Report Number: ICRR0023335

1. Project Data

Project ID P164443	**Project Name** WEE-RDP	
Country Afghanistan	**Practice Area(Lead)** Agriculture and Food	
L/C/TF Number(s) IDA-D3840,TF-A8443	**Closing Date (Original)** 30-Jun-2023	**Total Project Cost (USD)** 27,464,925.10
Bank Approval Date 28-Sep-2018	**Closing Date (Actual)** 30-Jun-2023	

	IBRD/IDA (USD)	Grants (USD)
Original Commitment	25,000,000.00	75,000,000.00
Revised Commitment	39,530,888.78	14,530,888.78
Actual	27,464,925.10	14,530,888.78

Prepared by	Reviewed by	ICR Review Coordinator	Group
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2. Project Objectives and Components

a. Objectives

The Project Development Objective (PDO) was to increase social and economic empowerment of poor rural women in selected communities.

There was no change to the PDO during implementation.

For the purposes of this ICR review, the objective will not be broken into parts but will be assessed as one PDO. This is because the objectives of economic and social empowerment under this Project are interconnected, as reflected in the ICR's ToC.

b. Were the project objectives/key associated outcome targets revised during implementation?
Yes

Did the Board approve the revised objectives/key associated outcome targets?
No

c. Will a split evaluation be undertaken?
Yes

d. Components

1. Original components:

Component 1 – Community Mobilization and Institution Development (cost at appraisal: US$30.0 million; actual cost: US$8.14 million) - aimed to increase social empowerment of rural women by mobilizing them into community institutions built by the Project. Women's self-help groups (SHGs) were to be the core community institutional framework, which were then expected to be federated into Village Level Savings Associations (VLSAs). From these, community-level enterprise groups (EG) were expected to emerge and, in turn, be aggregated into producer associations (PAs). The project planned to create a total of 40,000 SHGs, 5,000 VSLAs, 5000 EGs, and 500 PAs. Given the socio-cultural context in Afghanistan, the option of having up to 20 percent male SHGs was retained.

Component 2 – Access to Finance (cost at appraisal: US$39.0; actual cost: US$3.02 million) - aimed to enable the sustainability of the community institutions and to promote their direct linkages to financial service providers including monetary financial institutions (MFIs) and commercial banks. The focus was on strengthening the "demand side" by creating women's savings groups built on mutual trust and respect. Women's groups were to be prepared to use MFIs. Another focus was on ensuring the financial and operational sustainability of VSLAs and the MFIs' and commercial banks' incentives to enable rural women's access to financial services.

Component 3 - Enterprise Development and Market Linkages (cost at appraisal: US$18.0 million; actual cost: US$0.12 million) – financed goods based on the business needs of the female-led enterprises in order to support viable economic activities, leveraging private sector investments and promoting economies of scale. This would be reinforced by technical assistance (TA). The outcome would be increased productivity and competitiveness, which would in turn improve females' job opportunities and contribute to their economic empowerment.

Component 4: - Project Management (cost at appraisal: US$13.0 million; Actual cost: US$7.09 million) - financed management and oversight of the Project at national and provincial levels.

2. Changes in components and indicators during implementation:

There was no change to the components, or PDO indicators, or intermediate indicators during implementation.

The Project underwent one Level 2 restructuring, approved on June 30, 2021, following the Government request to change the Implementation Agency from Ministry of Rural Rehabilitation and Development (MRRD) to the Ministry of Women Affairs (MoWA).

e. Comments on Project Cost, Financing, Borrower Contribution, and Dates

Project Cost: The appraisal estimate was US$100.0 million, and the actual project cost (the amount disbursed at closure) was US27.5 million (ICR, page ii). The amount reported as disbursed at closure is below the total component cost at closure, which is stated as US$18.37 million (ICR, page 40). The difference equals US$9.13 million. The ICR reports that the outstanding balance remaining in the project's designated account at closure was US$9.5 million, and it was expected to cover the outstanding liabilities. (ICR, page 21)

Project Financing: The project was financed by an International Development Association (IDA) grant (US$25.0 million at appraisal and US$12.9 million at closure) and an Afghanistan Reconstruction Trust Fund (ARTF) grant (US$ 75.0 million at appraisal and US$14.5 million at closure).

Borrower/Recipient contribution: There was no Borrower contribution.

Changes in project financing due to the June 2021 restructuring: Disbursement projections were revised considering implementation progress, past disbursements, and implementation challenges. The funds were reallocated across disbursement categories. The revised total Project financing was US$39.5 million, consisting of the IDA funding for US$25.0 million (no change from the original amount) and the ARTF funding of US$14.5 million (a reduction from the original amount of US$75 million).

Suspension and funds cancellation. Following the takeover of the government on August 15, 2021, the World Bank paused its disbursements under the project, and subsequently, disbursements under IDA financing and ARTF grant for the project were suspended. The implementation of activities on the ground was thereby discontinued.

Project Dates: The project was approved on September 28, 2018, and became effective on October 23, 2018. The original closing date was June 30, 2023. Due to the collapse of the government in August 2021 and the following political turmoil, the WBG's country portfolio, including the project, was suspended on February 17, 2022, and then phased out.

Reverse Split Evaluation – Due to the collapse of the government in Afghanistan, this evaluation will undertake a reverse split evaluation approach as approved by OPCS.

3. Relevance of Objectives

Rationale

Country context: At project approval and throughout implementation, Afghanistan was experiencing economic stagnation and deterioration, an increasing conflict, and deepening internal political fragmentation. Average annual GDP growth fell to 2.5 percent between 2015-2020, below the rate of population increase. The impact of COVID-19 was significant and led to a two-percent economic contraction and a sharp increase in poverty. An estimated 60-70 percent of the population lived in poverty at the end of 2020. The collapse of the government in August 2021 triggered a further economic crisis and a withdrawal of most international aid.

Relevance to the national priorities at approval: The PDO was relevant to the country's conditions and well-aligned with national priorities, specifically to the Afghanistan National Peace and Development Framework 2017-21, which included four pillars: governance and state effectiveness, social capital, and nation building, economic growth and job creation, and poverty reduction and social inclusion. Under development priorities, the Framework states that the “first objective is to promote sustainable job creation,” that “a growth-focused development strategy is worthwhile only if it is inclusive and leads to improved welfare and effective poverty reduction,” and that national policies and program will be designed to address extreme inequities that have been observed and aim at equitable development and social balance (page 14). These priorities are reflected in the objective of this Project to increase the social and economic empowerment of poor rural women. The PDO was also aligned with the objectives of the country’s Women’s Economic Empowerment National Priority Program (WEE-NPP), launched on March 8th, 2017, and aimed to build poor women’s capacity to strengthen the economy of their households, communities, and the entire nation.

Relevance to the WBG’s assistance Strategies at approval: The World Bank Group’s Country Partnership Framework (CPF) for fiscal years 2017-2020, discussed by the Board on October 27, 2016 (Report #108727-AF). The CPF was organized around three pillars: (i) building strong and accountable institutions; (ii) supporting inclusive growth; and (iii) expanding and deepening social inclusion (Country Partnership Framework (CPF), 2016). Both the CPF and the Bank's Systematic Country Diagnostic (SCD, 2016) pointed out the extreme fragility and high risk of operating in Afghanistan. The Project contributed to all three CPF pillars through its special emphasis on promoting women's economic empowerment.

Relevance at the time of the government takeover (August 2021). The PDO remained relevant to the national priorities and the WBG’s Assistance strategies until the takeover in August 2021. The project was fully consistent with the Performance and Learning Review priorities, which expanded the FY2016-20 CPF for two additional years to cover FY21 and FY22. These priorities were fully consistent with the Government strategy.

The relevance of objectives is rated high due to its full alignment with the country strategy and government priorities at appraisal and up to the suspension of the WBG’s country program due to the August 2021 government takeover.

Rating

High

4. Achievement of Objectives (Efficacy)

OBJECTIVE 1

Objective

To increase social and economic empowerment of poor rural women in selected communities.

Rationale

The theory of change (ToC), developed for the PAD, showed a direct, logical causal chain from inputs to outputs and further to outcomes. There were two result chains. *In the first results chain*, increased social empowerment of poor rural women in selected communities would be achieved by mobilizing them into such institutions as SGs and VSLAs, which would include both poor and non-poor women, thus facilitating equal involvement, solidarity, and mutual support, and ultimately creating social platforms for inclusive economic development. *In the second results chain*, the said social platforms would be leveraged to access financial, political, and economic capital (services, markets, and financial institutions), thus leading to the economic empowerment of poor rural women.

The ToC clearly presented the project's logic and captured the cause-effect relationship among inputs, outputs, and PDO outcomes. The complicated links from the outputs to the PDO outcomes were clearly presented and corresponded to the logic of Project design. The ToC has two shortcomings. First, it does not include the intermediate outcomes, and therefore, it is not clear from the ToC how the outputs would lead to the achievement of the Project's objectives, and how the outputs would be applied to solve the issues to be addressed by the Project. For example, the ToC states that the PDO outcomes would be measured by the number of Project beneficiaries, but it is unclear how exactly they would benefit from the listed outputs. Second, the ToC does not include the assumptions that have to be in place for the interventions to lead to the achievement of the TOC's outputs and outcomes.

Outcomes:

The Original Project made significant progress with reaching most of the PDO targets and many of the intermediate indicator targets by its closure. The ICR reports that on June 30, 2021, two years prior to the planned closure, only one PDO indicator had not been reached yet, but the Project was on track to achieving it on time. At the same time, the Project's performance with respect to the rest of the PDO indicators was exceptionally good, and all were already exceeded by June 30, 2021. (ICR, page 9, page 11)

The following results were achieved with respect to the PDO indicators by actual Project closure:

1. The Project directly benefited 772,792 people (including 455,756 women) by reaching them with financial services, exceeding the original target of 450,000 people (including 350,000 women).

2. The share of female SHG members from poor or vulnerable households was 84.9 percent, as compared to 60 percent originally targeted.

3. The share of female EGs/PAs with an increase in real sales value was 11.4 percent, compared to the original target of 60 percent. The ICR reports that reaching this target relied upon the completion of several key assessments, which were underway. The assessments included market studies, evaluation of market demand, and identification of sources of cheaper raw materials and markets for EGs' products. The ICR states that the Project would reach this target by the planned closure, based on the progress made.

Outputs:

1. Community mobilization. Based on the significant progress made under this component, the Project was on track to achieving results by the planned closure, but no targets were reached by actual closure. Specifically: (i) the share of households with at least one woman in an SHG was 64 percent at closure, while the target was 70 percent; (ii) the share of SHGs federated into VSLAs was 58 percent, as compared to the target of 80 percent; and (iii) the female SHGs engaged in social activities was 38 percent, as compared with the original target of 70 percent. Overall, with regards to social empowerment, the Project supported the formation of over 48,000 SHGs with 564,000 active members (ICR, page 10) (there was no target associated with this output).

2. Access to finance. Progress with reaching the targets under this component differed by indicator but no targets were achieved by actual closure. There was significant progress towards the following two targets: (i) net aggregate savings mobilized amounted to US$10.8 million, compared to the target of US$15.0 million; and (ii) loans were taken by 102,045 female members of SHG/VSLAs, compared to the target of 150,000. However, there was little or no progress in reaching the following targets: (i) 9,423 SHGs and 494 VSLAs received grants, while the targets were, correspondingly, 36,000 and 4,500; (ii) no VSLAs achieved operational self-sufficiency by closure, while the target was 30 percent.

3. Market linkages. Based on significant progress under this component, the Project was on track to the expected results by the planned closure, but no targets were achieved by actual closure. Specifically: (i) job interventions benefited 19,156 people (out of which 18,221 were female), while the target was 30,000 (out of which 25,000 would be female); (ii) the share of the EGs/PAs having established business partnership and linkages with private sector firms/SMEs was 19 percent, compared to the target of 30 percent; and (iii) the indicator of participating females engaging in income-generation activity (the target of 28 percent was determined after appraisal but not in relation to the restructuring) was not estimated at closure, as the evaluation survey was still ongoing, but the ICR reports that the rates were very high (ICR, page 32). Under this component, US$2.9 million was disbursed as Seed Capital Grant, benefiting 97,835 participants in 912 VSLAs and 8,910 SHGs. Further, loans were provided to the SHG members, and 76 percent of the total amount lent had been repaid by Project closure. Also, loans were provided to the VSLAs members, and 23 percent of the total amount lent had been repaid by Project closure. The loans were used to address household safety net issues, develop income-generating activities, start enterprises, and increase the sustainability of businesses. The Project also aimed at building partnerships between the SHGs/VSLAs and MFIs/commercial banks. While initial discussions were held, no loans had been issued by Project closure since the EGs were not able to meet collateral/guarantee requirements. The ICR reports that additional work on strengthening EGs could not have been achieved due to the early closure of the Project. (ICR, page 12).

Overall, most of the expected PDO outcomes were achieved by the Project (ahead of time), except for the indicator measuring the increase in sales value by female EGs/PAs. However, the Project was expected to reach this target by closure, based on the progress made. The Project also made significant progress towards its output targets across the three areas of interventions (community mobilization, access to finance, and market linkages).

The Original Project efficacy rating is Substantial. Most of the PDO outcomes were exceeded, and the Project was on track to reach all targets by the planned closure.

Rating
Substantial

OBJECTIVE 1 REVISION 1

Revised Objective
To increase social and economic empowerment of poor rural women in selected communities.

Revised Rationale
Please see the discussion of the ToC under the Original Project.

For this review, the period after Revision includes the time after the government takeover on August 2021. This is because the Revised Project became effective on June 30, 2021, less than two months before the takeover, and there was not enough time to make progress against the new activities and the revised targets.

Outcomes:

None of the targets were revised at restructuring. The progress the Project made after the takeover was not possible to monitor. The project's achievements after the government takeover on August 15, 2021, are assessed as unsustainable due to a continued deterioration of the treatment of women's rights in the country as of the time of this ICR review.

The Revised Project efficacy is Negligible because no additional progress was made or measured since the restructuring and due to a high likelihood that the previous achievements would become unsustainable after the takeover.

Revised Rating
Negligible

OVERALL EFFICACY

Rationale
For the Original Project, efficacy is Substantial.

Overall Efficacy Rating

Substantial

OVERALL EFFICACY REVISION 1

Overall Efficacy Revision 1 Rationale

For the Revised Project, efficacy is Negligible. The sustainability of the Project achievements after the takeover is unlikely and could well go backwards.

Overall Efficacy Revision 1 Rating	Primary Reason
Negligible	External shock

5. Efficiency

At appraisal, economic analysis was conducted based on the data from a completed similar World Bank project, the Afghanistan Rural Enterprise Development Program (AREDP), and the economic internal rate of return (EIRR) was estimated at 27.3 percent.

The EIRR was estimated using a cost-benefit analysis conducted by sub-project type (the types of economic activities/enterprises to be financed by the Project). The Project EIRR is the average of the sub-project EIRRs. The types of sub-projects to be used in the economic analysis were derived based on a very detailed and thorough examination of the AREDP’s outcomes because it was not possible to have an ex-ante list of the actual sub-projects due to the demand- and market-driven nature of the Project (the sub-projects would be defined during Project implementation by the beneficiaries, based on their experience and considering market analysis). The derived activities included agriculture, carpet-making, the food industry, handicraft, livestock, and poultry. In estimating the benefits, the economic analysis involved defining and categorizing production categories and estimating annual cash flows from each of them. On the cost side, the estimates were made conservatively and included the seed money provided to EGs, loans extended from VSLAs and SGs to EGs, and all other project costs. A 10-percent discount rate was used; constant June 2018 prices were used; and the realization of full benefits of the EGs was assumed within three years of their establishment.

At closure, no economic analysis was conducted, considering the circumstances under which the Project was cancelled (government takeover and the phasing out of the WBG portfolio in the country) and the insufficient data for such analysis. Considering that the Project outcomes are likely to be unsustainable, as discussed in the Efficacy section of this review, the ex-ante EIRR is not expected to be realized.

Administrative efficiency. The ICR reports that the cost per direct beneficiary of the Project was only 6.4 percent of that of the AREDP project. This is because of the lessons learned and the capacity developed under the AREDP. (ICR, page 13) The ICR also reports that Project’s efficiency improved based on the support of the ARTF Third Party Monitor (TPM), who undertook field surveys in the Project areas and informed the management about implementation challenges, supporting a timely acknowledgment of the red flags and the subsequent adjustment of Project implementation. (ICR, page 22)

Efficiency is rated Modest, given that the expected EIRR is unlikely to remain, and the overall sustainability is very unlikely.

Efficiency Rating

Modest

a. If available, enter the Economic Rate of Return (ERR) and/or Financial Rate of Return (FRR) at appraisal and the re-estimated value at evaluation:

	Rate Available?	Point value (%)	*Coverage/Scope (%)
Appraisal	✓	27.30	87.00 ☐ Not Applicable
ICR Estimate		0	0 ☐ Not Applicable

* Refers to percent of total project cost for which ERR/FRR was calculated.

6. Outcome

Under the original project, Relevance of objectives is High, Efficacy is Substantial and Efficiency is Modest, thus the Outcome rating is **Moderately Satisfactory** (a value of 4). Under the revised project which is the period following the government takeover, Relevance remains High, but Efficacy is Negligible, Efficiency is Modest and thus the Outcome rating is **Unsatisfactory** (a value of 2).

Thus, the overall rating is (0.28x4)+(0.72x2) = 2.56 rounds to 3 = Moderately Unsatisfactory.

a. Outcome Rating

Moderately Unsatisfactory

7. Risk to Development Outcome

The ICR reports that the threat to the sustainability of the project achievements under the Interim Taliban Administration (ITA) is High. Considering the nature of project interventions, the new political situation, and the ITA views on gender reforms, the project gains are likely to be unsustainable. Moreover, security is a continued risk in Afghanistan, and change in political administration in the country has resulted in increasing uncertainty. Fragility has increased, exacerbating vulnerabilities of the rural communities in the country. (ICR, page 23)

8. Assessment of Bank Performance

a. Quality-at-Entry

The ICR reports that a high-quality Project preparation was based on lessons learned from several other relevant projects, including the Citizens' Charter Afghanistan Project (CCAP), the Afghanistan Rural Enterprise Development Program (AREDP), and the Citizens' Charter program; the in-depth analytical work; and a risk assessment and mitigation. The analytical work that informed the Project design included the study "Status of Community Based Saving Promotion Institutions in Afghanistan", which was undertaken by the Afghanistan Microfinance Association, and the study “Women and the Economy: Lessons Learned on Operational Approaches to Women’s Economic Empowerment in Afghanistan”, commissioned by the World Bank and the Government. (ICR, page 19, 21)

Quality-at-Entry Rating
Satisfactory

b. Quality of supervision
The ICR reports that the Bank undertook at least two implementation support missions per year. These missions ensured that progress was properly tracked, while issues were identified early enough and quick corrective measures were taken. The FM system was adequate throughout implementation and the quality of financial reporting was satisfactory. The Project benefited from the support of the ARTF Third Party Monitor (TPM). The TPM undertook field surveys including in WEE-RDP project areas and helped to understand various implementation issues/challenges and informed the management about the overall performance of projects on the ground, which turned out to be a significant help in a timely identification of the issues and the subsequent adjustment of Project implementation.

Quality of Supervision Rating
Satisfactory

Overall Bank Performance Rating
Satisfactory

9. M&E Design, Implementation, & Utilization

a. M&E Design
Overall, the Project's RF adequately reflected the Project interventions and was sufficiently linked to the PDO. All indicators were quantitative, time-bound, attributable to the Project, and had baselines and targets. There were several gender indicators (which is to be expected considering the nature of the project). The RF extensively measured the Project’s outputs and outcomes, was very detailed, and covered all areas of Project investments.

The RF, however, had a deficiency: three of the five PDO indicators did not sufficiently reflect the Project’s PDO and were essentially output level indicators, while several of the intermediate RF indicators were, in fact, outcome level indicators. Specifically, the PDO indicator 2 – “Women SHG members from poor or vulnerable households” – is an output indicator reflecting the achievements of the first step of the social mobilization process the Project supported. The PDO indicator 4 – “Beneficiaries reached with financial services” – is also an output indicator reflecting the provision of access to finance and not the benefits to the participating population from using it (the latter would be a project-level outcome). While the PDO indicators 1 and 2 – “Number of Direct Beneficiaries (including: female) - are articulated at the outcome level, there is no explanation as to what kind of benefits are being implied, making this indicator sound like counting the number of population reached by the Project. It was possible to conclude, on the basis of the RF data, that these are Project participants who were reached with financial services, which makes the PDO indicator 1 a repetition of the PDO indicator 4 (which is an input indicator). Only PDO indicator 5 – "Percentage of women EGs/PAs showing increase in real value of sales" – is a Project-level outcome indicator measuring the achieved economic empowerment of the participating women.

The ICR reports that indicator targets were set cautiously given risks identified during preparation (difficulties in mobilizing women's groups, women's mobility issues, trainings for women were difficult in Taliban occupied areas, and objections to women's empowerment). The M&E system used a computerized web-based Management Information System (MIS) developed under AREDP and upgraded to ensure accurate and verified information. A community-based process monitoring system was also established at the village level to ensure the involvement of CDC leaders, SGs members and VSLAs representatives and direct feedback from communities. The project was under the purview of the ARTF third party monitoring mechanism to provide external validation and insights. (ICR, page 18)

b. M&E Implementation

The ICR reports that M&E implementation was taken very seriously by the client, and adequate human and financial resources were deployed for its implementation. Using MIS data, progress against the results framework was reported on a quarterly basis and made available on the Project's website. All reports on Project's achievements were discussed and vetted during implementation support missions and regular field visits. These validation methods ensure reliability of the results reported through the M&E system. The Project was under the purview of the ARTF third party monitoring mechanism to provide external validation and insights. (ICR, page 18)

c. M&E Utilization

The ICR reports that throughout implementation, the Project routinely used information from the M&E system for operational decisions and to refine the implementation strategy and adopting the Project to achieve lagging targets. The assessment and information collected through the M&E system helped the Government and World Bank teams to provide adequate and timely implementation support on many issues including, but not limited to reallocation of funds, procurement, and financial management issues. For example, to improve the quality of data collection for the M&E system, the team revised Member Registration and Village Economic Profile and the methodology for Well-Being Analysis in non-Citizen's Charter areas. (ICR, page 19)

M&E Quality Rating

Substantial

10. Other Issues

a. Safeguards

Environmental Safeguards. The Project was classified as Category B and triggered the Environmental Assessment Policy (OP/BP 4.01) and Pest Management (OP 4.09). The Project prepared an Environmental and Social Framework (ESMF) and used it to screen environmental and social risks, incorporating feedback from stakeholder consultations and translating it into local languages. The ESMF was publicly disclosed and had the necessary provisions to prepare required safeguards mitigation measures, including site specific Environmental and Social Management Plans (ESMPs) and checklists to effectively address risk-related issues during project implementation. In addition to this, a Pest Management Plan was prepared, consulted, translated, and publicly disclosed.

Social Safeguards. The sub-projects activities under the Project were not expected to have major adverse social impacts. Systematic involvement of the local communities mitigated any potential negative social impacts, and corresponding mitigation measures were included in the ESMPs. Citizen Engagement enabled an effective two-way interaction between citizens and the government; it included: (i) effective consultations; (ii) establishment of a functional grievance redress mechanism (GRM); (iii) community participatory monitoring (CPM) through social audits and other tools; and (iv) interactions between beneficiaries, NGOs and the government. (ICR, page 19-20)

The ratings for the safeguards were Satisfactory for the first half of the implementation (September 2019-November 2020) and Moderately Satisfactory in the second half of implementation (October 2021 – November 2022).

b. Fiduciary Compliance

Financial Management (FM). The ICR reports that the Project's FM was designed with prior identification of FM risks and effective mitigating measures. During preparation, the project developed an FM plan to ensure that the Project Implementation Unit (PIU) would have the capacity to implement the project. The Project complied with the relevant financial covenants and ensured regular and timely submission of financial reports and annual audits. The Project design required the establishment of the MIS as a precondition for the disbursement of the community grants, and the condition was met. The change of the implementing agency from MRRD to MOWA significantly affected disbursements. While this change was approved in June 2021, the government had shifted the responsibility for implementation from MRRD to MoWA earlier, thereby creating legal constraints for disbursement, affected the flow of community grants. (ICR, page 20)

A review of project's expenditures suggested that the value of undocumented expenditures incurred before the project's disbursements suspension date was approximately US$7.0 million, and the outstanding balance remaining in the project's designated account was US$9,523,105. This amount was expected to cover the outstanding liabilities, and the balance was to be refunded to the Bank. (ICR, page 20-21)

Procurement. The ICR reports that the procurement system was adequately designed, with prior identification of risks and mitigating measures. The main procurement packages were related to contracting Facilitating partners (FPS), which were completed during the project implementation period, and there were no reported cases of mis-procurement and the PIU conducted procurement activities in line with agreed World Bank procedures. (ICR, page 21)

c. Unintended impacts (Positive or Negative)

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d. Other

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11. Ratings

Ratings	ICR	IEG	Reason for Disagreements/Comment
Outcome	Moderately Unsatisfactory	Moderately Unsatisfactory	
Bank Performance	Satisfactory	Satisfactory	
Quality of M&E	Substantial	Substantial	
Quality of ICR	---	Substantial	

12. Lessons

The following lessons are based on the ICR, with minor adjustments. They can be used in the FCV context beyond Afghanistan.

1. Community Development Councils (CDCs) can play a significant positive role in achieving social mobilization. The Project collaborated with the preceding CCAP project, and the platform of CDCs from the project was utilized to promote SGs and VSLAs. The experience of the CCAP with social mobilization tools (like well-being analysis, social and resource mapping, leaking pot analysis, women's mobility analysis, etc.) was utilized to jumpstart the implementation of the Project. As a result, the Project's targets related to women beneficiaries and mobilization of women into women's self-help groups were exceeded two years before the planned Project closure.
2. Working with MFIs and banks upfront can be a key tool in promoting access to finance for project beneficiaries. One of the key weaknesses of past CSPI models in Afghanistan was that they were not able to link to formal financial institutions, which was critical for the sustainability of the porjects' achievements. Without it, a longer-term access to formal institutional financing as well as financial sustainability of the SHGs and VSLAs would not be achieved. Under the Project, a VSLA maturity and sustainability analysis was conducted and maturity index developed, and memoranda of understanding (MOUs) with the Microfinance Investment Support Facility for Afghanistan (MISFA) and two of the leading state-owned banks were signed. This allowed women's institutions to establish a direct up-front relationship with formal financial institutions, which could pave the way for longer-term engagements in the future as well as the delivery of other financial products to them.
3. In an FCV context, effective cross GP collaboration contributes to leveraging global experiences and best practices to provide strong technical and implementation support to the client. The Project was designed and implemented jointly by a number of Global Practices including Agriculture and Food; Finance, Competitiveness, and Innovation (FCI); and Social

Development. This cross-sectoral GP collaboration was very important both at the design and implementation stages where the Agriculture and Food GP benefited from the support and Social Development in all activities related to social empowerment and from the support of FCI in the area of economic empowerment. This synergy and fruitful cross-GP collaboration led to significant results on the ground.

13. Assessment Recommended?

No

14. Comments on Quality of ICR

The ICR provides an informed and evidence-based analysis, good justification of the PDO relevance; links evidence to analytical conclusions; and informs about the rational for the decisions regarding the ratings. The ICR has internal consistency across the dimensions of project evaluation. The lessons learned are linked to the narrative and the ratings and are useful for operations in the FCV countries.

In addition, the overview, context and articulation of the design features for the project are extremely well made and there is strong analytical engagement with the FCV nature of the intervention and how it builds on other work in the country.

However, the ICR could have provided a more detailed analysis of Project efficacy, going beyond the PDO indicators and informing the reader about the progress the Project had made with regards to the intermediate indicator targets. Also, it would be helpful if the ICR elaborated on how the Project exceeded most of its PDO targets while not reaching any of the related intermediate indicator targets. On a related note, the ToC had some deficiencies, missing the intermediate outcomes and not presenting assumptions for the ToC to support PDO achievement. Despite these shortcomings, the overall quality of the ICR is substantial.

a. Quality of ICR Rating

Substantial