

## PROJECT COMPLETION REPORT (PCR)

### A. PROGRAMME DATA AND KEY DATES

#### I. BASIC INFORMATION

Project Number: P-GN-I00-001	Project Name: Project to Support to Women's Economic Activity	Country: REPUBLIC OF GUINEA	
Lending Instrument(s): Loan		Sector: Women's Advancement and Poverty Reduction	Environmental Classification: 3
Original Commitment: UA 3 million	Amount cancelled: UA 421,036.09	Amount disbursed: UA 2,578,963.91 (85.96%)	
Borrower: Government of the Republic of Guinea. Contribution UA 0.33 million			
Executing Agency(ies): Project Implementation Unit (PIU) under the supervision of the Ministry of Social Welfare, Advancement of Women and Children (MASPFE).			
Co-financiers and Other External Partners. PAAEF is jointly financed by (i) ADF (UA 3 million, i.e. 90% of the total cost) and (ii) the Guinean Government (UA 0.33 million or 10% of the total cost).			

#### II. KEY DATES

Project Concept Note Approved by Lending Committee: N.A.	Appraisal Report Cleared by Lending Committee: N.A.	Board Approval: 27 November 1997	
Restructuring(s): Five extensions of the project closing date: (i) 31 December 2005; (ii) 31 December 2006; (iii) 30 September 2007; (iv) 31 December 2008; and (v) 31 December 2009.			
	Original date	Actual date	Difference in months between [Actual date -Original date]
EFFECTIVENESS	Ap-98	30-March-99	12 months
MID-TERM REVIEW	Nov-00	-	NA
CLOSING	Dec-02	31-December-09	84 months

#### III. RATINGS SUMMARY

CRITERIA	SUB-CRITERIA	RATING
PROGRAMME OUTCOME	Achievement of Outputs	3
	Achievement of Outcomes	3
	Timeliness	1
	<b>OVERALL PROGRAMME OUTCOME</b>	<b>2</b>
BANK PERFORMANCE	Design and Readiness	2
	Supervision	2
	<b>OVERALL BANK PERFORMANCE</b>	<b>2</b>
BORROWER PERFORMANCE	Design and Readiness	2
	Implementation	2
	<b>OVERALL BORROWER PERFORMANCE</b>	<b>2</b>

#### IV. RESPONSIBLE BANK STAFF

POSITIONS	AT APPROVAL	AT COMPLETION
Regional Director	P. AFRIKA	J.M.PERRAULT
Sector Director	Not Applicable	T. ILUNGA
Task Manager	R. COFFI	G.NZAU MUTETA
PCR Team Leader		J.NZEYIMANA
PCR Team Members		S.WAKANA/S.COULIBALY MALET

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## B. PROGRAMME CONTEXT

Summarise the rationale for Bank assistance. State:

-the development challenge posed by the project, the Borrower's overall strategy to meet this challenge, Bank activities in these countries and sectors last year and performance, ongoing Bank-financed activities and other sources that supplement, duplicate or relate to this project.

Cite relevant sources. Comment on the strength and coherence of the rationale for Bank assistance.

**[300 words maximum. Any additional narrative about the programme's origin and background, if needed, should be placed in annex 6: Programme Narrative]**

The programme sought to address the challenge of poverty reduction. To meet this challenge, the Government formulated the policy for women's advancement and poverty reduction (1996-1998), the main thrusts of which were: (i) the improvement of the legal framework for the empowerment and protection of women; (ii) the institutional strengthening of the women's advancement framework. PAAEF's contribution consisted in: (i) improving women's access to credit; (ii) developing women's entrepreneurship; and (iii) enhancing women's technical and vocational skills. Prepared with UNIDO assistance in 1995, PAAEF was the first Bank intervention in Guinea in the women's empowerment sector. Several interventions in the rural and urban areas focusing on women were implemented with the assistance of bilateral and multilateral finance institutions and NGOs: (i) MASFPE Institutional Support Project (UNDP); (ii) Basic Initiatives Institutional Support Project centred on training, guidance and micro-credit for women (*Caisse française de développement*, *Coopération belge* and World Bank); and (iii) Agricultural Marketing Support (USAID). In view of the performance of these operations and their impact, the Government approached the Bank to finance the project under review. Other Bank projects supplement PAAEF actions, notably in such sectors as socio-economic development and governance improvement at the decentralised level (Sustainable Social Development Project in Upper and Middle Guinea), the health sector (Health System Strengthening Project), Education (Upper and Middle Guinea Education Project III) and rural development (Upper Guinea Rural Development Support Project).

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## C. PROJECT OBJECTIVE AND LOGICAL FRAMEWORK

### 1. State the specific Development Objective(s) of the Programme

The programme aims to help reduce the poverty of women in rural and urban areas by enhancing their capacity to generate substantial income, developing their vocational and technical skills and enhancing the intervention capacity of the National Directorate for Women's Advancement (DNPf) and Women's Associations.

### 2. Describe the key programme components and state how each will contribute to achieving the programme development objectives.

Component 1: Promotion of women's economic activities: the component involves: (i) establishing a credit fund of about UA 1.21 million to enable women to undertake income-generating activities; and (ii) conducting studies to identify promising sectors in order to better guide women in their choices. The credit distribution operations will be handled by financial intermediaries. This partnership will strengthen their expertise and credit standing.

Component 2: Improvement of women's educational standard and vocational skills: the component comprises: (i) information and sensitisation activities (IEC Programme) on a target population estimated at 2 500 000 persons; (ii) functional literacy, post literacy, technical and vocational training, and management training of a target population of about 23 000 persons. The NGOs will run the literacy and vocational training programmes.

Component 3: Enhancement of the intervention capacity of the DNPf and Women's Associations: the activities of the component consist supporting the DNPf, its decentralised services and Women's Associations of Upper Guinea and Conakry by providing training to close to 60 persons (30 persons in Conakry and 30 persons in Upper Guinea) in monitoring, supervision, coordination, microfinance, management, approach and gender, and equipment supply.

Component 4: Project Implementation Unit: this comprises technical assistance-related activities, equipment and operation of the Project Implementation Unit (PIU), which will be based in Conakry and supervised by the Ministry of Social Welfare, Advancement of Women and Children (MASPFÉ). It will coordinate, control and monitor all project activities.

### 3. Provide a brief assessment (up to two sentences) of the programme objectives along the following three dimensions: insert a working score using the scoring scale provided in Appendix 1.

PROGRAMME OBJECTIVES DIMENSIONS		ASSESSMENT	WORKING SCORE
<b>RELEVANT</b>	a) Relevant to the country's development priorities	The programme objective is to enhance the capacity of women to generate substantial income and develop their technical and vocational skills. It is in line with the strategic policies and operational priorities of the national women's empowerment strategy adopted by the Government in 1996, whose strategic thrusts focused on: women's access to credit, the development of female entrepreneurship, the enhancement of women's skills, the development of women's economic organisations, support to women in the informal sector, creation and/or strengthening of financial structures accessible to women.	4

<b>ACHIEVABLE</b>	b) Objectives could be achieved with the programme inputs and in the expected timeframe.	The objectives were achievable within the timeframe. However, the financial and human resources needed to implement the programme were under-estimated in relation to the expected outputs. In terms of the financial resources, the credit fund was unable to meet the demands of the beneficiaries. Furthermore, the human resources were not enough to accomplish the tasks assigned to the PIU.	2
<b>CONSISTENT</b>	c) Consistent with the Bank's national or regional strategy paper.	By contributing to poverty reduction, especially that of women, PAAEF activities were consistent and fell squarely within Thrusts 1 and 3 of the Bank's intervention strategy in Guinea for the period 1996-1998, whose priority areas focused on: (i) the productive sectors; (ii) basic facilities; and (iii) human resource development.	4
	d) Consistent with the Bank's general priorities	The programme actions are consistent with the Bank's poverty reduction vision, particularly in terms of improving the economic well-being of the population.	4

4. Lay out the programme logical framework. In the absence of the logical framework, complete the table below, indicating the overall programme objective, the key components, the principal activities of each component and the expected outputs and outcomes as well as the indicators for measuring the progress. Add additional rows for the components, activities, outputs and outcomes, if necessary.

Overall programme objective: contribute to the poverty reduction of women in the rural and urban areas.

COMPONENTS	ACTIVITIES	OUTPUTS	EXPECTED OUTCOMES	MEASURING INDICATORS
<b>Component 1: Promotion of women's economic activities</b>	Activity 1: Studies	Output 1: (i) growth-bearing sectors identified; (ii) institutional capacity of the NGOs and financial intermediaries assessed; and (iii) mechanism to sustain the credit system defined	Outcome 1: Diversification of women's economic sub-sectors and selection of efficient technical and financial intermediaries.	Number of studies conducted and approved by the Bank
				At least 25% of the women participating in the programme will diversify their area of activity
				Number of technical and financial intermediaries recruited.
	Activity 2: Credit fund	Output 2: The credit fund created is accessible.	Outcome 2: Improvement of women's participation in economic activities, increase in their income and sustainable access to financial services.	Number of contracts completed.
				At least 90% of the women trained have access to credit.
				At least 95% of the credit granted is recovered.
			Amount of savings mobilised.	

				Number and volume of loans
				Number of ASFs established and operational.
	Activity 3: Amendment of the credit granting procedures manual.			Procedures manual approved
				Consistency of the choice of the target public and the project sites
<b>Component 2: Improvement of women's educational standard and vocational skills</b>	Activity 3: Sensitisation and IEC	Output 3 : 2 500 000 persons are sensitised on the programme objectives and IEC modules (women's rights, maternal and infant health, nutrition, gender)	Outcome 3: Gradual support of the target population to the programme, improvement of women's educational level and change in behaviour.	Number of Radio and TV broadcasts, number of seminars organised, number of publications and public notices put up by month.
				Number of persons sensitised.
	Activity 4: Functional literacy, post literacy and technical training.	Output 4: Training modules designed and implemented for 23 000 women	Outcome 4: Reduction of women's illiteracy rate and improvement of their management capacity.	Number of training modules designed in literacy education and management.
				Number of unregistered female pupils trained.
				90% of the target population complete the training programme at the end of the project.
				At least 23 000 beneficiaries are organised into groups.
				At least 23 000 beneficiaries are supervised and monitored.
	Activity 5: Creation of a subsidy fund (financing of utilities)	Output 5: Utilities put in place and functional in 75% of the project sites	Outcome 5: Reduction of the domestic chore for women.	Percentage of sites covered in terms of the number of utilities installed and meeting the needs of the population.
				Document specifying the mechanisms for the use and management of the equipment prepared.

<b>Component 3: Improvement of the intervention capacity of the DNPf and women's associations</b>	Activity 6: Training and equipment of the DNPf vocational staff and women's associations	Output 6: 60 persons trained, (i.e. 30 by area) in monitoring, guidance, coordination, microfinance, management, gender approach, data base constitution and advisory support among the beneficiaries.	Outcome 6: Strengthening of the national mechanism for the advancement of women.	Number of persons trained and conformity of the equipment projected and delivered.
		Output 7: Two PCs, one printer, two UPS, one photocopier, one typewriter, 8 motorcycles, and office supplies made available to the DNPf		Number of modules organised.
<b>Component 4: Project Implementation Unit</b>	Activity 9: Project management and project monitoring and evaluation.	Output 8: Technical assistance provided	Outcome 7: Satisfactory project implementation.	Number and type of equipment provided
		Output 9: PIU equipment furnished.		Project physical and financial implementation rate.
		Output 10: functioning of the PIU guaranteed		Number and type of equipment provided.
				Human resources provided.
				Accounts audited.
				Monitoring/evaluation framework prepared and available.
				Procedures manual prepared.
	Detailed implementation plan.			
		Progress reports produced.		

5. For each of the programme matrix's dimensions, provide a brief assessment (up to two sentences) of the extent to which programme matrix's design met the following criteria. Insert a working score, using the working scale provided in Appendix I.

LOGICAL FRAMEWORK DIMENSIONS		ASSESSMENT	WORKING SCORE
LOGICAL	a) Presents a logical causal chain for achieving programme development objectives.	The description of the logical framework, objectives and expected outputs are consistent with Bank provisions applicable at the time of project preparation. The appraisal report does not, however, systematically highlight the causal relations between the two. As such, it was necessary to complete the logical framework and state the links between the activities and outputs at the preparation of the completion report.	2
MEASURABLE	b) Expresses objectives and outcomes in a way that is measurable and quantifiable.	The indicators to assess the degree of attainment of objectives and expected outcomes are in most cases hardly measurable and the measuring indicators are rarely stated or difficult to quantify.	2
THOROUGH	c) States the risks and key assumptions.	Two major risks have been identified: (i) the mobility of the operating staff, the mitigative measure of which requires the obligation to obtain prior agreement of the Bank for any change of the project staff, (ii) non-reimbursement of the loan, which would compromise the sustainability of the operation. However, the project was seriously affected by other factors that were not mentioned, notably: (i) the protracted suspension of disbursements; (ii) political instability; and (iii) delays in disbursing the counterpart contribution.	2

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## D. OUTPUTS AND OUTCOMES

### I. ACHIEVEMENT OF OUTPUTS


**In the table below, assess the achievement of actual versus expected outputs for each major action. Import the expected outputs from the logical frame in Section C. Score the extent to which the expected outputs were achieved. The overall score will be auto-calculated as the average of working scores. Override the auto-calculated score, if desired and provide justification**

KEY ACTIVITIES		Working Score	Proportion of Project Cost in percent (as stated in the appraisal report)	Weighted score (auto-calculated)
Expected Outputs	Outputs Achieved			
<b>Outputs 1:</b> (i) Growth-bearing areas identified; (ii) institutional capacity of NGOs and financial intermediaries assessed; and (iii) mechanism to sustain the credit system defined.	Studies on the growth-bearing sectors and the institutional capacity of NGOs and financial intermediaries conducted. Study on the sustainability mechanisms cancelled at the Bank's request, as provision was made for it under another project (PDSD).	3	1.97	0.0591
<b>Output 2:</b> the credit fund created is accessible and benefits at least 23 000 persons.	(i) The credit fund with total financial package of GNF 1.2 billion has been established; (ii) 10 411 recipients of the micro-credit reached out of the 23 000 projected, i.e. 45.27% of the outputs; (iii) 11 742 loans have been granted for a value of GNF 6 262 822 749; (iv) Savings of GNF 63 288 000 mobilised, of which GNF 195,067,000 for women; and (v) 95% recovery rate.	3	16.17	0.4851
<b>Output 3 :</b> 2 500 000 persons are sensitised on the project objectives and IEC modules (women's rights, maternal and infant health, nutrition, gender)	At least 2 500 000 persons were reached through various combined communication facilities on the project objectives and IEC modules: (i) 36 televised broadcasts; (ii) 140 radio broadcasts; (iii) 3 sketches broadcast 29 times; (iv) 9 infomercials in the newspapers; (v) 8 sensitisation seminars; and (vi) 8 169 posters. The IEC topics focused on extracts from laws favourable to women (the civil code, the	4	3.13	0.1252

	penal code, economic, social and cultural laws); maternal and infant health, HIV/AIDS. A legal directory on women's rights was prepared and validated, and brochures drawn from the directory on specific IEC themes were prepared in French and national languages and distributed to the beneficiaries, women's organisations, decision-makers and other stakeholders.			
<b>Output 4: Training modules designed and implemented for 23 000 women</b>	In total, 19 055 unregistered female pupils out of the 23 000 targeted have been trained, supervised, and monitored: 159 in dyeing, weaving and sewing, i.e. 82.84% of the outputs. Training modules were formed under post-literacy education on the following topics: (i) entrepreneurship; (ii) marketing; (iii) simplified management tools; and (iv) cooperative movement. Teaching aids were prepared: (i) reading/writing and arithmetic booklets for basic literacy; and (ii) multifunctional platform management kit.	3	36.10	1.083
<b>Output 5: Common social facilities installed and functional in at least 75% of the project sites.</b>	In total, 19 out of 20 platforms comprising 4 modules (alternator, kneader, hulling machine, twister) have been installed and are functional, i.e. 95% of the output. From the organisational standpoint, management committees and technical teams have been created and trained in equipment operation and maintenance. A platform management kit has been prepared and distributed.	3	14.84	0.4452

<p><b>Output 6: 30 persons per zone trained on the following modules: (i) monitoring; (ii) supervision; (iii) coordination; (iv) microfinance; (v) management; (vi) database constitution; and (vii) advisory support.</b></p>	<p>60 persons (100%) planned have been trained, i.e.30 per project zone and 7 out of the 8 selected modules. Only the module on gender approach has not been organized. The teaching aids projected have been acquired and made available to the beneficiaries. A statistical data bank on the situation of women in Guinea and a legal directory on women's rights have been prepared and are available at the DNPf and PIU.</p>	4	0,80	0,032
<p><b>Output 7: Two PCs, one printer, two UPS, one photocopier, one typewriter, 8 motorcycles and office supplies provided to the DNPf</b></p>	<p>The equipment planned has been delivered to the DNPf, i.e. 02 PCs, 01 printer, 02 UPS, 01 photocopier, 01 typewriter, 8 motorcycles and office supplies.</p>	4	1.73	0.0692
<p><b>Output 8: Technical assistance for PIU is available</b></p>	<p>The PIU team programmed at appraisal (3 international experts) was set up at project start-up. Following the death of the CTP and the cancellation of the accountant's contract for embezzling GNF 72 067 022, the team was replaced by national experts. The activities scheduled were implemented and the physical implementation rate of the activities is 99.5%, compared to the 85.96% financial implementation rate.</p>	2	11.18	0.2236
<p><b>Output 9: PIU equipment supplied.</b></p>	<p>The equipment planned has been procured by the PIU, namely: 03 PCs and software, 03 printers, 02 UPS, 01 photocopier, 01 platen typewriter, 04 calculators, 01 photocopier, 01 typewriter, 03 PCs loaded with software, 03 laser printers, 03 UPS, 06 telephones and 06 air conditioners. The furniture planned was procured.</p>	4	4.64	0.1856

<b>Output 10: Functioning of the PIU guaranteed.</b>	With the exception of the project CTP, the PIU staff is provided by the Government and paid from the national budget. The delays registered in providing the counterpart contribution led to arrears of up to 36 months in paying contract staff salaries. This situation, which had still not been regularized on project closure also affected the rental and caretaking charges.	2	9,43	0,1886
<b>OVERALL OUTPUT SCORE [corresponding to the sum of the weighted scores]</b>				<b>3</b>

 Check here to override the auto-calculated score


<b>Provide justification for overriding the auto-calculated score</b>	
<b>Insert the new score or re-insert the auto-calculated score</b>	<b>3</b>

## II. ACHIEVEMENT OF OUTCOMES

**1. Using available monitoring data, assess the achievement of expected outputs of the logical frame stated in Section C. Score the extent to which the expected outputs were achieved. The overall score will be auto-calculated as the average of working scores. Override the auto-calculated score, if desired, and provide justification.**

OUTPUTS		Working score
Expected Outputs	Outputs achieved	
1. Diversification of women's economic sub-sectors and selection of efficient, technical and financial intermediaries.	The outputs of the studies resulted in the identification of growth-bearing sectors (trade, agricultural activities, craft industry, fishery-related activities) and capacity enhancement needs. Besides, they favoured the granting of 90% of the loans to women operating in the growth-bearing areas (trade, craft industry, etc.); 71.42% of the technical and financial intermediaries hired completed their contracts satisfactorily.	3
2. Improvement of the participation rate of women in economic activities, increase in their income and sustainable access to financial services.	The creation of the credit fund has helped to improve women's participation in economic activities through ASF membership (21) of 10 127 customers in Upper Guinea and 284 partners in Conakry. They are gradually becoming immersed in the micro-credit system. Thus, they have mobilised GNF 463 288 000 in savings and the recovery rate has attained 95%. The mechanism adopted to sustain the credit fund will ensure lasting access to financial services.	3

3 Gradual support of the target population to the project, development of women's education level and change of behaviour.	Sensitisation to the project objectives has won the gradual support of the target population to the project. The number of unregistered female pupils trained jumped from 2 560 in 2004 to 18 896 in 2009. ASF membership grew from 5 110 in 2004 to 10 127 in 2009. 159 representatives of the groups and associations have been trained in the textile industry. Local governance has been strengthened: 21 consultative assemblies held, 21 Boards of Directors renewed their mandates, 20 management committees set up and periodic meetings held with local councillors. IEC programmes have improved the population's knowledge of topics related to reproductive health, HIV/AIDS and credit. However, in the absence of a CAP study, which was not envisaged by the project, it is difficult to assess change of behaviour.	3
4. Reduction of women's illiteracy rate and improvement of their management capacity.	The implementation of the literacy and post-literacy programmes has enhanced the skills of the unregistered female pupils in management and entrepreneurship. 88.6% of them assert that the trainings have positively changed their management and 65.9% state that they use these skills in their day-to-day life (housekeeping, business management, communities). 18 896 persons have attended the literacy education programme.	3
5. Reduction of women's domestic chore schedule.	The provision of utilities (multifunctional platforms) has helped: (i) reduce the domestic chore schedule of women by at least 4 hours, according to the monitoring missions; (ii) improve the physical health of women; (iii) diversify the economic sub-sectors (emergence of catering, battery charge, welding, video club); and (iv) increase the extra-domestic activities of women (entrepreneurship, literacy education and training programmes, schooling, etc.).	3
6. Strengthening the national mechanism for the advancement of women.	The support put at the disposal of the DPNF has helped to develop tools to strengthen the planning and coordination of the women's empowerment sector. However, the low operating level of the tools provided to the MSNPFE, namely the statistical data bank on the status of women in Guinea and the legal directory on women's rights, do not facilitate their ownership. .	1
7. Satisfactory implementation of project activities.	Notwithstanding the considerable delay encountered, the project implementation reached a satisfactory level. The physical implementation rate of the activities is 99.5% compared to the 85.96% financial implementation rate.	3
<b>OVERALL OUTCOME SCORE</b> [Corresponding to the average weighted score]		3

 **Check here to override the auto-calculated score**

<b>Provide justification for overriding the auto-calculated score.</b>	
<b>Insert the new score or re-insert the auto-calculated score</b>	
3	

**2. Other outcomes: Comment on the additional outcomes not expected in the logical frame, and which focus mainly on the cross-cutting issues (gender for example)**

The key gender and women's empowerment stakes and challenges constituted the focus of project efforts. Literacy actions and the granting of credit contributed to: (i) reducing women's illiteracy rate and improving their management capacity; (ii) a greater emergence of women in the local grassroots Community Organisations, (ASF leadership, platforms, women that can read and write) and consequently the reinforcement of female leadership in the project impact areas; (iii) gradual change in the way men view and perceive women's participation in economic activities, considering the perceptible significant impact that women supervised by the project have had in their households; and (iv) the enhanced awareness of councillors and communities on the need to extend community programmes to development actions in favour of women.

In the environmental sector, steps have been taken to minimise the impact of women's activities on the environment. These steps include activities to sensitize women on hygiene, sanitation, health, and nutrition and environment conservation. In the selection of micro-projects, specific measures have been taken, notably the non-financing of all activities that have a negative impact on the environment. Furthermore, emphasis has been put on the development of appropriate technologies for activities related to textile processing, soap making, production of groundnut oil and paste, and fish smoking to avoid the risks related to toxic products.

The project favoured the participatory approach by involving the beneficiary population in all the stages from design to implementation. The installation of the multifunctional platforms was done with the participation of the population, notably through their involvement in the construction of shelters and by entrusting management issues to the committees set up to that end. Also, the ASFs established belong to the communities that manage them.

Moreover, the project triggered the emergence of new economic sub-sectors in its impact area (including welding, small restaurants and craft activities). The development of small operating units in the project area contributed to the creation of jobs and increase in household income, thereby laying the foundation of a local dynamic economy. .

The implementation of PAAEF solicited the participation of NGOs and financial intermediaries. This helped to enhance their expertise and increase their credit standing.

**3. Risks to sustained achievement of outcomes. State the factors that affect, or could affect, the long-term or sustained achievement of the programme outcomes. State any new activity or institutional change that could be recommended to help outcomes. The analysis should draw inspiration from the sensitivity analysis of Annex 3, if relevant.**

**Output risks:** (i) The limited resources of the credit fund make it difficult to meet the numerous loan demands and limit the extension of activities to other regions; (ii) The weak financial autonomy and organisational capacity of the ASFs owing to their young age (4 and 3 years) are a real threat to their sustainability; (iii) the persisting political instability and insecurity in the country could reduce the rate of internalisation of the effects and the continuation of activities; (iv) the low ownership of activities by the Government weakens the project achievements (difficulties for the ASFs to function without a balancing subsidy).

**Measures to ensure viability of the outputs:** (i) Government's mobilisation of the budget needed to provide the ASFs with the balancing subsidy, promote their sustainability and strengthen the credit; (ii) the imminent organisation of elections in the country will enable the emergence of new democratic institutions; (iii) adoption and introduction of a mechanism to sustain the ASFs and the multifunctional platforms; and (iv) the creation of the Economic and Social Development Fund (ESDF) envisaged by the Government and responsible for capitalising interventions, including those of the micro-finance sector.

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## E. PROGRAMME DESIGN AND READINESS FOR IMPLEMENTATION

**1. State the extent to which the Bank and the Borrower ensured the programme was commensurate with the Borrower's capacity to implement by designing it appropriately and by putting in place the necessary implementation arrangements. Consider all major design aspects, such as: the extent to which lessons learnt from previous PCRs in the sector or in the country (please cite some key PCRs); the extent to which the programme was informed by robust analytical work (please cite key documents); how well Bank and Borrower assessed the capacity of the implementing agencies and the project implementation unit; scope of consultations and partnerships, economic justification of the project and provisions made for technical assistance.**

**[250 words maximum. Any additional narrative about implementation should be included in Annex 6: Programme Narrative] []**

The PAAEF was the first Bank initiative in the advancement of women sector in Guinea; its design favoured the participatory approach and was based on the work of the Government and other TFPs in the sector. It is consistent with implementation of: (i) the 1997 Comprehensive Medium- and Long-term Development Strategy ("Guinea, Vision 2010"); and (ii) the Policy on Women's Advancement and Poverty Reduction, 1996. To ensure the relevance of the objectives and the consistency of the choice of activities and the intervention areas, the project preparation in 1995 and its appraisal in 1997 benefited from the assistance of the UNIDO, which had just prepared, for the Government, a women's entrepreneurship development support project.

To build the implementation capacity, the institutional anchoring envisages the provision of technical assistance through the creation of a Project Implementation Unit (PIU), a light structure supervised by MASPFE and comprising international experts recruited on the basis of competence. The Unit works under the coordination of the inter-ministerial steering committee charged with ensuring the consistency of the activities with project objectives and external appraisal. It is supplemented by the systematic resort to specialised and experienced organisations (NGO, financial intermediaries and consultants) bound to the project by partnership contracts. Finally, the monitoring/evaluation of activities envisages the drawing up of a framework based on objectively verifiable indicators.

**2. For each dimension of programme design and readiness for implementation, provide a brief assessment (up to two sentences). Insert a score, using the scoring scale provided in Appendix 1.**

ASPECTS RELATED TO PROGRAMME DESIGN AND READINESS FOR IMPLEMENTATION		ASSESSMENT	Working score
REALISM	a) Owing to its complexity, the programme is subject to an analysis of the country's capacity and political commitment	A diagnosis of the capacity has been made and resulted in: (i) the setting up of a project implementation unit designed by way of technical assistance; and (ii) the financing of the training actions, sensitisation of the DNPf, beneficiaries and intermediary structures to strengthen their implementation and monitoring capacity. The implementation however revealed weaknesses that considerably delayed the establishment of the implementation unit (18 months), the replacement of the CTP following his death, the production of prudential ratios for the continuous assessment of the financial intermediaries. The political commitment showed by the Government at appraisal did not continue in view of the long delays observed in project implementation and provision of the counterpart contribution.	2

<b>RISK ASSESSMENT AND MITIGATION</b>	b) The project design takes the risks analysed adequately into account.	The wish to see women give strong support to the project, which would lead to an increase in the number of women applying for credit, ran into difficulties following inability to meet the numerous loan requests because of the limited credit fund resources. Consequently, other risks not mentioned at appraisal negatively affected project implementation, especially: (i) the successive suspension of disbursements due to Guinea's arrears; (ii) delays in providing the counterpart contribution; and (iii) political instability since 2006 leading to frequent changes of administrative authority at all levels, thereby reducing the project impact internalisation rate.	2	
<b>USE OF COUNTRY SYSTEMS</b>	c) Procurement, financial management, monitoring and/or others are based on systems already in use by government and/or other partners.	The borrower and the Bank undertook to apply ADF rules and procedures for the procurement of goods and services. During implementation, their application encountered some difficulties: (i) the poor mastery of Bank procedures by the national purchasing committee, service providers, the PIU and the absence of a procurement specialist led to delays in the preparation pace and the quality of bidding documents; (ii) non-eligible procurements were made without obtaining the Bank's non-objection opinion; (iii) the unauthorised utilisation of ADF funds following the delay in paying the counterpart contribution; and (iv) non compliance with the credit ceiling.	2	
<b>For the following dimensions, provide separate working scores for Bank performance and Borrower performance</b>			<b>Working score</b>	
			<b>Bank</b>	<b>Borrower</b>
<b>CLARITY</b>	d) Responsibilities for programme implementation were clearly defined	The roles and responsibilities of various stakeholders (Government, ADF, technical and financial partners, consultants, NGOs, PIU) were clearly defined at appraisal.	4	4
<b>PROCUREMENT READINESS</b>	e) Documents required for implementation (documents on specifications, design and procurement, etc) are ready at the time of assessment.	In all, the production of the documents required for project implementation fell far behind the effective deadline between the entry into force of the loan in March 1998 and the first disbursement in February 2000, which was mainly subject to the preparation and adoption of: (i) the procedures manual for the procurement of goods and services; (ii) the procedures manual for the granting of credit; (iii) the prudential ratios; and (iv) the on-lending agreements with the financial intermediaries.	2	2

<b>MONITORING READINESS</b>	f) Monitoring indicators and monitoring plan are adopted	The project envisaged the preparation of a monitoring/evaluation framework at start up in order to facilitate the monitoring of operations implementation, the performance evaluation of the intermediary organisations as well as the degree of satisfaction of the beneficiaries, the impact on the improvement of women's income and poverty reduction. The framework was never prepared.	1	1
<b>BASELINE DATA</b>	h) Baseline data collection is completed or ongoing	Baseline data on the characteristics, activities and socio-economic indicators related to women are available at the national level, but have not been broken up to reflect the characteristics of the project intervention areas (Upper Guinea and Conakry). Studies on the growth-bearing sectors and the institutional capacity of the NGOs and financial intermediaries were scheduled among the activities to be carried out. .	1	1

## F. IMPLEMENTATION

**1. State the major characteristics of programme implementation: compliance with the schedules, quality of the constructions of other works, performance of the consultants, effectiveness of Bank supervision, effectiveness of Borrower supervision. Determine to what extent the Bank and the Borrower ensured compliance with the safeguards.**

**[300 words maximum.]**

The PAAEF encountered considerable delay both at start up and during the implementation phase. The implementation period initially estimated at 5 years was extended to 12 years following various difficulties encountered: recurrent suspensions (about 900 days), SAP blockage (over 6 months). The key activities scheduled have been implemented and have had a real impact on the beneficiaries. Moreover, the consultants (NGOs, financial intermediaries, firms and individual consultants) complied in all with the specifications, with the exception of three of them whose contracts have been annulled for non-compliance with the contract provisions (NGO CERIDA, FINAFORD, UNIDOI). Owing to the poor familiarisation of certain suppliers with the Bank's payment conditions, risks inherent in the country's economic and political situation in recent years, slippages on the schedules were recorded in executing major contracts.

Bank and Government supervision missions helped to assess the problems encountered by the project and to take steps to ensure its completion and sustain its achievements. Relevant recommendations such as those related to the definition of the mechanism to sustain the credit fund have been made. However, the relevance of the decision to cancel the credit mechanism sustainability study and the proposal to extend the activities to other areas was poorly assessed. Many delays and bureaucracy were generally experienced in approving and communicating the Bank's opinions.

Furthermore, the Bank made efforts to comply with the safeguards by ensuring: (i) the approval of the procedures manual for the micro credit grant; (ii) the definition and validation of the credit fund mechanism; (iii) the formulation of the recommendation for defining the ASF sustainability mechanism; and (vi) the regular organisation of supervision missions.

**2. Comment on the role of other partners (donors, NGOs, contractors, etc). Assess the effectiveness of co-financing arrangements and donor coordination, if applicable**

The project is jointly financed by the Bank and the Government of Guinea. There is no formal mechanism of consulting and coordinating the advancement of women actions in the Ministry of National Solidarity, Advancement of Women and Children (MSNPFE). Consultation efforts were however developed between operators at the local level, but did not lead to the establishment of a formal consultative framework. In fact, in each region and prefecture, regular consultations were held between the technical and financial intermediaries to exchange information and harmonise support for guiding the target groups (need to ensure that loans go to trained persons) and participate in solving problems encountered. Periodic meetings were held with the partners at the central level on harmonisation issues (target groups, neighbourhoods/intervention districts, knowledge of other stakeholders in the project areas).

**3. Harmonisation: State whether the Bank made explicit efforts to harmonise the instruments, systems and/or approaches with the other partners.**

The Bank's efforts were not enough to harmonise the instruments, systems or approaches between the various projects financed by it, and together with the other donors. The PDSD project financed by the Bank and approved in 2001, i.e. 4 years after the approval of PAAEF, has a micro-finance component whose interventions cover, in one of the intervention regions (Upper Guinea) the same targets as the PAAEF (financial services associations). This situation generates waste of resources and makes it difficult to assess the effectiveness of interventions. In view of the scope of its intervention in the area and in the absence of a national coordination mechanism, the Bank could provide leadership. During this period, the Bank financed the biggest programmes of Upper Guinea in literacy education, micro-finance and the platforms, which necessitated the introduction of a coordination and harmonisation mechanism.

4. For each dimension of programme implementation, assess the extent to which the following criteria were met. Provide a brief assessment (up to two sentences); insert a working score using the scoring scale provided in Appendix 1.

ASPECTS RELATED TO PROGRAMME IMPLEMENTATION DIMENSION		ASSESSMENT		Working score
TIMELINESS	a) Extent of project adherence to the planned closing date. If the number on the right is 12, a 4 is scored; between 12.1 and 24, a 3 is scored; between 24.1 and 36, a 2 is scored; beyond 36.1, 1 is scored.	Gap in months between the planned closing date and the actual closing date or the date 98% disbursement is achieved	18 months to implement the PIU; delays in preparing the prudential ratios (17 months late); recurrent suspension of the country - about 900 days out of the project duration - owing to non-payment at debt maturity; (ii) delays before obtaining extensions (up to 6 months; (iii) breakdown in SAP operation between December 2008 and May 2009 (i.e. 6 months); (iv) bureaucracy in the non-objection opinions on procurements (3 to 4 months on average); and DRF processing delay; (v) persistent delay in paying the counterpart contribution. Finally, 5 extensions bring the closing date initially scheduled for 31 December 2002 to 31 December 2009.	1
		84 months		
BANK PERFORMANCE	b) Bank enforced :			
	Environmental safeguards	Arrangements were made to finance only activities that have no environmental impacts. Besides, emphasis was laid on the development of appropriate technology for activities related to textile processing, soap making, production of groundnut oil and paste, and fish smoking to avoid toxic production-related risks. In addition, activities to sensitise women on hygiene, sanitation, health, nutrition and ecological/environmental protection were organised. These induced better behaviour and improved the living environment of communities (sanitation, hygiene).		3
	Fiduciary requirements.	The provision of funds for project implementation encountered a lot of constraints; the total amount disbursed from ADF loan is UA 2 578 963.91 (81.98%).		2

	Agreements concluded under the project	Many delays and bureaucracy were generally affected the approval and communication of Bank opinion: (i) review of the protocols of agreement submitted and granting of notices of non-objection; (ii) extension opinions (up to six months); (ii) notices of non-objection on procurements (3 to 4 months on average) and DRF processing. This situation helped to reduce the disbursement level of ADF funds (81.98%).	2
	c) Bank provided quality supervision in terms of skills mix and practicality of solutions	Bank supervision was inadequate with an average of 1.4 joint missions per annum out of the 2 programmed. It was only in October 2006 that a microfinance specialist was hired, i.e. 5 years after the effective start of activities. His presence helped to assess the problems encountered and to take the necessary steps to complete the project and sustain its achievements. Relevant recommendations, such as those related to the definition of the mechanism to sustain the credit fund, were made. The mid-term review scheduled for two years into project implementation was not carried out.	2
	d) Bank provided quality management oversight	All the audits were regularly performed and the reports produced were forwarded to the Bank. The key recommendations focused on the reimbursement of GNF 72 067 022 embezzled by the project accountant and the existence of many ADF pre-financing to the Government and vice versa, owing mainly to cash constraints (delay in paying the counterpart contribution, delay in paying the revolving fund, suspensions of disbursements, etc.)	3
<b>BORROWER PERFORMANCE</b>	e) Borrower enforced:		
	Environmental Safeguards	Arrangements were made to finance only activities without environmental impact. Furthermore, emphasis was put on the development of appropriate technology for activities related to textile processing, soap making, production of groundnut oil and paste, and fish smoking in order to avoid toxic product-related risks. Moreover, activities to sensitize women on hygiene, sanitation, health, nutrition and ecological/environmental safeguard were organised. The activities fostered better behaviour and an improvement of the living environment of the communities (sanitation, hygiene).	3
	Fiduciary requirements	Delays were observed in providing the counterpart contribution. The amount disbursed stands at GNF 1 960 213 458 (i.e. 72.20 %).	2

	<p>Agreements concluded under the project</p>	<p>The Government had difficulties complying with the loan agreement provisions, notably: (i) delay in fulfilling the key condition for entry into force (18 months to set up the implementation unit; and (ii) delay in fulfilling the other conditions (preparation of the prudential ratios for the continuous assessment of the financial intermediaries). The counterpart contribution disbursed as at 31 December 2009 amounted to GNF 1 960 213 458 (i.e. 72.20 %).</p>	<p>1</p>
	<p>f) Borrower was responsive to Bank supervision findings and recommendations.</p>	<p>The counterpart contribution was provided late and to date a balance of GNF 637,772,528 has not been released. A sustainability mechanism indicating the operating and credit fund management modalities has been prepared and adopted; that of the ASFs is yet to be prepared. The monitoring/evaluation framework envisaged in the appraisal report was not prepared. In spite of delays in forwarding them, all progress and audit reports were furnished.</p>	<p>2</p>
	<p>g) Borrower collected and used monitoring information for decision making</p>	<p>A credit fund sustainability mechanism specifying the operating and management modalities was prepared and adopted by Government by letter referenced N° 0222/MASCFE/CAB/2008 dated 3 March 2008. A credit committee was set up by decree N° 3295/MASCPFE/ CAB/2007.</p>	<p>3</p>

## G. COMPLETION

1. Is the PCR delivered on a timely basis in compliance with Bank Policy?			
Date 98% disbursement is achieved (or closing date, if applicable)	Date PCR was sent to pcr@afdb.org	Difference in months	WORKING SCORE (auto-generated)  If the difference is 6 months or less, a 4 is scored. If the difference is more than 6, a 1 is scored
31-Dec-09			4

**Briefly describe the PCR process. Describe the Borrower's and co-financiers' involvement in producing the document. Highlight any major differences of opinion concerning the assessments made in this PCR. Describe the team composition and confirm whether a site visit was undertaken. Mention any major collaboration from other development partners. State the extent of field office involvement in producing the report. Indicate whether comments from Peer Reviewers were received on time (Provide names and positions of Peer Reviewer).**

**[150 words maximum]**

- Launching and fixing of the mission date by ADB and Government reference
  - Documentary review
  - Preparation of TOR
  - Mission to Conakry from 22 February to 7 March 2010
  - Contact meeting with Government representatives and preparation of the detailed mission schedule.
  - Working session with the Secretary-General of the Ministry of National Solidarity and Advancement of Women and Children (MSNPFE) to exchange views on the strategies to sustain the project outputs
  - Working sessions with the project team: disbursements, procurements, monitoring/evaluation, sustainability of the credit fund, ASF and multifunctional platforms
  - Working sessions with some technical partners (UNIDO, CPTI, service providers) and financial intermediaries (CAFODEC, APIMG)
  - Reconstitution of the outputs with Government representatives. A number of inconsistencies:
- Inconsistency:** (i) duplication of PDSD and PAAF interventions for the same target; (ii) several extensions without mid-term review
- Team composition**  
 Ms. Madame S. PITAMBER, Division Manager, OSHD.1  
 Ms. J.NZEYIMANA, Senior Microfinance Expert, OSHD.1,  
 S.WAKANA, S. Coulibaly MALET, M. DIABIRA, Consultants (OSHD.1).  
 Mr. MANAF Diallo, CTP PAAEF  
 Ms. A.EYEGHE, J.MURARA, P.HORUGAVYE, E.FULBERT, peer reviewers.

## H. LESSONS DRAWN FROM EVALUATION

Summarise the key lessons for the Bank and the Borrower, suggested by the programme's outcomes.

**[300 words maximum. Any additional narrative about implementation should be included in Annex 6: Programme Narrative**

*In terms of design:* (i) The specific definition of the project objectives, their measurability character as well as the solidity of the logical framework are a *sine qua non* for satisfactory project performance; (ii) the formulation of objective and the project components should take into account the level of resources and capacity as well as the commitment level of the various stakeholders; (iii) the large number of loan effectiveness conditions slows down the start of activities; (iv) the putting in place of a monitoring/evaluation framework at project inception facilitates the implementation monitoring and continuous assessment of performance and impact; (v) the provision of project management and monitoring documents, especially the texts of the prudential ratios and the credit fund management procedures manual, facilitates project start and management.

*At implementation:* (i) slow disbursement of the funds is an obstacle to effective project implementation; (ii) compliance with the implementation schedule is essential to guarantee the mobilisation of stakeholders and project credibility; (iii) enhancement of the capacity of the PIU and its implementation partners is necessary for adequate mastery of the disbursement and procurement procedures; (iv) strengthening the consultative framework between PTF and the Government, particularly in relation to women's empowerment, contributes to better coverage of needs through complementarity of actions and more effective dialogue; (v) The level of ownership of structures by the beneficiary communities is an essential condition for sustainability.

# PROJECT COMPLETION REPORT (PCR)

## I. RATINGS SUMMARY

All the working scores are auto-calculated by the computer from the relevant section of the PCR

CRITERIA	SUB-CRITERIA	Working score
<b>PROGRAMAME OUTCOME</b>	Achievement of outputs	3
	Achievement of outcomes	3
	Timeliness	1
	<b>OVERALL PROJECT OUTCOMES</b>	<b>2</b>
<b>BANK PERFORMANCE</b>	<b>Design and readiness</b>	
	The project objectives are relevant to the country's development priorities	4
	The project objectives are achievable, considering the project contributions and the provisional schedule.	2
	The project objectives are consistent with the Bank's national and regional strategy	4
	The project objectives are consistent with the general priorities of the Bank	4
	The logical framework presents a logical causal chain for achieving the programme development objectives	2
	The logical framework expresses objectives and outcomes in a way that is measurable and quantifiable	2
	The logical framework states the risks and key assumptions	2
	Complexity is matched with the country's capacity and political commitment	2
	Programme design includes adequate risk analysis and mitigation measures	2
	Procurement, financial management, monitoring and/or other systems are based on those already in use by Government and/or other partners.	2
	Responsibilities for programme implementation were clearly defined	4
	Documents required for implementation (documents on specifications, design, procurement, etc) are ready at the time of appraisal	2
	Monitoring indicators and monitoring plan were agreed upon	1
	Baseline data collection is completed or ongoing	1
	<b>DESIGN AND READINESS SUB-SCORE</b>	<b>2</b>
	<b>Supervision:</b>	
	Bank enforced:	
	Environmental safeguards	3
	Fiduciary requirements	2
	Covenants and triggers	2
	Bank provided quality supervision in the form of skills mix and practicality of solutions	2
	Bank provided quality management and oversight e	3
	PCR was delivered on a timely basis	4
	<b>SUPERVISION SUB-SCORE</b>	<b>2</b>
	<b>OVERALL BANK PERFORMANCE SCORE</b>	<b>2</b>

<b>BORROWER PERFORMANCE</b>	<b>Design and readiness</b>	
	Responsibilities for programme implementation were clearly defined	4
	Documents for implementation (documents on specifications, design, procurement, etc.) are ready at the time of appraisal	2
	Monitoring indicators and monitoring plan were agreed upon; baseline data collection was completed or ongoing	1
	<b>DESIGN AND READINESS SCORE</b>	
	<b>Implementation</b>	
	Borrower complied with:	
	Environmental safeguards	3
	Fiduciary requirements	2
	Covenants and triggers	1
	Borrower was responsive to Bank supervision findings and recommendations	2
	Borrower's data collected and used for decision making.	3
	<b>IMPLEMENTATION SUB-SCORE</b>	
<b>OVERALL BORROWER PERFORMANCE SCORE</b>		

## J. PROCESSING

STEP	SIGNATURE COMMENTS	DATE
Sector Manager clearance		
Regional Manager clearance		
Sector Director approval		

## Scoring scale and letters

SCORE	EXPLANATION
4	<b>Very satisfactory</b> - Perfect implementation, no flaw
3	<b>Satisfactory</b> – Most of the objectives are achieved despite some shortcomings
2	<b>Average</b> - Project partially successful. Almost as many outputs as shortcomings
1	<b>Mediocre</b> – Very few outputs and serious gaps
NA	Not Applicable

**N.B.:** The formulas are corrected to the nearest decimal point. For calculations, only integers are used.

## 1. Project costs and financing

### a. Project costs by component

Component	Project cost (in UA)					
	Estimate		Actual		Gap	
	ADF	Govt	ADF	Govt.	ADF	Govt.
<b>Component 1: Promotion of women's economic activities</b>	1 240 000	0	467 900.67	0	772 099.33	0
<b>Component 2: Improvement of women's skills</b>	720 000	260000	1 394 503.18	157256.34	-674 503.18	102743.7
<b>Component 3: Enhancement of the capacity of the DNPF and women's associations</b>	120 000	10000	65 246.60	9000	54 753.40	1000
<b>Component 4: Project implementation unit</b>	920 000	60000	651 313.46	72088	268 686.54	-12088
<b>Total project cost</b>	<b>3 000 000</b>	<b>330000</b>	<b>2 578 963.91</b>	<b>238344.34</b>	<b>421 036.09</b>	<b>91655.66</b>

### b. Cost by source of financing

Source of financing	Project cost (in UA)			Comments
	Estimate	Actual	Gap	
ADF	3000000	2578963.91	421036,09	The ADF disbursement gap is attributable to: (i) the exchange difference resulting from the depreciation of the GNF in relation to the unit of account (UA); (ii) the delay in processing files at the Bank, notably the FR 15 request for an amount, which could not be processed from June to December 2009. For the Government, delays in providing the counterpart contribution.
Guinean Government	330000	238344.34	91655,66	
<b>Total project cost</b>	<b>3330000</b>	<b>2817308.25</b>	<b>512691,75</b>	

**2. Bank's contributions.** State the key members of the team and their duties during preparation and supervision. Provide a consolidated list of preparation, supervision and completion missions in chronological order. Provide the date and scores of the last supervision report.

Mission	Date	Composition	Duties
Identification/preparation			
Appraisal	18 June to 5 July 1997	Raymonde COFFI, Architect	Head of mission
		Amine AMAZ, Senior Demographer	Team member
		M.T.GUEZODJE, Principal Economist	Team member
		Consultants	Team members
Launching	22 October to 04 November 1999	Raymonde COFFI, Architect	Head of mission
Supervision	28 July to 10 August 2000	Raymonde COFFI, Architect	Head of mission
	15 April to 5 May 2001	Raymonde COFFI, Architect	Team member
		Boukary SAVADOGO, Education Expert	Team member
	16 November to 2 December 2001	J.E. PORGO, Education Expert	Head of mission
		Bineta BA, Health Expert	Team member
		Germain VARANGO, Procurement Officer	Team member
	6 to 15 March 2002	Orbé Noël, Disbursement Officer	Head of mission (financial supervision)
	5 to 17 May 2002	J.E. PORGO, Chief Education Analyst	Head of mission
	15 to 20 December 2002	J.E. PORGO, Ag. Division Manager, Department of Social Development	Head of mission
	2 to July 2003	J.E. PORGO, Chief Education Analyst	Head of mission
		M.J.P.MONNIN, Consultant Architect	Team member
	12 to 22 May 2004	J.E. PORGO, Chief Education Analyst	Head of mission
		R.Y.COFFI, Architect	Team member
	01 to 15 February 2005	J.E. PORGO, Division Manager, OCSD.2	Head of mission
		A.DAO SOW, Senior Education Analyst	Team member
	9 to 17 December 2005	A.DAO SOW, Education Expert	Head of mission (social supervision in Guinea)
20 March to 9 April 2006	Manaf DIALLO, Principal Technical Adviser, PAAEF	Head of mission ( mission to Tunis)	
12 to 26 October 2006	J.E. PORGO, Ag. Division Manager Basic Education, Human Development Department	Head of mission	
	Ginette NZAU-MUTETA, Socio-Economist, OSHD.1	Team member	

		A.DAO SOW, Education Expert	Team member
		Makhete CISSE, Architect	Team member
		Fodié DIAGANA, Consultant Microfinance Expert	Team member
30 May to 13 June 2007		Ginette NZAU-MUTETA, Socio- Economist, OSHD.1	Head of mission
		Jeanne NZEYIMANA, Microfinance Specialist, OSHD.1	Team member
		Issifou Boukari, Consultant Architect	Team member
10 July to 03 August 2007		Manaf DIALLO, Principal Technical Adviser	Head of mission (project manager in Tunis)
27 January to 13 February 2008		Ginette NZAU-MUTETA, Socio- Economist, OSHD.1	Head of mission
		Jeanne NZEYIMANA, Microfinance Specialist, OSHD.1	Team member
		Aboubacar MAGASSOUBA, Procurement Specialist, OSHD.0	Team member
19 October to 08 November 2008		Manaf DIALLO, Principal Technical Adviser, PAAEF	Head of mission (project manager in Tunis)
		Lamine CAMARA, Head of Multilateral Debts Section (Ministry of Finance)	Team member
10 to 24 June 2009		Ginette NZAU-MUTETA, Chief Socio- Economist, OSHD.1	Head of mission
		Jeanne NZEYIMANA, Microfinance Specialist, OSHD.1	Team member

### 3. Economic and Financial Analysis (if applicable)

The analysis of the economic return at project appraisal was based on the component "Promotion of Women's Economic Activities" with an assessment of an operating account of a woman engaged in traditional dyeing activity for the production of men/women's dresses. The simulations on an activity financed at a rate of 2% give a profit margin of GNF 29 390 after deduction of all charges. Today, an analysis of the operating accounts based on a sample of women working in four different sectors of activities (textile, trading, agricultural production and platform) confirms that projects promoted generate profits that help to easily reimburse the loans and meet basic household needs. Furthermore, the products have acquired a significant value added, thanks to textile training.

Description	Production Cost (in GNF) at Appraisal	Production Cost (in GNF) at Completion
Total cost/charges	10610	83950
Selling price/charges	40000	125000
Profit margin/charges	29390	41050

The analysis was also based on an agricultural production activity financed by the project. The operating account of Mrs. X, borrowing from Dabola ASF, Dabola Prefecture, for the farming of 1.666 hectares of groundnuts with an investment of GNF 2 500 000 and total charges of GNF 3 118 000, showed a positive operating income. After the sale of her production, the income (proceeds) received by the borrower amounted to GNF 4 720 000, i.e. a net operating profit of GNF 1 602 000. In view of this financial situation in one crop year with a high profit margin, Mrs. X's business is profitable and the net profit is enough to make her financially autonomous after a maximum of three cycles of agricultural loan.

#### 4. List of Supporting Documents

1. Loan Protocol of Agreement between the Republic of Guinea and the African Development Bank, Project to Support Women's Economic Activity (PAAEF)
2. Appraisal Report of the Governance Programme Support Project
3. Supervision checklist of the Project to Support Women's Economic Activity (PAAEF)
4. Progress reports of the Project to Support Women's Economic Activity (37 reports)
5. Memorandum of Understanding between the Ministries of Social Welfare, the Advancement of Women and Children, the Ministry of Economy and Finance and CAFODEC, 4 June 2009
6. Memorandum of Understanding between the Ministries of Social Welfare, the Advancement of Women and Children, the Ministry of Economy and Finance and CAFODEC, 8 July 2009
7. Legal Directory on Women's Rights (FAD/MASPFE), February 2008
8. Draft Bylaws of the FLIA Prefecture Union of ASFs
9. CAFODEC Credit Policy

#### 5. Project Description

The mixed performance of the project is particularly justified by a political and economic context unfavourable to the satisfactory implementation of activities. The insecurity and political instability that persisted in the country for several years greatly weakened the Guinean economy and reduced the country's capacity. On the one hand, the country was confronted with serious difficulties in meeting debt payment deadlines. This situation gave rise to successive sanctions, i.e. close to 5 years of inactivity. Furthermore, persistent delays were observed regarding provision of the counterpart contribution. By the project closing date, the amount disbursed stood at GNF 1 960 213 458 (or 72.20 %).

On the other hand, the weak institutional capacity greatly hampered compliance with the deadlines for the fulfilment of conditions for loan effectiveness, particularly the process to establish the project implementation unit, which lasted 18 months. Moreover, the same difficulties were encountered in fulfilling the other conditions, notably the preparation of the prudential ratios for the continuous assessment of the financial intermediaries, which slowed down the start of micro-credit grant activities. The effective launch of activities initially scheduled for April 1998 could only take place in May 2001, i.e. 17 months' slippage.

**GUINEA: PROJECT TO SUPPORT WOMEN'S ECONOMIC ACTIVITY (PAAEF)**

**PEER REVIEWERS' COMMENTS ON THE PROJECT COMPLETION REPORT.**

The report was sent on 12 March 2010 to:

Messrs.        Ali EYEGHE  
                   Justin MURARA  
                   Patrice HORUGAVYE  
                   Egnile FULBERT  
                   Amadou KANE

Fellow evaluators have submitted their comments and remarks, the principal ones of which are summed up in the matrix below:

COMMENT	
<p><b>I Basic information</b></p> <p>Correct the project reference and the amount cancelled. Mention only the official name, which is the Republic of Guinea.</p> <p>The score of 3 given to the Bank is high in view of the many extensions granted, up to 7 years without mid-term review</p> <p>Check and adjust the amount cancelled and the amount disbursed, as their total exceeds the loan amount.</p> <p>For the approval dates of the Design Note and the Appraisal Report by Com. Ops, replace "Sans Objet" (NA) by Not Applicable (N.A.)</p> <p>It appears to me that the project had a Regional Manager and not a Sector Manager at the time of approval. Find out if Mr. Afrika was not the Sector Manager (instead of the Regional Manager) during this period.</p>	<p><u>Done:</u> the project number and the amount cancelled have been corrected.</p> <p><u>Done:</u> the word Conakry has been deleted</p> <p><u>Done:</u> According to the format, the score is auto-generated. However, the revision of the detailed scores has led to the reduction of the overall Bank performance.</p> <p><u>Justification:</u> There is no mistake: UA 2 578 963.91 added to UA 421 036.09 total UA 3 000 000 (loan amount).</p> <p><u>Done:</u> "SO" has been replaced with NA.</p> <p><u>Justification:</u> At the time of appraisal in 1987, there was no Sector Manager in the Bank's organisation chart.</p>

<p><b>II Project Background</b></p> <p>Briefly state how PAAEF project should contribute to implementing the Government's Advancement of Women and Poverty Reduction Policy.</p> <p>Moreover, the text mentions bilateral institutions, but most of the institutions in brackets are multilateral (World Bank, IFAD, EU). Correct this by simply talking about institutions or by adding bilateral and multilateral institutions.</p>	<p><b>Done:</b> Paragraph "B. Project Background" has been modified to include the comment.</p> <p><b>Done:</b> the word multilateral has been added.</p>
<p><b>III Project Objective</b></p> <p>In point 4/, the overall project objective could be mentioned in this table.</p> <p>In paragraph 3 on the relevant character of the objectives (short evaluation of the project objectives), the objective and strategic framework are taken up again without stating how it was relevant. The relevance is found in the needs the project should address.</p> <p>In terms of consistency with overall Bank priorities, refer to the vision and strategic priorities of the Bank.</p> <p>Under "Achievable Objectives", highlight the ambitious nature of the project in relation to the resources provided, and do not stop only at the refinancing fund, which, all things considered, remains modest in relation to the population targeted.</p> <p>The score (3) given to "Measurable" is in contradiction with the assessment of this dimension (hardly measurable indicators, rarely stated, hardly quantifiable). Revise either the evaluation or the score.</p> <p>Under the logical framework: Component 2 - Activity 5: Creation of a subsidy fund. This activity does not seem to tally with the outputs and indicators noted. The title of this activity probably needs to be specified.</p>	<p><b>Done:</b> the overall project objective has been included in this table.</p> <p><b>Justification:</b> the relevance in question in the framework refers to coming into line with the Government's priorities. The comment states the place of PAAEF in the policy thrusts of the national strategy on women's advancement.</p> <p><b>Done:</b> the comment has been reviewed to make reference to the Bank vision.</p> <p><b>Done:</b> the comment has been reviewed and the aspects relating to financial and human resources have been added.</p> <p><b>Done:</b> the score has been revised downward</p> <p><b>Done:</b> for more clarity and better understanding, Activity 5 is formulated as follows: Creation of a subsidy fund (financing of utilities)</p>

<p>Under the logical framework, Output 6 (Component 3) mentions 60 persons trained by area whereas 30 were targeted (see objective 3).</p> <p>Output 10: state all that PIU has achieved: project monitoring and coordination, reports produced, etc.</p>	<p><b>Done:</b> Precision has been given: 60 persons in total, of which 30 persons per area (Upper Guinea area and Conakry area).</p> <p><b>Done:</b> output indicators have been completed, notably those related to the preparation of the procedures manual, detailed activities implementation plan and production of reports.</p>
<p><b>IV Outputs and Outcomes</b></p> <p>In the outputs table obtained, reference should each time be made to the activity and its outputs (expected and achieved). It will be necessary to add an “activities” column at the beginning.</p> <p>Output 1: state the areas identified and specify if they are really growth-bearing; reduce the score in view of the non-implementation of the second study programmed and the number of beneficiaries reached (50%).</p> <p>Outcome 3: state if there were changes of behaviour within the sensitised population.</p> <p>Output 6: check again the figure of 60 persons by zone compared to 30.</p> <p>Output 8: (technical assistance): the score (3) contrasts with the comment made in the expected outputs column.</p> <p>Other outcomes: list the steps taken to minimise the environmental impacts.</p>	<p><b>Justification:</b> the document followed the PCR framework, which does not envisage an “activities” column. For details of the activities, refer to the logical framework.</p> <p><b>Done:</b> the growth-bearing areas were mentioned in the paragraph. The score was however not changed because the study on the sustainability mechanisms was cancelled at the Bank’s request to avoid duplication with the PDSD project, which has the same activity.</p> <p><b>Justification:</b> it is mentioned that in the absence of a CAP study for which there was no provision in the project, it is difficult to assess change of behaviour.</p> <p><b>Done:</b> the correction has been done: 60 persons in total, of which 30 persons by zone (Upper Guinea Zone and Conakry Zone).</p> <p><b>Done:</b> the score was revised downward (2 instead of 3).</p> <p><b>Done:</b> the steps taken were listed in the comment.</p>

<p>With regard to the viability of outputs, recommend institutional measures.</p>	<p><b>Done:</b> The creation of the social development fund as an institutional measure to capitalise outputs has been inserted.</p>
<p><b>V Design and Readiness for Project Implementation</b></p> <p>State the procurement system used (national or Bank)</p> <p>The score 3 awarded to “Realism” at project appraisal is over-estimated. The country's capacity should be assessed by its loan resource consumption performance and by its diligence in implementing the project within the timeframe; the political commitment should be attested by the provision of the national counterpart fund.</p> <p>How the PIU was assessed.</p> <p>The weaknesses that had negative impacts on the delay (18 months) in setting up the project management team should be explained in the Project Design section.</p>	<p><b>Done:</b> the comment states that Bank rules and procedures were used.</p> <p><b>Done:</b> the comment was reformulated to take account of the observations and the score was reduced to 2. However, the aspect concerning the low consumption of loan resources was not considered, as it is mainly due to disbursement delays, which are not solely attributable to the country.</p> <p><b>Justification:</b> the PIU was a new unit to be created and the human resources necessary were assessed.</p> <p><b>Justification:</b> the point is mentioned in this section under “Realism”</p>
<p><b>VI Implementation</b></p> <p>The score 3 awarded to Bank Performance in (c) “Bank Supervision”, appears over-estimated. The Bank organised 14 supervision missions in 10 years, i.e. an average of 1.4 per year (and not 2 as indicated in the report), which is below the norm of 1.5. Furthermore, the mid-term review although planned was not undertaken.</p>	<p><b>Done:</b> the score has been reduced to 2</p>
<p><b>VI Completion</b></p> <p>Add a line on the peer reviewers. Besides, only the PCR process and the expected comments on the possible inconsistencies in the evaluations presented in this report were indicated. Clarify the closing date in the table.</p>	<p><b>Done:</b> the list of peer reviewers is inserted as well as the completion date.</p>
<p><b>VII Lessons drawn</b></p> <p>Clearly state the lessons drawn, distinguishing between lessons for the Bank and lessons for the borrower. Check the numbering in (i); (ii) is missing.</p>	

<p><b>Reformulate lesson (i)</b> Compliance with the agreement conditions, especially the quick disbursement of funds, which was not one of the Bank's agreement provisions. Insert one lesson drawn from: (i) the many extensions and suspensions; (ii) coordination to avoid risks of duplication (see the case of the same activities in Upper Guinea). This situation could normally have been avoided at appraisal by ensuring whether there were other ongoing or planned interventions in the project area. Insist on scaling down the project objectives in relation to the resources, and see to preparing a second phase as soon as possible for projects of this type.</p> <p>Among the lessons, mention the large number of conditions (6 for loan effectiveness and 8 for "Other conditions"). The impact of this situation on the late start of the project should be clearly established. The inadequate budgeting and disbursement of the counterpart contribution should also be noted. Activities should be financed with these funds and failure to disburse them inevitably has an impact on the project. State the necessity to provide the country with capacity building support for a sound mastery of the disbursement and procurement procedures.</p>	
<p><b>General comments</b></p> <p>.</p> <p>In the analysis, underscore the huge discrepancy between the paltry loan amount (UA 3 million), the time taken to implement the project to be financed (10 years instead of 5 planned), the inability of the PIU to consume the total loan in spite of its small amount and the long implementation delay (a balance of 421 036.29 was cancelled).</p> <p>The report contains several comments in square brackets resulting from the cancelled Bank format. These comments should be deleted in the present report, as their purpose in the annotated Bank format is to guide the report writers.</p>	
<p><b>Annexes</b></p> <p>Was the economic and/or financial return calculated at appraisal? What was it at completion?</p>	<p><u>Done</u>: point 3 of the annex.</p>