

PCR EVALUATION NOTE

MALAWI WOMEN IN DEVELOPMENT PROJECT

1. THE PROJECT

Appraisal Date	<i>May 1992 July /August 1992</i>	Loan #	<i>F/MLW/WID/92/23</i>	Loan Amount	<i>UA 4.97 million</i>
Approval Date	<i>29 October 1992</i>	Loan Signature Date	<i>5 March 1993</i>	Project Completion Date	<i>30 June 2002</i>
Loan Effectiveness Date	<i>8 July 1994</i>			PCR Date	<i>17 July 2006</i>
NA= Not Available. Source: Bank Staff PCR					

1.1. Objectives

1.1.1. The principal development objective of the project was to promote women's participation in economic-oriented development activities so as to elevate their socio-economic status and the well-being of their households.

1.1.2. Project-related objectives comprised of the following: i) strengthening MOWCACS/ Magomero College/ SACA institutional capacity for service delivery by a) strengthening staff levels through relevant training; b) developing and putting into use an efficient management information system; and c) procurement of vehicles and strengthening training facilities ii) improving women's access to credit facilities and promote their income earning opportunities by a) increasing the number of women taking up and using credit for income generating activities; b) diversifying the range of income generating activities and c) increasing women's income significantly from 20% to 40%; iii) strengthening IEC in MOWCACS/INCLAE/Magomero College/SACA by : a) increasing the number of income generating activities, access to credit and appropriate technology, pamphlets and booklets produced and disseminated; b) the number of literacy learners/graduates reached plus the number of post-literacy booklets produced and distributed; and c) quick mastery of project components including other activities like family life/parent education and community-based child care.

1.2. Project Components

1.2.1 The principal components of the project comprised of the following: i) Extension of Functional Literacy, with the following sub components: a) provision of adult literacy for rural women; and b) the production and supply of relevant reading and learning materials; ii) Improved Access for Rural Women to Income Generating Activities, with the following sub components: a) provision of business and skills training; b) micro credit; and c) training in the use and application of appropriate technologies ; iii) Institutional Strengthening of the Ministry of Women, Children Affairs and Community Services (MOWCACS), with the following sub components; a) provision of professional services, equipment including vehicles; b) human resource development ; and c) construction of training centers; and iv) Project Management Unit , with two main sub

components: a) provision of institutional structures; and b) provision of logistics required for the day-to-day management of the project.

1.3. Project Results (Outputs and Outcomes)

1.3.1. With the exception of the micro credit component, all the other components of the project were successfully implemented and yielded satisfactory results. The outputs and outcomes generated under each project component are summarized below:

1.3.2. Extension of Functional Literacy to Women: Outputs generated under this component comprised of the following: a) a total of 224 literacy instructors were appointed and trained; b) More than 5,000 women attended literacy classes, of whom 527 were certified and about 2,000 were considered to have acquired a reasonable level of literacy; c) a literacy primer based on a needs assessment survey was developed and was being used by the National Literacy Program; d) literacy materials and equipment including audio-visual aids were successfully procured; and e) civil works at the Magomero College and at the National Center for Literacy and Adult Education were completed.

1.3.3. Improved Access to Income Generating Activities for Rural Women: Under this component, 222 groups, comprising of 2,664 members were trained to undertake joint income generating activities. Compared to the corresponding appraisal targets of 264 groups involving a total of 3,168 members the result under this component is assessed as satisfactory.

1.3.4. Business and Skills Development Training: Outputs generated under this component consisted of the following: a) a total of 222 groups benefited from full training and were financed for joint income generating activities; b) the group formation and training in group philosophy made the groups more development-oriented and also built social capital in the communities; c) study visits were organized for some of the groups, which proved to be an effective learning process and strong motivation for taking up more profitable business ventures; and d) the skills training has increased the ability of these women's groups to diversify their income earning opportunities.

1.3.5. The Credit Scheme: Performance under this component fell much below appraisal expectations generally. Results achieved under this scheme included: a) Only about one-third of disbursements planned at appraisal was achieved; the actual amount disbursed stood at UA 0.263 million compared to the appraisal figure of UA 0.715 million; b) no loans were disbursed for individual income generating activities; c) only 26 groups benefited from a second loan cycle; d) a low recovery rate of about 60% was attained; and e) at project completion, the revolving fund had been completely depleted and Malawi Union of Savings and Credit Cooperatives (MUSCCO) was not able to continue providing credit to new and existing groups.

1.3.6. Institutional Strengthening: Achievements under this component consisted of the following: a) the extensive training provided to the field staff, rendering them more competent; b) the provision of motor cycles to the CDAs enabled them to carry out better supervision and service delivery to the target rural women; c) the provision of furniture and office equipment to regional and district officers; d) the provision of 5 fellowships to Ministry staff to undertake long-term courses abroad; and e) the construction and rehabilitation of buildings at Magomero College and NCLAE.

1.3.7. Project Management Unit (PMU):The establishment of this entity entailed the provision of logistic facilities, which comprised of the following: a) Motor vehicles (4X4) for field supervision; b) a 3-ton lorry for transportation of training materials required for production courses as well as women group's products; c) a 26-Seater Minibus for educational visits; d) two utility vehicles for general administrative use and e) office furniture and equipment, including audio-visual equipment, for use by the in-house Mobile Training Unit. Administrative and operational achievements under this component comprised of the following: a) the recruitment process for all the PMU staff with the exception of two long-term technical assistance experts envisaged at appraisal was completed; b) an effective budgetary and planning framework by which all stakeholders attend an annual National Planning Workshop was set up and c) regular monitoring and supervision of field activities was undertaken by the PMU.

1.3. Project Financing

1.3. 1. The total cost of the project at appraisal was estimated at UA5.75 million of which ADF share was UA 4.97 million and the Government's contribution was UA 0.78 million. On completion, total actual project disbursements came to UA 4.996 million. The single largest expenditure component was the procurement of vehicles and equipment, followed by operating costs, training, research and training, civil works and credit scheme related expenditures.

2. PCR CONCLUSIONS AND PERFORMANCE RATINGS

2.1. Performance of the implementation of various project components was mixed. The components that are considered to have been satisfactorily implemented are those relating to three components, namely: a) literacy; b) institutional strengthening and c) project management unit. The implementation of the credit scheme and income generating components was generally assessed as unsatisfactory.

2.2. Performance Ratings

2.2.1. The overall performance assessment for the project was rated in the PCR as satisfactory. This overall satisfactory rating masks an unsatisfactory rating of 1.5 for Implementation performance. However, the ratings for Bank's performance and project output and outcomes performance stood at satisfactory ratings of 2.33 and 2.89, respectively.

3. LESSONS LEARNED

3.1. The PCR drew a number of pertinent lessons from the Bank's experience in the implementation of the project under review. Among the lessons learned the following are crucial: i) that functional literacy programs are an essential ingredient for the

empowerment of rural women and that for the outcomes of the program to be sustainable special attention need to be accorded to the provision of post-literacy reading materials; ii) the possession of essential business skills is key to the successful participation of women in income generating activities and should be specified as a prerequisite for rural women to access credit; iii) the empirical evidence drawn from the project demonstrates that seeing and hearing about peers' achievements through study tours and audio-visual presentations tend to result in faster learning among the poor, particularly rural women; and iv) the recruitment and continuous training of community development assistants (CDAs) with multi-disciplinary skills is essential for strengthening the facilitation role expected of CDAs as social change agents.

4. BORROWER'S PCR AND INPUTS TO BANK STAFF PCR

4.1. It was not indicated whether the borrower submitted a project completion report as required under the loan agreement.

5. PCR QUALITY RATINGS

5.1 The quality of the PCR is considered as satisfactory with a rating of 2.89. Detailed ratings and comments under individual components of quality assessment are presented in Annex 2.

5. PRIORITY TASK RECOMMENDATION

5.1. This project is a borderline case for a PPER, for which the main focus would be on establishing the extent of gender development outcomes and carrying out a more in-depth assessment of the project's socio economic impact. Since the project was completed in 2002, the time elapsed is reasonable for this kind of assessment. The project also had its unique qualities and would also serve as an input for a thematic study on Bank Group Experience on Women in Development Operations.

ASSESSMENT OF IMPLEMENTATION AND BANK PERFORMANCE AND PROJECT RESULTS/OUTCOMES				
MALAWI WOMEN IN DEVELOPMENT PROJECT				
	Component Indicator	PCR Rating (1-4)	Evaluation Rating	Comments
1.	IMPLEMENTATION PERFORMANCE ASSESSMENT			
i)	Adherence to implementation schedule	1.0	1.0	Validated
ii)	Adherence to cost schedule	3.0	3.0	Validated
iii)	Compliance with covenants and conditions	2.0	2.0	Validated
iv)	Adequacy of monitoring evaluation and reporting	2.0	2.0	Validated
v)	Satisfactory operations	NA	NA	
	Total Scores	8.0	8.0	
	Average Rating	2.0	2.0	Satisfactory
	Component Indicator			
i)	Identification	2.0	2.0	Validated
ii)	Preparation	2.0	2.0	Validated
iii)	Appraisal	2.0	2.0	Validated
iv)	Supervision	2.0	2.0	Validated
	Total Scores	8.0	8.0	
	Average Rating	2.0	2.0	Satisfactory
	Component Indicator			Comments
1.	Relevance and achievement of objectives			
i)	Macro-economic policy	NA	NA	
ii)	Sector policy	1.0	1.0	Validated
iii)	Fiscal Policy	2.0	2.0	Validated
iv)	Financial aspect	1.0	1.0	Validated
v)	Poverty reduction, social impact and gender	2.0	2.0	Validated
vi)	Environment	NA	NA	
vii)	Private sector development	NA	NA	
	Total Scores	6.0	6.0	
	Average Rating	1.5	1.5	Unsatisfactory
2.	Institutional Development			
i)	Institutional framework including restructuring	2.0	2.0	Validated
ii)	Financial and integrated systems of management including audit systems	3.0	3.0	Validated
iii)	Transfer of Technology	NA	NA	

ANNEX 1				
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	Component Indicator	PCR Rating (1-4)	Evaluation Rating	Comments
iv)	Staffing by qualified/skilled personnel (including turnover), training and counterpart staff.	2.0	2.0	Validated
	Total Scores	7.0	7.0	
	Average Rating	2.33	2.33	Satisfactory
3.	Sustainability			
i)	Continued commitment of borrower	3.0	3.0	Validated
ii)	Environmental policy	NA	NA	
iii)	Institutional framework	3.0	3.0	Validated
iv)	Technical viability and staffing	2.0	2.0	Validated
v)	Financial viability (including cost-recovery)	1.0	1.0	Validated
vi)	Economic viability	2.0	2.0	Validated
vii)	Environmental viability	3.0	3.0	Validated
viii)	O & M facilitation (foreign exchange and recurrent cost financing availability,etc)	2.0	2.0	Validated
	Total Scores	16.0	16.0	
	Average Rating	2.89	2.89	Satisfactory
4.	Economic rate of return	NA	NA	
	OVERALL RATING	2.24	2.24	Satisfactory

PCR QUALITY ASSESSMENT AND RATING

Basic Data Sheet

Project Loan/ Grant #		F/MLW/WID/92/23	
Title		MALAWI: Malawi Women in Development Project	
Borrower		Government of Malawi	
Guarantor			
Beneficiary		Community-Based Women Groups members	
Executing Agency		Ministry of Women and Cultural Affairs and Community Services	
PCR CHAPTER		RATING (4-Point scale)	REMARKS
1	Adequacy of analysis of project goals, objectives and formulation including the verifiable indicators, consistency with appraisal and subsequent revisions	2.9	A Logframe was developed and incorporated into the PCR; however although some verifiable performance indicators at appraisal were indicated, corresponding outcomes at PCR were not indicated. On the whole project objectives were well articulated.
2	Adequacy of analysis of project execution including procurement issues, disbursements, borrower's reporting and assessment of monitoring and evaluation achievements	3.0	Project implementation aspects were adequately treated in the PCR. Although there was no distinct monitoring and evaluation entity, the Project Management Unit carried out monitoring and reporting work effectively.
3	Soundness of judgment on project performance and results including operating results, economic and financial and related conditions/covenants and their fulfillment, institutional, performance of consultants, contractors, suppliers and other parties.	3.9	The section on Project Performance and Results was adequate and well written with sound assessments made on performance not only by indicating achievements but also by indicating constraints or limitations to performance.
4	Adequacy of analysis of social and environmental impacts	1.9	Due to lack of quantifiable data, social analysis made was based on impressionistic assessments. Social projects generally do not easily lend themselves to calculations of economic and financial rates of return. Consequently the statement that "the financial and economic returns of the project can be considered low and unsatisfactory" is far fetched and incorrect for the project under review. The report remained silent on environmental implications in this section of the report.
5	Soundness of judgment on project sustainability, plans for future project operations' phase and maintenance	3.0	Pertinent sustainability factors were identified and addressed; most worrisome is the likely unsustainability of the micro credit scheme and continuation of women groupings established under the scheme to stimulate income generating activities.
6	Soundness of judgment on performance of the Bank, borrower and co-financiers.	1.9	The section of the report relating to the Performance of the Bank and the Borrower was poorly articulated and presented and was generally inadequate from the standpoint of assessment of roles at various stages of the project cycle.
7	Consistency of overall rating with individual rating components.	3.0	Consistency was observed between both types of ratings.
8	Adequacy of analysis and clarity of conclusions, lessons learned and recommendations	3.5	The PCR made appropriate conclusions and identified pertinent lessons from the project's implementation experience. Important lessons are

		recapitulated in this report to underscore their significance.
	TOTAL SCORES	23.1
	OVERALL RATING	2.89
	Satisfactory	
	OPEV and Country Department Agree/Disagree on Project Performance Rating:	
	Borrower's PCR and Inputs to Bank and Bank Staff PCR: It was not indicated whether the borrower submitted a project completion report as required under the loan agreement	
	Conclusion: The project's overall rating was satisfactory and the findings and ratings of the PCR were found to be reasonable, in large measure. The PCR also reflected a satisfactory effort and was rated at 2.89, marginally short of the next higher rating level which was missed due to poor analysis of Bank and Borrower performance in project implementation as well as inadequate socio economic impact analysis.	
	Priority of Project for Performance Evaluation Report, Impact Evaluation, Country/Sector Reviews or Thematic Evaluation Studies: This project is a borderline case for a PPER for which the main focus would be on establishing the extent of gender development outcomes and carrying out a more in-depth assessment of the project's socio economic impact. Since the project was completed in 2002, the time elapsed is reasonable for this kind of assessment. The project also had its unique qualities and would also serve as an input for a thematic study on Bank's Women in Development Operations.	
	Major Issues of Focus in the Performance Evaluation Report: As indicated above this is a borderline case for a PPER which may or may not be undertaken, with a focus on a deepened analysis of socio economic effects of the project and shedding more light on the role of the borrower and the Bank at various stages of the project cycle.	
	Follow-Up Action/Decision: Since the project was completed some five years ago (2002), there are no outstanding issues for which immediate attention is required.	