NYA
PERFORMANCE OF PARTNERS									
IFAD	3	4	3	4	2	4	4 ⁵	2	2
CI	▪ UNOPS	2	2	-	-	3	3	2	NYA
	▪ AsDB	-	-	3	-	1	-	-	-
	▪ IFAD	-	-	-	1	-	-	-	-
Government ⁶	1	2	1	2	1	3	3	4	NYA

Ratings are:

1 = Highly successful
4 = Moderately unsuccessful

2 = Successful
5 = Unsuccessful

3 = Moderately successful
6 = Highly unsuccessful

¹ The project only became effective in January 2003.

² NYA = Not Yet Applicable.

³ Poor progress in transfer of water bodies, non-appointment of TA team key members after 18 months, etc.

⁴ Participation has been a major issue of TRIDP.

⁵ Project formulation undermined by the weak design of ecological and pilot ecological Adivashi villages. Project design underwent significant simplification and re-orientation following MTR recommendation.

⁶ GOB and line agencies involved in project implementation.

MAIN DOMAINS OF IMPACT

The following criteria have been used in appreciating the six main domains of impact

I. Physical and financial assets

- Did farm households' physical assets change (land, water, livestock, trees, equipment)?
- Did other households' assets change (bicycles, radios, TVs ...)?
- Did infrastructure and people's access to markets change (transport, roads, storage, communication facilities, etc.)?
- Did household financial assets change (savings and debts)?
- Did the extent of security in access to assets change?
- Other changes?

II. Human assets

- Did children's nutritional status change?
- Did people's access to potable water change?
- Did access to basic health services change?
- Did access to primary education change?
- Did people's professional skills change?
- Other changes in human assets?

III. Social capital and people empowerment

- Did people's organizations and institutions change?
- Did social cohesion and local self-help capacity of rural communities change?
- Did gender equity and/or women's conditions change?
- Did rural people feel empowered vis-à-vis local and national public authorities and development partners? Do they play a more effective role in decision making?
- Did rural producers feel empowered vis-à-vis the market place? Are they in better control of inputs supply and marketing of their products?
- Did access to information and knowledge change?

IV. Food security (production, income and consumption)

- Did farming technology and practices change?
- Did agricultural production change?
- Did non-farm activities/employment/income opportunities change?
- Did households real income and/or consumption level and pattern change?
- Did frequency of food shortages change?
- Did households food security change?

V. Environment and common resource base

- Did natural resource base status change (land, water, forest, fish stocks, etc.)?
- Did exposure to environmental risk change?

VI. Institutions, policies and regulatory framework

- Did rural financial institutions change?
- Did national/sectoral policies affecting rural people change?
- Did the regulatory framework affecting the rural people change?

APPENDIX 4

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DETAILED RECOMMENDATIONS FROM CPE WORKING PAPERS ON SELECTED ASPECTS OF BANGLADESH COUNTRY PROGRAMME 1994-2004

This section presents the detailed recommendations made in the five Working Papers from the evaluation that cover selected thematic issues and key questions. While in many cases they have been incorporated in the larger strategic recommendations presented above in the Main Report, they are presented here in detail because of their potential usefulness for IFAD staff and others designing a new IFAD programme and preparing new projects. The Working Papers, while not formally part of the Country Programme Evaluation report, can be made available upon request from the Office of Evaluation.

A. Recommendations for Public and Private Sector Roles for Agriculture and Rural Development in Future IFAD Projects

Extension

- Capitalise on more efficient private sector supply of technical information and other extension services that farmers may require, through public sector contracting of private sector to supply those services.
- Concentrate on helping public sector to monitor and ensure the impartiality of any advice given.
- Use private sector to provide technical training to public sector outreach staff, to help upgrade competence and increase familiarity and trust between private and public sector actors.
- Assign public sector basic functions for which private sector does not have adequate incentives to implement in ways that would meet public sector objectives, for example, production of foundation seed.
- Look for ways to link public and private sector in partnership, for example as noted above in technical training for extension staff or in seed supply where, once foundation seed is produced by the Bangladesh Agriculture Development Corporation (BADC), the private sector assumes the role and responsibilities for seed multiplication and for all operations related to its subsequent sales and marketing.

Input Supply

- Assume private sector will continue to play the major role in input supply.
- Encourage public sector to fund joint training of private sector input retailers and public sector staff by an impartial third party.
- Encourage public sector to define more clearly a role for itself in: (i) improving quality of advice furnished by private sector input suppliers and, (ii) consumer protection through control of quality of labeling and marketing of inputs by the private sector.

Farm Mechanisation

- Make capital available through NGO micro-credit schemes for agriculture-related microenterprises such as provision of services for mechanised land preparation or machinery repair.

Livestock and Fisheries

- Consider implementation of a public sector (i.e. government) project to kick-start small ruminant production along lines of earlier projects for poultry and aquaculture industries.
- Monitor results in transfer of use rights for common property resources, record and disseminate lessons learned as basis for planning future such efforts.

Agricultural Processing

- Seek ways that public sector can play a role in: (i) improving farmer responsiveness to processors' needs; (ii) being a catalyst or advisor to producers in forming producer associations to interact with other private sector operators – be their traders or processors; (iii) training, establishment of codes of conduct and an accreditation scheme to favour the emergence of market intermediaries with fair business practices.

B. Recommendations for Microfinance in Future IFAD Projects

The overall strategic thrust for IFAD in microfinance in the future should be to focus financial service projects or components on needs of microenterprise and small farmer segments of the market along with provision for non-financial service, with the understanding that additional research is still needed to determine exact nature of these interventions.

On-going Projects

- Resolve the issue of how to effectively manage the Revolving Credit Fund (RCF) already disbursed to the NGOs.
- Closely monitor the Sunamganj project. Adhere to suggestions of recent review to a) defer replication of self-help COs and shift focus to management of present COs; b) postpone creation of SAB; and, c) avoid creation and management of financial institution by LGED, an organization mandated for infrastructure development.

Future Projects

- Do not undertake any financial services programs with a non-financial institution as lead agency.
- Appraise potential lending institution(s) based on criteria such as the mandate, core business, systems and procedures, capability of human resources and past success records so as to use strong established financial institutions to provide financial services.
- Avoid working with nationalized commercial banks in any future project.
- Reconsider necessity of providing lines of credit where Palli Karma-Sahayak Foundation (PKSF)/Partners can supply necessary finance for the poor.
- Make sustainability of services and institutions the core consideration in project design.

C. Recommendations for Improved Relations Between NGOs and Government in IFAD Projects

Rethink the NGOs, CBOs, GO and the Domains of their Relations

- Review the roles of NGOs and CBOs in projects;
- Create analytic framework to further understand NGO sector in Bangladesh and various dimensions of GO-NGO relations;
- Provide clearer and better guidance in this area to those who design projects.

Promote NGOs with Institutional Interests in Agriculture Development

- Create wider spaces in project designs for the NGOs to operate;
- Promote NGOs with potential to deliver goods and services that are pro-poor and pro-rural to widen their interests and link with networks of rural poor;
- Rethink the routes to poverty alleviation in rural areas and place for NGOs in the policy domain.

Find a Suitable Route for Selecting Partner NGOs

- Monitor newly formed NGO Foundation, consider building partnership with it to select NGOs;
- Promote institution-building of existing NGOs rather than creation of new ones;
- Eliminate excess in project budgets in order to discourage wrong kind of players;
- Improve design of project management by:
 - i) selecting project implementing agencies with integrity motivated who, in turn, will be motivated to make better selection of NGOs;
 - ii) institutionalising an independent process to select top management of projects; and
 - iii) introducing competition amongst government officials for project management positions

Activate the GO-NGO-Private Sector Partnership in Agriculture Extension

- Identify NGO players with potential to promote agriculture extension and assess their interlinkages within competitive market environments.
- Continue use of NGOs as facilitators to connect large number of farmers with respective Block Supervisors;
- Seek to harness the potentials embedded in collaboration between Block Supervisors, farmer groups facilitated by NGOs and private input dealers;
- Engage NGOs to provide extension services for wider dissemination of information on crop technology and towards improved use of the expertise of the Block Supervisors.

Study the Current State of Agriculture Extension to Identify Needs for Future Institutional Changes

- Undertake a study of roles of DAE, different groups of NGOs and the private agri-business sector in agricultural extension, with a view to exploring possible ways to restructure the agency to make it market-friendly and make use of its human and tangible resources in efficient ways.

D. Recommendations for Future Investments in Rural Infrastructure in IFAD Projects

Communications Network

- Target primarily village and *Union* roads, leaving Upazila roads to larger donors. This would correspond to its funding capacity and improve its utilization efficiency. It would also serve better its specific rural target groups by substantially improving accessibility to remote rural areas and bringing in the ingredients of social, economic and agricultural development.
- Make provisions for land acquisition to improve and consolidate the often highly eroded bank slopes, which frequently lead to road collapse.
- Give high priority to submersible roads and landing stages, which constitute the other major elements of a communication network in *haor* areas, should, in view of their demonstrated highly positive economic and social impacts.

Project Design

- Promote true participation on a pilot basis within projects with more involvement of the selected users in the identification, design, implementation and maintenance of infrastructure works.
- Involve NGOs in identifying and formulating infrastructure activities with the selected target groups.
- Allow for as much flexibility in design as possible, taking into consideration inevitable delays and changes resulting from increased participation.

Flash-flood Refuge Centres

- Equip FRSs for year round multi-purpose utilisation, whether public (for example schools, extension, education, human and animal health services, storage of goods and equipment etc.) or private.
- Equip FRSs with storage facilities to stock strategic community fodder, grain, farm inputs and equipment to able farmers to satisfy their immediate survival needs after flooding, and resume basic farming, well before organized help does reach them.
- Make better arrangements for FRS O&M including, for example, arrangements to transfer rental payments for facility use to local government operation and maintenance accounts.

Water Structures

- Continue targeting small scale flood control, drainage and irrigation structures and encourage participation in maintenance to reduce the costs and increase the sense of ownership among beneficiaries.
- Acquire long-term commitment from LGED's to the expansion of small-scale water resources development schemes and to supporting WMCAs in taking on O&M.
- Recognise the need for WMCAs, and time required to ensure that they are effective and sustainable.

Union Parishad Complexes

- Union parishad complexes should be better equipped and fully used by local government to fulfil its responsibilities in running the daily local government affairs.

Tree Plantations

- Adapt tree plantations to meet the most urgent needs of the intended beneficiaries and improve them technically;

- Give more consideration to management of tree plantations at project design stage (seedling production, choice of species, planting density, maintenance, silviculture, exploitation etc.);
- Encourage fodder tree plantation to mitigate the shortage of animal feed;
- Improve bank consolidation by introducing grass seeding and *Saccharum sp.* transplanting along contour lines etc.

Growth Centres

- Continue support to Centres provided that they are better distributed and located to service the project's target groups.

Flood Proofing

- Discontinue flood proofing, as it does not constitute an IFAD priority.

APPENDIX 5

The People's Republic of Bangladesh Country Programme Evaluation

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APPENDIX 6**The People's Republic of Bangladesh****Country Programme Evaluation****LIST OF PEOPLE MET AND PLACES VISITED**

People Met		
Institution	Title	Name
Ministry of Finance ERD	Joint Chief	Ms. Nargis Islam
	Deputy Secretary	Mr. Salahuddin Mahmud
	Sr. Asst. Secretary	Mr. S M Ashfaque Hussain
Ministry of Planning Planning Commission General Economics Division	Member	Mr. Quazi Mesbahuddin Ahmed
	Joint Chief	Ms. Rizia Ahmed
	Assistant Chief & Private Secretary to Member, GED	Mr. Mohammed Ibrahim Kamal
	Member	Mr. Badiur Rahman
IMED	Secretary	Muhammad Abul Kashem
	Director General	Rokshana Begum
	Assistant Director	Md. Shohelur Rahman Khan
	Senior Assistant Secy	Md. Shahadat Hossain
	Senior Assistant Secy, ERD	G.M. Hashibul Alam
Ministry of Fisheries and Livestock Dept of Fisheries	Director General	Mr. Md. Nasir Uddin Ahmed
	PCD, AQDP	Dr. Md. Mumtaz Uddin
	Principal Scientific Officer	Mr. Md. Rafiqul Islam
Ministry of Agriculture Dept of Agric Ext	Director General	Mr. Emdadul Hoque Khandker
	Director General	Mr. Tariq Hussan
	PCD, ADIP	Mr. M.A. Motalib
	PCD, SAIP	Mr. Md Abdur Razzaque Bhuiyan
	TA Team Leader	Dr. R.N. Mallick
	Horticultural Specialist, DAE, Mymensingh	Mr. Abdul Mannan
	Additional Director, DAE, Mymensingh	Mr. Rafiqul Haider
	District Agriculture Officer/Deputy Director, DAE, Sherpur	
	District DAE Office	
	Project Director, ADIP	Kazi A.B. Siddy

Ministry of Agriculture Dept of Agric Ext (Continued)	Senior M&E Officer, DAO, ADIP	Md. Hedayetul Islam
	M&E Officer, ADIP, DAE, Gazipur	Raihan Gophur
	District M&E Officer, Sherpur, SAIP	Rezaul Haque Chowdhury
	Consultant	Mr. Nowsher Sarder
Ministry of Food	Research Director, Food Policy Monitoring Unit	Mr. Naser Farid
	Chief Engineer	Mr. Shahidul Hassan
Ministry of Local Government, Rural Development and Cooperatives Local Government, Engineering Dept	Additional Chief Engineer, LGED	Mr. Akhund Habibul Alam
	Superintending Engineer	Md. Wahidur Rahman
	PCD, SCBRMP	Mr. Sheik Md. Mohsin
	Manager, SCBRMP	Ms. Hasibun Nahar Khanam
	PCD, TRIDP	Mr. Saidul Haque
	Team leader, TRIDP	Mr. Azizur Rahman Bhuiyan
	Project Director, LGED Component, SAIP	Mr. Md. Anwarul Hoque
	Team Leader, SAIP	I. H. Siddiquee
	Rural Engineer, SAIP	Md. Shamsuzzaman
	Construction Engineer, SAIP	Shadan Chandra Dhar
	Assistant Engineer	Hosna Ama
	Assistant Engineer, SAIP	Al-amin Sarkar
	Executive Engineer, ADIP LGED, Tangail	Md. Anwar Uddin Khan
	Executive Engineer, ADIP LGED, Gazipur	Mr. Kazi Mojibur Rahman
	Assistant Engineer, ADIP, LGED, Gazipur	Md. Moniruzzaman
	Engineer, LGED, Mymensingh	Md. Shahidur Rahman Pramanik
Asian Development Bank	Country Director	Mr. Toru Shibuichi
	Deputy Country Director	Ms. Hua Du
	Sr. Country Programme Specialist	Mr. Putu M. Kamayana
	Project Implementation Officer	Mr. Arun Kumar Saha
	Project Implementation Officer	Mr. M.D. Rafuqul Islam
Agrani Bank (ADIP, Netrakona Project)	Deputy General Manager, Rural Credit Division (formerly Technical Advisor, MEDU)	Mr. Nazrul Islam
	Principal Officer	Mr. Akhtarul Alam
	Agrani Bank, Madhupur	Manager

Agrani Bank (EGRP)		
SME & Microcredit Division	Deputy General Manager	Mrs. Akikun Nessa
	Asst. General Manager	Mr. Imdadul Haque
	Senior Principal Officer	Mr. Akram Hossain
Board Bazaar Branch		Mr. Mizanur Rahman
Tongi Branch	Manager	Mr. Rafiqul Islam
Mirzapur Branch	Principal officer	Mr. Motiur Rahman
Annesha Foundation	Upazila Coordinator, Gouripur	Mikhail Biswas
Assistance for Humanitarian Development	Upazila Coordinator	Md. Moklesur Rahman
BEES	Upazila Coordinator, Nakla, BEES	Mr. Sajjad Hossain
Bithi Traders	(Mudhupur)	Mhd, Bellal Hussein
BRAC	Executive Director	Mr. Abdul-Muyeed Chowdhury
	Deputy Executive Director	Mr. Mushtaque R. Chowdhury
	Deputy Executive Director	Mr. Aminul Alam
	Director, Research & Evaluation Division	Mr. Imran Matin
	Regional Manager (North Mymensingh)	Mr. Sohail Imran
	Agriculturalist (Mymensingh)	Mr. Shamim Ahmed
	Regional Manager, (South Mymensingh)	Mr. Abdul Wahab
	Program Manager, Fisheries Enterprises	Mr. Mokarrom Hossain
Canada	Counsellor, Embassy of Canada	Robert Beadle
Credit and Development Forum	Director	Mr. Abdul Awal
DANIDA	Minister Counsellor (left)	Tom Hansen
DFID	Private Sector Adviser Senior Programme Mgr	Frank Matsaert Martin Leach
Dhaka University	Acting Vice-Chancellor, Presidency University and Professor, Department of Finance	Professor Baqui Khaliq
East West Seed	General Manager, Gazipur	Dr. G. Hosain
EU	Food Security Advisor, EU	Vianney Labe
Federation of Chambers of Commerce and Industry	President	Mr. Abdul Awal Mintoo

GRAMAUS	Upazila Coordinator, Phulpur	Md. Badrul Islam
	Upazila Coordinator, Haluaghat	Md. Wahiduzzaman
IDE Japan	IDE-Bangladesh Counsellor, Head Econ & Dev Coopn	Mr. Shajahan Siraj Kiya Masahiko
Netherlands	First Secretary (Water), DGIS	Armand Evers
NGO Affairs Bureau	Executive Director, Credit Development Forum, and ex-Director General	Mr. Abdul Mannan
PKSF - Palli Karma-Sahayak Foundation	Managing Director	Dr. Salehuddin Ahmed
	PCD, MFTSP	Ms. Jebun Nahar
	Deputy General Manager	Mr. Md. Fazlul Khader
	Monitoring Officer, MFTSP	Mr. Abu Sarwar
PMUK – Padakhep Mannabik Unnayan Kendra	Executive Director	Mr. Iqbal Ahmed
	Padakhep PMUK, Bhaluka	Mohsin Reza
	Padakhep PMUK, Gaffargaon (Nakla)	Kamrul Hasan Chowdhury Mhd. Jamuddin
Popular Seed Co.	U/C, REDA, Phulbari	Md. A. Mannan Siddiquee
	Upazila Coordinator, REDA, Muktagacha	Md. Azizul Haque
SEDA	Upazila Coordinator, Phulpur	Murshed Jahangir
	Project Coordinator, Mymensingh	Md. Mosharaff Hossain Khan
	Upazila Coordinator, Ishwarganj	Md. Kabiruddin
SIDA SOCIETY FOR SOCIAL SERVICES	Counsellor	Anne Bruzelius
	Executive Director, Tangail	Mr. Abdul Hamid Bhuiyan
Sonali Bank (AqDP, SAIP)	Deputy General Manager, Microcredit Division	Mr. Enamul Islam Khan
	Senior Principal Officer	Mr. Shahdat Hossain
SPS	Upazila/District Coordinator, SPS, Sherpur	
SUS	Upazila Coordinator, Mymensingh Sadar	Md. Nazrul Islam
UDDAYAM	Upazila Coordinator, Uddayam, Mymensingh Sadar	Nurun Nahar Arzoo
UNDP	Resident Coordinator	Jorgen Lissner
	Deputy Resident Rep	Larry Maramis
	Assistant Resident Rep	Shireen Kamal Sayeed

UNNATI	Regional Manager, UNNATI (Mymensingh)	Mr. Sharif Al-Amin
UNOPS	Sr. Portfolio Manager	Narsing Rao Singayapally
USAID	Consultant	Dev Nathan
World Bank	Mission Director, USAID Mission	Gene George
	Operations Advisor	Mr. David Hughart
	Senior Programme Officer	Dr. Hassan Zaman
	Senior Programme Officer	Mohinder Mudaher
World Food Programme	Country Director	Douglass Coutts
	Chief, Operations Implementation	Kartini Oppusunggu
Other	Block Supervisor, Baneshwardi Block, Nakla	Md. Abdul Bari
	Deputy Director, Mymensingh	
	Engineer, Upazila Engineer, Haluaghat, Mymensingh	Anil Chandra Barman
	Engineer, Upazila Engineer, Dubaura, Mymensingh	Abu Siddique
	Finance Director, Buro Tangail	Mr. Mosharraf Hossain
	Executive Director, Buro Tangail	Mr. Zakir Hossain
	Consultant	Parvin Sultana
	Consultant - Design Team Leader	Mr. Edward Mallorie

Places Visited

ADIP:

1. MLG Farmer Group, Ghatail
2. ADIP – SFG Farmer Group, Ghatail
3. ADIP – IDE Adaptive Research site (treadle pumps)
4. Kamalpur Sluice Gate under Tangail District, Gatail Upazila
5. Discussion with LGED, DAE and NGO at Madhupur Upazila Engineer office to create a map for showing location of infrastructure and project groups.
6. Discussion with female beneficiary groups under the project
7. Visit a rural earthen road in Gazipur District

SAIP:

1. Charland NGO group, Corishar
2. Women's Group, Haluaghat
3. Savings Group, Nakla, Sherpur District
4. Farmer's group, Dhubarchar
5. Farmer's group, Priancha
6. Women's group Amotpur, Muktagacha
7. Discussion at DAE Mymensingh
8. Landing Stage at Haluaghat, Mymensingh

TRIDP:

1. Tree Planting on Roadsides, Mymensingh district
2. Union Parishad Building, Achintapur
3. Women's Market Section, Haluaghat
4. Flood Refugee Shelter, Dhobaura
5. Improvement of Gazipur-Uchakhila road with tree plantation
6. Improvement of Gouripur-Bhutiarkona road with tree plantation
7. Achintapur Union Parishad Complex
8. Tarakanda Women's Corner at Phulpur Upazila
9. Improvement of Dubaura-Goatola road with tree plantation
10. Improvement of Dubaura-Purakandulia road with tree plantation
11. Flood Refuge Shelter under Dubaura Upazila, Mymensingh

Other places visited:

1. Input dealers, Mudhupur
2. Farmers Seed Companies, Nakla
3. Netrakona
4. Mirzapur, Tongi and Board Bazaar Branches

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CPE NATIONAL ROUNDTABLE WORKSHOP (24 - 25 JULY 2005) PARTICIPANTS

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2.	H.E. Saifur Rahman	Minister of Finance & Planning	Ministry of Finance			
3.	Md. Ismail Zabihullah	Secretary	Ministry of Finance		9145465 (fax)	
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