

AFRICAN DEVELOPMENT BANK

BENIN

**PROJECT FOR THE PROMOTION OF WOMEN'S ECONOMIC ACTIVITIES IN
OUEME DEPARTMENT**

**SAP No.: P-BJ-100-002
Loan No. 2100150000090**

PROJECT COMPLETION REPORT

Human Development Department

November 2008

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CURRENCIES AND MEASUREMENTS

Currency Unit: CFAF

		At Appraisal (November 1996)	At PCR (July 2008)
1	UA	739.617	714

TREND OF AVERAGE ANNUAL EXCHANGE RATES

Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
CFAF/UA	739.6		787	889.8	968	933.4	874.9	798.4	757.8	793.8	749.3
			100%	113%	123%	119%	111%	101%	96%	101%	95%

- Exchange rates correspond to the averages of the last month of every year.

ACRONYMS AND ABBREVIATIONS

ADB	:	African Development Bank
ADF	:	African Development Fund
BD	:	Bidding Documents
BRS	:	Banque Régionale de Solidarité (Regional Solidarity Bank)
CAA	:	Autonomous Sinking Fund
CARDER	:	Regional Action Centre for Rural Development
CDA	:	Departmental Literacy Centre
CGGC	:	General Framework for the Management of Credit Lines
CPFR	:	Centre for the Promotion of Rural Women
CPS	:	Social Advancement Centre
CLCAM	:	Local Agricultural Credit Union
CNIFD	:	National Commission for Women's Integration in Development
DNAE	:	Directorate for Literacy and Adult Education
DPFG	:	Directorate of Women's Advancement and Gender
FECECAM	:	Federation of Savings and Mutual Agricultural Credit Funds
FI	:	Financial Institution
FINADEV	:	Financial Development
IAMD	:	African Institute for the Application of Development Methods
IEC	:	Information Education Communication
MFI	:	Micro-Finance Institution
MODEC	:	Oueme Mutual Fund for the Development of Savings and Credit
MFE	:	Ministry for Family and Children's Affairs
NGO	:	Non-governmental organisation
NRM	:	Natural Resource Management
O/CPS	:	Officer in charge of the Social Advancement Centre
PADME	:	Association for Promoting and Supporting the Development of Micro-Enterprises
PAEFO	:	Project for the Promotion of Women's Economic Activities in Oueme Department
PAPME	:	Agency for Promoting and Supporting Small- and Medium-Scale Enterprises)
PIU	:	Project Implementation Unit
TFP	:	Technical and Financial Partners
UA	:	Unit of Account
URCLAM	:	Regional Union of Local Mutual Agricultural Credit Funds

EXECUTIVE SUMMARY

1.1 The Project for the Promotion of Women's Economic Activities in Oueme Department (PAEFO) was approved in December 1996. It was financed by the Bank Group (with an ADF loan) and the Beninese Government. The ADF loan agreements were signed in February 1997. The project is part of the planned support to reforms intended to revive the economy of the country through the rehabilitation of infrastructure and the development of productive activities. The general objective of PAEFO was to increase the participation of women in the socio-economic development of the country. Its specific objectives included: (i) promoting women's income-generating activities in Oueme Department; and (ii) raising their level of education.

1.2 Under the ADF loan agreements, the project implementation period was four years – until 28 February 2001. However, the period was exceeded and the project finally ended on 30 December 2006, sixty months after the deadline for last disbursement. The main factors accounting for this delay are: (i) the change in the initially planned micro-credit management system and the protracted negotiations between the Government and the Bank for the establishment of the new system; (ii) the lengthy process of enforcing conditionalities for putting in place the general framework for the management of credit lines; (iii) the late start of credit operations and the complexity of loan approval procedures; and (iv) the inadequate financial resources allocated to certain activities.

1.3 On account of the technical, organizational and institutional difficulties encountered, the project only partially achieved some of these objectives. While other activities were globally implemented with small allocations, the micro-credit component used up only 48% of resources allocated. Thus, part of the project resources (42%) was simply cancelled.

1.4 Despite this poor performance, the project succeeded in building women's capacity in the production and processing of agricultural products, even as it empowered them. It significantly improved the living conditions and environment of the beneficiaries. Its main achievements include: (i) the sensitization of about 400,000 persons on various themes linked to health, education, the environment and civic life; (ii) the literacy education of 17,984 persons including 15,307 women; (iii) the financing of 2,074 micro-projects for 3,771 women, including 1,539 individual and group projects for a total CFAF 508,430,037; (iv) considerable mobilization around the project and women's enthusiasm for income-generating activities; and (v) development of women's skills and strengthening their solidarity.

1.5 The analysis of project implementation made it possible to measure performance and learn lessons not only on project design and formulation but also on the conditions of their implementation and supervision. While this performance is deemed globally unsatisfactory for the Bank and the Borrower owing to shortcomings observed in project implementation and monitoring, the provision of goods and services was deemed satisfactory on the whole. Based on these lessons, the following key recommendations are made to the Government, the Bank Group and the ADF:

- (i) The launch of activities with IEC campaigns was a sound approach as it led to strong mobilization of women around the project;

- (ii) The suspension of credit operations greatly weakens the achievements of a project that has an income-generating component and discourages beneficiaries; and
- (iii) A prompt response on the part of the Borrower and the Bank would have prevented the cancellation of a sizeable part of the loan meant for the credit fund;

Recommendations

In light of the foregoing, it is recommended that:

The Bank:

- (i) Scale down the number of precedent conditions and undertake a dialogue mission on their fulfilment;
- (ii) Diligently examine any request from the Government of Benin concerning a proposal for the replication of PAEFO in other Departments of the country; and
- (iii) Take radical measures to cancel the loan balance whenever performance is unsatisfactory.

The Borrower:

- (i) Take decisions permitting a quick resumption of credit operations for the benefit of women in the project area;
- (ii) Review or, if necessary, stop the collaboration between CGGC and BRS with respect to the PAEFO line of credit;
- (iii) Strengthen the resources of the Ministry of Family and Children's Affairs to enable Social Advancement Centres to closely monitor women promoters; and
- (iv) Pursue the women's advancement policy and request technical and financial partners to support its implementation.

BASIC PROJECT DATA

1. Country : Benin
 2. Project : Project for the Promotion of Women's Economic Activities in Oueme Department (PAEFO)
 3. Loan Number : Former number: F/BEN/ACT-ECO-FEM/96/30
 New number: 21001150000904 SAP No. P-BJ-I00-002
 4. Borrower : Government of the Republic of Benin
 5. Beneficiaries : Women of Oueme Department
 6. Executing Agency : Project Implementation Unit (PIU)

A. LOAN

	ESTIMATES AT APPRAISAL	ACTUAL FIGURES
1. Amount (in UA)	2,000.00	1,152.91
2. Service charge (%)	0.75/yr	
3. Commitment fee (%)	0.50/yr	
4. Repayment period	50 years	50 years
5. Grace period	10 years	10 years
6. Approval date	November 1996	December 1996
7. Signature date	February 1997	7 February 1997
8. Effectiveness date	April 1997	1 October 1998

B. PROJECT DATA

1.	Total cost (in UA thousand)	Estimates at Appraisal		Actual figures	
		Foreign Exchange	Local Currency	Foreign Exchange	Local Currency
A.	ADF	1,058.74	941.26	-	1,152,915.75
B.	GOVERNMENT	-	222.51	-	379,304.22
	Sub-total	1,058.74	1,162.77		1,532,219.97
	TOTAL		2,220,000.00		1,532,219.97

3. Effective date of first ADF disbursement **7 December 1998**
 4. Effective date of last disbursement **31 December 2006**
 5. Start-up of project implementation activities **1 October 1998**
 6. Completion date of project implementation activities **31 December 2006**

C. PERFORMANCE INDICATORS

1. Cancellation (UA thousand) : 847,084.25
 (42.35%)
 2. Time overrun 66 months
 - Slippage on effectiveness 7 months
 - Slippage on completion date 68 months
 - Slippage on last disbursement 4 years
 - Number of extensions of the deadline for last disbursement 4
 3. Project implementation status: physical implementation completed 98%

4. List of verifiable indicators and stage of completion		%
• UA 1,446,286 allocated for the financing of sub-projects		45.51%
• Almost 17,984 people, including 15,307 women benefited from literacy education		59.90 %
• About 450,000 men and women benefited from the IEC programme		46.15
• 620 young girls and 620 adult women benefited from skills development programmes		33.06%
5. Economic rate of return	At appraisal	At completion
Financial rate of return	NA	NA
6. Institutional performance		
Bank Group	Satisfactory	
Government	Unsatisfactory	
7. Performance of consultants	Satisfactory	
8. Performance of contractors	Satisfactory	

D. MISSIONS

	Number of participants	Composition	Persons/days
- <u>Appraisal</u>	2	Consulting demographer	NS
- <u>Supervisions</u>			
17/02 - 03/03/1998	2	Architect	16
23/09-03/10/1999	1	Public health expert	11
04-20/05/2000	2	Education expert	17
17-29/11/2000	1	Public health expert	13
15/04-05/05/2001	2	Public health expert	21
01-08/04/2002	2	Architect	8
10-30/08/2002	2	Education expert	21
19/03-04/04/2003	1	Architect	17
27/10-09/11/2003	2	Education expert	14
04-16/06/2004	1	Architect	13
10-23/12/2004	2	Education expert	14
19/04-04/07/2005	3	Education expert	16
17-24/12/2005	1	Health expert	8
20/09-04/10/2006	1	Architect	16
	1	Socio-economist	16

-	<u>Financial supervision</u>			
	27/09-08/10/2004	2	Financial expert	12
	09-20/01/2006	1	Financial expert	12
-	<u>Portfolio review</u>			
	24/09-02/10/1999	1	Economist	9
	01-08/10/2002	4	Economist	8
			Agronomist	
			Education expert	
			Health expert	
-	<u>Finalization of the General Framework for the Management of Credit Lines</u>			
	21-28/10/2001	1	Agro-economist	8

DISBURSEMENT OF ADF LOAN (UA)

	Estimates at appraisal	Actual figures	Percentage (%)	
-	<u>Total disbursed</u>	2,000,000.00	1,152,915.75	57.64%
-	<u>Amount cancelled</u>		847,084.25	42.36%
-	<u>Annual disbursements</u>			

Year	Estimated	Actual	% Disbursed	Cumulative % disbursed
1997	461.83	0	0%	0%
1998	620.46	20.74	1.03%	1.03%
1999	443.78	180.46	9.02%	10.05%
2000	448.17	50.97	2.54%	12.59%
2001	25.76	77.56	3.87%	16.46%
2002	-	63.07	3.15	19.61%
2003	-	94.74	4.73	24.34%
2004	-	0	0%	24.34%
2005	-	659.96	32.99%	57.33%
2006	-	5.09	0.25%	57.58%
TOTAL	2,000.00	1,152.59	57.58%	

PROJECT MATRIX

HIERARCHY OF OBJECTIVES	OBJECTIVELY VERIFIABLE INDICATORS		MEANS OF VERIFICATION	CRITICAL ASSUMPTIONS	
	AT APPRAISAL	AT COMPLETION		AT APPRAISAL	AT COMPLETION
<p>SECTOR GOAL</p> <p>Increased participation of women in the socio-economic development of the country</p>	<p>1.1. Improvement of poverty indicators (global poverty threshold, etc.)</p> <p>1.2. Rise in women's income and ratio of participation in economic activities.</p> <p>2.1. Rise in standard of education of women and men.</p> <p>2.2. Improvement of women's technical and vocational skills.</p>	<p>1.1 At national level, the incidence of monetary poverty rose from 29.6% in 1999 to 37.5% in 2006, while in Oueme Department, the poverty depth index rose from 0.054% in 1999 to 0.119% in 2006; the human poverty index on its part dropped slightly from 0.441 in 2002 to 0.339 in 2006.</p> <p>1.2 At national level, women represented over 58.7% of the active population in 2006 against 51% in 2002; 96.8% of active women operate in the informal sector, the majority of them being in rural areas.</p> <p>2.1 In Oueme Department, the gross enrolment rate of girls (in primary school) showed a net improvement, rising sharply from 75.5% in 1998 to 92.99% in 2006. The literacy rate climbed from 24.4% in 1992 to 44.10 in 2006 while the literacy rate among women jumped from 16% in 1992, to 43.6% in 2006.</p> <p>2.2 At national level, women's enrolment in technical and vocational training rose from 7,192 in 2003 to 10,150 in 2006 (data available only at national level).</p>	<p>1.1.1. Statistics of INSAE, EMOCov, 2006; EDS, 2006; Social Trend Chart, 2004-2006.</p> <p>1.2.1. Statistics of INSAE, EMOCov, 2006; EDS, 2006; Social Trend Chart, 2004-2006.</p> <p>2.1.1. Statistics of INSAE, EMOCov, 2006; EDS, 2006; Social Trend Chart, 2004-2006.</p> <p>2.2.1. Statistics of INSAE, EMOCov, 2006; EDS, 2006; Social Trend Chart, 2004-2006.</p>	<p>1.1.1.1 The advancement of women remains a priority in the country's development strategy.</p> <p>2.2.1.1. Greater access to credit for women and improvement of the education standard of the Oueme Department population encourages further women's participation in the country's socio-economic development.</p>	<p>1.1.1.1.1 Women's advancement is a constant priority, reaffirmed through the PRSP, SCR, PNF and through the setting up of the Department of Women's Advancement and Gender in the Ministry for Family and Children's Affairs.</p> <p>2.2.1.1.1 At national level, access to loans is still limited. In 2006, only 8% of households had access to credit from all sources of finance, and barely 3.4% had access to micro credit. It is still hard for women to have access to loans.</p>
<p>PROJECT OBJECTIVES</p> <p>1. Promotion of women's income-generating activities in Oueme Department</p>	<p>1.1.1. Increase in number of women's income-generating enterprises and activities in 2001.</p> <p>1.2. Award of a loan of UA 1,362,550 in 2000 for women's economic activities in Oueme Department.</p>	<p>1. 2,074 micro enterprises set up in Oueme and about 35,000 at national level</p> <p>1.2 A credit fund of UA 658,220.38 or CFAF 498,500,384 put in place albeit belatedly (2005).</p>	<p>1.1.1. PIU quarterly reports, reports of CGGC, MFIs, and the Ministries in charge of micro finance, small and medium size enterprises, youth and women's employment</p> <p>1.2.1. PIU quarterly reports, reports of CGGC and MFIs, Bank supervision and</p>	<p>1.1.1.1 Sensitization of the population helps to improve the participation of women in economic activities.</p> <p>1.2.1.1 Greater access to credit for women facilitates the promotion of their</p>	<p>1.1.1.1.1 Women have a strong will to take initiatives but this is hampered by inadequate supply of credit.</p> <p>1.2.1.1.1 The promotion of women's economic activities slows down on account of</p>

HIERARCHY OF OBJECTIVES	OBJECTIVELY VERIFIABLE INDICATORS		MEANS OF VERIFICATION	CRITICAL ASSUMPTIONS	
	AT APPRAISAL	AT COMPLETION		AT APPRAISAL	AT COMPLETION
					completion mission reports.
2. Development of the educational standard of women in Oueme Department	2.1. About 124,000 women over 15 years of age will become literate by 2001.	2.1. 17,984 people, of whom 15,307 women, become literate.	2.1.1 PIU reports, training reports, and Bank supervision and completion mission reports.	2.1.1.1 Literacy, IEC and training programmes are consistent with the needs of the target populations.	2.1.1.1.1 All programmes were preceded by needs identification studies which ensured their alignment with the needs of the population.
OUTCOMES					
1. Building public awareness of the project objectives	1.1. A large number of people will come forward for credit and attend literacy, IEC and training programmes.	1.1 The demand for loans is higher than supply (less than half the envelop initially planned). Insufficient financial resources made it impossible for more people to become literate and be trained. Demand is higher than supply.	1.1.1 PIU quarterly reports, the reports of Oueme-CARDER, NGOs and CPS and Bank supervision mission and completion reports.	1.1.1.1 Adequately conducted information, awareness-building, monitoring and supervision.	1.1.1.1.1 IEC campaigns are conducted perfectly. Monitoring and supervision suffered from the departure of CARDER, given that only PIU conducted them.
2. Greatly increased number of micro and small enterprises belong to women through the credit fund	2.1. UA 1,362,550 allocated between 1997 and 2001 to finance women's individual and group sub-projects	2.1 A credit fund of UA 658,220.38 was put in place late (November 2005) and was used to finance 2,074 micro-projects of 3,771 women – 1,539 individual projects and 2,232 group projects.	2.1.1 Quarterly reports, CGGC report and Bank supervision mission and completion report.	2.1.1.1 Many women seeking loans are eligible.	2.1.1.1.1 Many women face problems of eligibility because they lack official identification papers. The scaling down of the conditions of access by MFIs made it possible to organize women into associations and joint surety groups in order to facilitate their access. 2.1.1.2.1 Literacy and IEC activities and training facilities have considerably strengthened

HIERARCHY OF OBJECTIVES	OBJECTIVELY VERIFIABLE INDICATORS		MEANS OF VERIFICATION	CRITICAL ASSUMPTIONS	
	AT APPRAISAL	AT COMPLETION		AT APPRAISAL	AT COMPLETION
				<p>2.1.1.2 Literacy and IEC activities and various training facilities help to develop the skills of the target population.</p> <p>2.1.1.3 FECECAM, URCLCAM, CLCAM and village credit funds are put in place in accordance with the transfer agreement.</p> <p>3.1.1.1 The Oueme-CARDER will coordinate and supervise these programmes.</p>	<p>the informational, educational and technical capacity of the target population.</p> <p>2.1.1.3.1 The shortcomings of FECECAM led to its withdrawal, the modification of the transfer agreement and the establishment of a new credit management system with CGGC and MFIs</p> <p>3.1.1.1.1 CARDER coordinated and supervised activities right up to the expiry of its contract in June 2001 (initial project closing date).</p>
3. Conduct of functional literacy, post-literacy, IEC and skills development programmes	<p>3.1 Nearly 124,000 women covered by the literacy programmes; some 450,000 women and men will have attended the IEC programme by the year 2001.</p> <p>3.2. 620 girls and 620 adult women will have undergone skills development programmes.</p>	<p>3.1. 17,984 persons have become literate including 15,307 women; 207,707 persons sensitized directly through IEC activities and over 450,000 covered indirectly.</p> <p>3.2 Four hundred and ten (410) women trained in technical fields, including 145 youths and 265 adults.</p>	<p>3.1.1 PIU quarterly reports, reports of the Oueme-CARDER, Bank's training, supervision mission and completion mission reports.</p> <p>3.2.1 PIU quarterly reports, the Oueme CARDER reports, Bank's training, supervision mission and completion mission reports.</p>		
4. Human and material resources for the PIU, CNIFD and FECECAM	<p>4.1 Adequate working premises, human resources and equipment made available to the PIU as from 1997.</p> <p>4.2 A credit/micro-small enterprises expert is deployed to Oueme-URCLCAM and provided with a four-wheel drive vehicle, computer equipment and operating costs.</p> <p>4.3 The CNIFD receives a photocopying machine and its supervision and coordination costs covered under the project.</p>	<p>4.1 Adequate working premises are rented in Porto-Novo by PIU along with a four-wheel drive vehicle and necessary furniture. The PIU team comprises a Coordinator, an administrative and finance officer, an expert in credit and support staff (secretary, driver, messenger and guards).</p> <p>4.2 On account of FECECAM's withdrawal from credit management, the credit expert deployed to the project was placed at the disposal of PIU. He was provided with a 4-wheel vehicle, computer equipment, office furniture and operating costs</p> <p>4.3 CNIFD never functioned and was later replaced by the Committee for the follow-up, coordination and orientation of PAEFO activities. It was provided with equipment and monitoring costs.</p>	<p>4.1.1 Quarterly status reports, Bank's supervision mission reports.</p>	<p>4.1.1.1. Skilled personnel for the project available and the Government will be able to meet the recurrent costs generated by the project.</p>	<p>4.1.1.1.1 From inception, the project has skilled personnel composed of a Coordinator, an administrative and financial officer and a credit/micro-enterprises expert.</p>

HIERARCHY OF OBJECTIVES	OBJECTIVELY VERIFIABLE INDICATORS		MEANS OF VERIFICATION	CRITICAL ASSUMPTIONS	
	AT APPRAISAL	AT COMPLETION		AT APPRAISAL	AT COMPLETION
<u>KEY ACTIVITIES</u>		(in UA thousand)			
1. Credit Fund	UA 1,362 (in thousand)	UA 658.22 Total amount disbursed: 1,532.22 ADF participation : 1,152.75 Govt. participation : 379.47	1.1.1 The PIU's quarterly reports, Bank's supervision mission, disbursement and completion mission reports.	1.1.1.1 Prior conditions are met within the stipulated deadline.	1.1.1.1.1 Prior conditions met within the stipulated time.
2. Training	UA 306.17	After reviewing the list of goods and services, A (Training) and C (Services) were merged and became Services			
3. Equipment/furniture	UA 129.07	UA 84.95			
4. Services	UA 71.22	UA 666.51 (+ Training)			
5. Operation	UA 194.36	UA 122.54			
				1.1.1.2 The Borrower's local currency counterpart contribution is available.	1.1.1.2.1 Borrower's contribution was available. Borrower also bore operating expenses during the extended period.
				1.1.1.3 Contingencies and inflation are, at the most, equal to forecasts	1.1.1.3.1 Inflation and contingencies have remained within forecasts.

1. INTRODUCTION

1.1 The Project for the Promotion of Women's Economic Activities in Oueme Department (PAEFO) was approved by the ADF in February 1996 for a 4 year period. Jointly financed by the ADF and the Beninese Government, it targeted the poor, especially women and young girls. The project area covered 5 sub-prefectures in Oueme Department (Adjara, Akpro-Misséréte, Avrankou, Porto-Novo and Semi-Kpodji). The beneficiary population was estimated at almost 450,000 people, 52% of whom were women. The socio-economic and demographic indicators of the project area showed that the enrolment ratio, the rate of access to basic social services and income were far lower there than in the rest of the country (estimates of the National Institute of Statistics of Benin)

1.2 The PAEFO Project is the first gender operation. It is part of a portfolio of 15 operations, including the social sector, and is ranked third after the agricultural and transport sectors. In 1996, the project matched Bank and Government strategy, both of which regarded the social sector as the pillar of Benin's socio-economic development. The project seeks to complement operations in the health and education sectors and to consolidate the results obtained with respect to legal protection for women. These same objectives are still relevant and in keeping with the national and sector strategies adopted since the signing of the loan agreement, especially the Poverty Reduction and Growth Strategy (PRGS, 2006-2009) and the National Policy on Women's Empowerment (PNPF) adopted in 2002.

1.3 PAEFO was prepared and implemented under the responsibility of the Ministry of Family and Children's Affairs and Social Action. Its implementation was characterized by many institutional changes at the Ministry of Planning, the Ministry of Finance and the Ministry of Employment, all involved in the implementation of project activities. Sometimes, these ministries were grouped into a single ministry and at other times, split into separate ministries. With all these changes, it became difficult to properly control project activities and monitor their implementation. This situation jeopardized the attainment of project objectives. However, despite this negative performance, the project remained an essential instrument for implementing the country's women's advancement policy and an effective means of combating illiteracy and poverty, especially among women.

1.4 This project completion report was prepared on the basis of the Bank's supervision reports, documentation available at project level and information collected from the representatives of Government departments, partners and project beneficiaries during the field mission that was conducted in Benin from 16 to 31 July 2008.

2. PROJECT OBJECTIVES AND FORMULATION

2.1 Objectives.

2.1.1 PAEFO was meant to support efforts deployed by the Government to create conducive conditions for the full participation of women in the development process and their enjoyment of the attendant benefits. Its main specific objective is to promote the income-generating activities of the women of Oueme Department and raise their standard of education.

2.1.2 The project forecasts were based on the following main assumptions: (a) women's advancement remains a priority in the country's development strategy; (b) credit and savings funds, the cooperative and village credit funds are operational to actually coordinate and monitor credit approval; (c) women have rapid access to credit to help promote income-generating activities; (d) public awareness-building to improve the living conditions of the population; and (e) the structure responsible for managing and coordinating project activities has qualified personnel and resources to meet all recurrent expenses. All these assumptions were confirmed during the project implementation period.

2.2 Description

2.2.1 The project, which was expected to be implemented in 4 years, comprised the following four components:

2.2.2 *Component I. Promotion of women's economic activities.* This component was subdivided into three sub-components: (i) Sensitization and mobilization of grassroots communities on project objectives; (ii) establishment of a credit fund of UA 1,362,550; (iii) preparation and study of funding applications and monitoring/supervision of beneficiaries and their activities. While sensitization and mobilization were carried out by the Oueme-CARDER which was to contact NGOs to conduct activities on the ground, the credit line was on-lent to FECECAM-Benin on behalf of the Oueme-URCLCAM, which was assigned responsibility for evaluating applications as well as for credit approval, distribution, monitoring and recovery.

2.2.3 *Component II. Information, Education, Communication, Functional Literacy and Skills Development.* This component comprised: (i) public awareness campaigns to mobilize and sensitize 450,000 women on AIDS prevention, food security and women's rights; (ii) functional literacy and post-literacy programmes targeting 124,000 women and concerned with the rudiments of reading and writing and of managing income-generating activities; (iii) vocational training targeting 1,250 women and concerned with the use of appropriate agro-pastoral farming methods and management of income-generating activities.

2.2.4 *Component III. Project Unit.* It sought to provide the Project Unit with the necessary human, financial and material resources for the smooth implementation of activities.

2.2.5 *Component IV Audit.* Its purpose was to finance the audit of project accounts and those of partners, and check whether the use of funds was in accordance with forecasts and Bank procedures.

2.3 Project Formulation

2.3.1 PAEFO was designed to respond to the many social, cultural and economic difficulties encountered by women in the project area due to their low standard of education and training as well as limited access to income on account of glaring and persistent discrimination. The project responded to calls by Government for support in its efforts to improve the status of women and allow them to master the means of production.

2.3.2 The identification/preparation mission was entrusted to ILO in September 1994 and the appraisal mission took place in September-October 1995. The different phases of the project cycle were therefore adhered to during project formulation. The broad stakeholder

participation (NGOs, local authorities, thrift funds, community associations and Federations of Savings and Credit Funds, donors) also helped in the identification of needs and the definition of intervention areas and their implementation modalities. Therefore, the project design fell within the much wider framework of the poverty reduction strategy through the promotion of income-generating activities. It contributed to the implementation of Government's policy on women's advancement and was consistent with the Bank's operating strategy in the country for the 1996-1998 period. It was in that spirit that PAEFO was approved by the Bank's Board of Directors in November 1996 and the Loan Agreement signed on 7 February 1997.

3. PROJECT IMPLEMENTATION

3.1 Loan Effectiveness and Project Start-Up

3.1.1 Loan effectiveness was subject to fulfilment of the general terms of the Loan Agreement. The first disbursement was subject to fulfilment of the following precedent conditions:

Table 1
Conditions Precedent to First Disbursement

Conditions Precedent to Effectiveness of the Loan Agreement and to First Disbursement	Fulfilment Date
(i) Provide ADF with evidence that the PIU has been set up within the Ministry of Planning, Economic Restructuring and Employment Promotion, under the direct oversight of the Minister.	May 1997 ²
(ii) Provide evidence that the PIU has been provided with working premises at Porto-Novo.	June 1997
(iii) Provide evidence that the necessary personnel have been deployed to PIU and that their qualification and experience have previously been approved by the Fund.	June 1997
(iv) Provide evidence that the credit and micro-enterprises expert has been deployed to FECECAM to be put at the disposal of the Oueme-URCLAM and that his/her qualifications and experience have been approved by the ADF.	August 1997
(v) Provide evidence that an account has been opened in a commercial bank at Porto-Novo in the name of the project, to receive a portion of the loan funds and the Government's contribution.	August 1997
(vi) Provide evidence to the Fund that the mission of the Centre for Regional Action for Rural Development of Oueme(Oueme-CARDER) has been extended to urban and peri-urban areas;	September 1997
(vii) Provide evidence that the agreement for the implementation of project activities has been signed between CARDER and PIU;	September 1997
(viii) Provide evidence that a memorandum of understanding has been concluded between Oueme-CARDER for technical assistance and FECECAM.	September 1997

Table 2: Summary of "Other Conditions"

Other conditions	Fulfilment date
(i) Provide evidence to ADF that the credit fund has been on-lent to FECECAM no later than 30 September 1997.	September 1997
(ii) Submit to ADF, six (6) months after the Project coordinator has assumed duty, a detailed project implementation plan with quantifiable performance indicators for each component and expenditure category;	January 1998
(iii) Retain the managerial staff assigned to the PIU; any change in personnel will require the prior approval of the ADF.	Continue throughout the implementation of the project

3.1.2 All the conditions precedent to first disbursement and other conditions were fulfilled, which led to loan effectiveness on 1 October 1998, or twenty (20) months after the signing of the agreement. This delay is attributable to the slow national procedures, especially with regard to fulfilling the precedent conditions and loan agreement ratification.

3.2 Modifications:

3.2.1 During the implementation phase, several modifications were made to the project, among which:

- (i) Change in partnership linked to the system of establishing the credit fund. Initially, the credit fund was to be set up by FECECAM. However, having noticed shortcomings in the management of credit funds of the Mono (PDRIM) and Oueme (PDRIO) Integrated Development Project financed by ADF, the latter asked that the contract signed between the Caisse Autonome d'Amortissement (Autonomous Sinking Fund) and FECECAM be terminated and that a General Framework for the Management of Credit Lines be put in place. Similarly, the maximum credit threshold was increased from CFAF 1,000,000 to CFAF 10,000,000. This proposal was approved by ADF after the amendment of the loan agreement in March 2001.
- (ii) Modification of the institutional project supervision mechanism. The Project Implementation Unit (PIU) passed from the direct supervision of the Ministry of Planning, Economic Restructuring and Employment Promotion (MPREPE), to that of the Ministry of Family Affairs, Social Protection and Solidarity (MFPSS) which later became the Ministry of Family and Children's Affairs. With regard to orientation and external monitoring of activities, the National Commission for the Integration of the Woman in Development (CNIFD, which never functioned) was dissolved and replaced by the Project Monitoring, Coordination and Steering Committee. These changes enabled the oversight ministry to more closely monitor the project and women's advancement operations to be better integrated at country level.
- (iii) Change of audit mechanism. There were plans to recruit one consulting firm to audit four financial years. After the audit of the first two, this mechanism was modified by the Bank which adopted the principle of selecting one audit firm for two financial years.
- (iv) Revision of the list of goods and services: The credit fund rose from UA 1,362,550 to UA 1,446,286 (+ 6%), but the cost of services rose by over 600% due to the extension of the project implementation period when the list of goods and services was revised in March 2005. This change affected the project implementation period and reduced resources allocated to the literacy and skills development components.
- (v) Downward review of performance indicators. For literacy, the initial objective of 124,000 people was scaled down to 43,000 owing to the shortage of financial resources initially allocated to the activity. For skills development, the objective of 1,240 women was reduced to 320 women.

3.2.2 All these modifications received the Bank's approval. However, it should be noted that the lack of foresight in the definition of objectively achievable indicators and the allocation of adequate resources seriously affected project implementation. Also, lengthy negotiations between the Bank and the Government, ending in the designation of CGCC as the micro-credit operator, had a negative impact on the release of funds for the main micro-credit activity. This difficulty partly explains why the project objectives were not achieved.

3.3 Implementation Schedule

3.3.1 The project should have been implemented over 48 months, from June 1999 to June 2001. However, the real implementation period was 114 months, i.e. 66 months behind schedule. This lateness was caused largely by: (i) the lengthy loan effectiveness procedures; (ii) termination of the FECECAM contract; (iii) the time taken by Government and the Bank to negotiate a new credit management system; (iv) the long process of fulfilling the precedent conditions precedent for establishing the General Framework for the Management of Credit Lines; and (v) the late start-up of credit operations. These delays were not planned, but some were avoidable, especially those of an administrative nature like the slowness in putting in place the General Framework for the Management of Credit Lines (CGCC)

3.4 Reporting

3.4.1 The project prepared and submitted to the Bank within the stipulated time a total of 33 quarterly reports, corresponding to the project life-span (8 years + 1 quarter). Their perusal gives a good picture of project activities. These reports were prepared according to the format prescribed by the Bank. Apart from quarterly reports, 8 audit reports and 14 ADB supervision reports were also produced. The Government's project completion report was prepared and submitted to the Bank in March 2007.

3.4.2 With regard to the annual audit reports, the external auditors generally gave positive opinions on the project management. The project accounts were systematically certified. However, shortcomings were sometimes noted at the level of internal control and management (maintenance of personnel records, control of petty cash etc.). The observations of the external auditors were usually followed up during supervision missions and taken into account by the PIU. For its part, the Borrower's project completion report respected the format given by the Bank Group and its contents gave a generally good overview of the project, the results obtained and its impact. However, this report has a few shortcomings in terms of analyzing the project outcomes in relation to the verifiable indicators of the project matrix.

3.5 Procurement

3.5.1 Generally, all the procurement modalities stipulated for each type of contract were complied with and the approval process was conducted within relatively reasonable time periods, except for one or two contracts which had long delays (audit, equipment) on account of the late forwarding of the Bank's notice of non objection and the late delivery of equipment by suppliers.

3.6 Financial Resources and Disbursements

3.6.1 The project cost, excluding tax and customs duty (but including physical contingencies and provision for prices escalation) was estimated at UA 2.22 million, or CFAF 1,643.80 million, of which UA 783.07 thousand in foreign exchange and UA 860.74 thousand in local currency. The project was jointly financed by ADF and the Government. The ADF loan covered 89.99% of the total project cost net of tax and customs duty), i.e. UA 2 million. It covered the entire foreign exchange cost and was to help finance local currency costs amounting to 38.72% of total project cost. ADF's participation in bearing the local currency cost was justified by fluctuations in the CFAF exchange rate - a situation that led to a significant deterioration of the country's economic situation.

3.6.2 Compared to the estimates in the completion report, total project cost was lower by 31.05%, corresponding to a balance of UA 690,290. A part of the ADF loan representing UA 847,084.25 or 38.11% of the initial cost was cancelled. The project cost by source of financing at appraisal and at completion is presented in Table 2.

Table 3
Cost by Component at Appraisal and at Completion (in UA thousand)*

Components	Estimated Costs at Appraisal			Costs at Completion			Gap (%)
	Foreign Exchange	Local Currency	Total	Foreign Currency	Local Currency	Total	
I. Promotion of Women's Economic Activities	867.93	623.60	1,491.53	0	691.71	691.71	-53.56
II. IEC, Literacy and Skills Development Programmes	41.16	297.99	339.15	0	339.15	339.15	0
III. Project Implementation Unit	85.12	120.55	205.63	0	351.13	351.13**	70.51
IV. Audit	30.06	-	30.06	0	28.56	28.56	-3.34
Total Basic Cost	1,024.27	1,042.10	2,066.37	0	1,410.55	1,410.55	-31.69
Physical Contingencies	20.07	49.71	70.38	0	49.71	49.71	
Inflation	13.80	71.96	85.76	0	71.96	71.96	
Total Cost	1,058.74	1,163.77	2,222.51		1,532.22	1,532.22	-31.04

*All costs are tax and duty free

**The PIU's cost

Table 4
Cost by Expenditure Category at Appraisal and at Completion (in UA*)

Expenditure Category	Cost at Appraisal	Real Expenditure at Completion	% Gap	Gap (+ or -)
(a) Services	413,390	312,528.98	+ 24	+ 100,861.02
(b) Miscellaneous	1,362,550	658,220.38	+52	+ 704,329.62
(c) Goods	129,070	89,134.6	-31	+ 39,935.40
(d) Operation	317,500	475,660.84	-58	- 158,160.84
Total	2,222,510	1,535,544.80	+31	+ 686,965.20

* The initial expenditure categories have been grouped together.

* The "Miscellaneous" category represents the credit fund

Table 5
Cost by Source of Financing at Appraisal and at Completion (in UA thousand)

Sources of Financing	Estimated Cost at Appraisal				Cost at Completion				Gap	
	Foreign Exchange	Local Currency	Total	%	Foreign Exchange	Local Currency	Total	%	Value	%
ADF	1,058.74	941.26	2,000.00	89.99%	-	1,152.91	1,152.91	57.65%	+847.09	-42.35%
Government	-	222.51	222.51	10.01%		379.47	379.47	171.01%	-156.96	70.11%
Basic cost	1,024.27	1,042.10	2,066.37	100%				228.66 %		
% Total cost	47.6%	52.4%								

*All costs are pre-tax

3.6.3 Only 57.64% of the ADF's initial contribution to the project financing was committed, representing a drop of 42.36%. In contrast, Government's financial contribution increased sharply from UA 222,510 to UA 379,304.22, representing 24.75% of the total project cost at completion. This increase was used entirely to finance operating costs during the extended years, apart from those related to field missions.

3.6.4 ADF funds were used to finance all the project expenditure categories. The “operation” category received a substantial contribution from the Government counterpart.

Table 6
PAEFO Expenditure Schedule on ADF funds (in UA thousand)

Years	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Total
Estimated	461.83	620.46	443.78	448,17	25.76	-	-	-	-	-	2,000.00
Actual	0	20.74	180.46	50,97	77.56	63.07	94.74	-	659.96	5.09	1,152.75
%Disbursed (cumulative)	0	15.61	17.34	21,67	28.35	33.81	41.96	41.96	99.12	100	

3.6.5 Table 4 shows that project expenses were heaviest during the 9th year of implementation, nearing its close, and not during the first four years as estimated in the Appraisal Report. Project disbursements were sometimes delayed because the Bank took time to process the relevant files, often on account of the incomplete nature of the requests submitted.

4. PROJECT OUTCOMES AND PERFORMANCE

4.1 Operational Performance

4.1.1 The project operational performance was deemed globally unsatisfactory. Not all the activities planned at appraisal were implemented despite the over 24-month overrun on the initial deadline owing to delays in arranging the credit line. The main project activity, namely the promotion of income-generating activities, was not fully achieved. This impacted negatively on the initial goal of improving the living conditions of beneficiaries despite their capacity-building and massive mobilization. The main outcomes of the operational activities of the project are presented below, by component.

Component I: Promotion of Women’s Economic Activities

4.1.2 *Sensitization and mobilization of grassroots communities on the project objectives.* The organizational arrangement put in place by the Oueme-CARDER through ten (10) selected NGOs allowed coverage of the entire project area – urban, peri-urban and rural – over a period of three months. The themes developed concerned: the project area and objectives, knowledge of the project, credit, conditions of access to credit, micro-project design and financing, the IEC programme, literacy and vocational training. The strategy adopted by a participatory approach helped to sensitize a large number of people. In their intervention strategy, service providers targeted all areas of large human concentration (public squares, areas around markets, bus stations, places of worship, health centres, social advancement centres and hairdressing saloons). These activities were fully implemented. They created massive mobilization around the project and large numbers of women engaged in different activities that fostered even higher demand than supply. They also gave the project greater visibility and enabled the implementing NGOs to build their institutional capacity. The result was that many more loans were granted for literacy, IEC and training programmes.

4.1.3 *Income-generating activities.* Credit operations, planned to start in June 1997, were delayed considerably and only kicked off in November 2005, one hundred (100) days behind schedule. This was due to: (i) the change in the credit management system; and (ii) the lengthy process of putting in place a new operational management system with the General Framework for the Management of Credit Lines (about 4 years). This modification did not in any way improve the credit management system; instead, it encumbered it and slowed down operations. Applications were prepared and assessed by the Social Advancement Centres (CPS) in conjunction with micro-finance institutions. When the list of goods and services was revised, the initial credit amount was increased to UA 1,446,286, a UA 658,220.38 (CFAF 498,500,344) tranche of which was disbursed, representing a 45.51% implementation rate for the credit line. However, the Bank cancelled the remainder, having never been disbursed before the close of the project.

4.1.4 Credit operations were carried out through 11 micro-finance institutions (MFI) and the Regional Solidarity Bank (BRS). They led to the financing of 2,074 micro-projects benefiting 3,771 women – 1,539 of them as individual projects and the rest, organized in joint surety groups, for a cumulative amount of CFAF 508,430,037. The activities financed mostly concerned petty trading (70%), agricultural product marketing (15%), processing of palm nuts into oil, cassava into garri, soap-making (14%) and vegetable oil production (1%).

4.1.5 Credit granted ranged from CFAF 40,000 to 200,000 for individual projects and from CFAF 300,000 to 5,000,000 for group projects. Women promoters engaged in activities that yielded profits (on average CFAF 30,000 to 40,000/month), enabling them to provide for their needs. The repayment rate is 97 %.

4.1.6 The difficulties encountered include: (i) replacement of FECECAM by a limited number of MFIs with different loan requirements; (ii) difficulties faced by women promoters in coming up with the guarantees demanded; (iii) the lengthy processing of applications linked to the low level of loans granted. Furthermore, it is unfortunate that credit operations have been suspended since January 2008 as per the decision of the National Council for the Monitoring, Coordination and Steering of CGCC's credit activities, on grounds that the overall situation of the projects portfolio supervised by CGCC is unsatisfactory. This seriously undermines PAEFO's modest achievements.

Component II: IEC, Literacy and Skills Development Programme

4.1.7 *Literacy activities.* These were sub-contracted by the Oueme-CARDER to the Oueme Department Literacy Education Directorate which conducted them between 2000 and 2003. At the end of the activity, 17,984 persons including 15,307 women became literate, representing an implementation rate of 59.9%. The initial objective had been scaled down twice with the Bank's agreement (first to 43,400 and then 30,000 persons). Activities were carried out through 377 literacy centres under the direction of 188 instructors. Recognition of the social realities of the milieu (inclusion of 2,677 men) made it possible for some women to attend classes in these centres. However, a number of difficulties were noted during implementation, namely: (i) the limited number of instructors of both sexes compared to the number of centres opened; (ii) the heavy workload of instructors, some of whom run up to 3 centres at the same time; (iii) the low financial incentive given to instructors; (iv) insufficient teaching aids; and (v) the absence of aids relating to the IEC themes developed. Despite these difficulties, literacy education enabled women to have a better self-image, to master the art of reading and writing, to participate more actively in community life and to develop solidarity

networks and mechanisms within their groups. Some use the knowledge acquired to write letters in their languages. It should also be noted that the illiteracy rate, which was 80.1% at appraisal in Oueme Department, had almost halved to 43.7% in 2006 which is the best rate among the country's 12 Departments (source: RGPH3, EMICoV, EDS, INSAE, 2007).

4.1.8 IEC activities were carried out within the planned period (April 2000 - March 2003) by 7 NGOs and focused on various themes: hygiene and the environment, malaria, malnutrition, faecal-related diseases, sexually transmitted diseases, family planning, enrolment of girls, women's and children's rights. The different sessions conducted permitted the direct sensitization of some 207,707 people, representing an achievement rate of 46.15% of the initial objective. However, the use of community radios with a wide audience as well as major sensitization Days (Women's Day, World AIDS Day) made it possible to reach many more people. The pertinence of this strategy had a strong impact on hygiene and public health-related behaviour. The results of the demographic and health survey (EDS-Benin, 2007) show that, in the region, 49% of the population have toilets, compared to the average (37%) and that 39% of women use treated bed-nets compared to the national average which is 32%.

4.1.9 Skills development-related activities were carried out by the Songhai Centre and the Kouti Rural Women's Advancement Centre (CPFR) in the form of residential courses (3 months for girls and 1 month for adult women). At the end of the courses, a total of 410 women – 145 girls and 265 adult women – were trained, which represents 33.06% of the initial objective of 1,240 women (620 girls and 620 adult women). As in the case of literacy education, the skills development objective was scaled down (320 women) with the agreement of the Bank owing to insufficient financial resources allocated to the activity.

4.1.10 The beneficiaries of the training courses acquired skills in the processing of farm products (garri, palm oil), soap-making, dyeing, baking, market-gardening, stockbreeding, bag weaving and management. The training equipped women with significant technical, educational and informational skills and know-how to add value to their production. They were also able to save time in processing and enhancing their productivity and profit margins. Now they feel more able to take initiatives.

Component III: Project Implementation Unit

4.1.11 The staff of the PIU comprised a woman coordinator, an administrative and financial officer, an expert in credit and micro-enterprises and a secretary. Two drivers and two support staff were recruited and placed on the payroll of the project. From May 1998, working premises were rented at Porto Novo and equipped by the PIU. The main items of equipment are: 2 vehicles, 5 computers, 5 printers, 3 UPS, office furniture and reproduction equipment. The limited equipment is explained by the strategy adopted, namely: to entrust the implementation of various activities to NGOs and specialized institutions operating in the project area. All the project property was inventoried and delivered to the oversight ministry on project completion. The project had an operations manual as well as an administrative and financial procedures manual. It also boasted a computerized accounts and financial management system. It is also important to note that the PIU had working premises as well as adequate human resources and equipment.

Component IV: Audit

4.1.12 A total of 8 audit reports were prepared by external auditors. They concluded that project accounts were properly managed by the PIU and contractors, and that such management was consistent with the project estimates and the Bank's procedures. However, these reports highlighted shortcomings in bookkeeping and the absence of inventories for the project's movable and fixed assets.

4.2 Institutional Performance

4.2.1 Under the institutional and operational arrangements at appraisal, it was planned that the project would be implemented by a project implementation unit under the coordination of the National Commission for the Advancement of Rural Women (CNIFD). Its implementation would be entrusted to NGOs under the coordination of the Oueme-CARDER and FECECAM. However, this arrangement never functioned. CNIFD was dissolved and replaced in 2000 by a Project Monitoring, Coordinating and Steering Committee, due to the instability of the oversight ministry which underwent 4 changes within a five-year period. As the committee only became functional in 2005, the project remained for over five years without a coordinating and steering body. This obviously weakened the implementation performance.

4.2.2 Permanent monitoring/evaluation activities were to be carried out by the Oueme-CARDER which, on the basis of surveys, studies and analyses, was to provide the PIU with information to facilitate its decision-making. The Oueme-CARDER succeeded in coordinating and monitoring IEC activities and in properly developing skills. However, its contract was not renewed on expiry in 2001 because its bid was deemed high by the Bank. This termination of contract seriously undermined the continuation of literacy and credit activities. Similarly, the termination of the Oueme-CARDER's contract created a void that was already perceptible with the malfunction of FECECAM which had been approached to support the PIU in its micro-credit activities. This situation seriously penalized the PIU's missions because it had neither adequate technical support nor performance indicators to determine the direct and indirect impacts of action taken vis-à-vis the objectives, highlight inconsistencies in project management and propose the necessary remedial action.

4.2.3 The PIU did not conduct the mid-term review provided for in the appraisal report owing to the considerable delay (6 years) in the start of credit operations.

4.2.5 Despite these few setbacks, the PIU succeeded in carrying out activities based on a programme of activities prepared at project start-up and approved by the Bank. It submitted an administrative and financial procedures manual. Project accounts and financial management were certified by audit reports. Meanwhile, Government control organs (General Inspectorate of Finance and General Inspectorate of Family and Children's Affairs) experienced some difficulties with the PIU over its management. During their control missions, such organs considered that PIU members and those of the PAEFO Monitoring, Coordinating and Steering Committee had unduly collected and been paid sums as performance bonuses and field supervision mission allowances from ADF funds. They demanded that these sums be refunded even though the Bank had authorized the use of project funds for that purpose.

4.3 Performance of Consultants, Contractors and Suppliers

4.3.1 Performance of Consultants. The Consultants charged with preparing the procedures manual, awareness-building and IEC programme and audits all performed their assignments well. Generally, their services were performed as per the terms of the contract and to the satisfaction of the two parties.

4.3.2 Performance of Contractors. On the whole, services were performed as per the terms of the contract and to the satisfaction of both parties. On expiry of the contract, the activity was sub-contracted to the Literacy Directorate which performed well despite its meagre resources. Technical training courses were organized as planned by the Kouti CPFR and the SONGHAI Centre. Services were performed in conformity with the contracts. The two centres demonstrated great mastery in the fields of training and adult education. The contents of the different modules developed are relevant and respond to the practical concerns of beneficiaries.

4.3.3 Performance of Suppliers. Generally, suppliers honoured their commitments. An analysis of the different contracts awarded leads to the conclusion that equipment, materials and supplies were delivered within the specified deadlines. Except for 2 contracts, their quality met the prescribed standards.

5. PROJECT SOCIAL AND ENVIRONMENTAL IMPACT

5.1 Social Impact and Impact on Poverty Reduction

The financed activities contributed to: (i) strengthening food security; (ii) better care of the family (health and schooling of children); (iii) greater participation in the decision-making process (family, social, professional, and investment); and (iv) the emergence and consolidation of micro- and small enterprises. Although an impact assessment was never carried out to actually measure the effects of activities on beneficiaries, the results of the micro-credit impact analysis on the incidence of poverty shows that non-monetary poverty in the region declined by nearly 6.4% as a result of households' access to micro-credits. Monetary poverty fell by nearly 12% (source: EMICoV 2006, Synthesis Report, December 2007). The activities implemented considerably improved the socio-economic situation of the beneficiary women who became more aware of their capabilities and participated more in taking certain decisions in a context where cultural prejudices and social norms confine them to child-bearing functions (household chores, education of children, etc.).

5.2 Impact on Women

Women are the prime beneficiaries of project activities which injected CFAF 508,430,037 for the benefit of 3,771 women. The skills acquired spurred them on to participate more in community life and in different decision-making processes. Although still marginal locally, this participation is nevertheless a significant achievement that augurs well for the future, the project having helped to enhance the image of the woman in the community. The strengthening of the informational, educational, technical and financial capacity of beneficiaries enabled them to significantly improve their living conditions in terms of hygiene, health and well-being. The technical skills taught largely responded to the needs of the beneficiary women as they rendered household chores less tedious. These skills

also proved very useful, especially in processing activities. However, owing to the insufficient financial resources initially allocated to the activity, the quantitative goals set could not be met. Women are better organized within groups wherein they develop associative life and strengthen mechanisms of solidarity which, in the domain of credit, translates into the constitution of real and functional joint surety.

5.3 Environmental Impact

The project was classified under environmental category II, and its potential negative environmental impact is considered limited. Awareness-building and IEC campaigns focused on advocacy on environmental hygiene and sanitation. The project also helped beneficiaries to learn good environmental practices and how to process farm products without harmful effects on the environment.

6. PROJECT VIABILITY

6.1 Institutional and Economic Viability

6.1.1 Economic viability is linked to the institutional mechanism put in place to manage the credit system. It is based on establishing a coherent and sustainable CGCC framework capable of guaranteeing credit sustainability. Beneficiaries carry out their activities in a Department that is considered viable because of the existence of a real and solvent market and its proximity to Nigeria - an important market outlet. The presence of intermediaries with operational structures is a guarantee that activities will continue after the project ends. The majority of women promoters (75%) are involved in activities with low value added (petty trading), yielding monthly profits of about CFAF 30,000 to 40,000. Those in the processing business (20%) have higher profits which may be up to CFAF 100,000 depending on the availability of raw materials. However, while their activities generate profits that enable the developers to meet their needs, these profits are still largely insufficient to enable them to emerge quickly from the informal sector without the need for more robust marketing and commercialization support measures. This objective can only be achieved if a number of credit renewal operations are quickly put in place.

7. PERFORMANCE OF THE BANK AND THE BORROWER

7.1 Bank's Performance

7.1.1 By choosing to implement a gender promotion project in the country, the Bank can be credited with having perceived the place and role of women in the socio-economic development of Benin. As a result of the project, women have access to information, education and resources and can be in a position to compete on equal terms with men. The targeted areas of activities are those in which women suffer the most discrimination. The financing of these kinds of activities has helped to improve their participation in the country's development and, in that regard, constitutes an important step towards gender promotion and the reduction of inequality.

7.1.2 The Bank undertook many and regular assistance missions to the Borrower (19). Each of these missions culminated in an aide-memoire containing recommendations that the PIU has made every effort to implement. Furthermore, the Bank had favourable, specific and appropriate feedback on: (i) the procurement of goods and services; (ii) disbursements; (iii)

the reform of the credit management system; and (iv) the enforcement of contracts and agreements. However, shortcomings were observed in the profile of mission teams and in project monitoring on account of the turnover in permanent project officers, (about 5) which had the effect of lengthening the time taken to process certain documents. Furthermore, the period of temporary relocation of the headquarters from Abidjan to Tunis caused the loss of important documents which had to be recompiled after a long period of waiting.

7.1.3 In preparing the project implementation schedule, the Bank seemed not to have taken into account the frequent bottlenecks that characterize the functioning of the Borrower's administrative services and which led to significant delays in the implementation schedule. Similarly, the definition of the quantitative objectives of some of the activities was not accompanied by adequate financial resources, which contributed to the poor performances observed for certain activities. However, although it took some time to put in place the General Framework for the Management of Credit Lines (CGCC) and albeit the Bank's slow responsiveness in some cases, its overall performance was considered fairly satisfactory.

7.2 Borrower's Performance

7.2.1 The Borrower fulfilled all the precedent conditions. It regularly paid the salaries of the personnel and recurrent costs. The implementation rate of its financial contribution was 170.54%, far exceeding forecasts by UA 158,115.77. This gap is explained by the fact that during the years of extension, the Borrower bore all recurrent costs, excluding staff performance bonuses and field supervision mission allowances. It also provided CFAF 30,000,000 in 2007 to support and monitor credit activities.

7.2.2 However, the time taken by the Borrower to fulfil the conditions precedent to effectiveness of the General Framework for the Management of Credit Lines (5 years) considerably slowed down the launch of credit operations and to an extent diminished the impact they might have had. Had the Borrower responded promptly, a substantial part of the loan would not have been cancelled, thus depriving beneficiaries of substantial revenue. The performance of the Borrower was deemed unsatisfactory.

8. OVERALL PERFORMANCE AND RATING

8.1 The project was very relevant, but not all the planned activities were implemented. Some of the quantitative objectives were not met either because of insufficient funds allocated to the activity (literacy, skills development) or the partial mobilization thereof (credit funds). However, apart from public awareness-building on hygiene, the environment, health, family planning, school attendance of children, women's and children's rights and credit issues, the project also built up beneficiaries' educational and technical capacity. Its achievements are therefore a good blend of sustainable social development (skills acquisition and social advancement) and satisfying priority needs (cash injection, access to means of financing income-generating activities through credit). However, this technical performance is still tainted by the suspension of credit operations since virtually the start of the year, which could affect the sustainability of the project achievements. If the Borrower does not take prompt measures to resume credit, the sustainability of micro-enterprises could be seriously compromised. With an overall rating of 2.2 out of 4 as calculated in the evaluation and rating matrix presented in Annex 5, the overall project performance is satisfactory.

9. CONCLUSIONS, LESSONS AND RECOMMENDATIONS

9.1 Conclusions

9.1.1 Despite a few institutional difficulties encountered during project implementation, linked especially to the long process of putting in place the credit management system, it should be recognized that, overall, the project achieved part of its objectives. It thus resulted in:

- (i) The sensitization of a sizeable portion of the population of Oueme Department (including men) on themes related to hygiene, health, family planning, the environment, child school attendance, women's and children's rights which influence their daily lives;
- (ii) Significant improvement of women's technical capacity and enhanced awareness of their capacity;
- (iii) Significant reduction in illiteracy through the literacy education of over 17,000 people;
- (iv) Access of 3,771 women to a credit package of CFAF 508,430,037;
- (v) Value added to their production through better technical mastery of processing and manufacturing processes and a substantial increase in profit margins; and
- (vi) Significant improvement in the living conditions of the population of the project area.

9.2 Lessons

A number of lessons can be drawn from the PAEFO experience, namely:

- (i) Several precedent conditions delay the start-up of project activities. It is necessary to reduce them or speed up their set up prior to the appraisal mission,
- (ii) The launching of activities with IEC was a pertinent approach, thanks to which women were mobilized around project objectives. This approach is necessary for actions requiring wide beneficiary participation;
- (iii) IEC activities had very positive impacts which could have been more if credit operations had followed soon after. The lapse of time between the two activities should be reduced as much as possible, to avoid the demobilization of partners;
- (iv) The choice of activities during project set-up must be accompanied by adequate resources. The review of costs must take into account the consistency of project activities and the performance indicators fixed;

- (v) In the project design, the institutional arrangements of project implementation partners must be assessed and plans made for their replacement in case of malfunction;
- (vi) The suspension of credit operations greatly weakens project achievements. The strategy for the long-term survival of micro-credit activities must be initiated before project closure. A prompt response from the Borrower could have helped to avert the cancellation of a large portion of the loan intended for the credit fund (about CFAF 600,000,000);
- (vii) Delays in decision-making on the part of the Bank or the Borrower affect the smooth implementation of the project in terms of the procurement of goods and services, and the implementation of all activities.
- (viii) The impact of projects of this kind on the improvement of the status of women and gender issues must be considered over the long term and well beyond the project duration.

9.3 Recommendations

In light of the foregoing, the mission recommends that:

The Bank should:

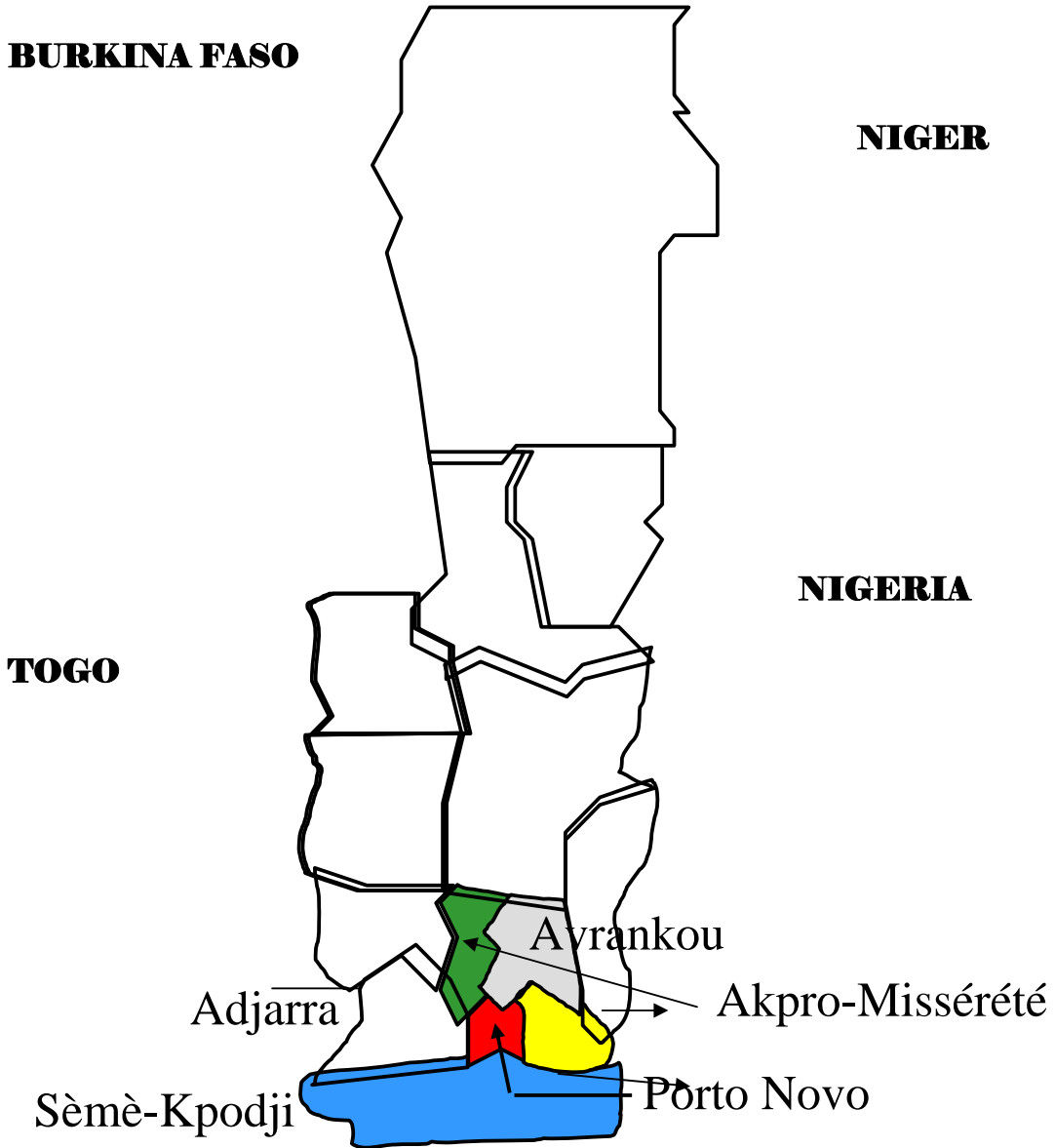
- (i) Scale down the number of conditions precedent and field an advisory-support mission regarding their fulfilment;
- (ii) Improve the composition and profile of teams charged with designing the project structure and supervising the project;
- (iii) Comply with the mechanisms provided for by the rules of procedure in the project cycle in order to improve project preparation;
- (iv) Diligently examine any request from the Beninese Government concerning a proposal for the replication of PAEFO to other Departments of the country in order to strengthen and consolidate the gains of women's empowerment;
- (v) Reduce the number of extensions and cancel the project if performance is unsatisfactory.

The Government should:

- (i) Take decisions permitting a quick resumption of credit operations for the benefit of women in the project area by re-injecting recovered funds managed by the CGCC;
- (ii) Increase the resources of the Ministry of Family and Children's Affairs to enable Social Advancement Centres to closely monitor the IGA promoters in the project zone;

- (iii) Pursue the established women's advancement policy through micro-finance and the training of women, and request technical and financial partners to support its implementation;
- (iv) Jointly consider with ADB ways and means of setting up a second phase of PAEFO which would capitalize on past achievements with a view to replicating it in other Departments, in accordance with the agricultural sector rehabilitation mechanism; and
- (v) Define a coherent micro-enterprise financing strategy and avoid the juxtaposition of conflicting credit award mechanisms at the level of the State and microfinance institutions.

MAP OF THE PAEFO AREA OF INTERVENTION



SUMMARY OF PROJECT OUTPUTS IN TERMS OF TRAINING

Summary of Training Activities (in number of people trained or affected)						
	2000	2001	2002	2003	Total	%
1- Literacy						
		7 600	5 812	4 572	17 984	59.9%
2- Technical Training						
Youths		75	70		145	43.38%
Adults		200	65		265	42.74%

ANNEX 3

ANNUAL DISBURSEMENTS (ADF AND PROJECT FUNDS)

Annual Disbursement of ADF Financing
(in UA thousand)

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	TOTAL
Estimated	461.83	620.46	443.78	448.17	25.76	-	-	-	-	-	2,000.00
Actual	0	20.74	180.46	50.97	77.56	63.07	94.74	-	659.96	5.09	1,152.75
%Disbursed (cumulative)	0	15.61	17.34	21.67	28.35	33.81	41.96	41.96	99.12	100	

Annual Disbursements throughout the Project
(in UA thousand)

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	TOTAL
Estimated	477.17	683.70	501.79	509.09	50.76	0	0	0	0	0	2,222.51
Actual	0	29.36	228.53	121.72	153.2	102.46	115.09	30.69	707.9	44.27	1,152.75
%Disbursed (cumulative)	0	1.89	16.77	24.66	34.64	41.29	48.79	50.74	96.88	100%	

ANNEX 4**LIST OF CONTRACTS AWARDED DURING THE PROJECT**

LEGAL NAME	SERVICE	DATE OF PAYMENT	CONTRACT AMOUNT	AMOUNT DISBURSED
BURAFRIQUE	Design of IEC programmes	26/07/1999	8 627 500	8 627 500
		16/08/1999	8 627 500	8 627 500
TEAT-SOCRAB	Computers	26/07/1999	24 167 560	24 167 560
SONAEC	Transport Equipment	20/08/1999	5 368 000	5 368 000
		15/10/1999	48 200 000	48 200 000
SOBIEX	Computers	26/07/1999	11 952 300	11 952 300
Sté GOVINDA	Office furniture	04/12/1998	3 740 042	3 740 042
Menuiserie Bois	Office furniture	07/12/1998	1 256 000	1 256 000
ELECTROHALL	Air-conditioning equipment	20/12/1998	1 670 000	1 670 000
Oueme-CARDER	Technical assistance	-	155 028 553	155 028 553
SONGHAI Centre	Technical training	23/01/2001	18 000 000	18 000 000
		07/11/2001	24 000 000	24 000 000
		07/05/2002	18 000 000	18 000 000
Kouti CPFR	Technical training	28/02/2002	19 644 840	19 644 840
		30/04/2002	20 827 500	20 827 500
		12/03/2003	19 527 500	19 527 500
BENIN-EXPERTISE	Audit	14/07/2000	4 550 000	4 550 000
		14/03/2003	4 549 998	4 549 998
BENAUDIT-CONSULTEX	Preparation of Procedures Manual	26/05/2003	8 820 000	8 820 000
BENAUDIT-CONSULTEX	Audit	19/09/2003	6 400 000	6 400 000
FIDEXCA	Audit	08/04/2005	4 000 000	4 000 000
		09/02/2006	4 000 000	4 000 000
SIEGA-Benin	Audit	-	6 400 000	6 400 000

PERFORMANCE EVALUATION AND RATING

Performance at Implementation

N°	<i>Component Indicators</i>	<i>Rating (1 to 4)</i>	<i>Remarks</i>
i)	Adherence to implementation schedule	1	Project activities started up in October 1998, 15 months after the initial date (June 1997), and ended on 31 December 2006, after 4 one-year extensions. The actual project implementation period was 114 months instead of 48 months, representing an overrun of 66 months.
ii)	Adherence to Cost Schedule	3	The total project cost on completion, calculated in UA, is about 68.94% of the estimated cost at appraisal. Operating costs were exceeded, linked to the years of extension, but the bulk of these were covered by the government counterpart funds.
iii)	Compliance with conditions	3	Loan conditions were complied with. The Government's financial contribution was substantial, reaching 171.06%.
iv)	Adequacy of monitoring/evaluation and reporting	2	Monitoring/evaluation partly suffered from the withdrawal of Oueme-CARDER when some activities had not started, the non functioning of CNIFD and the late start of the activities of the PAEFO Monitoring, Coordinating and Steering Committee.
v)	Satisfactory Operation	2	The implementation of income-generating activities is the teething stage and stalled for the moment by the suspension of credit operations.
	Total	11/5	
	Overall Assessment of Implementation Performance	2.2	The project implementation performance is satisfactory.

Performance of the Bank

No.	<i>Component Indicators</i>	<i>Rating (1 to 4)</i>	<i>Remarks</i>
i)	At Identification	2	Identified in September 1994, the project conformed with Bank and Government strategy, both of which consider the social sector as the pillar of Benin's social and economic development.
ii)	At Preparation	3	The in-depth feasibility study was conducted very rapidly by ILO in 1994.
iii)	At Appraisal	3	The appraisal report is of good quality and succeeded in integrating the technical, economic, financial, social and environmental challenges of this type of project. The amounts allocated to literacy and training actions were under-estimated.
iv)	At Supervision	2	14 supervision missions were fielded. They resolved problems that might delay project implementation.
	Total	10/4	
	Overall Assessment of Bank Performance	2.5	The Bank's performance is satisfactory.

Project Outcomes

No.	<i>Component Indicators</i>	<i>Rating (1 to 4)</i>	Remarks
1.	<i>Relevance and Attainment of Objectives</i>		
i)	Macro-economic Policy	4	The project is fully in keeping with the Poverty Reduction Strategy Paper (2003-2005), the Poverty Reduction and Growth Strategy (2006-2009) and the National Women's Advancement Policy adopted after the signing of the loan agreement.
ii)	Sector Policy	4	The project is an important tool for implementing Benin's National Women's Advancement Policy.
iii)	Physical Outputs	2	Not all the physical objectives were achieved.
iv)	Financial Component	2	The final project cost in UA (only 68.94%) was lower than the initial estimate at appraisal, due to the cancellation of a substantial portion of the loan.
v)	Poverty Reduction, Social Impact and Gender	3	The project had a positive impact on poverty reduction (cash injection, access to credit, income generated through micro-/small enterprises), educational standards, health and the improved status of women.
vi)	Environment	3	Environmentally-friendly income-generating activities were carried out.
vii)	Private Sector Development	3	The project strengthened the capacity of civil society organizations involved in IEC (10 NGOs) and coverage of the Department in terms of credit. (11 MFIs and one bank).

Project Outcomes

No.	Component Indicators	Rating (1 to 4)	Remarks
2.	<i>Institutional Development</i>		
i)	Institutional framework	3	As an operational tool for implementing the national women's advancement policy, the project contributed to the establishment of a coherent and sustainable system for managing agricultural credit
ii)	Financial and Management Information Systems, including Audit Systems	2	The financial management of the project was based on a general budgetary accounting system; there was no cost accounting and hence no project efficiency analysis.
iii)	Transfer of Technology	3	Technical training built up the capacity of beneficiaries and enabled them acquire dependable skills that can be replicated.
iv)	Staffing by qualified persons (including turnover), training and counterpart staff	2	The implementation arrangements based solely on national expertise were effective to some extent even though difficulties were observed in the application of the administrative and financial procedures manual.

Project Outcomes

No.	Component Indicators	Rating (1 to 4)	Remarks
3.	<i>Sustainability</i>		
i)	Continued Borrower Commitment	4	The creation of financial provisions of CFAF 300 million following project closure to support women promoters and continue credit operations through CGCC shows the Borrower's will to continue promoting women's economic activities.
ii)	Environmental Policy	3	The policy of environmental surveillance implemented countrywide helps in the prevention and timely mitigation of certain risks.
iii)	Institutional Framework	3	The project is included in the organization chart of the Ministry of Women's and Children's Affairs which pursues supervision of activities through the social advancement centres.
iv)	Technical Viability and Staffing	3	Social advancement centres already in place are capable of supporting women developers provided their resources are strengthened.
v)	Financial Viability and Cost Recovery Mechanisms	4	There is no recovery of investment costs by beneficiaries.
vi)	Economic Viability	2	Should credit stop, many micro-/small enterprises would disappear. The economic spin-off they generate help women to effectively fight against poverty.
vii)	Environmental Viability	4	The types of micro-projects financed factor in environmental protection.
viii)	Operation and Maintenance Facilitation (availability of recurrent funding, foreign exchange, spare parts, etc.)	4	The recurrent costs linked to income-generating activities developed can be largely supported by these activities.
ix)	Economic Rate of Return	-	The rate of return was not determined.
	TOTAL	58/ 19	
	Overall Assessment of Outcomes	3.05	The overall project assessment is satisfactory.

MATRIX OF RECOMMENDATIONS OF MONITORING MEASURES

Recommendation Topics	Main Findings	Recommendations	Responsibility
Project Design			
Project Relevance	The project is highly relevant and serves as a tool for the implementation of national (PRSP, PRGS) and sector (PNPF) policies.	Ensure that the Plan of Action drafted is effectively implemented. Continue supporting the gender advancement programme through measures to facilitate rural women's access to credit and skills development	Government Bank
Project Preparation	The Government wants to request the Bank's contribution towards a 2 nd phase.	Consolidate results obtained in women's access to credit and empowerment in terms of technical skills and explore synergies with other partners (multilateral and bilateral).	Government
Appraisal	The Bank's recognition of support activities in putting in place the credit component had a highly positive impact on the mobilization of beneficiaries.	Capitalize on, and pursue IEC, literacy and skills development activities	Government
Implementation	Difficulties encountered in the implementation of activities are partly explained by the change in the credit management system and the lengthy process of putting in place the new framework.	Assist the Borrower in fulfilling some of the precedent conditions within the stipulated deadlines. Put in place a coherent micro-finance strategy to avoid the contradictions observed in official intervention systems and micro-finance professionals' network in the country.	Bank Government
Technical Implementation			
Project Technical Outputs	The project technical components were satisfactorily implemented.	Capitalize on the methodological gains of the project to gain time in future operations.	Government
Financial Implementation			
Project Cost	The final project cost fell substantially by about 31.06% compared to estimates at	Improve the time response to allow the mobilization of planned resources within the stipulated time frames.	Bank/Government

Recommendation Topics	Main Findings	Recommendations	Responsibility
	appraisal, owing to failure to mobilize part of the credit fund prior to project closure.		
Financial Management	Financial management saw no major difficulties, given that the duties of the financial officer were limited to bookkeeping with no role in management.	Define the contents of the duties and responsibilities of the financial expert in terms of resource management in relation to the post of Coordinator.	Bank/Government
Annual Project Audits	The accounts were audited within the stipulated periods, except for a few delays due to changes in procedures for the recruitment of audit consulting firms.	Maintain the requirement of quality monitoring and audit of the project financial implementation.	Bank
Disbursements	The Borrower regretted the delay and even lack of feedback on direct payments.	Improve the time response to the requests of the Borrower.	Bank
Sustainability			
Enhancement and long-term survival of project achievements	Project achievements are enhanced through the putting in place of micro- and small enterprises. The main difficulty faced by MFIs operating in rural areas is to access credit on preferential terms. Now, with the establishment of CGCC, micro and small enterprises must have the necessary financing.	Ensure continuity of credit operations, subject to repayments in order not to jeopardize the survival of micro/small enterprises.	Government
Capitalizing on achievements	The numerous technical and methodological achievements must be used for future operations.	Ensure that the technical statistical data and information produced by the project are saved and disseminated.	Government

SOURCES OF INFORMATION

NATURE OF INFORMATION	SOURCES
Technical Implementation	
<ul style="list-style-type: none"> • Progress of Works 	PIU's quarterly reports, Borrower's completion report, Bank supervision reports Oueme-CARDER reports, training reports, CGGC reports Results of the field visits and working sessions of the completion mission
<ul style="list-style-type: none"> • General Data 	Bank Appraisal Report National and Sector Policy and Strategy Papers (PRSP, SCRIP, PNPF) Reports of the Project Implementation Unit
Financial Data	
<ul style="list-style-type: none"> • Trend of Project Costs 	Bank Appraisal Report Draft of the CGP's completion report Revised list of goods and services (LGS)
<ul style="list-style-type: none"> • List of Contracts 	PIU reports
<ul style="list-style-type: none"> • Disbursements 	Bank disbursement reports
<ul style="list-style-type: none"> • Audits 	Borrower's audit reports
Economic and Financial Analysis	
<ul style="list-style-type: none"> • Prices 	Results of the field visits and working sessions of the completion mission
<ul style="list-style-type: none"> • Technical Operational Data 	Results of the field visits and working sessions of the project completion mission PIU Reports Bank Appraisal Report
Social and Environmental Impact	
	Results of the field visits and working sessions of the Completion mission Interview with the CGCC Expert/Environmentalist Interview with Oueme Department's Environment Directorate PIU Completion Report Bank Appraisal Report