

Belize: Community Initiated Agriculture and Resource Management Project

Item	Assessment Remarks	Rating
Country & Project Name	Belize - Community Initiated Agriculture and Resource Management Project (CARD)	
Loan Number	475-BZ	
ID Number	1067	
Board Date	23 April 1998	
Effectiveness Date	30 June 1999	
Original Closing Date	31 December 2005	
Final Closing Date	30 June 2006	
Total Project Cost USD(M)	US\$ 6.76 million	
IFAD loan USD (M)	US @2.29 million 9SDR 1.75 million)	
Cofinanciers (if any)	Caribbean Development Bank (CDB) \$3.4 million	
Implementing Agency	Ministry of Agriculture, Fisheries and Cooperatives (MAFC)	
Principal Components	Community Development Fund (CDF); Rural Financial Fund (RFF); Technical and Marketing Services (TMS); Project Management (PMU)	
Project Performance		
Design	Project design appears to take into account past development failures in the region. However, design was poor and not fully relevant, plus there were some unfounded design assumptions. CBD appraisal and Logframe took precedence, especially after MTR. Components did not meet stated objective of poverty reduction by developing the potential of sustainable agricultural production systems. Cultural and gender dimensions were taken into account. The project's design was complex and there was inadequate capacity to implement activities. Despite two appraisal reports, project had ambiguous Logframes. The need for local professional and material resources was not taken into account. Lack of strategic focus. Differing estimates on IRR. IFAD original was 17.5%. There were two different logframes causing confusion. IFAD's Logframe was ambiguous tending to conflate objectives, activities and indicators.	2
Implementation	Delays in implementation reduced scope and impact of credit activities. EA, PSC members and CARD personnel did not have the capacity to implement project. Opportunities were forgone. Recommendations made during the MTR were not implemented. Some improvements from mid-2003 thru mid-2005 but too little too late.	2
Relevance	Project strategy strove to be comprehensive, sensitive to culture and gender factors, but it proved operationally difficult. The strategic assumptions were complex and multi-layered, posing an intricate confluence of components and layers of decision making. The assumptions of the CARD designed proved flawed.	3
Effectiveness	Few objectives met with the exception of work with 2 producer orgs (impact 1300 families-far below target) and the establishment of access to financial services in a credit starved region. Delays in implementation reduced scope and impact of credit activities. M&E system not adequately instituted, lack of data for project management-poor evaluation. Complex design and inadequate capacity to implement the project. Poor coordination between components. Produced only scattered, fragmented sub-projects. CARD reduced its objectives during implementation.	2
Efficiency	Delays in implementation, problems with APWBs. Shortfall of objectives accumulated year by year. US\$193/per capita investment (substantial, especially considering it fell far short of its objectives). Most critical delays were in the submission by CARD to MOA (average 3 months) and the transfer between CDB and IFAD recommending payment.	2
Partner Performance		
IFAD	Project's design was poor and not fully relevant. IFAD's Logframe was ambiguous tending to conflate objectives, activities and indicators. Financial performance and support were deemed satisfactory.	2
Cooperating Institution	CBD performance was not satisfactory. CBD was deficient in providing professional and technical supervision. Supervision missions were erratic, over a year went by without one (04-05) despite the fact that they anticipated labour intensive supervision and made a provision for a consultant to support supervision staff. This provision was not activated. Problems over procurement procedures.	2
Government	PMU did not consistently have available technical expertise and management capabilities needed for implementation. Project was dependent on line ministries to perform effectively; this proved too challenging. GoB, as a result of fiscal problems lost confidence in CARD, did not accept an extension and saw its closure as an opportunity to reduce debt burdens. GoB was errant in submitting claims to CDB resulting in a backlog of reimbursable claims. Poor MIS systems. GoB's financial performance was seen as satisfactory in the context of financial crisis, however, performance was unsatisfactory in observing M&E and PSC obligations, and	3

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	disappointing in terms of participation of public sector agencies. Administrative requirements more onerous than anticipated.	
NGO/Other	CARD did not directly implement sub-projects. It relied on NGOs, private sector companies and individuals to facilitate sub-projects. Co-execution proved problematic with mixed results. Estimates of the availability, quality of professional services and their delivery in a remote, sparsely populated area were too optimistic.	NR
Cofinancier(s)	CDB had differing forms of financial administration with IFAD. System was adequate but frequent misunderstandings regarding procedure. CDBs Logframe was better-shaped than IFAD's one. Financial performance was satisfactory, whereas the responses to CARD management demands were below expectation.	3
Combined Partner Performance	<i>At PCR project had only disbursed half of its resources. Record keeping was poor. Administration, M&E and overall project management was unsatisfactory/highly unsatisfactory. Dissonance b/t IFAD and CI as to quality of project supervision.</i>	2
Rural Poverty Impact		
Physical Assets	Loans used for productive purposes such as land surveys, crops, cacao, livestock and enterprises.	3
Financial Assets	RFS component designed to improve access to savings and credit for agriculture and microenterprise was most successful in reaching its goals. CARD approved grant funding to two credit unions to employ loan officers, improve physical plant, financial systems and equipment and vehicle purchase to permit 'outreach' programmes to remote communities. Implementation delays reduced scope and impact. Did not meet agriculture income targets. Access to financial services and institutional strengthening under RFS component satisfactory (but, lack of quantifiable data and shrinking project made most activities unsatisfactory). Some signs of improvements in financial services towards the end of project. 1/3 of targets for FI's had been met, 28% of loans being made to women. Where there was growth in lending, it has been steady with healthy repayment rates and low arrears--inception 3 years behind schedule. CUs expected to eventually reach the 2600 low income loan target. Important financial education. Increased use of credit among Maya.	4
Food Security	No information provided.	NR
Environment	Project impact has been minimal and mainly positive. Project improved existing systems of cultivation, emphasized organic methods and conservation of biodiversity. Expansion of agricultural industry took place mainly on hillsides that were subject to erosion from subsistence cultivation. Improvements in land use.	4
Human Assets	Few cases like the Barranco cassava bread project had tangible lasting benefits. Project helped to restore a traditional livelihood for older women and contributed to the transfer of cultural knowledge and practices. Also, CARD support for traditional dances at Aguacate to be developed within an eco-tourism strategy.	3
Soc. Cap. & Emp.	Limited success achieved with a small number of producer organizations, less than projected at design and appraisal. Social and participatory analysis and institutional strengthening of CBOs-unsatisfactory. Group leadership and management skills component targets (50 communities) not met. TGCA made institutional progress, membership grew and became more adept in the delivery of services to members, empowering them to act collectively as a farmer organization at local, national and international levels. Project activities to incorporate social capital into activities and sub projects never properly developed. Soc. cap was problematic throughout. Some progress in economic associations but the rest remained marginal.	2
Ag. Productivity	Did not meet targets on farmer output and incomes. Some indications of future growth in cacao production expected for 400 farmers. With new plantings expect to take 3-4 years, at current prices, half the Maya farm families in target area expected to transcend poverty. TGCA sub-projects added to agricultural productivity. TA farmers were exposed to new agronomy and knowledge. Problems with Maya villages squatting on national land. The fact that no help was provided for farming systems and the transformation from subsistence to settled farming may cause problems.	2
Inst. & Serv.	Community development foundation for the project was applied in an ad hoc way at community level, which raised expectations but produced only scattered, fragmentary sub-projects rather than substantive, functioning local institutions. Some signs of improved institutional support towards the end of project.	2
Markets	Marketing information was partly satisfactory; institutional issues related to markets partly satisfactory; infrastructure (feeder/farm roads)-unsatisfactory. TLPA market access across Guatemala border was formalized with secure international agreements.	2
Project Impact	<i>Positive impacts were limited by overall project shortfalls in meeting objectives/targets</i>	2

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Overarching Factors		
Innovation	Holistic and participatory approach, innovative methods based on community planning and investment. Innovations proved difficult to implement. Grant funding to credit unions was the most innovative component.	4
Replicability and Scaling-up	Despite problems, some instances of "best practice" arose, that could be replicated over time. Toledo Cacao Growers association, some other producer orgs. Methods and strategy of CARD have not been widely assimilated into public sector development approaches. Replication of CARD strategy unlikely, without keener standards of professional practice and supervision.	3
Innovation, Replicability and Scaling-up		3
Sustainability and Ownership	Not sustainable. The project was unable to motivate many communities to participate on a sustained basis. CARD strategy rested on bottom-up approach emphasizing local public and private sector institutions, role of NGOs stressed but assumption overly ambitious and proved viable only with few project activities. As far as RFIs and producer organizations, prospects for sustainability are tenuous. Government closed project.	1
Targeting	The Project targeted the poorest communities, especially indigenous Maya in Southern Belize. This region is the poorest area of the country. The target group comprised 72 communities (23 500 people or about 3 900 households): 2/3 were located in Toledo which has the greatest concentration of poor households and Maya population. Targeted households were classified in three groups: (i) smallholders and artisan fisheries households, (ii) subsistence milpa farmers and (iii) women from smallholder families. The MTR recommended focusing intervention to 24 communities. Subsequently, the scope was further reduced to 8 communities. This revision discarded several initiatives in targeted communities where good practice demonstrated potential for integrated community development. The investment abandoned in these sub-projects came to represent dissipated resources and credibility loss. Participatory approaches were adopted for stimulating the leadership of targeted poor communities and their organisations and prepare them to assume responsibility for the identification, demand and implementation of local socio-economic development plans and interventions.	3
Gender	Awareness activities were partly satisfactory. Gender specialist brought on to project but no stated improvements of women's equity, workload, or any other issue. Only 28% of actual loans made went to women.	3
Overall Performance	"Unfounded design assumptions", "Disappointing performance", lack of available professional expertise; erratic staff recruitment and retention; and inadequate understanding and support of the project by its financiers. Unrealized expectations diminished credibility. None of the original targets were met. There appeared to be positive trends in later phases of the project, especially in terms of institutional support and financial services.	2
PCR Quality		
Scope	Covered most impact domains (not food security), limited project data but problem was with the project reporting, not PCR. PCR presented data were available and made estimates where possible.	5
Quality	Limited quantitative data available, qualitative data presented and somewhat convincing. Positive outcomes seem to be buried in overall project deficiencies--presented as an overall poor project. Could have been better written/organized.	4
Lessons	Clearly identifies problems and where/when they should have been addressed.	5