

## Hashemite Kingdom of Jordan

### Yarmouk Agricultural Resources Development Project

#### PROJECT PERFORMANCE ASSESSMENT







Enabling poor rural people  
to overcome poverty

**Independent Office of Evaluation of IFAD**

**The Hashemite Kingdom of Jordan**

**Yarmouk Agricultural Resources Development Project**

**Project Performance Assessment**

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*Photos on cover and page x: Through loans for income-generating activities, the project demonstrated that small investments in agriculture can generate important revenues. The expansion of the dairy processing activities financed implied higher availability of food items at community level.*

*@IFAD/Luigi Cuna*

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## Currency equivalents

*Currency unit = Jordanian Dinar (JOD)*

US\$1 = JOD 0.7

US\$1 = SDR 0.64

(November 2010)

## Abbreviations and acronyms

ACC	Agricultural Credit Corporation
AFESD	Arab Fund for Economic and Social Development
ARMP	Agricultural Resources Management Project
CPM	country programme manager
IFAD	International Fund for Agricultural Development
IGA	income-generating activities
IOE	Independent Office of Evaluation of IFAD
JOD	Jordanian Dinar
M&E	monitoring and evaluation
MOA	Ministry of Agriculture
MTR	mid-term review
MWRI	Ministry of Water Resources and Irrigation
NEN	Near East, North Africa and Europe Division (IFAD)
NGO	non-governmental organization
PCR	project completion report
PMD	Programme Management Department (IFAD)
PMU	project management unit
PPA	project performance assessment
RB-COSOP	results-based country strategic opportunities programme
RIMS	Results and Impact Management System
SDR	Special Drawing Rights
SWC	soil and water conservation
US\$	United States dollar
UNOPS	United Nations Office for Project Services
YARDP	Yarmouk Agricultural Resources Management Project

## Preface

This is the project performance assessment of the Yarmouk Agricultural Resources Development Project in the Hashemite Kingdom of Jordan. The objective of the project was to improve the food security and income levels of target farmers by arresting degradation and restoring soil fertility for sustainable use of land and water resources. According to the assessment, the project succeeded to promote farmers' own investments in agricultural land development with visible results on land productivity. The income-generating activities impacted positively on household income, livelihoods diversification and expansion of agricultural businesses. These constituted an opportunity for enhancing the role of women, including in decision making in the household.

The performance of the project was less positive in terms of off-farm soil and water conservation and the disbursement of agricultural loans was below targets. The financial sustainability of micro and small enterprises is uncertain due to the high exposure to market-related risks. The assessment recommends to develop a coherent programme of agricultural market development aimed at promoting the participation of smallholders as well as small processors in urban food markets, clarify institutional responsibilities for maintenance of off-farm infrastructure, and undertake a review of the pilot surveys of IFAD Results and Impact Management System.

This assessment was conducted by Luigi Cuna, Evaluation Officer, with the contribution of Ele-Jan Saaf, independent consultant and resources management specialist. Fabrizio Felloni and Ashwani Muthoo, from the Independent Office of Evaluation of IFAD (IOE), reviewed the draft main report. Lucy Ariano, Evaluation Assistant, provided administrative support.

IOE is grateful to IFAD's Near East, North Africa and Europe Division for their perceptive comments at various stages of the process. Special thanks are also due to the IFAD Language Services for their support in the translation of selected project documents. IOE also wishes to thank the Impact Assessment Unit of the Ministry of Planning and International Cooperation and the Agricultural Credit Corporation in Jordan for their constructive collaboration, and all staff of the former Project Management Unit of the Yarmouk Agricultural Resources Development Project for the valuable support extended to the evaluation team during the field mission.



Luciano Lavizzari  
Director  
Independent Office of Evaluation of IFAD

## Executive summary

1. **Background.** In 2010, the Independent Office of Evaluation of IFAD (IOE) undertook a pilot project performance assessment (PPA) of the IFAD-financed Yarmouk Agricultural Resources Development Project (YARDP) in the Hashemite Kingdom of Jordan. The PPA is a project-level evaluation conducted as a next step after a project completion report validation (PCRv). The PCRv consists of a desk review of the project completion report (PCR) and other available reports and documents. A PPA adds country visits in order to complement PCRv findings and fill in selected knowledge and information gaps. Both the PCRv and the PPA apply the evaluation criteria outlined in the IOE Evaluation Manual but they do so in a selective manner in view of the time and resources available. In particular, the PPA is generally not expected to undertake quantitative surveys. Rather, the PPA adds analysis based on interactions with country stakeholders, direct observations in the field and qualitative information drawn from interviews with beneficiaries and other key informants.
2. **The project.** The objective of the YARDP was to improve the food security and income levels of target farmers by arresting degradation and restoring soil fertility for sustainable use of land and water resources through:
  - (i) technical and financial support for the target group to put soil and water conservation (SWC) measures in place and improve agricultural production;
  - (ii) promotion and credit-funding of on- and off-farm enterprises; and
  - (iii) strengthening the capacity of the agricultural directorates in the project area to provide the required technical support services and extension. Total project costs were estimated at US\$28.1 million. Of these, IFAD loan was of US\$10.1 million. A total of US\$12.6 million was to be provided by the Arab Fund for Economic and Social Development (AFESD) but this never materialized. New cofinancing was mobilized from the Abu-Dhabi Fund and the Organization of Petroleum Exporting Countries Fund – US\$5 million each. Total project cost at completion was 25.6 million. The initial years of implementation were characterized by a slow rate of loan disbursement caused by technical, policy and financial constraints including those following the removal of AFESD financing. At the original loan closing date (31 December 2006), total disbursement of IFAD loan was at 41 per cent. Thanks to a two-year extension, the IFAD loan was fully disbursed but this required the retroactive increase in the share of civil work expenditures eligible to be financed by IFAD loan from 15 to 40 per cent.
3. **Relevance.** The YARDP was aligned with the IFAD 2000 and 2007 country strategic opportunities programmes (COSOPs). Constraints were faced in the application of the proposed integrated ridge-to-valley approach. The Government of Jordan was not fully convinced of the value added of mobilization campaigns through NGOs that were conceived in project design as the instrument for ensuring broad-based participation. The fragmentation of land holdings, the high number of absentee farmers and the tenure arrangements in project area further increased the difficulties to apply the proposed approach. Because of these difficulties, the YARDP followed a pragmatic approach and supported the farmers that complied with the eligibility criteria and that could provide the financial contributions specified in the YARDP appraisal. No information is available on the socio-economic profile of YARDP beneficiaries of SWC initiatives. The only activity with an explicit social focus was the programme income-generating activities (IGA) loans targeted to women. All in all, the YARDP did not show a clear conceptual linkage between the characteristics of the disadvantaged rural population, as described in design, and project activities.



4. **Effectiveness.** The subsidized financing of on-farm SWC was the most important instrument mobilized by the YARDP for achieving its objective. In this sector, the most serious constraint was convincing farmers to invest in SWC in agriculture and dedicate more time and effort in agriculture activities. The project proved that with sufficient awareness and financial incentives, farmers were willing to invest their own resources in land development. Despite the good result achieved, the size of land under improved SWC practices was 56 per cent of the target (84 per cent compared to revised targets). The PPA confirmed the effectiveness of IGA loans for initiating or expanding micro enterprises often led by women. On the contrary, project investments in SWC did not result in an increased demand for credit as envisaged by YARDP designers. Despite the training programme sponsored by the YARDP, the quality of agricultural extension remained challenging.
5. **Efficiency.** The withdrawal of AFESD stalled project investments in early project years. As a result of the slow disbursement, the extension of the loan for two years inevitably increased expenditure on management and supervision. The YARDP efficiency performance benefited from the cost-saving capacity of project implementers. Total management costs were estimated at 16 per cent of the total cost, which is in line with the average of IFAD-financed operations. In the PCR, the economic internal rate of return (EIRR) is estimated at 20 per cent that favourably compares with the 17 per cent at appraisal. Although, this estimate could not be verified, the PPA confirmed that the resources invested under the project in orchards and SWC measures are likely to generate significant and enduring benefits to beneficiary farmers that will more than compensate the resources being invested.
6. **Impact.** The YARDP rural road rehabilitation programme (287 kilometres) positively affected the living standards of 13,000 households. Road construction caused an average financial saving in transportation for beneficiary households totalling JOD 105 per month and increased by 50 per cent the value of houses. Farmers benefiting from SWC measures reported an income increase of 20 per cent. The income generated by investments in IGAs was estimated between US\$2,500 and US\$4,200 per year. According to the project impact surveys, the average monthly income of YARDP beneficiaries increased from JOD 298 to JOD 392. The average contribution of farm income to total household income increased from 25 to 57 per cent. Annual agricultural income increased from US\$1,260 to US\$3,780. It is however important to consider that the methods adopted in the project impact surveys did not explicitly capture the extent to which these results are attributable to the YARDP. The project made an effort for capacity building of rural women although this was not sufficient to address the lack of technical and business capabilities affecting smallholders in the project area. With regard to social capital, the project was expected to generate a significant impact on the development of groups. This objective clashed with the individualistic predisposition of highland farmers and the difficulties faced by the YARDP to undertake comprehensive participatory campaigns. In terms of agriculture development, the project provided incentives to farmers to shift from cereal crops to more productive land-use systems based on perennial fruit trees and olive trees. The on-farm water harvesting structures (cisterns and stone tree basins) had a positive impact on land productivity that increased by approximately 20 per cent.
7. The income increase had a positive effect on the capacity of beneficiary households to purchase food. The expansion of livestock production and dairy processing activities financed through IGA loans implied higher availability of food items within the households. Nevertheless, evidence is available of an increased number of households experiencing hungry seasons and a 4 per cent increase in acute malnutrition. These differences may be explained with

the increase in price of food staples and other products. Unfortunately, no information is available on the extent to which these changes affected YARDP beneficiaries. At the same time, the characteristics of the survey methodology do not allow to draw any conclusion on the casual linkage between the YARDP and the above hunger and malnutrition facts. In terms of natural resources, productivity of land increased by 29 per cent in sites that benefited from on-farm SWC. The greatest merit of the YARDP was indeed to increase the interest of farmers in land conservation that may generate important results in terms of environmental conservation and development. The patchiness of SWC measures and the fact that the integrated ridge-to-valley approach was not implemented reduced the net impact of the YARDP that is however positive. The most important institutional change of the project was the establishment of the SWC units in the Agricultural Directorates of Irbid, Bani Kenanah and Ramtha. Despite the fact that the YARDP made an important effort for capacity building, the funds available were not adequate to generate visible changes in extension service. The YARDP had also limited leverages on the technical capabilities and/or the institutional functioning of the Agricultural Credit Corporation (ACC) and the training programme for the ACC cadre was not implemented. The most important policy change was the decision from the Government of Jordan to continue the stream of activities initiated by the YARDP for two additional years.

8. **Sustainability.** The sustainability of micro enterprises supported with IGA loans is significantly exposed to market-related risks as confirmed by a publication by KariaNet<sup>1</sup> where it is noted that 39 per cent of the women that took a loan under the YARDP could not continue the implementation of the project because of marketing obstacles and the inability to market their products. Market-related risks include the highly volatile price of inputs, the difficulties in accessing storing facilities or alternative sale channels, the absence of instruments for coordination with buyers and for information sharing, the weakness of existing cooperatives. The sustainability of the off-farm SWC structures is meagre and the project did not devote significant efforts to the maintenance systems for off-farm SWC structures.
9. **Innovation.** The YARDP design included several innovative features but – as noted in the PCR – the project was not effective in mainstreaming such innovations. The communities targeted by the YARDP did not embrace the idea of a collective management of off-farm natural resources. The project however succeeded in promoting a new model for promoting SWC investments compared to past experiences based on a charitable approach. With regard to the establishment of users' groups, its implementation became difficult because of the low emphasis on participatory approaches and the overall slow rate of implementation of off-farm investments. At the end, very few water groups were formed. The third innovation (establishment of a credit line with a focus on women for IGAs) was implemented but not in line with the modality described at design: instead of the NGO, it was the ACC that was responsible for the management of this credit line.
10. **Scaling up.** The PCR provides very limited information on the scaling up performance of the YARDP. Building on YARDP experience, the Ministry of Agriculture (MOA) has established a land development programme and a water harvesting programme; a programme for income generation (the Hakoora programme) was designed based on the demand for small-scale investments by women and poor rural households promoted by the YARDP.

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<sup>1</sup> Knowledge Access in Rural Inter-connected Areas Network (KariaNet) is a pilot project financed by the International Fund for Agricultural Development (IFAD), the International Development Research Centre (IDRC) and IFAD-funded projects in the Middle East and North Africa. It aims to enhance networking among IFAD-funded rural and agricultural development projects in the region in order to improve knowledge sharing and information/experience exchange. See [www.karianet.org](http://www.karianet.org).

These were however not documented in the PCR or in any other document. IOE could not find evidence of a systematic approach for dissemination of YARDP experience aimed at scaling up. The intended strategy of the YARDP based on an integrated ridge-to-valley watershed management approach can be implemented at national scale if appropriate supporting conditions are in place. If so, the lessons learned of the YARDP and the difficulties faced in applying this approach could be very useful. The prospects of scaling up are inevitably affected by the fact that very few donors operate in the agricultural sector in Jordan.

11. **Gender equality and women empowerment.** The IGA loans were the activity of the YARDP with an explicit social connotation. In this, the project promoted a broad participation of women and achievements were above expectations. Women's lack of title to the land and of solid collateral had limited their chances of meeting eligibility criteria for credit. For this reason, the ACC required the formal involvement of a regular income earner in the household as guarantor. It can be argued that such model may not represent a genuine instrument of women empowerment as it required support and acceptance from the regular income earner of the family (that in most of the cases was the husband). Nevertheless, the evidence gathered during the PPA showed how IGA loans contributed to the economic and social empowerment of women. Many of the women borrowers interviewed during the PPA declared that the income gained in the activities financed by the loan became higher than the husband's salary. As a result, women increased their command over household financial resources and benefited from an increased influence in decision-making processes.
12. **Performance of partners – IFAD.** The lessons learned from previous development interventions were not effectively addressed in the YARDP design. The project continued to face problems in promoting beneficiaries' participation and the solution proposed (consisting in the recruitment of a specialized NGO) was not accepted by implementing partners. This undermined the application of the key innovative feature of the project. Overall, the quality of project design was affected by the fact that important elements of Yarmouk socio-economic structure (i.e. land fragmentation, individualistic predisposition of farmers, limited share of communal land) were not clearly incorporated in project implementation strategy. The very important role of IFAD during early implementation years should be recognized: the Fund actively and proactively engaged in supervision and performance monitoring. No mid-term review was undertaken but a project review was mounted in June 2006, around the original date of project completion.
13. **Performance of partners - Government of Jordan.** This PPA confirmed the positive appreciation of the PCR for the Government of Jordan's strong ownership of YARDP goal and objective. Throughout the implementation history of the YARDP, the Government of Jordan ensured the availability and the timely provision of counterpart funds. AFESD was removed from YARDP financing in line with an executive Government of Jordan's decision on the distribution of international financing among various projects. This decision stalled investments in resources development until the Government of Jordan obtained alternative financing. The programme management unit (PMU) established successful cooperation with the different governmental institutions partners involved in YARDP implementation. The PMU provided effective leadership in coordinating the wide range of activities included in the YARDP. The monitoring and evaluation (M&E) system put in place under the YARDP performed satisfactorily by ensuring the rigorous tracking of project outputs. The system could have been integrated with monitoring of expected outcomes at watershed level or with a continuous monitoring of the socio-economic

status of beneficiaries. The ACC has been a very important partner for the YARDP as the activities implemented by the ACC absorbed more than 37 per cent of IFAD loan.

14. **Performance of partners - cooperating institution.** AFESD was removed from project financing but remained responsible for supervision of project fiduciary aspects. The appointment of the United Nations Office for Project Services (UNOPS) as cooperating institution in May 2006 resulted in a supervision process that devoted higher attention to the achievement of development objectives. IOE noted significant disconnects between UNOPS supervision ratings and those formulated by IFAD in the annual portfolio review processes. Such mismatch could be due to various factors but it may indicate the fact that the cooperating institution was not very effective in sharing with IFAD its concerns on project performance.
15. **Conclusions.** The implementation of the YARDP has been characterized by a very slow disbursement rate and it was only after enforcement of the recommendations of the IFAD project review that the full amount of resources available under the IFAD loans could be disbursed. The decision not to use the service of a specialized NGO for beneficiaries' mobilization combined with structural problems such as the high fragmentation of farm landholdings, the high number of absentee farmers and the complex tenure arrangements further impeded the application of the proposed ridge-to-valley approach. The YARDP implementers identified a more suitable approach based on the voluntary participation of individual farmers. The YARDP succeeded to promote farmers' own investments in agricultural land development and visible results were achieved in terms of expansion of olive orchards and improvement of land productivity. The performance of the YARDP in terms of off-farm SWC structure was significantly below expectations. The disbursement of agricultural loans was below targets. On the contrary, the IGA loans were very popular and positively impacted on household income, livelihoods diversification and expansion of agricultural businesses. These constituted an opportunity for enhancing the role of women in income generating activities and decision making in the household. The financial sustainability of micro and small enterprises is however at risk due to the high exposure to market-related risks.

### **Recommendation 1**

16. **Strategy for agricultural market development.** The Government of Jordan should consider (whether in cooperation with IFAD, with other donors or through regular budget) the opportunity for a coherent programme of agricultural market development aimed at promoting the participation of smallholders as well as small processors in urban food markets. This would necessarily require the upgrading of available skills at farmers' level as well as the strengthening of tools for coordination and information sharing among all market actors.

### **Recommendation 2**

17. **Responsibility for monitoring of off-farm infrastructure.** The Government of Jordan should determine clear responsibilities for maintenance of off-farm infrastructure. The Ministry of Water and Resources and Irrigation was involved in the design and construction supervision of the recharge dams and other off-farm SWC measures. However, the arrangements for supervision are currently very unclear. The MOA claimed that they would take care of any damages to these structures, but there was no clear-cut process of monitoring or of preventive maintenance. A clear attribution of monitoring responsibility to the Ministry of Water and Resources and Irrigation is therefore needed including with regard to the timing of site inspection, budget and human resources implications.

### **Recommendation 3**

18. **Review of the Results and Impact Management System (RIMS) pilot.**  
The PPA recommends the undertaking of a review of the RIMS pilot surveys. Important knowledge gains could be generated by introducing a differentiation between the treatment and the control group. In projects where the RIMS is accompanied by tailored impact assessment surveys, IFAD and the concerned government should explore opportunities for cost-savings.







## I. Background, methodology and process

1. **Background.** In line with the good practices standards for evaluation of public sector operations set-up by the Evaluation Cooperation Group (ECG), the Peer Review of IFAD's Office of Evaluation and Evaluation function recommended the Independent Office of Evaluation (IOE) to include in its programme of work new forms of project-level evaluations consisting in project completion report validations (PCRv) and project performance assessments (PPA). The PCRv essentially consists of a desk review of the Project Completion Report (PCR) and of any other documents related to the project being evaluated.<sup>1</sup> A PPA adds country visits in order to complement the PCRv findings and fill in selected knowledge and information gaps, inconsistencies and analytical weaknesses of the PCR. The PPA is not expected to investigate all the activities financed under the project or to undertake an in-depth impact assessment. The PPA is therefore not expected to undertake quantitative surveys. Rather, the PPA adds analysis based on interactions with country stakeholders, direct observations in the field and qualitative information drawn from interviews with beneficiaries and other key informants.
2. The IFAD-financed Yarmouk Agricultural Resources Development Project (YARDP) in the Hashemite Kingdom of Jordan has been selected as the pilot project for the PPA.
3. **Methodology.** The PPA relied on the extensive desk review undertaken for the preparation of the PCRv. This includes the PCR itself, supervision reports and any other documents prepared during YARDP implementation history. The PPA mission followed the key methodological fundamentals of the IFAD Evaluation Manual.<sup>2</sup> During the field work, primary data were collected to verify available information and to reach an independent assessment of project performance. Given the time and resources available, no quantitative survey could be undertaken; the information gathered was therefore mainly of qualitative nature and focused on a restricted set of topics. Data collection methods included individual interviews, a focus-group discussion with members of the project management unit (PMU) and direct observation. In addition, the PPA made use of the data available through the YARDP monitoring and evaluation (M&E) system that were not sufficiently reflected in the PCR. This includes the baseline and completion surveys prepared with the use of the IFAD Results and Impact Management System (RIMS) and the impact survey undertaken by the PMU at project completion (available in Arabic).
4. The criteria applied in this PPA are in line with the methodology established in the IOE Evaluation Manual and are described in annex 5. A six-point rating system is applied to each performance criteria with 6 corresponding to the highest rating (highly satisfactory) and 1 to the lowest (highly unsatisfactory).
5. **Process.** In September 2010, the PCRv of the YARDP was prepared by IOE. The PCRv has been shared with the IFAD Near East, North Africa and Europe Division (NEN) for comments prior to the undertaking of the PPA as well as with the Government of Jordan. The PPA mission was undertaken from 9 to 17 October 2010 in close cooperation with the Government of Jordan authorities at the Ministry of Planning and International Cooperation (MOPIC), the

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<sup>1</sup> The PCRv performs the following functions: (i) independent verification of the analytical quality of the PCR; (ii) independent review of project performance and results through desk review (including ratings); (iii) extrapolation of key substantive findings and lessons learned for further synthesis and systematization exercises; (iv) identification of recommendations for future project phases and (v) drawing recommendations to strengthen future PCRs. A copy of the PCRv prepared for the YARDP is available upon request.

<sup>2</sup> [http://www.ifad.org/evaluation/process\\_methodology/index.htm](http://www.ifad.org/evaluation/process_methodology/index.htm)

Ministry of Agriculture (MOA) and the Agricultural Credit Corporation (ACC). The mission included a short programme of field visits to YARDP sites, interaction with Government of Jordan authorities, beneficiaries and other key informants.<sup>3</sup> At the end of the mission, a wrap-up meeting was organized at MOPIC to share preliminary findings.

6. The draft PPA Report has been exposed to IOE internal peer review system for quality assurance. The draft report was then shared with the IFAD Management and with the Government of Jordan for comments before being finalized and published.

## **II. The project**

### **A. The project context**

7. The YARDP was conceived as an effort by IFAD and the Government of Jordan to replicate in the Yarmouk basin the concept and objective of the IFAD-financed Agricultural Resources Management Project in the governorates of Karak and Tafila that was executed from 1995 to 2003. The project area was located in the extreme north-west corner of the country. It covered an area of about 1,230 km<sup>2</sup> in the south-western part of the Yarmouk river basin<sup>4</sup> situated in the Governorates of Irbid and Mafrqa. The project area has a total population of about 312,000, of which 26 per cent live in rural areas (compared with the national percentage of rural population of 22 per cent).
8. As noted in the appraisal report, the area is characterized by high poverty incidence if compared with other highlands of Jordan with the majority of households dependent on low-input farming and exposed to risks of land erosion and degradation. At the time of project design, poverty data for the governorates in the Yarmouk basin were not available. A survey undertaken during the formulation mission showed that 29.4 per cent of the households in the Irbid governorate and 35.1 per cent in Mafrqa lived in poverty conditions. These percentages reduced to around 5 per cent for both governorates if the food poverty line is considered.<sup>5</sup>
9. According to the YARDP appraisal report, the disadvantaged farmers in the project area include those with: (i) limited access to alternative sources of off-farm income, as influenced by locality and proximity to employment opportunities in urban centres or on other (mainly irrigated) farms; (ii) limited opportunity for diversification of farm enterprise in view of physical farm circumstances (water/soils/topography); (iii) restricted access (e.g. lack of collateral) to the financial resources needed to invest in a farm activity with higher income generating potential; and (iv) lack of land in which they are willing to make long-term investment or a lack of labour for additional farming operations.
10. At the time of project design, the agriculture context in Yarmouk was described as predominantly rainfed with average rainfalls estimated between 200 mm in the eastern part of the Yarmouk river basin and 500 mm in the western part. The cropping patterns and farming system in the Yarmouk basin have evolved during the years in response to the difficulties in accessing water resources. Low-input technologies were predominant and the major

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<sup>3</sup> The PPA mission consisted of Luigi Cuna, IOE lead evaluator, and Ele-Jan Saaf, IOE consultant, responsible for the analysis of the activities implemented under the resources management component.

<sup>4</sup> Yarmouk River originates in the highland of Syria and Jordan and forms Jordan-Syria boundary in its lower (about 30 km) reach, before joining the Jordan River. It drains a total area of about 6,790 km. Jordan, Syria and Israel share the Yarmouk River waters.

<sup>5</sup> The poverty line adopted in the appraisal survey included both food and non-food items. The latest poverty study in Jordan conducted by the World Bank and the Jordan Department of Statistics in 2006 confirmed that Mafrqa is the governorate with the highest poverty incidence (23 per cent). Poverty rate in Irbid is 12 per cent that is broadly in line with national average but – because of its high population – it includes a very high number of poor (121 thousands compared to 58 thousands in Mafrqa).



arable part of the farming system was characterized by cultivation of cereals and grain legumes together with tree crops (especially olive trees). Livestock constituted the traditional income stabilizing livelihood in a context subject to variable returns due to rainfall fluctuations. Jordan highlands were also described as characterized by very high land fragmentation.<sup>6</sup>

11. **Objective.** The principal objective of the YARDP was to improve the food security and income levels of target group farmers by arresting degradation and restoring soil fertility for sustainable use of land and water resources through: (i) technical and financial support for the target group to put soil and water conservation (SWC) measures in place and improve agricultural production; (ii) promotion and credit-funding of on- and off-farm enterprises; and (iii) strengthening the capacity of the agricultural directorates in the project area to provide the required technical support services and extension.
12. **Components.** The project was planned to finance a series of interventions under five main components, namely:
  - (i) Resource development. The project was to finance the development of SWC infrastructure to support land-use plans adopted with the consensus of all resource users in the selected priority areas of the Yarmouk River Basin. It was anticipated that the component would support a variety of on-farm SWC initiatives to develop an area of about 8,000 ha. The off-farm works would have consisted of gully/wadi bank protection measures and construction of mini check dams. Resource development was allocated US\$12.6 million or 50 per cent of base costs.
  - (ii) Agricultural development. A programme of on-farm demonstrations, focused on orchard management practices, was planned to be developed and representatives of farmer groups will be selected to demonstrate improved practices. This component was also instrumental to strengthen the planning and implementation capacity of project-area Agricultural Directorates to provide extension services directed at rainfed orchard and field crop management practices. The project was expected to support the establishment of new orchards on 3,850 ha in conjunction with SWC works. The Agricultural Development component was allocated US\$3.0 million or 12 per cent of base costs.
  - (iii) Rural roads. This component initially provided financing for the construction of about 160 km of rural roads in the project area to facilitate transportation of agricultural goods and services. These roads were to be selected on the basis of community demand. Rural Roads were allocated US\$3.8 million (15 per cent of base costs).
  - (iv) Rural financial services. The project was expected to provide credit through the ACC. Two main typologies of credit were identified. The first one is agricultural loans for improved crop and orchard production, establishment of orchards and for the development of additional soil conservation measures. The second type of loan was for income-generating activities (IGAs). In order to improve both accessibility to and the coverage of lending operations, a qualified non-governmental organization (NGO) was expected to be employed to manage the line of credit for women-oriented income generating activities. For this second typology of loans, credit was expected to be provided for 800 beneficiaries at around JOD 1,000 each. Rural financial services were allocated US\$4.5 million (18 per cent of base costs).

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<sup>6</sup> According to the 1997 Census, the average size of the agricultural holding except the Jordan valley (an irrigated area) was about 3.9 ha. Seventy-nine per cent of the total number of agricultural holdings were in the interval 1 to 4 ha, comprising a total area of 61,060 ha, this area equal to 21.9 per cent of the total area of holdings. General Results of the Agricultural Census. 1997. Department of Statistics. Jordan.

- (v) Coordination and management. This component was to finance the establishment in Irbid of a PMU responsible for project management and coordination in accordance with annual work-plans and budgets approved by the Permanent Steering Committee at the MOA. Coordination and Management was allocated US\$1.0 million (4 per cent of base costs).
13. **Strategy.** According to the strategy detailed in its design documents, the YARDP was expected to introduce an innovative participatory approach to the management and the conservation of natural resources. SWC initiatives were to be financed based on master land use plans developed for the selected priority areas with the consensus of all resources users in the selected priority areas of the Yarmouk basin. An integrated area-based approach to resources development and management was planned to be introduced. This would entail the coverage of all the farm families living in the selected priority areas. The beneficiaries would be encouraged to form users groups, participate in design and implementation, contribute to the costs and make a commitment for future maintenance of the works.
14. **Financing.** At the time of design, total project costs, including contingencies, were estimated at US\$28.1 million. Of these, IFAD loan was of SDR 7.45 million (equivalent to approximately US\$10.1 million) and contribution by the Government was planned at about US\$3.5 million. A total of US\$12.6 million was to be provided by the Arab Fund for Economic and Social Development (AFESD) but this never materialized. The beneficiaries were expected to contribute about US\$1.9 million. During project life, cofinancing was mobilized from Abu-Dhabi Fund and Organization of Petroleum Exporting Countries Fund – US\$5 million each – to replace part of the cofinancing gap caused by the removal of AFESD funds from YARDP.
15. Total project cost at completion was 25.6 million corresponding to 91 per cent of the amount estimated at design. The total financing gap was approximately 2.6 million. The actual distribution of project costs – as described in the PCR – shows that the resources development component absorbed more than 50 per cent of total project funds. Rural roads were exclusively financed by the cofinancers. The component for coordination and management only absorbed 4 per cent of total costs: this percentage however does not include the share of recurrent and management costs associated with each component (see paragraph 59).

Table 1

**Project cost by component (in '000 US\$)**

<i>Component</i>	<i>IFAD</i>	<i>Cofinancier.</i>	<i>Beneficiaries</i>	<i>Government of Jordan</i>	<i>Total at completion</i>	<i>% at completion</i>	<i>Total at appraisal</i>
Resource development	3.228	5.512	1.636	3.007	<b>13.453</b>	<b>52%</b>	14.7
Agricultural development	2.178		564	200	<b>2.742</b>	<b>10%</b>	3.2
Rural roads		4.408			<b>4.408</b>	<b>17%</b>	4.5
Rural finance	3.892				<b>3.892</b>	<b>15%</b>	4.6
Coordination and management	802			303	<b>1.105</b>	<b>4%</b>	1.1
<b>Total</b>	<b>10.100</b>	<b>9.920</b>	<b>2.000</b>	<b>3.58</b>	<b>25.6</b>	<b>100%</b>	<b>28.1</b>

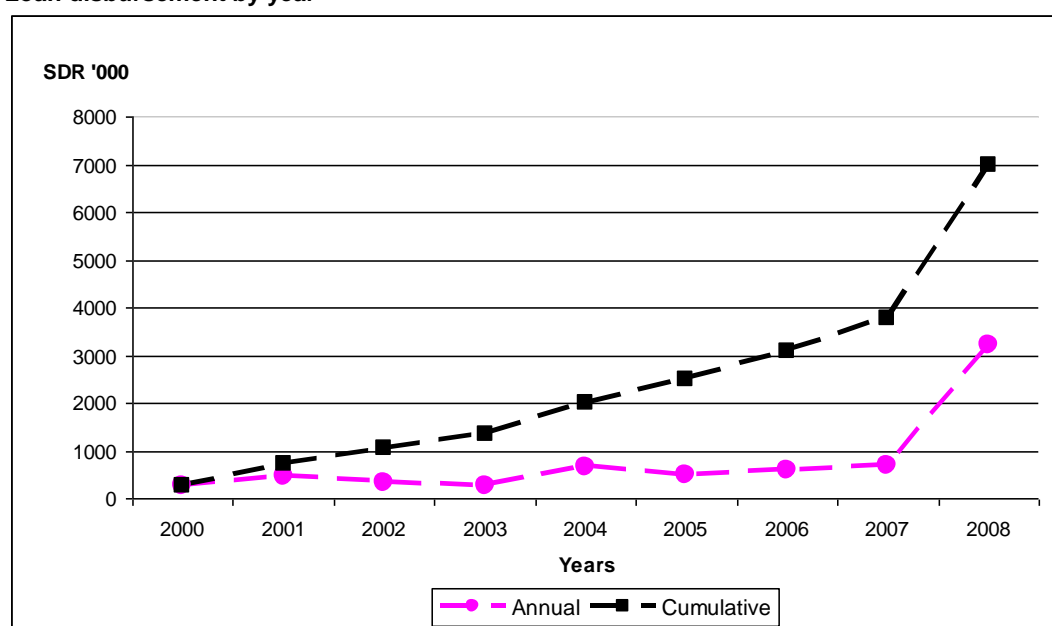
16. **Supervision.** The YARDP was initially supervised by AFESD that held its last supervision mission in April 2005. The United Nations Office for Project Services (UNOPS) was then appointed as cooperating institution. UNOPS organized three supervision missions (in 2006, 2007 and 2008).
17. **Management.** The YARDP was managed under the overall responsibility of MOA by a PMU located in Irbid. It was coordinated at the national level by the Project Steering Committee, chaired by the Minister of Agriculture, and at the regional level by the Regional Agricultural Coordination Committees. Project actions were executed with the help of a number of selected implementation agencies according to the Government competencies and roles - namely: the ACC for rural finance; the Ministry of Public Work and Housing for the rural roads; the National Centre for Agricultural Research and Extension for Technology Transfer, and the Ministry of Water Resources and Irrigation (MWRI) for spring rehabilitation.

## B. Project implementation

### Analysis of disbursement

18. The IFAD loan for financing the YARDP was approved by the IFAD Executive Board in April 1999. The loan was signed in August 1999 and became effective in April 2000. In the initial years, the performance of the YARDP was characterized by a slow rate of disbursement. Until 2004, SDR 1.3 million of the IFAD loan was disbursed corresponding to less than 18 per cent of IFAD loan. At the original loan closing date (31 December 2006), total disbursement of the IFAD loan was at a very low 41 per cent. The 2006 IFAD Review mission provided the rationale and justification for an extension of two years. The memo requesting the extension of IFAD loan is dated 27.02.2007 hence after the original project closing date.<sup>7</sup> The project benefited from an extension of two years and was closed in December 2008.

Figure 1  
Loan disbursement by year



Sources: IFAD Official Data and PCR (page 16)

<sup>7</sup> According to the IFAD Loan and Grant Administration Guidelines (section 3.4, paragraph 17), the "request for project extension should be submitted no later than three months before the current completion date (...) unless there are good and sufficient reasons for late submission".

19. The PCR considered this disbursement in line with the average of demand driven projects that are characterized by a slow disbursement at the beginning (associated with the capacity building stage) followed by a progressively higher disbursement. There is however no evidence of the capacity building stage that should have provided the basis for disbursement speed. The scope of capacity building in early project years was restricted to a series of training events for the PMU cadre. Rather, early implementation years were characterized by technical, policy and financial constraints that in most of the cases were beyond the responsibility of project management. These included the financing problems faced following the removal of AFESD financing and the need to identify new cofinancers.<sup>8</sup> The disbursement peak was only achieved during 2008 after the retroactive increase in the share of civil work expenditures eligible to be financed by IFAD loan from 15 to 40 per cent and the reallocation of loan resources to credit activities as recommended in the 2006 Project Review.<sup>9</sup>
20. At the end of the project, the largest part of the IFAD loan was injected in productive activities in Yarmouk through the credit lines for agriculture and income generating activities (approximately 2.7 million SDR in total), corresponding to 36 per cent of total IFAD loan. Twenty-eight per cent of the IFAD loan was instead used for financing of civil works for SWC.

Table 2  
Disbursement of IFAD loan (in SDR)

Category	Original allocation (a)	Revised allocation (b)	%b/a
Civil work	1 100 000	2 100 000	190%
Vehicles & equipment	370 000	370 000	100%
Agriculture line of credit	2 680 000	1 480 000	62%
Women IGA line of credit	100 000	1 300 000	130%
Agricultural inputs for orchard establishment	1 080 000	1 400 000	130%
Studies, training & technical assistance	880 000	480 000	55%
Incentive allowances	480 000	150 000	31%
Operating costs excluding salaries	280 000	130 000	46%
Unallocated	480 000	40 000	8%
<b>Total</b>	<b>7 450 000</b>	<b>7 450 000</b>	<b>100%</b>

### Implementation results

21. According to the PCR, the YARDP achieved nearly all the output indicators by more than 100 per cent.<sup>10</sup> This statement is based on the comparison of actual achievement with the revised targets. Although the PCR refers to these revised targets as "mid-term review targets", the implementation history of the YARDP does not include an MTR (see paragraphs 100 and 101) but a Project Review that was held in mid-2006, at the time of the original completion date. The 2006 Project Review continued to utilize the appraisal targets as reference for implementation progress and recommended new targets for the extended period of implementation of two years. The first

<sup>8</sup> Project activities were halted between August and November 2000 because of the need to confirm new cofinancing arrangements.

<sup>9</sup> In this regard, the PCR refers to an "exceptionally high disproportioned disbursement rate (...) due to the retroactive increase (from 15 to 40 per cent share) of eligible expenditures for civil works financed by IFAD". See PCR, paragraph 32.

<sup>10</sup> See PCR, paragraph 37.

supervision mission held by UNOPS in October 2006 continues to refer to the appraisal targets and it was only in the 2007 UNOPS Supervision Mission that revised targets started to be utilized.

22. In demand driven projects, the revision of appraisal targets is an obvious requirement and design expectations have to be constantly adjusted to the evolving reality. In the YARDP, this however occurred only once and very late in project life. For this reason, these revised targets cannot constitute a credible reference for evaluation as this would necessarily incorporate a bias toward the positive in assessing project results. Furthermore, an important share of financing available after the 2006 Project Review was used for retroactive financing of civil works. This further reduced the likelihood that final targets would deviate from revised ones as confirmed by the fact that in the PCR most of the output indicators recorded 100 per cent achievement.
23. In order to provide the full picture of YARDP implementation results, table 3 describes the evolution of project targets – those established in the appraisal report and the one used after 2007 – and how these compare with achievement at completion. In the following sections of this PPA, reference to both targets will be made.
24. Overall, the total achievement in terms of size of land under improved SWC measures was 56 per cent of the appraisal and 84 per cent of the revised target. This was mostly caused by the low uptake of contour guidelines (8 per cent of appraisal targets, 13 per cent of revised targets). For stonewalls and cisterns, the achievements were above the appraisal and revised targets. For other SWC structures, (trees basins, earth banks, micro-catchments, springs, mini dams and river banks) outputs were below appraisal targets. However, if revised targets are considered, achievement rate for these structures varied between 88 and 100 per cent. The YARDP recorded over-achievement compared to appraisal targets in the value of IGA loans disbursed and kilometres of road constructed.
25. **Resources management.** According to the YARDP design documents, the activities to be financed under this component were to be based on master land use plans developed for selected priority areas to be elaborated with the participation and consensus of the beneficiaries. As described in the IFAD 2003 supervision report, the implementation of an integrated (ridge-to-valley) approach would have required an initial baseline survey prior to the initiation of any activity as well as the mobilization of the entire population of farmers living in the targeted catchments.<sup>11</sup> The baseline study was delayed and results were only available in mid-2003. Activities were however already initiated to eligible farms and they were guided by the expertise of PMU staff gained in other similar development projects.

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<sup>11</sup> The "Ridge to Valley" approach is a terminology generally used in watershed projects for development of rainfed areas by providing different treatments starting from the "Ridge" point to the "Valley" of a selected watershed area. The treatments to be given at various points in the selected watershed area vary depending upon the land class and its capability and are decided as part of a holistic and comprehensive approach for development of the entire watershed as a unit.

Table 3  
Comparison of output indicators

	Unit	Targets		Results	Percentage achievement	
		Appraisal	Revised (after 2007)		Appraisal	Revised
On-farm SWC structures						
Contour stonewalls	ha	2 000	1 325	2 941	147%	222%
Earth banks	ha	1 000	663	572	57%	86%
Gradoni terraces	ha	400	274	25	6%	9%
Trees basins	ha	400	274	269	67%	98%
Micro catchment	ha	600	379	332	55%	88%
Contour guidelines	ha	3 600	2 385	305	8%	13%
Cisterns	m³	152 000	168 000	171 192	111%	102%
<u>Total on-farm</u>	ha	8 000	5 300	4 445	56%	84%
Off-farm SWC structures						
Spring rehabilitation	ha	350	210	191	54%	91%
River bank - gabion	m³	25 000	11 085	10 784	43%	97%
Mini earth dams	N <sup>o</sup>	30	2	2	6%	100%
Agriculture development						
Orchards established	ha	3 850	2 600	2 740	71%	105%
Orchards improvement	ha	3 850	1 380	1 380	35%	100%
Rural roads						
Roads constructed	km	160	295	287	179%	97%
Rural financial services						
Agricultural credit	JOD	2 292 000	1 960 000	1 960 000	85%	100%
IGA loans	JOD	800 000	2 100 000	2 100 000	262%	100%

Source: IOE calculation based on PCR, MTR, M&E system and appraisal report

26. The project operated in full compliance with the 2003 Land Use Planning Guidelines of the MOA. As noted in the IFAD 2006 Project Review, these guidelines included various restrictions, including those related to the applicability of project investments to the various degrees of land slopes. Furthermore, the project had to conciliate the design provision indicating the need for a "ridge-to-valley" approach (see footnote 12) with the physical and social characteristics of the Yarmouk territory. The application of this integrated approach was constrained by the fragmentation of farm lands and the high number of absentee farmers. The diversity in farmer interests and the absence of a comprehensive participatory campaign further increased the difficulties in applying design provisions.
27. Despite these constraints, the YARDP promoted the development of a large number of SWC structure (especially rainwater harvesting cisterns) that had an effect on the improvement and/or the establishment of orchards. In total, the project implemented SWC measures in 4,445 ha of land (84 per cent of revised target, 56 per cent of appraisal). The cost-sharing arrangement detailed at design was fully adopted with beneficiaries providing at least 15 per cent of the total amount of the investment. This constituted an important

innovation if compared to previous development actions that were largely based on a charitable approach with food-for-work or cash payment to farmers.

28. With regard to the on-farm SWC structure, about 5,500 cisterns with an overall storage capacity of more than 171,000 m<sup>3</sup> were constructed (111 per cent of appraisal target, 102 per cent of revised target). The contour guidelines – that were expected to be applied to almost 50 per cent of the target area – only reached 8 per cent of appraisal target (13 per cent of the revised target). These structures were not applicable to the land slopes targeted by the YARDP. The same constraint applied to gradoni terraces. On the contrary, contour stone walls were the most popular intervention of the project (147 per cent of appraisal target).
29. With regard to off-farm SWC, progress was very slow. The mini-dams programme initiated slowly due to the delayed undertaking of the field study and the difficulties faced in identifying dam sites. The programme was later halted because in the selected pilot sites most of the land was privately owned<sup>12</sup> (80 per cent of project area was privately owned) and this became a major constraint for the construction of mini-dams. In 2003, IFAD provided timely technical support to the YARDP to propose alternative solutions but these were never endorsed by the Project Steering Committee. As a result, it was only after the 2006 Project Review that the funds allocated for construction of mini dams were reallocated to other activities. At the end, only two mini dams were constructed.
30. Construction work was completed in 21 springs covering 191 ha of land. This was below the initial target because, as noted in the spring survey carried out by the PMU in 2003, many springs in the project area have dried out and others were already rehabilitated. The YARDP never benefited from the support of a specialized NGO as prescribed in the appraisal report for the mobilization of the community, formation of interest groups that would later become responsible for operation and maintenance. For this reason, in the rehabilitated spring sites, the process of establishing and registering water users associations for operation and maintenance remained incomplete with only 10 committees informally set up. More specifically, the project managed to carry out the preparation and rehabilitation work with the informal traditional committees (*Lajnáa*) that was regarded as the best alternative to the formation of a legal water users association.
31. With regard to wadi bank protection and gabions, activities initiated very late (in 2003) and – as per the information gathered through IFAD supervision reports – their effectiveness could have been improved if specialized technical assistance were mobilized. In total, about 10,784 m<sup>3</sup> of wadi bank protection work was carried out thereby providing protection to about 300 ha of arable land.
32. **Agricultural development.** Various activities were financed under this component including on-farm demonstrations, training of extension agents and distribution of nursery seedlings in cooperation with the extension services of the Agricultural Directorates. In terms of final outputs, the project distributed 89,569 seedlings of olive trees, 3,326 of fruits, 1,904 of almonds, 9,471 of pistachio and 694 seedlings of grapes. The YARDP also sponsored 131 demonstrations and 48 field days attended by 1,794 and 661 farmers respectively. These activities trained farmers on the various aspects of fruit cultivation (pruning, land preparation, contour cultivation and fertilizer

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<sup>12</sup> According to the PCR (paragraph 52), the lack of suitable arrangements amongst neighbouring farmers for collective actions prevented the project from constructing the 30 mini earth dams on private lands projected at appraisal.

application). This component also served to finance dissemination and awareness campaigns for project activities.

33. The agricultural development activities were expected to progress in harmony with the **installation** of SWC, water harvesting, spring rehabilitation and credit financing. However, agricultural extension activities were hampered by the weakness of the Jordanian extension service system and the lack of a properly structured approach for technology transfer to the target group. The 2005 IFAD supervision mission advocated for an action plan to be developed for strengthening the capabilities of extension cadre including through the recruitment of international technical assistance. The YARDP engaged in initiatives of training for extension services but – as noted in the 2006 Project Review – they did not have the depth required to provide a substantial increase of technical skills. In total, the project supported the establishment of new orchards (totally 2,740 ha) and improvement of existing orchards (1,380 ha) especially olive trees that are a traditional cultivation distinguished by its tolerance to thirst. These results are in line with the revised targets (100 per cent) but they are well below the appraisal target.
34. **Rural roads.** The construction of rural roads was undertaken by private contractors supervised by the Ministry of Public Works and Housing and the Engineering Department of the YARDP PMU. The various IFAD supervision reports acknowledged the importance of these investments as the project used its road construction programme as a tool for promoting the project intervention in SWC and agricultural development. In the 2006 Project Review, reference is made to the fact that the selection of sites was done in conjunction with members of the target groups participating in the resources management component and with the regional Public Work Division to ensure that the YARDP's intervention is fully integrated into the overall roads plan of the governorates of Irbid and Mafraq.
35. A total of US\$4.4 million were used for road construction; all these funds were from the OPEC and Abu Dhabi share of cofinancing. A total of 287 km of roads were constructed. This favourably compares with the appraisal target (160 km). Information gathered during the PPA mission shows that the length of the roads varied from 3 to 12 kilometres and benefited more than 13,000 households.
36. **Rural finance.** In YARDP design, 43 per cent of the IFAD loan was allocated to rural financial services. The most important part (SDR 2.7 million) was to be used for financing of loans for crop and orchard production and for the development of SWC systems (agricultural loans). A very minor part was allocated for financing small-scale income generating activities (SDR 100,000).
37. The disbursement of agricultural loans was below expectations. Since 2005, it was clear that the appraisal target was overestimated and that project investments in SWC did not result in an increased demand for credit.<sup>13</sup> Demand for credit was also reduced because of the financial resources for the construction of SWC available under the resources management component of the YARDP (see paragraph 53). After the 2006 Project Review, the amount allocated for the ACC line of agriculture credit was revised downward from the SDR 2.7 million to SDR 1.48. In total, the amount of loan disbursed was US\$2.1 million in 601 loans.<sup>14</sup>
38. With regard to the credit line for IGAs, as per the design provisions and the YARDP loan agreement, a qualified NGO was expected to be selected for the

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<sup>13</sup> See IFAD 2005, paragraph 80.

<sup>14</sup> Available reports (including the PCR) do not include figures on outstanding loans, recovered amount, etc. This was noted by UNOPS (2007, paragraph 42).



administration of IGA loans. The design clearly specified that the involvement of the NGO was to be on a pilot basis and to be evaluated at mid-term. The NGO contract for managing this pilot credit line was never put in place. This was considered not viable by YARDP implementers as it would have increased the management cost as well as the interest rate of the loans.<sup>15</sup> As a result, there was no alternative option than to deviate from the envisaged provision either by passing ACC through a direct subsidiary agreement between MoPIC and the designated NGO, or for ACC to directly implement the IGA component. The latter option was adopted. In the context of the activities aimed at supporting women access to credit, the YARDP contracted the NGO Nour Hussein Foundation for training to women in income generating activities and management.<sup>16</sup> This NGO extended the training to 669 rural women.

39. The IGA loans supported by the YARDP were in high demand. A minor amount (US\$140,000) was allocated at design but – in response to the high demand – the 2006 Project Review recommended increasing to US\$1.8 million the amount allocated to these loan products. This was in line with the poverty reduction objective of the project as well as with the objective of promoting the participation of women in income generating activities. As per the data provided by ACC to the PPA, a total of 805 loans were extended for financing small-scale IGA with a total disbursement of US\$1.9 million.<sup>17</sup> The 2006 Project Review recommended increasing the loan ceiling from JOD 1,000 to 3,000 to increase the attractiveness of the loan. IGA loans were mostly extended to women. A collateral was required consisting of a fixed asset or a guarantee from a regular income earner in the household (to cut the loan instalments monthly from her/his salary). In some instances, the ACC initiated new models of collateral such as the provision of a written guarantee from the local court.

### **III. Review of findings by criterion**

#### **A. Project performance**

##### **Relevance**

40. In line with the findings of the PCR, this PPA confirms the relevance of the YARDP in terms of alignment with IFAD country strategy as established in the 2000 and 2007 COSOPs and its focus on the major causes of rural poverty in Jordan including low agricultural productivity, soil erosion and degradation of natural resources.
41. The PCR provides a short assessment of the relevance of project approach: it refers to the constraints faced during implementation because of the lack of farmers' commitment and active involvement in planning of village-level micro watershed development, which were necessary conditions for applying the integrated ridge-to-valley approach.<sup>18</sup> The philosophy of YARDP design was based on a comprehensive mobilization strategy to be implemented with the support of a qualified NGO. The mobilization of beneficiaries was instrumental to the preparation of village land use plans and to the formation of users' groups that would later be responsible for operation and maintenance of off-farm investments. Since project design, the Government of Jordan was not convinced of the value added of participatory campaigns through NGOs and

<sup>15</sup> More specifically, none of the NGOs contacted for this function were able to fulfil two pre-requisites for the envisaged (contractual) arrangement with ACC: first, be willing to provide adequate guarantees on repayment, in order to comply with ACC legal statutes for loan disbursements; and secondly to provide IGA loans at a reasonable interest rate for the IGA target group.

<sup>16</sup> The NGO Nour Hussein Foundation already had experience in project area: in 2002, it established in Irbid a village business incubator financed under the IFAD grant to AIDOS, an Italian NGO.

<sup>17</sup> The PCR does not clearly state the number of IGA loans disbursed under the YARDP. Reference is made to 823 households benefiting from women rural micro enterprises loans. This value is slightly above the value gathered through ACC by the PPA mission.

<sup>18</sup> See PCR, paragraph 30.

preferred the MOA to be fully responsible for mobilization and interaction with beneficiaries.<sup>19</sup> In absence of comprehensive mobilization strategy, the YARDP followed a pragmatic approach to the delivery of project service: it supported the farmers that complied with the eligibility criteria and that could provide the financial contributions specified in the YARDP appraisal.

42. The integrated watershed approach foreseen at design was therefore not implemented. This would have been realized only if the majority of the farmers in the targeted catchment had participated in the project. The YARDP design identified in the technical support from a specialized NGO the instrument for ensuring broad-based participation but – as noted above – this could not be implemented.<sup>20</sup> It is however difficult to ascertain on whether the solution proposed by YARDP designers was appropriate: according to the information gathered by the IFAD CPM during the PPA (but not discussed in the PCR), a similar project (the Watershed Management Project funded by the German Technical Cooperation) did not succeed in implementing an integrated watershed approach despite the availability of specialized assistance and expertise in community participation. If this is taken into account, the failure of the YARDP to implement the desired strategy is explained with structural problems featuring the project area – such as the fragmentation of land holdings, the high number of absentee farmers and the tenure arrangements in project area – and not with the decision taken by YARDP partners not to recruit specialized technical assistance.
43. The PCR clearly states the desirability of an integrated ridge-to-valley approach although the long-term and challenging nature of such initiative is noted. YARDP designers underestimated the difficulties associated with the fragmentation of landholdings and the high number absentee farmers in Jordanian highlands. The YARDP implementing partners (IFAD and the PMU) succeeded to identify a more practical approach based on the voluntary participation of individual farmers at a more restricted (micro-watershed) level. This model provided important benefit to participating farmers but it was characterized by unavoidable limitations, as noted in box 1 in which extracts from the 2006 Project Review are reported.
44. The PCR does not assess the targeting strategy adopted in the YARDP in terms of its relevance for the participation of the poor. With regard to resources management, the project made an effort in selecting priority areas based on social criteria.<sup>21</sup> The project was aligned to the national targeting policy for natural resources investments that excluded investments on landholdings larger than 75 dunum and only supported a maximum of 25 dunum of land. In this component, the project adopted a demand-driven approach that necessarily implied limited considerations on the socio-economic profile of beneficiaries. Unfortunately in the PCR and in all other reports consulted in the context of this PPA, no information is available on the socio-economic profile of YARDP beneficiaries of SWC initiatives.

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<sup>19</sup> The YARDP design referred to the services of specialized NGOs to assist the project in (i) organizing the community planning process, (ii) promoting participatory approach, mobilizing communities, forming users' groups, (iii) training of the staff and beneficiaries. See paragraph 141 and appendix V of YARDP appraisal report. On this topic see also IFAD (2003), paragraph 40 and IFAD (2005), paragraphs 39 and 116.

<sup>20</sup> This was in line with the past experience in the father project of the YARDP (the Agricultural Resource Management Project) where participatory approaches were tested but did not succeed to demonstrate a value added compared to the traditional methods used by MOA.

<sup>21</sup> The priority areas were selected on basis of: (i) larger number of households present on their farms; (ii) higher concentration of the project's target group – the poor; (iii) higher beneficiary demand and willingness to participate in, and contribute to the project interventions; (iv) lower ratio of the size of landholdings belonging to the absentee farmers; (v) greater production potential; (vi) severity of vegetative degradation and soil erosion, or scarcity of water; and (vii) prospects for achieving a satisfactory return on the soil and water conservation investments, or the spring rehabilitation works.

45. The activity with an explicit social focus was the programme IGA loans targeted to women. Unfortunately, the YARDP M&E system did not keep track of the socio-economic profile of IGA credit beneficiaries.<sup>22</sup> The size of the loan (maximum value JOD 3,000) indicates that the loans were affordable to the rural poor. The presence of a regular income earner in the household was however required as a guarantor. This restricted the range of households eligible for credit financing and excluded the population without a regular off-farm income.
46. All in all, the YARDP did not show a clear conceptual linkage between the characteristics of the disadvantaged population (as described in project design) and project activities. In YARDP design, women-headed, landless households or farmers with lack of land "in which they are willing to make long-term investments" are identified as the "most vulnerable" social categories but, with the exception of the programme for IGA loans, they were not explicitly targeted in YARDP activities.
47. The rating of YARDP relevance is **moderately satisfactory** (rating 4).

### **Effectiveness**

48. Effectiveness refers to the extent to which the project specific objective was achieved. The objective of the YARDP was to improve the food security and income levels of target group farmers by arresting degradation and restoring soil fertility for sustainable use of land and water resources through:  
(i) technical and financial support for the target group to put SWC measures in place and improve agricultural production; (ii) promotion and credit-funding of on- and off-farm enterprises; and (iii) strengthening the capacity of the agricultural directorates in the project area to provide the required technical support services and extension.  
*Improve the food security and income levels of target group farmers by arresting degradation and restoring soil fertility for sustainable use of land and water resources.*
49. According to the impact survey undertaken by the PMU at project completion, the average monthly income of YARDP beneficiaries increased from JOD 298 to JOD 392 with an increase compared to the before-the-project scenario varying between 25 to 75 per cent. The average contribution of farm income to total household income increased from 25 to 57 per cent. In value terms, annual agricultural income increased threefold from US\$1260 to US\$3780 while the total household income increased by 32 per cent. The same survey shows the important results achieved in terms of reduced soil erosion (see paragraph 75). Achievements in restoring soil fertility are also visible at the

#### **Box 1**

#### **Extracts from the 2006 Project Review**

At appraisal it was suggested that villages would be selected on an individual basis, with priority given to groups of villages within sub-catchments. In practice it appears that such a grouping of villages has not occurred, and there often appears to be significant gaps in the landscape between interventions. The project has argued that gaps in the SWC coverage are due to landowners that are either absentee or not interested in joining the project. The MTR considers that in such cases it might be better to leave such areas out completely, until as such time as, either an improved community spirit for SWC is developed, or government legislation enforces protection in entire catchments. Patchiness of SWC interventions in a catchment (watershed) can lead to greater imbalances in runoff and erosion than if no SWC work was done, and from this all parts of the farmer community can suffer.

2006 Project Review, Working Paper 1, paragraphs 57-59

<sup>22</sup> This was also noted by UNOPS 2008 (paragraph 67).

level of farmers benefiting from spring rehabilitation or construction of on-farm SWC measures.

*Through (i) technical and financial support for the target group to put SWC measures in place and improve agricultural production.*

50. The subsidized financing of on-farm SWC was the most important instrument mobilized by the YARDP for achieving its objective. The most serious constraint was convincing farmers to invest in SWC in agriculture and dedicate more time and effort in agriculture activities. The project proved that with sufficient awareness and specific financial incentives in the form of cost-sharing for SWC structures, farmers were willing to invest their own resources in land development. Despite the good result achieved, the rate of uptake of on-farm SWC was below expectations with only 56 per cent of the target total land included in improved SWC practices and 84 per cent compared to revised targets.

*Through (ii) promotion and credit-funding of on- and off-farm enterprises.*

51. The YARDP did not initiate new loan products for financing on-farm or off-farm enterprises but it supported the expansion of ACC loan products to a larger number of clients.
52. The field visits held during the PPA confirmed the effectiveness of IGA loans for initiating or expanding micro enterprises often led by women hence contributing to both diversification of household livelihoods and upgrading of traditional agricultural activities (such as milk processing). According to the impact survey undertaken by the PMU, for 38 per cent of women loan beneficiaries, the activity financed with IGA loans corresponded to the main source of income in the household. It was estimated that the income generated by these activities ranged between US\$2,500 and US\$4,200 per year.
53. The performance of the YARDP with regard to agricultural development loans was below expectations; the original amount of IFAD loan was downward revised after the IFAD 2006 Project Review. Project investments in SWC did not result in an increased demand for credit as envisaged by YARDP designers. Disbursement of agricultural loans was further constrained by the availability of subsidized financing of SWC investments available under the project resources management component.<sup>23</sup> The package of support offered by YARDP for infrastructure and agriculture development was in fact sufficient and not further (credit-based) financing was required. According to the comments gathered from IFAD CPM, the experience of YARDP showed that highland farmers are reluctant to take credit loans because these have to be repaid before the investment (especially in the case of tree orchards) reaches economic maturity (around 10 years). This issue was however not discussed in the PCR.

*Through (iii) strengthening the capacity of the agricultural directorates in the project area to provide the required technical support services and extension.*

54. Under the agriculture development component, the YARDP incorporated provisions for training aimed at strengthening the planning and implementation capacity of the agricultural directorates to provide extension services. In the 2008 UNOPS Supervision Report, reference is made to the impressive training programme undertaken for the PMU and the staff of agricultural directorates (especially those involved in the YARDP) with a total of 424 people reached. A total of 26 project staff members participated in two study tours in Syria and Egypt. In the 2006 Project Review, further data are provided on the number of training courses organized for project staff. As at

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<sup>23</sup> See IFAD 2005, paragraph 80.

June 2006, a total of 14 events were held. There were approximately 150 people trained with each event attended by an average of 11 participants.

55. Despite the efforts made by the YARDP, the quality of agricultural service delivery remained challenging.<sup>24</sup> The 2007 RB-COSOP for Jordan acknowledged that the effectiveness of extension service has always been a key constraint to agricultural development in the country. According to the 2006 Project Review, although the training events were high in number, they did not have the depth required to provide a substantial increase in technical skills.
56. The overall rating of YARDP effectiveness is **moderately satisfactory** (rating 4). This rating takes into consideration the important benefits recorded at the level of farms participating in project activities although these were below the extent envisaged at design (56 per cent of appraisal target, 84 per cent of the revised target), the uneven performance of the rural finance component and the difficulties faced by the project in generating a notable impact at the level of technical support services and extension.

### **Efficiency**

57. The PCR provides an overall positive appreciation of YARDP efficiency. This is justified on the basis of the statements that the project achieved most of the "mid-term targets" and a proactive approach was adopted consisting in reallocating realized and anticipated savings and scaling up or downsizing some of the activities to reflect beneficiaries' effective demand for project services. On the first justification, it is important to note targets were not revised at mid-term but few months before project closing date. As described in paragraph 22, they cannot be used as a credible reference for evaluation. The second justification is hardly acceptable given the fact that the reallocation, downsizing and/or resizing of activities was undertaken very late, at the time of the original completion date (mid-2006).
58. The assessment of YARDP efficiency provided in the PCR did not take into account the very slow disbursement pace that affected its performance until the end of 2007 that required an extension of two years and the retroactive increase in the share of eligible expenditures for civil work from IFAD loan. Although the extension enabled the full disbursement of IFAD loan, the implementation delays inevitably increased expenditure on management and supervision, hence reducing overall efficiency. The withdrawal of AFESD stalled investments at the beginning of project life. For many years, the disbursement of IFAD loan was constrained by the limited resources available under the IGA credit line and the limited uptake of agricultural loans.<sup>25</sup> It was only after 2007 that the amount of money available under the IFAD loan could be disbursed to project area.<sup>26</sup>
59. The YARDP efficiency performance benefited from the cost-saving capacity of project implementers. Rural roads were rehabilitated by the YARDP at an

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<sup>24</sup> The 2005 IFAD Review highlighted that lack of technical skills in the extension service undermined the promotion of high value-added tree varieties. In the 2006 Project status report, reference is made to the fact that farmers concentrated on planting olives where there is not great demand for technical assistance from the District Agricultural Directorate's services. The MTR stated that "with respect to project interventions, the District Agricultural Directorates are weak (...) partly due to the PMU taking on the development role through its field units". It is also mentioned that the training provided at that time did not have the depth required to generate a substantial increase in skills (paragraph 14). For this reason, the Review recommended the support of a specific programme for capacity building for the MOA cadre. References to the need of training for the Directorate are found in the 2008 Supervision Report (paragraph 42; paragraphs 74-75).

<sup>25</sup> The ACC however continued the delivery of IGA loans through own resources.

<sup>26</sup> The IFAD 2006 Project Review refers to an expansion of project area to the North Mazar district following on poverty consideration (see IFAD 2006, par. 15, 16, 86 and 120-e). Further to official interactions, the IFAD CPM informed IOE that North Mazar was already in the project area as defined in the EB document and loan agreement but it was not covered under internal regulations for land and water conservation works that stipulated specific slopes.

average cost per km of JOD 11,000 that favourably compares with regional standards.<sup>27</sup> Because of this, the number of roads constructed was almost 2 times higher the design target. In project design, the amount allocated for project management was at a very low 4 per cent. This however did not include the recurrent costs associated to each component. If these are considered, management costs would be approximately 16 per cent of the total cost: this is broadly in line with the average of IFAD-financed operations.

60. With regard to the overall the ex-post Internal Rate of Return, this is estimated by the PCR at 20 per cent that favourably compares with the 17 per cent at appraisal. The PPA could not access data to verify the above estimate. The PPA however confirmed that the resources invested under the project in orchards and SWC measures are likely to generate significant and enduring benefits to beneficiary farmers that more than compensate the resources being invested.<sup>28</sup>
61. Overall, the YARDP efficiency performance is rated as **moderately satisfactory** (rating 4).

## **B. Rural poverty impact**

### **Household income and assets**

62. The rural road rehabilitation programme financed by the YARDP (287 kilometres) has positively affected the living standards of the targeted population by improving their access to markets and income generating opportunities. As per the data gathered during the PPA from project M&E system, rural roads constructed under the YARDP benefited 13,000 households. According to the impact survey commissioned by the PMU,<sup>29</sup> road construction caused an average financial saving in transportation for beneficiary households totalling JOD 105 per month. Road construction affected the value of houses in the territories targeted by the programme: their value increases by 50 per cent in average compared to the 'before the project' scenario.
63. Farmers benefiting from SWC measures reported an increase in annual income of 20 per cent compared to the before-the-project situation. The project significantly contributed to enhance access to SWC assets (especially cisterns and stonewalls) as well as to irrigation water (in the case of spring rehabilitation). In the case of cisterns, improved access to water also implied saving of financial resources.

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<sup>27</sup> According to the MTR, the average cost of similar roads for IFAD-financed project in the NEN is between US\$20,000 and US\$30,000. This is however not reported in any official document.

<sup>28</sup> For example, in the case of olive trees planted in project area, a 90 olive trees plantation 3 years old can generate net revenue of JOD 1,500 per year. Approximately 90,000 seedlings of olive trees were distributed by the YARDP, in three years' time; this investment could generate potential net revenue of JOD 1.5 million with great opportunity for increase with the increased age of the plants. A total of US\$ 15 million was spent by the project to resources and agricultural development. It can be argued that within ten years, the full amount of resources spent by the project on these two components could be repaid thanks to the revenue generated by beneficiary farmers.

<sup>29</sup> The survey for road construction was submitted to 47 households.

Table 4  
Percentage of the households with livestock

	2005	2008
Chicken	15.6	21.6
Sheep	4.7	8.9
Goats	5.6	8.4
Cattle	2.3	3

YARDP RIMS Survey 2008 and 2005

64. The RIMS Surveys undertaken by the project in 2005 and 2008 show an increase in the percentage of households owning livestock (see table 3). Furthermore, as noted in the PCR, for each surveyed household, one full time and three temporary jobs were created, about 3.5 per cent of beneficiaries who resided in rented houses became house owners, 20 per cent of the beneficiaries have increased the number of rooms in their houses, about 30 per cent were able to repay all past debts and 52 per cent have paid part of their debts. Because of the limitations of the RIMS survey methodology (see section IV.B), it is not possible to ascertain the contribution of the YARDP to these development outcomes.
65. Through IGA loans, the YARDP demonstrated the profitability of small-scale investment in agriculture. As per the data gathered by the PPA mission, the annual net revenue from a small scale loan-based investment for honey production (totalling JOD 4,000 in two loans) could generate at its full scale up to JOD 2,500 of net revenue per annum. The purchase of equipment for dairy processing (totalling approximately JOD 2,500) could generate a revenue of JOD 4,200 plus the value of own consumption of dairy products. Although no data are available on the socio-economic profile of loan beneficiaries, the size of these loans (maximum value JOD 3,000) indicates the good participation of the poor in this activity.
66. With regard to orchards and agriculture development, effects will be visible when trees will reach full maturation. Impact on income would have been higher if high value-added tree varieties were adopted and – according to the IFAD 2005 Supervision – there were no technical constraints to the adoption of high-value trees except for the availability of quality technical extension services.<sup>30</sup> According to the anecdotal evidence gathered during the PPA, the establishment of high-value added tree orchards would have required important additional input in terms of labour as well as financial resources for the purchase of supplementary water.
67. The assessment of YARDP impact on household income and net assets is rated as **satisfactory** (rating 5).

### Human and social capital and empowerment

68. The project did make an effort for capacity building of rural women with the training on selected IGAs that reached more than 669 women. This was not sufficient to address the lack of technical and business capabilities affecting smallholders in project area that currently constitutes the main constraint to the profitability of small scale rural businesses. The rural road component had an important role in promoting better access of 13,000 beneficiary households to health and education facilities.

<sup>30</sup> According to the 2005 IFAD Review, the obtainable net farming income from one farming land unit cultivated by exportable pistachio equals 10 units cultivated with olives.

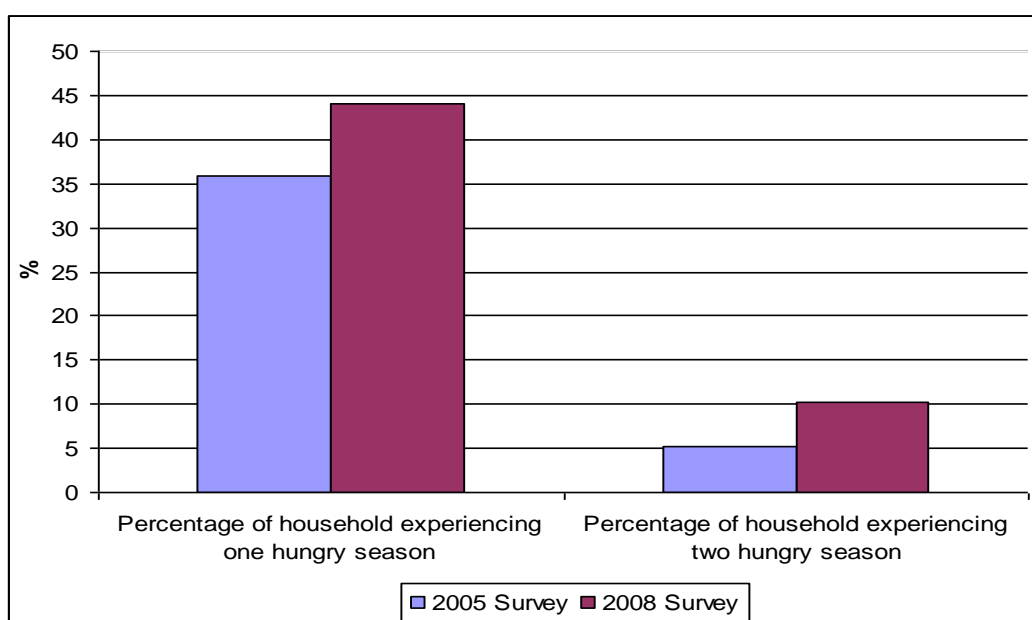
69. With regard to social capital and empowerment, according to the original design, the project was expected to generate a significant impact on the development of groups and the undertaking of collective actions. This objective clashed with the individualistic predisposition of highland farmers and the difficulties faced by the YARDP to undertake comprehensive participatory and group-formation campaigns. The project did not achieve a visible impact in establishing formal organizations for the management of off-farm SWC with negative consequences on their sustainability.
70. Overall, the assessment of YARDP impact on human and social capital and empowerment is rated as **moderately unsatisfactory** (rating 3).

### **Agricultural productivity and food security**

71. This PPA broadly confirmed the conclusions of the PCR namely that the impact on agriculture has been substantial. First, project intervention has provided incentives to farmers to shift from cereal crops to more productive and environmentally sustainable land use systems based on perennial fruit trees and olive trees that are particularly resilient in the face of climate change threats. Second, the on-farm water harvesting structures (cisterns and stone tree basins) had a positive impact on land productivity that – as per the estimate of the impact survey – increased by approximately 20 per cent.

Figure 2

**Incidence of hungry seasons**



72. The income increase described above had a positive effect on the capacity of beneficiary households to purchase food. Furthermore, the expansion of livestock production and dairy processing activities financed through IGA loans implied higher availability of food items (such as yoghurt, milk and milk) within the households. Nevertheless, the RIMS surveys show an increase in the number of households experiencing one hungry season during the year increased from 36 to 44 per cent (see figure 3) between 2005 and 2008. The number of households experiencing two hungry seasons doubled from 5 to 10 per cent. This difference may be explained with the increase in price of food staples and other products<sup>31</sup> but no further explanations are provided in the survey report. At the same time, as noted in section IV.B, the RIMS survey is

<sup>31</sup> As per the data gathered by the PPA, cow milk price increased from JOD 20 to 55 and fodder price from JOD 60 to 210 in less than two years.



not usable to ascertain the casual linkage between the YARDP and these development outcomes.

73. The figures on child malnutrition<sup>32</sup> calculated after applying the new child growth reference standards show: a 4 per cent increase in acute malnutrition (wasting); a 2 per cent decrease in chronic malnutrition (stunting); a 2 per cent decrease in underweight.<sup>33</sup> These data are of difficult interpretation: they cannot be used to draw conclusions on YARDP impact on food security but they only describe the general trend in project area from 2005 to 2008.<sup>34</sup> The results (either positive or negative) have therefore to be considered the combined effects of the various policies and programmes implemented in the area during that period. Neither the PCR nor the RIMS report offer any explanation on the factors that created such changes. A possible explanation can be based on the higher elasticity of the acute malnutrition indicator to food shocks compared to chronic malnutrition and underweight. On the basis of this rationale, the evolution of these three indicators is broadly consistent with the figure on the increase in number of households suffering from at least one hungry season, as shown in figure 3.

Table 5

**Trends in child malnutrition indicators**

	<i>Acute malnutrition</i>		<i>Chronic malnutrition</i>		<i>Underweight</i>	
	<i>2005</i>	<i>2008</i>	<i>2005</i>	<i>2008</i>	<i>2005</i>	<i>2008</i>
Boys	7	10	22	19	11	8
Girls	5	10	21	19	7	7
<b>Total</b>	<b>6</b>	<b>10</b>	<b>21</b>	<b>19</b>	<b>9</b>	<b>7</b>

RIMS 2005 and 2008 Survey Report

74. The overall performance of the YARDP on this impact domain is rated as **moderately satisfactory** (rating 4). This rating takes into account the positive effects generated by the project on agricultural development (see paragraph 71); the food security outcomes described in paragraphs 72 and 73 have been considered but they have to be interpreted in a prudent manner given the fact that the casual linkages between these and the YARDP could not be ascertained.

### **Natural resources and the environment**

75. The PCR refers to the visible change in soil/water erosion in individual farms where SWC structures were built. Fifty-six per cent of appraisal target in terms of construction of on-farm SWC measures was achieved. Taking into consideration the difficulties faced by the YARDP to mobilize the farmers and to promote investments in agricultural land, these should be considered an important contribution to natural resources development in project area. On a micro-scale the impact of the SWC works are significant and provided the farms with an incentive to continue developing the land on which the investment was made. The impact survey conducted by the PMU shows that in targeted territories, soil erosion (measured by looking at the universal soil loss equation) reduced between 30 and 90 per cent according to the different locations and activities being financed. Productivity of land increased by 29

<sup>32</sup> Data on child malnutrition reported in the PCR (gathered through the 2005 and 2008 RIMS surveys) shows an increase in two of the three indicators of child malnutrition adopted by IFAD under RIMS. These indicators were however not usable because of the changes in the reference standards adopted by the WHO for malnutrition assessment. This required re-calculating the child malnutrition at both mid-term (benchmark) and completion.

<sup>33</sup> These data were provided to IFAD in April 2010. These up-dated results were not incorporated in the PCR, which was written before the revised calculations.

<sup>34</sup> The possibility to determine impact statements is constrained *inter alia* by the fact that, in the RIMS survey methodology, there is no distinction between beneficiaries and non-beneficiaries (see section 4.2).

per cent in sites that benefited from on-farm SWC investments. The greatest merit of the YARDP was indeed to increase the interest of farmers in land conservation that – if accompanied by adoption of environmental friendly technologies – may generate important results in terms of environmental conservation and development.

76. The assessment of YARDP impact on natural resources and environment should take into account the patchiness of SWC measures financed by the problems and the fact that the intended integrated ridge-to-valley approach for sustainable land management and agriculture development was not implemented. As already noted, this was caused by the high rate of land fragmentation, the very high number of absentee farmers as well as the limited capacity of the project to mobilize a critical mass of villagers around structured and integrated land use plans.<sup>35</sup> Because of this limitation, according to the PRC, the net impact of the YARDP on the whole catchment unit was marginal and inadequate to ensure long term sustainability.<sup>36</sup>
77. Despite the project was classified in its design as a category "B", hence requiring very limited environmental analysis, the type of activities financed would have required a more systematic approach to environmental impact assessment especially with regard to construction of roads and SWC infrastructure.
78. Overall, the assessment of YARDP impact on natural resources and the environment is **moderately satisfactory** (rating 4).

### **Policy and institutions**

79. The project had very limited resources available to generate significant institutional changes. Nevertheless, as established in its objective (see paragraph 7), the YARDP was expected to generate an impact on the capabilities of the agricultural governorates in Yarmouk. The most important changes could be visible at the level of the agricultural directorates with the establishment of the SWC units in the Agricultural Directorates of Irbid, Bani Kenanah and Ramtha. Despite the YARDP made an important effort for capacity building, the funds available were not adequate to generate visible changes in extension service. During the period of YARDP implementation, the institutional reorganization of the agricultural service sector in Jordan also affected the capacity of the project to generate a visible impact.<sup>37</sup>
80. The YARDP had limited resources to affect the technical capabilities and/or the institutional functioning of the ACC. Despite the 2006 Project Review advocated for a structured training programme to be implemented for the ACC cadre, this was not implemented. The injection of IFAD resources in ACC through the establishment of a revolving fund enabled ACC to expand its outreach to a larger number of clients. Despite its limited contribution to the institutional development of ACC, the YARDP was a pillar of the long-lasting partnership between IFAD and the ACC that in other projects (the ARMP-II) enabled the testing of innovative financial products, including group lending.
81. The policy content of the YARDP was very limited. The most important policy change was the decision from the Government of Jordan to continue the stream of activities initiated by the YARDP for two additional years. A total of

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<sup>35</sup> The PCR concludes that for this reason, the impact of the project at macro-shed level was negligible.

<sup>36</sup> See PCR, paragraph 50.

<sup>37</sup> After 2007, the role of the National Centre for Agricultural Research and Technology Transfer was expanded to include extension activities and was therefore renamed the National Centre for Agricultural Research and Extension. The centre is now involved in a large reform programme aimed at improving its organizational effectiveness, staff performance and outreach.

JOD 200,000 were made available for 2009 and JOD 100,000 for 2010 for supporting on-farm SWC investments.<sup>38</sup>

82. The YARDP contribution to institutional and policy impact is assessed as **moderately unsatisfactory** (rating 3).

## C. Other performance criteria

### Sustainability

83. Table 6 is based on the information provided in the PCR and it describes the assessment of the sustainability of the main project outputs according to three supporting dimensions: (i) readiness of the beneficiaries to take over operation and maintenance, (ii) capability and commitment of the beneficiaries and (iii) continuity of support services.

Table 6

#### Sustainability performance by indicators category

Indicator and categories	Actor responsible	PCR assessment	PPA assessment
Readiness of the beneficiaries to take over operation and maintenance of:			
• On-farm SWC structures	• Individual farmers	• Substantial	• Validated
• Off-farm spring irrigation	• Weak user groups	• Modest	• Validated
• Off-farm riverbanks gabions	• Users groups not formed	• Unlikely	• Validated
• Off-farm mini earth-dams	• Users group not formed	• Unlikely	• Validated
• Fruit tree orchards	• Individual farmer	• High	• Validated
• Micro-enterprises	• Individual beneficiaries	• High	• Not Validated - Modest
• Rural roads	• Ministry of PWH	• Substantial	• Validated
Capability and commitment of the beneficiaries to efficient use:			
• From orchards	• Individual farmers	• Substantial	• Validated
• From micro-enterprises	• Individual beneficiaries	• High	• Not Validated - Modest
Continuity of support services for:			
• Maintenance of SWC	• SWC Unit (created)	• Modest	• Validated
• Orchard management	• Regional extension	• Substantial	• Validated
• Improved financial products	• ACC revolving fund	• Substantial	• Validated

IOE elaborates based on PCR

84. The PPA confirms most of the assessments of the PCR except for the sustainability of micro enterprises supported with IGA loans. Their sustainability is significantly exposed to market-related risks as confirmed by a publication by KariaNet on the marketing obstacles for YARDP women borrowers.<sup>39</sup> According to this report, a very high percentage of women that took a loan under the YARDP (39 per cent of the interviewees) could not continue the implementation of the project they asked the loans for. In this group, 55 per cent of respondents hinted to the marketing obstacles and the inability to market their products due to transportation problems and the "decay of their products". The KariaNet report lists the recurrent marketing problems faced by borrowers that included: (i) the absence of marketing

<sup>38</sup> The importance of this additional financing from the Government of Jordan should be analysed in the context of the deep fiscal challenges facing Jordan, its public debt law which prevents borrowing beyond 60 per cent of GDP and finally the fact that no donors are engaged in the agricultural sector apart from IFAD.

<sup>39</sup> The findings of this study are based on a field survey on 287 women beneficiaries of the IGA loans.

services and of technologies for improving the quality of the produce; (ii) the inadequate performance of marketing services in the fields of exporting, promotion, packaging, storing, and transportation; (iii) the inadequacy of the agricultural services especially in the field of marketing.<sup>40</sup>

85. Based on the field visits of this PPA, for small-scale livestock farmers, market-related risks include the highly volatile price of fodder (that increased from JOD 60 to JOD 2110 because of the global increase in food prices) resulting in a reduced profit margin, the difficulties in accessing storing facilities or alternative sale channels in the spring seasons that are traditionally characterized by a higher production of milk, the absence of instruments for coordination with buyers (including small-scale dairy processors) and for information sharing, the weakness of existing cooperatives as well as the reluctance of Jordanian farmers to engage in collective actions. The case histories reported in box 2 hints to the absence of mechanisms for promoting the linkages between small scale producers and dairy processors supported by the YARDP.

Box 2

**Snapshot from PPA field visits**

Livestock farmer: "The activity goes well and I managed to expand my business during the last few years. Together with the increasing price of fodder, marketing is the most pressing concern: during the spring season, I do not sell all the milk I produce. Yes, there is a cooperative in the town but I am not a member. Frankly said, I am not aware of what they do or how they can support me".

Dairy producer: "I buy milk from three families in my village to produce yoghurt and cheese. Each one has one cow. They sell me the extra milk. My business is very small but it is profitable. I could actually sell more than what I currently do. However, it is difficult for me to access new sellers. I do not have equipment for transportation and I cannot afford paying for this service. Yes, I would be more than happy to buy milk even in the spring season"

**Note:** The distance between the livestock farmers and the dairy producer visited by the PPA mission is less than 5km. There are no impediments, the road is in good condition and the distance could be covered in less than 10 minutes by car.



*PPA Evaluation Mission*

86. These issues were very well known to YARDP implementers but project design did not include actions for agricultural marketing. At that time, market development was not included in the thrusts of the year 2000 COSOP for Jordan. On the contrary, the 2007 RB-COSOP explicitly refers to the fact that the "design focus on increasing agricultural production needs to be coupled with effective marketing". One of the initiatives undertaken by IFAD for promoting agricultural marketing was the Women's Village Business Incubator financed through a grant and implemented by an Italian NGO.
87. The sustainability of the off-farm SWC structures is meagre, as noted in the PCR. The project did not devote significant efforts to the maintenance systems for off-farm SWC structures. The earth dams are supervised by the dams department of the MWRI, rather by default. Nobody is responsible for supervision of the wadi-bank protection structures and some of the smaller

<sup>40</sup> No additional quantitative data on this topic are available in the KariaNet report.

catchment dams. The MOA indicated that they would step in cases where maintenance and/or repairs would be needed for these structures. Only in the case of 10 water springs, institutions were put in place (spring management committees) albeit not very robust ones.

88. Unfortunately, the PCR does not incorporate considerations on the environmental facets of project sustainability despite the problems associated with the depletion of water resources in Jordan. The effort made by the project to introduce SWC measures can be considered an important contribution to environmental sustainability. Overall, the performance of the project in terms of sustainability is assessed as **moderately satisfactory** (rating 4).

### **Innovation and scaling up**

89. **Innovation.** The YARDP design included several innovative features but – as noted in the PCR – the project was not effective in mainstreaming such innovations. The first and main innovation (promotion of community participatory planning) could not be implemented due to the decision of not recruiting the NGO expected to promote participatory planning. The communities targeted by the YARDP did not embrace the idea of a collective management of off-farm natural resources. The difficulty in promoting community planning and collective management of off-farm natural resources was largely a result of lack of acceptance of “off-farm works” for collective management of natural resources on privately-owned lands (such as mini-dams) as well as the extensive land fragmentation in highly populated rural zones with heterogeneous and diverse household profiles and interests. The project however succeeded to promote a new model for promoting SWC investments compared to past experiences based on a charitable approach. In particular, the YARDP demonstrated that farmers may be willing to invest resources in farm land development if supported by adequate incentives (such as cofinancing arrangements). The mix of on-farm SWC applied in the Yarmouk territory also constituted an innovative element of the project.
90. With regard to the second innovation (establishment of users group), its implementation became difficult because of the low emphasis on participatory approaches and the overall slow rate of implementation of off-farm investments. At the end, very few water groups were formed. The PMU attempted to create groups for the management of off-farm infrastructure but its effort clashed with the absence of a legal framework for water users associations. For the management of springs, the current system is a continuation of the traditional water use arrangement with farmers being entitled to water use rights and conflicts addressed through informal structure of negotiations.
91. The third innovation (establishment of a credit line with a focus on women for IGAs) was implemented but not in line with the modality described at design: instead of the NGO, it was the ACC that was responsible for the management of this credit line. Also, this should be regarded as a minor innovation as this was already applied by ACC in Jordan including in previous IFAD-financed projects.
92. **Scaling up.** The PCR provides very limited information on the scaling up performance of the YARDP. It only and optimistically refers to the fact that a high ex-post IRR can be considered as a justification of its scaling up to the entire Yarmouk basin and nationwide. The provision of two-years of additional financing from the Government of Jordan after project closure cannot be regarded as scaling up. Likewise, the increased allocation of IFAD loans to a well-performing sub-component does not correspond to the definition of scaling up adopted by IFAD in independent evaluations. During interaction

with IFAD Management, IOE was informed that, building on YARDP experience, the MOA has established a land development programme and a water harvesting programme, and that a programme for income generation (the Hakoora programme) was designed based on the demand for small scale investments by women and poor rural households promoted by the YARDP. These were however not documented in the PCR or in any other document. At the same time, IOE could not find evidence of a systematic approach for dissemination of YARDP experience aimed at scaling up. The only initiative of systematization of experience aimed at knowledge sharing was the publication in KariaNet of a report on YARDP actions for women empowerment.

93. The intended strategy of the YARDP based on an integrated ridge-to-valley watershed management approach can be implemented at national scale if appropriate supporting conditions are in place. If so, the lessons learned of the YARDP and the difficulties faced in applying this approach could be very useful. The prospects of scaling up are inevitably affected by the fact that very few donors operate in the agricultural sector in Jordan.
94. Overall, the performance of the YARDP in terms of innovation and scaling up is rated as **moderately unsatisfactory** (rating 3).

### **Gender equality and women empowerment**

95. The resources management and civil work programme financed by the YARDP did not include a gender strategy. These can be regarded as activities addressing the living standards of the household as a whole. The IGA loans were the activity of the YARDP with an explicit social connotation. In this, the project promoted a broad participation of women and achievements were above expectations. Similarly, the training in income generating activities and management financed under the rural credit component and undertaken in partnership with the NGO Nour Hussein Foundation had an explicit focus on women.
96. The IGA loans issued by ACC were products explicitly aimed at the advancement of women in the households and in the society. Women's lack of title to the land and of solid collateral had limited their chances of meeting eligibility criteria for credit. For this reason, the ACC required the formal involvement of a regular income earner in the household as guarantor. In all the IGA borrowers visited during the PPA mission, the husband was the guarantor of loans taken by women. It can be argued that such model may not represent a genuine instrument of women empowerment as it required support and acceptance from the regular income earner of the family (that in most of the case was the husband). Nevertheless, the evidence gathered during the PPA showed how that IGA loans contributed to the economic and social empowerment of women. Despite their low value (maximum JOD 3,000), IGA loans supported the expansion of activities traditionally performed by women. Many of the women borrowers interviewed during the PPA declared that the income gained in the activities financed by the ACC loan became higher than the husband's salary. In other words, the income gained with activities performed by the woman became more important than the other one generated by the male in the household. As a result, women increased their command over household financial resources hence benefiting from an increased influence in decision making processes.<sup>41</sup> The relationship with input suppliers and buyers remained under the control of the man in the household whereas women concentrated on the production and the basic processing part.

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<sup>41</sup> One of the women visited during the PPA was asked to provide an example on her increased command on household financial resources. She responded by referring to the time when her daughter had to decide whether to continue studying at the university after the end of the diploma. She defended her decision to continue studying and she mobilized all the savings from her cheese making activity to pay her tuition fees.

97. The overall rating of YARDP performance on gender and women empowerment is **satisfactory** (rating 5).

## **D. Performance of partners**

### **IFAD**

98. The lessons learned from previous development interventions were not effectively addressed in YARDP design. The project continued to face problems in promoting beneficiaries participation and the solution proposed (consisting in the recruitment of a specialized NGO) was not accepted by implementing partners. This undermined the application of the key innovative feature of the project. IFAD highlighted the potential consequences of the decision not to adopt the participatory methodology specified in project design. IFAD recommended, as first order of priority, the establishment of a community development unit in the PMU and the recruitment of a qualified NGO for the implementation of the participatory design and training of project staff. These recommendations proved not effective in correcting this feature of project implementation. Overall, the quality of project design was affected by the fact that important elements of Yarmouk socio-economic structure (i.e. land fragmentation, individualistic predisposition of farmers, limited share of communal land) were not clearly incorporated in project implementation strategy.
99. This PPA recognizes the very important role of IFAD during early implementation years when, due to the limitation of the supervision modality adopted by AFESD, the Fund actively and proactively engaged in supervision and performance monitoring. Evidence is available of regular visits of the CPM to the country or the mobilization of specialized consultants in supervision missions. The supervision reports prepared by IFAD in years 2003 and 2005 were of good quality and technical depth. These can be reasonably considered a tool for policy dialogue and capacity building. IFAD played an important role in mobilizing international cofinancers after the withdrawal of AFESD from cofinancing.
100. The project appraisal report specified that a mid-term review (MTR) by IFAD was expected to be undertaken in project year 3. The IFAD Supervision Reports 2003 refers to an imminent MTR and the 2005 IFAD Supervision Report indicates that the MTR was to be held in mid 2005. These expectations were not fulfilled. The YARDP shows a rather peculiar situation: no MTR was undertaken but a Project Review was mounted in June 2006, around the date of project completion. This Project Review mission was however labelled "MTR" in IFAD information management system and in the PCR. Because the Project Review was conducted just two years before project closing, none of the technical recommendations could be implemented. At that time, it was no longer possible to fully disburse IFAD loan without extensions. The reason for the delayed undertaking of this review mission was hence associated with the need to verify the interest of the Government of Jordan for an extension of the IFAD loan.<sup>42</sup> The Project Review recommended a two-year loan extension and combined this with (i) a reallocation of loan funds, (ii) an expansion of project area, (iii) a change in percentage of eligible expenditure to be financed by IFAD and (iv) a detailed plan of action and investments proposed for the extended project period.
101. The PPA concurs with the PCR finding that "Mid-term reviews for watershed and agricultural development programs are critical for timely redesign and adjustments to reflect lessons learnt and demand driven approaches. They should be conducted on time and not delayed by over two years as the case

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<sup>42</sup> Based on the information gathered from the IFAD CPM, at this time, the MOPIC was favouring the option of closing the project and cancelling the remaining amount of the IFAD loan.

of the YARDP". With hindsight, as noted in the 2003 IFAD Supervision Report, the MTR could have been the platform for a structured dialogue on the constraints affecting loan disbursement and project implementation. A suitable timing for the MTR would have been in 2004, immediately after the independent evaluation of the ARMP. By doing so, the findings and recommendations extended by the evaluation to the "father" project (ARMP) could have also been considered. Despite this delay, the Project Review had the merit of enabling the full disbursement of IFAD loans although the problems faced in underperforming components and in targeting of the poor remained unsolved. The performance of IFAD in the country was also positively affected by the openness in testing innovations as in the case of the inclusion of the YARDP in the pilot phase of the RIMS.

102. The overall rating of IFAD performance is **moderately satisfactory** (rating 4).

### **Government of Jordan**

103. This PPA confirmed the positive appreciation of the PCR for the Government of Jordan's strong ownership of YARDP goal and objective. This was demonstrated by the timely compliance with loan effectiveness conditions (only 8 months) that favourably compares with the figures reported in the latest Report on IFAD's Development Effectiveness,<sup>43</sup> with the historical average of IFAD-financed projects in the IFAD NEN division although slightly higher than the average of IFAD-financed projects in Jordan.<sup>44</sup> Throughout the implementation history of the YARDP, the Government of Jordan ensured the availability and the timely provision of counterpart funds. The reimbursement of Government of Jordan financing recommended in the 2006 Project Review facilitated the provision of counterpart financing during the years 2006 to 2008. The decision from the Government of Jordan to continue the stream of activities initiated by the YARDP for two additional years further corroborates the commitment of the Government of Jordan to the project objective.
104. As per the information gathered during the PPA mission, AFESD was removed from YARDP financing in line an executive Government of Jordan's decision on the distribution of international financing among various projects. The PPA is not in the position to question the appropriateness of this action. However, this decision stalled investments in resources development until the Government of Jordan obtained alternative financing from OPEC Fund and Abu Dhabi Fund. And, despite this, the project was left with a financing deficit of US\$2.6 million.
105. The PMU established successful cooperation with the different governmental institutions partners involved in YARDP implementation. The PMU provided effective leadership in coordinating the wide range of activities included in the YARDP. A merit of the PMU was also to demonstrate flexibility and receptiveness to innovation when the YARDP was selected for the testing of the RIMS pilot survey methodology as well in supporting the PPA mission.
106. The monitoring and evaluation (M&E) system put in place under the YARDP performed satisfactorily by ensuring the rigorous tracking of project outputs and complementing this with a very detailed impact survey at project completion. The system could have been integrated with monitoring of expected outcomes at watershed level or with a continuous monitoring of the socio-economic status of beneficiaries. No baseline data seems to be available on groundwater levels at proposed recharge dam sites, no data seems to be

<sup>43</sup> This report shows that 28 projects became effective from 1 July 2008 to 30 June 2009. For this cohort of projects, the average time from the date of approval to effectiveness was 13.7 months.

<sup>44</sup> Average historical effectiveness delay of IFAD-financed project in NENA is 11.7 months and in Jordan is slightly more than 7 months.



available on actual water and soil retention, nor have any measurements been made (before or after construction) of water stored in small catchment dams.

107. The ACC has been a very important partner for the YARDP as the activities implemented by the ACC absorbed more than 37 per cent of IFAD loan. The PPA was informed that ACC staff did not receive training for institutional strengthening and capacity building. Nevertheless, the ACC made a notable effort for extending its outreach and experimenting ways of softening collateral requirements.
108. The overall rating of Government of Jordan performance is **moderately satisfactory** (rating 4).

#### **Cooperating institution**

109. AFESD was removed from project financing but remained responsible for supervision of project fiduciary aspects. AFESD was replaced by UNOPS as YARDP cooperating agency in May 2006 at a time when total disbursement rate stood at 35 per cent of loan funds. According to the PCR, AFESD performance was satisfactory in terms of loan administration but minimal with regard to technical and implementation aspects. It should however be noted that, at the time when AFESD was YARDP cooperating institution, IFAD was providing very detailed and regular technical backstopping.
110. The appointment of UNOPS as cooperating institutions resulted in a supervision process that devoted higher attention to the achievement of development objectives. IOE noted significant disconnects between UNOPS supervision ratings and those formulated by IFAD in the annual portfolio review processes. In 2006, 11 risk indicators were flagged by UNOPS<sup>45</sup> and overall performance was rated at 3.<sup>46</sup> A similar assessment is reiterated in the 2007 Supervision Report. These concerns however have been only partially reflected in the Project Status Reports prepared by IFAD.<sup>47</sup> Such mismatch could be due to various factors but it may indicate the fact that the cooperating institution was not very effective in sharing with IFAD its concerns on project performance.
111. Overall, the overall rating of cooperating institution performance is **moderately unsatisfactory** (rating 3).

## **IV. Overall achievement and ratings**

112. In annex 1, the summary rating table of the YARDP is shown. Although some ratings have been downgraded compared to those assigned by IFAD Programme Management Department,<sup>48</sup> the PPA confirms the overall positive performance of the YARDP. The project is classified in the satisfactory zone in terms of relevance, effectiveness and efficiency. The performance of all project partners (IFAD, the Government of Jordan and the Cooperating Institution) is rated moderately satisfactory. With regard to impact, the YARDP performed in the satisfactory zone in all impact domains except for the one related to human, social capital and empowerment. Overall achievement is moderately satisfactory.

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<sup>45</sup> At that time a four-points rating scale was adopted. The following indicators were rated 3 (corresponding to major problems although improving): compliance with loan covenants, procurement progress, achievement of physical targets, technical assistance progress, performance of the M&E system, quality of audit, quality of account, development impact, expected benefits, beneficiary participation and institution building.

<sup>46</sup> All the ones mentioned in footnote above with the exclusion of compliance with loan covenants.

<sup>47</sup> In the 2006 Project status report, only 4 indicators were classified in the unsatisfactory zone: disbursement rate, quality of account, beneficiary participation and institution building. In 2007, the indicators performing unsatisfactorily were: disbursement rate, beneficiary participation, women participation in decision making and gender focus in implementation.

<sup>48</sup> The comparison of ratings can be found in annex 1.

## V. Conclusions and recommendations

### A. Conclusions

113. The implementation of the YARDP has been characterized by a very slow disbursement rate and it was only after enforcement of the recommendations of the IFAD Project Review that the full amount of resources available under the IFAD loans could be disbursed (see paragraphs 18 to 20). The decision not to use the service of a specialized NGO for beneficiaries' mobilization left the YARDP without the supporting instrument for the implementation of a ridge-to-valley approach to watershed management (see paragraphs 41 to 43). Structural problems such as the high fragmentation of farm landholdings, the high number of absentee farmers and the complex tenure arrangements further impeded the application of the proposed ridge-to-valley approach.
114. The YARDP implementers identified a more suitable approach based on the voluntary participation of individual farmers and their financial contribution to the construction of on-farm SWC structures. The YARDP succeed to promote farmers' own investments in agricultural land development and visible results were achieved in terms of expansion of olive orchards and improvement of land productivity (see paragraph 32 and 50). The performance of the YARDP in terms of off-farm SWC structure was significantly below expectations (see paragraph 29 to 31). The disbursement of agricultural loans was below targets and required a reallocation of IFAD loan resources (see paragraph 37). On the contrary, the IGA loans were very popular and positively impacted on household income, livelihoods diversification and expansion of agricultural businesses. These constituted an opportunity for enhancing the role of women in income generating activities and decision making in the household. The financial sustainability of micro and small enterprises is however at risk due the high exposure to market-related risks (see paragraph 84 to 86). The YARDP achieved important results were in terms of construction of agricultural roads under components financed by the OPEC Fund and Abu Dhabi Fund (see paragraphs 34, 35 and 62). This had notable effects on household access to market and income generating opportunities.
115. **Ownership of project strategy.** The backbone of the YARDP namely the implementation on an integrated ridge-to-valley approach for sustainable management of soil and water resources based on the broad participation of beneficiaries did not materialize. The PCR explains this failure with the short-term duration of the YARDP (see box 5) and suggests a longer implementation period (12-14 years according to the PCR) for this type of projects with a first phase aimed at awareness raising and capacity building and followed by a second-phase for consolidation and scaling up.
116. Mainstreaming of innovation is indubitably a time consuming process especially if this requires the mobilization and acceptance of the population involved (as in the YARDP). The YARDP appraisal report recognized the institutional and technical risks associated with the adoption of participatory approaches including the possibility of weak participation, the slower adoption of farming practices and the sustainability of project actions. The YARDP appraisal did not however mention the risk that the technical assistance services (through specialized NGO) identified at design to overcome the above risks were not accepted by the country partner. This situation however already materialized in the ARMP, the father project of the YARDP.<sup>49</sup>

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<sup>49</sup> At the time of YARDP design (1999), the experience of the ARMP and the reluctance of implementing partner to adopt participatory approaches were already evident.

Box 4

**Extract from PCR on lessons learned on SWC**

(Watershed and resources management) programs are long term in nature and address the four critical development needs related to human resources, institutions, land and water resources and infrastructure. Such programs require a 12 to 14 years implementation period in two consecutive phases to effectively introduce innovations and ensure sustainable impact. The first phase (5 to 6 years) would be a pilot and capacity building one to include: formation and registration of village Watershed Committees, Riverbank Protection Committees and others, promotion of participatory planning and decision making for individual & collective actions, preparation and implementation of integrated development plans for a reasonable number of representative small watersheds at village level. The second phase (7 to 8 years) would be consolidation and expansion phase taking into consideration the lessons learnt from the first pilot phase.

PCR, paragraph 71-74

117. Against this background, the recommendation of a longer duration of projects or their implementation in a phased manner may not be viable unless the full acceptance of the proposed innovation is ensured.<sup>50</sup> The experience of the YARDP therefore highlights the need to ensure full ownership of the project objective and operating modalities. If this is not achieved, the overall coherence of project strategy is affected and this had negative implications on project relevance and effectiveness.
118. **Quality of design and coherence with implementation.** Important structural features of project territory affected the capacity of the YARDP to implement the work-plan established in project appraisal and to put in place the main innovation element of the project, namely the integrated ridge-to-valley approach to SWC. These included: the fragmentation of land-holdings, the limited amount of communal land on which off-farm SWC system (such as mini-dams) could be constructed, the high number of absentee farmers. These features were not adequately reflected in YARDP design and the elaboration of the implementation strategy. The experience of the PMU and the rigorous supervision by IFAD enabled the project to identify a more suitable implementation approach that produced important results to participating farmers. The project however lacked the conceptual guidance that project design could have provided. The project continued to operate throughout the years despite design provisions were no longer relevant. It was only in the 2006 Project review mission that appraisal targets were modified. In this context, a timely MTR could have provided the basis for a formal re-discussion of project implementation strategy. This PPA fully confirms the analysis of the PCR with regard to the critical role of MTRs for redesign and adjustment to reflect lessons learned and demand-driven approach and the need to ensure their timely undertaking.
119. **Agriculture and water.** The nexus between agriculture, water and environment is crucial in Jordan. The agricultural sector cannot develop without a concomitant focus on water and environment. The YARDP attempted to introduce the idea of an integrated area-based approach to agricultural development where production activities were undertaken in a context of action for natural resources conservation. The proposed integrated ridge-to-valley approach would have been doable (i) in areas where the majority of the farmers in a catchment participate in the project (to avoid fragmentation) (ii) where cooperation is sought with all relevant authorities, including the MWRI, local authorities, the Ministry of Environment, the Ministry of Public Works and Housing and/or (iii) where the Government

<sup>50</sup> The justification of this lesson learned in the PCR can be found in the Executive Summary of the PCR (paragraph 16) where it is recommended that YARDP is followed by a 7 to 8 years second phase investment programme, potentially in partnership with IFAD.

legislations enforces protection at catchment level. The approach of the YARDP was single-handed and proved being unable to create a significant impact at watershed level but only at a level of each participating farmers. The experience of the YARDP highlights therefore the need for a comprehensive mobilization strategy to effectively address the agriculture-water-environment nexus in Jordan. This applies to participating farmers as well as to the national and local institutions involved.

120. **Agriculture development.** In line with the provision of its design, the YARDP supported agriculture development with the subsidized provision of SWC measures, agricultural credit and IGA loans. Agricultural marketing were absent from project strategy. Although important results were achieved in terms of farm development and income generation, the sustainability of small agricultural business is at risk. This PPA fully confirms one of the lessons learned of the PCR namely that capacity building, quality control of produce and access to markets are critical in determining the viability of the farm enterprises. Activities aimed at the expansion of the production-basis (i.e. credit) should therefore be combined with actions for upgrading of agricultural business capacity (i.e. skills development) and consolidating market linkages. If this is not achieved, sustainability of small scale business is inevitably at risk.<sup>51</sup>

## **B. Recommendations**

121. **Strategy for agricultural market development.** This PPA confirmed the findings of other YARDP documents with regard to the marketing and business capabilities of targeted smallholders. Credit was successful in promoting the expansion of small-scale agricultural businesses but additional instruments have to be mobilized in order to ensure their sustainability (see paragraphs 84 to 86). In the short or the medium term, the future of smallholder producers or processors is their integration into value chains supplying food to the growing urban population. The Government of Jordan should consider (whether in cooperation with IFAD, with other donors or through regular budget) the opportunity for a coherent programme of agricultural market development aimed at promoting the participation of smallholders as well as small processors in urban food markets. This would necessarily require the upgrading of available skills at farmers' level as well as the strengthening of tools for coordination and information sharing among all market actors.

Responsibility for follow-up: Government of Jordan, possibly with IFAD

122. **Responsibility for monitoring of off-farm infrastructure.** The Government of Jordan should determine clear responsibilities for maintenance of off-farm infrastructure. The MWRI was involved in the design and construction supervision of the recharge dams and other off-farm SWC measures. However, the arrangements for supervision are currently very unclear (see paragraph 89). The YARDP did not succeed in the creation of associations and groups that (according to project design) should have been responsible for operation and maintenance. The MOA claimed that they would take care of any damages to these structures, but there was no clear-cut process of monitoring or of preventive maintenance. A clear attribution of

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<sup>51</sup> The 2008 Supervision Report hints to the fact that "more coordination and collaboration is required between the ACC and the Ministry of Agriculture in order to provide borrowers with technical support" and that "for the sustainability of impact (...) additional input [is required] to support beneficiaries as providing follow-up to the loans (...), market facilities and business planning". The report therefore concludes that "the limitation of the services provided by the ACC to provision of loans may not achieve the outcome forecasted of sustainable improvement of living conditions of rural families".

monitoring responsibility to the MWRI is therefore needed including with regard to the timing of site inspection, budget and human resources implications.

Responsibility for follow-up: Government of Jordan

123. **Review of RIMS pilot surveys.** The YARDP was one of the projects included in the pilot testing of the RIMS survey methodology. In lights of the lessons learned (see annex 8), the PPA recommends the undertaking of a review of the pilot surveys (2006). Important knowledge gains could be generated by introducing a differentiation between the treatment and the control group. In projects where the RIMS is accompanied by tailored impact assessment surveys, IFAD and the concerned government should explore opportunities for cost-savings by for example developing a single sample or a unique data collection process.

Responsibility for follow-up: IFAD Management

## Rating comparisons

Criterion		PMD rating <sup>a</sup> (A)	IOE rating <sup>b</sup> (B)	Net disconnect (B - A)
Project performance				
Relevance	Design 4	Relevance 4	4	0
Effectiveness		5	4	-1
Efficiency		5	4	-1
Rural poverty impact <sup>c</sup>		4	4	0
Household income and assets	Physical assets 4	Financial assets 5	5	+0.5
Human, social capital and empowerment	Human 4	Social capital 3	3	-0.5
Food security and agricultural productivity	Food security 5	Agricultural productivity 4	4	-0.5
Natural resources and the environment, and climate change		4	4	0
Institutions and policies		5 <sup>d</sup>	3	-2
Other performance criteria				
Sustainability		4	4	0
Innovation and scaling up		5	3	-2
Gender equality and women's empowerment		5	5	0
<b>Overall project achievement<sup>e</sup></b>		<b>5</b>	<b>4</b>	<b>-1</b>
Performance of partners				
IFAD		5	4	-1
Government		5	4	-1
Cooperating institution (AFESD, UNOPS)		4	3	-1
<b>Total average disconnect</b>				<b>-0.66</b>

<sup>a/</sup> The PCR does not contain ratings. These are assigned by IFAD Programme Management Department (PMD).

<sup>b/</sup> Rating scale: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory.

<sup>c/</sup> This is not an average of ratings of individual impact domains.

<sup>d/</sup> Institutions and services.

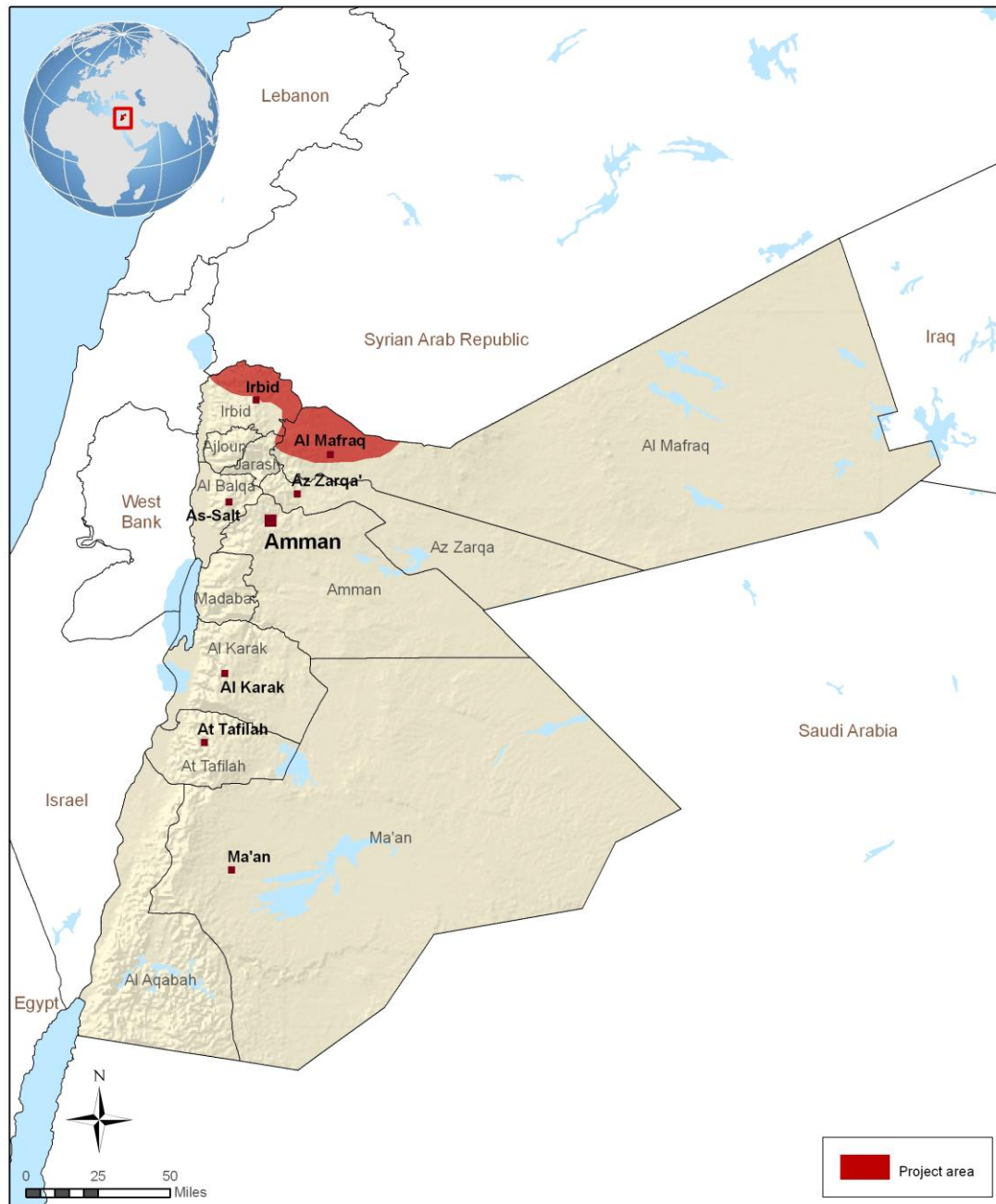
<sup>e/</sup> This is not an arithmetic average but reflects evaluator's judgement; the performance of partners is not included in the assessment of overall project achievement.

## Map of the project area

### Hashemite Kingdom of Jordan

#### Yarmouk Agricultural Resources Development Project

##### Project Performance Assessment



2-5-2011



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

Map compiled by IFAD



## Basic project information

A. Basic Project Data			Approval (US\$ m)	Actual (US\$ m)
Region	Near East and North Africa		IFAD loan	10.1 million
Country	Jordan		Borrower	3.5 million
Loan number	509-JO		Cofinancier 1	AFESD 12.6 million
Project acronym	YARDP		Cofinancier 2	OPEC Fund 5.0 million
Type of project (sub-sector)	AGRIC		Cofinancier 3	Abu Dhabi 5.0 million
Date of approval	29 April 1999		Beneficiaries	1.9 million
Date of loan signing	5 August 1999		Total cost	28.1 million
Date of effect	3 April 2000			
Country programme managers	Abdouli 1998 to 7/2002 El-Zabri 7/2005 to end			
Regional directors	Van der Plum Slama Bishay			
PCR reviewer	Luigi Cuna			
PCR quality control panel	Fabrizio Felloni Ashwani Muthoo		Number of beneficiaries	13 429 households
			Cooperating institution	AFESD
			Mid-term review	-
			Closing date	31.12.2006
			Main components and % of costs	<ul style="list-style-type: none"><li>• Resource Development (50%)</li><li>• Agricultural Development (12%)</li><li>• Rural Roads (15%)</li><li>• Rural Financial Services (18%)</li><li>• Management (4%)</li></ul>
			IFAD loan disbursement at project closure (%)	
Sources: President's Report, PCR, IFAD portfolio data (LGS, PPMS)				
Comments				
<p>The AFESD withdrew from project cofinancing immediately after the signature of the loan agreement. AFESD withdrawal left the project with a cofinancing gap of US\$2.6 million.<sup>1</sup> IFAD acted to mobilise cofinancing from Abu Dhabi Fund and OFID, which led to a prolonged period of uncertainty in early years as the new partnerships were identified and formalized.</p> <p>The project benefited from an extension of two years. At the original loan closing date (31 December 2006), total disbursement of IFAD loan was 41 per cent. At the revised closing date (31 December 2008), 100 per cent of IFAD loan was disbursed but half this amount was disbursed during last project year.<sup>2</sup></p>				

<sup>1</sup> The history of participation of AFESD in YARDP and the reasons for its phasing out are not well documented: reference is found to the fact that AFESD exited the YARDP because of disagreement with Government of Jordan on the utilization of AFESD's funds. See IFAD Memo, 27.02.2007.

<sup>2</sup> Disbursement of IFAD loan at 31.12.2007 was 50.6 per cent.

## Terms of reference

### I. Background

1. The Peer Review of IFAD's Office of Evaluation (IOE) conducted by the Evaluation Cooperation Group (ECG) in 2010 recommended IOE to discontinue the full-fledged project evaluations and to conduct instead Project Completion Report Validation (PCRV) and a limited number of Project Performance Assessments (PPA).
2. The PCRV is a desk review of the Project Completion Report (PCR) and of additional supporting documentation as required. The PCRV performs the following functions: (i) independent verification of the analytical quality of the PCR; (ii) independent review of project performance and results through desk review (including ratings); (iii) extrapolation of key substantive findings and lessons learnt for further synthesis and systematisation exercises; (iv) identification of recommendations for future project phases and (v) drawing recommendations to strengthen future PCRs. The PPA is based on the main findings of the PCR and of the PCRV and its main objective is to provide additional independent evidence on major information gaps, inconsistencies and analytical weaknesses in the PCR.
3. The IFAD-financed Yarmouk Agricultural Resources Development Project (YARDP) in the Hashemite Republic of Jordan has been selected as the pilot project for the conduction of a PCRV and PPA.
4. **Project Description.** The principal objective of the YARDP was to improve the food security and income levels of target group farmers by arresting degradation and restoring soil fertility for sustainable use of land and water resources through: (i) technical and financial support for the target group to put soil and water conservation measures in place and improve agricultural production; (ii) promotion and credit-funding of on- and off-farm enterprises; and (iii) strengthening the capacity of the agricultural directorates in the project area to provide the required technical support services and extension.
5. The project area was located in the extreme north-west corner of the country. It covered an area of about 1 230 km<sup>2</sup> in the south-western part of the Yarmouk River Basin in Jordan. The project area has a total population of about 312,000 and a rural population of 26 per cent (compared with the national average of 22 per cent). The area is characterised by high poverty incidence if compared with other highlands of Jordan with the majority of households dependent on low-input farming and exposed to risks of land erosion and degradation.
6. The project was planned to finance a series of interventions under the following components:
  - (i) Resource development. Under this component, the project was to finance the development of soil and water conservation infrastructure to support land-use plans adopted with the consensus of all resource users in the selected priority areas of the Yarmouk River Basin. It was anticipated that the component would support a variety of on-farm soil and water conservation (SWC) initiatives to develop an area of about 8,000 ha. Approximately 152,000 m<sup>3</sup> of cisterns were also expected to be provided. The off-farm works would have consisted of gully/wadi bank protection measures and construction of mini check dams. Selected public springs that irrigate some 350 ha of fruit trees and vegetables in the project area were planned to be rehabilitated and protected.
  - (ii) Agricultural development. A programme of on-farm demonstrations, focused on orchard management practices, was planned to be developed and representatives of farmer groups will be selected to demonstrate

improved practices. This component was also instrumental to strengthen the planning and implementation capacity of project-area Agricultural Directorates to provide extension services directed at rainfed orchard and field crop management practices. Finally, the project was expected to support the establishment of new orchards on 3,850 ha in conjunction with soil and water conservation works.

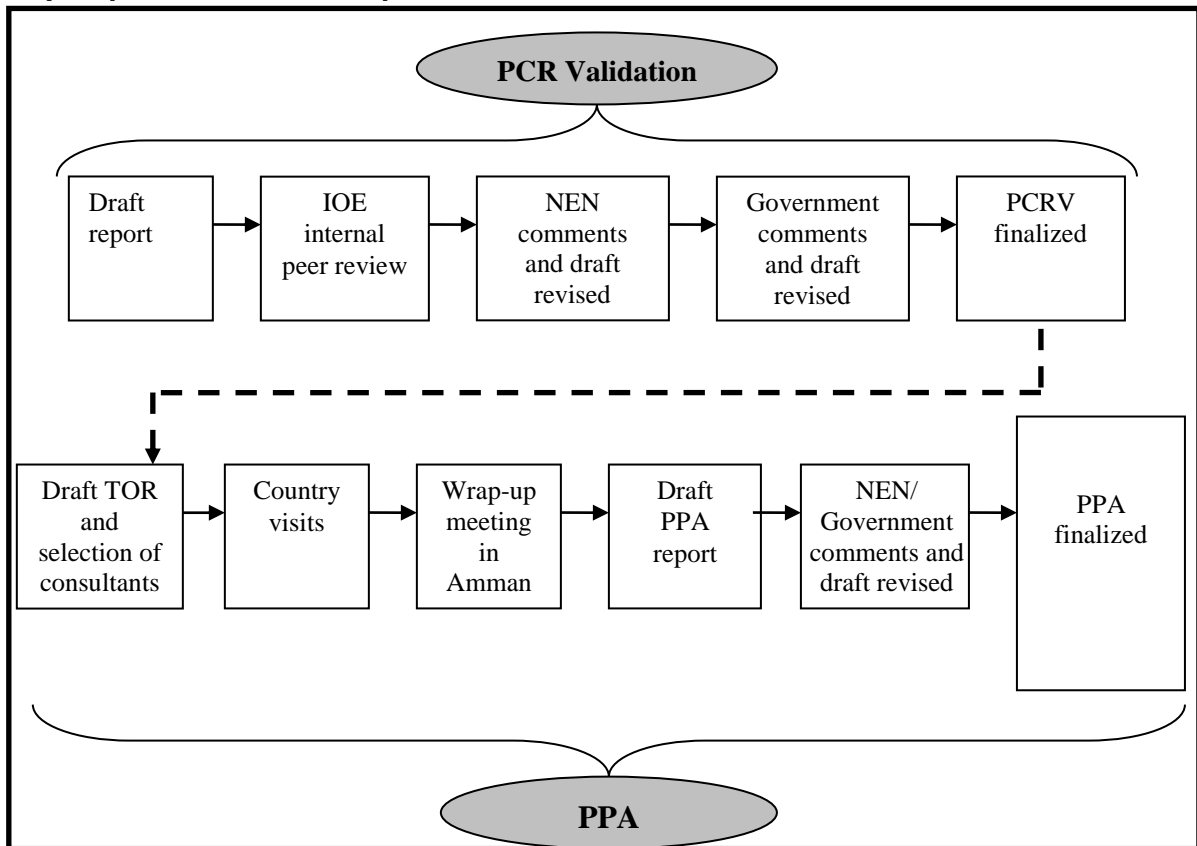
- (iii) Rural roads. This component provided financing for the construction of about 160 km of rural roads in the project area to facilitate transportation of agricultural goods and services. These roads were to be selected on the basis of community demand.
  - (iv) Rural financial services. The project was expected to provide credit through the Agricultural Credit Corporation (ACC) for seasonal and development loans for improved crop and orchard production, establishment of orchards in the project-supported soil and water conservation areas, and for the development of additional soil conservation measures and income-generating enterprises. In order to improve both accessibility to and the coverage of lending operations, a qualified NGO was expected to be employed to manage the line of credit for women-oriented income generating activities, under the direct supervision of ACC.
  - (v) Coordination and management. This component was to finance the establishment in Irbid of a project management unit (PMU) responsible for project management and coordination in accordance with annual workplans and budgets approved by the Permanent Steering Committee (PSC) at the Ministry of Agriculture (MOA).
7. **Project costs and supervision.** At the time of project design, total costs, including contingencies, were estimated at US\$28.1 million. Of these, US\$12.6 million were to be provided by the Arab Fund for Economic and Social Development (AFESD); IFAD loan was of US\$10.1 million and contribution by the Government was planned at about US\$3.5 million. The beneficiaries were expected to contribute about US\$1.9 million. The AFESD withdrew from supervision functions and co-financing in April 2005 and UNOPS was appointed as new cooperating institution. The Abu-Dhabi Fund and the OPEC Fund provided the project with US\$5 million each; nevertheless, AFESD withdrawal left the project with a co-financing gap of US\$2.6 million. Total project cost at completion was therefore US\$25.6 million.

## II. The process

- 8. In September 2010, the PCRV of the YARDP has been prepared by IOE. The PCRV has been shared with the IFAD Near East, North Africa and Europe Division (NEN) for comments prior to the undertaking of the PPA. The PCRV will also be shared for comments with the Government of Jordan.
- 9. The PPA mission is scheduled in October 2010 and will include a programme of field visits to YARDP sites, interaction with Government authorities, beneficiaries and other key informants. At the end of the PPA mission, a short wrap-up session will be held in Amman with Government representatives: a power point presentation will summarise the preliminary findings of the mission and key strategic issues.
- 10. At the conclusion of the field visits, the draft PPA report will be prepared and subject to IOE internal peer review system for quality assurance. The PPA report will be then shared with the IFAD country programme manager for comments. On this basis, IOE will prepare a revised report with an audit trail showing how NEN comments were treated. Afterwards, the PPA Report will be shared with the Government for any further comment. Upon receipt of Government's comments, IOE will finalize the report and prepare the audit trail.

11. In compliance with the Evaluation Policy but taking into consideration the different nature of the PPA compared to full-fledged evaluations, the main stakeholders of the YARDP will be involved throughout the evaluation to ensure that the evaluators fully understand the context in which the project was implemented, the opportunities and the constraints faced by the implementing organizations. An intense cooperation and information exchanges will be established, starting with the sharing of this terms of reference at the outset of the process for review and comments by the IFAD NEN and the Government. Formal and informal opportunities will be made available for discussing findings, recommendations and lessons from the process.

Figure 1 – Annex 4

**Key steps in PCRV and PPA processes****III. Objective**

12. Given the short time available, the PPA is not expected to investigate the whole set of activities financed with the YARDP. Likewise, the PPA is not provided with the resources required for in-depth impact assessment. The main objective of the PPA of the YARDP is rather to gather additional evidence only on the major information gaps of the PCR. Further to the PCR, the following areas are identified as the ones with the weakest information basis and they will therefore constitute the focus of the PPA.
13. Rural roads. The PCR and other documents refer to the extensive programme of civil work financed by the YARDP. This included a total of 287 kilometres of rural roads that benefited 13,000 households. This activity is not fully reflected in the formulation of YARDP objective and/or its rationale. In the PCR, the contribution of this component to programme impact and the linkage existing (if any) between the road development programme and other initiatives financed by the YARDP is not analysed into details. Taking into consideration the important share of project resources used for these

investments, through interviews with selected key informants, the PPA mission will attempt to gain a better understanding on the rationale of this component and of how this contributed to YARDP objectives. If available, M&E data will be reviewed to estimate the number of roads fully completed at the time of YARDP closing as well as their spatial distribution in project area.

14. Natural resources. The PCR refers to the visible change in soil/water erosion in individual farms where soil and water conservation structures were built. The integrated ridge-to-valley approach for sustainable watershed and agricultural development was however not implemented. Because of the difficulties faced in promoting collective off-farm investments, the net impact on the whole catchment unit is regarded as "marginal" and "inadequate" to ensure long-term sustainability. Further research is therefore required to assess how the difficulties in implementing off-farm collective watershed management affected overall project effectiveness and impact. The design assumptions and implementation modalities will be reviewed. Likewise, the PPA will formulate an assessment of the replication and up-scaling potential of this innovative feature of the YARDP.
15. Rural finance. One element of the YARDP credit programme performed satisfactorily (loans for income generation), especially for women, whereas disbursement rate for farm-development and long-term loans were very low. The PCR estimates that over 77 percent of micro enterprises established through the ACC lending are still operational and their financial viability is likely to be further enhanced with the establishment of the ACC rural credit line. Previous reports have however highlighted that micro rural enterprises are constrained in their development because of the lack of technical skills and the limited capability of support service providers. The PCR does not provide data on loan repayment rate, portfolio at risk, etc. Through interviews with ACC officers and visits to a selected sample of loan beneficiaries, the PPA mission will gather anecdotal evidence on the economic and social impact of income generating loans. Any additional data available through the ACC portfolio monitoring system but not reported in the PCR will be reviewed. Furthermore, the PPA will attempt to explore what factors determined the limited outreach of loans available under the Agricultural Credit Revolving Fund.
16. Institutional development. Based on the information in the latest supervision reports, the institutional development objective of the YARDP was only partially achieved. No evidence is available on whether the YARDP has strengthened the capacity of the agricultural directorates to provide extension services. On the contrary, reference is made to the need to further strengthen farmers' technical competences for ensuring viability of agricultural business. With regard to the ACC, the MTR highlighted the need for improvement in portfolio tracking and management. A comprehensive assessment of YARDP institutional development objective is very data intensive and cannot be performed in the context of a PPA. The mission would extract key information on this topic through interviews with key informants (such as representatives of farmers' unions) and YARDP beneficiaries. The findings of the latest supervision report and the mid-term review will be verified on the ground to assess (if any) the improvement generated during last two years of project implementation.
17. Gender. In the rural credit sub-component (income generating activities), participation of women was above expectations<sup>1</sup>. Apart from this, the history of participation of women in other activities financed by the YARDP is not well-

<sup>1</sup> As noted in the PSR 2007, the loans for women's income generating activities have been oversubscribed and this sub-activity was expanded beyond original targets. The 2008 UNOPS Supervision Report refers to data gathered through the impact survey financed by the YARDP that showed that 91% of the loans disbursed under the rural credit component were for women.

documented and available documents indicate an overall challenging performance. The MTR noted the achievements in women's participation in the credit programme for income generating activities but also highlighted lack of mechanisms for gender mainstreaming. In 2007, the IFAD PSR rated YARDP gender focus in implementation as moderately satisfactory (3). In 2006, four of the seven indicators in the PSR focused on gender equality were in the unsatisfactory zone. The PPA will attempt to gather data on the participation of women in the other activities financed by the YARDP. The mission will also analyse the strategy for gender adopted in the YARDP and (if any) the proximate causes of performance..

18. Lessons learned and recommendations. A key objective of the PPA is to validate the lessons learned noted in the PCR, transform them in key recommendations and share them with national authorities and other stakeholders (if applicable).

#### **IV. Methods**

19. The PPA exercise will follow the key methodological fundamentals established in the IFAD Evaluation Manual<sup>2</sup>. First of all, the PCRv relies on the extensive desk review of available documents related to the YARDP (see section 7). During the PPA mission, additional primary data will be collected to verify available information and to reach an independent assessment of performance and results.
20. Data collection methods will mostly include qualitative participatory techniques. Questionnaire-based surveys are not applicable: the short duration of the mission would not allow the generation of an adequate sample size. The methods used will be individual interviews, focus-group discussions with beneficiaries and direct observation. The PPA will also make use – where applicable – of the additional data available through the YARDP M&E system that was not reported in any documents under section 7. Triangulation will be applied for validating findings emerging from different information sources. This will allow the evaluation to reduce the risk of bias that may come from single informants or measurement errors associated with the application of single data gathering methods.

#### **V. Human resources**

21. Mr Luigi Cuna, IOE Evaluation Officer, was appointed as team leader and lead evaluator for this exercise. Mr Cuna will work under the supervision of Mr Fabrizio Felloni, IOE Senior Evaluation Officer. Mr Cuna will be assisted by Mr Ele Jan Saaf as water and resource management consultant.

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<sup>2</sup> [http://www.ifad.org/evaluation/process\\_methodology/index.htm](http://www.ifad.org/evaluation/process_methodology/index.htm)

## VI. Proposed schedule

<b>PCR</b>	
20 Sept	Draft PCR shared with IFAD NEN
30 Sept	IFAD NEN provides comments to IOE
4 Oct	Draft PCR revised as per IFAD NEN's comments and audit trail prepared
5 Oct	Revised draft PCR sent to Government
20 Oct	Government provides comments to IOE
22 Oct	Draft PCR revised as per Government's comments and audit trail prepared
<b>PPA</b>	
6 and 7 Oct	Consultant's meetings in Amman
9 Oct	Arrival of lead evaluator and debriefing with consultant
10 to 13 Oct	Field visits in Yarmouk
14 Oct	Wrap-up meeting
12 Nov	Draft PPA shared with IFAD NEN
25 Nov	IFAD NEN provides comments to IOE
29 Nov	Draft PPA revised as per IFAD NEN's comments and audit trail prepared
29 Nov	Revised draft PPA sent to Government
13 Dec	Government provides comments to IOE
17 Dec	Draft PPA revised as per Government's comments and audit trail prepared
Jan 2011	Process completed

## VII. Background documents

### Methodology

- IOE (2010). Guidelines for the Pilot Phase of the Project Completion Report Validation (PCR) and Project Performance Assessment (PPA).
- IFAD (2009). Evaluation Manual

### Content

- IFAD (1999). Report and Recommendations of the President – YARDP
- IFAD (1999). Appraisal Report plus technical annex of resource management
- IFAD (2005). Implementation Follow-Up Report
- IFAD (2006). Project Review plus technical annex of resource management
- IFAD (2009). Project Completion Review – Final Draft
- UNOPS (2006, 2007, 2008). Supervision Report



## Definition of the evaluation criteria used by the Independent Office of Evaluation of IFAD

Criteria	Definition <sup>a</sup>
<b>Project performance</b>	
Relevance	The extent to which the objectives of a development intervention are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies. It also entails an assessment of project design in achieving its objectives.
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance.
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted into results.
<b>Rural poverty impact<sup>b</sup></b>	Impact is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions.
<ul style="list-style-type: none"> <li>Household income and assets</li> </ul>	Household income provides a means of assessing the flow of economic benefits accruing to an individual or group, whereas assets relate to a stock of accumulated items of economic value.
<ul style="list-style-type: none"> <li>Human and social capital and empowerment</li> </ul>	Human and social capital and empowerment include an assessment of the changes that have occurred in the empowerment of individuals, the quality of grassroots organizations and institutions, and the poor's individual and collective capacity.
<ul style="list-style-type: none"> <li>Food security and agricultural productivity</li> </ul>	Changes in food security relate to availability, access to food and stability of access, whereas changes in agricultural productivity are measured in terms of yields.
<ul style="list-style-type: none"> <li>Natural resources and the environment and climate change</li> </ul>	The focus on natural resources and the environment involves assessing the extent to which a project contributes to changes in the protection, rehabilitation or depletion of natural resources and the environment as well as in mitigating the negative impact of climate change or promoting adaptation measures.
<ul style="list-style-type: none"> <li>Institutions and policies</li> </ul>	The criterion relating to institutions and policies is designed to assess changes in the quality and performance of institutions, policies and the regulatory framework that influence the lives of the poor.
<b>Other performance criteria</b>	
<ul style="list-style-type: none"> <li>Sustainability</li> </ul>	The likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.
<ul style="list-style-type: none"> <li>Promotion of pro-poor innovation and scaling up</li> </ul>	The extent to which IFAD development interventions have: (i) introduced innovative approaches to rural poverty reduction; and (ii) the extent to which these interventions have been (or are likely to be) scaled up by government authorities, donor organizations, the private sector and other agencies.
<ul style="list-style-type: none"> <li>Gender equality and women's empowerment</li> </ul>	Relevance of design in terms of gender equality and women's empowerment. Level of resources of the project dedicated to these dimensions. Changes promoted by the project at the household level (workload, nutrition status, women's influence on decision making). Adoption of gender-disaggregated indicators for monitoring, analysis of data and use of findings to correct project implementation and to disseminate lessons learned.
<b>Overall project achievement</b>	This provides an overarching assessment of the project, drawing upon the analysis made under the various evaluation criteria cited above.
<b>Performance of partners</b>	
<ul style="list-style-type: none"> <li>IFAD</li> <li>Government</li> <li>Cooperating institution</li> <li>NGO/community-based organization</li> </ul>	This criterion assesses the contribution of partners to project design, execution, monitoring and reporting, supervision and implementation support, and evaluation. The performance of each partner will be assessed on an individual basis with a view to the partner's expected role and responsibility in the project life cycle.

<sup>a</sup> These definitions have been taken from the OECD/DAC *Glossary of Key Terms in Evaluation and Results-Based Management* and from the IOE Evaluation Manual.

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

## List of persons met

<i>Name</i>	<i>Position</i>	<i>Ministry/institution</i>
Basem Kanan	Head of the Monitoring Division/ M&E Department	
Amjad Attar	Minister's Advisor	
Sana ElHennawi	Senior Evaluator	Ministry of Planning and International Cooperation
Lamia Al-Zou'bi	Head of the Evaluation Division /M&E Department	
Luna Obeidat	Evaluation Researcher	
Mariam Bani hani	Senior Researcher/ Project Department	
Shabib Haddadin	Deputy Projects Director	
Awni Shdeifat	Director (YARDP)/Director of Mafraq Agriculture Directorate	Ministry of Agriculture
Naji Haddad	Projects Department	
Mahmoud Hamasha	Land Use Specialist (YARDP)/Head of Water Harvesting	
Adnan Sous	Director of Water Harvesting	Jordan Valley Association
Lubna Hashash	Director of Project and International Cooperation	ACC
Ele-Jan Saaf	Independent Consultant	Saaf Consulting
Luigi Cuna	Evaluation Officer	IFAD

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## Lessons learned from the RIMS

1. **Results and Impact Management System (RIMS).** The YARDP was included in the group of projects selected by IFAD for testing the RIMS impact survey methodology. Household data at mid-term and completion were gathered following the RIMS methodology for impact assessment. This consisted in the calculation and monitoring the two anchor impact indicators namely child malnutrition and household assets endowment. The mid-term (benchmark) survey was conducted in 2005. In this occasion, 33 people were trained in interview and enumeration techniques, sampling methods, anthropometric measures of well-being. The completion survey was undertaken in 2008 and was contracted to a private consulting company specialised in survey management.

### The RIMS

During the 2003 Governing Council, IFAD was requested to adopt a system for measuring and reporting the results and impact achieved by the projects it finances. As a response, IFAD developed the Result and Impact Management System (RIMS). The system looks at three levels of results. First-Level results correspond to the project activities and outputs. Second-Level results relate to project outcomes. Third-level results include two mandatory indicators - child malnutrition and household assets - that are used to measure IFAD's contribution to the first MDG that is eradicate to "extreme poverty and hunger".

2. The presence of RIMS in YARDP was an important advantage to this evaluation. Important impact data presented in this PPA are in fact based on the results of the RIMS surveys. From the experience of the YARDP with the RIMS impact methodology, three lessons learned for the future application of this methodology are noted.
3. The first and most important relates to the approach adopted by RIMS for the identification of the surveyed population. The RIMS does not differentiate between households participating in the IFAD project and those that do not participate (the so called "control group"). The reasons for this decision are clearly pointed out in RIMS design document.<sup>1</sup> The experience of the YARDP however shows this system does not allow drawing firm conclusions on project impact but it only gives a snapshot of the trends of the selected indicators in project area. This reduces the value added of this tool for accountability and learning.
4. Second, the PPA could not access information on the evolution of the other anchor indicator for impact assessment (household assets). The 2005 and the 2008 RIMS survey reports describe the distribution of assets among various quintiles but there is no comparison between assets endowment at benchmark and completion. Third, the RIMS survey methodology and indicators provide information to two impact domains namely household assets and food security. In the YARDP, the PMU financed an additional impact survey to gather impact data on the outcomes directly targeted by the project such as household income, soil erosion and land productivity. This was necessary given the unavoidable rigidity characterising the RIMS survey package. The combination of the IFAD-standardised RIMS survey with a tailor-made impact analysis is very appropriate for ensuring compliance with RIMS corporate requirement and generating information on the relevant and specific outcomes of the project. In the YARDP, the two processes were totally separated: they followed different sampling procedures, they were performed by two different actors, they were undertaken at different time, etc. Although some of the costs of RIMS surveys were covered by IFAD RIMS pilot grant, this created an unnecessary duplication of effort with consequent increase in management cost.

<sup>1</sup> First, the objective of the survey is to measure improvement in the lives of the rural poor people over the project duration not to *attribute* changes solely to IFAD. Second, ethical concerns arise because of the deliberate exclusion of control villages or households. Third, the inclusion of a control group would increase the costs of each survey in terms of time and budget.





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